

Includes
Text-to-Speech
features for
Audio Response!

Audio Response and Online Banking

New Client Setup Form

Revised: May 16, 2024

This form should be filled out electronically and emailed to your Conversion Coordinator to specify how you would like Audio Response and Online Banking to work for your members. **Please fill out this form electronically.**

Credit Union Name

CU#

Completed by

Date

Submitting this Form

After filling this form out electronically, click the File menu and choose Save As and save the document (use any name and location you like). Then attach the file to an email message and send it to your Conversion Coordinator.

Section 1: General Messages

Audio Response Greeting

The initial Audio Response system greeting is, "Thank you for calling your credit union's telephone account access system." You may choose to have an additional secondary greeting that identifies your credit union or your audio response product name after the member enters the credit union access code. Please specify the text exactly as you wish it to be read. Do not use abbreviations unless you want them to be read that way. (i.e. using "Credit Union" if you want that to be read; use "CU" and it will be read as the letters C U).

- ⇒ HINT: Although your conversion coordinator will set up your original text for you, you can make changes yourself at any time using Tool #853 *Text-to-Speech ARU Greeting/Locations*

The initial greeting is plenty; we do not wish to use a secondary greeting

Audio Response Location/Hours

Audio Response allows for a free-form message under the heading "Credit Union Location and Hours." This can be used to list credit union branch locations, business hours and other special information (such as shared branching sites). Please specify the text exactly as you wish it to be read. Do not use abbreviations unless you want them to be read that way (i.e. use "Credit Union" if you want that to be read; use "CU" and it will be read as the letters CU).

- ⇒ HINT: Although your conversion coordinator will set up your original text for you, you can make changes yourself at any time using Tool #853 *Text-to-Speech ARU Greeting/Locations*
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Section 2: Configuration Parameters

This section contains other configuration parameters that can be set up to allow access to optional features, control member access to certain account types, etc. Unless otherwise noted, settings will apply to both audio response and online banking; it is not possible to use different settings for each system.

1	<p>Allow audio response for your members? <i>(Each member will need to be enrolled in CU*BASE)</i></p> <p>If yes, would you like to have a unique 1-800 audio response phone number? (Otherwise members will call the standard number (616-285-5720 or 800-860-5704) and then enter your 3-digit CU access code before logging in).</p> <p>Remove access from CU*Talk if not used at 30 or 60 days post-conversion?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(Days)</p>
2	<p>Allow online banking for your members? If yes, activate online banking automatically for all new memberships?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
3	<p>Should CU staff be allowed to set specific custom PIN/passwords based on a member request?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
4	<p>Enforce complex rules for online banking passwords?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
5	<p>Minimum length for online banking passwords (6-10 characters)</p>	<p>(6-10)</p>
6	<p>Do you want a member's password to "expire" after a period of non-use? If yes, after how many days would you like to "expire" online banking passwords? Enter a number of days (1-90). <i>(NOTE: If a member logs into online banking at least one time during this period, the member's password will never expire.)</i></p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(1-90)</p>
7	<p>What would you like to have as your default temporary default password? <i>(pick one of the following)</i></p>	<p><input type="checkbox"/> 4 digit birth year and first two letters of last name (All Caps)</p> <p><input type="checkbox"/> Last 4 of SSN and 4 digit birth year</p> <p><input type="checkbox"/> Last 4 of SSN</p> <p><input type="checkbox"/> First 4 of SSN and first two letters of last name (All Caps)</p>

8	<p>How would you like your members to access It's Me 247 for the first time?</p> <p>Option A, use temporary password reset (option selected above)</p> <p>Option B, send one-time authorization code by email, text message, or both</p>	<p>Select one or both of the following:</p> <p><input type="checkbox"/> Option A <input type="checkbox"/> Option B</p> <p>If you selected Option B, how would you like the code to be sent?</p> <p><input type="checkbox"/> Email only <input type="checkbox"/> Text message only <input type="checkbox"/> Email or text message</p>
9	<p>Do you want to require that members create a username to use in place of the account number when logging into online banking? <i>(NOTE: Activating this requirement (selecting "Yes"), means that all members will be forced to create a username, either during the initial login process or the next time they log into online banking.)</i></p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
10	<p>Should audio/online banking transactions be considered Regulation E?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
11	<p>Are transfers between different account base numbers allowed? <i>(online banking only)</i></p> <p>If yes, select yes/no on the following:</p> <ul style="list-style-type: none"> • Allow members to key in account #, suffix and first 3 of last name? • Only use member defined list in CU*BASE • Use both member keys in or defined list in CU*BASE 	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p>
12	<p>Allow a member to request a CU check? <i>(online banking only)</i> If yes, what is the minimum check amount required? If yes, what is the maximum check amount required?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No \$ \$</p>
13	<p>Allow a member to stop payment on a check? If yes, how long should these stop pays be retained before purging?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Days <input type="checkbox"/> Mos</p>
14	<p>Allow members to maintain distributions on incoming ACH deposits? <i>(online banking only)</i></p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
15	<p>Allow members to maintain AFT (Automated Funds Transfer) records? <i>(online banking only)</i></p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
16	<p>Allow members to maintain CFT (Check Funds Transfer) records? <i>(online banking only)</i> If yes, should partial checks be generated if all funds are not available?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No</p>

17	Should check images be available to members through CU*Answers Item Processing? (<i>online banking only</i>) Your check processing vendor (<i>custom programming changes may apply for third party item processors</i>)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> CU*A Item Processing <input type="checkbox"/> Other:
18	Would you like to display your Tiered Service Levels statement messages in online banking? (<i>online banking only</i>)	<input type="checkbox"/> Yes <input type="checkbox"/> No
19	When calculating available balance for share accounts, should par value be deducted from the current available balance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
20	When calculating available balance for share accounts, should uncollected funds be deducted from the available balance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
21	When calculating the available balance for certificate accounts, should the penalty be deducted from the available balance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
22	Should members be allowed to give <i>Jump</i> permissions to their accounts in online banking? <i>Jump allows a member to log into one of their memberships, then “jump to” another of their memberships (same SSN) without additional authentication.</i> Restrictions apply: for memberships with same SSN or Joint on base share 000 only.	<input type="checkbox"/> Yes <input type="checkbox"/> No
23	Should credit score history be shown online to members? Show only if most recent score is not more than xxx days old (maximum allowed 999) Tracker Type to use if scores are viewed by the member Memo Type to use if scores are viewed by the member	<input type="checkbox"/> Yes <input type="checkbox"/> No Days Tracker Type Memo Type
24	Are you interested in an online banking product designed for businesses with multi-user login capabilities?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Section 3: Your Products

Both Audio Response and Online Banking can communicate rate information to your members for savings, certificates, and loan products (up to 50 of each). In Audio Response, the product description and rate are read to the member via the Text-to-Speech engine. Online Banking will display both the description and the rate. You can also specify an additional page of detailed information about the product, and choose whether or not to allow members to open new accounts/apply for loans online.

- ⇒ **IMPORTANT:** Remember that in Audio Response, the product description is read by the Text-to-Speech engine so be careful of using abbreviations that might sound awkward when read. Your Conversion Coordinator will work with you to test all verbiage before implementation so that it is read the way you expect.

Savings Products

All savings rates are expressed as Annual Percentage Yields. Rates are configured using the Tool #506 Member Rate Maintenance.

#	Product Name	Marketing Message	Open Online?
	<i>Enter the name of this product as you would like it displayed/read to members.</i>	<i>What marketing message or other information should be displayed in online banking?</i>	<i>Can this account be opened online? If no, just the rate and product information will be displayed in online banking.</i>
1			<input type="checkbox"/> Yes <input type="checkbox"/> No
2			<input type="checkbox"/> Yes <input type="checkbox"/> No
3			<input type="checkbox"/> Yes <input type="checkbox"/> No
4			<input type="checkbox"/> Yes <input type="checkbox"/> No
5			<input type="checkbox"/> Yes <input type="checkbox"/> No
6			<input type="checkbox"/> Yes <input type="checkbox"/> No
7			<input type="checkbox"/> Yes <input type="checkbox"/> No
8			<input type="checkbox"/> Yes <input type="checkbox"/> No
9			<input type="checkbox"/> Yes <input type="checkbox"/> No
10			<input type="checkbox"/> Yes <input type="checkbox"/> No

Certificate Products

All certificate rates are expressed as Annual Percentage Yields. Rates are configured using Tool #506 Member Rate Maintenance.

#	Product Name	Marketing Message	Open Online?
	<i>Enter the name of this product as you would like it displayed/read to members.</i>	<i>What marketing message or other information should be displayed in online banking?</i>	<i>Can this certificate be purchased (opened) online? If no, just the rate and product information will be displayed in online banking.</i>
1			<input type="checkbox"/> Yes <input type="checkbox"/> No
2			<input type="checkbox"/> Yes <input type="checkbox"/> No
3			<input type="checkbox"/> Yes <input type="checkbox"/> No
4			<input type="checkbox"/> Yes <input type="checkbox"/> No
5			<input type="checkbox"/> Yes <input type="checkbox"/> No
6			<input type="checkbox"/> Yes <input type="checkbox"/> No
7			<input type="checkbox"/> Yes <input type="checkbox"/> No
8			<input type="checkbox"/> Yes <input type="checkbox"/> No
9			<input type="checkbox"/> Yes <input type="checkbox"/> No
10			<input type="checkbox"/> Yes <input type="checkbox"/> No
11			<input type="checkbox"/> Yes <input type="checkbox"/> No
12			<input type="checkbox"/> Yes <input type="checkbox"/> No
13			<input type="checkbox"/> Yes <input type="checkbox"/> No
14			<input type="checkbox"/> Yes <input type="checkbox"/> No
15			<input type="checkbox"/> Yes <input type="checkbox"/> No

Loan Products

Products are configured via Tool #470 Loan Product Configuration, and rates are updated using Tool #506 Member Rate Maintenance.

#	Product Name	Rate Board "Teaser"	Marketing Message	Open Online?
	<i>Enter the name of this product as you would like it displayed/read to members.</i>	<i>What other message should appear next to the product name in the online banking Rate Board?</i>	<i>What marketing message or other information should be displayed in online banking?</i>	<i>Can a member apply for this loan online? If no, just the rate and product information will be displayed in online banking</i>
1				<input type="checkbox"/> Yes <input type="checkbox"/> No
2				<input type="checkbox"/> Yes <input type="checkbox"/> No
3				<input type="checkbox"/> Yes <input type="checkbox"/> No
4				<input type="checkbox"/> Yes <input type="checkbox"/> No
5				<input type="checkbox"/> Yes <input type="checkbox"/> No
6				<input type="checkbox"/> Yes <input type="checkbox"/> No
7				<input type="checkbox"/> Yes <input type="checkbox"/> No
8				<input type="checkbox"/> Yes <input type="checkbox"/> No
9				<input type="checkbox"/> Yes <input type="checkbox"/> No
10				<input type="checkbox"/> Yes <input type="checkbox"/> No
11				<input type="checkbox"/> Yes <input type="checkbox"/> No
12				<input type="checkbox"/> Yes <input type="checkbox"/> No
13				<input type="checkbox"/> Yes <input type="checkbox"/> No
14				<input type="checkbox"/> Yes <input type="checkbox"/> No
15				<input type="checkbox"/> Yes <input type="checkbox"/> No
16				<input type="checkbox"/> Yes <input type="checkbox"/> No
17				<input type="checkbox"/> Yes <input type="checkbox"/> No
18				<input type="checkbox"/> Yes <input type="checkbox"/> No
19				<input type="checkbox"/> Yes <input type="checkbox"/> No
20				<input type="checkbox"/> Yes <input type="checkbox"/> No