

It's an Online Banking Release! Although this release contains many changes to CU*BASE, its main purpose is to add many new goodies to **It's Me 247** online banking. So check out the changes below, and start thinking about how you can market these great new features to your members!



Account-to-Account (A2A) Transfers

Now your members can use **It's Me 247** Online Banking to transfer money between their credit union accounts and their accounts at other financial institutions! Account-To-Account (A2A) transfer capabilities are now available both in CU*BASE and via online banking. We have developed an interface to a third-party partner, Magic-Wrighter, which uses the ACH system to handle the movement of funds.

In a nutshell, members work with an MSR to set up relationship account records in CU*BASE that include all of the details about their accounts at other financial institutions. Then members can use **It's Me 247** online banking at any time to initiate transfers (deposits and withdrawals) between their credit union accounts and their accounts at other FIs. A similar feature in CU*BASE Phone Operator lets call center staff assist members with A2A transfers as well.

Beta-testing is underway now, and we are still working through the final details of the procedure for signing up and getting started offering A2A services to your members. **You will receive a separate A2A flyer with all of the details**, including information about pricing, member fees, and everything you need to do to get started and roll out the feature to your members. Watch for it coming soon!



Check out a "Sneak Preview" simulation of this new feature (on our website and via online help).

Changes to the Online Banking Use Agreement for Members

With this release we are making a change to the **It's Me 247** Online Banking Use Agreement, which members are required to accept the first time they log on to online banking. The last time the verbiage on this agreement was updated (other than to change the word CU*@HOME to **It's Me 247** last year) was on March 25, 2003.

The new revision date for the Use Agreement will be **April 24, 2008** (this was the date on which we had our legal representatives sign off on the new verbiage for this project). Although the majority of the changes made to the agreement relate to electronic services such as e-Statements, the language is designed to be generic enough to apply for all members regardless of enrollment status.

ALL Members Will Be Presented With the New Agreement!



This is a significant update to the agreement language, and it has been quite a while since the agreement was last updated. Therefore, starting immediately when the release goes in, **all members will be required to review and accept the agreement** the next time they log in to online banking, even if they already accepted the agreement in the past.

This is a fairly common occurrence on websites these days, and most members will likely accept the agreement without comment. But to help reduce the number of calls you might get from some members, we have added a new “Why am I seeing this page?” link to the agreement page.

This link will display online help that explains why the agreement might be presented to a member (i.e., because it is their first time logging in, or because they just signed up for a new electronic service, or because the language has changed on the agreement).



Impact on e-Statement Enrollments

With this update, the agreement will contain new language that covers regulatory requirements for members receiving statements electronically (and notices in the future). The new process assures the member is required to *electronically* submit their consent (acceptance) to receive electronic documents such as e-Statements, if they enroll.

In order to make sure that your credit union can document that your members are accepting the use agreement, when a member is enrolled for e-Statements in CU*BASE (meaning a CU staff member enrolled them), the system will now automatically re-present the Use Agreement when the member next logs in to online banking. *(This is accomplished by resetting the date the agreement was accepted to 000000 on the member's online banking record, which causes online banking to present the agreement on the next login.)*

Once the member clicks “I Accept” on the agreement page in **It's Me 247**, the date is recorded in the member's records (you can see this date using the Member Personal Banker on MNSERV #22).

NOTE: When a member enrolls for e-Statements in **It's Me 247**, the agreement will NOT be re-presented, as the enrollment process itself constitutes electronic consent.

Refer to the attached flyer for a sample of the new agreement language. This text will also be available by clicking the “Help” button from within **It's Me 247** or from the online banking login page.

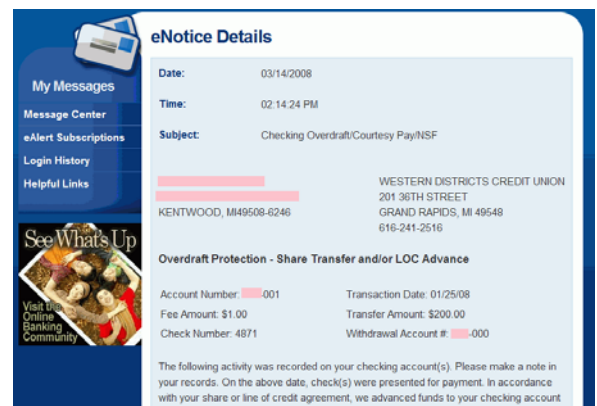
	Refer to the “Getting Started with E-Statements” booklet for more details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release. Members will also be able to learn more by clicking the Help button in It's Me 247 online banking.

e-Notices for Members (yes, really!)

They're here! You can now allow members to receive their routine notices, such as delinquency notices, NSF/Courtesy Pay notices, etc., electronically in **It's Me 247** online banking.

Members will be able to sign up (subscribe) for e-Notices the same way they do for e-Alerts, either in online banking (click Preferences), or via a CU employee in CU*BASE (click the Online Banking button from Inquiry, Teller, or Phone, or use the Member Personal Banker on MNSERV #22).

Members can choose to receive the notice only in the online banking secure Message Center, or they can also get a notification email as well, the same way that e-Alerts work now.



e-Alerts must be activated in order to offer e-Notices. So if you want to offer these, you'll need to use MNCNFE #1 "Online Banking VMS Configuration" and check the *Activate e-Alerts/e-Notices* flag on the second screen. **Any members that currently have elected to receive the "Notice Mailed" e-Alert will automatically be enrolled for e-Notices when the release goes in.**

Want to automatically enroll your e-Statement members for e-Notices also? You must contact a CSR no later than November 10 if you want us to activate e-Notices for all your existing e-Statement members. Remember that from that point on members will need sign up individually.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release. Members will also be able to learn more by clicking the Help button in <i>It's Me 247</i> online banking.
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E-Statement Enhancements

Require an Email Address or Not?

There will now be a new flag in e-Statement configuration (MNCNFE #9) that will allow you to control whether or not a member is *required* to have an email address in order to be enrolled for e-Statements.



Depending on your preferences (and how the applicable regulations apply in your situation), you may be able to allow members to sign up for e-Statements even if they don't have an email address to which the notification emails can be delivered each month.

e-Statement Enrollment Analysis Report

To help you monitor members who have been enrolled for e-Statements but haven't actually logged in to accept the Use Agreement (nor, obviously, to view their e-Statements!), we have created the new "E-Statement Enrollment Report," available via MNRPTE #19. You can get a list of enrolled members who have (or have not) accepted the agreement...or even just a list of all members currently enrolled for e-Statements!

In addition to the printed report, you can export the file directly for use with Member Connect tools. This lets you easily follow up with members who were enrolled during their new member orientation but who might need to be reminded that they should log in to online banking to get to their account statement online!

⇒ **Attention Security Officers:** You may need to adjust employee security in order to grant access to this new command on menu MNRPTE.

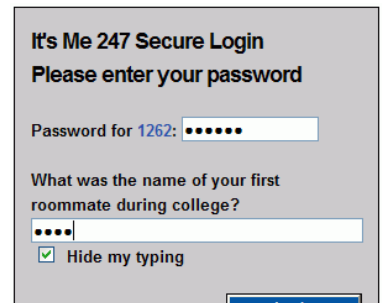
	Refer to the "Getting Started with E-Statements" booklet for more details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.



"Hide My Typing" for Security Questions

For members who have a PIB profile that requires them to answer one of their security questions each time they log in to *It's Me 247* online banking, there will now be an optional "hide my typing" checkbox on the login page.

If the member is logging in from a public location such as an Internet café or library, they can click the checkbox to display ***** as the answer is typed, similar to the password. When logging in from home or another private location, the answer can be typed in free text so it's easier to see and avoid making typos.

Just another example of how *It's Me 247* online banking lets members do things their own way!





	Details for all related screens will be available via CU*BASE GOLD Online Help with the release. Members will also be able to learn more by clicking the Help button in <i>It's Me 247</i> online banking.
	Check out a "Sneak Preview" simulation of this new feature (on our website and via online help).

! Notice Tracker

As a companion to the e-Notices project, we've also added a new CU*BASE Tracker type called the Notice Tracker that records event details for all notices sent to a member (whether via mail or electronically via e-Notices). Similar to the new Sales Tracker and Audit Tracker features, CU*BASE will add each new event as a memo/conversation note so that the Notice Tracker serves as an ongoing, permanent record of notices relayed to the member over time.

Each Tracker note will include a snapshot of the same exact list of account details as you've configured to be presented on the notice, as of the time the Notice was created. (Because the Tracker is stored by account suffix, you won't see the entire form when looking at the Tracker, just the event details that pertained to that particular account.)

The Notice Tracker feature will be in place regardless of whether or not your credit union chooses to offer e-Notices. We'll be configuring the Tracker Type code NT as well as several Memo Type codes that will be used by automated processes. (You can certainly create additional Memo Types as needed should you wish to manually add notes to that Tracker as well.)

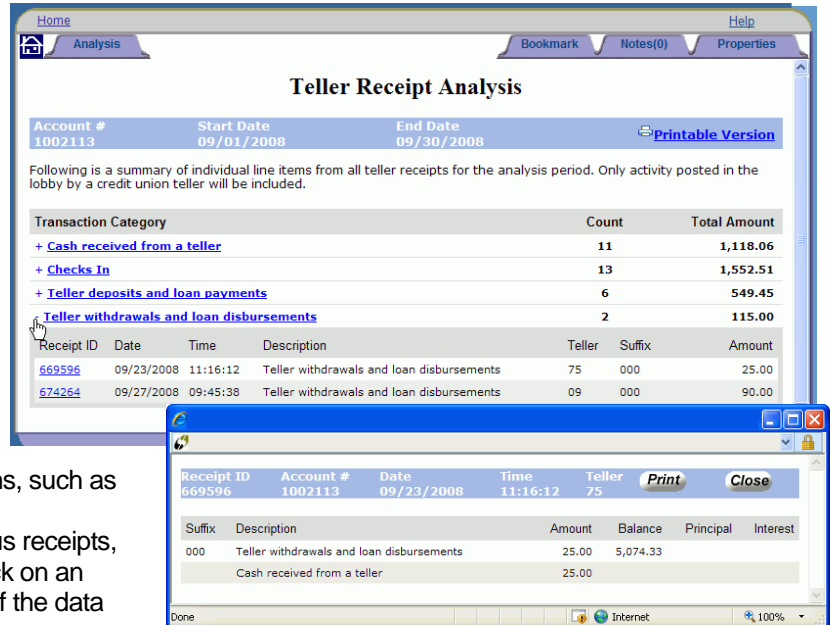
	Refer to the "Member Notices" booklet for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

! Teller Receipt Analysis for Members

Similar to the Account Activity Analysis feature we added to e-Statements earlier this year, we are pleased to introduce another e-Statement tool that will should be a big hit with your members who manage business accounts.

When a member clicks "View My Statement" in **It's Me 247** online banking, they will be able to choose Statements, Credit Card Statements (if applicable), and now **Teller Receipt Analysis**.

The analysis shows summary totals and detail for common receipt line items, such as checks in, cash in, cash back, money orders/corporate checks, miscellaneous receipts, and cash advances. You can even click on an individual Receipt ID and see a copy of the data from the original receipt!



Teller Receipt Analysis

Account # 1002113 Start Date 09/01/2008 End Date 09/30/2008 [Printable Version](#)

Following is a summary of individual line items from all teller receipts for the analysis period. Only activity posted in the lobby by a credit union teller will be included.

Transaction Category	Count	Total Amount
+ Cash received from a teller	11	1,118.06
+ Checks In	13	1,552.51
+ Teller deposits and loan payments	6	549.45
+ Teller withdrawals and loan disbursements	2	115.00

Receipt ID	Date	Time	Description	Teller	Suffix	Amount
669596	09/23/2008	11:16:12	Teller withdrawals and loan disbursements	75	000	25.00
674264	09/27/2008	09:45:38	Teller withdrawals and loan disbursements	09	000	90.00

Receipt ID	Account #	Date	Time	Teller			
669596	1002113	09/23/2008	11:16:12	75	Print	Close	
Suffix	Description	Amount	Balance	Principal	Interest		
000	Teller withdrawals and loan disbursements	25.00	5,074.33				
	Cash received from a teller	25.00					

This analysis shows teller receipts only. That's because it uses the same CU*BASE teller receipt database that your staff uses to reprint teller receipts via Teller Control or transaction history. Applications such as mail/direct post or account adjustments do not feed into this receipt analysis. Therefore, if a business leaves a night deposit, the credit union will need to run the deposits through teller posting in order to see the checks in this receipt analysis feature.

This feature is currently available for online credit unions only. Teller receipt data is available for a rolling 90 days, starting with data gathered in July 2008. For our self processing credit unions, stay tuned for information about special procedures you will need to implement to make this data available to your members.

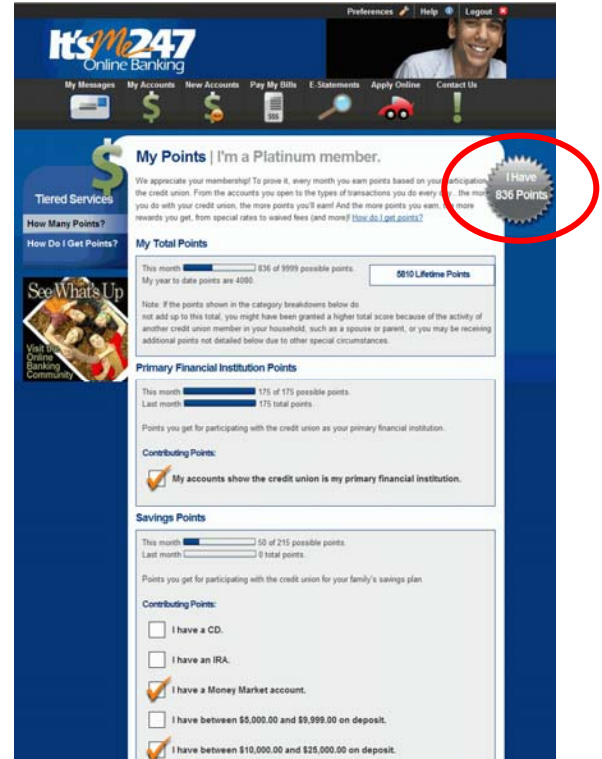
Tiered Services Points Inquiry in Online Banking




This is the first part of a plan that was introduced to CUs with the prototype for **It's Me 247** online banking last year. Members will now be able to see a detailed explanation of all of the Tiered Service points they earned during the prior month, broken down by goal (savings, self service, etc.).

To view the new stats, click the "I Have Points!" button on the right-hand side of the Account Summary page.

This feature will be engaged automatically if your credit union has turned on the flag for displaying the Tiered Service message in online banking. (Of course, since this feature hasn't been used since **It's Me 247** was first introduced, you probably might not even remember if that was turned on for you or not. So after the release goes in, if you still don't see the new "I Have Points!" badge when you log in to online banking, contact a CSR and request this flag be activated in your configuration. Self processors, you can activate this flag via OPER > #10 Credit Union Configuration, then #8 ARU/Online Banking Configuration.)

Future phases of this project include a new section showing what rewards a member has earned, as well as new Lifetime Points redemption features also being planned down the road. (In other words, this release is just the start!) Check out the new Tiered Services Focus Group section on the Kitchen page of our website (cuanswers.com/kitchen) for more information about what's cooking!



	Refer to the "Tiered Services Implementation Guide" booklet for more details.
	Check out a "Sneak Preview" simulation of this new feature (on our website and via online help).
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release. Members will also be able to learn more by clicking the Help button in It's Me 247 online banking.

Transfer Changes in CU*BASE

With this release we have pulled together all of the different transfer programs (Phone transfers, Journal transfers, teller transfers) and created a single, multi-purpose transfer program in CU*BASE that will be consistent across the board. No matter where you go to make a transfer, the screens will look and act the same, as well as provide more complete information about the member (although you'll still notice slight differences between Phone transfers and other types because of the ability to charge phone transfer fees, of course).

If your credit union has activated A2A transfer capabilities, additional functions will be available when transfers are performed via the Phone Op feature, to allow a staff person to assist a member in transferring funds to another financial institution with which they have set up an A2A account relationship.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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Transfer "Wizard" for Online Banking

Online banking transfers just got a face lift! Over the years we've heard from many CUs that their members get very confused about the different types of transfers – between their own accounts, between other member accounts, AFTs, etc. And with A2A, the process started to get even more complicated.



So our team put their heads together and came up with a completely new format for transfers that walks a member through all the steps. Every possible combination of transfers a member might want to do is included: quick transfers, inter-member transfers, AFTs...even A2A transfers, if your credit union decides to

activate them! When a member clicks Transfer Money, there will now be a “wizard” that automatically takes the member through all of the steps. First he’ll enter the amount to transfer, then he’ll see a list of all the accounts where the money can be withdrawn.

Once the member chooses the “from” account, **It’s Me 247** will present all of the accounts where the money could potentially be deposited. Finally, the member gets to choose when the transfer should happen (immediately, or regularly according to a schedule, if your CU allows AFTs to be set up online).

If your member has A2A relationships set up, these accounts will automatically be presented at the appropriate point in the process, making it very intuitive and removing a lot of the “credit union-y” jargon that tends to confuse members. A handy box on the right side of the screen shows where the member is in the process, and it is easy to back up to any step and make corrections along the way. Even if your credit union does not move ahead with A2A transfers, we think once they get used to it, the new online banking transfer wizard will make transfers much easier and clearer for your members!



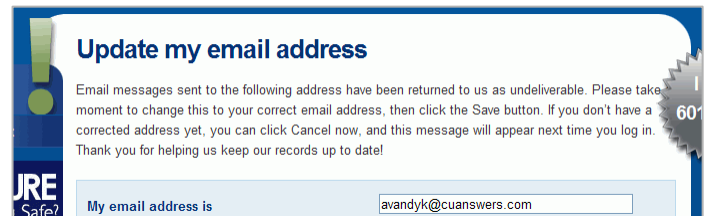
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release. Members will also be able to learn more by clicking the Help button in It’s Me 247 online banking.
	Check out a “Sneak Preview” simulation of this new feature (on our website and via online help).

! Wrong Email Address Handling

New functionality has been added to CU*BASE and **It’s Me 247** online banking to better manage member email addresses that are returned to the credit union as invalid. Similar to the *Wrong address* flag in CU*BASE that allows a CU to retain the member’s home address but mark that it needs to be updated, we have added a new *Wrong email address* flag to the member’s record.

When you receive a bounced-back email, simply check the new *Wrong email address* flag for that member. This can be done manually in CU*BASE wherever an email address can be updated (such as MNUPDT #1 or via the Member Personal Banker feature MNSERV #22). When an email address is updated (via CU*BASE or **It’s Me 247**) the system will automatically reset this flag to no (unchecked).

Any CU*BASE application that sends emails to members will automatically exclude flagged records so that messages are not sent to a bad address. A member will still receive things like e-Alerts and e-Notices via the online banking message center, but there would simply be no email sent.



To help you keep your email addresses up to date, for any members that are flagged, **It’s Me 247** online banking will automatically display a message to the member when he logs in requesting that he change his email address, with an input field so that it can be done immediately. In addition, various places in CU*BASE (such as Teller, Phone, Inquiry, e-Statement enrollment, and Member Personal Banker) can be configured to automatically warn the employee when an email address is invalid and let them correct it immediately.


While the update warning in **It’s Me 247** is automatic, the pop-up window in CU*BASE is configurable, so if you do NOT want it to automatically appear in Teller, Inquiry, and/or Phone Op, please contact a Client Service Representative to change the setting for your credit union. (Self Processors can change these flags using OPER #10 > #1 CU Master Parameters.)

IMPORTANT: Keep Monitoring Your Returned Email!!

The next phase of this project is to develop an automated way for email messages that bounce back to our servers to somehow batch-update the new flag on member accounts in CU*BASE. However, at the current time there is NO mechanism to set this flag automatically. **This means that your credit union MUST continue to monitor returned emails and change these flags on member accounts for any returned email messages.**

Remember that the volume of email bounce-backs affects ALL of us collectively, so to help us keep a good reputation at the ISPs your members use, please do your part to keep your records tidy! For tips, check out the email you received on August 6, available from the Client News & Updates page of our website.

Need some help? Contact Julie Gessner at Xtend Member Reach (jgessner@xtend.com) for ideas and details about how Xtend could even help manage returned emails for you!

Updated booklets  mentioned in this summary will be available on our website no later than **November 14**. Updated online help , including the "What's New" summary list of all changes, will be included when you receive the release.

Video demonstrations  of some of these new features will be available from the CU*Answers website (www.cuanswers.com > I am a Client > Docs & Information > Sneak Previews) no later than **November 7, 2008**. These will also be available through the What's New topic in online help when you get the release.



Immediate Effect

Changes automatically in place on the day the release is implemented; no additional configuration required.



Must be Activated

Your CU must make a decision either to activate it or modify configuration parameters. Sometimes requires contacting a CSR.



Team Implementation

Work with a CU*Answers Client Service Representative before implementation.