
Mobile Web Banking

Configuration and Features



INTRODUCTION

Mobile Web Banking is an automatic redirect from the standard **It's Me 247** website if a member is using a mobile device. Mobile Web Banking has a similar feature set as **It's Me 247**, but with views optimized for web browsers on mobile devices. This service is provided free of charge to all credit unions.

This booklet covers the activation and features of this product, as well as what is needed to set up a “mobile friendly” web page at your credit union.

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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
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AVAILABLE MOBILE BANKING PRODUCTS

Credit unions can select from two Mobile products: Mobile Web Banking and Mobile Text Banking.

MOBILE WEB BANKING



Mobile Web Banking is an automatic redirect from the standard **It's Me 247** website if a member is using a mobile device. Mobile Web Banking has a similar feature set as **It's Me 247**, but with views optimized for web browsers on mobile devices, and slightly more advanced styling for the iPhone and Android based devices.

This service is provided free of charge to all credit unions.

MOBILE TEXT BANKING



Your members will appreciate the convenience of Mobile Text Banking.

- Enrolled members can text message requests and receive text message replies on the available balance on accounts of enrolled memberships at any time.
- They also can also select to have their e-Alerts, such as balance alerts, sent to their mobile devices in the form of a text message, giving them timely feedback when their available funds drop below a desired level.

Credit unions will appreciate fewer calls by members, asking about their available balance.

Credit unions can activate Mobile Text Banking themselves, without the assistance of a Client Services Representative. Fee configurations and waivers can be customized to meet the needs of the credit union. Credit unions can select to charge a monthly fee, an introductory fee and/or a fee for each text. Fees can be waived via standard fee waivers, as well as a waiver for active e-Statement enrollment.

ACTIVATION

BY THE CLIENT SERVICES DEPARTMENT

A Client Service Representative will need to activate your credit union for Mobile Web Banking by checking the mobile banking box on the first screen of the Credit Union Master Profile (OPER #10 #3 CU Master Profile (CUMSTRPF)). Once this box is checked, members will be able to use Mobile Web Banking on their phone when they click on the **It's Me 247** logo on the credit union's website.

- It is recommended that your credit union have a website designed for a phone browser, so that accessing this logo is easy for the member.

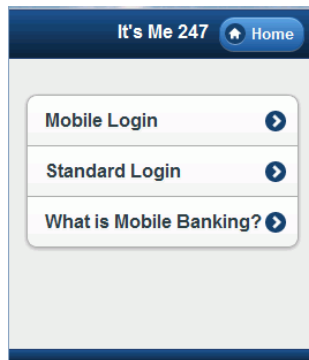
Additionally, the CSR will need to ensure your credit union indemnification agreement date is January 27, 2010 or later. This version contains wording about mobile banking and by accepting this new agreement, the member also indemnifies the use of Mobile Web Banking with their online account. (CU*BASE reviews the date the member accepted the agreement and presents a new agreement if the member's date is earlier than the credit union date.)

- Credit Unions can review their Online Banking Use Agreement date by accessing a view-only version of the configuration (Management Review of Key Configurations menu (MNMGMC) #16-ARU/Online Banking Controls).
- Refer to the *Strategies for Securing and Controlling Member Access to It's Me 247*, available on the **It's Me 247** Reference Page for the complete Online Banking Use Agreement.

BY THE CREDIT UNION

Once Mobile Web Banking is activated, when members click on the "It's Me 247" logo on the credit union web page, they will be directed to Mobile Web Banking.

The credit union also has the option of allowing members to access **It's Me 247** via the URL m.itsme247.com. When this method is used, the member first selects their credit union from a listing before moving to the login screen. The member then views the following screen:



Selecting "Mobile Login" takes the member to the mobile banking login page.

Selecting "Standard Login" takes the member to the login screen for the full **It's Me 247** website.

To add your credit union name to the credit union listing the member selects from when logging in via m.itsme247.com, check the box below.

MNCNFE #1 Online Banking VMS Configuration, Mobile Banking

Session 0 CU*BASE GOLD - Update Credit Union Mobile Banking Settings

Corp ID 01

I want my credit union name to appear in the mobile web dropdown

I want to activate two-way text banking and one-way text alerts

Backup F3
Cancel F7
Configure Fees F9
Instructions F11
Continue Ent

FR (4237) Learn About This Feature

The credit union will need to check this box so that their members can select their credit union when accessing Mobile Web Banking via m.itsme247.com.

- NOTE: For the member to move directly to Mobile Banking (without first accessing the credit union listing), this URL must be followed by the **It's Me 247** number (**not the credit union CUID**), for example, <https://m.itsme247.com/340>.

FEATURES LIST

WHAT CAN A MEMBER DO IN MOBILE WEB BANKING?

Members can perform the following tasks while in Mobile Web Banking:

- Check account balances of savings, checking, certificate, credit card and loan accounts (both available and current balances)
- View transaction history for these accounts
- Transfer funds to other accounts. (The accounts that can be transferred to are based on Transfer Control lists*)
- View online banking messages
- View pending ACH transactions (if they exist)
- Pay bills via Mobile Web Banking if the credit union has selected to use EasyPay by iPay as its online payment option. (See below for more details.)

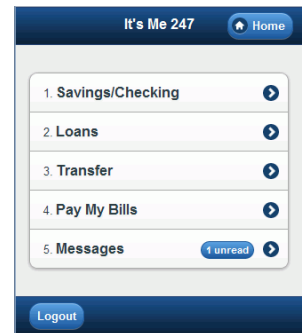
Different phones display Mobile Web Banking differently; the examples below are one version.

*Transfer control lists are configured in CU*BASE via MNUPDT “ARU/Online Bank Transfer Control.” (Check to see if this feature is activated via MNMGMC “ARU/Online Bank Controls.” “Use transfer control” must be checked.)

EXAMPLES OF STANDARD FEATURES

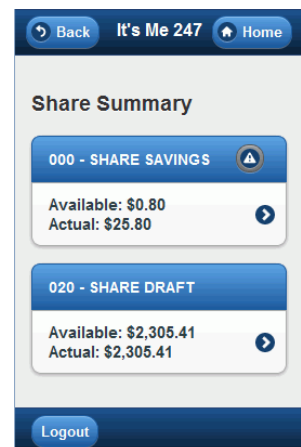
Upon entry to Mobile Web, the member sees up to eight options (Savings/Checking, Certificates, Credit Cards, Loans, Transfer, ACH Transactions, Pay My Bills, and Messages). The member can select to view balance and transaction history of accounts, make a transfer, view pending ACH Transactions (if available) pay bills or view online banking messages.

NOTE: The Pay My Bills button is only available for credit unions using EasyPay Powered by iPay (and if the member is also currently enrolled in bill pay).

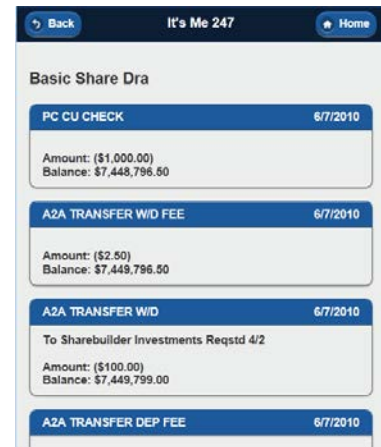


If the member selects to view “Savings/Checking” from the entry screen, the member can then select from the savings or checking accounts on the membership. Selecting one of these accounts allows them to view the most recent transaction history of the selected account. Likewise, selecting “Loans” on the first screen allows them to view their loans and the transaction details of these accounts.

NOTE: The member will be able to scroll down to view other accounts.

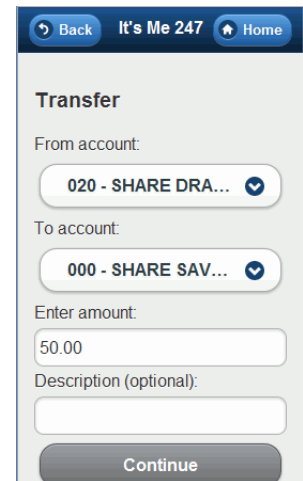


The member can also view transaction details by selecting a sub account.

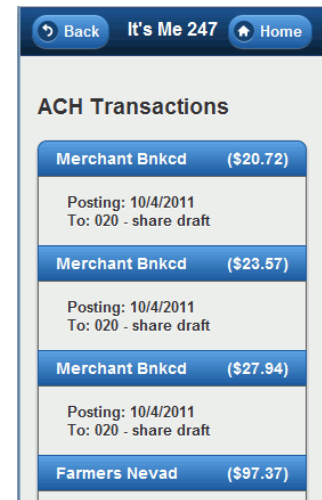


Selecting "Transfer" on the first screen, allows the member to transfer funds between sub accounts.

NOTE: Transfer control lists are required for transfers to other memberships. (See page 5 for more details.)

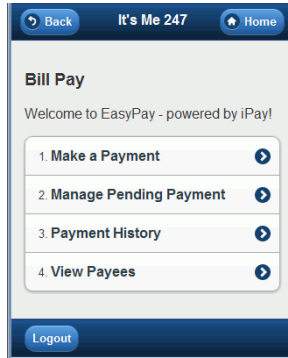


Members will also be presented a separate button to view their pending ACH transactions, when pending transactions are available.



EASYPAY POWERED BY IPAY – ON YOUR PHONE

(NOTE: At this time, this feature is only available to credit unions that use EasyPay Powered by iPay as their bill pay vendor.)



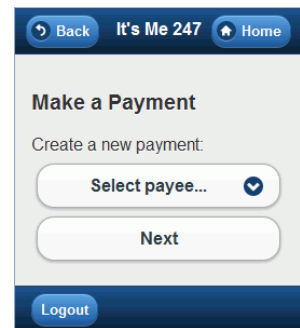
Members will appreciate the convenience of being able to pay their bills – right from their phone. A “Pay My Bills” button will appear in the entry screen once the release is implemented at your credit union. Members who select this new option will need to first accept a new Use Agreement presented by iPay (right on their phone). Once the member accepts this agreement, the member then moves to the “Bill Pay” screen which will allow them to:

- Schedule a new payment
- Manage an existing (pending) payment
- View payment history
- View existing payees
- NOTE: For enrollment and to access all the bill pay features, such as creating new payees, the member must access EasyPay Powered by iPay via the main **It's Me 247** website.

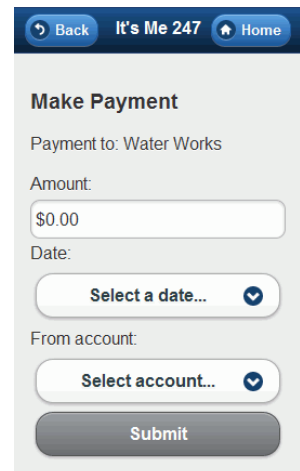
Your members can immediately begin using this feature. There is no separate activation needed, either by a CSR or at your credit union.

EXAMPLES OF BILL PAYMENT SCREENS IN MOBILE WEB BANKING

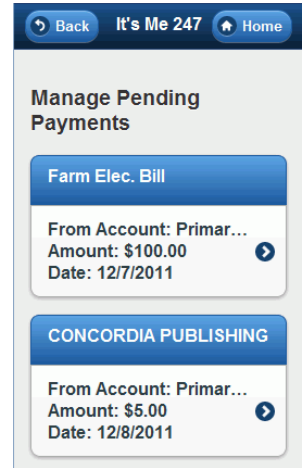
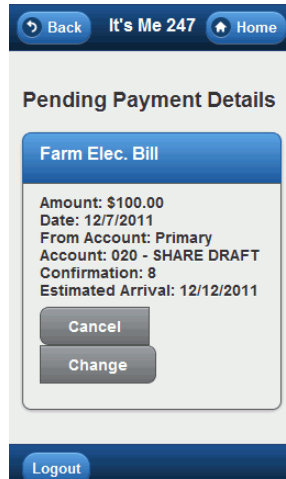
Once the member has selected to “Pay My Bills” on the entry screen, the member then selects “Make a Payment” to view the screen to the left.



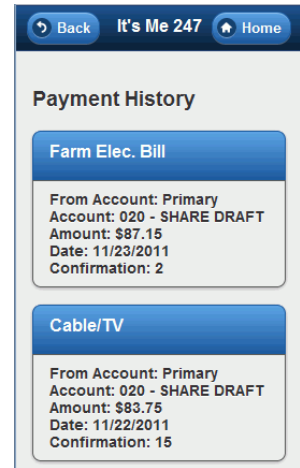
After selecting a payee and the “Next” button, the member then enters the amount and date of the payment and the account the funds will be drawn from.



If the member selects to “Pay My Bills” and then “Manage a Pending Payment,” the member will first select the pending payment and then edit it (shown to the right).

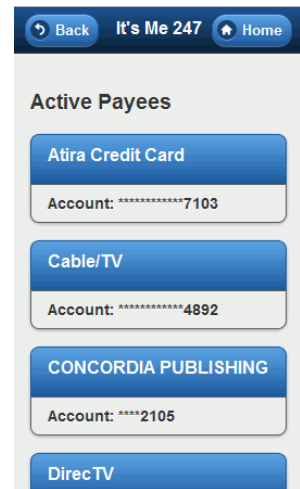


Selecting “Pay My Bills” and then “Payment History” shows a detail of the Payments.



Selecting “Pay My Bills and then “Active Payees” shows a listing of payees the member has created.

NOTE: New payees must be created while in the full **It's Me 247** website.



PIB CONTROLLED FEATURES FOR MOBILE WEB

Personal Internet Branch (PIB) System provides layered security controls and member personalization for the **It's Me 247** Internet Banking application. If PIB controls are supported at the member level, the following settings can be used to control what activity is allowed via Mobile Web Banking.

- Refer to the **It's Me 247 Personal Internet Branch (PIB) Configuration Guide** available on the Reference Page for more details.

IMPORTANT: These settings also control the main **It's Me 247**. For example, if the member disables Bill Pay, it is disabled for both the main online banking website as well as the Mobile Web version.

If allowed by the credit union, members can make changes to their PIB profile online. Or credit union employees can assist members by making the changes via Member Personal Banker in CU*BASE.

Controls that also affect Mobile Web Banking include:

- Transfer within base account (allow/disallow) (Transfer money within my own accounts)
 - See page 5 for more details on transfer control lists.
- Confirmation code for transfer within a base account
- Transfer to another base account (allow/disallow) (Transfer money to another account)
- Confirmation code for a transfer to another base account
- Transfer Limits for single transfer to another base account
- Manage Online Bill Pay (allow/disallow the use of).
 - NOTE: This controls whether bill pay can be used in both Mobile Web as well as standard **It's Me 247**
- Days and Times Available (Limiting Access by Day of Week or Time of Day)
- **Note on Geographic controls:** Members can use the online PIB tool to restrict the location from which a person can log on to their account online. (Credit unions cannot add this restriction via CU*BASE.) These geographic controls are not followed by Mobile Web Banking. Member configured geographic controls will only affect their entry via a computer to the main **It's Me 247** website.

MOBILE FRIENDLY CREDIT UNION WEBPAGE

Regardless of whether the credit union selects to allow access through m.itsme247.com or forces the member to come to its website to access Mobile Web Banking, one thing a credit union should consider, especially when offering Mobile Web Banking, is to create a credit union web page designed for use with a smart phone or similar device.

There are two options when creating a credit union mobile web page. One is to leave your website as is for mobile users. The second is to design a mobile version of your site that these devices will be redirected to.

Credit unions with SiteControl/WordPress websites already are enabled with a page with a mobile theme as part of their package.

For more information about mobile banking web page options:

<https://www.wesconet.com/services/web-services/mobile-websites/>