

CU\*ANSWERS  
A CREDIT UNION SERVICE ORGANIZATION



# 2025 Business Plan

CU\*ANSWERS BOARD OF DIRECTORS ■ STRATEGIC PLANNING ■ AUGUST 2024



# Our Theme for 2025

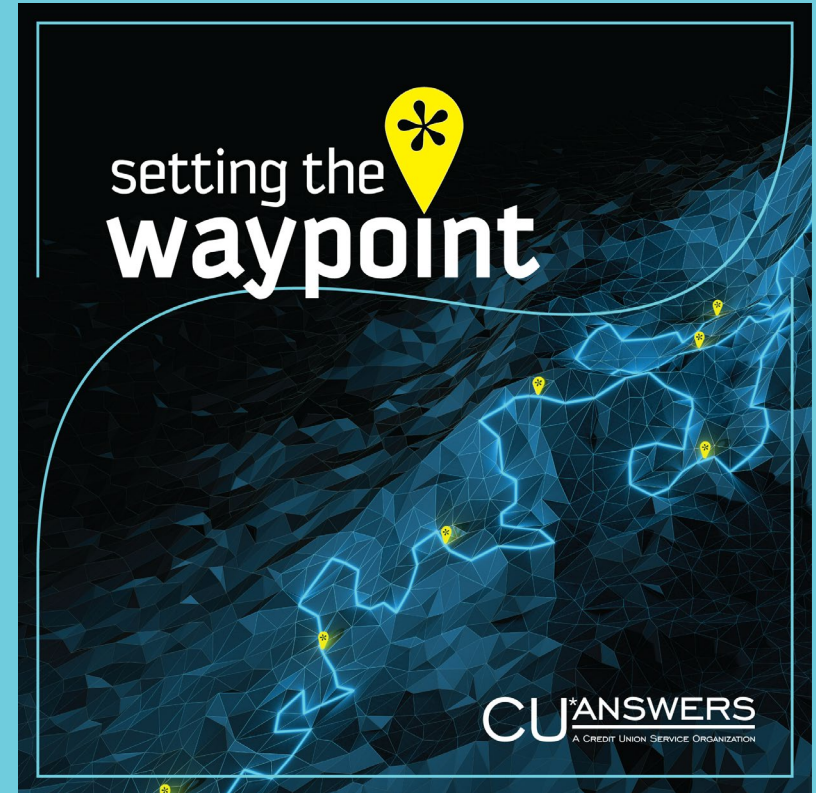
We will now introduce a theme for the year by way of the 2025 Business Plan, then carry that theme through the fiscal year

**waypoint** /wā'point"/ 

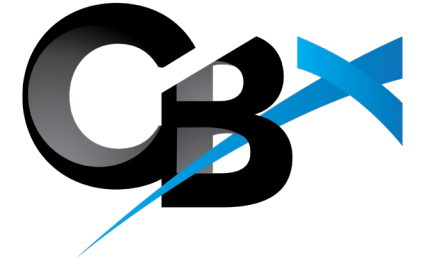
noun

1. A point between major points on a route, as along a track.

CBX is an example of a waypoint project - it's where we're heading...then off to the next waypoint



# CBX: A New Approach to So Much



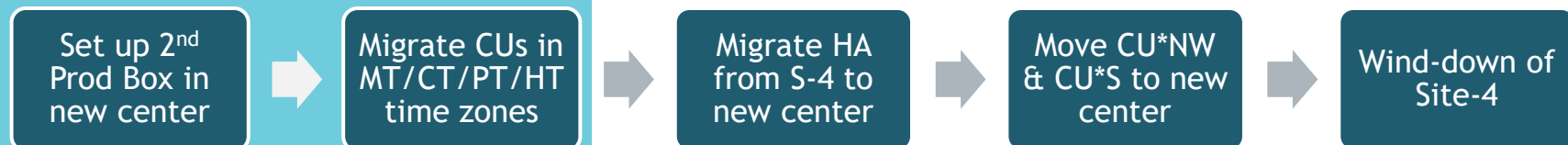
- ▶ A different approach to investments in software development
- ▶ New ways to program to the CU\*BASE database
  - ▶ Build two...choose one...write the other one off
  - ▶ Speed to market
- ▶ Connecting our core other products
  - ▶ Janusea
  - ▶ This year we'll study the work, costs, and ongoing maintenance



## Our Top Strategies for 2025

# 2<sup>nd</sup> Production Box

- ▶ Setting a new strategic course
  - ▶ Running two production boxes for the first time
  - ▶ Faster connections for our western region clients
  - ▶ Longer window for daily Ops work
- ▶ Exploring new data center options
  - ▶ Leased space means no more infrastructure management (telco, power, physical security, fire suppression)
  - ▶ Looking in the Vegas area
- ▶ Solve box-to-box shared branching



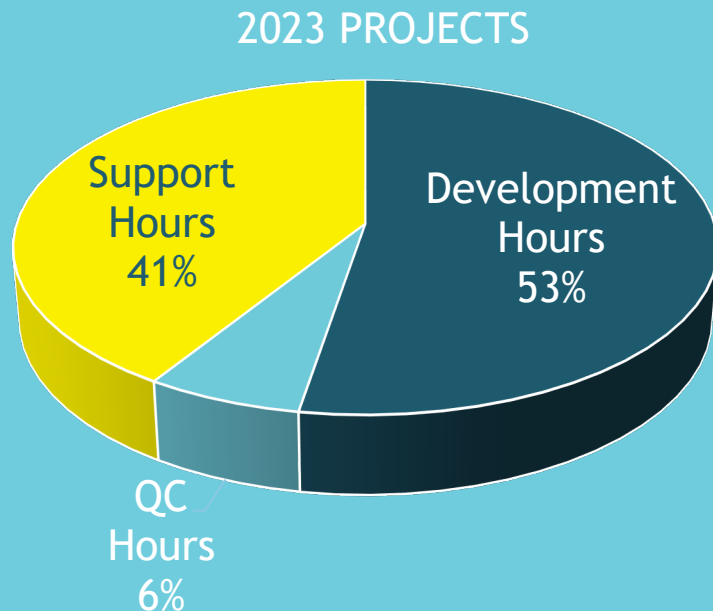
# Managing Factory Throughput

- ▶ Managing pipeline expectations
- ▶ Changing regulatory environment
- ▶ An evolving SDLC
- ▶ Third-party integration expectations
  - ▶ Managing sandbox environments for third parties
  - ▶ Managing APIs for third parties
  - ▶ Managing development scope for third party projects



## Our Top Strategies for 2025

# Managing Factory Throughput



17

- Core conversions completed

3

- CU startups completed

8

- Merger projects completed

154

- EFT projects completed

26

- CUs onboarded for RTP

**NEW**

12

- Bill pay/P2P projects completed

285

- DHD projects completed

172

- Projects implemented in CU\*BASE releases

87,884

- Programming development hours logged

67,961

- Programming support hours logged

13,979

- QC tester hours logged



## Our Top Strategies for 2025

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# People, Places & Things

- ▶ **Interacting with our client-owners**
  - ▶ Conversations On...
  - ▶ Idea Forms
  - ▶ Regional Collaboration Groups
  - ▶ Education Catalog
  - ▶ Consulting & Custom Training Catalog
  - ▶ Coffee with Geoff
  - ▶ Two for Tuesday
  - ▶ Annual Leadership Conference
  - ▶ Annual CU\*NW/CU\*S client events
- ▶ **Sharing resources**
  - ▶ Shared resources with CUs
  - ▶ Shared resources with network partners



# Conclusion

“2025 will truly be a game changing year for our cooperative. Based on the investments that have been made over the past several years, and the look-forward position we’re in, we’re seeing more opportunity than ever.”

...and now for the REST of the plan





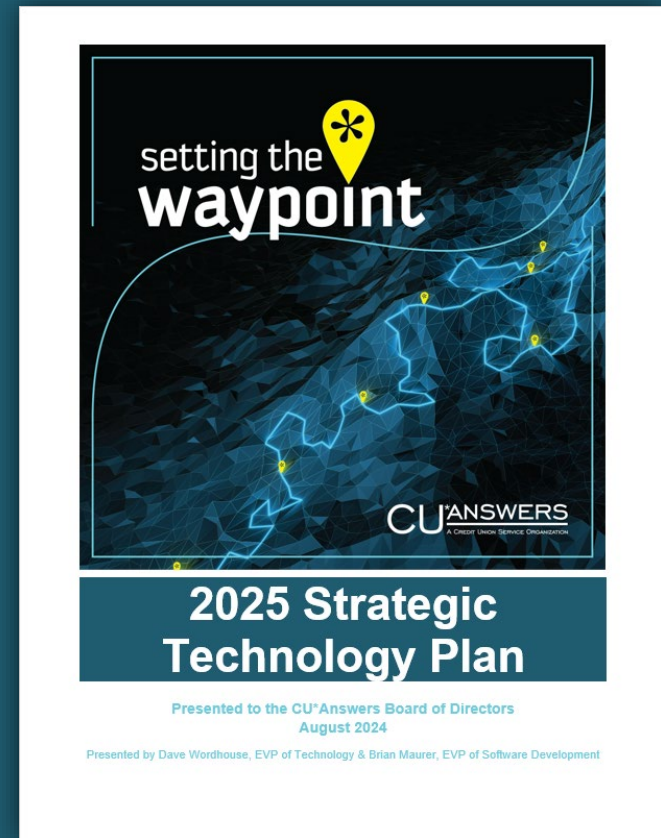
# 2025 Strategic Technology Plan

Dave Wordhouse

EVP of Technology

Brian Maurer

EVP of Software Development



# Message from the EVPs

- ▶ 80% built on last year's plan
- ▶ 20% new/changed initiatives
- ▶ Launch of CBX
- ▶ New phone system and CU\*Talk platform
- ▶ 2<sup>nd</sup> IBM production server
- ▶ Western data center
- ▶ Cybersecurity
- ▶ Replacing end-of-life equipment



- ▶ Building and redesigning foundations
- ▶ CBX will reset our coding standards...and many of our development limitations
- ▶ Evolving the SDLC
- ▶ Connecting with third party tools and data



# Contributors to the STP

- ▶ **Bob Anderson** AVP Web Technologies
- ▶ **John Beauchamp** VP Professional Services
- ▶ **Bob Colburn** AVP Core Technologies
- ▶ **Matt Collins** Business Intelligence Analyst
- ▶ **Scott Collins** EVP National Sales & Marketplace Relationships
- ▶ **Juan Concepcion** Assistant Manager of Applications Programming
- ▶ **Keegan Daniel** VP Professional Services
- ▶ **Deb DeMann** Manager Database Engineering Team
- ▶ **Annalyn Hawkes** Business Intelligence Analyst Account Executive
- ▶ **Kyle Karnes** Imaging Solutions Manager
- ▶ **Jim Lawrence** VP Business Continuity & Operations
- ▶ **Seth Longcore** Manager Online Banking Programming
- ▶ **Jeff Miller** AVP Operations
- ▶ **Lorie Morse** VP Integrated Technologies
- ▶ **Josh Peacock** Manager Software Integrations and Analytics Programming
- ▶ **Sari Rahal** Manager Imaging Solutions Programming Team
- ▶ **Sam Seume** Manager EFT Programming
- ▶ **Chris Shelton** VP Network Infrastructure
- ▶ **Ken Vaughn** VP MTG Product Design and Business Development
- ▶ **Mike Warren** Manager GOLD Programming



# Spotlight Initiatives

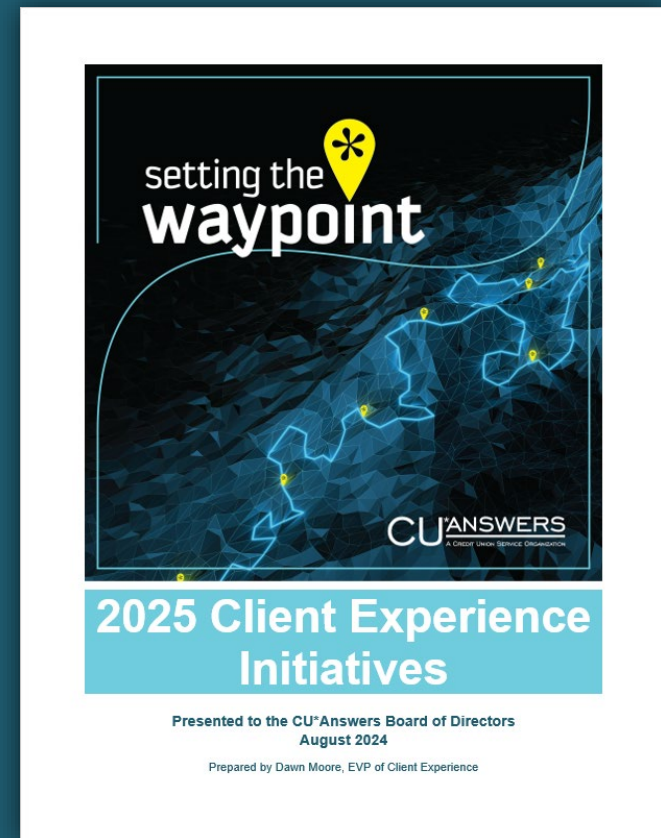
- ▶ **IBM Multiple Computer Strategy**
  - ▶ Relieving operational and maintenance constraints
  - ▶ Improving system performance
  - ▶ Optimizing hardware configurations
  - ▶ Tapeless backups (VTL)
- ▶ **Las Vegas Data Center Site Search**
  - ▶ Leasing secure space with a trusted partner in the west
  - ▶ House the 2nd PROD box there
- ▶ **CU\*BASE GOLD to CBX**
  - ▶ New options for user experience
  - ▶ New options for development and releases
- ▶ **Real Time Payment Processing**
  - ▶ RTP<sup>®</sup> from The Clearing House and the FedNow<sup>®</sup> Service from the Federal Reserve



# 2025 Client Experience Initiatives

Dawn Moore

EVP of Client Experience



## 2025 CX Initiatives

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# A Continued Focus on Awareness

*Your Awareness about Us...Ours about You...Ours about Ourselves*

## Engaging with our clients





## 2025 CX Initiatives

# A Continued Focus on Awareness

*Your Awareness about Us...Ours about You...Ours about Ourselves*

## Engaging with our clients

 CU*ANSWERS Management Services	Direct CU Engagements FY2024
Asterisk Intelligence	175
AuditLink	103
Cards & Payments	20
Earnings Edge	261
Imaging Solutions	210
Lender*VP	183

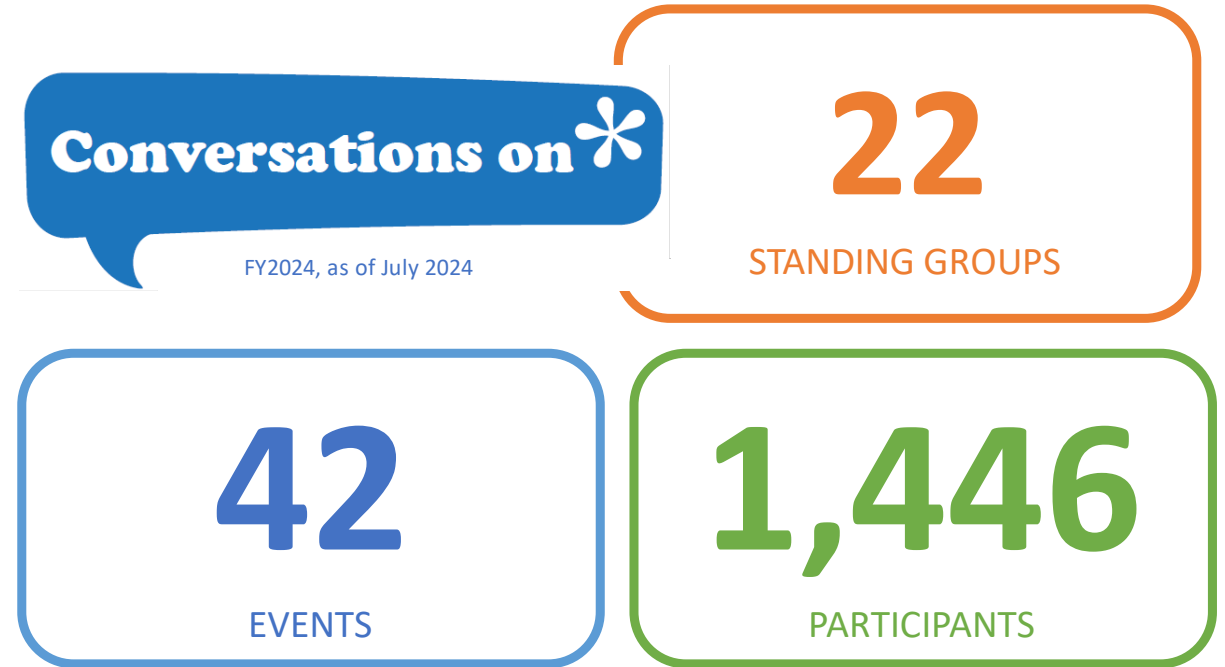
 CU*ANSWERS Client Services & Education	# of Engagements JULY 2023 - JUNE 2024
Support incidents closed	41,684
Courses coordinated	885
Courses taught	446
# of course participants	9,494
Direct CU engagements	79



# A Continued Focus on Awareness

*Your Awareness about Us...Ours about You...Ours about Ourselves*

## Continuing our conversations with CUs



### LAUNCHING SOON:

Conversations on\*  
**What's Next for CBX**  
A CU\*Answers Collaboration Group

Conversations on\*  
**Artificial Intelligence**  
A CU\*Answers Collaboration Group

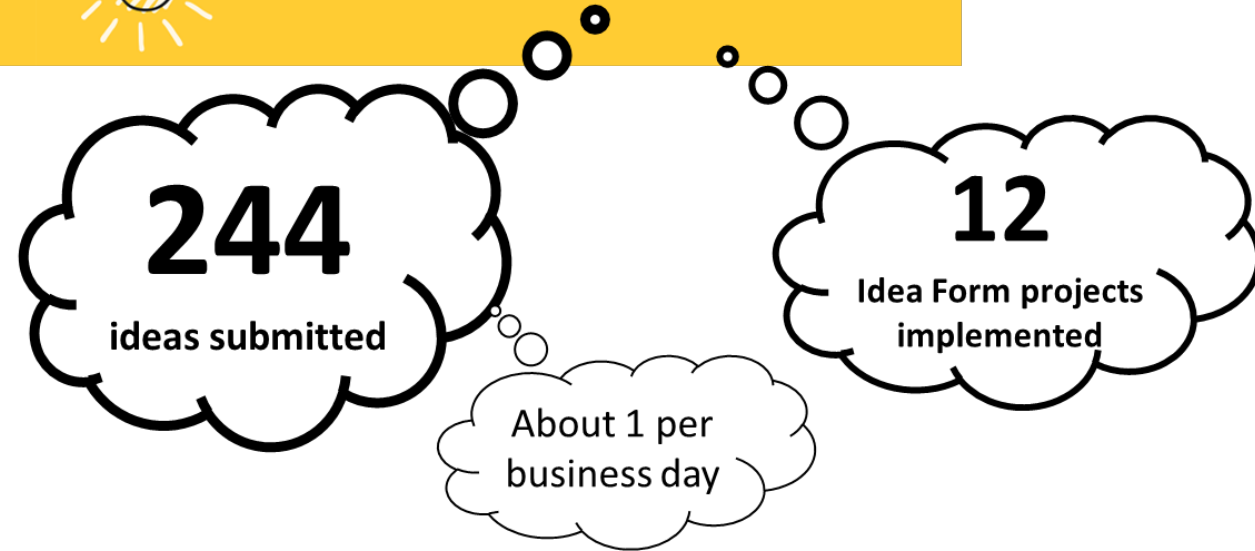




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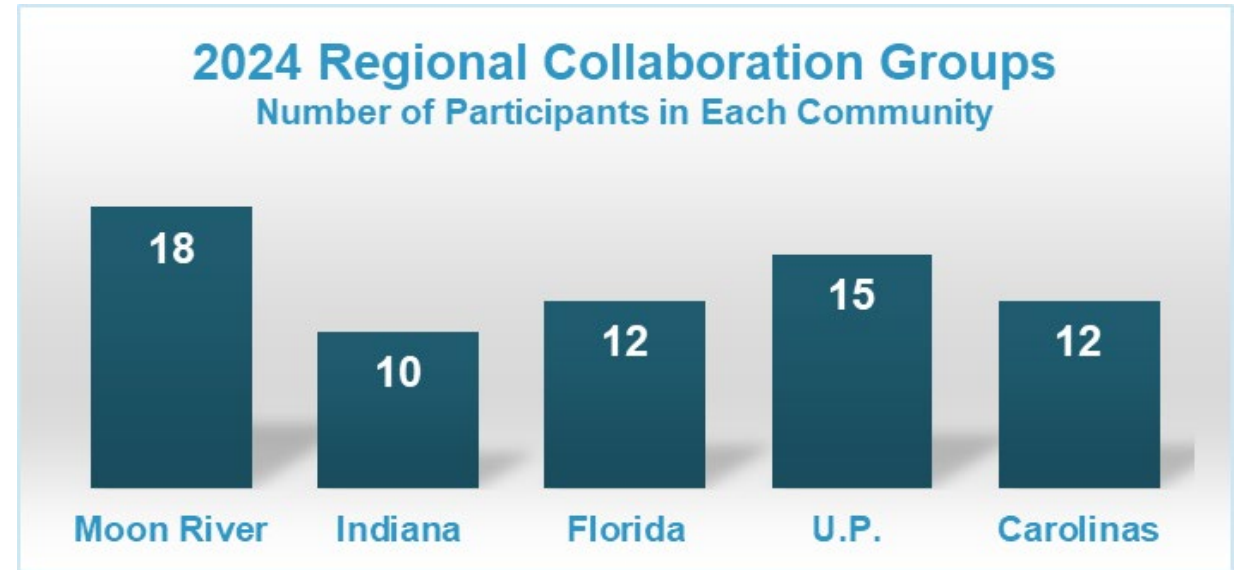
## 2025 CX Initiatives

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# A Continued Focus on Awareness

*Your Awareness about Us...Ours about You...Ours about Ourselves*

## Continuing our conversations with CUs



# A Continued Focus on Awareness

*Your Awareness about Us...Ours  
about You...Ours about Ourselves*

## Awareness about our factory throughput

- ▶ “Too fast!” ... “Too slow!”
  - ▶ Larger projects, more touchpoints, more inter-team coordination
  - ▶ Evolving SDLC
- ▶ Reminding CUs how to get involved
  - ▶ Weekly Product Team meetings
  - ▶ Project Review email group
  - ▶ Weekly project updates email
  - ▶ Owner’s View Monthly Recap
  - ▶ Go deeper into the sausage-making with Dawn



# A Continued Focus on Project Management

*Improving How We Communicate and Manage Our Software Factory*

- ▶ Both a programming and a client experience concern
- ▶ Adding a business focus to custom projects and the DHD
  - ▶ Does this vendor relationship fit from a business standpoint?
  - ▶ Do all parties understand what they are getting into?
  - ▶ How does the new project or vendor fit with our “one thing at a time” focus?
  - ▶ Should this project be commoditized and utilized by the larger network?




# What CMS Teams Will be Doing for Credit Unions in 2025

- ▶  **ASTERISK INTELLIGENCE**
  - ▶ Ratio Builder toolkit for Analytics Booth
  - ▶ AB as the single source of truth
  - ▶ Website framework/database design
  - ▶ SSO between CBX and AB
  - ▶ Financial Statements engine for AB
  - ▶ Data collection, summarized data, alternate Query options
- ▶ **AuditLink**
  - ▶ Vendor Management for out-of-network CUs
  - ▶ Expanding the Abnormal Activity Monitoring toolkit
  - ▶ Daily log management expansion

- ▶ **BIZLINK**
  - ▶ Marketing **BizLink 247** and SSO integrations for business members
  - ▶ Account aggregation (See/Jump) project
  - ▶ Flesh out the Business Member Dashboard
  - ▶ Teller Check Capture
  - ▶ Reaching out to aggregators affected by MFA
- ▶  **CU\*ANSWERS Cards & Payments**
  - ▶ New brand, new team structure!
  - ▶ DCI and ICI
  - ▶ Instant Payments
  - ▶ Business bill pay
  - ▶ Loan pay solutions via Payrailz and Paymentus




# What CMS Teams Will be Doing for Credit Unions in 2025

- ▶  **CU\*ANSWERS**  
**Client Services & Education**
  - ▶ Team building and training
  - ▶ Cross-training/mentorship
  - ▶ Building subject-matter experts
  - ▶ Call coaching/incident review
  - ▶ Pre-conversion training
  - ▶ Career advancement opportunities

- ▶  **DEVELOPER'S HELP DESK**
  - ▶ Business focus
  - ▶ Multi-team project coordination
  - ▶ Managing timelines
  - ▶ Communicating project scope


- ▶  **EarningsEdge**
  - ▶ Team development
  - ▶ Identifying additional support services
  - ▶ Analytics Booth Ratio Builder and Financial Statement development
  - ▶ Enhancements to Tiered Services and Qualified Dividends toolkits
  - ▶ Ascensus integration enhancements

- ▶  **CU\*ANSWERS**  
**Imaging Solutions**
  - ▶ CU\*Forms for lending
  - ▶ ITM integrations for all CUs
  - ▶ Check printing without print sessions!



# What CMS Teams Will be Doing for Credit Unions in 2025

- ▶  **CU\*ANSWERS Management Services**  
Inside Sales & Marketplace Development
  - ▶ Regional collaboration communities
  - ▶ Internal network alliances
  - ▶ Nurturing our client relationships, connecting with CUs more frequently

- ▶  **INTERNET RETAILER SUPPORT CENTER**
  - ▶ Mobile app deployments
  - ▶ CU Publisher self-service
  - ▶ MAP/MOP enhancements and new site launches
  - ▶ MACO and RDC launches
  - ▶ Glia reseller promotions

- ▶  **Lender\*VP**  
CU\*ANSWERS Management Services
  - ▶ Education for clients and internally
  - ▶ Building, enhancing, and growing: 1Click, CLR Path, FUEL, new online loan app, variable rate products, mortgage servicing
  - ▶ Evolving our collection services
  - ▶ Supporting more conversions

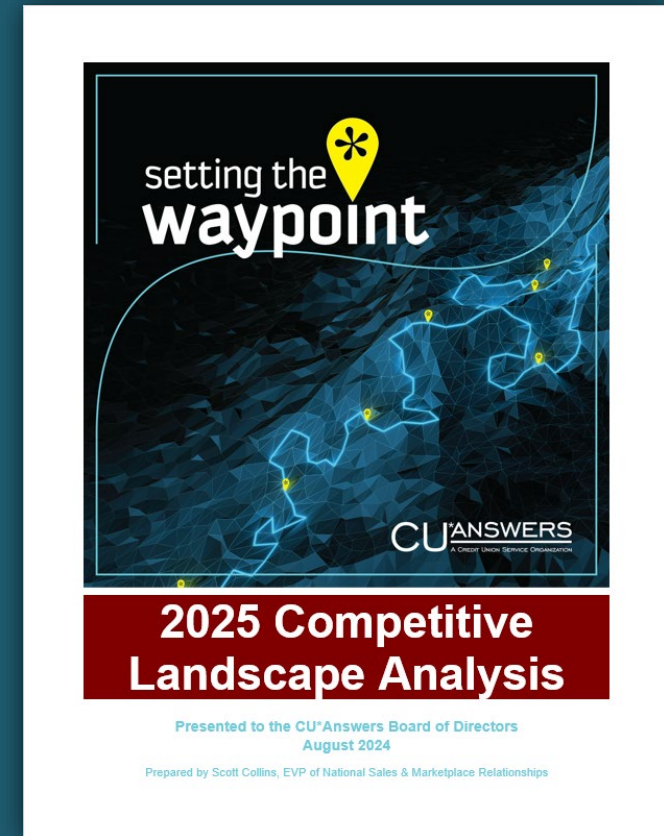
- ▶  **Web Services**  
CU\*ANSWERS Management Services
  - ▶ CBX design and web optimization
  - ▶ Expanding our stores
  - ▶ Improved website experience
  - ▶ Cooperative marketing campaigns
  - ▶ CUSO Mag growth
  - ▶ Two for Tuesday  
(150<sup>th</sup> episode and 2-year anniversary!)



# 2025 Competitive Landscape Analysis

Scott Collins

EVP of National Sales & Marketplace Relationships





# Our Market Position

## Growth Trends for Cores that Represent our Biggest Competition

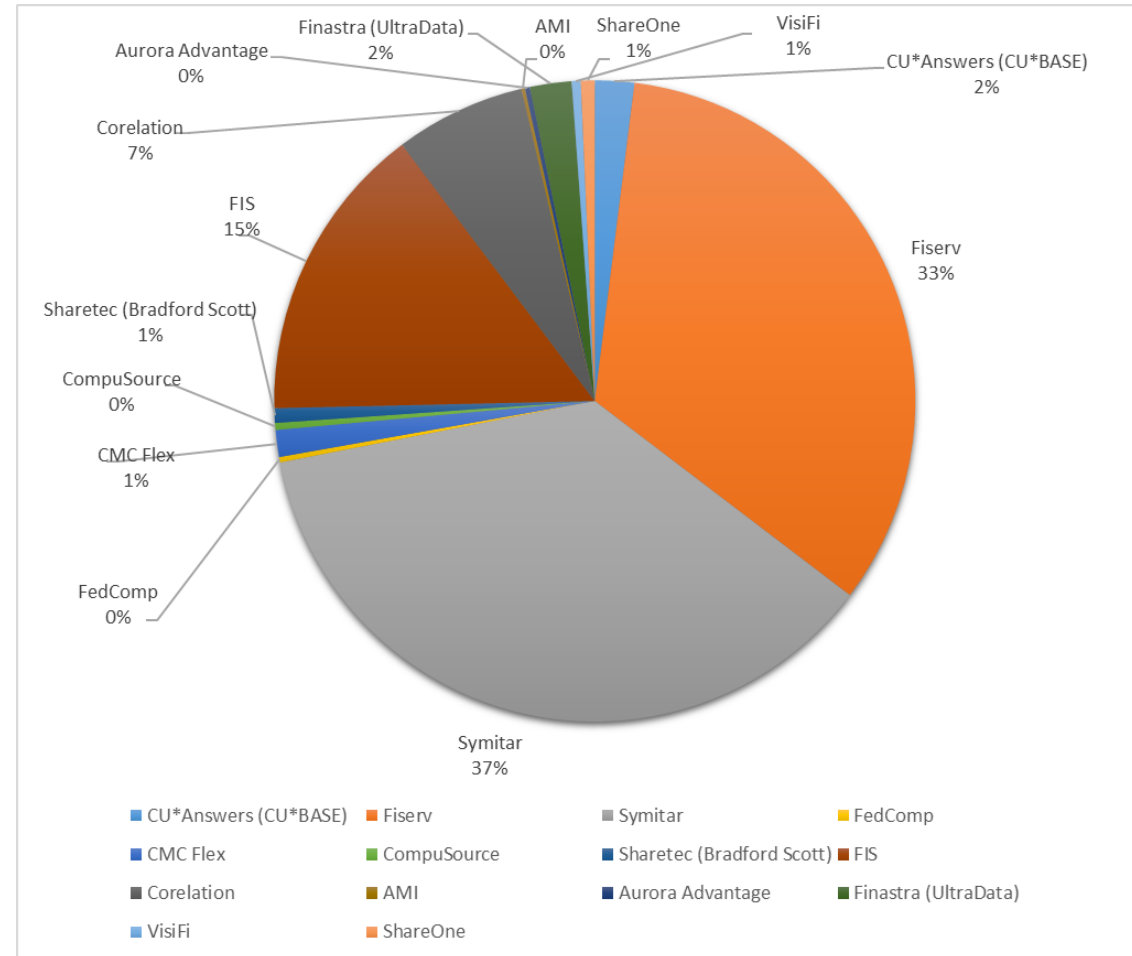
		Credit Unions Served								
		2019	2020	2021	2022	2023	1 Yr Change	% Change	5 Yr Change	% Change
1	Fiserv	1709	1626	1510	1432	1346	-86	-6.0%	-363	-21.2%
2	Symitar - Episys	653	672	698	690	681	-9	-1.3%	28	4.3%
3	FedComp	558	530	505	468	439	-29	-6.2%	-119	-21.3%
4	CU*Answers	267	272	298	320	333	13	4.1%	66	24.7%
5	CMC Flex	245	249	253	258	265	7	2.7%	20	8.2%
6	Sharetec (Bradford Scott)	234	241	247	231	245	14	6.1%	11	4.7%
7	CompuSource	268	260	246	234	221	-13	-5.6%	-47	-17.5%
8	Corelation - Keystone	80	94	122	145	169	24	16.6%	89	111.3%
9	AMI	147	143	142	142	144	2	1.4%	-3	-2.0%
10	FIS	191	178	165	147	135	-12	-8.2%	-56	-29.3%
11	Aurora Advantage/ CruiseNet	127	121	120	108	97	-11	-10.2%	-30	-23.6%
12	VisiFi	74	72	106	101	95	-6	-5.9%	21	28.4%
13	Finastra (UltraData)	154	72	106	101	93	-8	-7.9%	-61	-39.6%
14	Share One	87	87	84	78	75	-3	-3.8%	-12	-13.8%



# Our Market Position

## Credit Union Demographics

Credit Unions Under Contract - 2023 Callahan Report						
	Total Members (Millions)	AVG Members	AVG Assets (\$1M)	% Members	Last Year	Trend
CU*Answers (CU*BASE)	2.6	7,813	\$108	1.87%	1.80%	3.9%
Fiserv	43.7	32,489	\$553.9	31.44%	32.40%	-3.0%
Symitar	47.9	70,278	\$1,198	34.41%	34.20%	0.6%
FedComp	0.353	805	\$6.5	0.25%	0.30%	-15.3%
CMC Flex	1.78	6,706	\$90.0	1.28%	1.27%	0.6%
CompuSource	0.456	2,064	\$23.2	0.33%	0.40%	-18.0%
Sharetec (Bradford Scott)	0.969	4,221	\$48.6	0.74%	0.70%	6.2%
FIS	19.76	146,370	\$2,060	14.21%	13.70%	3.7%
Corelation	8.63	51,056	\$777.4	6.20%	5.40%	14.9%
AMI	0.239	1,663	\$17.1	0.17%	0.20%	-13.9%
Aurora Advantage	0.321	3,308	\$31.9	0.23%	0.30%	-23.1%
Finastra (UltraData)	2.75	29,571	\$562.4	1.98%	2.30%	-14.0%
VisiFi	0.594	6,257	\$62.4	0.43%	0.30%	42.4%
ShareOne	0.911	12,149	\$188	0.66%	0.70%	-6.4%
<b>TOTAL (ALL CORES)</b>	<b>139.1</b>					



# Our Market Position

## Recent Trends vs. Competitors

3/31/2023	Data Point	3/31/2024	+/-
4,906	Total US Credit Unions	4,663	-2.0%
131	Tier 1 CU*Answers Clients	125	-6.1%
31	Tier 2 CU*Answers Clients	38	22.6%
21	Tier 3 CU*Answers Clients	24	14.3%
21	Tier 4 CU*Answers Clients	25	19.0%
204	TOTAL CU*ANSWERS	212	3.9%
43	TOTAL CU*NORTHWEST	41	-4.7%
64	TOTAL CU*SOUTH	76	6.7%
34	TOTAL CUAXIS	34	0.0%
344	Portico	337	-2.0%
96	MDT	95	-1.0%
229	Sharetec	240	4.8%
258	CMC Flex	261	1.2%
145	Corelation	164	13.1%
93	Ultradata	70	-24.7%

Source: Callahan Peer-to-Peer Database for 3/31/2024





# Top Competitive Challenges

1. CEO Changes @ CUs
2. Industry Consolidation
3. Competitive Consolidation
4. IBM Sunsetting the iSeries Space
5. More Credit Unions Using Consultants for Core Searches
6. Client Retention
7. Increasing Pressure for API Deployment
8.  New Entries to the Market
9. The Success of Corelation
10. Large Exit Fees



# Top Tool-Related Challenges

1. Members want to see all accounts on one screen via mobile/desktop banking
2. Teller capture solution
3. Challenges to the lending and account opening workflow
4. Fraud switch kit
5. No joint owner login for online/mobile
-  6. Instant messaging and communications built into core
-  7. CU\*BASE does not interface with other online and mobile solutions
8. Concerns over the GL structure
9. Online account opening doesn't allow for sub-accounts to be opened simultaneously
10. Does the teller system include a denomination calculator prior to posting a transaction to assist with cash outages?

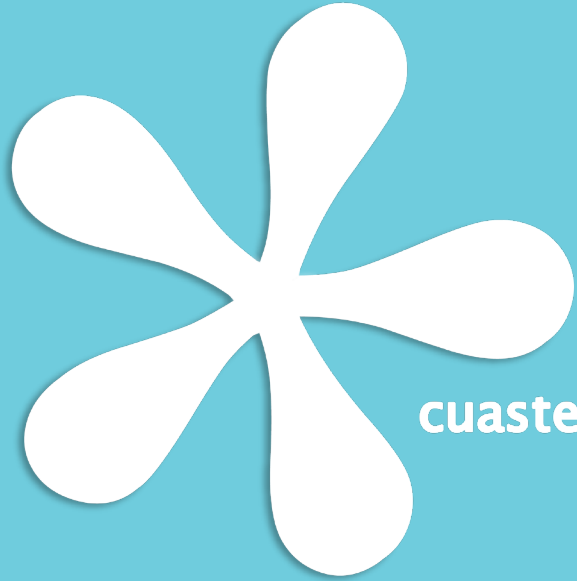




[cuasterisk.com](http://cuasterisk.com)

- ▶ We will respond to any CU that engages us across the country
- ▶ Rifled approach in the western US
- ▶ Budgeted canvassing efforts in primary sales Tiers 1, 2 and 4
- ▶ HR investments being made across the network
  - ▶ Adding to the demo bench
  - ▶ More bandwidth for conversion projects





[cuasterisk.com](http://cuasterisk.com)



# Investing in our Sales Engine

- ▶ Retention
- ▶ Tier 3
- ▶ The Team
- ▶ Focus on finding an “anchor store” in Nevada and Arizona
- ▶ Expanding our Regional Collaboration Communities
- ▶ Maintain the canvassing momentum in Tiers 1, 2, and 4
- ▶ Providing support for the 2025 Conversion Calendar
- ▶ Building on the Tier 4 success...as a network







- ▶ Successful launch of the CU HealthCare PayCard CUSO in early FY2025
- ▶ Transitioning early discussions with several CUSOs and Fintechs into proof-of-concept projects during the year
- ▶ Additional loan participation opportunities for CU\*BASE CUs
- ▶ Co-investment in new tools and enhancements that will provide a foundation for new prospecting



# Concluding Thoughts

“I am very bullish that we have a great team on the field and a product that has never been broader, deeper or more competitive”

“The CBX project launch will be HUGE for our prospecting efforts - a real game changer”

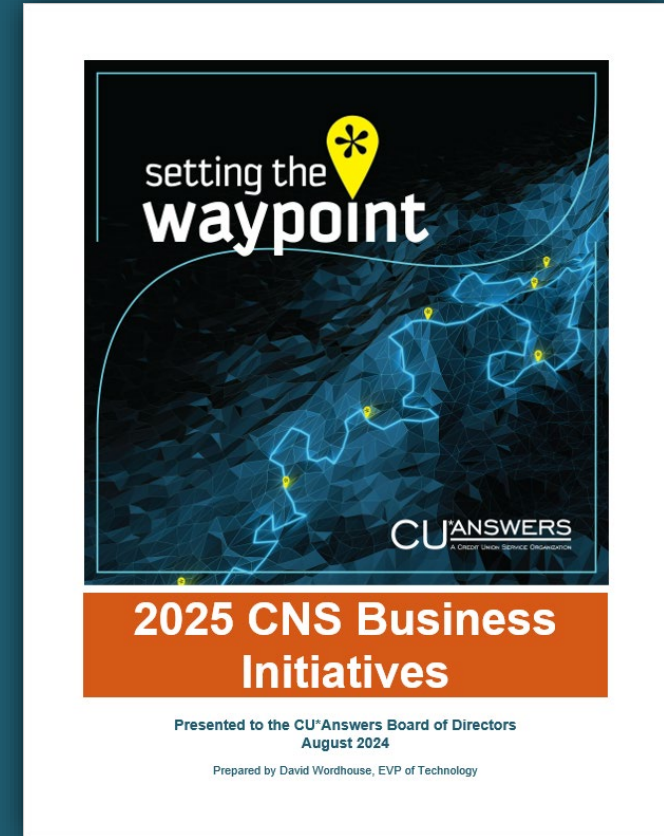
“We have the most engaged network of users in the country, and we look forward to the challenge of bring even more partners into the CU\*BASE ecosystem”



# 2024 CNS Business Initiatives

Dave Wordhouse

EVP of Technology



# 2024: Year in Review

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Highlights of projects  
completed in the past year

<b>Renewals Process</b>
<b>Engaging in the West</b>
<b>Cybersecurity</b>
<b>Silo A Partnership</b>
<b>Hawaii Support Partnership</b>
<b>Vizo Partnership</b>
<b>Fortinet</b>
<b>MFA</b>
<b>Office 365</b>
<b>Zoom</b>
<b>Zix</b>
<b>CBX</b>



# CNS 2025 Business Initiatives

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Our key objectives for  
the year

## CBX Delivery

- Focusing the team on executing the delivery of our next platform

## Trim the Weeds

- Reduce distractions and potential liabilities

## Prepare for Executing a National Datacenter Footprint and Multiple Production Computers

- Two production computers in Vegas as soon as the end of 2025 - let's get ready for this dance

## Execute the Joint CU\*NorthWest Technical Services Strategy

- The partnership agreements are behind us, now the hard work of delivery begins

## Focus on Audits

- NCUA, Cyber, SOC



# CNS 2025 Business Initiatives

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Also on our mind

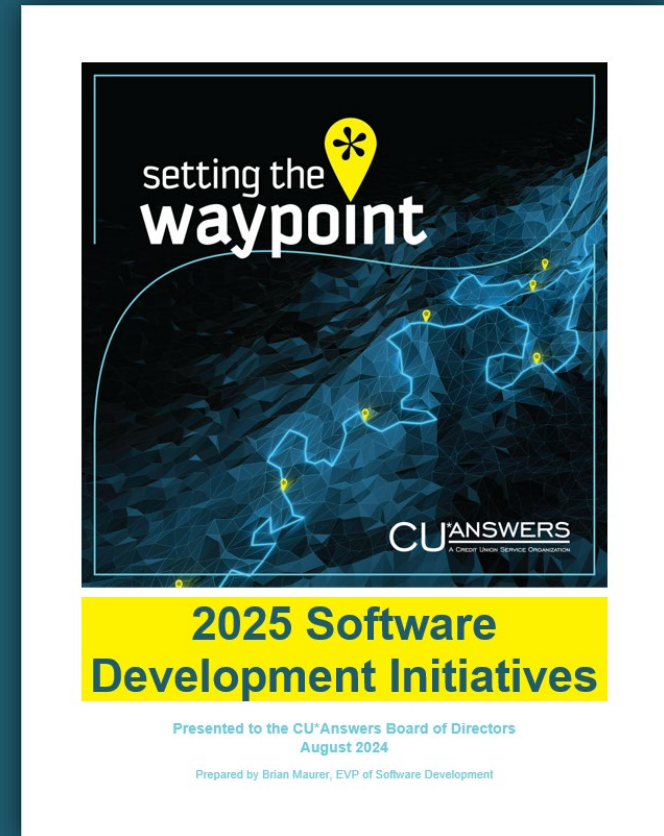
- ▶ Artificial Intelligence
  - ▶ Promise not matching up to the reality...yet
- ▶ Cybersecurity
  - ▶ Anti-bot protection for OLB
  - ▶ Checkpoint firewall upgrades
  - ▶ CyberQP Client Positive ID Application
  - ▶ Cyber ISP router upgrades
  - ▶ Cyber assessments via AdvantageCIO
  - ▶ Review end-point security solutions
- ▶ Market Driven Projects
  - ▶ Windows server upgrades
  - ▶ Cisco upgrades
  - ▶ Windows 10 reaches end-of-life



# 2024 Software Development Top Projects

Brian Maurer

EVP of Software Development



# Software Development Leadership Team



**BRIAN MAURER –  
EVP SOFTWARE  
DEVELOPMENT**



**BOB COLBURN –  
AVP CORE  
TECHNOLOGIES**



**LORIE MORSE –  
AVP INTEGRATED  
TECHNOLOGIES**



**BOB ANDERSON –  
AVP WEB  
TECHNOLOGIES**





# 2024 Top Software Development Projects

## **Analytics Team - Josh Peacock, Manager**

- ▶ Create the ability to generate a consolidated balance sheet across multiple credit unions.
- ▶ Data collection, import, and scheduling improvements
- ▶ Infrastructure upgrades for Ubuntu, PHP, and Laravel to comply with network security requirements.
- ▶ Infrastructure and Database improvements for reliability, sustainability, and growth
- ▶ Reporting toolkit expansion
- ▶ Site design review, UX enhancements, tools for working with transactional data and improved branch reporting.
- ▶ Migrating non-sensitive CU\*BASE data for development of new tools for credit union analysts and decision makers.



# 2024 Top Software Development Projects

## CSI Team - Josh Peacock, Manager

- ▶ Instant payment support/maintenance tools for Cards & Payments team
- ▶ Expand Sync1 LOS Integration to include credit report details
- ▶ Integration with QCash for instant loans via OLB
- ▶ Expand Ready2Book integration with Decision Lender 4.0 to support modified APR
- ▶ DCI API integrations with PSCU, FISERV, JHA, Shazam, FIS
- ▶ Develop APIs to be utilized with authenticated artificial intelligence integrations
- ▶ Edge Score integration (NCR ITMs)
- ▶ Enhanced support and maintenance tools for service onboarding and vendor management
- ▶ Infrastructure updates to comply with network security requirements
- ▶ Platform updates to enhance HA support for DR/BR and service logging infrastructure



# 2024 Top Software Development Projects

## Applications Team - Bob Misslitz, Manager

- ▶ Create a New Generic Posting program to gradually replace existing separate posting routines
- ▶ Tracker database infrastructure rewrite
- ▶ Research for going to a multi-box production environment
- ▶ Research 3<sup>rd</sup> party product/service to provide code review/analysis towards secure coding standards
- ▶ Multi-box Xtend shared branching



# 2024 Top Software Development Projects

## Conversions Team - Deb Finkbeiner, Manager

- ▶ Expanding conversion capacity
  - ▶ Continue training a CU\*Northwest conversion programmer.
  - ▶ Begin training a second CU\*Northwest conversion programmer.
  - ▶ Begin training a CU\*Axis conversion programmer.
- ▶ CU\*Answers conversion projects
- ▶ Deconversions
- ▶ Mergers



# 2024 Top Software Development Projects

## Custom Team - Lora O'Connor, Assistant Manager

- ▶ New vendor integrations
  - ▶ DDI Technology for a weekly file extract for ELTs (electronic lien and title - 64151)
  - ▶ TriVerity for collections (63723)
  - ▶ Save2Win saving products and file exchange (63398)
  - ▶ New vendor integrations continue throughout the fiscal year
- ▶ Product reorganizations
- ▶ Custom form development
- ▶ Support existing vendor integrations



# 2024 Top Software Development Projects

## Database Engineering Team - Deb DeMann, Manager

- ▶ Normalize SSN to database so that SSN is in one table
- ▶ Enhanced industry standard email engine solution to include email standard requirements, blacklist and throttling prevention, full-route insights
- ▶ Review enhancements for ad-hoc reporting
- ▶ Continuous evaluation and suggested improvement in all API host infrastructure and code engineering and practices to prevent resource monopolization
- ▶ Assess processes engaging in high resource consumption, such as short-lived jobs
- ▶ Continued effort on analyzing, identifying, and executing on the performance enhancements necessary to ensure our iSeries is well suited for the future evolution of our business, including tracking baselines for our environments



# 2024 Top Software Development Projects

## EFT Team - Sam Seume, Manager

- ▶ Expanding EFT capacity
  - ▶ Continue training a CU\*Northwest conversion programmer
  - ▶ Begin training a second CU\*Northwest conversion programmer
  - ▶ Begin training a CU\*Axis conversion programmer
- ▶ Separate the Service provider Vendor ID from the ISO Format Vendor ID
- ▶ Move job posting queues to data queues to improve system performance
- ▶ Push provisioning for cards once a vendor has been chosen
- ▶ Zelle implementation
- ▶ Continue Digital Card Issuance implementation with multiple vendors
  - ▶ MAP real-time card adds
  - ▶ Coop real-time card adds



# 2024 Top Software Development Projects

## **GOLD Team - Mike Warren, Manager**

- ▶ CBX (CU\*BASE Web) - UI migration and rollout
- ▶ Parallel product management - GOLD and CBX
- ▶ Implementation of VAT features in CBX using a new tool vendor to support browser delivery
- ▶ API Integration - Looking for integration opportunities that CBX's browser delivery model might make possible





# 2024 Top Software Development Projects

## Imaging Solutions Team - Sari Rahal, Team Lead

- ▶ CU\*Forms Support for Loans
- ▶ Native Receipts enhancements for Multiple Users and Photo ID Capture
- ▶ CBX Support for Check Printing with No Print Session
- ▶ CBX Support for Report Printing with No Print Session
- ▶ Enhancement to Online Statement Display to support IRS 2024 Tax Statement changes



# 2024 Top Software Development Projects

## Online Banking Team - Seth Longcore, Manager

- ▶ Infrastructure projects
  - ▶ It's Me 247 API rewrite
  - ▶ CU\*Admin rewrite
  - ▶ Daon FIDO - Upgrade Daon framework to new standards
- ▶ Auto Loans LOS 2.0 - continuing to work through the different types of loans
- ▶ Bot Defense - not a software project, but very important
- ▶ Cross-account aggregation (see/jump) for **BizLink 247**
- ▶ Digital card issuance and push provisioning
- ▶ Research 3<sup>rd</sup> party product/service to provide code review/analysis towards secure coding standards
- ▶ Additional member MFA options



# 2024 Top Software Development Projects

## OpsEngine Team - Darrell Stickler, Manager

- ▶ Add new column to CU Master Configuration table for system ID (for multiple production systems)
- ▶ Convert self processors tape encryption vendor over to PowerTech from Townsend
- ▶ Convert from physical tape backups to virtual tape backups
- ▶ Perform a bare metal restore of CUAPROD from virtual tape backup
- ▶ Perform GoAnywhere alternative technology test
- ▶ Several projects to align Site4 and CU\*Answers data center operations
- ▶ Find an email vendor/software to replace GoAnywhere MFT email currently being used for CU\*BASE generated email
- ▶ ACH automation with Fed Line Now, and Fed Line Command



Thanks for the day...

...on to our strategic planning and the budget numbers tomorrow!

