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# e-Alerts



## INTRODUCTION

This booklet covers an overview of e-Alerts, a helpful self-service tool your members are sure to appreciate! Included is a discussion of the timing of the different e-Alerts, how to activate e-Alerts at your credit union, what the members see in online banking and how to assist the member in setting up an e-Alert in CU\*BASE.

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
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# E-ALERTS

## OVERVIEW: ACTIVATING E-ALERTS

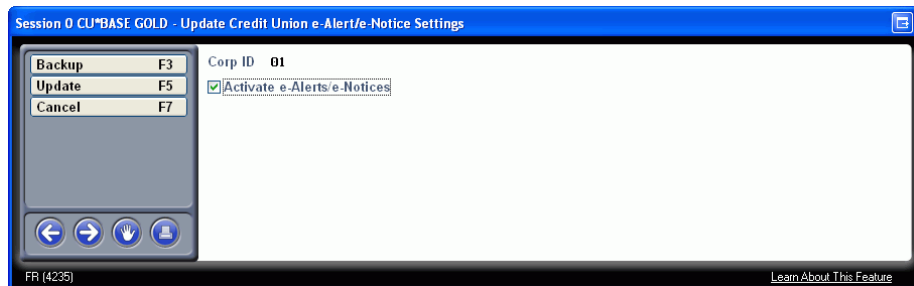
e-Alerts allow members to request electronic alerts when account balances get to a certain level, when ACH items are posted, when loan payments are coming due, or when an e-Notice is generated. With e-Alerts, you can now respond automatically to members who want you to...

- ◆ *Tell me when I have enough money in my savings account to buy a CD!*
- ◆ *Let me know when my checking account is getting low so I can make a transfer from savings!*
- ◆ *Let me know when my paycheck comes in!*
- ◆ *Tell me when deductions are made from my account via ACH!*
- ◆ *Remind me a week before my loan payment comes due so I can transfer funds or mail in a check!*
- ◆ *Send me notices from the credit union in an electronic format, so I can get this information faster than regular mail!*

When subscribing for an e-Alert, a member can elect to have the alert delivered just to the Message Center, or they can choose to have a message also sent to them via email. The email can be just a generic “check your Message Center in **It’s Me 247**” note or the member can select the “long” email option which gives them more complete details (without disclosing any personal information of course!). A member can request as many different e-Alerts on as many different accounts as they wish.

To activate e-Alerts for your members, check the flag on the second screen of the “Online Banking VMS Configuration” feature on menu MNCNFE:

MNCNFE #1 “Online Banking VMS Configuration”, then e-Alerts/e-Notices



Once this flag is checked, members will see the option to set up e-Alerts under the My Messages section in **It’s Me 247**.

## TIMING: WHEN E-ALERTS ARE GENERATED

The timing for when e-Alerts will be generated depends on the alert type.

<i>Alert Type</i>	<i>Generated</i>
Account Balance	<p>Accounts requesting a balance alert are evaluated on a 30 minute* cycle.</p> <ul style="list-style-type: none"> <li>This e-Alert is based on the member's available balance, not current balance. CU*BASE takes the current balance and subtracts any funds not available to the member, for example holds or secured funds, in order to determine the available balance.</li> <li>Multiple e-Alerts may be sent within a 24 hour time period if the available balance changes and still exceeds the e-Alert threshold. If the available balance remains unchanged at that level, the system will wait 24 hours before sending another e-Alert.</li> </ul>
Loan Payment Due	During end-of-day processing.
ACH Transaction	When ACH transactions are posted to member accounts.
e-Notice	<p>(Considered an e-Alert by the system.)</p> <p>When notices are printed.</p> <ul style="list-style-type: none"> <li>NOTE: Members can only receive the email notifications of e-Notices; they cannot receive the "long" version of the e-Notice in email form. Members will need to login to online banking and read the text of their e-Notice in their Secure Online Banking Message Center.</li> </ul>

\*NOTE: 30 minutes is the designated interval currently being used by CU\*Answers. Self Processing credit unions and other data centers may choose a different interval depending on system resources. See Page 15 for more details.

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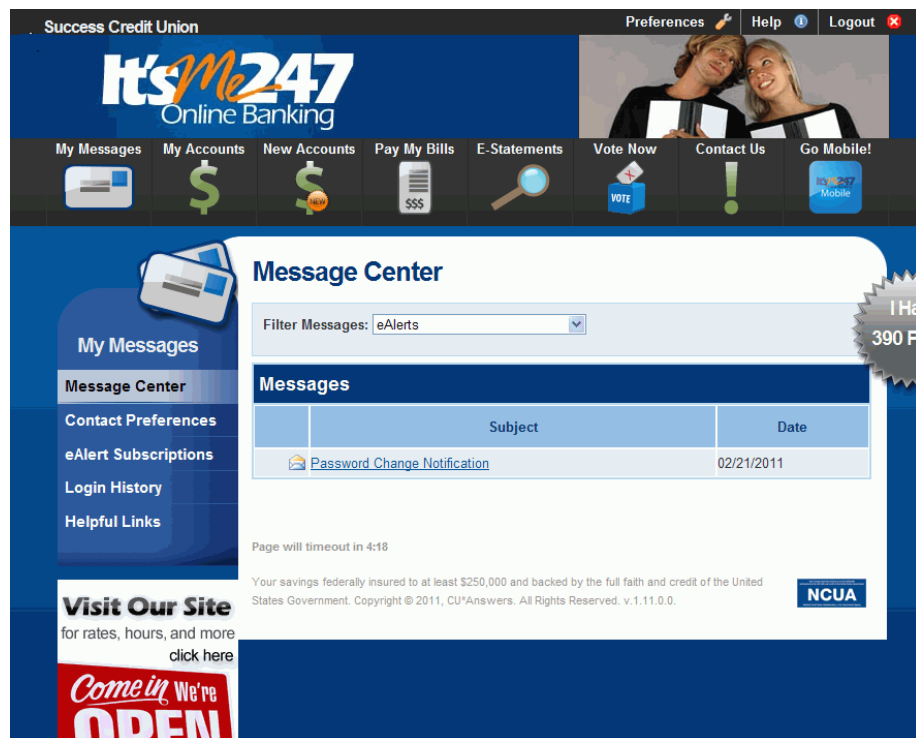
# WHAT THE MEMBER RECEIVES

The member can elect to receive several different forms of communication to alert them of changes to their accounts.

## ONLINE BANKING MESSAGES

e-Alerts are sent to the member's Secure Online Banking Message Center. The member logs on to Online Banking to view this message. Below is an example of an online banking e-Alert message.

As e-Alerts are generated by CU\*BASE, they are sent to the **It's Me 247 Secure Message Center**. The "My Messages" button in **It's Me 247** takes the member to the Secure Message Center where the member can read e-Alerts that are delivered.



## E-Alert Online Banking Message

Success Credit Union

Preferences Help Logout

It's Me 247 Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Apply Online Contact Us Go Mobile!

Message Details

Date: 03/08/2011

Time: 10:57:07 AM

Account: [110 - REGULAR CHECKIN](#)

Subject: Account Balance eAlert

The available balance in your 110 REGULAR CHECKIN was above \$30,000.00 at 10:57 AM ET on 03/08/2011.

This message will be automatically deleted 30 days from when it was read.

Delete <<Back

## EMAIL "LONG" VERSION AND NOTIFICATION

Members can select from the "Long email" with more complete information of the details of the e-Alert, or simply a short email notification (that instructs them to log onto online banking to view the complete details).

Following is an example of what the member will receive in email form if they select to receive the "full" email notification. This example is for a balance notification. Notice how the balance threshold amount, sub account, nickname, and time are included. This is similar to the information provided in the online banking message.

### Long Email

Subject: Account Balance eAlert

The available balance in your 003 XTRACASH SAVINGS was above \$5,000.00 at 11:02 AM ET on 03/08/2011.

This eAlert is being sent at your request. If you do not wish to continue receiving these alerts, log in to online banking as usual and click "My Messages" then "eAlert Subscriptions."

ABC Credit Union  
123-456-7890  
www.abccu.org  
Connecting to you is important to us. Should you like to unsubscribe please visit <http://memberreach.com/unsubscribe>

Although the longer version is more complete, it does not include any personal details of the member or the membership number, similar to the online banking message shown above. As with the online banking message previously, the member is only presented with the account suffix and

nickname of the affected account. For this reason, credit unions offering e-Alerts should also consider activating the Nicknames feature in online banking. This allows the member to create a “nickname” for each account for identification.

- NOTE: If the member enrolls in the “long” email option, the corresponding online banking message will be set to the “Read” setting (as if the member had opened the message and read it in online banking). After 30 days all “Read” online banking messages are automatically deleted by the system.

The example below is what the member will receive in email form if they select to receive an email notification only. Notice how this version only tells the member that they have received an Account Balance eAlert, but not the details provided in the longer version shown previously.

#### Short Email Notification

Subject: eAlert Notification

On 3/08/2011 an Account Balance eAlert was sent to your secure online banking message center. To view this alert, log in to online banking as usual and click the "My Messages" button. Please contact your credit union if you cannot locate your eAlert.

ABC Credit Union  
123-345-5678  
www.abccu.org  
Connecting to you is important to us. Should you like to unsubscribe please visit <http://memberreach.com/unsubscribe>

#### Why Didn't a Member Receive an Email?

Members can sign up to receive email notifications or “long” emails along with the e-Alert. This requires that the member have a valid email address in the system (or that the member supplies an email address). The systems will cease sending emails (notifications or “long” emails) if this address is later deleted from the system or if the email is marked as an invalid email.

## TEXT ALERT

Members enrolled in Text Banking can receive one-way e-Alerts sent to their enrolled mobile phone. Text Banking is an optional offering that a credit union must activate in order to offer Text Alerts. Members who wish to receive text alerts then must enroll in Text Banking and agree to the text banking fees charged by the credit union for this service. For more information on Text Banking, refer to the *Text Banking* booklet, available on the CU\*BASE Reference Page.

# MEMBERS SET UP E-ALERTS ONLINE

The “My Messages” button in **It's Me 247** not only allows members to read the e-Alerts, it also lets them set up as many different e-Alert subscriptions as they wish. To access the set-up, members click **eAlert Subscriptions** to the left.

First the member selects the type of e-Alert. Then the member fills in the conditions for the e-Alert and clicks Add. Email notifications require a valid email address – a space is available at the bottom of the screen for the member to enter one.

- NOTE: The loan payment due e-Alert does not appear in the listing below - but this option is available below the ACH Deposit/Withdrawal selection.

Success Credit Union Preferences Help Logout

**It's Me 247**  
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Vote Now Contact Us Go Mobile!

### Your eAlert Subscriptions

The following are eAlert subscriptions currently setup for your account. Click on "Create new subscription" to setup a new eAlert. Click "Edit" to modify an existing subscription. Click "Delete" to unsubscribe from the eAlert. eAlerts will always appear in your Secure Message Center.

**You successfully created your eAlert subscription!**

		Type	Account
<a href="#">Edit</a>	<a href="#">Delete</a>	Account Balance	050 - XTRACASH

The following are eAlert messages you may subscribe to, please select the type you wish to create:

- [Create new Account eNotice subscription.](#)
- [Create new Account Balance eAlert subscription.](#)
- [Create new ACH Deposit or Withdrawal eAlert subscription.](#)

Visit Our Site for rates, hours, and more click here

I Have 390 Points

## Account Balance e-Alert

This member is enrolled in Text Banking, so the member can select to receive alerts in the form of a one-way text. Credit union configured charges apply for each text the member receives.

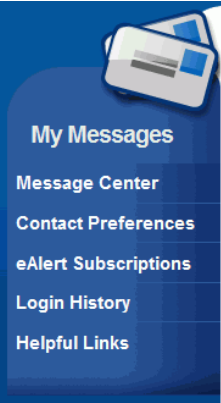
The screenshot shows the 'Create an eAlert Subscription' page for 'Account Balance eAlert'. The page title is 'Create an eAlert Subscription' and the sub-title is 'Account Balance eAlert'. The description reads: 'Send an eAlert message at the end of each business day when my account balance is above or below the threshold'. The form includes a dropdown menu for 'Account:' set to '000 - REGULAR SAVINGS'. There are two input fields for 'Send an eAlert when my account balance is above:' and 'Send an eAlert when my account balance is below:', both set to '\$0.00'. There are three radio button options: 'Only to Secure Message Center' (selected), 'Secure Message Center with email reminder', and 'Send the complete alert via email only'. There is a checkbox for 'Send a message to my mobile device(s):' which is unchecked. There is a text input field for 'Need to update your email address?' with the value 'amember@cuanswers.com'. At the bottom, there are 'Add' and 'Cancel' buttons.

- For more information about Mobile Text Banking, refer to the booklet *Mobile Text Banking* on the Reference Page under “M.” [http://www.cuanswers.com/client\\_reference.php#M](http://www.cuanswers.com/client_reference.php#M)

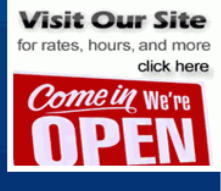
## ACH Deposit or Withdrawal e-Alert

The screenshot shows the 'Create an eAlert Subscription' page for 'ACH Deposit or Withdrawal'. The page title is 'Create an eAlert Subscription' and the sub-title is 'ACH Deposit or Withdrawal'. The description reads: 'Send an eAlert message when an automatic deposit or withdrawal occurs'. The form includes a dropdown menu for 'Account:' set to '000 - REGULAR SAVINGS'. There are two checkboxes: 'Send an eAlert when an ACH deposit occurs:' and 'Send an eAlert when an ACH withdrawal occurs:', both unchecked. There are three radio button options: 'Only to Secure Message Center' (selected), 'Secure Message Center with email reminder', and 'Send the complete alert via email only'. There is a checkbox for 'Send a message to my mobile device(s):' which is unchecked. There is a text input field for 'Need to update your email address?' with the value 'member@yahoo.com'. At the bottom, there are 'Add' and 'Cancel' buttons.


## Loan Payment Due e-Alert



- My Messages
- Message Center
- Contact Preferences
- eAlert Subscriptions
- Login History
- Helpful Links



**Visit Our Site**  
for rates, hours, and more  
click here



### Create an eAlert Subscription

#### Loan Payment Due eAlert

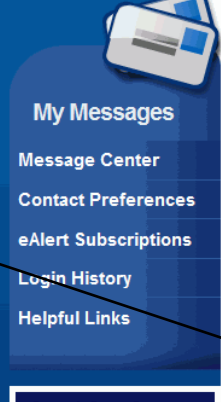
Send an eAlert message at the end of the business day to remind me when my loan payment is coming due.

Account for loan payment due reminder:	<input type="text"/>
Days prior to payment due date for reminder:	<input type="text"/>
Only to Secure Message Center	<input checked="" type="radio"/>
Secure Message Center with email reminder	<input type="radio"/>
Send the complete alert via email only	<input type="radio"/>
Send a message to my mobile device(s):	<input type="checkbox"/>
Need to update your email address?	<input type="text" value="member@yahoo.com"/>


or [Cancel](#)

## e-Notice e-Alert

If the member selects the Text option for e-Notices, the member will only receive a text that there is an e-Notice in the members Secure Message Center. The e-Notices will not be included in the text message.



- My Messages
- Message Center
- Contact Preferences
- eAlert Subscriptions
- Login History
- Helpful Links



**CU\*SECURE**  
Are You Safe?  
Get the latest updates and tips  
click here

### Update an eAlert Subscription

#### Account eNotices

Don't be stuck waiting for mail to arrive, get critical information about your accounts fast and more securely with eNotices!

By signing up for eNotices, any periodic notices that the credit union would normally send to you will no longer be mailed via the U.S. Postal Service. Instead, you'll receive the notice in the It's Me 247 secure Message Center (just click 'My Messages'). You can also choose to receive an email notifying you that the eNotice has been generated.

Send me an eNotice rather than a printed notice:	<input checked="" type="checkbox"/>
Only to Secure Message Center	<input type="radio"/>
Secure Message Center with email reminder	<input checked="" type="radio"/>
Send a message to my mobile device(s):	<input type="checkbox"/>
Need to update your email address?	<input type="text" value="member@yahoo.com"/>

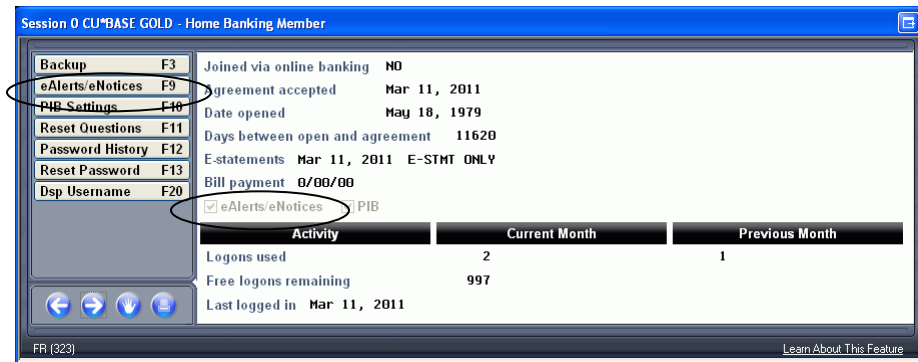
or [Cancel](#)

# SETTING UP AND MONITORING E-ALERTS IN CU\*BASE

Although members can set up their own e-Alert subscriptions in **It's Me 247** (shown in the following section), credit union staff can also assist members in setting up, modifying, or even deleting e-Alert subscriptions on their accounts. Additionally, an MSR can read the actual alert that was delivered to the member.

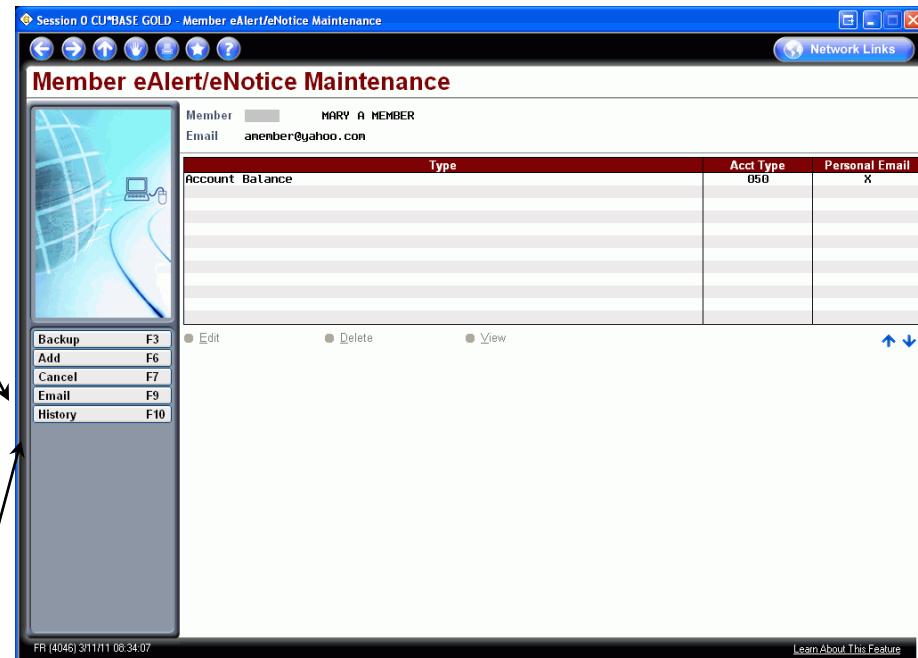
Inquiry, Phone Operator, and Teller Funds In

From the Inquiry, Phone Operator, or Teller Funds In screen, employees can click the Online Banking button to display the Online Banking window:



Notice the checkbox on the right side of the window showing that at least one e-Alert has been set up for this member. (This includes e-Notices.) To view the configured e-Alerts or to create new ones, use **F9-eAlerts**.

## e-Alert Maintenance




Use **F9-Email** to view or modify the member's email address (helpful if the member says he never received the email he was supposed to get!)

Use **F10-History** to see the actual e-Alerts that were delivered to the member in the **It's Me 247** Secure Message Center.

Select an existing alert to Edit or View it, or use F6-Add to create a new one.

## Adding a New e-Alert

For the first three alert types, enter an account suffix or click the lookup button  to choose from a list of this member's accounts. For the *eNotice* type, simply check the eNotice checkbox and use Enter to proceed.

*For more information on e-Notices, check out the booklet "Member Notices: Configuring and Printing CU-Defined Notices. Look in the e-Notices section in this booklet.*

Following are samples of the different screens that will appear depending on what type of e-Alert subscription is being set up:

### e-Alert Detail: Account Balance

- **NOTE:** If a member wishes to receive Text Alerts, the member must enroll in Text Alerts online and manage this type of alert themselves.

## e-Alert Detail: Loan Payment Due

Session 0 CU\*BASE GOLD - Member eAlert Loan Payment Due Detail Maintenance

**Member eAlert Loan Payment Due Detail Maintenance** ADD

Member 00000 MARY A MEMBER  
Email address anenber@yahoo.com

eAlert type Loan Payment Due

Account 600 SECURED CLOSED END

Send eAlert 7 days prior to my due date  
Send eAlert 1 = Only to secure message center

Backup F3

## e-Alert Detail: ACH Transaction

Session 0 CU\*BASE GOLD - Member eAlert ACH Transaction Detail Maintenance

**Member eAlert ACH Transaction Detail Maintenance** ADD

Member 00000 MARY A MEMBER  
Email address anenber@yahoo.com

eAlert type ACH

Account 050 VACATION SAVINGS  
Account nickname XTRACASH

Send eAlert when selected transactions affect this account  
 ACH withdrawals  
 ACH deposit

Send eAlert 3 = Send the complete alert via email only

Backup F3  
Update F5  
Cancel F7

## e-Notice

Session 0 CU\*BASE GOLD - Member eNotices Detail Maintenance

**Member eNotices Detail Maintenance** UPDATE

Member 00000 MARY A MEMBER  
Email address anenber@yahoo.com

Send eNotices

Send eAlert 2 = Only to secure message center with a simple email reminder

You must use **F5-Update** to save any changes and return to the main e-Alert Maintenance screen.

*NOTE on Filenames:*

**SMMBRMHD** – contains the eAlert Header record.  
**SMMBRMDT** – contains the eAlert message detail.  
**SMNOTEHD** contains the e-Notice Header records.  
**SMNOTEDT** contains the e-Notice message detail.  
**TXTMBRHD** – contains the text alert header record.  
**TXTMBRDT** – contains the text alert message detail.

## e-Alerts History

Member 27829 BUGS Q BUNNY

eAlert Type	Acct Type	Received	Eml	Rd	Email Subject
Loan Payment Due	716	Dec 24, 2007	X	X	Loan Payment Due eAlert
Account Balance	009	Sep 24, 2007	X	X	Account Balance eAlert
Account Balance	009	Sep 22, 2007	X	X	Account Balance eAlert
Account Balance	009	Sep 21, 2007	X	X	Account Balance eAlert
Loan Payment Due	716	Sep 20, 2007	X	X	Loan Payment Due eAlert
ACH	009	Sep 18, 2007	X	X	ACH withdrawal
ACH	009	Sep 07, 2007	X	X	ACH withdrawal
ACH	009	Sep 06, 2007	X	X	ACH withdrawal
Account Balance	009	Sep 06, 2007	X	X	Account Balance eAlert
eNotices		Apr 14, 2009	X	X	Checking Overdraft Transfer/NSF Not
eNotices		Sep 11, 2008	X	X	Notice of Loan Rate/Payment Change
eNotices		Sep 11, 2008	X	X	Notice of Loan Rate/Payment Change

Account F4  
Cancel F7

(199) 2/15/10 15:52:31

This screen appears when you use F10-History from the initial e-Alerts Maintenance screen (see Page 10). This screen shows a history of the actual e-Alerts that were delivered to this member. Double-click on any item in the list to read the complete message presented to the member in the **It's Me 247** Secure Message Center.

Member 110 DAVID

Email address @hotmail.com

eAlert ACH

Subject ACH withdrawal

eAlert date Aug 12, 2011

eAlert time 19:31:30

eMail date Aug 12, 2011

eMail time 19:57:06

Read

Message On 08/12/2011 an ACH withdrawal in the amount of \$225.00 was processed against your CHECKING account 110.

Backup F3  
Cancel F7

FR (3190) 10/18/11 09:19:28

Once they have been read by the member in **It's Me 247**, e-Alert messages will be **retained for 30 days**. e-Alerts that have not been read by the member will be purged after 90 days.

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# SPECIAL INSTRUCTIONS FOR SELF PROCESSING CREDIT UNIONS

## NTALERTS SUBSYSTEM

A subsystem called NTALERTS is used to handle the automated processing of e-Alerts for your members. Like your subsystem for online banking, this will need to be monitored regularly by your Ops team and must be brought down during your nightly processing.

- ◆ **If you use stand-in processing:** Stand-in will automatically take care of bringing NTALERTS down for you and will bring it back up again once you move out of stand-in.
- ◆ **If you do not use stand-in processing:** Please contact us if you wish to add these steps to your automated end-of-day process.

*NOTE: You can stop this subsystem at any time if needed; when it is restarted it will automatically catch up any missed e-Alerts from the period during which it was offline.*

## MEMBER COMMUNICATIONS MENU

The Member Communications Switch Control menu contains options related to e-Alerts, including commands to start and stop the subsystem and also an option to display its current status.



To access this menu:

1. OPER
  2. #1 Back Office Products: Rec/Post
  3. #14 Online EFT Processing
  4. #20 Mbr Communications Control Menu
- OR

Use this shortcut command to display the subsystem: **WNTA**

## SETTING YOUR MONITORING TIMEFRAME

The near real-time alerts system has been set up so that it automatically monitors your e-Alert subscriptions for balance changes at a specified time interval. CU\*Answers will be using a 30-minute interval, and your credit union can stay with that timeframe, or you may change it at any time, according to your system resources.

To change the interval to something other than 30 minutes:

1. Navigate to OPER > #1 Back Office Products: Rec/Post > #14 Online EFT Processing > #20 Mbr Communications Control Menu
2. Choose #8 eAlerts Monitoring Interval Cfg
3. Change the delay interval (5 minutes minimum; 30-60 is recommended) as desired
4. Use F5-Update to save changes

## CONFIGURATION CHANGE FOR YOUR TRAINING LIBRARY

To prevent e-Alerts from being sent inadvertently from your training library (FILE99), you'll need to make the following configuration change:

1. Navigate to OPER > #10 Credit Union Configurations > #3 CU Master Profile (CUMSTRPF)
2. Choose your 99 Training Library entry and press Enter
3. Change the *Available for processing* setting to X=Never

Available for processing 

*For your actual credit union live file library, this flag must be set to A = Available. (The system will cycle this to S for stand-in automatically during stand-in processing, then back to A when stand-in is done.)*