
Selling Products Online



INTRODUCTION

This booklet covers how to sell credit union products to members online, including savings, certificate and loan products. Included is information on configuration, daily maintenance and marketing.

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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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SAVINGS PRODUCTS

There are three basic steps needed to implement the VMS 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 7 for details.
2. Activate the VMS feature to allow members to open savings accounts via Online Banking. 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 22
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 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

Following is a sample of **It's Me 247** savings pages:

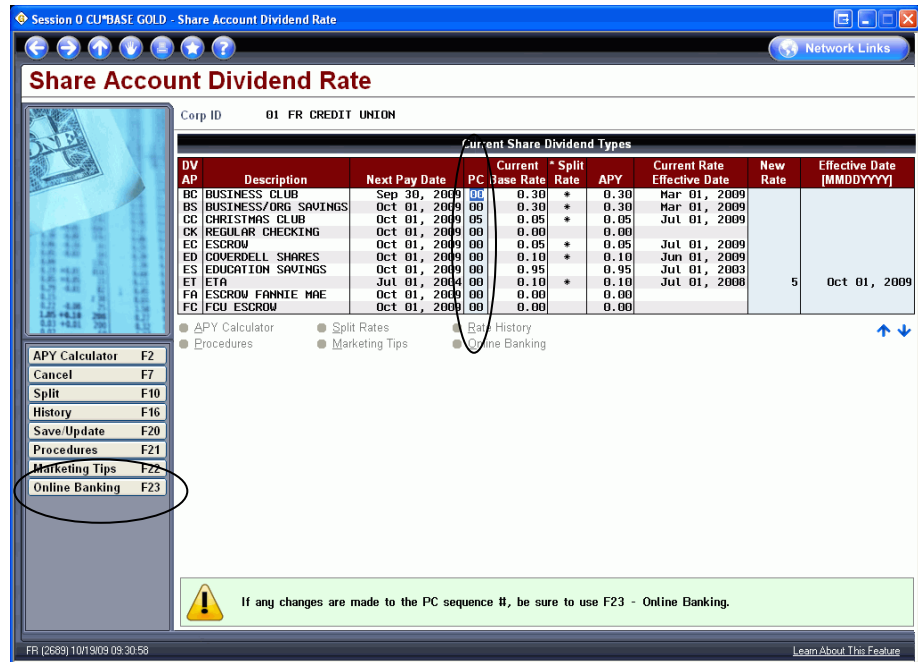
The screenshot shows the 'New Share Accounts' page. At the top, there is a navigation bar with links for 'Preferences', 'Manage My Security', 'Help', and 'Logout'. Below this is the 'It's Me 247 Online Banking' logo and a secondary navigation bar with icons for 'My Messages', 'My Accounts', 'New Accounts', 'Pay My Bills', 'E-Statements', 'Apply Online', and 'Contact Us'. The main content area features a sidebar with 'New Accounts', 'New Accounts', 'Shares', 'Certificates', and 'Loans'. The central table lists various share account options with their respective balances, current and annual yields, and minimum deposit requirements. A 'See What's Up' section is visible on the left, and a 'Page will timeout in 2:48' warning is at the bottom.

| Description | Balance | Current Rate | Annual Yield | Minimum Deposit | Available Online |
|--------------------------------------|-------------|--------------|--------------|-----------------|----------------------------------|
| SUB SHARES | \$5.00 | 0.900% | 0.900% | \$0.00 | Open New Account |
| CHRISTMAS CLUB | \$5.00 | 1.250% | 1.250% | \$0.00 | Open New Account |
| VACATION CLUB | \$5.00 | 0.900% | 0.900% | \$0.00 | Open New Account |
| MONEY MARKET SAVINGS | \$2,500.00 | 1.930% | 1.950% | \$2,500.00 | Open New Account |
| | \$25,000.00 | 2.100% | 2.120% | | |
| | \$50,000.00 | 2.430% | 2.460% | | |

The screenshot shows the 'Open New Share Account' page. The navigation bar is identical to the previous page. The sidebar includes 'New Accounts', 'New Accounts', 'Shares', 'Certificates', and 'Loans'. The main content area is a form for opening a new share account. It includes fields for 'Type of Account' (set to SUB SHARES), 'Joint Owner #1 Name (if any)', 'Joint Owner #2 Name (if any)', 'Amount to Deposit', and 'Transfer from which Account'. There are 'Cancel' and 'Open account' buttons. A 'CU*SECURE Are You Safe?' logo is visible on the left, and a 'Page will timeout in 19:44' warning is at the bottom.

SETTING UP THE SAVINGS PRODUCT RATE BOARD

MNMGMT #2 "Member Rate Maintenance"



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 F23 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. Press 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 F7-Cancel 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 recommend you set up your "standard" products using the lower sequence numbers, and then skip a few numbers between these and any "specialty" products</p> |

| | |
|--|---|
| <i>If you want to do this...</i> | <i>Follow these steps:</i> |
| | 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 the Online Banking (F23) option 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 F7-Cancel to return to this screen. <p>CU*TIP: If no individual item is selected in the list, pressing F23 will display details for <u>all</u> items where the <i>Display sequence</i> number has been changed since you first accessed this screen.</p> |
| 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 F7-Cancel to exit this screen. (This will have no affect 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>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> press F23 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> |

F23-Online Banking

Session 0 CU*BASE GOLD - Share Account Setup

Share Account Setup

Online Banking Creation Defaults

Dividend application CC
Application CC
Corp ID 01 FR CREDIT UNION
Description CHRISTMAS CLUB

Display sequence 05
Availability P = Purchase
Description CHRISTMAS CLUB
Minimum opening deposit 0.00 (Blank = no deposit required)

Allow overdraft protection
Number of accounts 1 (four maximum)
Dividend applications CC

Loan categories

Cancel F7
Sales Info F11

FR (2636) 10/19/09 09:35:09 [Learn About This Feature](#)

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, then use Enter to save all changes.

For a complete list of field descriptions and instructions, please refer to online help [Learn About This Feature](#) while working on this screen.

To enter the product sales information that will appear when the member views information about this account, use **F11-Sales Info** (or click the **Enter Sales Info** button). The screen shown on Page 7 will appear. After sales information has been entered, use F7-Cancel here 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

F11-Sales Info

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.

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 [Learn About This Feature](#) 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 12 for details.
2. Activate the VMS feature to allow members to open certificates via Online Banking. 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 22 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.

| | | | | | | | | | | |
|------------------|---|-------------|-----------|------------------|--------|-----------------|--------|--------------|--------------|-------------|
| 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" CERTIFICATE PAGES

Preferences Manage My Security Help Logout

It's Me 247
Online Banking

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

Certificates

| Description | Term | Current Rate | Annual Yield | Minimum Purchase | Available Online |
|---------------------------------------|-----------|--------------|--------------|------------------|--------------------------|
| 3-5 MO. CERTIFICATE | 3 Months | 3.930% | 4.010% | \$500.00 | Purchase |
| 6-11 MO. CERTIFICATE | 6 Months | 4.170% | 4.250% | \$500.00 | Purchase |
| 12-23 MO. CERTIFICATE | 12 Months | 4.650% | 4.750% | \$500.00 | Purchase |
| 24-35 MO. CERTIFICATE | 24 Months | 4.790% | 4.900% | \$500.00 | Purchase |
| 1 YEAR CERTIFICATE | 36 Months | 4.890% | 5.000% | \$500.00 | Purchase |
| 12-23 MO. IRA CD | 12 Months | 4.650% | 4.750% | \$500.00 | |
| 24-35 MO. IRA CD | 24 Months | 4.790% | 4.900% | \$500.00 | |
| 1 YEAR IRA CD | 36 Months | 4.890% | 5.000% | \$500.00 | |
| 9 MONTH CD SPECIAL | 9 Months | 4.410% | 4.500% | \$500.00 | Purchase |

See What's Up
Visit the Online Banking Community

Preferences Manage My Security Help Logout

It's Me 247
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Buy a CD Contact Us

Open New Share Account

Type of Account: SUB SHARES

Joint Owner #1 Name (if any):

Joint Owner #2 Name (if any):

Amount to Deposit:

Transfer from which Account: 000 - SHARES: \$560.47

Page will timeout in 15:44

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government. Copyright © 2007, CU*Answers. All Rights Reserved. [NCUA](#)

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SETTING UP THE CERTIFICATE PRODUCT RATE BOARD

MNMGMT #2 "Member Rate Maintenance"

Session 0 CU*BASE GOLD - Certificate Dividend Rate Update

Network Links

Certificate Dividend Rate Update

Corp ID 01 FR CREDIT UNION

| Current Certificate Types | | | | | | | | |
|---------------------------|----------------------|------|----|--------------|------|-----------------------------|----------|------------------------------------|
| Type | Description | Term | PC | Current Rate | APY | Current Rate Effective Date | New Rate | New Rate Effective Date [MMDDYYYY] |
| 02 | 3 MONTH CERTIFICATE | 3 M | 01 | 0.450 * | 0.45 | Jun 06, 2009 | | |
| 03 | 6 MONTH CERTIFICATE | 6 M | 02 | 0.700 * | 0.70 | Jun 06, 2009 | | |
| 04 | 9 MONTH CERTIFICATE | 9 M | 03 | 0.950 * | 0.95 | Jun 06, 2009 | | |
| 05 | 12 MONTH CERTIFICATE | 12 M | 04 | 1.090 * | 1.10 | Aug 15, 2009 | | |
| 06 | 18 MONTH CERTIFICATE | 18 M | 05 | 1.340 * | 1.35 | Aug 15, 2009 | | |
| 07 | 24 MONTH CERTIFICATE | 24 M | 06 | 1.590 * | 1.60 | Aug 15, 2009 | | |
| 08 | 36 MONTH CERTIFICATE | 36 M | 08 | 1.930 * | 1.95 | Jun 06, 2009 | | |
| 09 | 48 MONTH CERTIFICATE | 48 M | 09 | 2.180 * | 2.20 | Jun 06, 2009 | | |
| 10 | 60 MONTH CERTIFICATE | 60 M | 10 | 2.420 * | 2.45 | Jun 06, 2009 | | |
| 11 | 60 MONTH BUMP UP CD | 60 M | 11 | 2.420 * | 2.45 | Jun 06, 2009 | | |

APY Calculator Tiered Rates Rate History CU Procedures
 CU Marketing Tips Online Banking

APY Calculator F2
 Cancel F7
 Tiered rates F10
 History F16
 Save/Updt Rates F20
 Procedures F21
 Marketing tips F22
 Online Banking F23

* = Multiple rate tiers for different balance ranges.

FR (2694) 10/19/09 09:43:32 Learn About This Feature

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 (shown on Page 12), 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 4.



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 (or click the **Save Product** button) to save the changes.

For a complete list of field descriptions and instructions, please refer to online help [Learn About This Feature](#) 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 **F11-Sales Info**. The screen shown on Page 12 will appear. After sales information has been entered, use F7-Cancel here 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

F11-Sales Info

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.

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 [Learn About This Feature](#) while working on this screen.

LOAN PRODUCTS

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

1. Configure the loan products you wish to make available on **It's Me 247** with a 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 below and Page 17 for details.*
2. 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 the "Ln Insurance/Debt Protection Cfg" command on the 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.*
3. Activate the VMS 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 22 for details*
4. On a daily basis, use the Work/View Application Status feature (MNLOAN) to review and process incoming loan applications.
⇒ *See Page 20 for more information.*

SAMPLE "IT'S ME 247" LOAN PAGES

[Preferences](#)
[Manage My Security](#)
[Help](#)
[Logout](#)

It's Me 247
 Online Banking

[My Messages](#)
[My Accounts](#)
[New Accounts](#)
[Pay My Bills](#)
[E-Statements](#)
[Buy a CD](#)
[Contact Us](#)

Loans

| Loan Type | APR as low as | Description | Available Online |
|--|---------------|---|----------------------------------|
| New or Used Autos | 6.249% | Terms up to 84 months. Rates based on credit history | Apply Online |
| New Or Used RVs, Boats, Etc. | 6.250% | Terms up to 84 Mths-10 & 15 yr terms avail. w/5 yr balloon. | Apply Online |
| Home Equity Line of Credit | 8.250% | Variable Rate Line of Credit | More Information |
| Home Equity-Fixed Rate | 6.750% | Maximum loan to value 80%, \$5,000.00 minimum loan | More Information |

Page will timeout in 2
 Your savings federally
 States Government. Cop

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Loan Application - Windows Internet Explorer

Western Districts Mbrs Credit Union - Loan Application

Progress

- o Login
- About Your Loan
- o About You
- o About Your Co-Applicant
- o About Your Finances
- o Authorization Request
- o Quote Selection
- o Confirmation
- o Logout

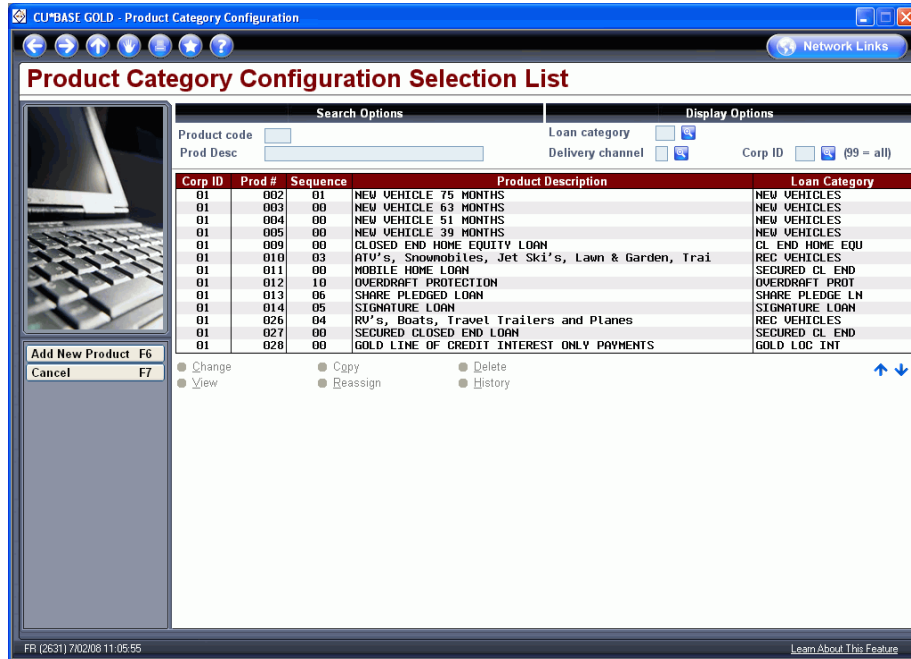
About Your Loan

Loan type: **New or Used Autos**
 Select a term: **60 - monthly**
 Preliminary interest rate: **06.249% *Subject to Credit Evaluation**
 Loan amount: .00
 Day of month for payment to be due: **19**
 Purpose of the loan: **NEW VEHICLES**
 Vehicle description:
 Model year:
 MSRP: .00
 Estimate Payment: **\$0.00 - monthly**

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SETTING UP THE LOAN PRODUCT RATE BOARD

MNCNFB #6 "Rate Inq/PC Bank Ln Product Cfg"



This is the first of several screens used to build loan products for use in selling loans to members, either through the existing CU*BASE Rate Inquiry feature (F7 on any CU*BASE menu), 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:

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.

Select whether to offer Insurance or Debt Protection from the drop-down menu here. The checkbox above allows you to select to offer to include Miscellaneous Coverage. The following screens allow you to

The screenshot shows the 'Product Category Configuration' screen for product 002. Key fields include: Product # 002, Loan category 14 (NEW VEHICLES), Corp ID 01, Product code base rate \$ 7.50, Loan fees to be included in modified APR 0.00, Default collection officer 30X, and Miscellaneous coverage on loan checked. A dropdown menu for 'Quote' is set to 'I = Insurance'. The 'Amortization/External Loan Delivery Channel Defaults' section shows 'Use risk based pricing' checked. The 'Loan Quoter Defaults' section shows 'Payment in final' checked and 'Loan type' set to 'G = General'.

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. (The next two screens might be configurations for debt protection/insurance, followed by miscellaneous coverage if these options are selected on this screen. Also, if the *Use risk-based pricing* flag is checked, a separate screen will appear first 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 [Learn About This Feature](#) while working on this screen.

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.

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

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

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 (see the sample on Page 19).

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 the Available Online flag is set to "A" to allow loan applications to be submitted on line.

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.)

For a complete list of field descriptions and instructions, please refer to online help [Learn About This Feature](#) 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.

When ready, press Enter to add marketing tips:

RECORDING SALES INFORMATION FOR A SPECIFIC LOAN PRODUCT

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 © CUMMINS GOLD - Member Sales Information

Member Sales Information

CHANGE

Enter online banking sales information for the following specific product.

Product Type: 002 - NEW VEHICLE 72 MONTHS

http://onlinesalest.ipsou.org

Open new window for link

Comments

How or used? Either way, Credit Union can do your vehicle financing. Our rates are tied to the borrowers credit score with repayment terms matched to the year of the vehicle that is being financed.

We can finance up to 72 months with special monthly interest rate bonuses for VIP members that qualify.

Save Changes

Backup F3
Save Changes F5
Cancel F7
Talking Points F9
Copy Text F10

COMMENTS TIP:
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.

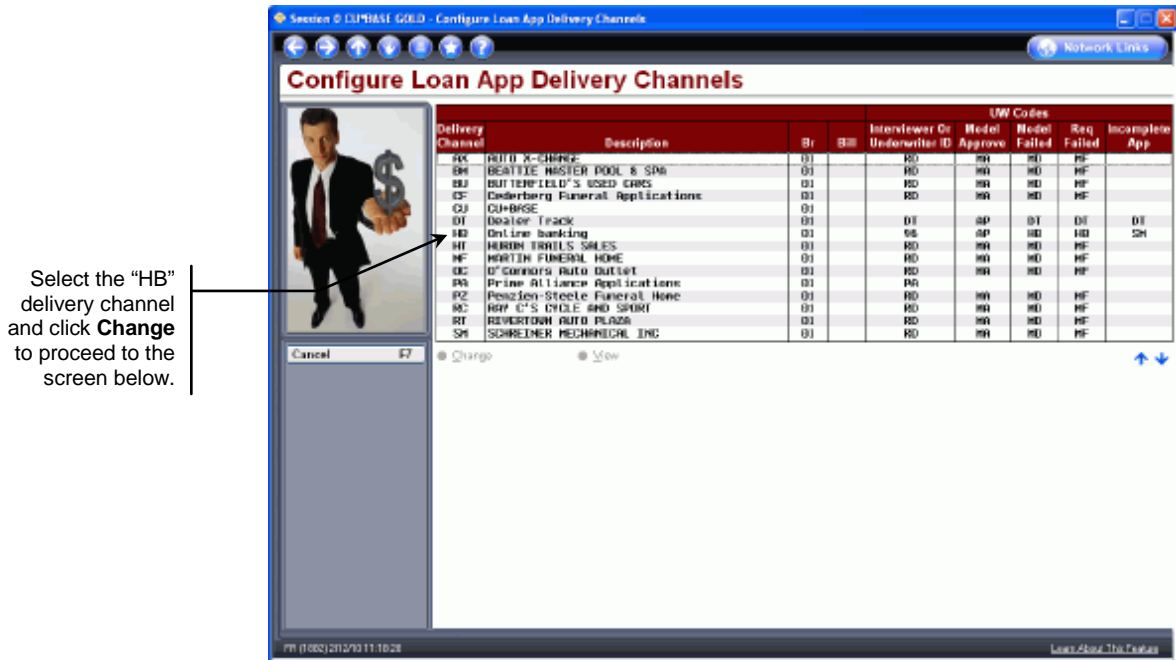
COMMENTS TIP:
If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox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

FR (0623) 15/09/09 13:54:47 Learn About This Feature

This screen is used 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 to return to the original screen.

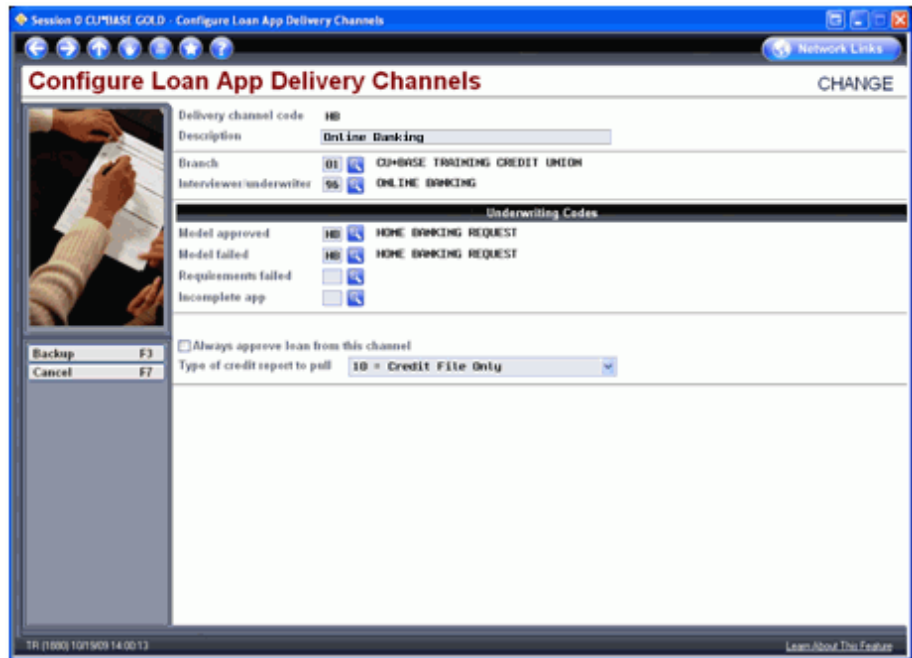
CONFIGURING DEFAULTS FOR INCOMING LOAN APPLICATIONS

MNCNFB #21 "Loan Delivery Channel Config"



Select the "HB" delivery channel and click **Change** to proceed to the screen below.

| Delivery Channel | Description | Br | Br | Interviewer Or Underwriter ID | Model Approve | Model Failed | Req Failed | Incomplete App |
|------------------|--------------------------------|----|----|-------------------------------|---------------|--------------|------------|----------------|
| 00 | AUTO X-CHANGE | 01 | | RD | NA | NO | MF | |
| 01 | BEATIE WISHER POOL & SPA | 01 | | RD | NA | NO | MF | |
| 02 | BUTTERFIELD'S USED CARS | 01 | | RD | NA | NO | MF | |
| 03 | Cederberg Funeral Applications | 01 | | RD | NA | NO | MF | |
| 04 | CU*BASE | 01 | | | | | | |
| 05 | Dealer Track | 01 | | DI | SP | DI | DI | DI |
| 06 | Online banking | 01 | | SB | SP | NO | NO | |
| 07 | HARDY TRAILS SALES | 01 | | RD | NA | NO | MF | |
| 08 | HARTEN FUNERAL HOME | 01 | | RD | NA | NO | MF | |
| 09 | CU*BASE Auto Outlet | 01 | | RD | NA | NO | MF | |
| 10 | Prime Alliance Application | 01 | | RD | NA | NO | MF | |
| 11 | Paschley-Steele Funeral Home | 01 | | RD | NA | NO | MF | |
| 12 | RAY C'S CYCLE AND SPORT | 01 | | RD | NA | NO | MF | |
| 13 | REVERTON AUTO PLAZA | 01 | | RD | NA | NO | MF | |
| 14 | SCHREINER MECHANICAL INC | 01 | | RD | NA | NO | MF | |



CHANGE

Delivery channel code: **HB**

Description: **Online Banking**

Branch: **01 CU*BASE TRAINING CREDIT UNION**

Interviewer/underwriter: **99 ONLINE BANKING**

Underwriting Codes

Model approved: **HB NONE BANKING REQUEST**

Model failed: **HB NONE BANKING REQUEST**

Requirements failed:

Incomplete app:

Always approve loan from this channel

Type of credit report to pull: **10 = Credit File Only**

This screen lets you define the codes and settings that will be used for any new loan application records that come into CU*BASE from the **It's Me 247** loan rate board. It also determines whether a credit report is pulled when this application is submitted.

For a complete list of field descriptions and instructions, please refer to online help [Learn About This Feature](#) while working on this screen.

CONFIGURING LOAN OFFICERS FOR THE ONLINE APPLICATION

When filling out the online loan application, members will be able to select a “preferred loan officer” from a drop-down selection list of loan officer names. This allows your loan officers to encourage members to “start your app online” and still ensure that the application is handled by the loan officer with whom the member already has a relationship.

MNCNFE #4 “Online App Loan Officer Config”



The names are linked to a CU*BASE Employee ID, and that ID is used as the Interviewer/Processor on all new applications that come in via these channels.

*If no names are configured in this list, the Preferred loan officer field will not appear on the online application, and CU*BASE will automatically assign employee ID 96 as the interviewer for all incoming applications.*

Use **F6-Add** to add an additional officer to the list.

Enter a valid Employee ID and the name that should appear when a member is using the online application. You can use full names, first names only, nicknames, etc. Press Enter to save and return to the initial screen.

To modify the name on an existing record, select it in the list and use the **Change** option. You will not be able to alter the Employee ID, just the name itself. If the ID is wrong, select the item and use the **Remove** option instead, then create a new, corrected entry.

IMPORTANT: If an employee ID is removed from your credit union Employee Security master files, it will NOT be removed from this list. You should check this list periodically as loan officers change within your organization.

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 you can also put all of the **It's Me 247** Rate Boards on your website as well, so 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.

MNLOAN #8 "Work/View Application Status"

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

To get a "dashboard" view of the loan team's activity and progress toward team goals, use F17 - Activity Tracking to display a statistical analysis screen showing all applications in the pipeline.

| App # | Applicant Name | Application Date/Time | DC | Decision | Int ID | Central Underwriting Status |
|--------|-------------------|-----------------------|----|----------|--------|-----------------------------|
| 003982 | JOHNNY APPLSEED | Oct 15, 2009 09:14 | HB | | 96 | HOME BANKING REQUEST |
| 003983 | FRED FRED | Oct 15, 2009 16:43 | CU | | 95 | APPROVED |
| 003965 | CALLIE S | Oct 14, 2009 07:43 | CU | | 89 | |
| 003967 | GRANNY BEDROCK | Oct 14, 2009 14:27 | CU | | 03 | CHANGE AND CLOSE |
| 003966 | JOSEPH Q MEMBER | Oct 14, 2009 16:02 | CU | | 89 | |
| 003969 | MACADAMIA L NUTS | Oct 14, 2009 16:15 | CU | | 03 | |
| 003976 | JENNA | Oct 14, 2009 16:34 | CU | | 03 | |
| 003977 | ELMO STREET | Oct 14, 2009 00:00 | CU | | 03 | |
| 003979 | JOE K BEDROCK | Oct 14, 2009 16:38 | CU | | 04 | |
| 003980 | BUBBA L FASTPANTS | Oct 14, 2009 16:49 | CU | | 04 | |
| 003960 | MELISSA | Oct 06, 2009 10:05 | CU | | 89 | |
| 003962 | MICHAEL E | Oct 06, 2009 18:44 | CU | Fail | 89 | Model-Requested |

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 (see Page 18). 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 [Learn About This Feature](#) 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

MNCNFE #1 "Online Banking VMS Configuration"
Screen 1: General VMS Settings

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.

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

This first screen lets you perform several different tasks:

- 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, that will appear when your member clicks the "New Account Information" button on the **It's Me 247** main menu.