
Selling Products Online



Becoming an Internet Retailer

INTRODUCTION

Internet retailers utilize all online banking tools at their disposal to maximize the targeted exposure of their products.

This booklet covers several tools built right into CU*BASE and **It's Me 247** that your credit union can use to be more effective in selling products online. It covers several strategies to provide special pricing and discounts, and to create meaningful differentials between what is offered via other channels and what is offered via online banking.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference>
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BUILT-IN TOOLS FOR DEVELOPING AN EFFECTIVE ONLINE BANKING STRATEGY

Q: HOW CAN I GIVE MEMBERS BETTER CHECKING DIVIDEND RATES ONLINE WITH QUALIFIED DIVIDENDS?

What are Qualified Dividends?

In a nutshell, you can configure a checking dividend application with specific eligibility requirements, then set up two rate schedules: the **qualified** rate schedule, which can have multiple ranges for regular or reverse tiers (i.e., lower rate at higher balances) and the **base** rate for non-qualified accounts, which can even be set to 0% if you wish. When dividends are posted at the end of the month, CU*BASE will automatically evaluate the membership for enrollment in products your credit union selects such as eStatements and transaction activity on the member's account configured for the Qualified rate. It will then calculate dividends according to the appropriate rate schedule.

What is the member experience online?

When you sell Qualified Dividend products on your rate board, members see the difference since the product will be presented with a special "QD" button. This gives easy access to learn more about the special requirements to receive the higher rate. Once the member opens this checking account, they can use a special tracking page in online banking to watch their progress toward the higher rate.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online when this results in a higher dividend payment on qualified accounts. It is more likely that they will open the Qualified Dividend checking account due to the special rate board features. Also, if they return to online banking to monitor their progress, it is more likely that they will receive the higher rate.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

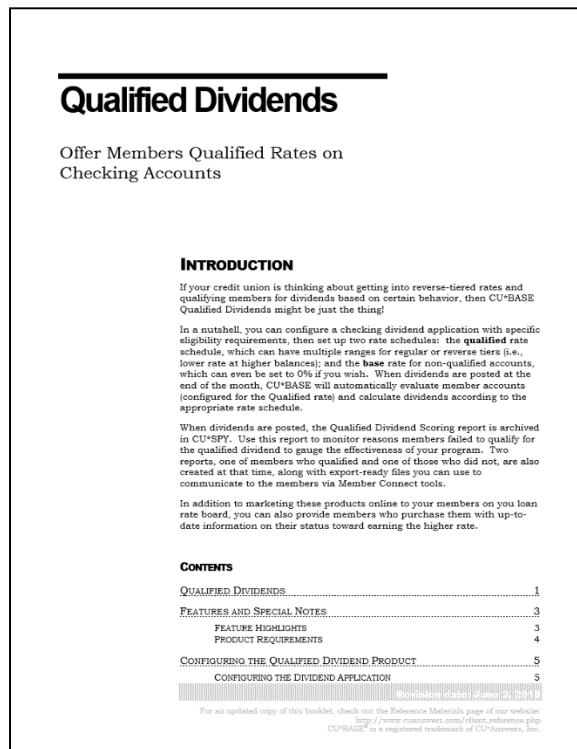
What is a breakdown of the steps for my credit union?

- Create a checking account dividend product and use the Qualified Dividend configuration to set up qualifiers for the higher rate. These might include membership-level requirements such as enrollment in eStatements or bill pay. Additionally you can require transaction activity on the account configured for the Qualified rate, for example a minimum dollar amount of ACH transactions or minimum number of debit card transactions.
- Activate the feature that allows members to use online banking to track their progress (real-time) toward the higher rate. (This is also in the Qualified Dividends configuration.)
- Enter the sales text the member will see online that explains these qualifiers and any other marketing text you want the member to see. This is done in the Member Sales Text information screen, accessed from Rate Maintenance. See the Savings/Checking section of this booklet for more details.
- Activate this product so that it will show on the rate board for purchases. This is also accessed from the Rate Maintenance area. See the Savings/Checking section of this booklet for more details.

What documentation resources are available?

Refer to the “[Qualified Dividends](#)” booklet for more information.

http://www.cuanswers.com/pdf/cb_ref/QualifiedDividendsBooklet.pdf



Q: HOW CAN I GIVE MEMBERS BETTER CERTIFICATE DIVIDEND RATES ONLINE WITH BUMP RATE CERTIFICATES?

What are Bump Rate Certificates?

A different certificate marketing strategy is available in the credit union's savings arsenal. Bump Rate Certificate products allow members to change the rate of their certificates (a configured number of times) when it is to their advantage to do, so such as when the current rate is better than the existing rate. Members will be intrigued by this option to get better returns, and you have a marketing tool to sell more certificates, even when interest rates are low.

What is the member's experience online?

When you sell bump rate certificates on your rate board, your member can view marketing text to learn about the bump rate feature. At any time, the member can see the "Current Available Rate" for the certificate. If the current rate is higher than the rate of the certificate and the member has not exceeded their number of allowed bumps, the member can select (whenever they want) to "jump to" a greater rate.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online when this results in a higher certificate rate. It is more likely they will know that it is a good time to "bump" their rate because they can look at any time in online banking.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

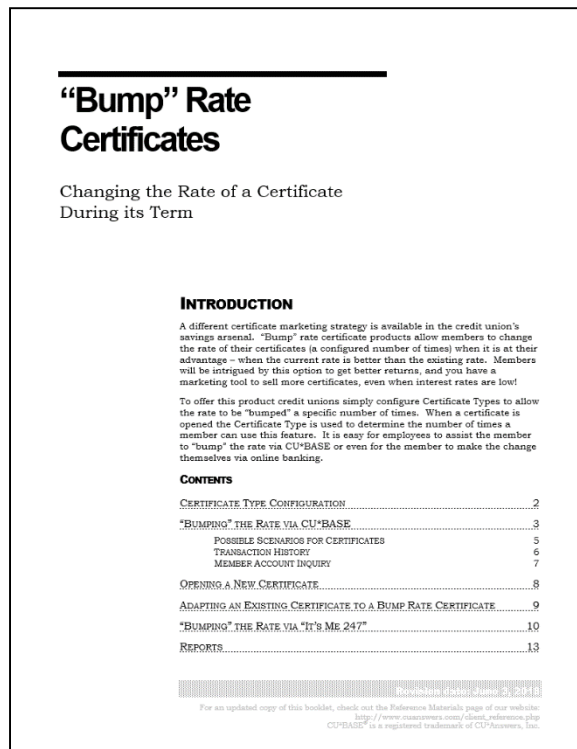
What is a breakdown of the steps for my credit union?

- Activate the Bump Rate feature in the Certificate Type configuration and select the number of times the member can change their rate.
- Enter the sales text the member will see online that explains this special feature and any other marketing text you want the member to see. This is done in the Member Sales Text information screen accessed from Rate Maintenance. *See the certificate section on Page 25 for more details.*
- Activate this product so that it will show on the rate board for purchases. This is also accessed from the Rate Maintenance area. *See the certificate section on Page 25 for more details.*

What documentation resources are available?

Refer to the “[Bump Rate Certificates](#)” booklet for more information.

http://www.cuanswers.com/pdf/cb_ref/bumpratecertificate.pdf



Q: HOW CAN I GIVE MEMBERS BETTER LOAN INTEREST RATES ONLINE JUST BY ADJUSTING THE LOAN PRODUCT?

How can I use the loan product configuration to set lower online rates?

With every loan product you offer, you have the ability to offer a discount for members to apply for their loans via online banking. On the fourth screen in the Product configuration there is a variant field that allows you to offer the discount for applying online. This is a powerful tool to encourage members to check out your rates online and use your online loan application!

What is the member experience online?

The member sees the lower rate in the rate board. It is just as easy at that!

How does the member see the DIFFERENCE in participating with you online?

This one is really a no brainer. Configure a lower rate on any loan product and the member gets an automatic deal for shopping online.

Then, advertise this special savings in your marketing text so the member see that they are getting a deal.

- NOTE: This special online rate does not apply to credit cards products. Offering promotional rates on credit cards is covered in the next section of this booklet.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Lender*VP team to help you design and execute this initiative.

What is a breakdown of the steps for my credit union?

- Use the variant field on the Online Banking loan product configuration screen to change the "Online banking offered rate" that members will be offered if they apply for this loan via online banking. NOTE: Risk-based pricing must be used to use this features. See *Page 34 for an example of this screen.*
- Configure the loan product so it is available on **It's Me 247** by using an online banking display sequence number and application defaults. Be sure to enter in the member instructions/sales information that this rate is a special online rate! This text will appear when the member clicks on the product name on your online rate board. See *Page 30* for information about configuring loans to appear on the online rate board.

What documentation resources are available?

Refer to the Loan Products section at the end of this document for more details.

Q: HOW CAN I USE CREDIT CARD PROMOTIONS TO GIVE MEMBERS A BETTER INTEREST RATE ON A CREDIT CARD OFFERED ONLINE?

How can I use promotional rates in online banking to sell more credit card products?

Advertising your credit card promotions online is a great way to get the word out about them. Going the step further to allow members to open credit card loans online gives your member one more reason to shop your rate board for their next credit card.

What is the member experience online?

If you are offering a 3.99 introductory rate or a 5 percent “Back to School Special,” the member can easily learn more about the deals while reading the marketing text which advertises these promotions.

How does the member see the DIFFERENCE in participating with you online?

This one is really a no brainer. The member sees the lower promotional rate while shopping online and can immediately apply for the new credit card right from your rate board.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the SettleMINT team to help you design and execute this initiative.

What is a breakdown of the steps for my credit union?

- Create a promotional rate for your credit card product. *Refer to the Credit Card Configuration guide for more details.*
- Configure the loan product so it is available on **It's Me 247** by using an online banking display sequence number and application defaults. Enter the member instructions/sales information that will appear when the member clicks on the product name. *See Page 30 for information about configuring loans to appear on the online rate board.*
 - **IMPORTANT NOTE:** Need to provide access to your credit card disclosures process? Use the URL field on the Sales Text screen to provide access to a website with these forms and add text in the Sales text message area that says that accepting this page in the application indicates that they have read and accepted these forms.

What documentation resources are available?

Refer to the Loan Products section at the end of this document for more details on placing the product on your rate board.

Refer to the "[Credit Card Configuration Guide](#)" for more information on creating credit card promotions.


http://www.cuanswers.com/pdf/cb_ref/CC-ConfigGuide.pdf

Credit Cards: Configuration Guide

Setting Up Your Online Credit Card Program in CU*BASE

INTRODUCTION

CU*BASE online credit card servicing is a set of integrated tools designed to extend your line-of-credit programs in the same way that the debit card has given new life to your checking account offerings. More than the basics, this package embeds credit card servicing and income features into the teller line, phone centers, home banking, and all member contact points. Features like 999 balance buckets per card, rate management, and promotional offerings will give credit unions the variable they are missing in creating credit card products close to home.



CU*BASE offers flexible configuration options for designing credit card products tailored to your member base. Your credit union can offer one credit card program or several, based on unique processing features you choose.

Most importantly, it is not a module, and therefore has no large up-front module pricing – the tools are included in our standard package. This means all inquiry and transaction functions are available from one source. Servicing of the credit card is handled by your own credit union staff. Design your program, set up the parameters on CU*BASE, and "flip the switch" to extend credit union loans via credit card authorizations.

The CU*BASE Online Credit Cards system is an investment by our CU30 so that more credit unions can afford to offer this valuable member service.

ABOUT THIS GUIDE

This Configuration Guide describes how to design and configure online credit card loan programs. Refer to the separate "Online Credit Cards: User Guide" for information about creating loan accounts, ordering cards, and day-to-day servicing of these accounts.

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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

Q: HOW CAN I USE TIERED SERVICES ONLINE AND SELL REWARDS FOR GREATER PARTICIPATION IN MY CREDIT UNION?

What is the benefit of a Tiered Services program?

Tiered Service program is a great way to encourage desirable behavior by rewarding desirable behavior. Want your members to keep higher deposit balances in their accounts? Want to encourage use of non-teller contact avenues such as ATMs and automatic deposit? You can then reward those behaviors with meaningful benefits and incentives.

If you activate the built-in online features (explained below) you can then easily communicate the benefits of participation to your members while they bank online. (See the listing below of online features you can activate.)

What is the member's experience online?

The member sees the Tiered Service features that are built into online banking and at a glance can see the benefit of higher participation with your credit union. (See the listing below of online features you can activate.)

How does the member see the DIFFERENCE in participating with you online?

Members see the difference in participating with your credit union online when they see the rewards they earn for their participation with your credit union.

You can communicate to members about your Tiered Service program by activating any (or all) of the items below:

- The Tiered Services badge indicates to members their Tiered Service level.
- The “How do I get my points” page lists the things your credit union counts toward getting that score and the points received (and the total available). This might include a higher savings balance, having a loan, or using a self-service feature such as a debit card or ATM card.
- The “Instant Rewards” page lists the reward your credit union gives for the member participation at their Tiered Service level. This might include waiving over-the-counter transaction fees, waiving fees on member-elected services, or waiving self-service fees.
- The “Rewards History” page shows the history of points received (and used if appropriate) each month.

They will also see your marketing text explaining how you value their participation in your credit union that appears at the top of the detail page.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

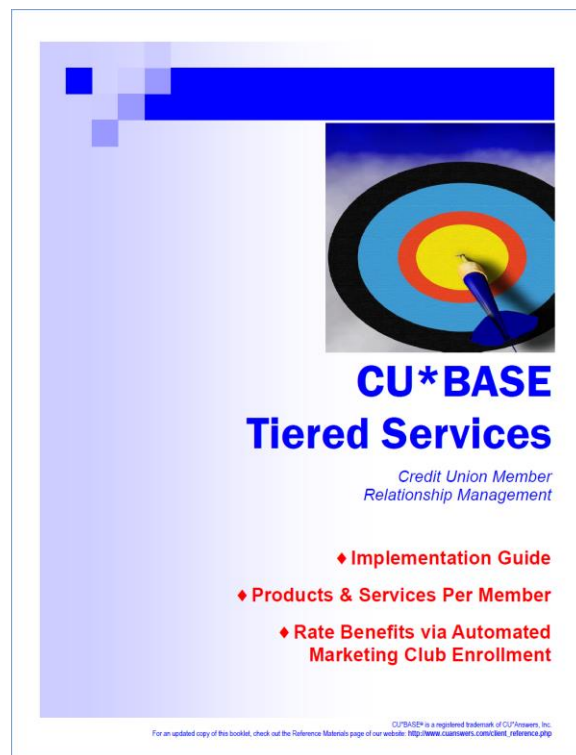
What is a breakdown of the steps for my credit union?

- Activate your Tiered Services program.
- Active the online banking features. This includes displaying the Tiered Score level, the “How do I get my points?” page, the “Instant Rewards” page and the “Rewards History” page. (See previous page for an explanation of each item.)
- Add text promoting the rewards of participation in your program. Your credit union may select to add a link to a website where you detail even more information.

What documentation resources are available?

Refer to the [“Tiered Services”](#) booklet for more information.

http://www.cuanswers.com/pdf/cb_ref/T-TieredServiceLevels-NEW.pdf



Q: HOW CAN I USE STATEMENT STYLES TO SELL “GET IT MY WAY” FEATURES ONLINE AND INCREASE ESTATEMENT ENROLMENTS?

What are Member-Selected Printed Statement Styles?

- NOTE: At the last update of this document, member-Selected Printed Statement Styles are only available to credit unions that utilize Sage Direct or Bridgestone Preferred Statement vendors.

Traditionally members have selected between eStatements and paper statements with no real pricing variations to consider, other than some indirect pricing. Member-Selected Printed Statement Styles drives the idea of *statements having value* by adding the ability for the member to choose a personal option; it also drives the concept of “for-pay paper statements” (with eStatements eventually being the only free option).

What is the member’s experience online?

Once your credit union activates online selection of a style, members not already enrolled in eStatements will see the new “My Printed Statements” page. Clearly marked links on this page encourage selection of a style or enrollment in eStatements.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online when they can get the large-print statement they have been wanting. If you charge a fee for your paper statement, the member clearly sees their paper statement options. Or they might just find this to be an easy way to access the eStatement enrollment screen.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a breakdown of the steps for my credit union?

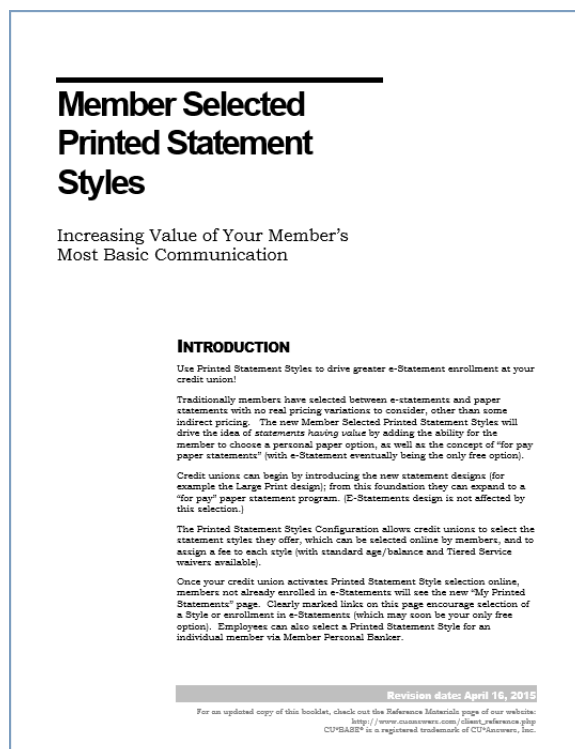
- In the statement style configuration, select the new statement designs (for example the Large Print design). From this foundation, you can expand to a “for pay” paper statement program. (eStatement design is not affected by this selection) If your credit union moves directly to charging a fee for your standard statement, you enter the fee in this configuration.
- The configuration allows you to enter text the member sees when making a selection of a statement style. This page also encourages eStatement enrollment.

- Once your credit union activates Printed Statement Style selection online, members not already enrolled in eStatements will see the new “My Printed Statements” page. Clearly marked links on this page encourage selection of a style or enrollment in eStatements.

What documentation resources are available?

Refer to the “[Member Selected Printed Statement Styles](#)” booklet for more information.

http://www.cuanswers.com/pdf/cb_ref/statement_styles.pdf



Q: HOW CAN I USE SKIP-A-PAY TO PUT SOME EXTRA MONEY IN MEMBERS' POCKETS?

What is the “Skip a Pay for Consumer Loan” feature?

Skip-Pay programs allows the credit union to offer the member the opportunity to skip a payment on their consumer loan, should they qualify.

What is the member's experience online?

If the loan may qualify for a skip pay based on loan category, the member will view a SP button next to their loan listed on the rate board. This allows them to access a button for more details, which takes them to the loan detail screen. There they will view a button labeled “Skip A Pay.” (The member can also view the button by navigating directly to the loan detail screen.)

Once the member clicks this button, the system evaluates whether the member qualifies for the skip based on the configuration of the program.

If the member qualifies, the member is presented with a screen showing the details of the program (including a fee if one is charged). The member checks a box to agree to the conditions and selects an account to pay the fee, if one is charged.

The member finally clicks Submit and is presented with a confirmation window.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online when this results in them being able to skip a payment without even needing to speak to a lending officer. Since this is very visible online, this program can be advertised simply by activating the feature in online banking. The member does not even need to read a marketing piece advertising the program!

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

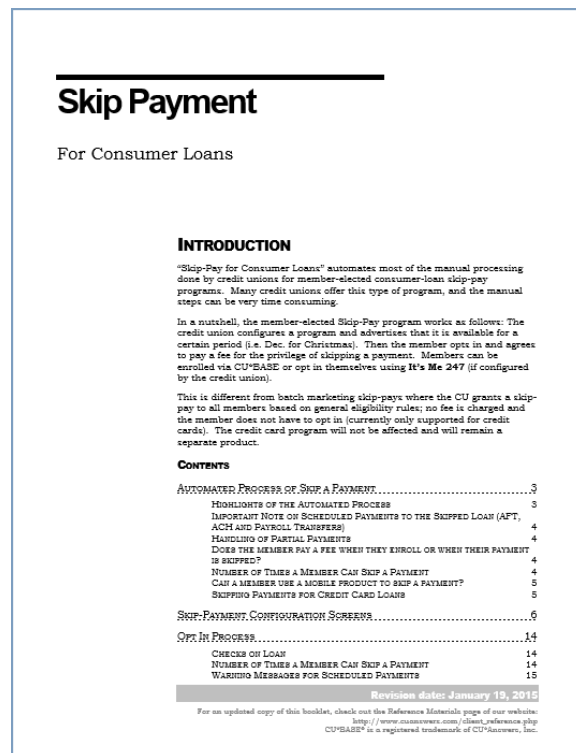
What is a breakdown of the steps for my credit union?

- Your credit union configures a program and advertises that it is available for a certain period (i.e. December for Christmas).
- Your credit union types the online banking instructions that the member views in online banking explaining the program once the member qualifies.
- Your credit union then activates the feature to allow a member to skip a payment in online banking.

What documentation resources are available?

Refer to the [“Skip Payment for Consumer Loans”](#) booklet for more information.

http://www.cuanswers.com/pdf/cb_ref/skip_pay_consumer.pdf



Q: HOW CAN I USE LIST GENERATOR AND MEMBER CONNECT TO OFFER SPECIAL DEALS TO MY ONLINE BANKING MEMBERS?

How do List Generator and Member Connect work to promote special online discounts and offers?

With the List Generator and Member Connect tools, your credit union can send selected members targeted information on promotions and discounts directly through the **It's Me 247** Message Center. The List Generator tool allows you to create your targeted list of members to whom you'd like to market. Then the Member Connect tool allows you to deliver an online banking message.

- NOTE: This process can also be used to send targeted emails to members.

What is the member's experience online?

The member can view marketing text promoting the special offers and discounts in a message in their Online Banking Message Center.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online because they get special offers directly in their Online Banking Message Center, which gives them easy access to the message. Since you can use Member Connect to send both an online banking message and an email, you are able to easily, at no cost, deliver your targeted message through multiple channels to maximize the ability for your busy members to see your promotion details.

Who can I turn to for more assistance?



Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a breakdown of the steps for my credit union?

- First build the targeted list to reach out to members who will already be receptive to your message such as members with checking accounts at your credit union who do not have a delinquency. Using the List Generator tool, select your criteria.
- On the final screen of the List Generator tool, enter the file name where it says "Output to database file" and check the "Print/save account #" checkbox to create the file.
- Then use the Member Connect feature and type the name of the database file you just created into the "file name" box at the top of

the screen. Choose Online Banking/Email message, create or choose your message, and follow the screens to send the message directly to members. If you'd like to send it via both online banking and the member's email address, repeat this last step and choose the email option.

What documentation resources are available?

Refer to the "[Member Connect](#)" booklet for more information.

http://www.cuanswers.com/pdf/cb_ref/MemberConnect.pdf


Member Connect

Marketing Campaigns with the CU*BASE "Member Connect" Tool

INTRODUCTION

Member Connect helps you connect with your members regularly and consistently. Whether your goal is promoting a new product or service or simply keeping in touch for greater member retention, Member Connect makes it easy to communicate with your members.

Member Connect provides a single place to access many different CU*BASE marketing tools. The advantage of Member Connect, aside from bringing everything together into one handy location, is that it allows you to create a **single database file** of member account numbers, and then use that same file to reinforce your message through all of the following channels:



- ⇒ Create a free-form text message to be delivered to members the next time they log in to **It's Me 247 online banking**
- ⇒ Send an **email message** directly to the member's email address
- ⇒ Print **mailing labels**
- ⇒ Create a **mailing list** database file ready to send to a third-party marketing resource
- ⇒ Prepare for monthly or quarterly **selective statement inserts** targeted to certain members
- ⇒ Create **telemarketing trackers** to allow member service staff to follow up with these same members over the phone (tracked by the CU*BASE Telemarketing Leads and Follow-ups system)

Revision date: October 13, 2014

For an updated copy of this booklet, check out the Reference Materials page of our website: <http://www.cuanswers.com/cuanswers/reference.htm>
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SAVINGS PRODUCTS

There are three basic steps needed to implement the online banking feature for savings products:

1. Configure the savings products and sales information you wish to make available on **It's Me 247**. Products can be opened on line or simply displayed for information only. Enter the member instructions/sales information that will appear when the member clicks on the product name.
 - ⇒ See below and Page 24 for details.

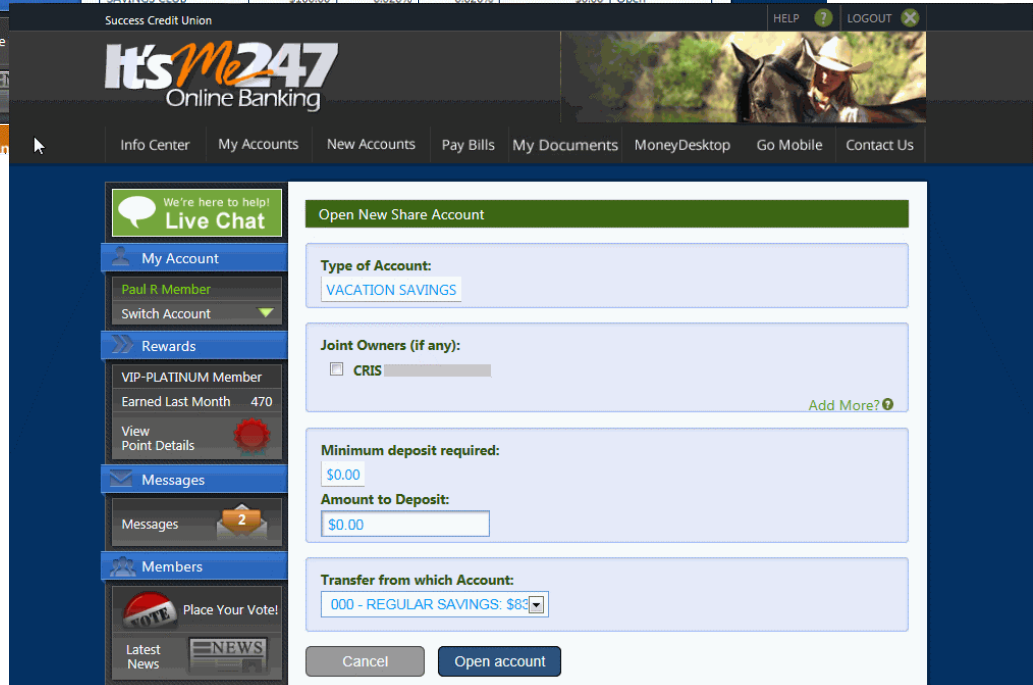
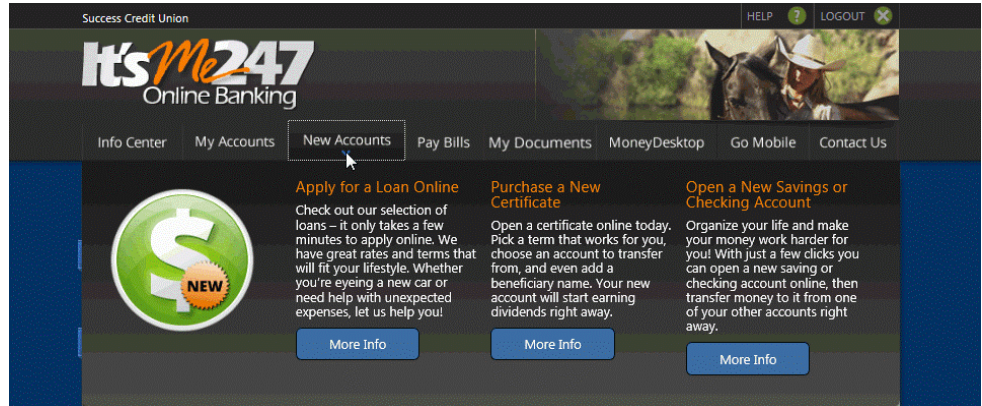
2. Activate the feature to allow members to open savings accounts in online banking via **Online/Mobile Banking Configuration** on the Internet Member Services Config (MNCNFE) menu. Remember this just enables the buttons related to savings products in **It's Me 247**. Only products configured as available for purchase ("P") will actually allow an account to be opened on line.
 - ⇒ See Page 39

3. On a daily basis, check your Member New Account Report (LNWACE) for all accounts opened with a Reason Code = 95 and follow up as needed with appropriate paperwork, personal contact, etc.

11/14/00	ITS ME 247 VMS TEST CREDIT UNION							LNWACE	PAGE	1
42.23	MEMBER NEW ACCOUNT REPORT								OPER	
APPLICATION TYPE	- CD									
Corp ID: 01										
New Member Code 00										
ACCOUNT NO.	MEMBER NAME	DATE OPENED	LAST DATE	TRANSACTION TYPE	AMOUNT	CURRENT BALANCE	BRANCH	LOAN OFFICER	LOAN PROCSSR	REASON CODE
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
2122-330	MEMBER SUSAN 443 EASY STREET ANYCITY MI 49000	11/14/00	11/14/00	42	500.00	500.00	01			95

SAMPLE "IT'S ME 247" SAVINGS PAGES

The **It's Me 247** savings pages are accessed from **New Accounts** then **Open a New Saving or Checking Account**.



SETTING UP THE SAVINGS PRODUCT RATE BOARD

“Member Rate Maintenance” on the Management Processing/Active BETA Tests (MNMGMT) menu, then “Share Rate Update”

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION
File Edit Tools Help

Share Account Dividend Rate

Corp ID 01 ABC TESTING CREDIT UNION

Current Share Dividend Types										
DV	AP	Description	Next Pay Date	PC	Current Base Rate	* Split Rate	APY	Current Rate Effective Date	New Rate	Effective Date [MMDDYYYY]
BC		BUSINESS CLUB	Mar 01, 2013	00	0.10	*	0.10	Apr 01, 2010		
BE		BUSINESS ESCROW	Apr 01, 2013	00	0.00		0.00			
BS		BUSINESS/ORG SAVINGS	Mar 01, 2013	03	0.10	*	0.10	Apr 01, 2010		
BU		BUSINESS CHECKING	Mar 01, 2013	00	0.00		0.00			
CC		CHRISTMAS CLUB	Apr 01, 2013	05	2.00	*	2.02	Mar 11, 2013		
CK		REGULAR CHECKING	Mar 01, 2013	00	0.00		0.00			
EC		ESCROW	Apr 01, 2013	00	0.02	*	0.02	Jul 01, 2011		
ED		EDWELL SHARES	Mar 01, 2013	00	0.10	*	0.10	Jun 01, 2009		
ES		EDUCATION SAVINGS	Mar 01, 2013	00	0.95		0.95	Jul 01, 2003		
ET		ETA	Apr 01, 2013	00	0.02	*	0.02	Jul 01, 2011		

APY Calculator Split Rates Rate History
 Procedures Marketing Tips Online Banking

Save/Update

FR (2689) 8/30/13

This screen, which is used to schedule rate changes for all credit union share products, is also used to define which products will appear in the **It's Me 247** Savings Rate Board and to specify whether the accounts can be opened on line or will simply display sales information.

NOTE: New sequence numbers are NOT saved unless you have also used “Online Banking” to set up default parameters for each individual product. For example, if you enter 11 onto an item, then immediately exit this screen, that sequence number will not be saved.

If you want to do this...	Follow these steps:
Start from scratch (create new products)	<ol style="list-style-type: none"> 1. Use the PC column to enter sequential numbers (01 to 50) for up to 50 different share products. Do not use the same sequence number more than once. Always enter an <u>unused</u> sequence number when adding a new product to the list. 2. Use <i>Online Banking</i> (F23) to set up the parameters and sales information/instructions for each product. The screen shown on Page 6 (or Page 11 if working on certificates) will appear for each of the new sequence numbers entered. 3. When parameters have been set up for all sequences and you are returned to this list, use Enter one last time to save all changes on this screen and then use back arrow to exit. <p>CU*TIP: It pays to plan ahead! Because it can be tricky to re-sequence items after they have been entered, we</p>

<i>If you want to do this...</i>	<i>Follow these steps:</i>
	recommend you set up your “standard” products using the lower sequence numbers, and then skip a few numbers between these and any “specialty” products that are more likely to change or be deleted.
Modify defaults or sales information for an existing product	<ol style="list-style-type: none"> 1. Click to select that line in the list (it should be highlighted). 2. Click <i>Online Banking</i> (F23) at the bottom of the list. The screen shown on Page 6 (or Page 11 if working on certificates) will appear. Be sure to use Enter while there to save changes before using the up arrow (F7) to return to this screen.
Delete a product from the online banking rate board	<ol style="list-style-type: none"> 1. Change the PC sequence number to 00 or blank. 2. Use Enter to save then the back arrow to exit this screen. (This will have no effect on the actual savings product in CU*BASE; it simply keeps the product from appearing in the online banking rate board.) <p>CU*TIP: Remember that this will also delete any sales information configured for these products. You may want to access the sales information screen and print a copy of the text for future reference before deleting the product.</p>
Re-sequence some existing products	<p>Because the PC sequence number is the key code that identifies both the product defaults and the sales information, it is not possible to re-sequence two existing products that have already been configured.</p> <p style="padding-left: 20px;">For example, if you’ve configured Special Savings as sequence 01 and VIP Savings as sequence 02, you cannot re-sequence to make VIP Savings 01 and Special Savings 02. You would need to delete at least one of the products (remember to print any sales information first) and then use the steps below to change the remaining product.</p> <p>If you are adding a <i>new</i> product, you <i>can</i> use the number from an existing product as long as you <i>also</i> change that existing product to use a new, unused number. For example, say you already have three products configured: Special Savings as 01, VIP Savings as 02, and Money Market as 03. You can assign 03 to your Checking product, as long as you also change the existing Money Market sequence number from 03 to 04 at the same time.</p> <p>CU*TIP: <u>Always</u> use <i>Online Banking</i> immediately after changing a sequence number for any reason, then use Enter on the configuration screen to save both the defaults and sales information using the new sequence number (even if you didn’t change anything on the defaults screen).</p>

“Online Banking”

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Share Account Setup

Dividend application BS
Application BS
Corp ID 01 ABC TESTING CREDIT UNION
Description BUSINESS/ORG SAVINGS


Display sequence 03
Availability Info only Purchase
Description BUSINESS/ORG SAVINGS
Minimum opening deposit 0.00 (Blank = no deposit required)

Allow overdraft protection
Number of accounts 0 (four maximum)
Dividend applications
Loan categories

Member Sales Info

← → ↑ || 📄 🔗 ⓘ ? @ FR (2636) 8/30/13

This screen is used to define exactly how the share product should appear and behave when shown in the **It's Me 247** Savings Rate Board. Complete all fields, and then use Enter to save all changes.

For a complete list of field descriptions and instructions, please refer to Online Help by clicking  while working on this screen.

To enter the product sales information that will appear when the member views information about this account, use **Member Sales Info** (F11). The screen shown on Page 24 will appear. After sales information has been entered and the *Save Changes* button has been pressed, use the up arrow to display the next new item in sequence (if any) or return to the share product list.

RECORDING SALES INFORMATION FOR A SPECIFIC SAVINGS PRODUCT

“Sales Info” (F11)

Check this if you wish to leave **It's Me 247** running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member Sales Information CHANGE

Enter online banking sales information for the following specific product.

Product Type: CC CHRISTMAS CLUB

<https://secured.cusiteonline.com/client/abccu/1.phpC>

Open new window for link

Comments:

Don't be a scrooge at Christmas. Let our Christmas Club Savings account help you save for the additional expenses. Did you know for only \$20 a week you can save over \$1,000 in a year for those holiday bills? Start today. Christmas Club balances will be transferred to your regular savings account annually on November 1st, or you can direct us to issue a check or transfer the balance to your checking account.

When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.


Talking Points

Copy Text

FR (2633) 8/30/13

This screen is used to record sales information, procedures, tips, and even disclosure information to members about this specific savings product type. In addition to providing a place for a competitive market statement about why the member should choose this account, you can also use this space for other helpful instructions, such as:

- ⇒ If the product is being made available to be opened in **It's Me 247**, this would be a great place to tell members what will happen when the account is opened (forms you'll send, etc.).
- ⇒ If the product is not for sale on line (such as an IRA), this is the ideal spot to describe how a member can open an IRA, even including your IRA specialist's name and contact details.
- ⇒ Include details about special promotions, rate comparisons, and other details that show the value of opening a credit union savings account.

For more instructions, please refer to Online Help by clicking  while working on this screen.

CERTIFICATE PRODUCTS

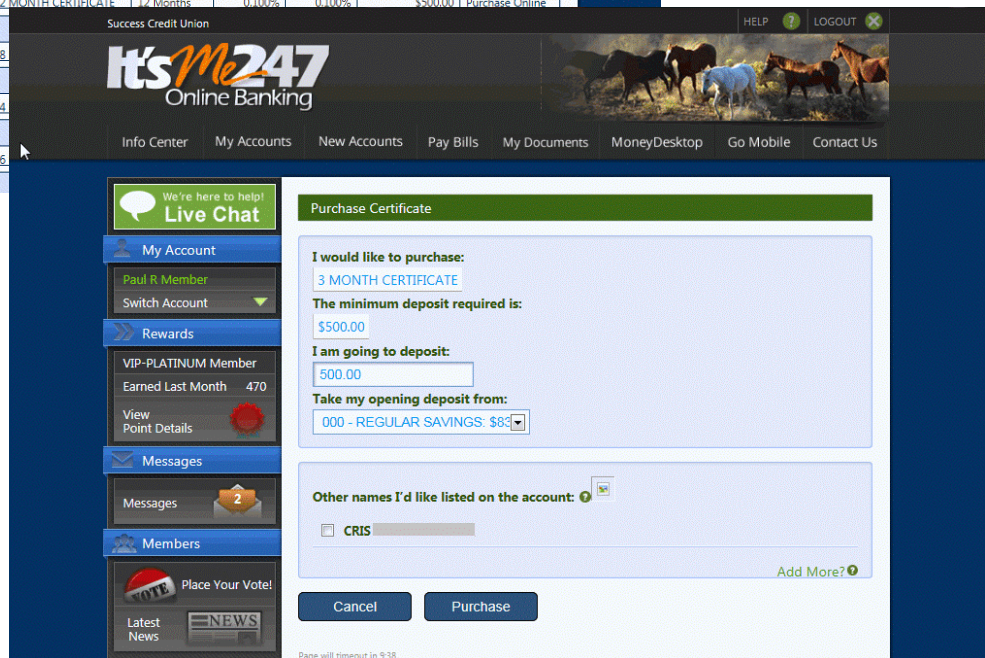
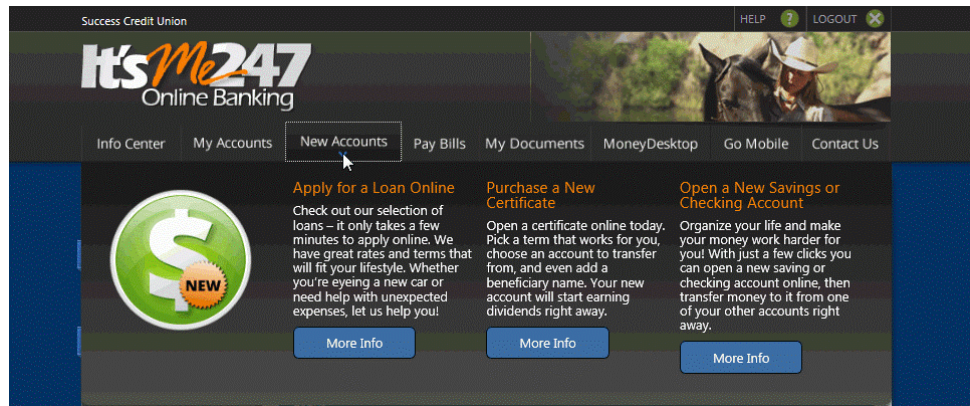
There are three basic steps needed to implement the VMS feature for certificate products:

1. Configure the certificate types and sales information you wish to make available in **It's Me 247**. CDs can be opened on line or simply displayed for information only. Enter the member instructions/sales information that will appear when the member clicks on the product name.
 ⇒ See below and Page 29 for details.
2. Activate the feature to allow members to open certificates in online banking via **Online Banking VMS Configuration** on the Internet Member Services Configuration (MNCNFE) menu. Remember that this just enables the buttons related to certificate products in **It's Me 247**. Only CDs configured as available for purchase ("P") will actually allow an account to be opened on line.
 ⇒ See Page 39 for details.
3. On a daily basis, check your Member New Account Report (LNWACE) for all accounts opened with a Reason Code = 95 and follow up as needed with appropriate paperwork, personal contact, etc.

ACCOUNT NO.	MEMBER NAME	DATE OPENED	LAST TRANSACTION DATE	TRANSACTION TYPE	AMOUNT	CURRENT BALANCE	BRANCH	LOAN OFFICER	LOAN PROCSSR	REASON CODE
2122-330	MEMBER SUSAN 443 EASY STREET ANYCITY MI 49000	11/14/00	11/14/00	42	500.00	500.00	01			95

SAMPLE "IT'S ME 247" CERTIFICATE PAGES

The **It's Me 247** certificate pages are accessed from **New Accounts** then **Purchase a New Certificate**.



SETTING UP THE CERTIFICATE PRODUCT RATE BOARD

“Member Rate Maintenance” on the Management Processing/Active BETA Tests (MNMGMT) menu, then “Certificate Rate Update”

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Certificate Dividend Rate Update

Corp ID 01 ABC TESTING CREDIT UNION

Current Share Dividend Types										
Type	Description	Term	PC	Current Rate	Tiered Rates	APY	Current Rate Effective Date	New Rate	Effective Date [MMDDYYYY]	
01	7 MONTH CERTIFICATE	7 M	00	0.400		0.40	Nov 27, 2010			
02	3 MONTH CERTIFICATE	3 M	01	0.050	*	0.05	Mar 20, 2010			
03	6 MONTH CERTIFICATE	6 M	02	0.060	*	0.06	Jun 04, 2013			
04	SP105 CERTIFICATE	9 M	03	0.100	*	0.10	Jun 01, 2010			
05	12 MONTH CERTIFICATE	12 M	04	0.100	*	0.10	Jun 01, 2010			
06	18 MONTH CERTIFICATE	18 M	05	0.150	*	0.15	Jun 01, 2010			
07	24 MONTH CERTIFICATE	24 M	06	0.300	*	0.30	Jun 01, 2010			
08	36 MONTH CERTIFICATE	36 M	08	1.090	*	1.10	Jul 29, 2013			
09	48 MONTH CERTIFICATE	48 M	09	0.990	*	1.00	Jun 01, 2010			
10	60 MONTH CERTIFICATE	60 M	10	1.240	*	1.25	Jun 01, 2010			

APY Calculator Tiered Rates Rate History
 Procedures Marketing Tips Online Banking

Save/Update Rates

FR (2634) 8/30/13

This screen, which is used to schedule rate changes for all certificate products, is also used to define which certificate types will appear in the **It's Me 247** Certificate Rate Board and to specify whether the accounts can be purchased on line or will simply display sales information.

For tips on creating, deleting and re-sequencing rate board items, refer to the chart on Page 21.

“Online Banking” (F23)

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Certificate of Deposit Maintenance

Dividend application 05
Application CD
Corp ID 01 ABC TESTING CREDIT UNION
Description 12 MONTH CERTIFICATE


Display sequence 04
Availability Info only Purchase
Description 12 MONTH CERTIFICATE

Div disbursement code Transfer Addback Check
Div payment/transfer freq Identify as MONTHLY
Default renewal code Auto renew Transfer to Check
 Allow member to choose other renewal code

Member Sales Info

FR (2624) 8/30/13

This screen is used to define exactly how the certificate product should appear and behave when shown in the **It's Me 247** Certificate Rate Board. Complete all fields, then use Enter to save the changes.

For a complete list of field descriptions and instructions, please refer to Online Help by clicking  while working on this screen.

Next, to enter the product sales information that will appear when the member views information about this certificate type, use **Member Sales Info** (F21). The screen shown on Page 29 will appear. After sales information has been entered and the Save Changes button has been pressed, use the back arrow to display the next new item in sequence (if any) or return to the certificate product list.

RECORDING SALES INFORMATION FOR A SPECIFIC CERTIFICATE PRODUCT

“Sales Info” (F11)

Check this if you wish to leave **It's Me 247** running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member Sales Information CHANGE

Enter online banking sales information for the following specific product.

Product Type: 05 12 MONTH CERTIFICATE

<https://secured.cusiteonline.com/client/abccunew/1.php>

Open new window for link

Comments:

The 12 month Certificate offers a short term investment at competitive rates.

Certificates automatically renew at the end of the term at the then current interest rates.

When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

Save Changes

MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.


Talking Points

Copy Text

FR (2633) 8/30/13

This screen is used to record sales information, procedures, tips, and even disclosure information to members about this specific certificate type. In addition to providing a place for a competitive market statement about why the member should choose this certificate, you can also use this space for other helpful instructions, such as:

- ⇒ If the product is being made available to be opened in **It's Me 247**, this would be a great place to tell members what will happen when the account is opened (forms you'll send, etc.).
- ⇒ If the product is not for sale on line (such as an IRA certificate), this is the ideal spot to describe how a member can open an IRA, even including your IRA specialist's name.
- ⇒ Include details about special promotions, rate comparisons, and other details that show the value of opening a credit union certificate.

For a complete list of field descriptions and instructions, please refer to Online Help by clicking  while working on this screen.

LOAN PRODUCTS

There are three basic steps needed to implement the VMS feature for loan products:

1. If you are offering a special online rate, enter a variant on the Online Banking loan product screen.

⇒ *See Page 34 for details.*
2. Configure the loan products you wish to make available on **It's Me 247** with an online banking display sequence number and application defaults. Enter the member instructions/sales information that will appear when the member clicks on the product name.

⇒ *Page 35 for details.*
3. If you will be offering payment protection for any of your loan products, configure the sales information that members will see when they click the "Learn More" button in the loan application.

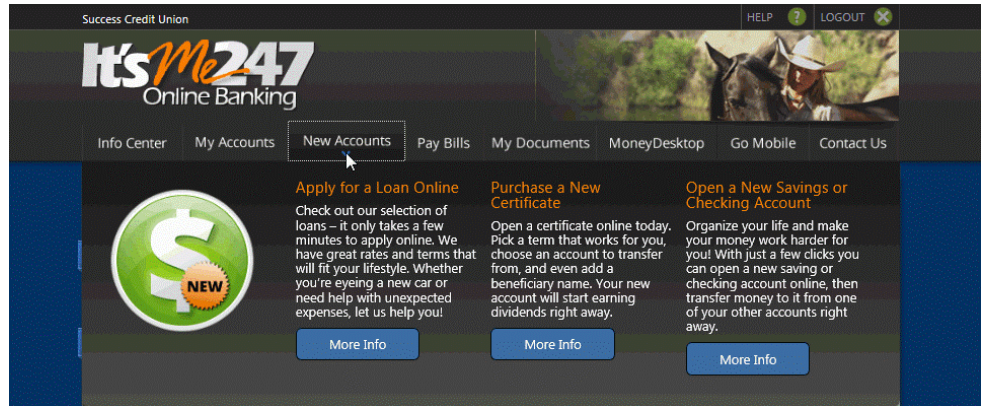
⇒ *This is configured via **Ln Insurance/Debt Protection Cfg** on the Loan Products (MNCNFB) menu. Use the "Configure Sales Information for PC Banking Loan Application" button on the main configuration screen to enter text explaining payment protection options.*
4. Activate the feature to allow members to view the loan rate board. Remember that this just enables the buttons related to loan products in **It's Me 247**. Only loans configured for "application" will allow a member to submit an online loan application.

⇒ *See Page 39 for details*
5. On a daily basis, use the Work/View Application Status feature (MNLOAN) to review and process incoming loan applications.

⇒ *See Page 37 for more information.*

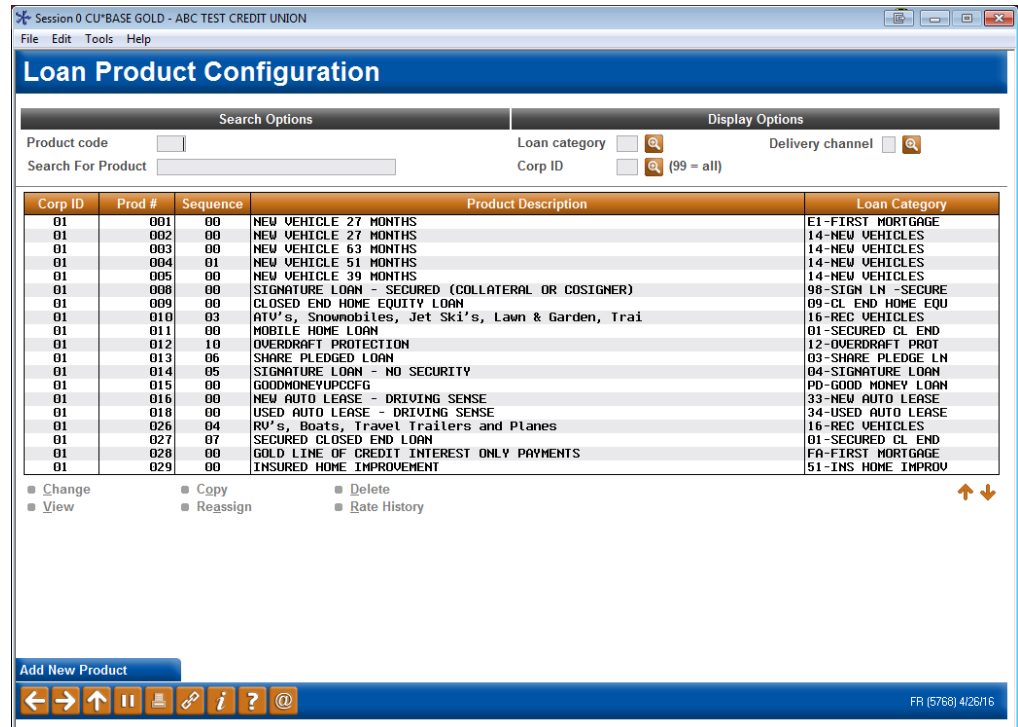
SAMPLE "IT'S ME 247" LOAN PAGES

The **It's Me 247** loan pages are accessed from **New Accounts** then **Apply for a Loan Online**.



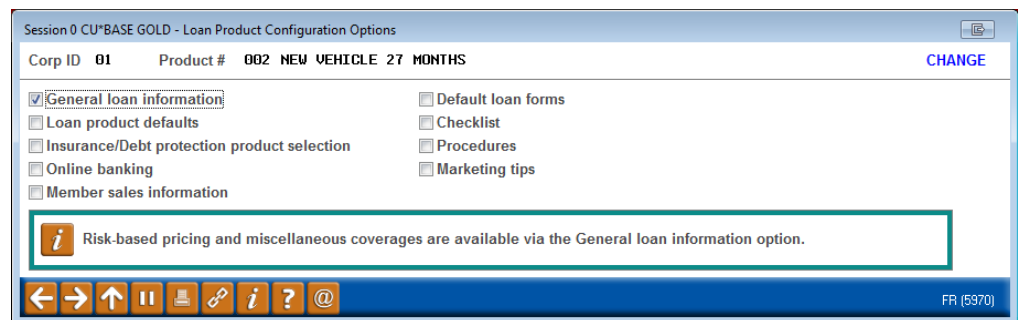
SETTING UP THE LOAN PRODUCT RATE BOARD

“Loan Product Configuration” on the Loan Products (MNCNFB) menu



This is the entry screen used to build loan products for use in selling loans to members, either through the *Rate Inquiry* button on any menu screen (F7), or through the **It's Me 247** Loan Rate Board.

Select any product that should appear on your online banking rate board. The following screen will appear:




From this screen, select *General loan information* and use Enter to access the following screen:

General Loan Information

It is NOT necessary to check the External loan delivery channels box for online banking - all **It's Me 247** setup features are on the next screen.

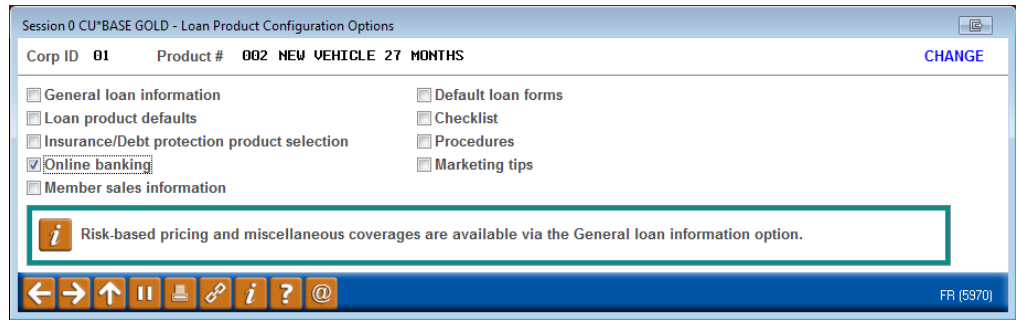
This screen defines the product and how it is used in CU*BASE Loan Processing and Loan Quoter, as well as how it can be used by any external delivery channel such as a web site or third-party resource. Use Enter to proceed to the next screen or to return to the selection screen shown on the previous page. (Other *General loan information* screens include a screen to configure miscellaneous coverage if this option is selected on this screen. Also, if the *Use risk-based pricing* flag is checked, a separate screen will appear to allow you to set up the risk-based pricing matrix.)

For a complete list of field descriptions and instructions, please refer to *Online Help* by clicking  while working on this screen.

Insurance/Debt Protection

From this screen, select *Insurance/Debt protection selection* and use Enter to select whether to offer Insurance or Debt Protection. Then next two screens (not shown) allow you to configure this insurance or debt protection.

Online Banking

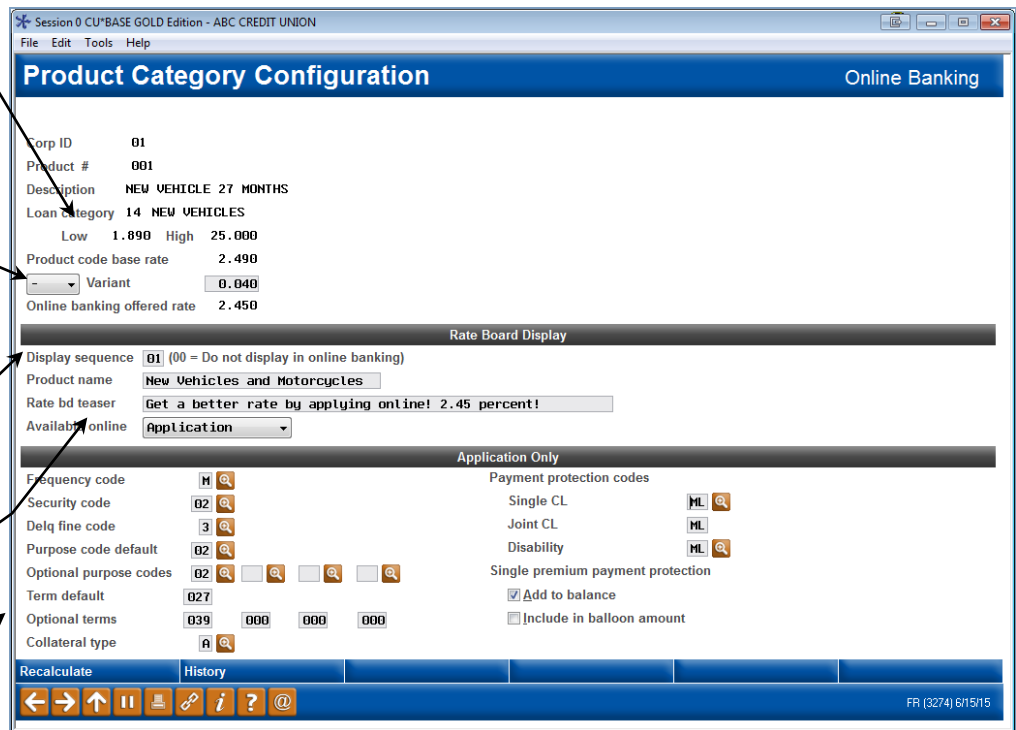


From this screen, select *Online banking* and use Enter to access the screen shown below. This screen is used to define how the loan product should appear and behave when shown on the **It's Me 247** Loan Rate Board.

A *Display sequence* number should be entered only if you wish this product to appear in your **It's Me 247** Loan Rate Board. The bottom section is used only if *Available online* is set to "Application" to allow loan applications to be submitted online.

Up to 50 products can appear in the **It's Me 247** Rate Board. HINT: Use sequence numbers 5, 10, 15, etc., to allow additional items to be easily inserted between existing items later (6, 11, 12, etc.)

Loan Product with Better Rate Online




This determines which of the rates (from the *Product code rate range* at the top of the screen) will be used to quote a payment to the member in online banking.

Use this variant to change the online banking rate to configure a lower rate for members who apply online. NOTE: Risk-based pricing must be used. This field for credit card loans. Enter zeros in this field for credit cards.

Enter a display sequence number and fill in this section to make this product appear on your loan rate board.

You might want to highlight special online rate in the rate board teaser.

If this product will be available for online application, be sure to complete all fields in this section.

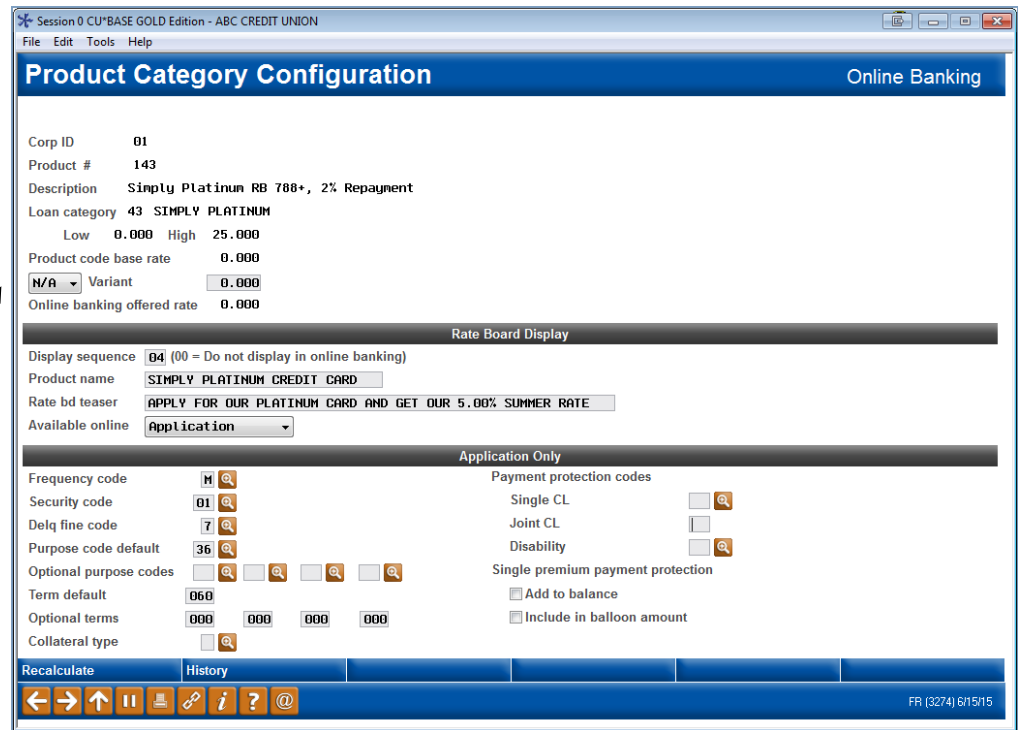
For a complete list of field descriptions and instructions, please refer to Online Help by clicking  while working on this screen.

If you wish to remove an existing item from **It's Me 247** while still keeping it in your product list for other channels, enter 00 in the *Display sequence* field.

See below for example of credit card product.

Credit Card Product with Current Promotion

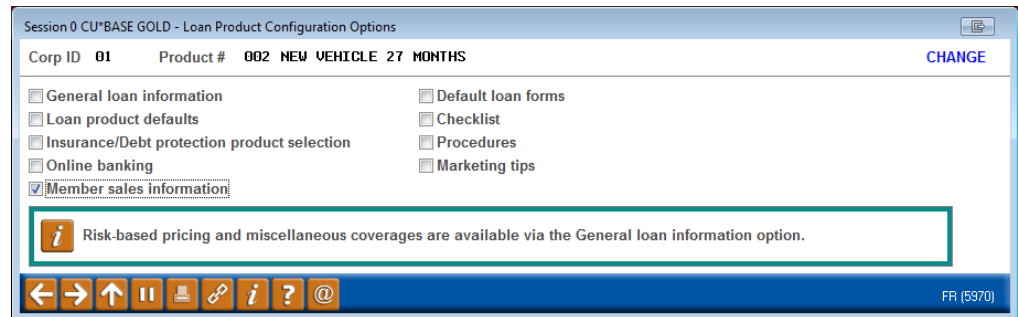
For a credit card product, you will not use the variant field to offer a promotional rate. Instead you will use a credit card promotion. See the Credit Card Configuration guide for more details.



This example has a rate board teaser advertises the promotion.

When ready, press Enter to add marketing tips.

RECORDING SALES INFORMATION FOR A SPECIFIC LOAN PRODUCT



From this screen, select *Member Sales Information* and use Enter to access a screen (shown on the following page) to record sales information, procedures, tips, and even disclosure information to members about this loan product. In addition to providing a place for a competitive market statement about why the member should choose this loan, you can also use this space for information on how an on-line loan application will be processed (forms, who will contact them, etc.). Press *Save Changes* to return to the original screen.

See following page for examples of this screen.

Loan Product with Lower Rate Offered Online

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Member Sales Information CHANGE

Enter online banking sales information for the following specific product.

Product Type: 001 - NEW VEHICLE 27 MONTHS
To include an optional link, enter a complete URL here

Open new window for link

Comments:

Get a better interest rate just by applying online!
Find the term that best meets your repayment schedule!
Repayment terms range from 27 months up to 75 months.

i When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

i MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Talking Points
Copy Text

FR (2633) 6/15/15

You can add a link to the webpage with your disclosures and also mention it in your sales text. See the credit card example below.

Check this if you wish to leave **It's Me 247** running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.

Credit Card Sales Text (5.00 Summer Promotional Rate)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Member Sales Information CHANGE

Enter online banking sales information for the following specific product.

Product Type: 143 - Simply Platinum RB 788+, 2% Re
To include an optional link, enter a complete URL here

http://abccu.com/wp-content/uploads/2015/VISA_Platinum-Classic_Consumer_Agreement.pdf

Open new window for link

Comments:

Get the our low 5.00% promotional rate this summer at ABC Credit Union!
Click the link for your credit card disclosures. Continuing to the next screen signifies that you have read and understand the disclosures for this loan product.

i When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

i MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Talking Points
Copy Text

FR (2633) 6/15/15

LINKING TO THE ONLINE LOAN APPLICATION FROM A WEBSITE

By setting up a link to the online loan application from a website (yours, a SEGs, or anywhere you wish!), members and non-members can apply for loans even if they do not have access to online banking. Apps will be funneled directly into CU*BASE, just like the ones members fill out from **It's Me 247**.

*Remember that if you host with CU*Answers Web Services you can also put all of the **It's Me 247** Rate Boards on your website. That way that you only have to change rates in one place to update savings, certificate, and loan rates in online banking, CU*BASE, and your website all at the same time.*

Contact CU*Answers Web Services at webmaster@cuanswers.com for linking instructions or visit: <http://webservices.cuanswers.com/snippets.php>

WORKING ONLINE BANKING LOAN APPLICATIONS

Loan applications submitted in **It's Me 247** are the same types of records as loan applications that are created in CU*BASE. This means they are worked using the same procedures and CU*BASE features.


“Work/View Application Status” on the Lending Functions (MNLOAN) menu

Use this field to display only applications from the Online Banking delivery channel.

The screenshot displays the 'Work/View Application Status' window. At the top, it shows the session title 'Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION'. Below the title bar, there are search filters for 'Created' (Aug 13, 2014 to Sep 12, 2014) and 'Jump to: Loan app #'. The main area is divided into a left sidebar with navigation options like 'New Application', 'Refresh', 'WMail', 'WCalendar', 'Activity Tracking', and 'Counts by UW Code'. The central part features a 'Filter by' section with dropdown menus for 'UW status', 'Product code', 'Interviewer ID', 'Interviewer branch', 'Dealer', 'Delivery channel', 'Underwriter ID', 'Business unit', and 'Loan category'. Below the filters is a table of applications. The table has columns: App #, Applicant Name, App Date/Time, DC, Decision, Int ID, and Action. The 'DC' column shows 'HB' for all entries. The 'Decision' column shows 'Fail', 'Pass', and 'Fail Fltr'. The 'Action' column shows various statuses like 'APPROVED- CONDITIONS', 'PENDING- MBR CONTACT', and 'PENDING- NEED INFO'. A 'Key Activity Tracking' section is at the bottom with buttons for 'SUBMIT - UNDERWRITER', 'SUBMIT - MSO/MSR', 'DEALERTRACK', 'SUBMIT - LOAN REVIEW', 'HOME BANKING REQUEST', and 'RETAILER DIRECT'.

This screen allows you to work all incoming applications, whether they were created in CU*BASE by a loan officer or came in through the **It's Me 247** loan rate board.

Applications that come in from **It's Me 247** will show a Delivery Channel code (the “DC” column) of **HB** and will show the Interviewer ID designated in your delivery channel configuration. If an “Approval” UW code was designated in that configuration, it will appear here as well.

For complete information about working online banking applications, refer to Online Help by clicking  while working on the screen.

For details about the security and tracking features available with Underwriting Codes, refer to the “Configuring Tools for the Loan Team” booklet.

ACTIVATING SELLING ACCOUNTS ONLINE

“Online/Mobile Banking Configuration” on the Internet Member Services Config (MNCNFE) menu, then “Standard Online Banking”

Click these buttons to enter the general sales information and instructions for each area.

The “Activate...” flags must be turned on even if all you plan to do is display rate and sales information for these products. Essentially, these flags turn on the buttons needed to access the Rate Boards.

On this screen

- Activate one or more of the features that let your members view savings, certificate and loan rates, open new accounts, apply for loans, change account nicknames, update personal information, and request a contact from a CU representative from **It's Me 247**.
- Configure the Member Instructions, which is general sales information about opening new savings accounts, certificates and applying for loans, which will appear when your member clicks the “New Account Information” button on the **It's Me 247** main menu.

“Online Banking VMS Configuration” on the Internet Member Services Config (MNCNFE) menu, then “Credit Union Email Address”

You must fill in your credit union's email address here! This should be for an email mailbox that is monitored routinely!

ACTIVATION OF EMAIL NOTIFICATION OF ONLINE LOAN APPLICATIONS

Your lending department can receive email notifications whenever an online loan application appears in the loan queue. This queue is accessed via **Work/View Application Status** on the Lending Functions (MNLOAN) menu.

The setup of the automated email is done by activating a feature on the underwriting code configuration (shown below). For the Home Banking (HB) underwriting code check *Generate email when this underwriter code is used* and enter an email address in the *Send to email address* field. It is recommended that you use a group distribution list so that you do not need to edit this configuration when employee roles or email addresses change.

- For underwriting codes other than the HB code, these fields are used to activate the sending of emails when the configured underwriting code is used on the Loan Recap screen. The use of these fields in the HB underwriting code, however, causes an email to be sent when an online loan application hits the loan queue.

“Underwriting Code Config” on the Loan Products (MNCNFB) menu, Screen 2


Home Banking (HB) code selected

The screenshot shows a web application window titled "Session 0 CU*BASE GOLD - ABC CREDIT UNION". The main heading is "Centralized Underwriting Codes". Below this, the "Centralized underwriting code" is set to "HB". The "Type" is set to "Memo". The "Description" is "HOME BANKING REQUEST". There are several checkboxes for configuration options, with "Generate email when this underwriter code is used" checked. The "Send to email address" field contains "Loans@abccu.org". At the bottom, there is a "Delete" button and a navigation bar with icons for back, forward, home, stop, print, refresh, help, and search. The date and time "FR (5/17) 6:30/15" are displayed in the bottom right corner.

Check this flag and enter an email address to receive a notification email whenever this code is entered onto a pending loan application. Only one email address can be specified per underwriting code, so use a group email address that you can adjust separately as your team changes.

If you configure this feature for your HB underwriting code, an email will be sent when an online loan application is submitted.

NOTE: You'll also need to specify a "from" address for these emails and any bounce-backs. Use **Config CU FROM Email Addresses** on the Internet Member Services Config (MNCNFE) menu to enter this email address.

For complete details, refer to CU*BASE GOLD Online Help. Click the  button on this screen.