

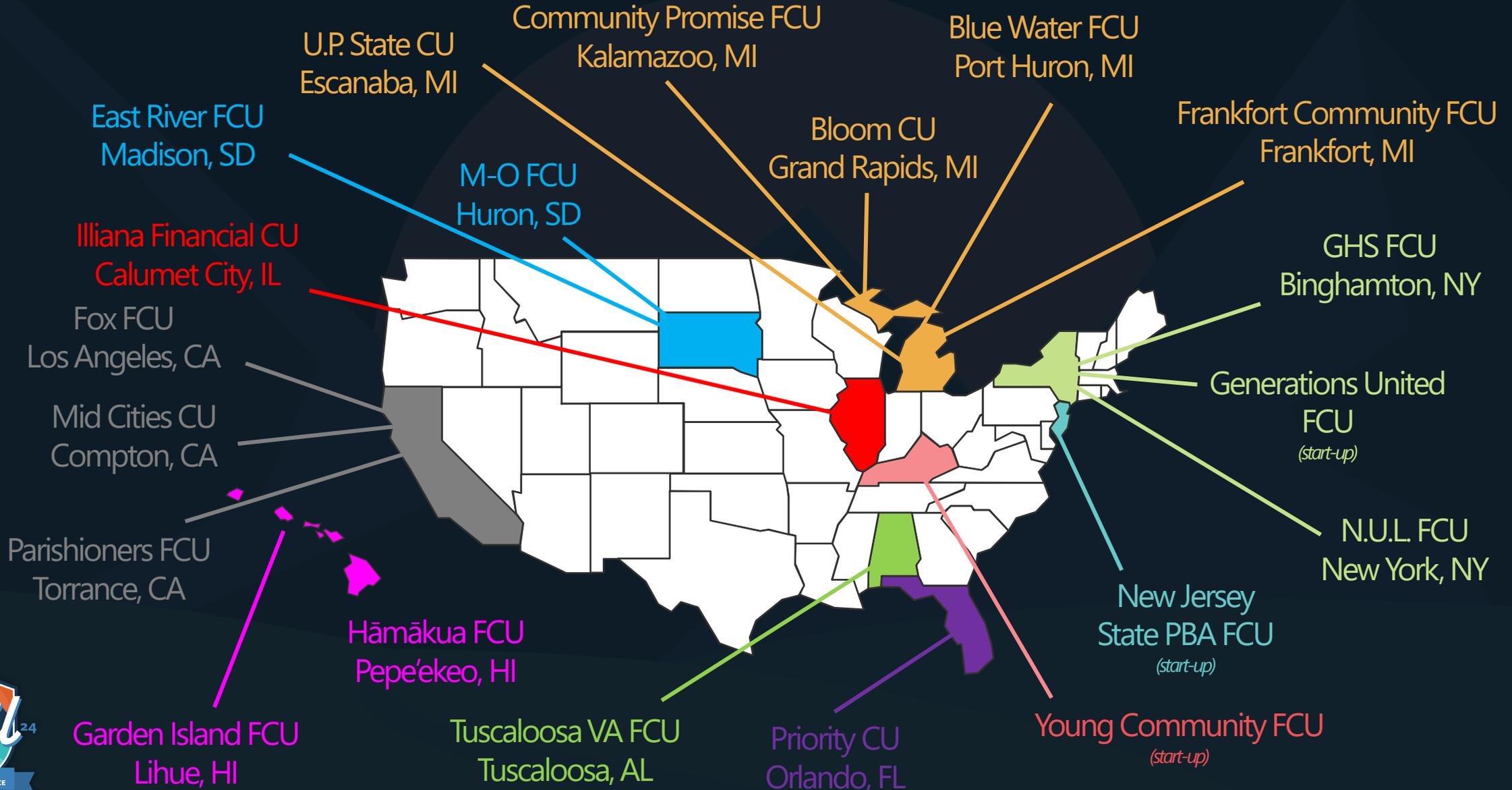


Welcome

**TO THE 2024 CU*ANSWERS
LEADERSHIP CONFERENCE**

Greetings to Your Newest Peers!

20 New CU*Answers clients in **10** states since last time!



Big-picture Strategies for the CUSO

IN 2024 AND 2025

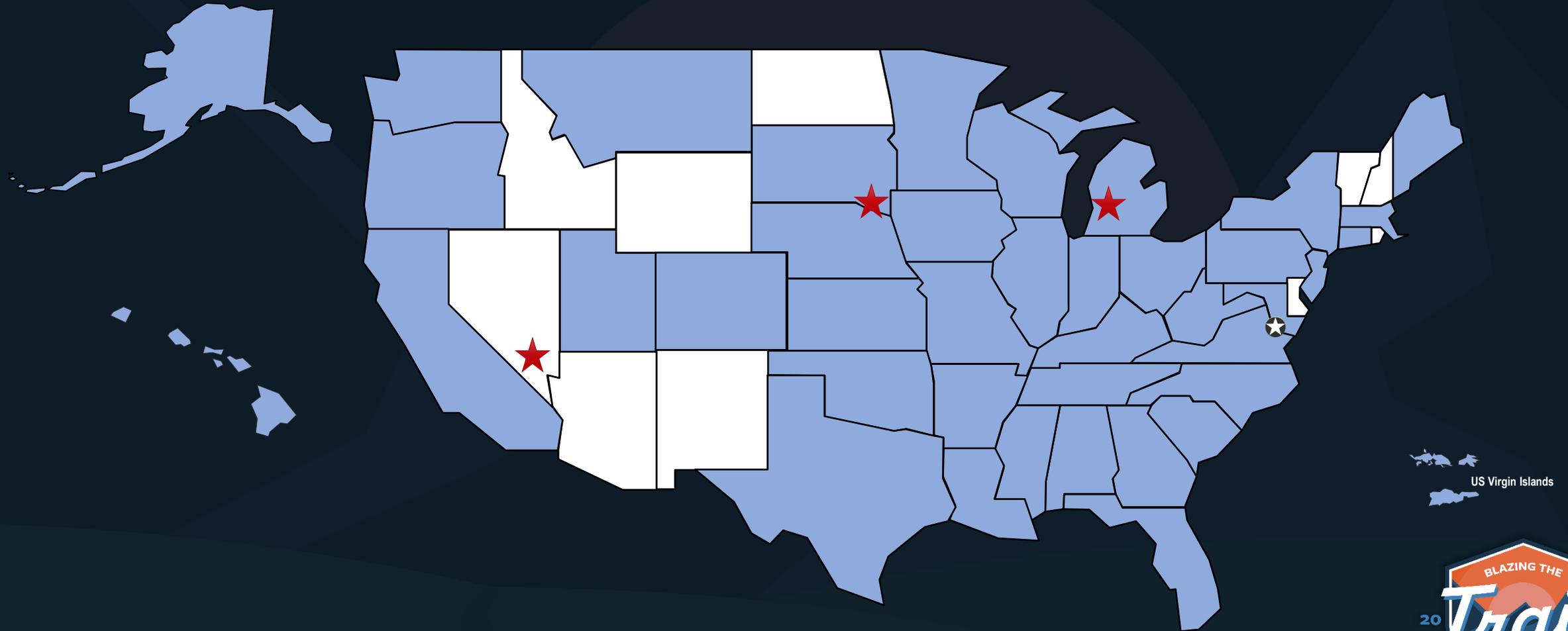


Investing in a 2nd Production Box

- Will pull the trigger late 2025/early 2026
- Box 2 will be in a data center outside the network
- Help with tight daily timelines and system maintenance



A New Production Center West of the Rockies



Exciting Developments to Our Online Portfolio

- The new credit card online app
 - Next up: Secured loan online app and storefront
 - Then unsecured loan/LOC online app and storefront
- MFA and “remember my device” for **It’s Me 247** logins
- Multiple-user logins for **It’s Me 247**
- Merging membership and loan applications
- See/Jump for **BizLink 247**
 - Setting the stage for account aggregation in **It’s Me 247**



A New Beginning for CU*Talk

- New phone vendor: Zoom
- Migrate CU*Talk functionality to a new platform: Sharpen

CU *Talk*
Telephone Banking



Not as Sexy, But Just as Important for Our Future

- Daon FIDO upgrade (500+ hours)
- Tracker rewrite
- Centralized multi-purpose posting program
- Sync master and non-member data tables
- Moving SSN from most tables to a centralized, encrypted spot



GIVE AWAY TIME!

1 Year of Strategic Release Management
A \$2,000 value, FREE!

Must be booked by December 31, 2024
store.cuanswers.com

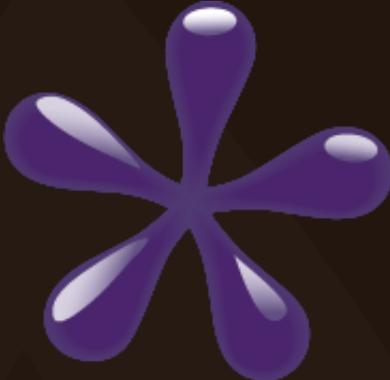


EFT

NICOLE COOPER
SETTLEMINT EFT MANAGER



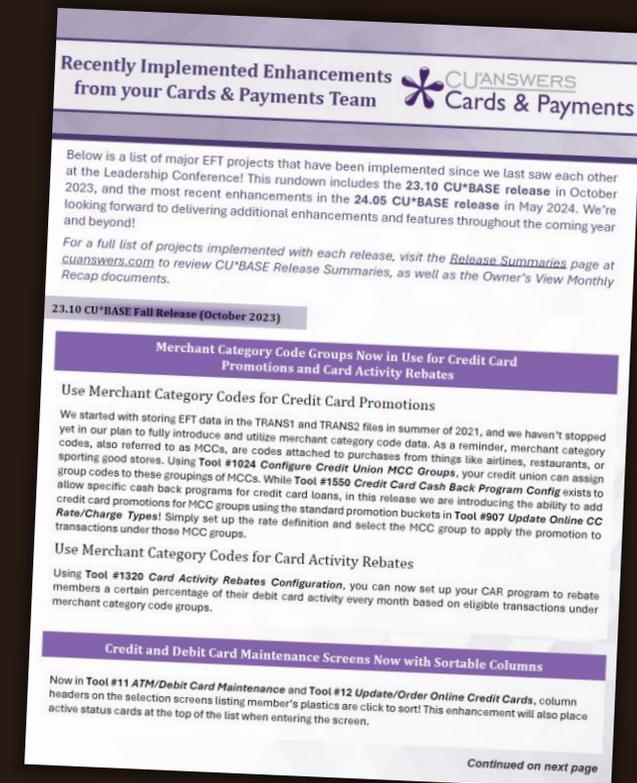
Excited to Announce!

 **CU*ANSWERS**
Cards & Payments



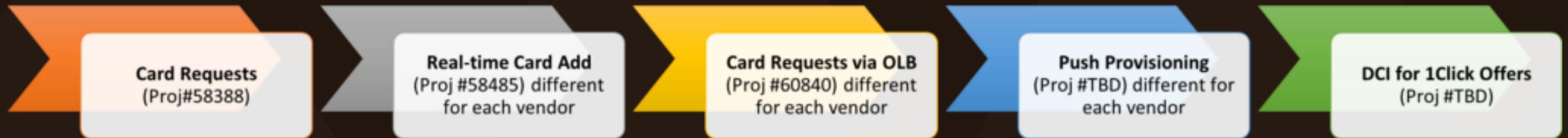
Top Enhancements the Last Year

- Use Merchant Category Codes for credit card promotions and card activity rebates
- Build retailer groups to be used in future card activity and cashback rewards programs
- New tool to force post disbursements for credit cards
- Send a card to a different address for both debit and credit card orders



Digital Card Issuance

- ➔ Digital issuance is a five-stage process



Learn more: LC24.info/DCI



DCI via Velera (but only CO-OP, not PSCU!)

- In order to enable DCI with Velera, our credit unions had to be on AP Batch processing
- To take advantage of the solution, you need to open a project with Velera to connect for the real-time card add messaging
- In testing now!
- Interested in a project please go out and review our store page

Visit the store: LC24.info/DCI-COOP



Online Banking Standalone Module with Velera

- Allow members to cancel or close their current card and request a replacement
- Will be going into beta soon!

The screenshot displays a user interface for replacing a lost or stolen card. At the top, a banner image shows a brown wallet on a sidewalk with a yellow arrow pointing to it, and the text "Replace a Lost or Stolen Card". Below the banner, the heading "Replace a Lost or Stolen Card" is followed by a paragraph: "If you think your card has been lost or stolen, use the steps below to request that your card be canceled and to send a replacement." A **Note** states: "If you feel your card has been misplaced but is still in your position, we recommend using our card-locking feature to prevent purchases temporarily." The main content area is divided into two columns. The left column contains a card icon and the text "To report your card as lost or stolen and request a replacement." followed by a four-step numbered list: 1. Choose an active and available card, 2. Use 2-Factor to verify your identity, 3. Review & Submit To Deactivate Your Current Card, and 4. Digitally View Your New Card Information. Below the list, it says "Once complete, cut up your card. Your new physical card will be shipped to you by mail." and "For more information on the 3 most commonly used digital wallets, check out the [Learn More](#) links below." The right column features a "Choose a card" dropdown menu and a blurred card image with a padlock icon and a "Cancel & Start Replacement" button. At the bottom, there are three sections for digital wallets: "Apple Pay" with a "Learn More" link, "Google Pay" with a "Learn More" link, and "Samsung Pay" with a "Learn More" link.

Learn more: LC24.info/DCI



Who's on Deck for DCI?

- MAP and FISERV currently in development
- PSCU, JHA, Shazam currently waiting for programming resources
- Do not see your vendor on the list please let us know and we will work on getting a project started
- What about FIS?



The EFT Project Pipeline

- We've completed 156 projects in the last year alone
- Getting on the EFT pipeline used to be a 6-month lead
- The calendar is filling up fast—now we may need as much notice as a year!
- What types of projects would require getting on our calendar?



FIS Transition to Payments One (P1C)

OTB CREDIT CARDS

- FIS is forcing this switch to P1C
 - It requires heavy lifting from the core perspective
- Set to occur on July 15 for most of our FIS OTB credit unions
- CU*Answers can only move CUs that have filled out FIS's paperwork
- What does this mean for your credit union?



FIS Transition to Payments One (P1C)

ONLINE ATM/DEBIT/CREDIT CARDS

- Impacts credit unions on the WorldPay Emulator and FIS Certegy (FIS pass thru or non P1C platforms)
- No sunseting date has been provided yet from FIS
- What does this mean for your credit union?



RTP® and the FedNow® Service (Receive Only)

- Since the start of RTP we're up to 25 credit unions (as of June 18)
 - It's up and running with Corporate One
 - Can get you going in as a little as 45 days
 - Contact Cards & Payments to get started
- The FedNow® Service (receive only) is still in development
 - Request to have a project opened now so we get you in the pipeline
 - Contact Cards & Payments to get started



GIVE AWAY TIME!

RTP[®] Receive Set Up
A \$1,500 value, FREE!

Must be booked by December 31, 2024
store.cuanswers.com



Learn More About Instant Payments

- Don't miss the next Conversations On Instant Payments
 - August 22, 2024

- Sign up for the instant payments email group

Conversations on *

Instant Payments

A CU*Answers Collaboration Group

Sign up: LC24.info/co-ip

Sign up: LC24.info/ip-email



Check out the Instant Payment FAQs

LC24.info/handouts



Instant Payments FAQ

Will members be charged fees for participating?
There are no fees for receiving an instant payment. The CUSO and payment rail do not charge the member fees. However, third-party money transfer apps will almost always charge members a fee. The cost of these fees depends on the app's configuration, and the fee is typically a percentage taken out of the funds sent.

Can I send instant payments?
No. At this time, credit unions can only receive instant payments. CU*Answers is currently working on building the necessary infrastructure to send instant payments.

What's the difference between RTP® and the FedNow® Service?
These two instant payment rails are very similar with few differences. RTP was created by The Clearing House, and the FedNow Service was created by the Federal Reserve. RTP has a higher transaction limit than the FedNow Service. The FedNow Service is more widely available and has more robust mitigation features than RTP.

How do we sign up?
To sign up for the RTP instant payment rail, visit the [RTP store tile](#). To sign up for the FedNow Service, visit the [FedNow store tile](#). Keep an eye on the FedNow Service page for when the FedNow Service is available to sign up.

Can my CU sign up for only one instant payment rail?
Officially, you can choose to connect with only one of the available rails. However, we highly recommend your credit union connect with both RTP and the FedNow Service. For users to choose which payment rail is used for transactions, so you can choose which payment rail is used for transactions, so if both rails are available, your credit union (and members) will benefit from both opportunities.

When will we start receiving instant payments?
After your credit union's receiving capabilities are set up on an instant payment rail, you will receive instant payments before vendors notice your credit union was added to the directory of instant payment rails. This 'activation time' varies by vendor and unfortunately is not under the credit union and member's hands.

For more information, contact cardsandpayments@cuanswers.com.
CU*ANSWERS
Cards & Payments [Learn more about the FedNow Service](#)
[Read more about RTP](#)

The FedNow® Service FAQ

When can I sign up for the FedNow Service?
CU*Answers will begin connecting credit unions to the service as receive-only participants before the end of 2024. Keep an eye on the [Kitchen page](#) for a store tile link to sign up.

What is the transaction limit?
The FedNow Service has set a maximum transaction limit of \$500,000; however, this editable limit is defaulted to \$100,000.

How do self-processing credit unions connect to this rail?
Self-processors can ride our rails for the FedNow Service, but we cannot set them up like we can for online clients. They will need to configure their FRB portal to point to our servers. Stay tuned for full instructions!

RTP® FAQ

What is RTP®?
Created by The Clearing House, RTP® is a new fast, efficient, and secure payment rail that allows those connected to push funds in real time, 24/5/365. Payments are instantly received, confirmed, and settled. RTP® is available to all federally insured depository institutions.

Why did the transaction fail?
[View a list of common return codes.](#)

What is the transaction limit?
The Clearing House set an RTP transaction limit of \$1 million.

How do I sign up to connect to the RTP network?
Visit the store to get connected to the RTP network!

What account number format needs to be used?
You will need to use the account base AND suffix. The full MICR with check digit is the best information to provide to avoid errors, but it is not necessary.

My CU is not in ET time zone. What does this impact?
Per TCH, all RTP transactions are reported in Eastern Time for uniformity, no matter what time zone they are submitted in. You must convert the transaction timestamp from your local time to ET to find the RTP transaction in both your G/L and your Corporate One account.

How will RTP payments impact the accounting team?
There will be little operational impact. Transactions post and settle automatically with no reversals. Balancing is an easy process; you pull RTP payment reports from your Corporate One account to match back to your Corporate One G/L.

CU*ANSWERS
Cards & Payments [Learn more about the FedNow Service](mailto:cardsandpayments@cuanswers.com)
[Learn more about RTP](#) in the Kitchen.

Additional Resources

For more information, contact cardsandpayments@cuanswers.com.

Learn more about the FedNow Service or about RTP in the Kitchen.

Instant Payments

DAWN MOORE
EVP CLIENT EXPERIENCE



Instant Payments

MANY WAYS TO MAKE PAYMENTS MORE QUICKLY

- ▶ Instant payments via a new payment rail
 - ▶ RTP® from The Clearing House
 - ▶ The FedNow® Service
- ▶ Instant payments via other payment rails
 - ▶ Payrailz P2P via debit card rails
 - ▶ Zelle via the Velera shared branch rail
 - ▶ The next big thing...and the next...



Hop on the Rail!

IF YOU'RE WAITING, WHY?

- ▶ Receive gets you on the rail
 - ▶ Other apps out there will then find you
 - ▶ Remember you need to be on both
- ▶ Maybe receive is all you need...for now
 - ▶ Start your due diligence

SettleMINT^{EFT}

Connect fast:
THIRD-PARTY SERVICE PROVIDER (TPSP) FOR THE RTP[®] NETWORK

CorporateOne

PAID RECEIVED

The advertisement features a blue background with a subtle pattern of lines. At the bottom, there are illustrations of a smartphone displaying a 'PAID' notification and a laptop displaying a 'RECEIVED' notification, both with thumbs-up icons.

LC24.info/RTPstore



Other Instant Payment Options

Payrailz P2P

- Instant via debit card rails
- Or next-day via ACH
- \$0.675/transaction

LC24.info/Payrailz

Zelle

- Via the Velera (CO-OP) issuer shared branch rail
 - You don't need to use shared branching, but settlement is the same
- Beta target is September
- \$1,500 setup, \$500/monthly
 - Add'l costs if not already on the issuer rail

LC24.info/Zelle



Send for RTP® and the FedNow® Service

BUILDING AN ENGINE FOR SENDING FUNDS VIA THE NEW PAYMENT RAILS

- Send adds another layer of requirements
 - Look before you leap!
- Our first use case: sending loan funds to dealers
 - What's yours?
- Creating the controls and the tools
 - For CU staff, for members

Conversations on 

Instant Payments
A CU*Answers Collaboration Group



CBX

AMANDA GRIEVES
TECHNICAL PROJECT COORDINATOR



CBX: Building for the Future

- Foundational changes
 - CBX is a browser-based application
 - Moving to centralized deployments
 - Minimized workstation configuration
 - More options for innovation

- Converting over 20,000 screens
 - Never stopped adding new features & enhancements in CU*BASE



CBX: Our Top Priorities

► Performance

- Entirely new windows server network – 16 dedicated servers for CBX
- Doubling our bandwidth early in 2025

► User experience

- Easy transition for our users
- Dual development in GOLD and CBX



Current User Interface

Session 0 - TEST CREDIT UNION
Individual

Update Membership

Date opened [MMDDYYYY]

Account base

Branch # TEST BRANCH NUMBER 2

Required Information

Name SSN Name ID Foreign address

Gender Male Female Other Designation Foreign citizen

Birth date [MMDDYYYY] Death date [MMDDYYYY]

DBA name Home type Own Rent N/A

Address #1 Address maintained by employee ID /Y on Jul 22, 2020

Address #2

Misc Information

Driver's license State

Long last name

Other ID Deny membership

Full middle name

Last contacted [MMDDYYYY] Last maintained

Certify address Incorrect address

Contact Numbers	Ext	Label	Comments
1. <input type="text" value="2694711413"/>	<input type="text"/>	<input type="text" value="Home"/>	<input type="checkbox"/> International <input type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input checked="" type="checkbox"/> Nighttime #
2. <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> International <input type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input type="checkbox"/> Nighttime #

The numbers stored here are separate from text banking.

Skip Unlock Fields Risk Assessment More Contact #s Custom Fields

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WU (2429) 6/17/24



CBX: New Look, Familiar Feel

CBX - By cuasterisk.com cbx-prod.cuanswers.com/webclient/

Update Membership Open New Membership

Skip

Unlock Fields

Risk Assessment

More Contact #s

Custom Fields

Date opened: Jul 11, 1997

Account base: [REDACTED]

Branch #: 02 TEST BRANCH NUMBER 2

Scan e-Document

View e-Document

Required Information

Name: MICHELLE E. PROCTOR **SSN:** [REDACTED] **Name ID:** PR Foreign address

Gender: Male Female Other **Designation:** MI Individual Foreign citizen

Birth date: Jan 23, 1979 **Death date:** MMDDYYYY **Report dividends via:**

DBA name: [REDACTED] **Home type:** Own Rent N/A

Address #1: 1234 HAPPY LANE **Address maintained by employee ID:** /Y on Jul 22, 2020

Address #2: [REDACTED]

City: GRAND RAPIDS

ZIP code: 49546 0000

State: MI

County: [REDACTED]

Date moved to: Jan 01, 2020 Incorrect address

Misc Information

Driver's license: P623-603-209=062

Long last name: [REDACTED]

Other ID: [REDACTED] Deny membership

Full middle name: [REDACTED]

Last contacted: MMDDYYYY **Last maintained:** May 24, 2021

Contact Numbers	Ext	Label	Comments
1. 2694711413		Home	<input type="checkbox"/> International <input checked="" type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input checked="" type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input checked="" type="checkbox"/> Nighttime #
2. [REDACTED]		[REDACTED]	<input type="checkbox"/> International <input type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input checked="" type="checkbox"/> Nighttime #

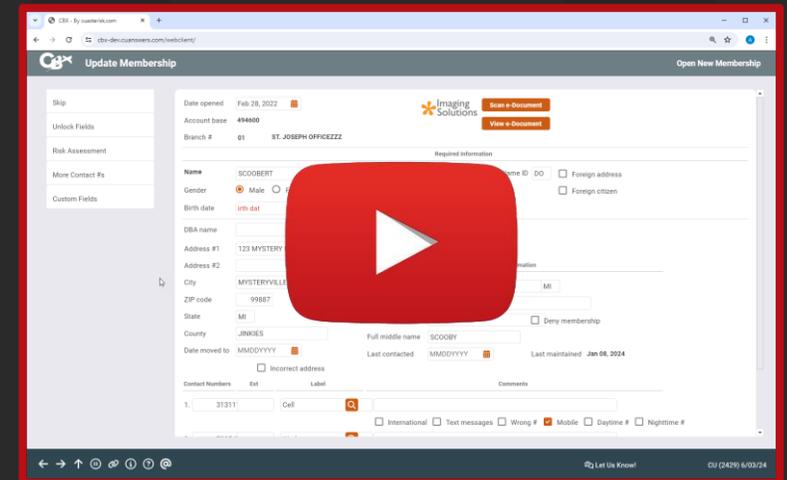
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Let Us Know! WU (2429) 6/17/24



CBX: Day 1 User Experience

- Easy transition for users
 - Familiar layout and functionality
 - CU*BASE hasn't changed
 - GOLD and CBX share user credentials
- New features
 - Larger screen size
 - Web look and feel
- Parallel access with GOLD
 - Beta tester user progression
 - Let us know!

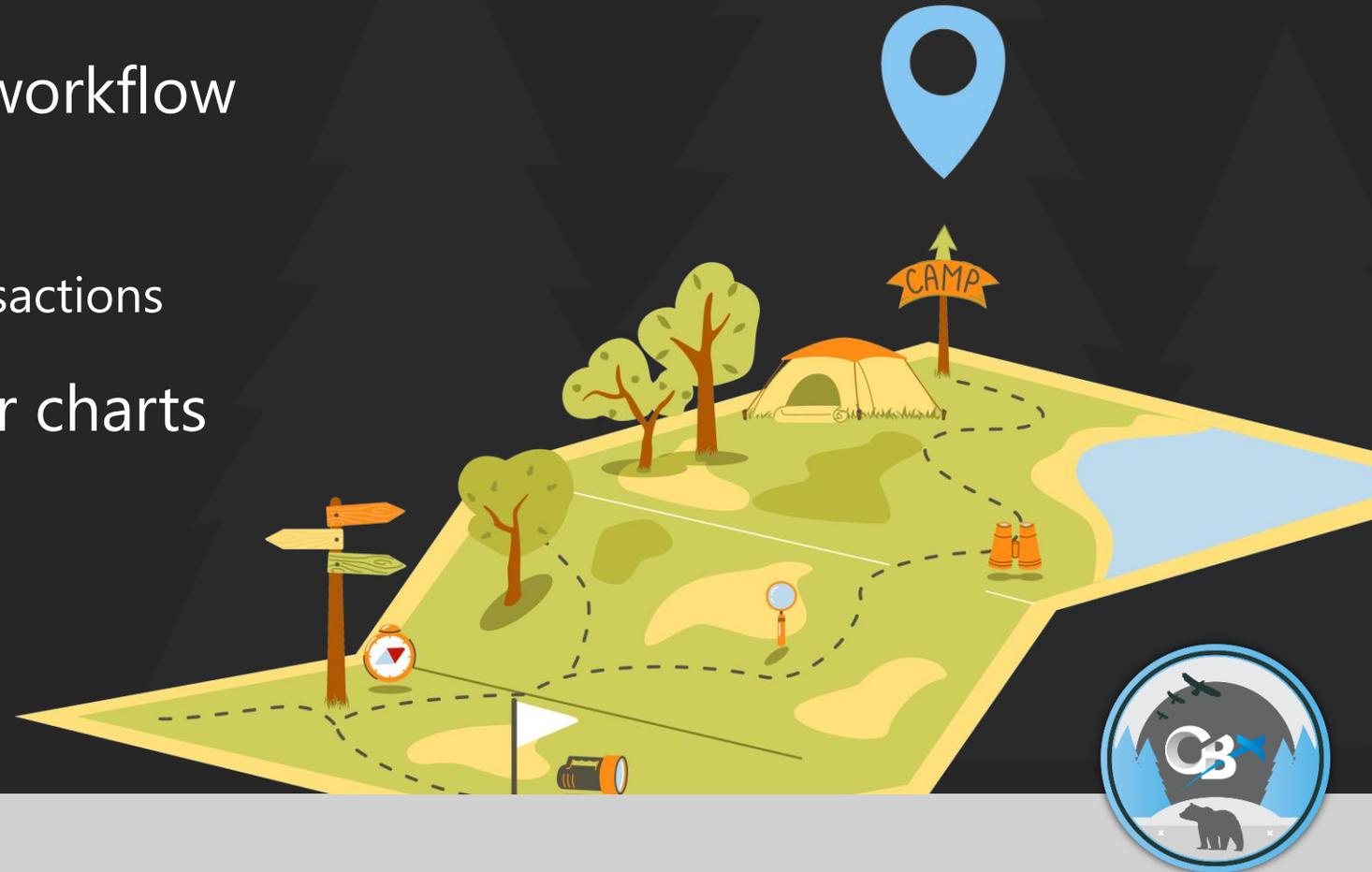


**Watch for the preview
video during lunch**



The Trail Ahead: CBX

- API integrations
- Simplified loan application workflow
- Teller cash calculator
 - Denomination count for cash transactions
- Implementing a new tool for charts and graphs



CBX: Beta Coming Soon

- Summer/fall 2024: Board credit unions will get CBX
- Late 2024: A few partner board credit unions will get CBX
- Late 2024: Sign-ups for access to CBX in early 2025



General Access for CBX

- Early 2025: Begin onboarding clients signed-up for early access
- Mid 2025: All remaining clients will have CBX
- *Most* of 2025: GOLD will be accessible alongside CBX



What Does This Mean for CU*BASE GOLD?

- Last GOLD release will be 25.10
 - No further development, only critical bug fixes
- Mid/Late 2025: Clients will start losing access to GOLD
- Late 2025: GOLD will be sunset for all clients



Stay Informed About CBX

- Kitchen: open.cuanswers.com/CBX
- CBX email series coming in July
- CBX webinars
 - Technology and workstation questions
 - Introducing CBX and Q&A
- Conversations On...
 - Blazing the Trail: What's Next for CBX
 - CU*BASE/CBX releases deployments in the future

Learn more: LC24.info/CBX



CU*Forms

KYLE KARNES
IMAGING SOLUTIONS MANAGER



Preparing for CBX

- Goal 1: Stop installing items on a workstation
- Goal 2: Innovate and build conveniences for owners

What are we doing to accomplish these goals?



What Are We Doing to Accomplishing Those Goals?

- ▶ Native Receipts
 - ▶ No ProDOC or Print Session
 - ▶ Now supports all receipts
 - ▶ Marketing Messages
- ▶ CU*Forms
 - ▶ No ProDOC or Print Session
 - ▶ No Installation
 - ▶ Coming Soon
 - Touch Screen Signing

Receipt Application

Page 1 / 1

Success
credit union

No signature pad detected.

X
I HAVE REVIEWED THIS RECEIPT FOR ACCURACY AND
ACKNOWLEDGED THE TRANSACTION IS CORRECT.

----- Inserted Marketing Message -----

Member number 15858
Member HULK HOGAN
Served HULK HOGAN
Date and time 07/27/2023 14:25 ET
Branch/served by 01/89
Receipt ID 0167084

-----Today's Transactions-----

Acct Transaction	Amount
CASH IN	2.00
-000 REG SHARES DEPOSIT	2.00
CASH BACK	.00

-----Account Summary-----

Acct Description	Balance
-000 REGULAR SHARES	4522.00
Available funds	4517.00
-004 TRADITIONAL IRA SH	375.00
Available funds	375.00
-700 INSTALLMENT LOAN	.00
-701 INSTALLMENT LOAN	.00

-----End of Receipt-----

Teller ID
89

Account
15858

Comments

[Tips for Scanning Document](#)

Print Scan

Send To Member

Save / Done



New Feature: Print PDF to Browser

- Print report(s) directly to PDF in a browser
- Coming October 2024
- 1st step of replacing another print session

Work With Spooled Reports

Search for file name containing User data containing Device or queue containing

Show only reports from date [MMDDYYYY] Time 00:00:00

To date [MMDDYYYY] Time 00:00:00 Total # 13

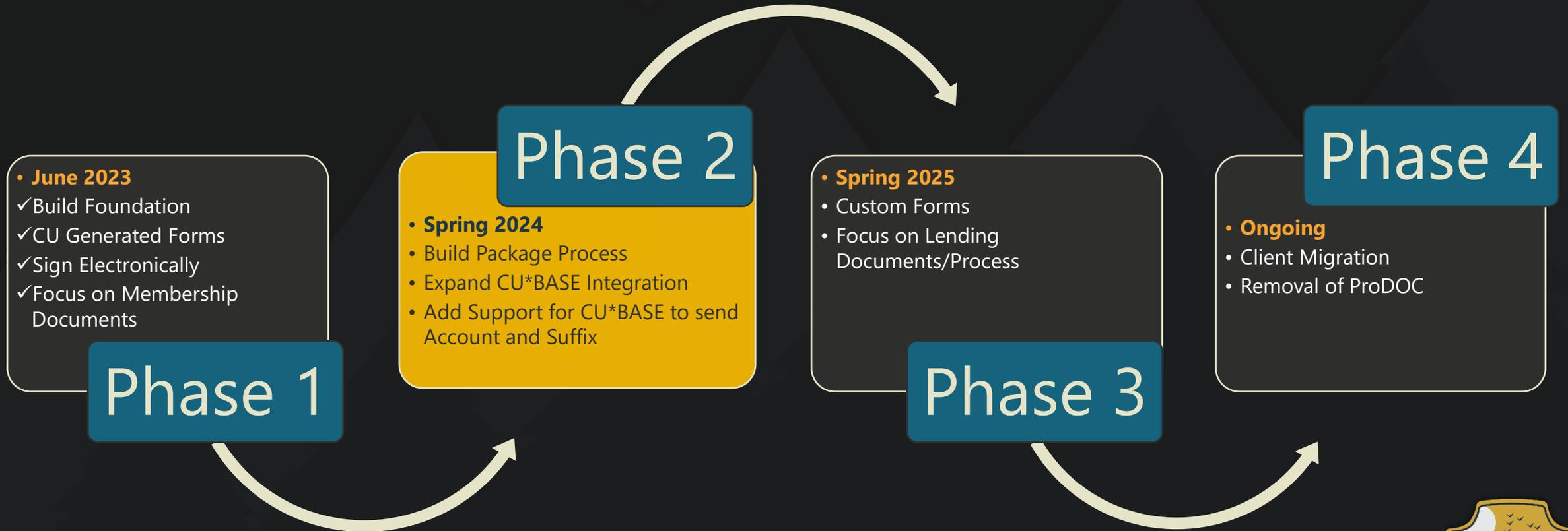
File Name	User	Device or Queue	User Data	Status	Total Pages	Current Page	Copy	Date	Time	File	Job	Job #
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	230		1	03/18/24	16:42:13	1	#ACUAKRKG0	428541
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	138		1	03/18/24	13:02:04	1	#ACUAKRKG0	845744
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	125		1	03/15/24	13:08:45	1	#ACUAKRKG0	256328
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG1	RDY	197		1	03/15/24	11:08:41	3	#ACUAKRKG1	892655
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	96		1	03/15/24	10:08:39	1	#ACUAKRKG0	881116
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	139		1	03/14/24	14:57:50	1	#ACUAKRKG0	432148
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	115		1	03/14/24	12:47:46	1	#ACUAKRKG0	224346
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	116		1	03/14/24	09:57:40	1	#ACUAKRKG0	908166
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	112		1	03/12/24	15:25:57	1	#ACUAKRKG0	744932
QPJOBLOG	KYLEK	QEZJOBLOG	#ACUAKRKG0	RDY	123		1	03/12/24	12:45:51	1	#ACUAKRKG0	488631
\$MBRCK	KYLEK	HOLDTR	PMBRCK	RDY	1		1	01/23/24	14:57:51	1	#ACUAKRKG0	586706
\$PRINTR	KYLEK	HOLDTR	TSBPTB	RDY	1		1	02/10/23	15:40:48	3	#ACUAKRKG2	297705
\$PRINTR	KYLEK	HOLDTR	TSBPTB	RDY	1		1	02/10/23	15:40:09	1	#ACUAKRKG2	297705

■ Change settings ■ Hold ■ D
■ Release from hold ■ View message ■ V

■ View ■ View as a pdf



CU*Forms: 1 Year Anniversary



Learn more: LC24.info/forms



FormFLOW: Convenience is Here

- Now connected to CU*BASE
- FormFLOW is Smart
 - Auto selects forms by credit unions configuration
 - Configure by product and membership designation
 - Easily add frequently added forms

Membership - 2222 JONAS MEMBER - May 29, 2024

Create Forms **FormFLOW** Documents Notes

Select Accounts

Changing account selection may change the forms selected below based on product configuration.

000 - REGULAR SHARES 005 - ROTH-N-ROCK IRA SH 006 - VISA SWEEP SHARE 010 - CHECKING 300 - 6 MO SPECIAL CD 301 - 3 YR CD \$500 MIN

Selected Forms

Forms below are listed in signing order from left to right, top to bottom. Click and drag to reorder.

Indirect Welcome Letter Member Forms ✕ Membership Application Member Forms ✕

Debit Card Dispute Form Member Forms ✕ Test Document Member Forms ✕

Signers

Member/Applicant JONAS MEMBER Jmember@gmail.com

Joint Owner 1 Enter Full Name... Enter Email...

Joint Owner 2 Enter Full Name... Enter Email...

Save Selections **Populate Forms** ➤



FormFLOW: Membership Process Checklist

- Create your credit union's Membership Checklist
 - Add documentation
 - Jump out to websites
 - Send messages to other staff members
 - Create workflow

CU*Forms [Create Form](#) [View Pending](#) [eDOCSignature](#) [Admin](#) [Upload](#)  

Membership - 62652 KYLE KARNES - January 24, 2024

[Create Forms](#) [FormFLOW](#) [Documents](#) [Notes](#)

Checklist:

To Do	Action
<input type="checkbox"/>	Obtain the following documents <ul style="list-style-type: none"> <input type="text" value="Proof of Income *"/> <input type="text" value="Verification of Residence *"/> <input type="text" value="Member ID*"/> <div style="text-align: right;">Upload Request</div>
<input type="checkbox"/>	Ask fraud and financial services questions. <ul style="list-style-type: none"> • Do you think fraud is bad? • Do you think we will ask you for your password? • What should you do if you are a victim of fraud?
<input type="checkbox"/>	Verify OFAC \ Blocked Person's List \ ChexSystems <input checked="" type="checkbox"/>
<input type="checkbox"/>	Educate the member on expected account fees <input checked="" type="checkbox"/>
<input type="checkbox"/>	Sign/View Required Documents  <ul style="list-style-type: none"> • Verify signatures, dates
<input type="checkbox"/>	Verify Member's Account in GOLD <ul style="list-style-type: none"> • Name and address spelled correctly • Membership fee applied • If checking is opened, Verify ODP is setup correctly from 000
<input type="checkbox"/>	Tell Back Office to Create Debit Card in Tool 415 <ul style="list-style-type: none"> • Don't forget to charge \$5 creation fee
<input type="checkbox"/>	Send Credit Union Member Sign up Gift
<input type="checkbox"/>	Membership process is ready for review

[Close FormFLOW](#)

Your Credit Union's
Membership Process
Checklist



FormFLOW: Automated Auditing

- ▶ Auditing is built in!
- ▶ Tracks by whom and when each step was completed
- ▶ Automatically saved in idocVAULT next to Signature Card

View

18B1D23D94D5421F91E645D21AF6CEBB.pdf 1 / 2 100%

Membership FormFLOW Audit Summary

62652 KYLE KARNES – January 24, 2024

Steps

Obtain the following documents

- Step was not completed
- Step was not reviewed

Requested/Uploaded Documents

- Proof of Income
 - Document not requested or uploaded
- Verification of Residence
 - Document not requested or uploaded
- Member ID
 - Document not requested or uploaded

Ask fraud and financial services questions.

- Do you think fraud is bad?
- Do you think we will ask you for your password?
- What should you do if you are a victim of fraud?
- Marked Done By: KYLEK_CUA999 (01/24/2024 15:21 UTC)
- Reviewed By: KYLEK_CUA999 (01/24/2024 19:49 UTC)

Verify OFAC \ Blocked Person's List \ ChexSystems

- Marked Done By: KYLEK_CUA999 (01/24/2024 15:21 UTC)
- Reviewed By: KYLEK_CUA999 (01/24/2024 19:49 UTC)

Educate the member on expected account fees

- Marked Done By: KYLEK_CUA999 (01/24/2024 15:22 UTC)
- Reviewed By: KYLEK_CUA999 (01/24/2024 19:49 UTC)

Sign/View Required Documents

- Verify signatures, dates
- Marked Done By: KYLEK_CUA999 (01/24/2024 15:23 UTC)
- Reviewed By: KYLEK_CUA999 (01/24/2024 19:49 UTC)

Verify Member's Account in GOLD

- Name and address spelled correctly
- Membership fee applied
- If checking is opened, Verify ODP is setup correctly from 000
- Marked Done By: KYLEK_CUA999 (01/24/2024 15:23 UTC)
- Reviewed By: KYLEK_CUA999 (01/24/2024 19:49 UTC)

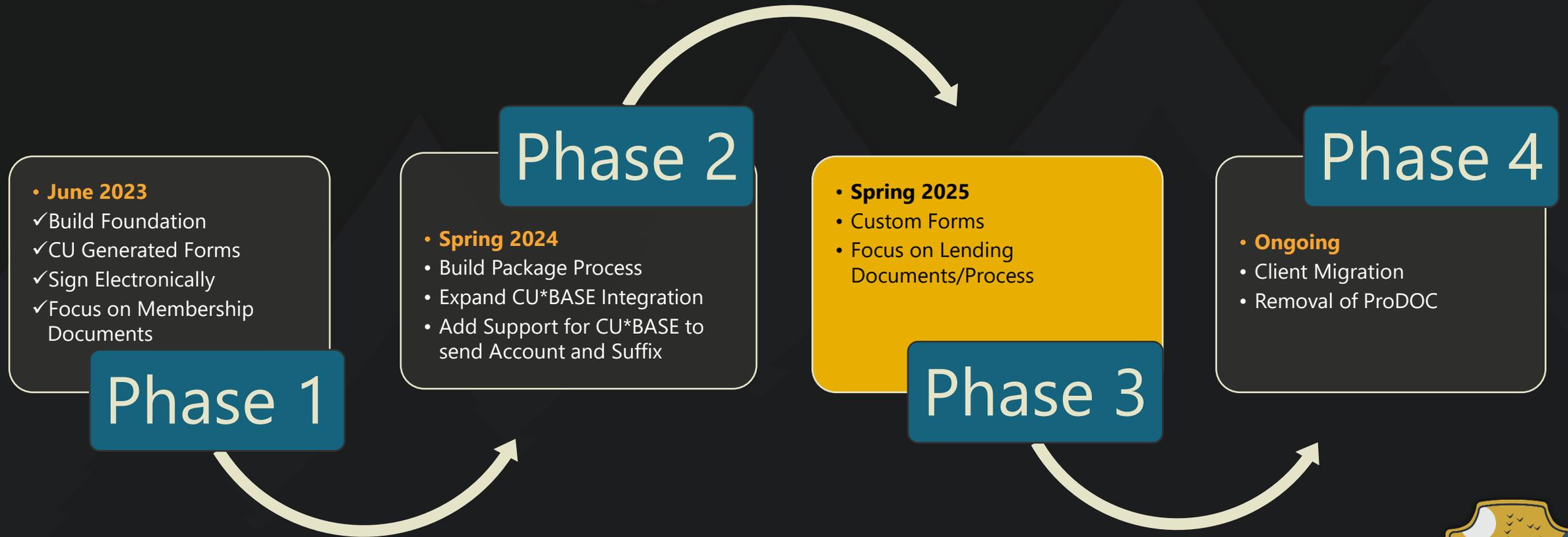
Tell Back Office to Create Debit Card in Tool 415

- Don't forget to charge \$5 creation fee
- Marked Done By: KYLEK_CUA999 (01/24/2024 15:23 UTC)
- Reviewed By: KYLEK_CUA999 (01/24/2024 19:49 UTC)
- Step was not completed

Current Tab
Account
SSN
First Name
Last Name
Other
Form
Created On
Created By
_Doc_ID
Pkg_ID



Our Long-term Plan for CU*Forms



Learn more: LC24.info/forms



GIVE AWAY TIME!

**CU*Forms Initial Set Up
for 3 lucky winners
Each a \$250 value, FREE!**

Must be booked by December 31, 2024
store.cuanswers.com



MemberPass Now Available

- New way to authenticate your member
- Button on most member screens for convenience
- Has multiple applications for the future... like online banking MFA



Learn more: LC24.info/Pass



MemberPass Now Available

Session 0 - PENINSULA FEDERAL CREDIT UNIO

File Edit Tools Help

Individual Account

SSN/TIN 111-11-1111

Birthdate Oct 27, 1955

Code word:

Mother's maiden name:

Driver's license:

Name **John Smith**

Account # 10008 Name ID Corp ID 01

Contact Information Member Data Participation/Products Status Flags Decision Advice

Address **2000 LAKE SHORE DR** Opened **Apr 27, 1988**
Red Frost, MI 49837-1246

Phone #1 555-555-5555 HOME?

Phone #2 777-777-7777 MOBILE?

Email

PERKS POINTS CAPTAIN
 member with
575 points!
 (click for more info)

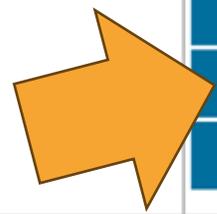
My Other Accounts	Follow-Ups
Secondary Names	Cross Sales
Authenticate Me	Print Envelope
Online Banking	Household Stats

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM Go!	AFT Go!	FRZ	TRK Go!	ACH Go!	ODP	BOX Go!	J/O
000	PRIME SHARES	20,915.05	20,910.05	1/04/2024	.	.	Y	.	0	Y

[Verify My ID](#) !

[Comments](#)

[New Account](#)



MemberPass Now Available

 **MemberPass Authentication**

Member Info

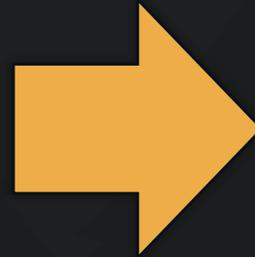
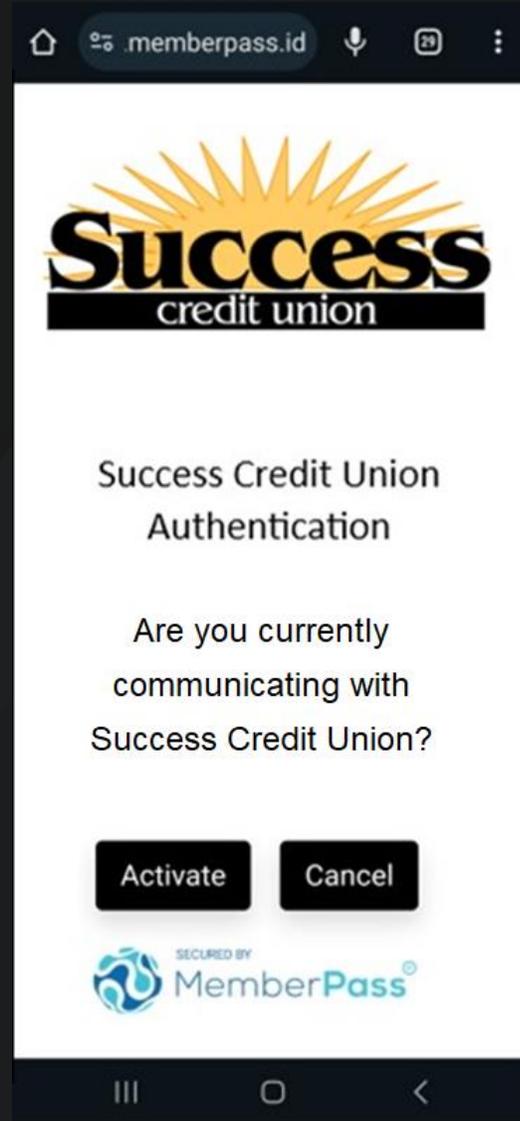
Name	Phone Numbers		
<input type="text" value="John Smith"/>	HOME? <input style="float:right" type="text" value="(555) 555-5555"/>	<input type="button" value="Unenroll"/>	<input type="button" value="Authenticate"/>
Account Base	MOBILE? <input style="float:right" type="text" value="(777) 777-7777"/>	<input type="button" value="Enroll"/>	<input type="button" value="Authenticate"/>
<input type="text" value="123456"/>			



CU*BASEweb



MemberPass Now Available



GIVE AWAY TIME!

MemberPass Set Up
A \$650 value, FREE!

Must be booked by December 31, 2024
store.cuanswers.com



Quick Update on ITMs?

- ▶ NCR ITM integration
 - ▶ Teller Assist
- ▶ New integration coming with EdgeOne
 - ▶ Same as NCR integration but at a lower cost
- ▶ 25 integrated clients – 165 machines





Break Time

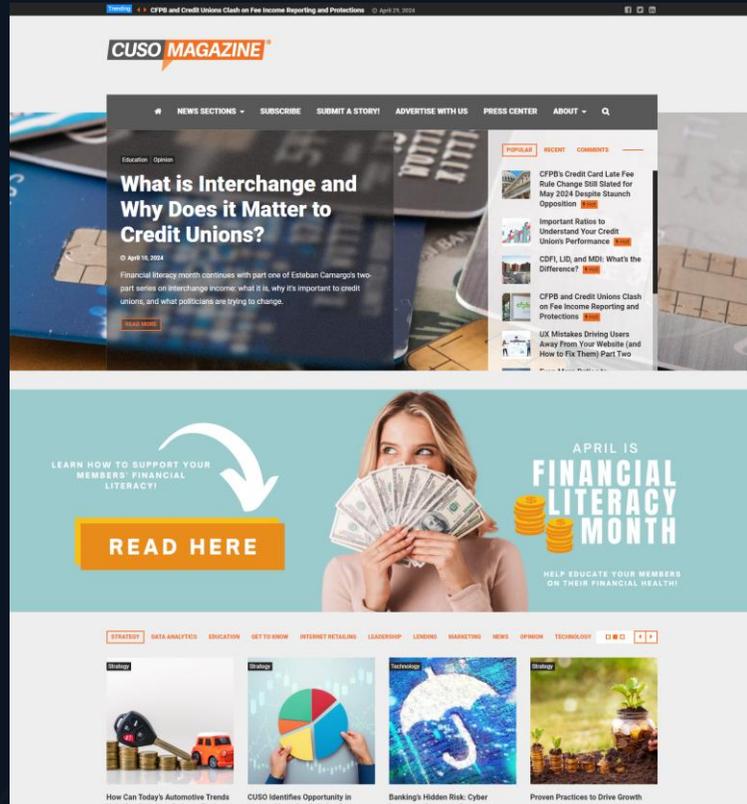
Be back in 10 minutes!

CUSO Magazine

EMILY CLAUS
EDITOR AND JOURNALIST



Five Years of CUSO Magazine



CUSO Mag at GAC

- ➔ First time attending as a member of the press
- ➔ Exclusive interviews with members of America's Credit Unions
- ➔ Kept subscribers up to date on GAC events, allowing them to be "in the room"



1,268

Subscribers



57,905

Pageviews per Year



1,128

Published Articles

174

Different Authors





Write for CUSO Magazine to Sharpen Your Skills

- Get paid to share your expertise!
- Build your brand and get noticed!
- Our editors will help you shape your topic and article, no qualifications necessary

Contact editors@cusomag.com to start writing!



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editors@cusomag.com



AuditLink

A.J. SCHALK
AVP AUDITLINK



The Vision for Abnormal Activity Monitoring

WHAT DOES IT ACCOMPLISH?

- ➔ Satisfy auditor expectations
- ➔ BSA catches cash, abnormal activity monitoring captures ACH and other channels that might result in fraud
- ➔ Two paths: member groups and transaction patterns



Get Engaged

HAVE YOU REACHED OUT?

- ➔ It's a robust system
- ➔ Reduce the need for third party integrations
- ➔ Stay ahead of member complaints
 - Reach out to the member before they reach out to you
- ➔ Set it up yourself... or let us help you



Learn more: LC24.info/AAM



GIVE AWAY TIME!

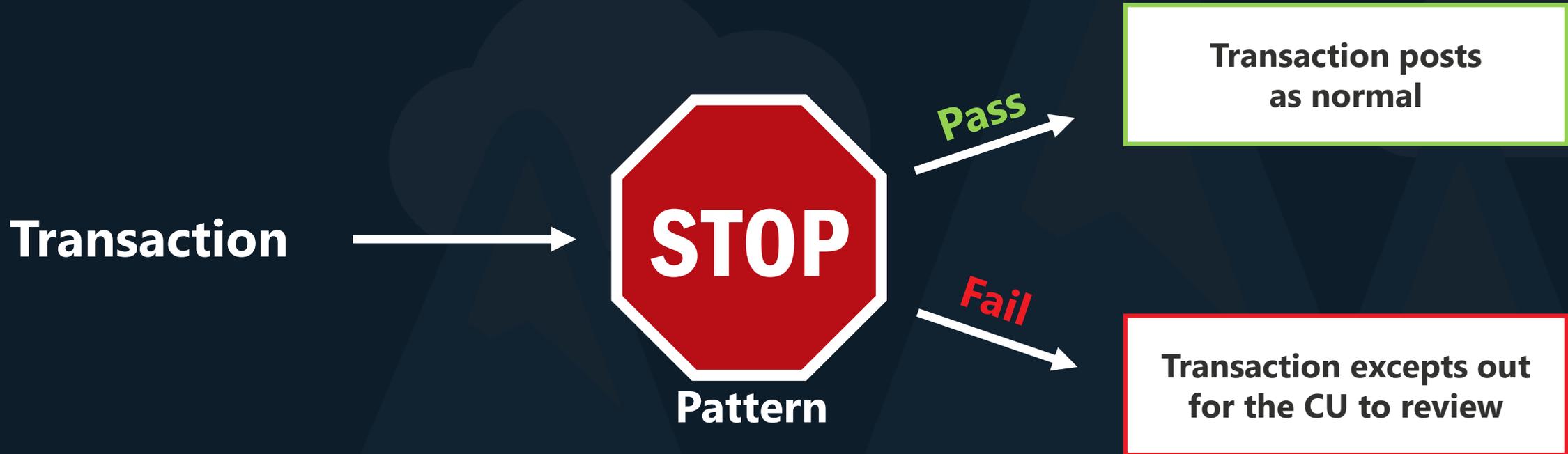
Abnormal Activity Transaction Pattern Configuration An up to **\$2,680** value, **FREE!**

Must be booked by December 31, 2024
store.cuanswers.com



What is Stop-No-Go?

STOPPING FRAUD IN ITS TRACKS



The Trail Ahead: Abnormal Activity Monitoring

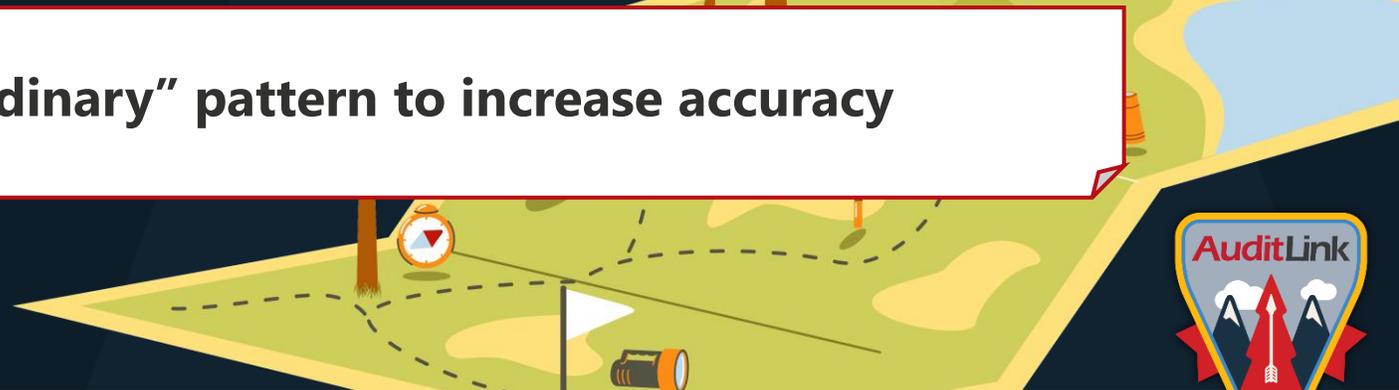
**Stop-No-Go
Real Time Fraud Monitoring**



Enhance Tools to Add Cross Channel Patterns



Update to “Out of the Ordinary” pattern to increase accuracy



A Note on Verafin

WHAT TO CONSIDER

- Examiners are pushing Verafin
- Verafin is pushing sales hard
- It's expensive
- Native data vs. file transmission
- Underestimation of human resources needed



Check out the article in the CUSO Mag summer 2024 print edition



Vendor Management: The Unsung Hero

LET US HANDLE IT FOR YOU!

- ➔ Examiners looking more closely at vendor management
- ➔ Over 130 CUSOs and CUs on the system nationwide
- ➔ Over 1,100 vendors already in VM
- ➔ Huge time savings
- ➔ Quick and easy implementation



Learn more: LC24.info/AVM

Analytics Booth

MATT COLLINS
BUSINESS INTELLIGENCE ANALYST



Analytics Booth June Release

- *NEW* reporting toolkit
 - Grouping your general ledger accounts
 - Ratio report builder
- Enhanced transactional analysis – data gathering
- Portfolio alerts
- Data reconciliation

Check out the release summary: LC24.info/release



Analytics Booth June Release

ALERTS



TRENDS



DASHBOARDS



REPORTING



Analytics Booth June Release

GL Balance Group Builder

Group Name: My Loan Group - Current Month

Group Type: Assets

Accounts Balance: \$ 1,511,734,127

Number of Accounts: 100

Financial Reports:
 Balance Sheet
 Income Statement

Add a Range of Accounts:
70100 To 70199 Add Accounts

OTB Formula Component Average

Total OTB Value: \$ 0

Buttons: Link OTB's, View/Edit OTB's, View/Edit Accounts, Delete Group, Cancel, Save



Analytics Booth June Release

GL Balance Group Builder

Group Name: Total Shares Balance - Current Month

Group Type: Liabilities

Accounts Balance: \$ 1,192,787,413

Number of Accounts: 94

Financial Reports:
 Balance Sheet
 Income Statement

Add a Range of Accounts:
90100 To 90399 [Add Accounts](#)

OTB Formula Component Average

Total OTB Value: \$ 0

[Link OTB's](#) [View/Edit OTB's](#) [View/Edit Accounts](#)

[Delete Group](#) [Cancel](#) [Save](#)



Analytics Booth June Release

Formula Builder

Formula Name: Total Loans - Credit Union Balance

Ratio
 Formula Component

Field 1: My Loan Group - Current Month - Field 2: My Participation Loans - Current Month

Value 1: \$1,511,734,127 Value 2: \$573,772,388

\$937,961,739



Analytics Booth June Release

Formula Builder

Formula Name: Ratio Formula Component

Field 1: Field 2:

Value 1: Value 2:



Analytics Booth June Release

Ratios Report Builder | December | 2023 | All Branches

GL Balance Groups | Formulas | **Ratio Reports** | Financial Reports

Add Group | Add Formula/Ratio | OTB

Reports

- Ratios
- Report 2
- My New Report**

+

Revert Changes | Save Changes

My New Report

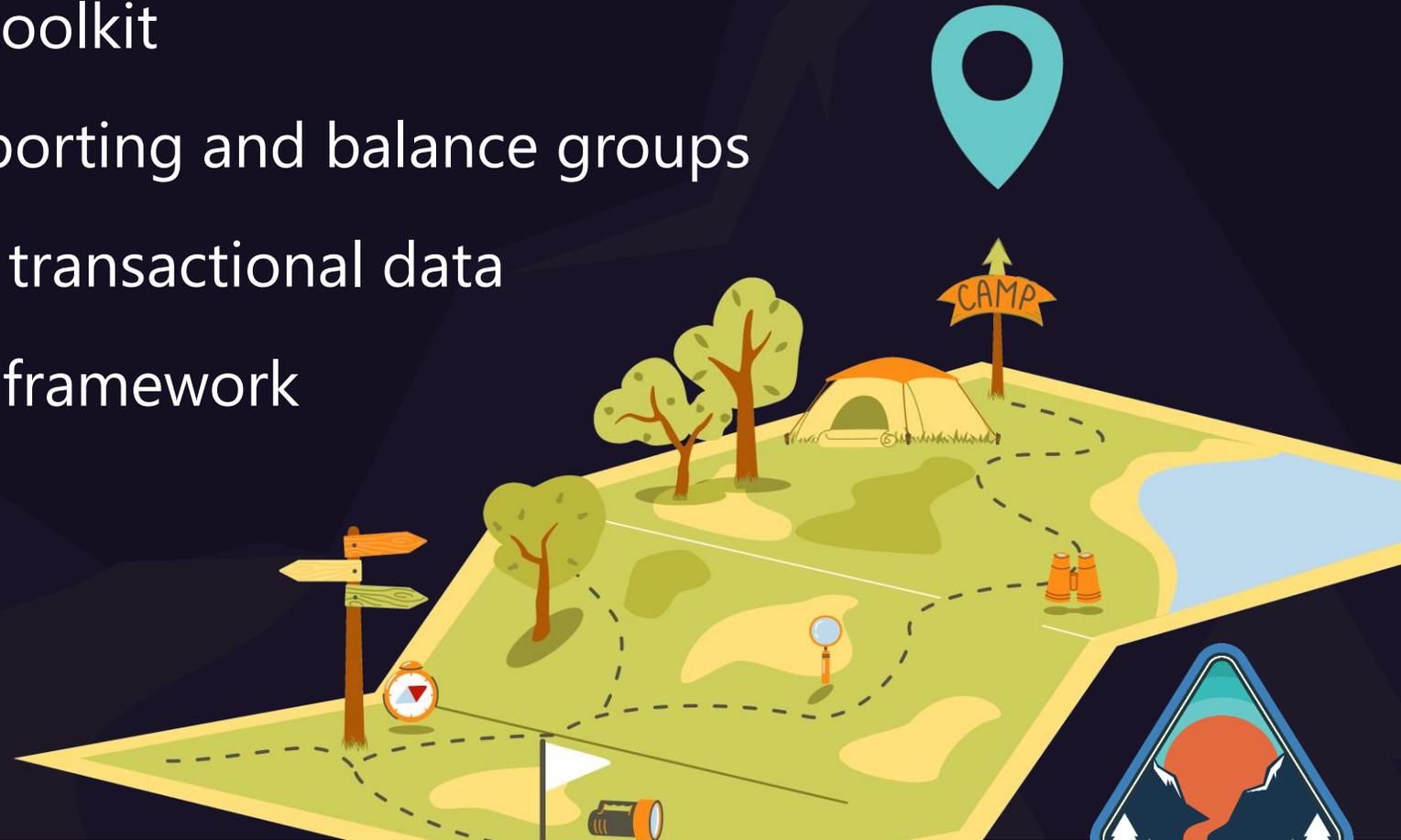
Ratio	Percent
My Loan-to-Shares - Current Month	80.0%
My Loan Yield	5.6%
My Cost of Funds	1.3%



Analytics Booth December Release

ANALYTICS BOOTH 24.12

- *NEW* financial statement toolkit
- Enhancements to ratio reporting and balance groups
- Presentation of enhanced transactional data
- Improvements to website framework
 - Rapid patching
 - Rapid deployment
 - Visual improvements



Analytics Booth December Release

Financials Report Builder
March 2024
All Branches

GL Balance Groups
Formulas
Ratio Reports
Financial Reports

Add OTB
Add Group
Add Ratio
Add Section

Balance Sheets
Income Statements

Board Version
Website Version
CUNA Version
Short Version

+

Board Version
✎

Assets			
+	Total Loans	\$ 977,798,696	97.2%
+	Accounts Receivable	\$ 874,598	0.1%
+	Cash	\$ 2,312,346	0.2%
+	Investments	\$ 25,374,494	2.5%
Total Assets		\$ 1,006,360,134	
Liabilities			
+	Other Liabilities	\$ 155,415,161	48.4%
+	Borrowings	\$ 24,566,555	7.6%
+	Div/Interest Payments	\$ 141,390,240	44.0%
Total Liabilities		\$ 321,371,956	
Shares and Equity			
+	Other Liabilities	\$ 155,415,161	50.0%
+	Other Liabilities	\$ 155,415,161	50.0%
Total Shares and Equity		\$ 310,830,322	

Components
(Drag and Drop)

Header

Sub Header

Sub Total

Total

Blank Line

Balance Groups

Total Loans

Accounts Receivable

Cash

Investments

Revert Changes

Save Changes



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Each an up to \$450 value, FREE!**

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store.cuanswers.com



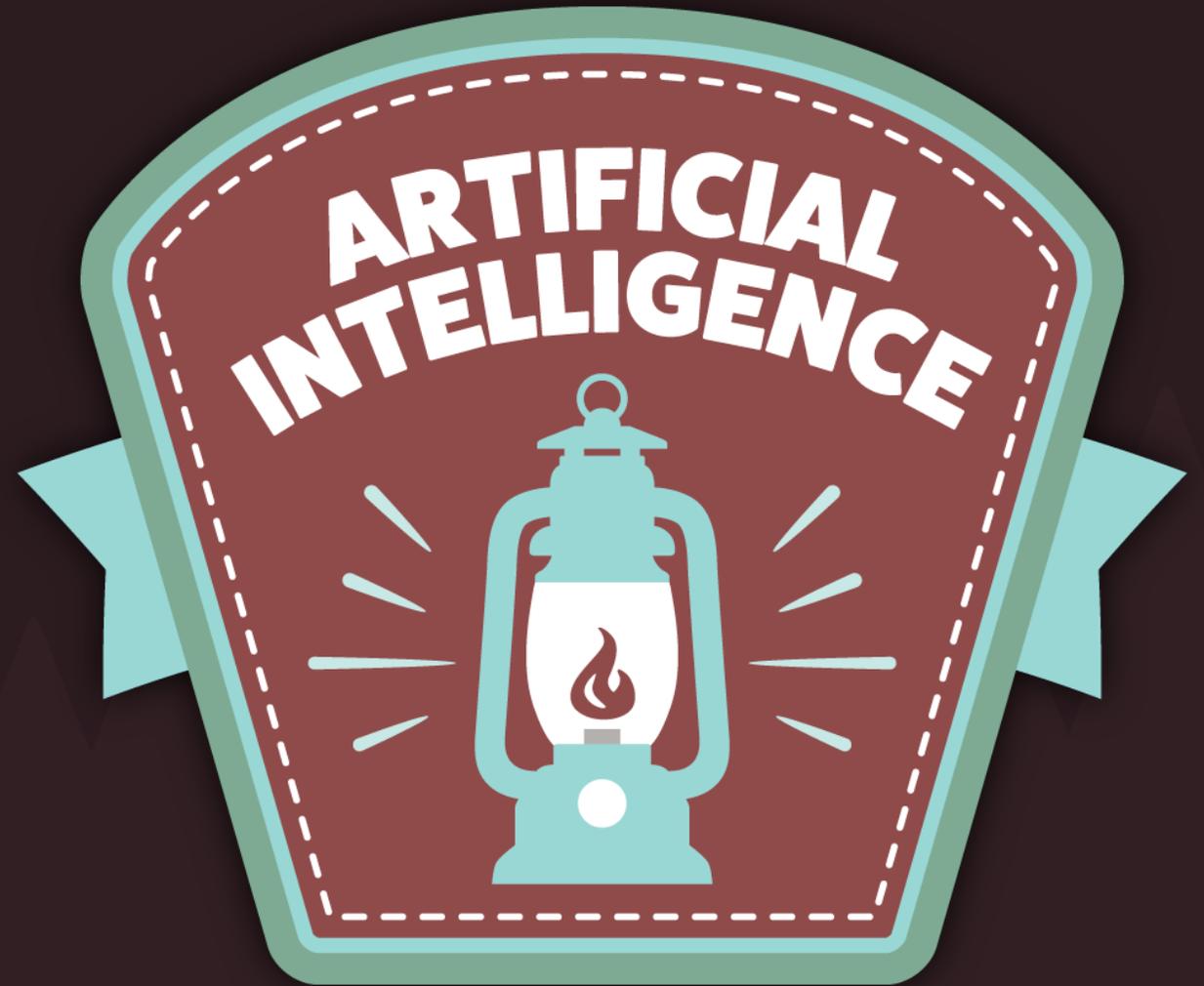
Investigating Artificial Intelligence

BRIAN MAURER

EVP SOFTWARE DEVELOPMENT

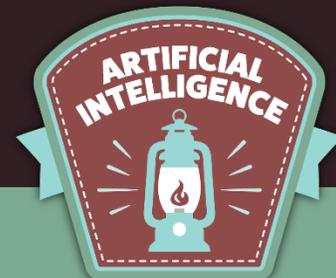
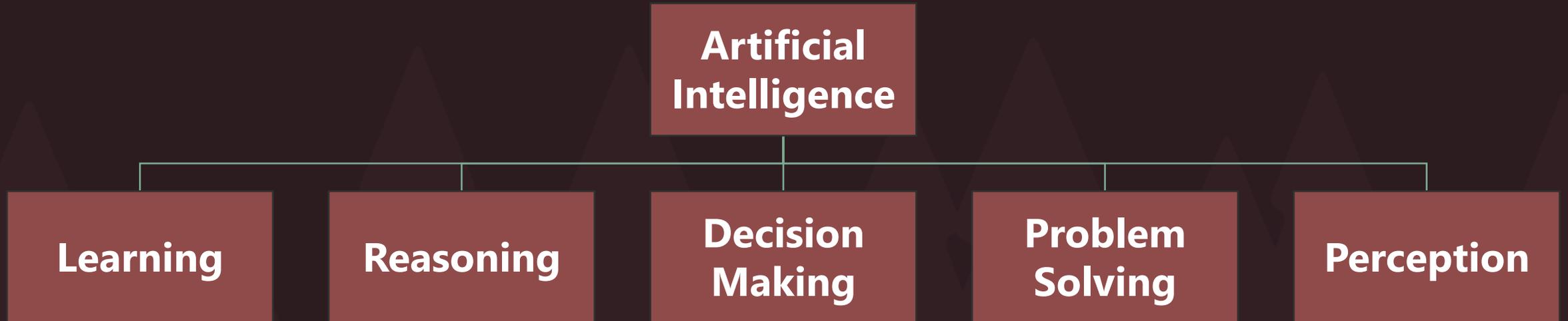
MATT COLLINS

BUSINESS INTELLIGENCE ANALYST



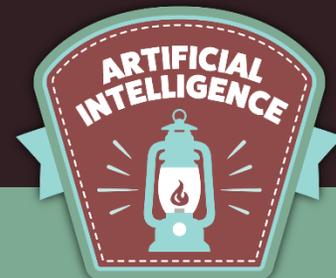
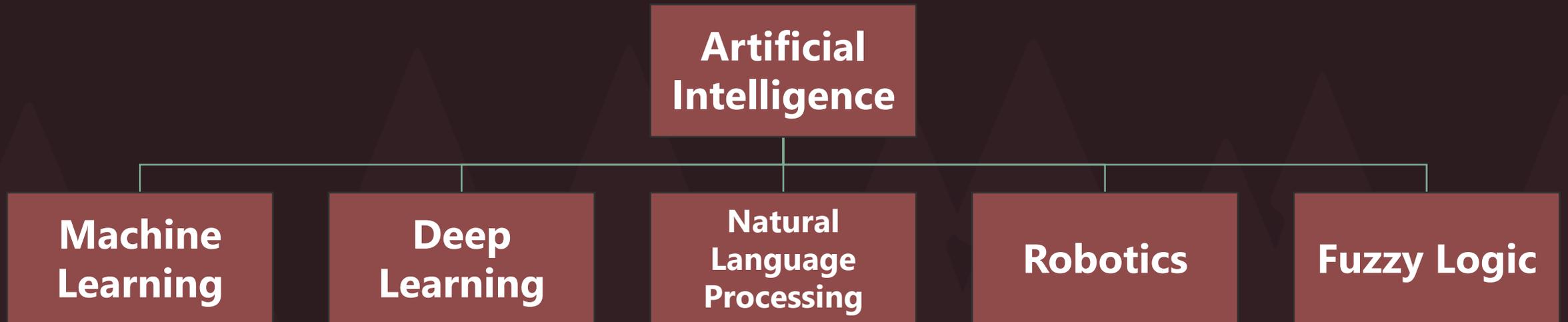
What Have We Learned About A.I.?

THE BASIC COMPONENTS OF ARTIFICIAL INTELLIGENCE



What Have We Learned About A.I.?

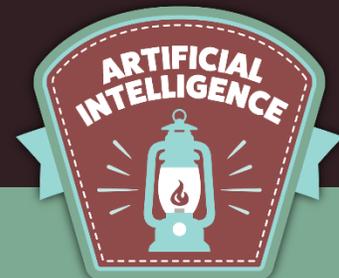
THE DIFFERENT FLAVORS OF ARTIFICIAL INTELLIGENCE



A.I. Comes with a Caveat

BALANCING GROWTH AND SECURITY

- Vendors come and go quickly
- Beware of turning it loose; what will it do with your data?
- Artificial Intelligence can be tricked by the savvy
- Artificial Intelligence is *not* a series of IF/THEN statements



What We're Working On

THROUGH THE GRAPEVINE AT CU*ANSWERS

1. Coding and QC
2. Member-facing applications
3. Client-facing applications
4. Predictive analytics

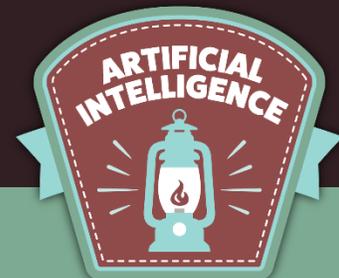
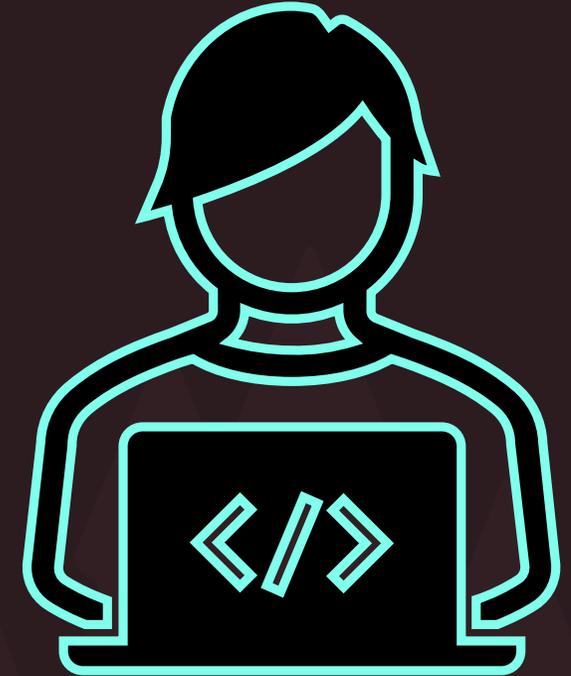


Learn more: [LC24.info/ai](https://lc24.info/ai)

Coding with A.I.

SHORTEN THE TIME FROM DEVELOPMENT TO DEPLOYMENT

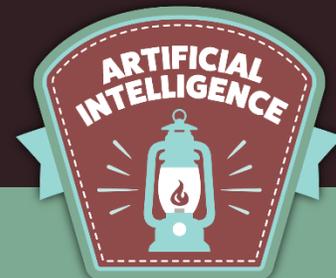
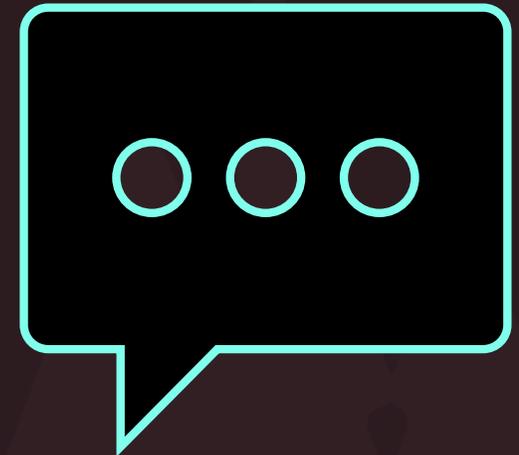
- Write original programs
- Translate code from language to language
- Improve QA/QC process
- We're investigating Codex (from OpenAI)
- Building a use case



Member-facing Applications

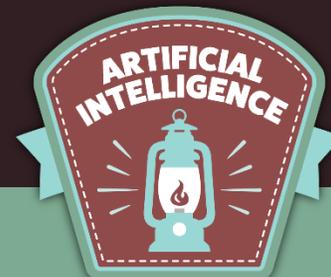
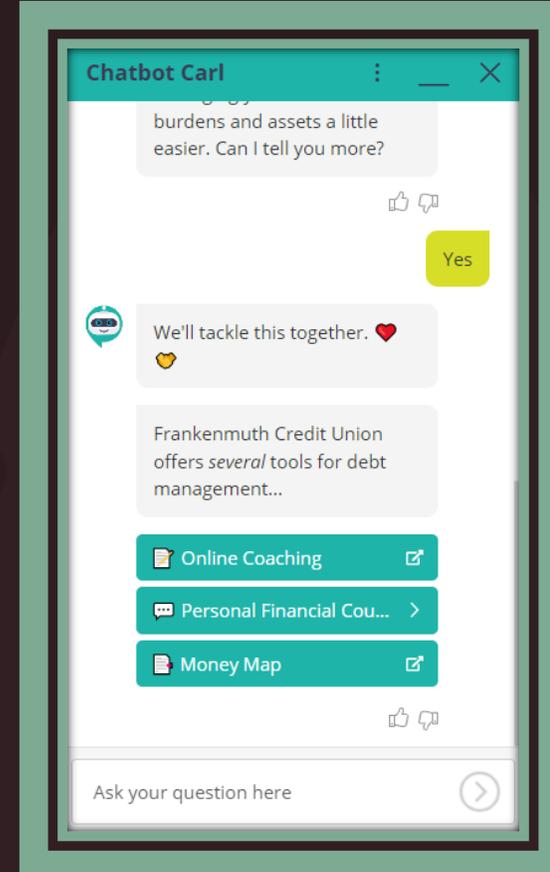
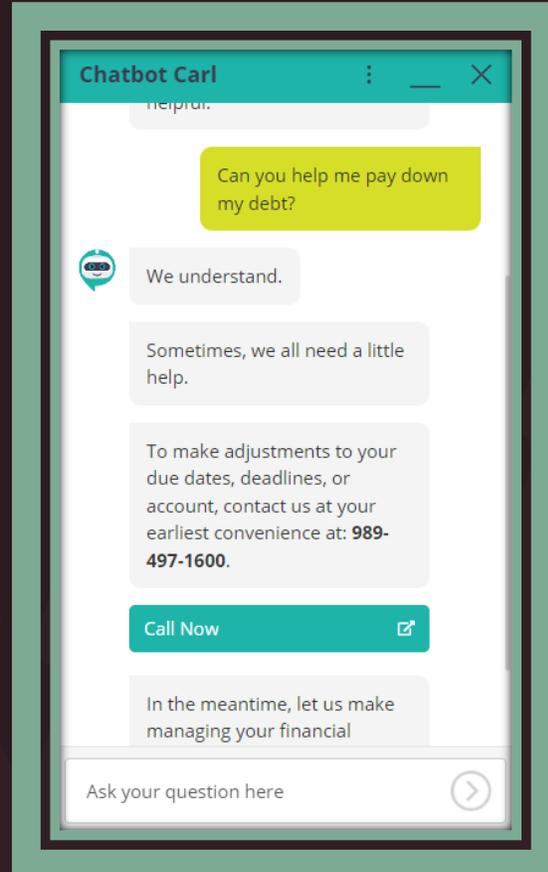
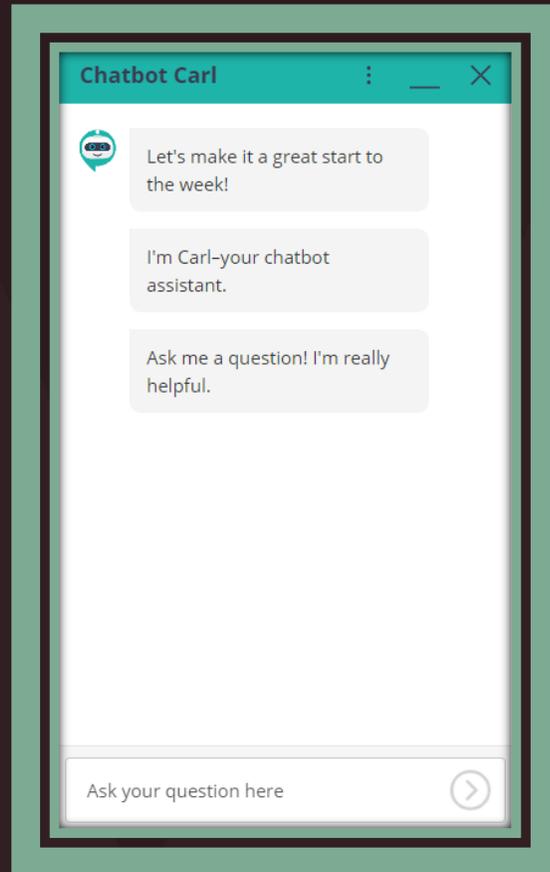
ENHANCE YOUR MEMBER EXPERIENCE AND REDUCE OVERHEAD

- Leverage your knowledge base to help answer member questions
- Improved and streamlined member experience
- Real-time chat applications
- We are tackling this area on two fronts:
 - Non-authenticated
 - Authenticated



Member-facing Applications

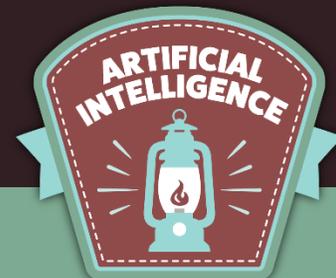
ENHANCE YOUR MEMBER EXPERIENCE AND REDUCE OVERHEAD



Client-facing Applications

IMPROVE YOUR STAFF'S ACCESS TO INFORMATION ON-THE-FLY

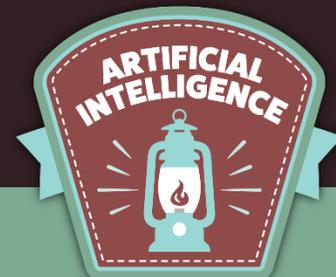
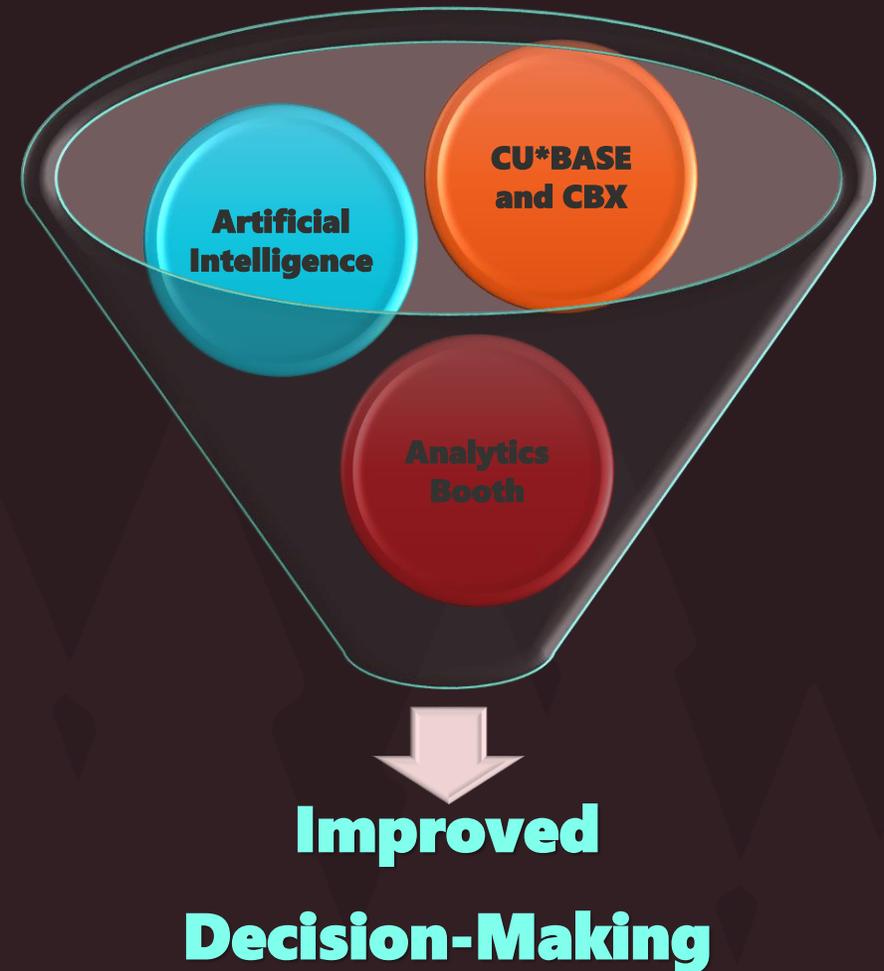
- Similar to member-facing applications
- Streamlined Client Services experience
- Escalation to subject-matter experts
- Leveraging our existing wealth of data



Data-driven Applications

UNIFY YOUR DATA AND AID IN DECISION MAKING

- Leverage your credit union data and inform your decisions
- Pair that with known behavioral and financial models
- Predict future member needs and enhanced cross-selling
- Inform your financial decisions and proactively adapt to market trends



Join the Conversation

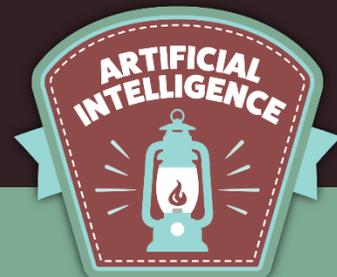
COMING SOON!

Conversations on 

Artificial Intelligence

A CU*Answers Collaboration Group

Join the email group: LC24.info/co-ai



Client Services & Education

KRISTIAN DANIEL
VP CLIENT SERVICES & EDUCATION



Client Services & Education at a High Level

- ➔ 22 CSRs currently
 - ➔ 16 in Grand Rapids
 - ➔ 6 in Las Vegas
- ➔ Support is available until midnight Eastern!
- ➔ Answered over 15,200 requests the last 6 months
- ➔ Taught 261 classes the last 6 months



Developing a Team



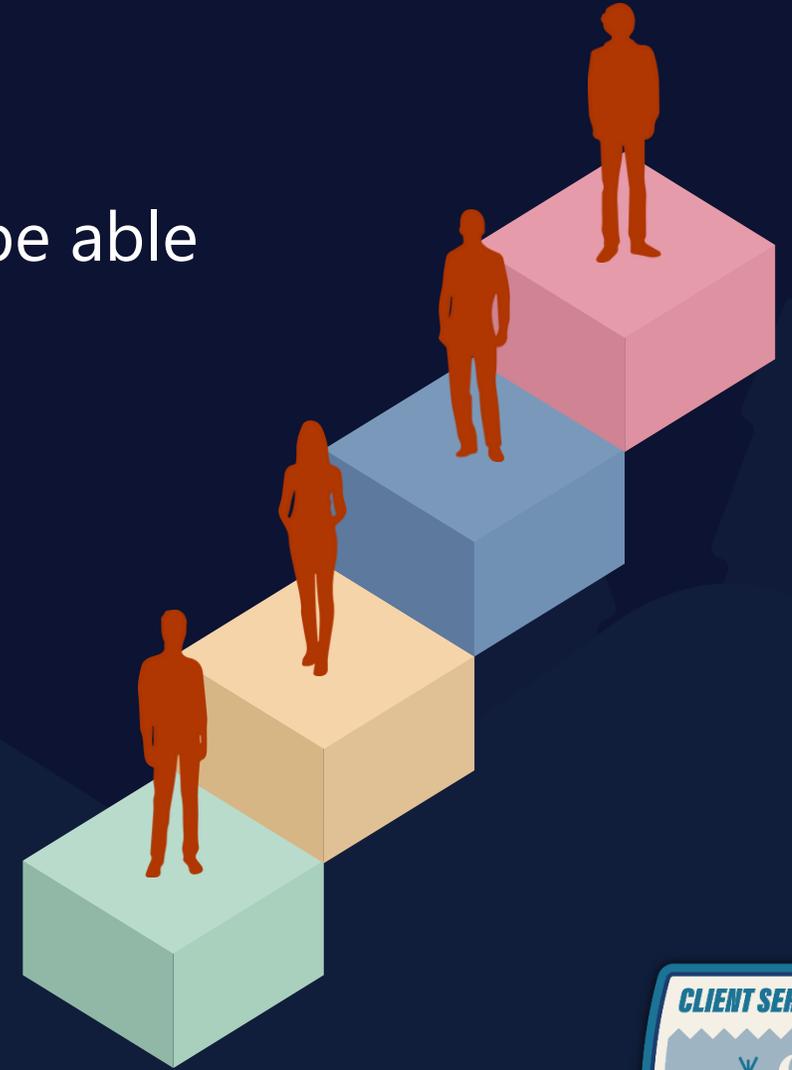
Studying a Major

- Creating subject matter experts
- Each team member picks a “major”
- Eventually pair them with an associated CMS employee
- Fewer escalations
- Certified trainer plan



Career Advancement Opportunity

- For newer staff, we set guidelines for them to be able to be promoted within the time
- Some guidelines include
 - Pre-conversion training
 - Live week support
 - Internal team support



Don't Forget About CU*BASE Training Edition

- ➔ Bedrock is a great free education tool, but...
- ➔ CTE lets you train your team on your member data using your CU specific configurations
- ➔ 33 currently live with more in the queue



Learn more: LC24.info/CTE



Trail Ahead: CU*BASE Training Edition

➔ CTE coming to High Availability



Learn more: LC24.info/CTE





Break Time

**Lunch will be served in the room
Conference will resume in an hour**

Two for Tuesday

143 episodes filmed

Over 90 special guests

Over 2K unique viewers



Let's watch some bloopers!

Consulting and Custom Training

JOHN BEAUCHAMP

VP CU*ANSWERS MANAGEMENT SERVICES



Tune-Ups Today



AuditLink



Lender*VP



Who They're For

- For recently converted credit unions and long-time partners alike



CUSO MAGAZINE

NEWS SECTIONS ▾ SUBSCRIBE SUBMIT A STORY! ADVERTISE WITH US PRESS CENTER ABOUT ▾ Q



Strategy

Are You Cutting the Ends Off the Ham?

September 25, 2019 1

294 views Share Like Dislike 0

If you've heard this expression before, you probably already know where I'm going with this. If you haven't, you're probably asking what hams have to do with credit unions (trust me, they relate). But don't worry, for those who fall into the latter group, I'll explain.

A frustrating process

I was recently at a credit union doing an "Imaging Solutions Tune-Up Engagement," which is an onsite visit where I walk around and look with a trained eye to see what needs improvement as it applies to the credit union's electronic document imaging solution and workflow. I talk to the staff to learn what's causing them grief and what they wish could be done better.

SIGN UP FOR OUR WEEKLY NEWSLETTER

Subscribe

* indicates required

Email Address *

First Name

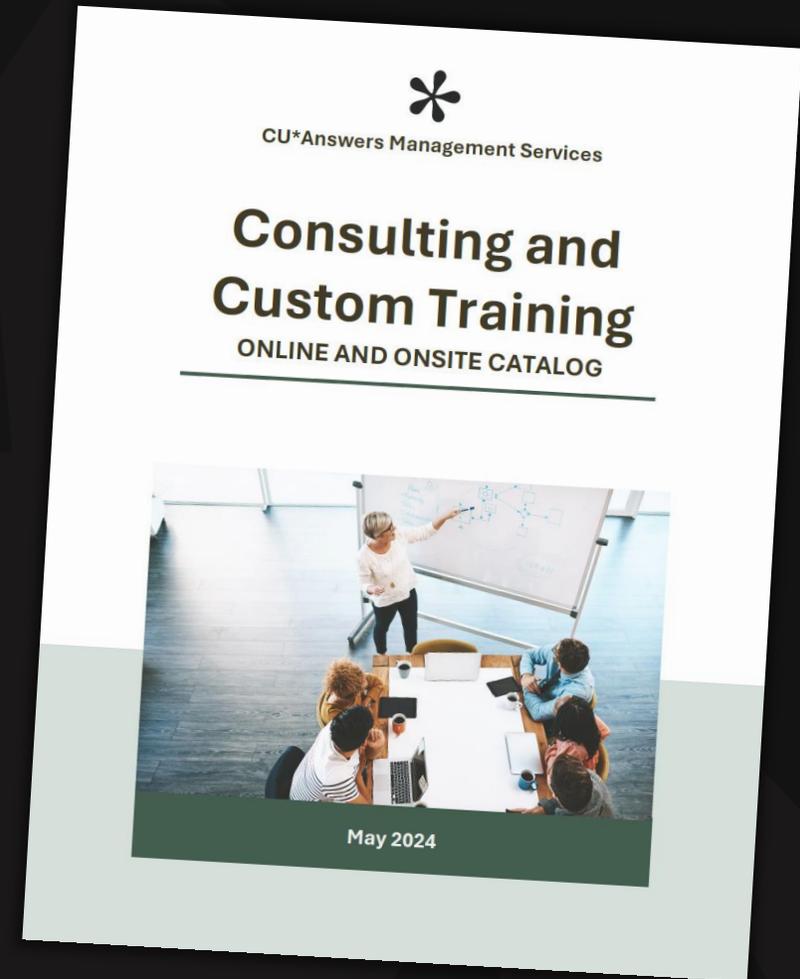
Last Name

SUBSCRIBE

Read the article: LC24.info/ham

What's New!

- ▶ Over 85 engagements with 8 teams
- ▶ For recently converted credit unions and long-time partners alike
- ▶ Not just onsite, all day events—short, online 1-hour engagements
- ▶ Mix and match based on needs



Check out the catalog: LC24.info/catalog



Free vs. For a Fee

Free Engagements

- High-level check ups
- Are you getting the most out of the resources available to you?
- Online only
- Get the bundle if you want it all!

Paid Engagements

- Onsite or online
- Specialized training and configuration review sessions
- Fine tune the system to your needs
- Best practice recommendations and opinions

Check out the store: LC24.info/tune-ups



Check These Out

Management Config Review

- Two-day onsite engagement targeting configurations around member service, lending, and collections
- Dashboard reviews and CU*BASE Release Strategies to get the most out of your core

CU*Forms Builder Session

- Deep dive into building forms and how to make the most of them
- Go beyond forms with a review of your processes and procedures to maximize efficiency

Daily Balancing Checklist Customization/Utilization

- Create a daily balancing checklist that works with your products and services
- Training for staff on how to use the checklist to improve daily balancing



GIVE AWAY TIME!

**2 Hours of Consulting
for 3 lucky winners
Each a \$200 value, FREE!**

Must be booked by December 31, 2024

store.cuanswers.com



1Click Offers

ASHLEY MELDER
VP PROFESSIONAL SERVICES, LENDER*VP



History of 1Click Offers

- Going strong since 2020!
- 1Click credit cards, lines of credit, and unsecured term loans
- Madison County FCU was our first user ever

The logo for 1CLICK features the number '1' in a large, stylized font with a gradient from orange to red. To its right is a green starburst shape containing a white mouse cursor arrow pointing towards the top-right. To the right of the starburst is the word 'CLICK' in a bold, yellow, sans-serif font with a black outline.

How Are Credit Unions Using 1Click Offers Today?

- Make members more sticky
- Credit building programs
- Holiday loans
- What about delinquency?

"Credit unions have always been reactive to lending. A member walks in and wants a loan... we do the loan and then cross sell additional products. 1Click Offers give us a proactive approach to lending."

- Eddie Garcia, Thinkwise CU



Recent Enhancements

- Obey first payment date details in the product config (23.10)
- Allow multiple forms to be configured per offer (23.10)
- Added e-sign feature for credit cards (23.10)
- Added suffix logic (June 2024)



1Click Autopilot



Learn more: LC24.info/pilot



GIVE AWAY TIME!

**1Click Autopilot Program
Quarterly or Semi-Annually for 1 Year
An up to **\$1,400** value, FREE!**

Form programming fees still apply
Must be booked by December 31, 2024

store.cuanswers.com



1Click Unfunded

- New type of 1Click Offer released this month!
- Still presents to members in online and mobile banking, but without immediate funding or loan creation
- Presents pre-approval letter to members showing your chosen dealership



Pre-Approved Loan Offer

Pre-Approved Loan Amount

\$75,000.00

Estimated Loan Rate	6.000%
Estimated Loan Terms	36 Months
Estimated Monthly Payment	\$2,281.66

Choose an Approved Dealer

Select One Dealer

TEST DEALER ⊙

123 TEST ST GRAND RAPIDS MI 49548

Processing Fee

You will incur a \$5.00 processing fee to accept this loan offer. Select an account to draw this fee from:

000 PRIMARY SHARE: ▼

I have read the [Terms & Conditions](#) of this offer and agree to the above terms.

HOW DOES THIS WORK? To accept this pre-approved offer, you first need to digitally e-sign & download the PDF dealer loan document. Once downloaded, take this document to the preferred dealer, and they will handle the rest! ...It's that easy!

Maybe Later

Decline

Accept Offer

Learn more: LC24.info/1click

GIVE AWAY TIME!

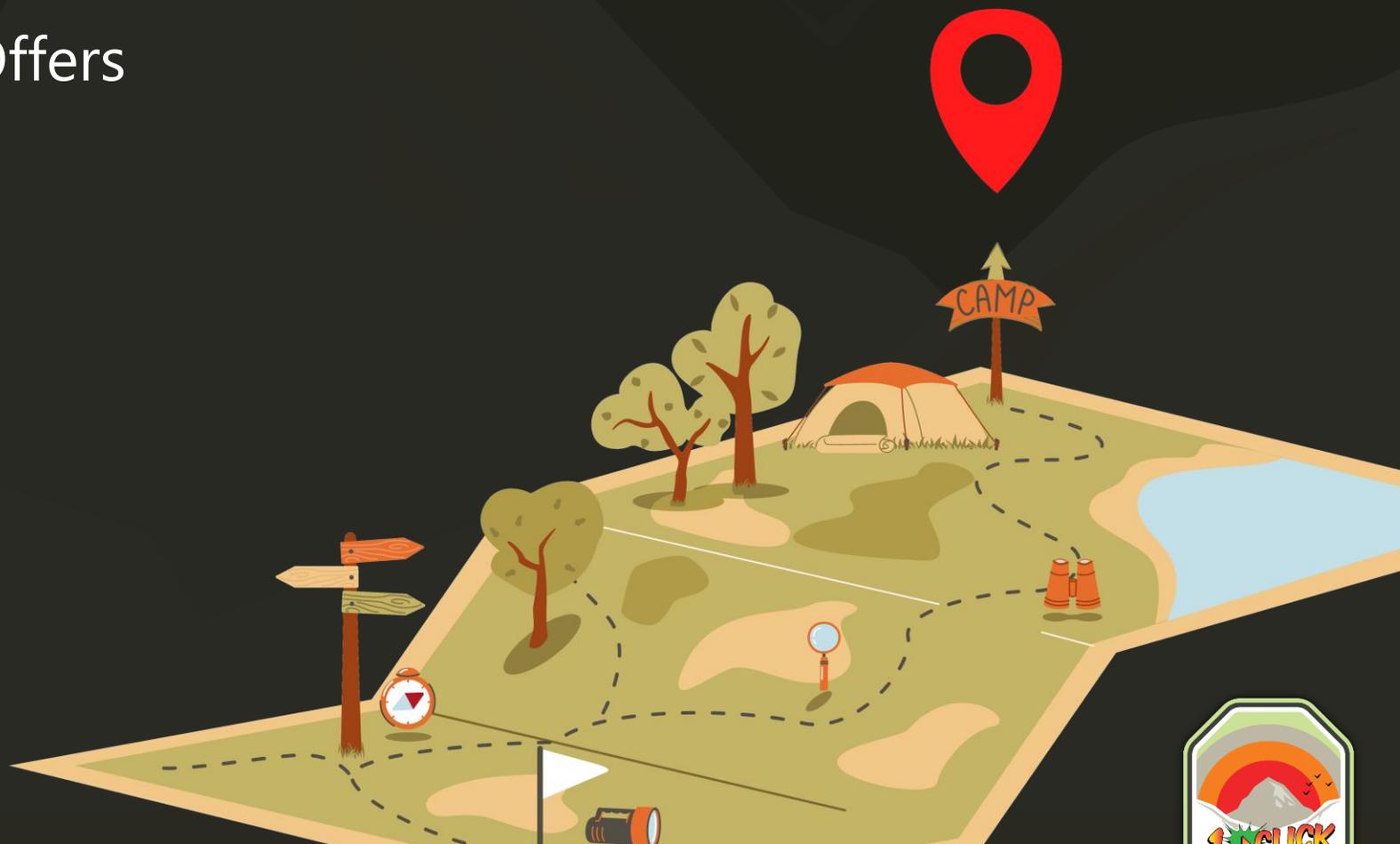
1Click Unfunded Offers Set Up A **\$700** value, **FREE!**

Form programming fees still apply
Must be booked by December 31, 2024
store.cuanswers.com



The Trail Ahead: 1Click Offers

- Batch delete for 1Click Offers
- Modified APR
 - Will print on disclosures



Learn more: LC24.info/1Cproj



What Else is Coming?

- 1Click Offers expiration date
- 1Click performance dashboard
- New type of loan offer that will marry CLR Path and 1Click!



Are You Using CLR Path?

- ▶ Use what you already know about your members
- ▶ Can help with non-lending decisions too
 - ▶ Located in Inquiry, Phone Operator, account opening, the loan application, member transfers, and Teller
- ▶ FREE tool for all CU*BASE credit unions!
 - ▶ With CLR Path coming to 1Click, it's an even greater value—get on board now!

CLR✓PATH
Character Lending on Reputation



Learn more: LC24.info/CLR

Exciting Enhancements Coming for CLR Path

- 1Click Relationship Offers
 - Instead of creating an account list, you set up a CLR Path score matrix
 - Scores 400-500 = \$750 max
 - Scores 501-600 = \$1,000 max
- Researching: Adding additional criteria for CLR Path



Learn more: LC24.info/CLR

What Lender*VP is Exploring

- 1Click Pay Over Time Loan Offers
- 1Click Secured Offers
 - A few sticking points



We Want to Hear What You Think!

➔ Come to Conversations On... 1Click Offers on October 17th!

Conversations on*

Lending

A CU*Answers Collaboration Group

Sign up: LC24.info/co-1c



Retailer Direct

- Auto decisions with FUEL
- New look and feel coming soon!
- Plus adding e-sign!

Loan Application

1 Applicant 2 Collateral 3 Loan

First Name	Mid Init	Last Name	Suffix	BirthDate	SSN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="mm/dd/yyyy"/>	<input type="text"/>
Home Telephone	Previous Telephone	E-mail Address	Foreign Citizen?	Marital Status	
<input type="text"/>	<input type="text"/>	<input type="text"/>	(Y/N) <input type="button" value="v"/>	Married? <input type="button" value="v"/>	
Driver License Number	Driver License State	Gender	Street Address	Address Suite#	
<input type="text"/>	Choose.. <input type="button" value="v"/>	Choose.. <input type="button" value="v"/>	<input type="text"/>	<input type="text"/>	
Current City	Current State	Current Zip	Current County		
<input type="text"/>	Choose.. <input type="button" value="v"/>	<input type="text"/>	<input type="text"/>		
Time at Current Address	Mothers Maiden Name	Own or Rent	Rental or Mortgage Payment		
<input type="text"/> Years <input type="text"/> Months	<input type="text"/>	Choose.. <input type="button" value="v"/>	<input type="text"/>		



Auto Financial Group (AFG)

- The integration is live!
- AFG Balloon Lending
 - Residual based, walk-away vehicle financing
- New button in CU*BASE LOS to pull a residual value from the AFG calculator

AFG
AUTO FINANCIAL GROUP



Did You Know Lender*VP Offers...

- Mortgage Servicing
- Collections Services
- Loan Category & Loan Product Configuration Services
- Tune Ups (Virtual and On-site)
- Custom Lending Training
- Free Educational Events

Learn more: LenderVP.com





Break Time

Be back in 10 minutes!

GIVE AWAY TIME!

Ascensus Implementation **A \$1,500 value, FREE!**

Monthly maintenance/support fees still apply
Must be booked by December 31, 2024
store.cuanswers.com



Online Banking

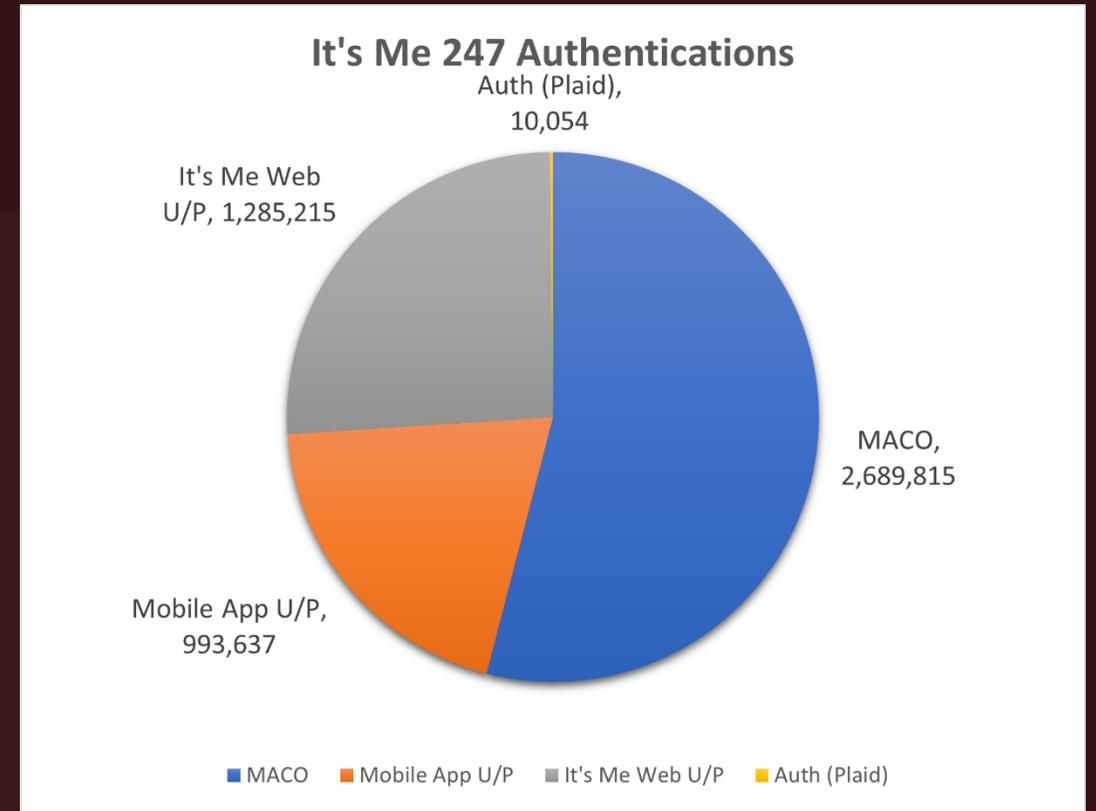
SETH LONGCORE
ONLINE BANKING TEAM MANAGER



Mobile vs. Desktop

WHAT'S "WINNING"?

- Accessibility and convenience matter to members
- Thought it was an even split between mobile and desktop, until...
- But... what happens when we remove aggregators like Intuit or Finicity?



Integrations and SSOs Everywhere

- The last year has seen an increase in the number of SSO and integration requests we've had come in
- From an internal standpoint, it means increased support
 - Tougher troubleshooting, more unique systems



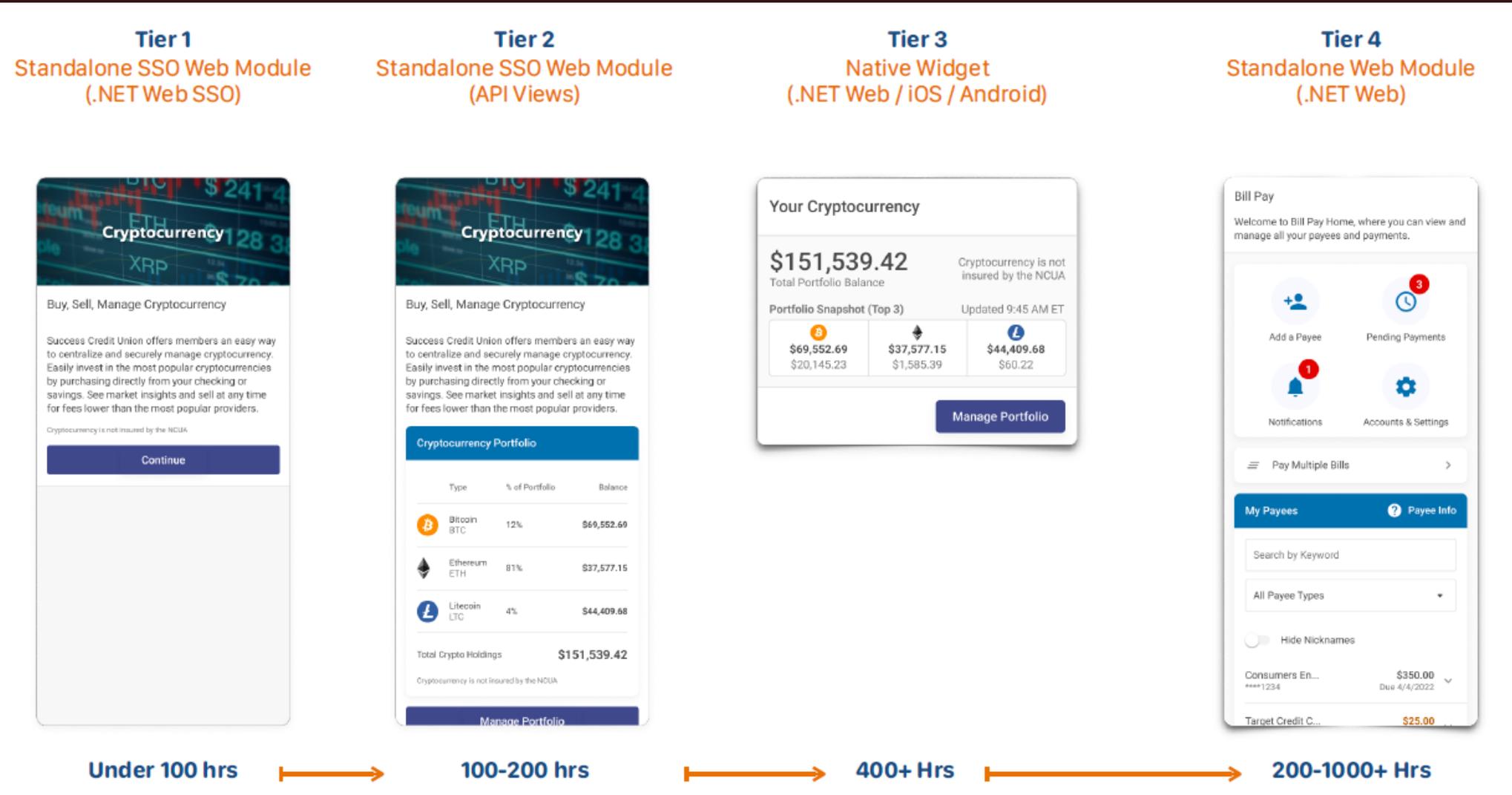
What is an “Integration” Anyway?

- A routine file exchange?
- Data retrieval from an external source?
- Link from online banking or the mobile app?
 - Dozens of styles, from simple to very complex
- Ask before you buy
 - Check the Kitchen and the Store
 - Contact DHD
 - Do your own due diligence

**“Just give us
your APIs
and we won’t
need you”
...NOT!**



Online/Mobile Banking SSO/Integration Types



New SSOs the Last Year

WE GET THEM THERE, THEY DO THE REST

- EconoCheck Benefits (ID Protect)
- PSCU CU Rewards for Credit Cards
- Tru Treasury from BizLink247
- Copper Financial wealth management

The EconoCheck logo features the word "ECONOCHECK" in a blue, sans-serif font. The letter "O" is replaced by a stylized circular icon with a blue and green gradient.The Tru Treasury logo consists of a dark blue rectangular background. On the left, there is a white icon of a stylized building or structure. To the right of the icon, the words "TRU" and "TREASURY" are stacked vertically in a white, serif font.

New Integrations the Last Year

➔ POPi/o

➔ Glia

➔ Unblu

➔ Hybrid integrations: InvestiFi and REPAY



Integrations vs. Screen-Scrape Aggregators

We can...

- ...check if typical traffic is coming in
- ...check if our system is receiving and responding to requests

We cannot...

- ...contact aggregators who do not have an official integration with us
 - And they are legion!
- ...chase down a single member's issue
 - Could be their device, browser, internet provider, connection quality, third-party app version, other middleman vendors, etc.

The Advantages of Plaid Integration

- Better data and transaction descriptions
- Members can discover the tools that work with Plaid and use them
- Members aren't sharing login credentials
 - And it's not interrupted by MFA!
- Open communication between our developers



The New Credit Card Application

MidUSA CU Contact Us Help

It's M247 Online Banking Home Pay & Transfer - Member Services - Go Mobile - New Accounts - SAMMY ST

Feature of the Week

- Text Banking >
- Success Mobile for iOS >
- Success Mobile for Android >
- eAlerts & Text Notifications >
- Custom Form >

Member Offers

- Modify a Loan Payment >
- Want to Skip a Loan Payment? >
- Apply for a Loan >

Money Management

- Bill Pay >
- Quick Transfer >
- Schedule Transfer >

Credit Card Application

 [Start Application](#)

Start My Application

What is the credit limit you are applying for?

Are you applying as an individual or with a co-applicant?

 Individual  With Co-Applicant

[Continue](#)

- Personal Information Address & Email >
- Finances & Housing Information & Employer Information >
- Payment Options Estimated Payment Information >
- Authorization Request Questions & Disclosures >

[Submit My Application](#)

Page will timeout in 14:13



Feature of the Week

Text Banking >

Success Mobile for iOS >

Success Mobile for Android >

eAlerts & Text Notifications >

Custom Form >

Member Offers

Modify a Loan Payment >

Want to Skip a Loan Payment? >

Apply for a Loan >

Money Management

Bill Pay >

Quick Transfer >

Schedule Transfer >

Credit Card Application



Product 30

This is Product 30!

9.990% APR

APR & Credit Line Subject to Credit Evaluation

Your Credit Line Request:

\$5,000.00

Applying as **Individual**

[Start a New Application](#)

Verify Personal Information
Phone, Address & Email >

Your Finances & Housing Information
Income & Employer Information >

Comments
Include a message to the credit union >

Credit Authorization Request
Final Questions & Disclosures >

Payment Options
Estimated Payment Information >



Feature of the Week

Text Banking >

Success Mobile for iOS >

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[Start a New Application](#)

✓ [Verify Personal Information](#)
Phone, Address & Email >

✓ [Your Finances & Housing Information](#)
Income & Employer Information >

✉ [Comments](#)
Include a message to the credit union >

✓ [Credit Authorization Request](#)
Final Questions & Disclosures >

☰ [Payment Options](#)
Estimated Payment Information >

[Submit My Application](#)



Feature of the Week

Text Banking >

Success Mobile for iOS >

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Member Offers

Modify a Loan Payment >

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Bill Pay >

Quick Transfer >

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Credit Card Application



Product 30

This is Product 30!

9.990% APR

APR & Credit Line Subject to Credit Evaluation

Your Credit Line Request:

\$5,000.00

Applying as Individual

Start a New Application

Application submitted!

Thank you for your application!

Your application number is 58654





It's Me247 Online Banking ST

← Co-Applicant Information

Co-Applicant Information

Select a Previous Co-Applicant

Select One...

TEST TESTER

JAMES A PERSON

Create New Co-Applicant

Back Continue

Feature of the Week

Text Banking >

Success Mobile for iOS >

Success Mobile for Android >

eAlerts & Text Notifications >

Custom Form >

Member Offers

Modify a Loan Payment >

Want to Skip a Loan Payment? >

It's Me247 Online Banking ST

Applying with Co-Applicant Start a New Application

Progress bar

✓ Verify Personal Information
Phone, Address & Email >

✓ Your Finances & Housing Information
Income & Employer Information >

✓ Co-Applicant Information
Enter Your Co-Applicant Information >

✓ Comments
Include a message to the credit union >

✓ Credit Authorization Request
Final Questions & Disclosures >

☰ Payment Options
Estimated Payment Information >

Submit My Application

It's Me247 Online Banking ST

← Payment Options

Payment Information:

A minimum payment is required each month based on a credit card balance. For example, if your balance is the maximum requested credit limit of \$5,000.00, the minimum estimated payment, including finance charges, would be \$150.00.

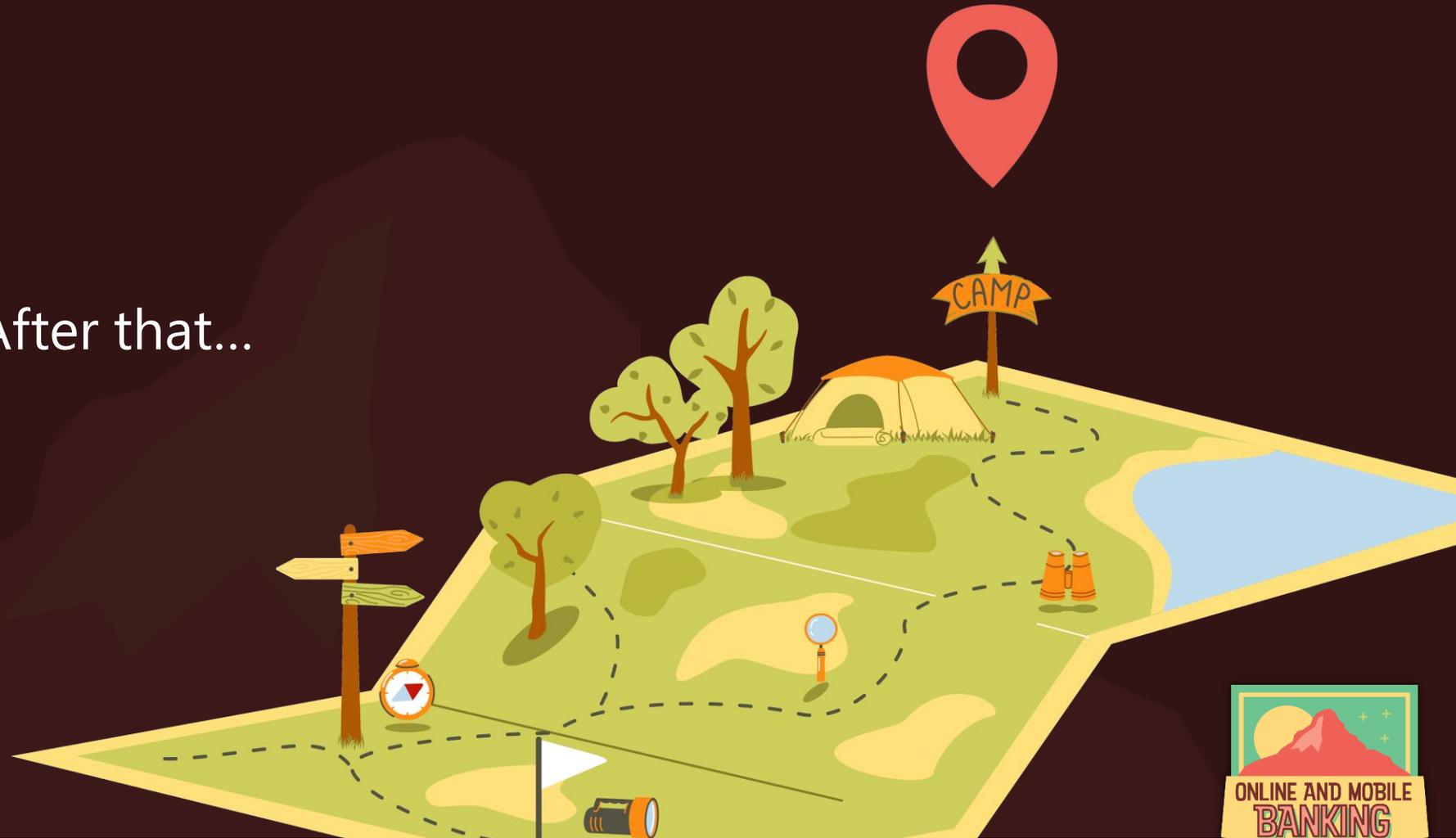
Optional Payment Protection Options:

- Enroll me for [Single Credit Life](#) and [Single Disability](#).
- Enroll me for [Joint Credit Life](#) and [Single Disability](#).
- Enroll me for [Joint Credit Life](#) and [Joint Disability](#).
- Enroll me for [Single Credit Life](#).
- Enroll me for [Joint Credit Life](#).
- Enroll me for [Single Disability](#).
- Enroll me for [Joint Disability](#).
- Do not enroll me for credit card payment protection.

Back Continue

The Trail Ahead: New Loan Applications

- Credit card: Soon!
- Auto loan: Next...
- Unsecured loan: After that...



Learn more: LC24.info/loanapps



MFA for Login Coming Soon

- Multi-factor authentication in Beta August 2024
- Credit unions can turn it on with the 24.10 release
- It's a global switch
 - On or off for your entire membership!
- Keep in mind screen-scrape aggregators



Bot Defense and Infrastructure Upgrades

- What is bot defense?
- Internal changes for improved development and support



BizLink 247 Account Aggregation

Success Credit Union Find a Branch Assist (FAQ) My Security Contact Us Help


Home Pay & Transfer Business Services Go Mobile New Accounts ROBINSON LAND CO

Robinson Land Co LLC
You are using BizLink 247

Share Accounts	\$15,262.50
Certificates	\$10,489.33
Loans	\$18,909.51
Credit Cards	\$2843.91

[View Full Account Summary](#)



New SEE button for BizLink 247

Download Cleared Checks

From Account: 002 CHECKING

From Date: 09/08/2021 To Date: 10/25/2021

[By Date](#) [Check #](#) [Download](#)

005 BUSINESS REWARDS CC



\$2843.91
Current Balance

\$27,156.09
Available Balance

Next Payment Due: **March 24, 2024**

Card is **Unlocked** [Pay Now](#)

Favorite Accounts

001 SAVINGS	Available Balance	\$10,484.33
002 CHECKING	Balance	\$4,773.17
005 BUSINESS REWARDS CC	Balance	\$2843.91
103 BUSINESS LOAN	Available Balance	\$18,909.51

[See Full Account Summary](#)

News & Information

- SCU Business Newsletter
- New! Merchant Services

SCU Business Products

- Checking & Savings
- Commercial Loans

Pay Bills

- Bill Pay Businesses Edition

103 BUSINESS LOAN

\$341.50
Payment Due: 4/4/24

\$18,909.51
Loan Balance

[Make a Payment](#)

Favorite Features

- Bill Pay
- Pay Anyone
- eStatements





ROBINSON LAND CO
You are using BizLink 247

Share Accounts	\$15,262.50
Certificates	\$10,489.33
Loans	\$18,909.51
Credit Cards	\$2843.91

[View Full Account Summary](#)

005 BUSINESS REWARDS CC



\$2843.91
Current Balance

\$27,156.09
Available Balance

Next Payment Due: **March 24, 2024**

Card is **Unlocked**

[Pay Now](#)

Cross-Account Summary

Cross Account Summary lets you view all your business account balances in one place. You can use the filter menu below to temporarily remove or add which accounts you want included in the totals.

[See & Jump to Your Other Business Accounts](#)

Filter Accounts

Share Accounts

Account	Available Balance	Actual Balance	Accrued Dividends	Jump
ROBINSON LAND CO 000 SAVINGS	\$10,489.33	\$10,489.33	\$17.96	Jump
ROBINSON LAND CO 001 MAIN CHECKING	\$8,957.92	\$8,957.92	\$0.00	Jump
LAKESIDE REALTY LLC 000 SAVINGS	\$5290.75	\$5290.75	\$8.21	Jump
LAKESIDE REALTY LLC 001 CHECKING	\$3827.34	\$3827.34	\$0.00	Jump
TRAVERSE POTTERY 000 SAVINGS	\$2110.88	\$2110.88	\$5.96	Jump
TRAVERSE POTTERY 001 SCU+ CHECKING	\$956.51	\$956.51	\$0.00	Jump
Account Totals:	\$31,632.73	\$31,632.73	\$193.80	

Credit Cards

Download Cleared Checks

From Account

002 CHECKING

From Date

09/08/2021

To Date

10/25/2021

By Date

Check #

Download

News & Information

- SCU Business Newsletter**
Be part of our new Business Member Community. New
- New! Merchant Services**
More ways to lower fees. Let us crunch the numbers.

SCU Business Products

- Checking & Savings**
Be part of our new Business Member Community. New
- Commercial Loans**
With a variety of financing solutions, including term loans and lines of credit

Pay Bills

- Bill Pay Businesses Edition**
Be part of our new Business Member Community. New

Accounts for all linked memberships are grouped like in the regular summary, with sub-totals



Credit Cards

Account	Balance	Amount Due	Due Date	Jump
 ROBINSON LAND CO 603 SCU+ BIZ REWARDS	\$2,489.21	\$179.94	7/24/24	
 LAKESIDE REALTY LLC 601 SCU+ CREDIT CARD	\$0.00	\$0.00	6/20/24	
 TRAVERSE POTTERY 601 SCU+ CREDIT CARD	\$156.51	\$86.56	7/24/24	
Account Totals:	\$2645.72	\$256.12		

Buttons to JUMP to that other membership

Loans

Account	Balance	Amount Due	Due Date	Jump
 ROBINSON LAND CO 620 SCU+ BUSINESS LOAN	\$49,039.44	\$678.42	6/27/24	
 TRAVERSE POTTERY 630 STARTUP LOAN	\$4,938.82	\$106.56	6/27/24	
Account Totals:	\$53,978.26	\$319.98		

Certificates

Accounts	Available	Actual	Dividends	Maturity Date	Jump
 ROBINSON LAND CO 124 24 MONTH CD	\$67.98	\$6,587.07	\$87.07	11/17/25	
 LAKESIDE REALTY LLC 124 36 MONTH CD	\$84.35	\$10,091.19	\$91.23	12/03/26	
Account Totals:		\$16,678.26	\$16,678.26		



GIVE AWAY TIME!

BizLink 247 Implementation
A \$3,000 value, FREE!

Must be booked by December 31, 2024
store.cuanswers.com



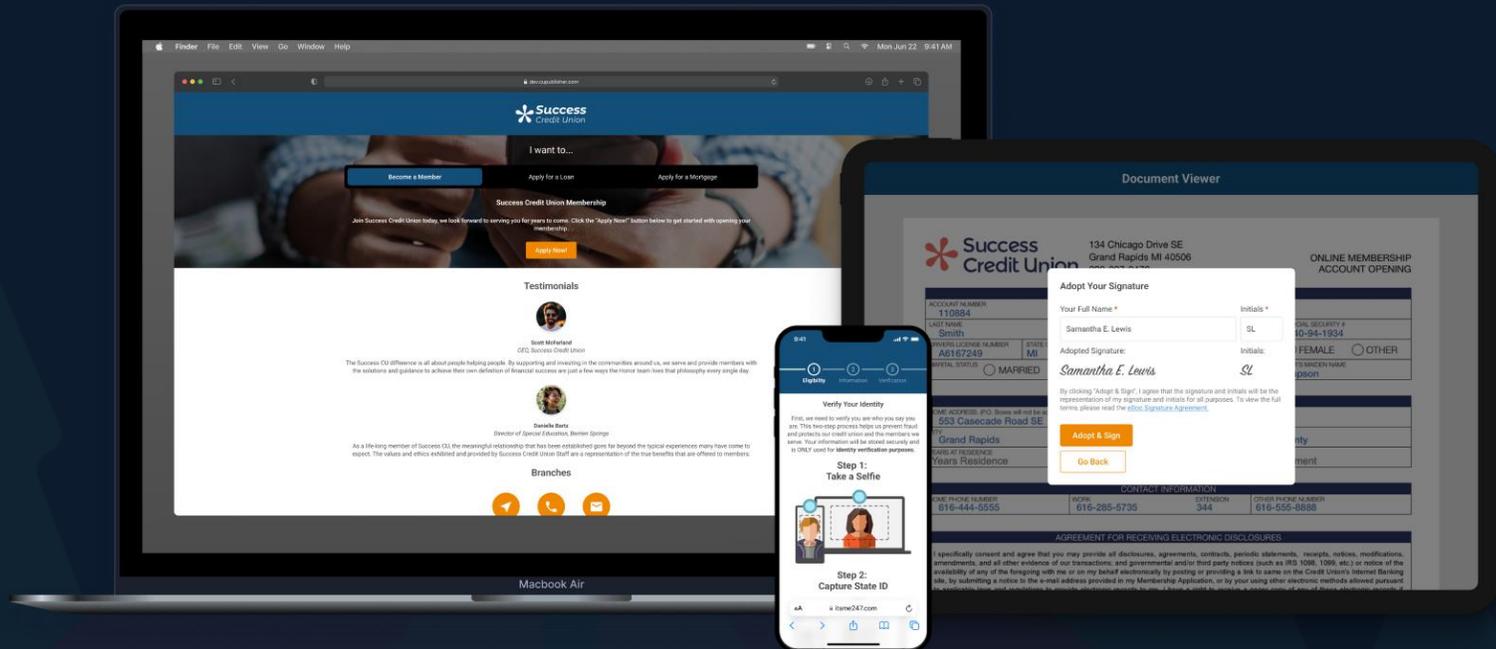
Online Applications

DAWN MOORE
EVP CLIENT EXPERIENCE



MAP/MOP

- **102** CUs with a MOP site
- **83** CUs with a MAP site
- Total MOP sites: **434**
- Total MAP sites: **98**



Visit the store: LC24.info/MOP



The Online Membership App Dilemma



Make it easier!
Make it shorter and faster!
Less work for the member!

Verify more!
Make them comply with my rules!
Less work for me!



Online Loan Application

- Mobile-first design introduced in 2013
- CC storefront introduced last June ➔
 - Reskin for existing app
- New credit card app coming this year
 - Auto/secured loan up next
- 152K applications submitted via this channel per year
 - 28% of all applications in the queue

The screenshot displays the Success Credit Union mobile app interface. At the top, the navigation bar includes the Success Credit Union logo, Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts. The user's name, Samantha Lewis, and ID are shown. A table lists account balances: Share Accounts (\$5,783.23), Certificates (\$510.95), Loans (\$9,653.68), Credit Cards (\$415.00), and Investments (\$13,610.95). Below this, two credit cards are featured: a 333 SCU+ REWARDS VISA with a current balance of \$1,430.72 and an available balance of \$13,569.28, and a 202 SAM'S JEEP with a payment due of \$354.76 and a loan balance of \$23,397.78. On the right, two credit card offers are shown: the SCU+ No Fee Credit Card with a 15.64% APR and the SCU+ Rewards Credit Card with a 16.27% APR. The 'Apply Now' button for the SCU+ Rewards Credit Card is highlighted with an orange box.



The Online Loan App Dilemma

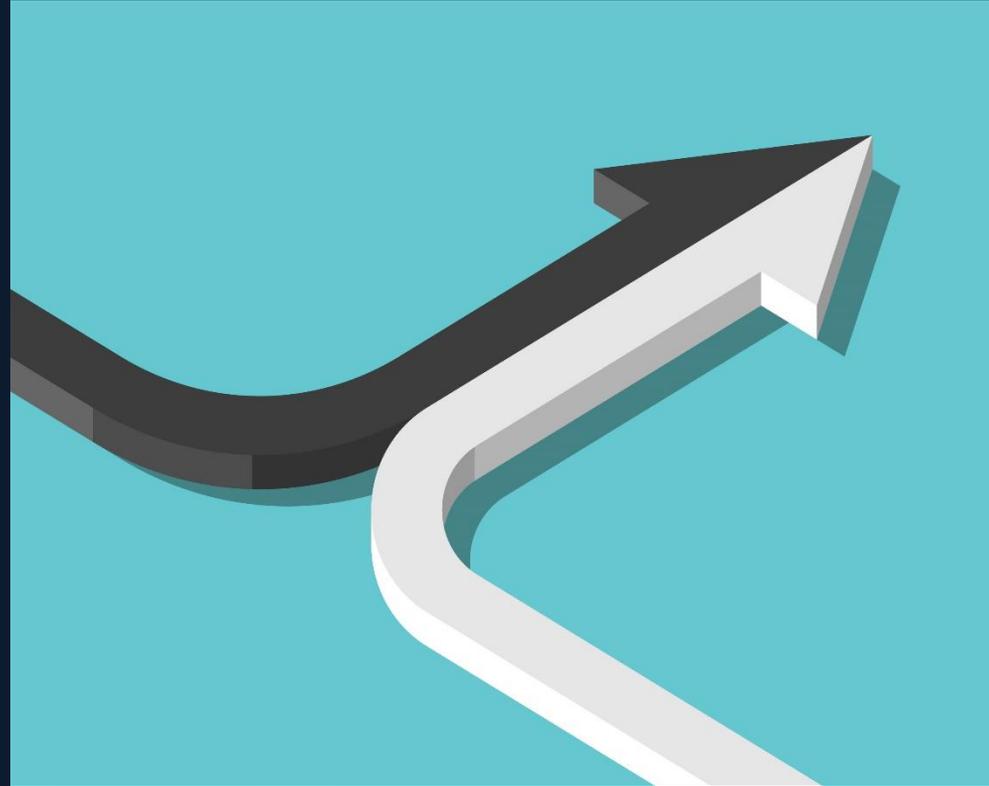


ONLINE LOAN APPLICATION → ← ONLINE MEMBERSHIP APP



Our Goal

ONLINE LOAN
APPLICATION



ONLINE MEMBERSHIP
APPLICATION



An idea we're studying



Authenticated "pre-membership" view of Online Banking



Join the Conversation



Online Member Experience

A CU*Answers Collaboration Group

Learn more: LC24.info/co



Putting It All Together

RECAP FROM A CEO'S
POINT OF VIEW





The Spirit of CU*Answers **Ambassador**

Jarod Bach

CEO, Bridge Credit Union
Powell, OH



Geoff's Top Ten

TURN THESE ON NOW!

- RTP Receive
- MemberPass
- Tune Ups
- Abnormal Activity Monitoring
- CU*Forms
- Payrailz P2P
- Analytics Booth
- 1Click Unfunded
- CLR Path
- Native Receipts



Geoff's Top Ten

ADD THESE TO YOUR BUSINESS PLAN

- Online Loan Apps
- Multi-Factor Authentication
- BizLink 247 Account Aggregation
- FedNow Receive
- CBX
- Zelle
- RTP Send
- 1Click Secured
- Pay Over Time
- A.I. Applications



Christmas in July

Reducing the credit
card transaction fee by
\$0.01 per transaction

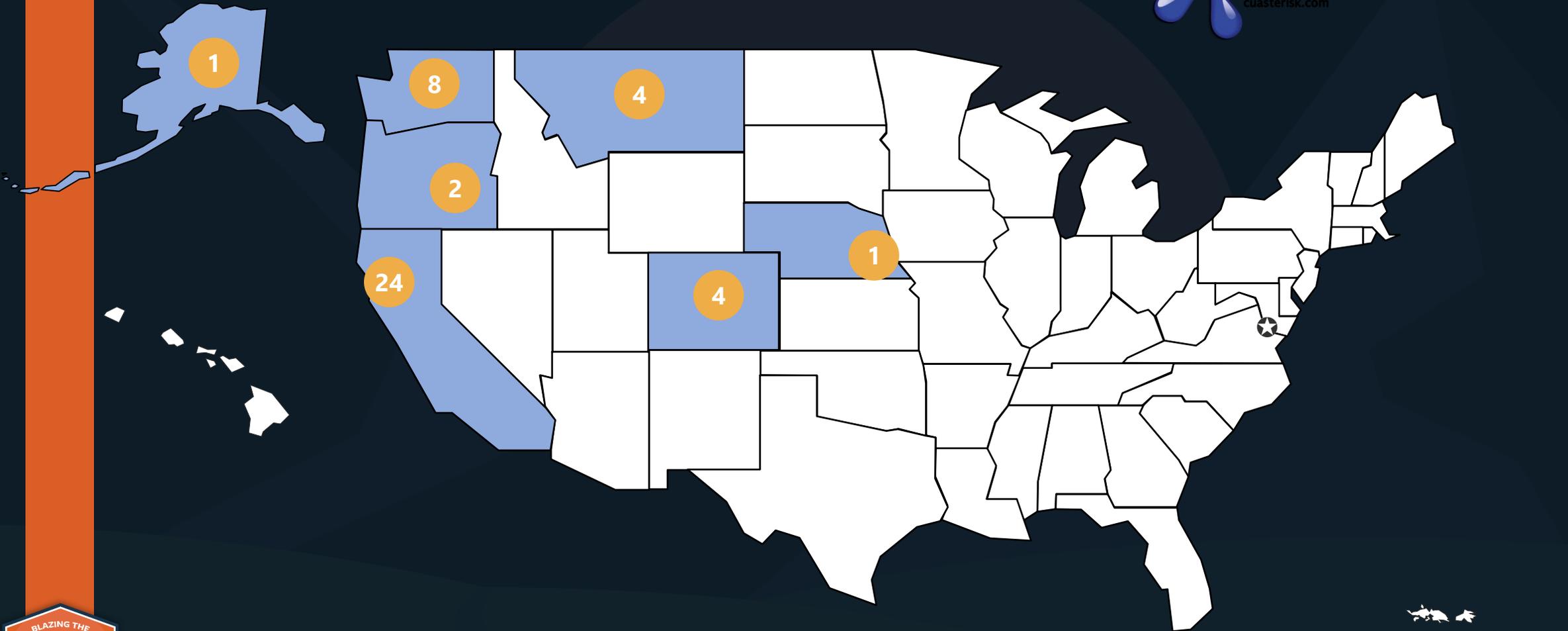
Saving the network
roughly \$360,000
annually!



44
CU*BASE Credit Unions
in **7** States



cuasterisk.com



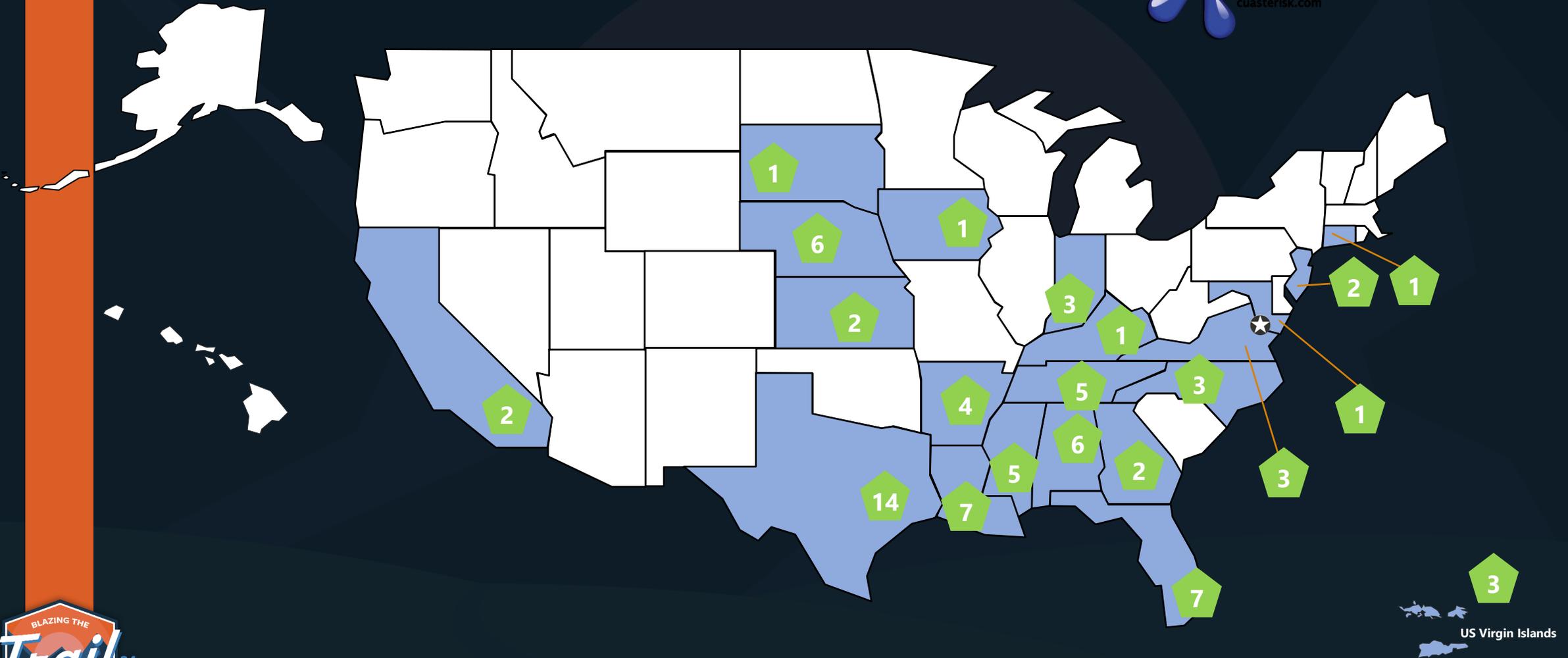
US Virgin Islands



Includes all clients under contract as of 4/1/2024



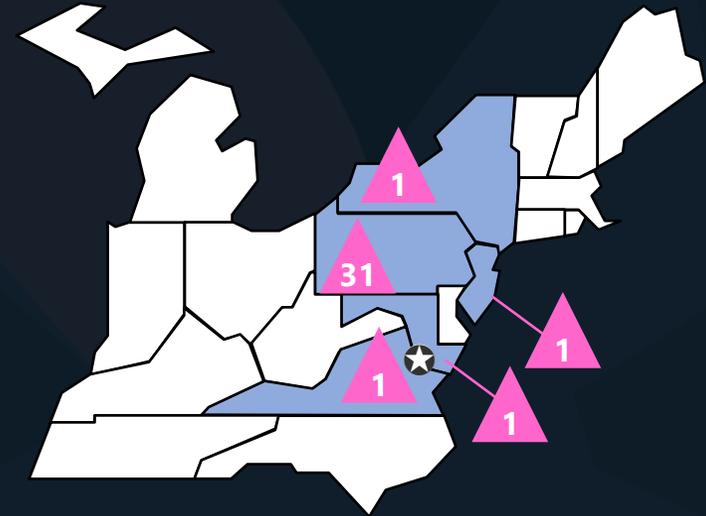
cuasterisk.com





cuasterisk.com

35
CU*BASE Credit Unions
in **5** States



Includes all clients under contract as of 4/1/2024

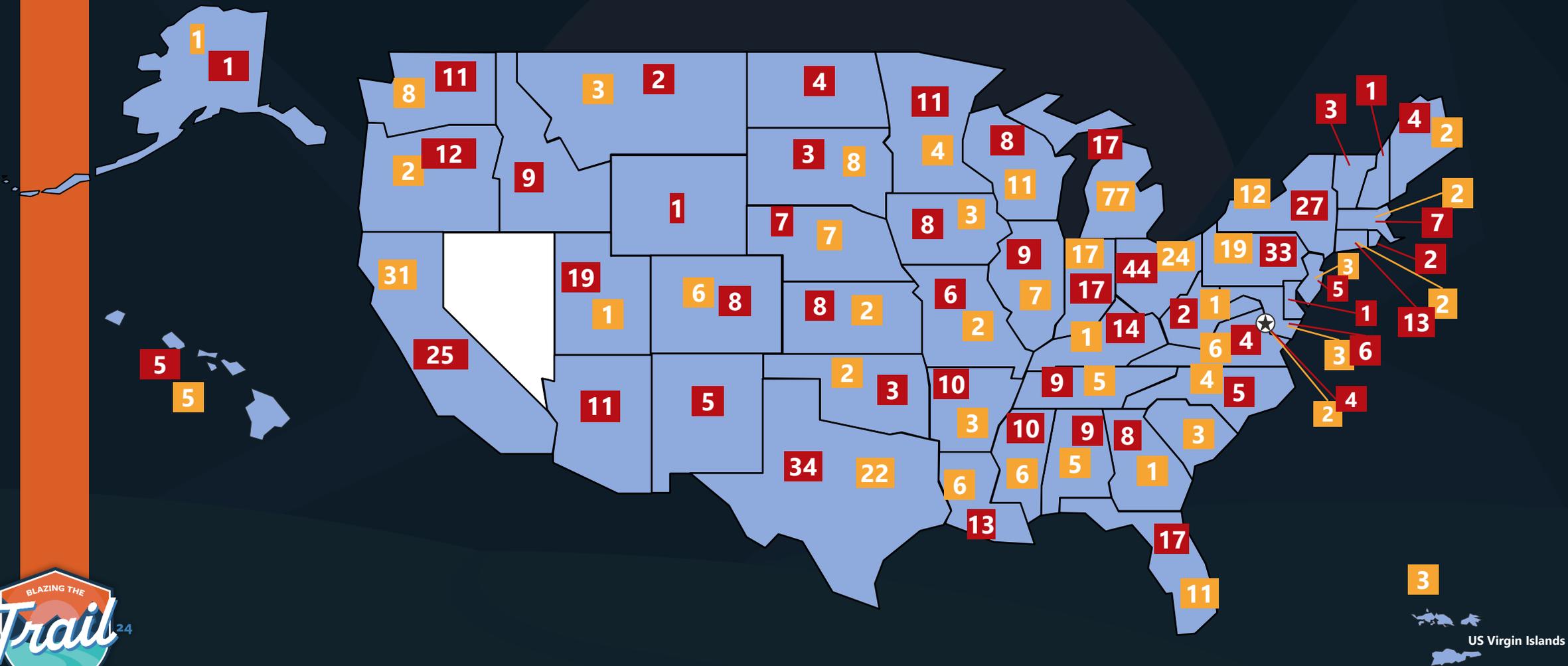




343 In-network CUs in **42** States

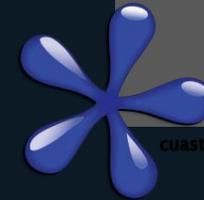


493 Out-of-network CUs in **49** States

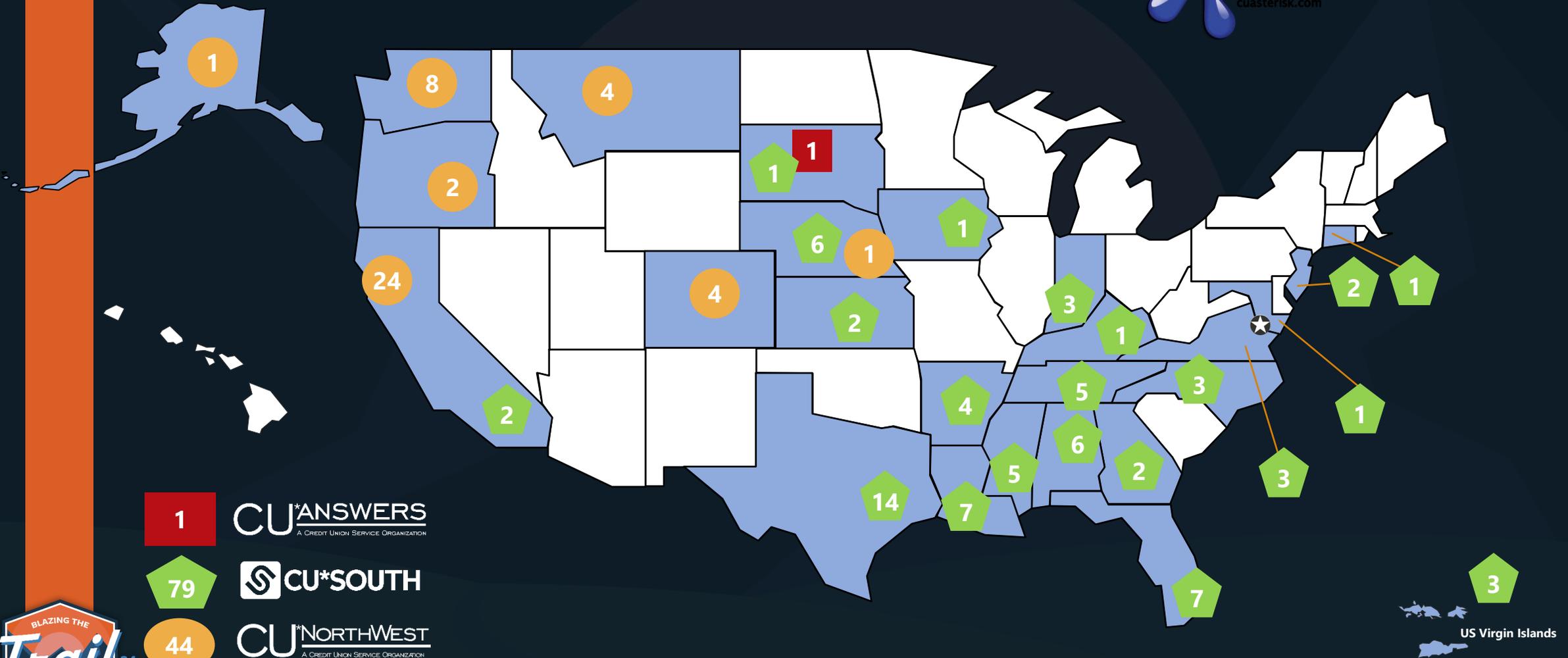


site-Four

124
CU*BASE Credit Unions
in 26 States



cuasterisk.com



1 CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

79 CU*SOUTH

44 CU*NORTHWEST
A CREDIT UNION SERVICE ORGANIZATION



Includes all clients under contract as of 4/1/2024



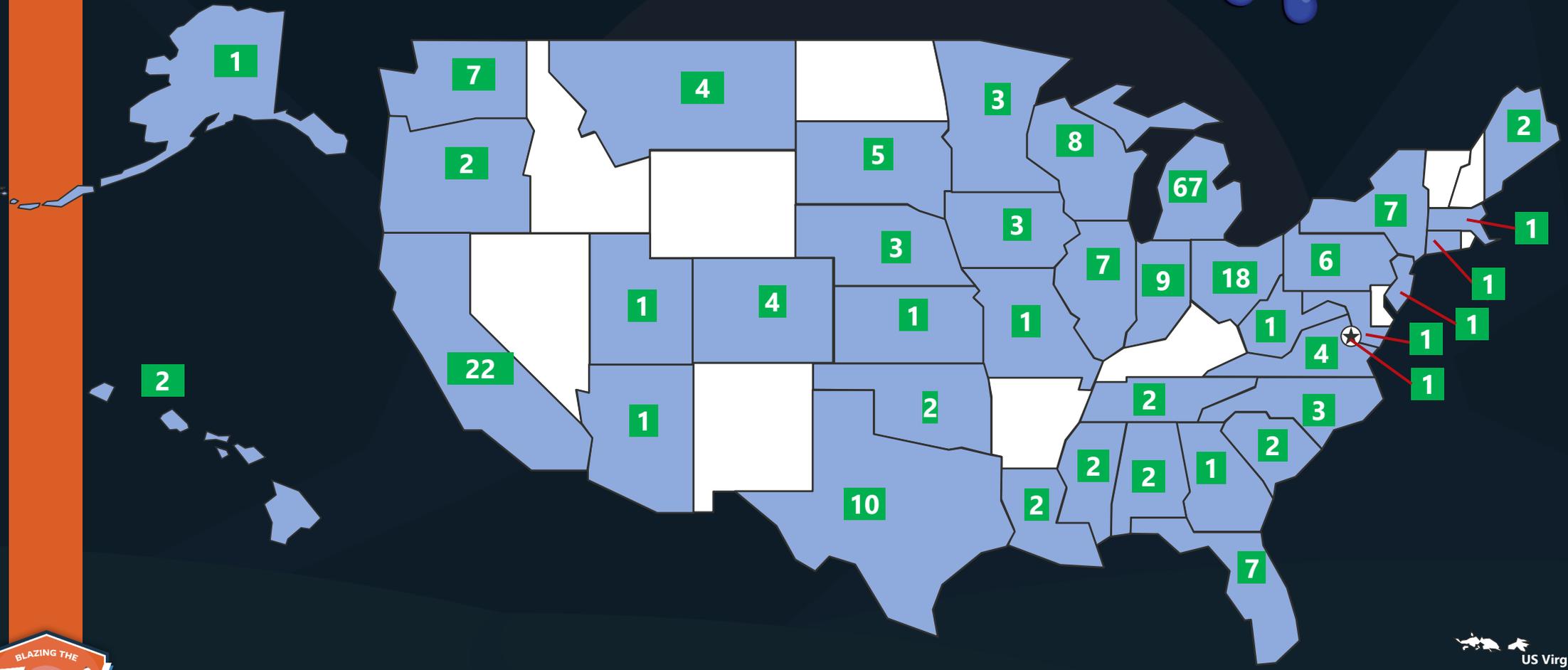
227

Credit Union Clients

in 40 States



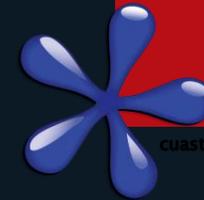
cuasterisk.com



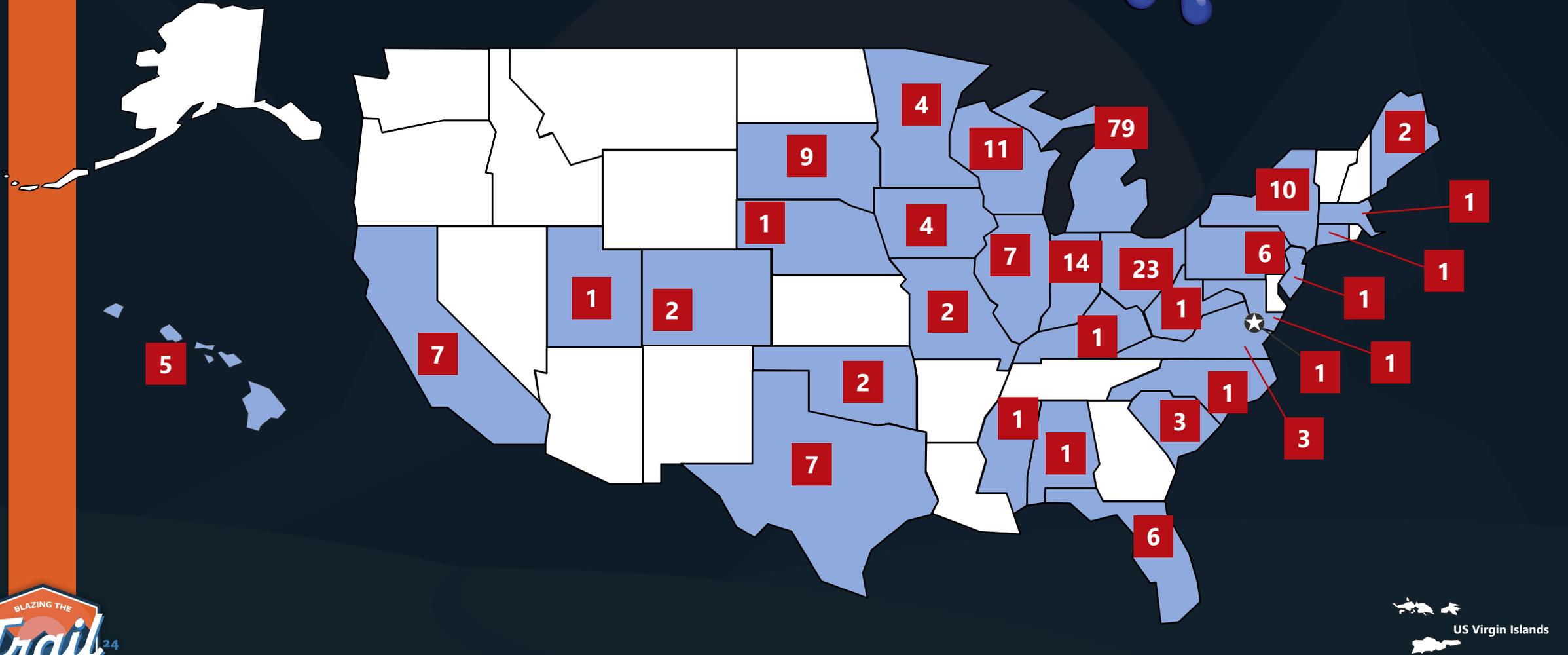
US Virgin Islands



218
CU*BASE Credit Unions
in **32** States



cuasterisk.com



The Spirit of CU*Answers Entrepreneur

Keith Stone

CEO, The Finest FCU
New York, NY

CEO, New Jersey State PBA FCU
Woodbridge, NJ



Our Network of CU*BASE Users

CU*BASE Credit Unions by State

376

CU*BASE Credit Unions

in 42 States

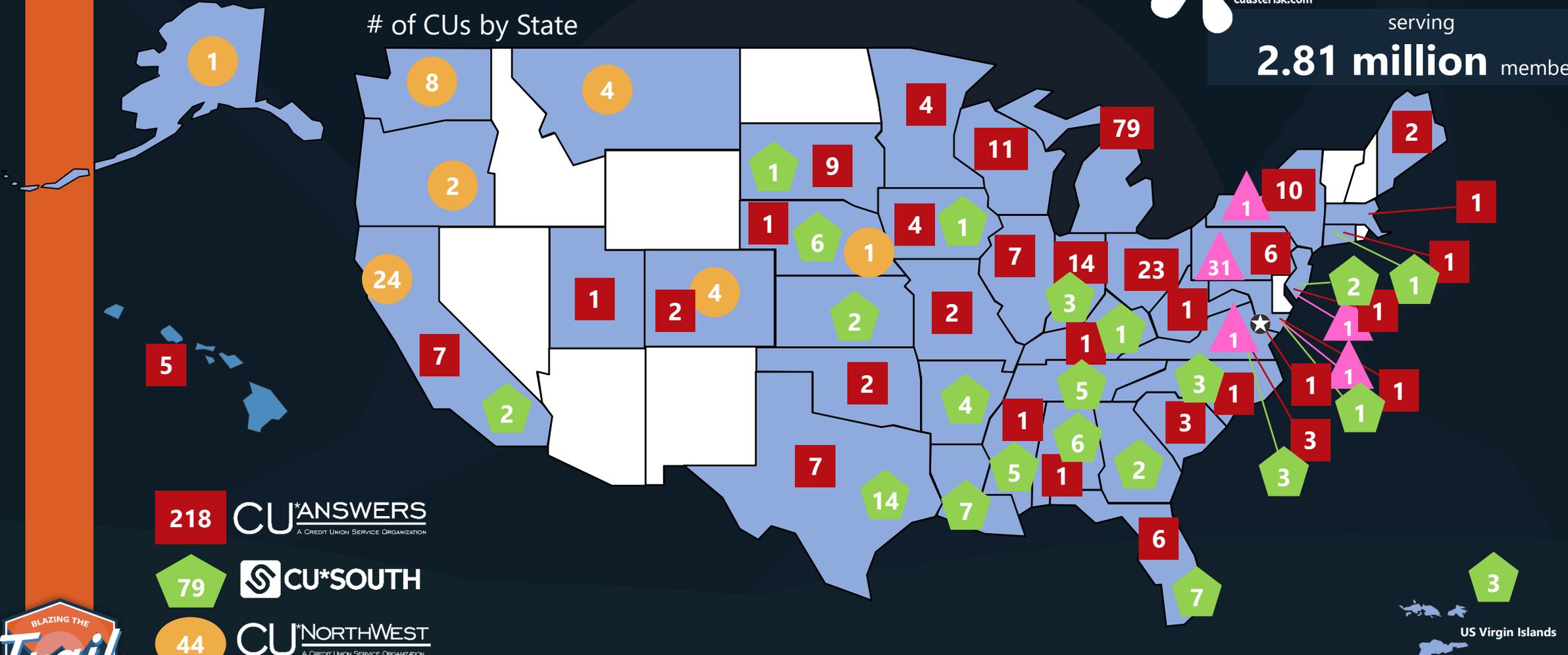


cuasterisk.com

serving

2.81 million members

of CUs by State



218 CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

79 CU*SOUTH

44 CU*NORTHWEST
A CREDIT UNION SERVICE ORGANIZATION

35 CU*axis
a community for credit unions



Includes all cuasterisk.com network partners, all clients under contract as of 4/1/2024

GIVE AWAY TIME!

Data Warehouse Implementation A **\$1,000** value, **FREE!**

Monthly maintenance/support fees still apply
Must be booked by December 31, 2024
store.cuanswers.com



**Wrapping Up
the Day**



2024 CEO Strategies Heading to Utah

Tuesday: CEO School

Wednesday: CEO Roundtable

Hyatt Regency Salt Lake City

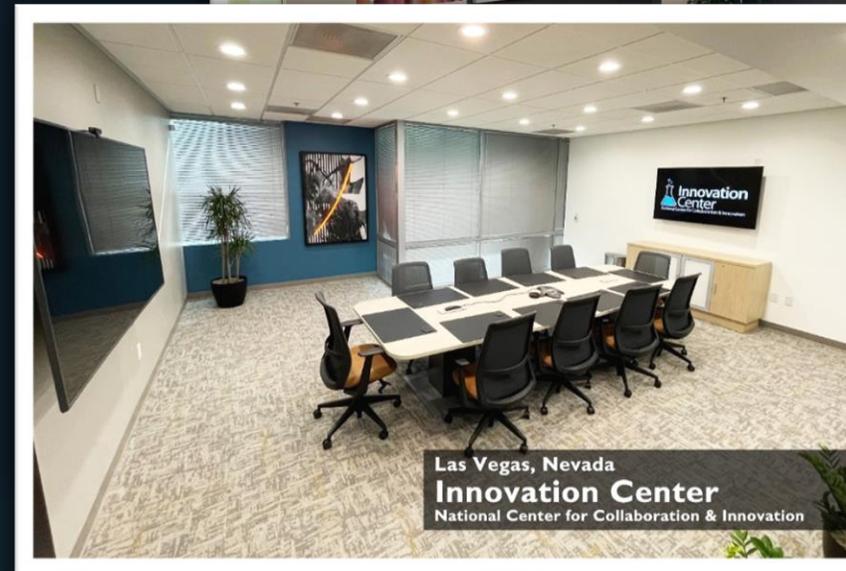
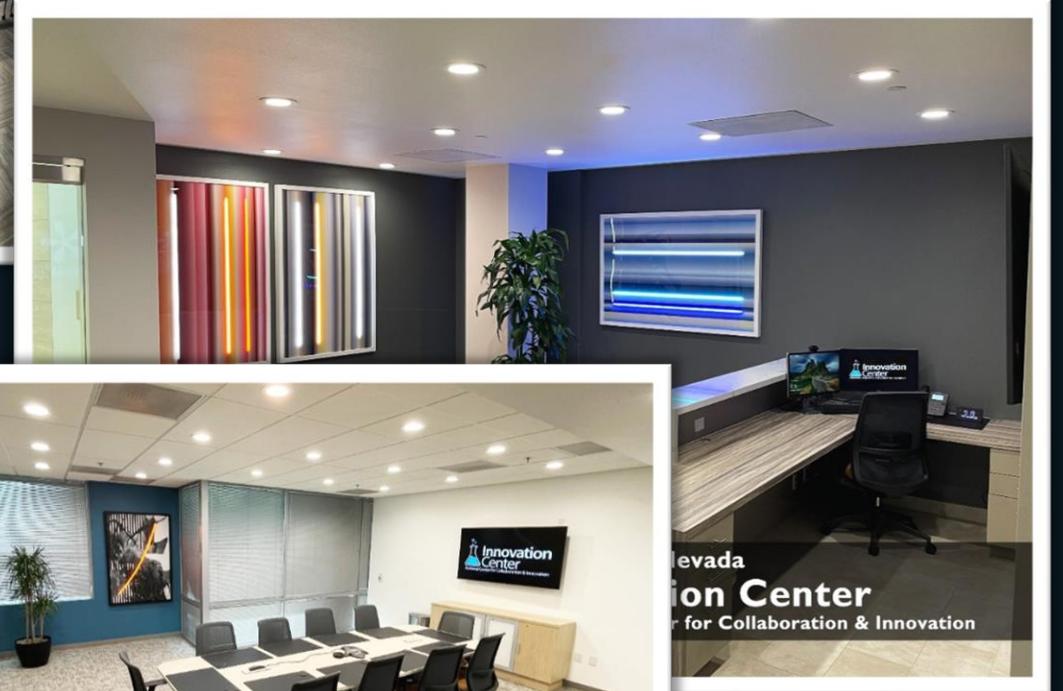
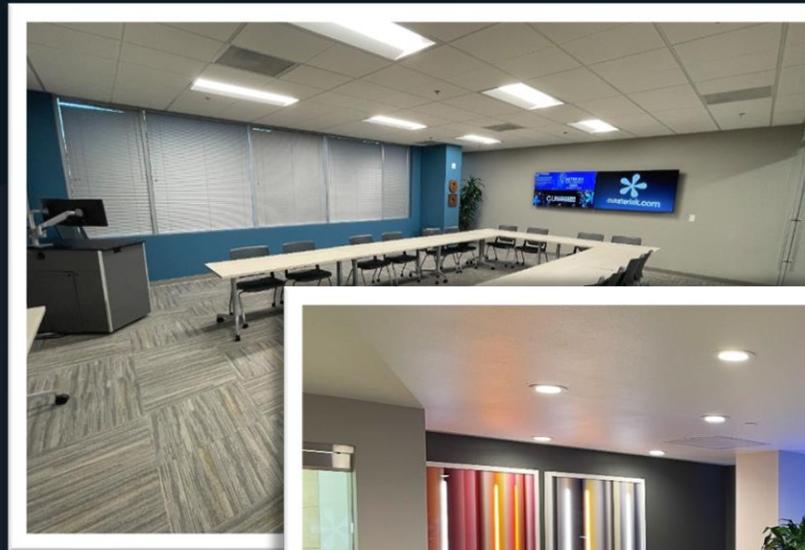
OCTOBER 2024						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Learn more: LC24.info/CEO24



Visit us in Las Vegas!

- Now available FREE for meetings and events
- Board and training rooms



Nevada
Innovation Center
National Center for Collaboration & Innovation

Las Vegas, Nevada
Innovation Center
National Center for Collaboration & Innovation

Visit the store: LC24.info/wildcard



*See You
Next Year*



**AT THE 2025 CU*ANSWERS
LEADERSHIP CONFERENCE**

**Thank you for
the day!**

