



INTRODUCING THE CU*ANSWERS SOFTWARE DEVELOPMENT FACTORY

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

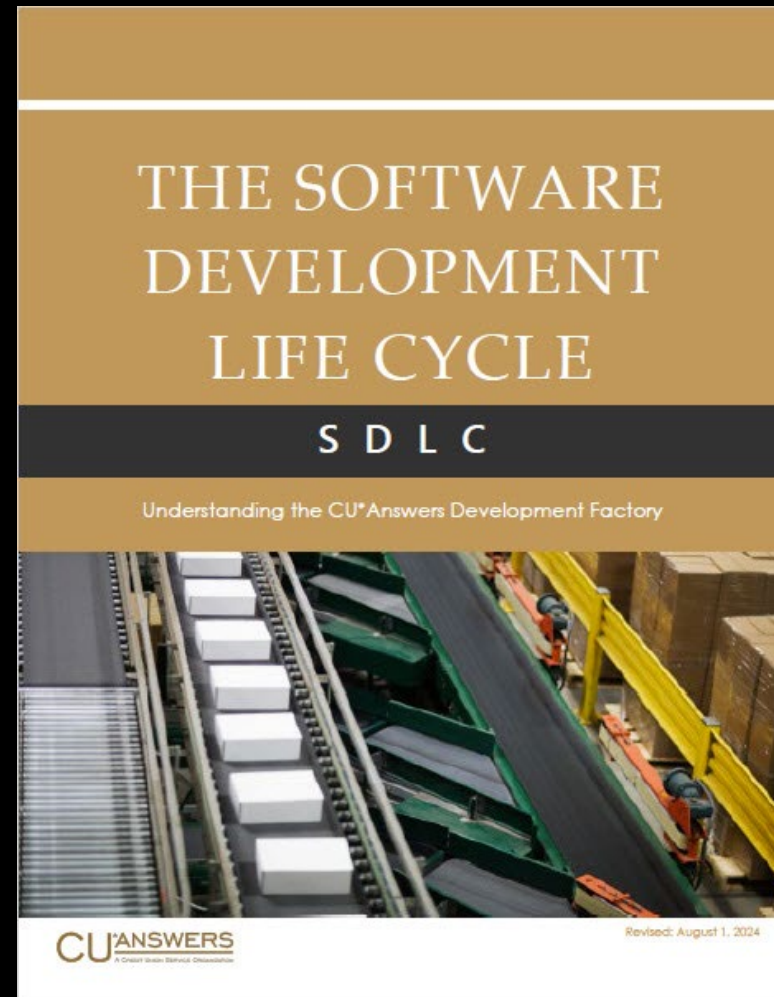
February 2025

TODAY'S AGENDA

- What's an SDLC?
- What does the Product Team do?
- What drives development decisions?
- Custom/DHD projects vs. “regular” ones
 - Interfaces to outside vendors
- What will change with CBX?
- How to participate and stay in the know

WHAT'S AN SDLC?

POLICIES AND PROCEDURES
FOR EFFECTIVE AND SECURE
SOFTWARE DEVELOPMENT



THE SOFTWARE DEVELOPMENT LIFE CYCLE

Rules and procedures for approving, tracking and communicating the status of software development as it moves through the CU*Answers production factory
– from initial request all the way through to final implementation for clients



WHY DO WE NEED THE SDLC?

- The SDLC slows us down so we can respond more quickly...and more effectively
- With greater transparency comes greater responsibility
- Justifying the right to say No, so that we can say Yes more often
- Staying focused on today's priorities
- A hallway approval doesn't take precedence over a formal one

DEVELOPING SECURE SOFTWARE

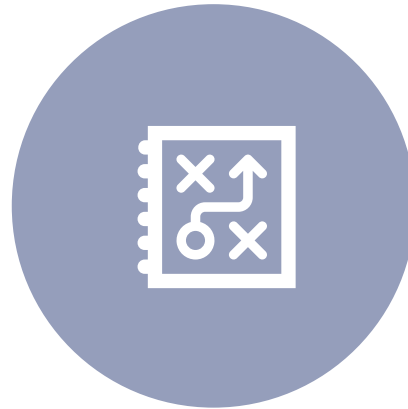
- Standards for integrating good security practices throughout the project life cycle
- Risk analysis
- Security code reviews
- Security project reviews
- Metrics for evaluation



WHO MANAGES THE FACTORY?



THE PRODUCT TEAM



QUARTERLY STRATEGIC
PLANNING SESSIONS



ADMINISTRATION AND
INTERNAL AUDIT

THE “LIFE CYCLE” PART OF THE SDLC



PROJECT CREATION/SUBMISSION

- Project is created in the Track*IT system

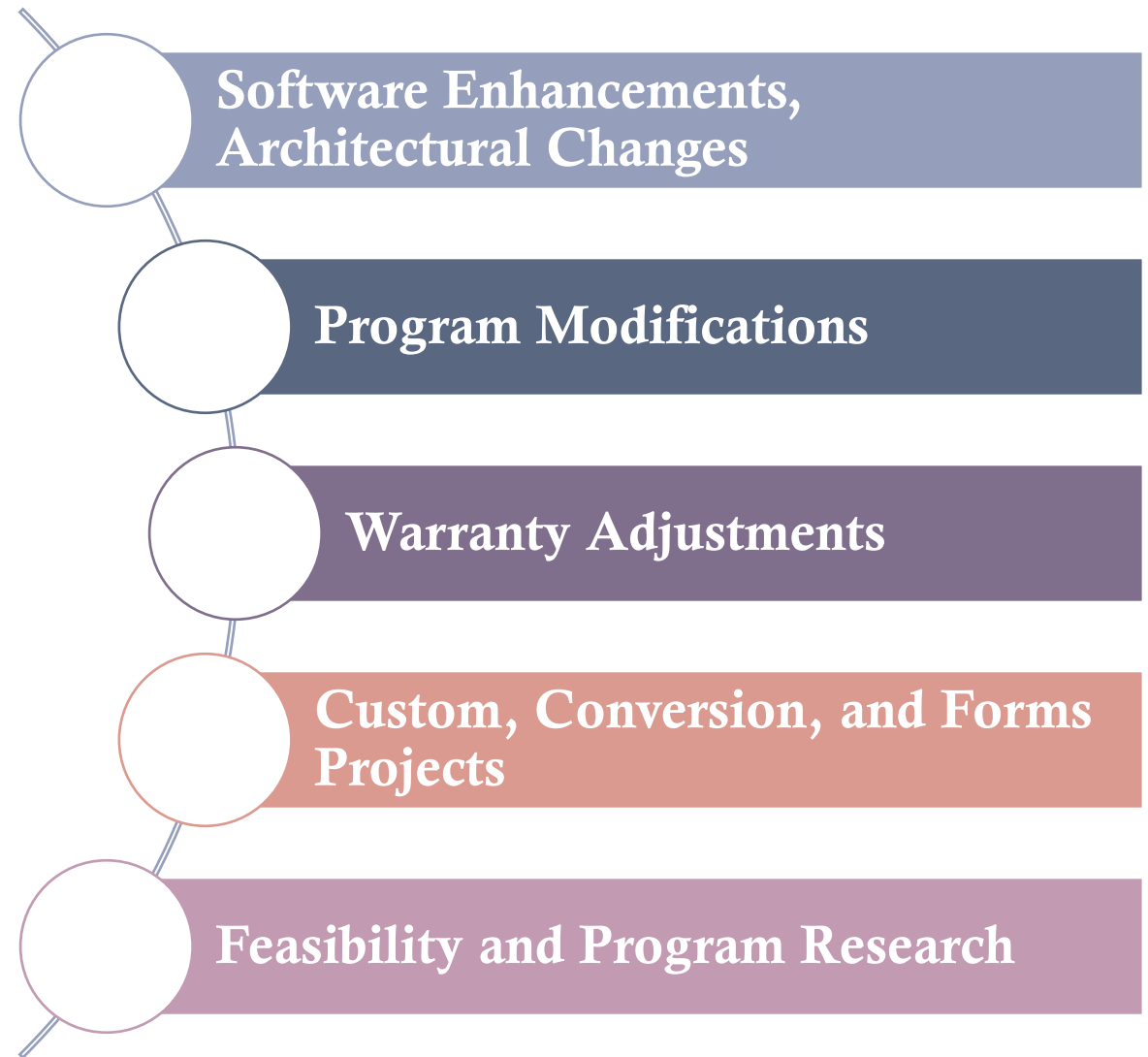
PROJECT APPROVAL

- Standard approval matrix according to project type

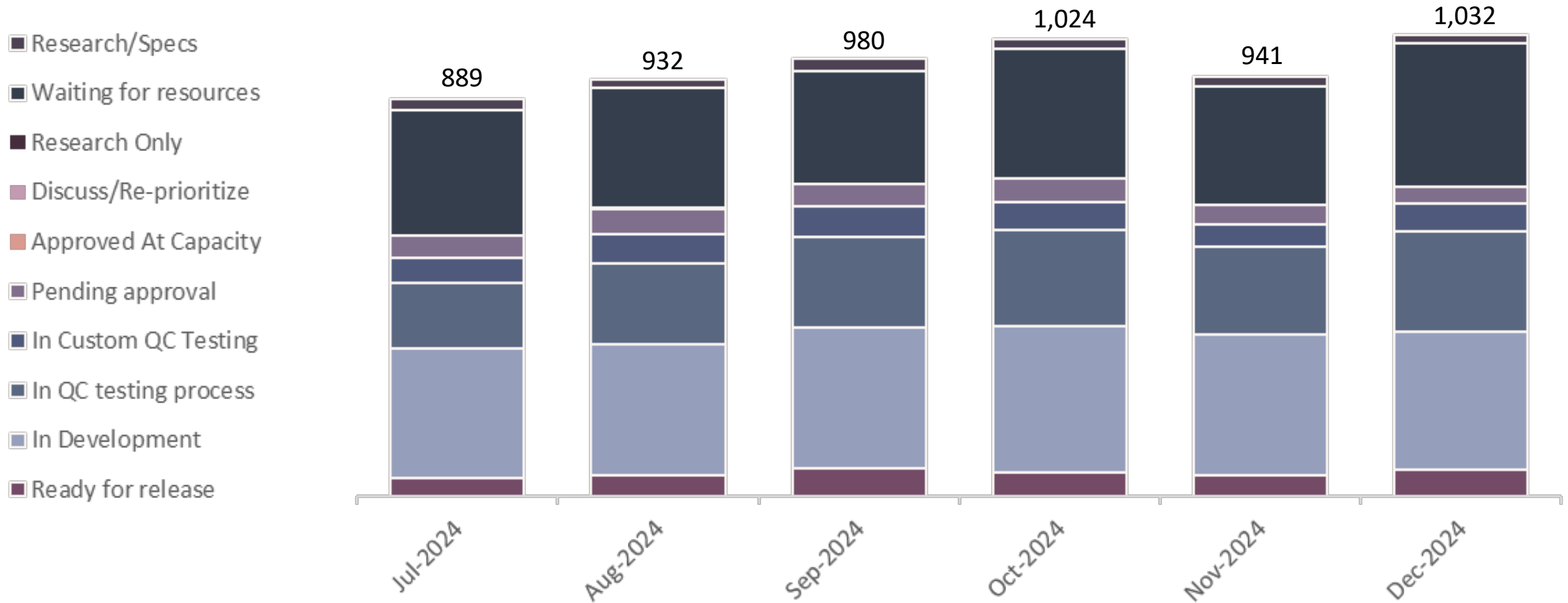
DESIGN SPECIFICATIONS

- Project specs: End-user requirements
- UX design: End-user look and feel
- Technical specs: Programmer guidelines

PROJECT CLASSIFICATIONS

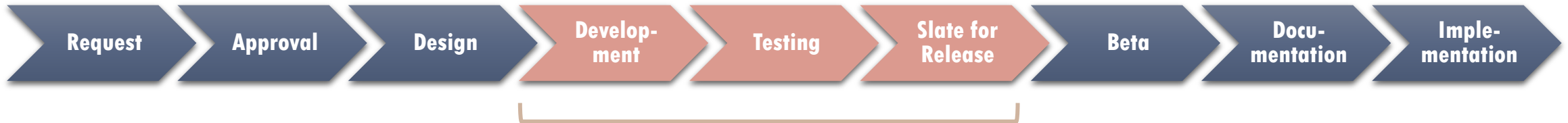


Projects Moving Through the Factory



Excludes conversions/mergers and forms; includes custom projects

THE “LIFE CYCLE” PART OF THE SDLC



DEVELOPMENT

- A programmer or other technical resource works on coding the software changes

QUALITY CONTROL TESTING

- Changes are tested against the original project intent and development standards

SLATING FOR RELEASE

- Choosing when the project will move into production
 - Potential conflicts between projects touching the same programs
 - Training
 - Beta-test requirements
 - Regularly deadlines/promises

THE “LIFE CYCLE” PART OF THE SDLC



BETA TESTING IN THE FIELD

- Changes deployed in a limited, controlled environment to selected clients
- CUs agree to work with our teams and give feedback on the enhancements

DOCUMENTATION/CLIENT COMMUNICATION

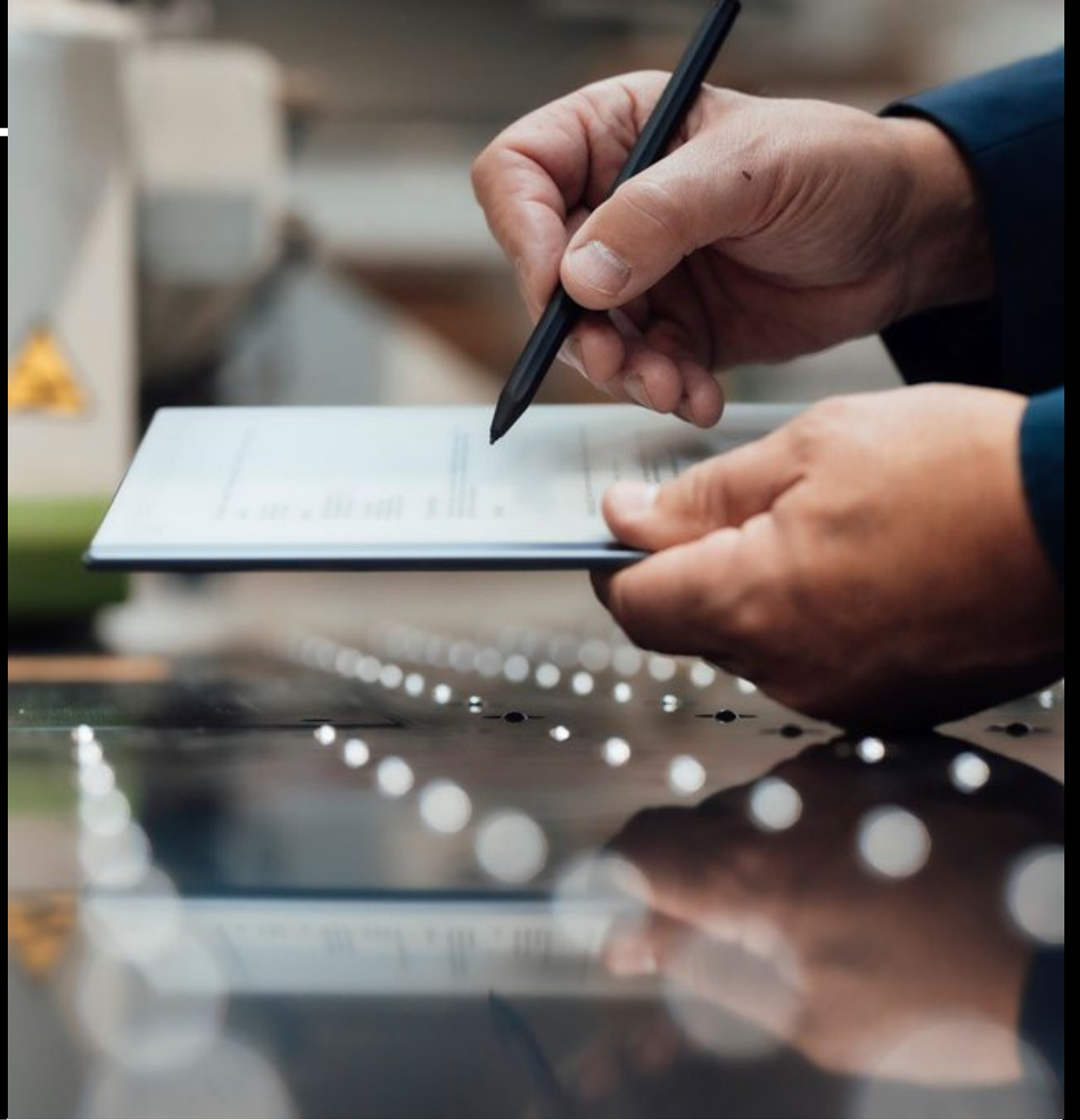
- Explaining the changes to clients and support staff

IMPLEMENTATION/FINAL RESOLUTION

- Software is moved from the test environment into production

WHAT DOES THE PRODUCT TEAM DO?

MANAGING A SOFTWARE
DEVELOPMENT FACTORY



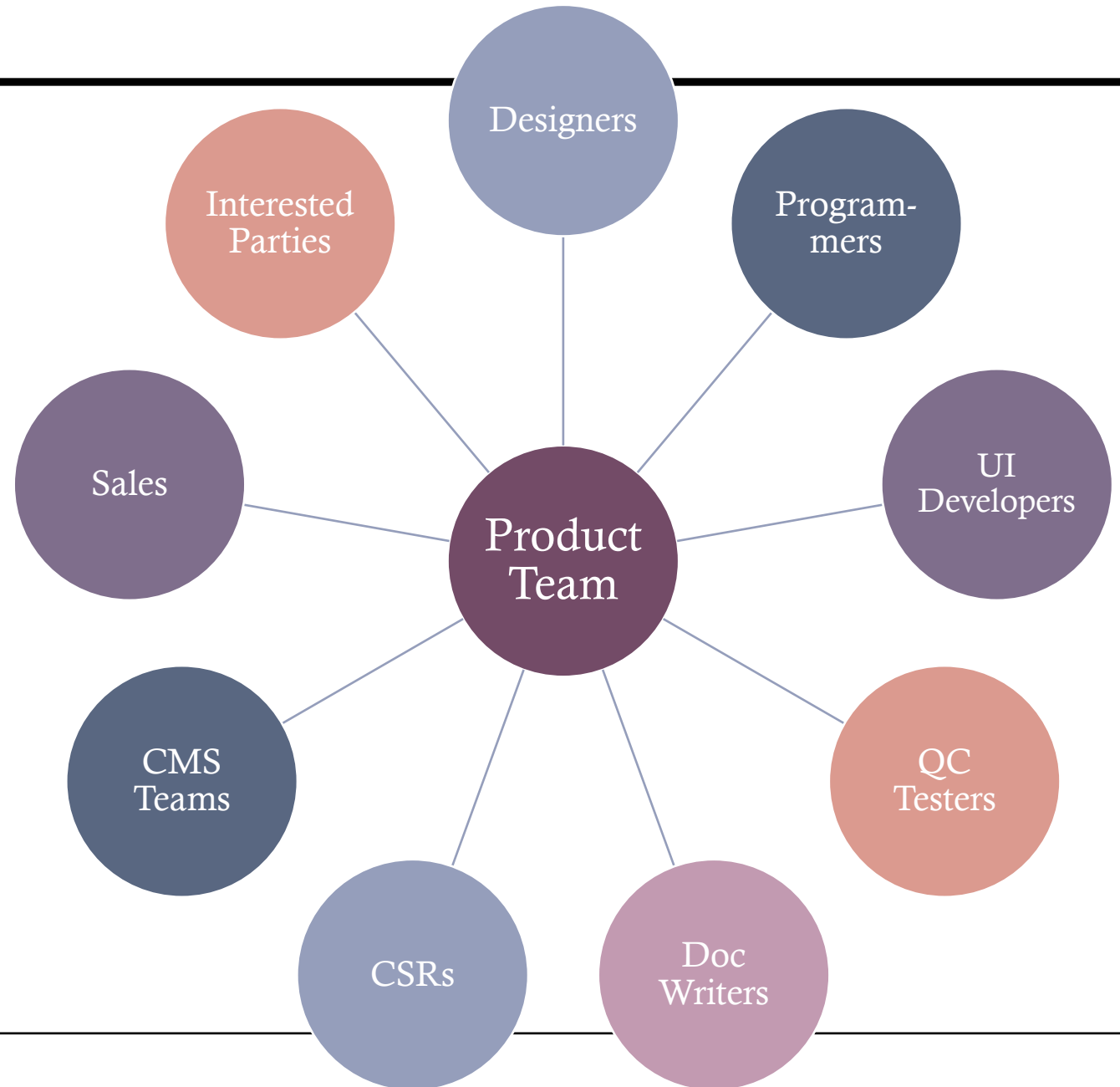
THE CU*ANSWERS PRODUCT TEAM

WHAT WE DO

- Keep the factory humming, stop problems before they gum up the works
- Allocate resources, provide support to all teams working on projects
- Plan for releases
- Collaborate on rollout challenges
- Determine beta-test needs

THE CU*ANSWERS PRODUCT TEAM

WHO WE ARE



WHAT DRIVES DEVELOPMENT DECISIONS?

FROM IDEA TO INVESTMENT...
WHAT MAKES IT TO THE
FACTORY FLOOR?



WHERE DO THE IDEAS COME FROM?

BUSINESS DRIVERS

- Asterisk Intelligence
- AuditLink
- Cards & Payments
- Data Center Operations
- Earnings Edge
- Lender*VP
- Imaging Solutions
- Xtend SRS

EVENT DRIVERS

- Leadership Conference
- CEO Strategies
- Conversations on...

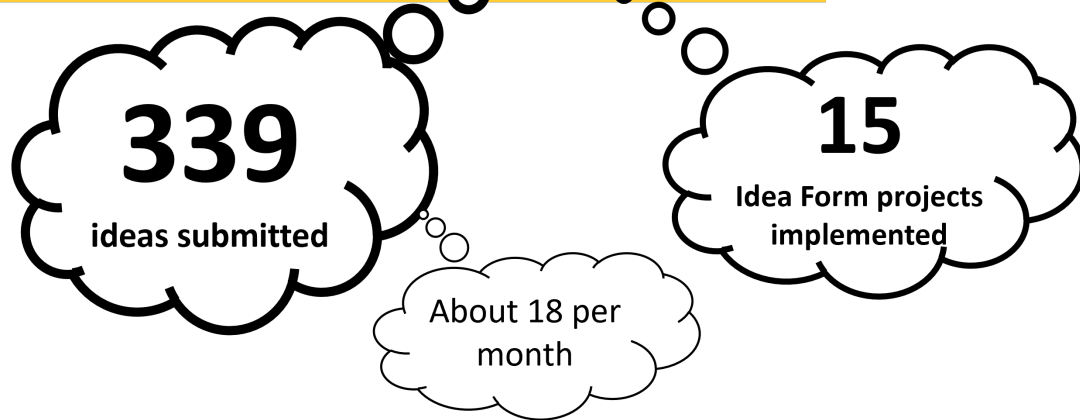
CLIENT DRIVERS

- Industry and regulatory directives
- Sales contracts and contractual obligations
- Custom work
- Changes by third-party vendors
- Idea Forms
- Direct requests from clients

IDEA FORMS AND THE WISH LIST



Idea Forms
JULY 2023 – DEC 2024



235 items on the
CU*BASE GOLD Wish List



95 items on the
online/mobile banking wish list

CUSTOM PROJECTS VS. "REGULAR" ONES

WHEN YOUR CREDIT UNION
WANTS SOMETHING SPECIAL



TYPES OF CUSTOM PROJECTS

Basic data
flows

Custom fees

Data
transmissions

SSOs and
integrations

Restructuring
and misc.

RESERVING A SPOT IN THE QUEUE

CUSTOM PROJECT REQUESTS VIA THE DEVELOPER'S HELP DESK

The screenshot displays the CU*ANSWERS website interface. At the top, the CU*ANSWERS logo is on the left, and navigation links for 'Shop', 'My Account', and 'Contact Us' are on the right. A search bar is also present. Below the main navigation, a secondary menu includes 'CU*ANSWERS STORE', 'SOLUTIONS', 'FREE SERVICES', 'MY ACCOUNT', and 'BACK TO CU*ANSWERS'. The current page is titled 'The Developer's Help Desk (DHD) Store'. A prominent banner features a shopping cart icon and the text 'Utilizing the Online Store' over an image of hands holding a shopping cart handle. Below the banner, a 'Learn More' button is visible. The main content area begins with a 'Welcome to the Developer's Help Desk Store!' heading, followed by a paragraph explaining the store's purpose. To the right of this text is the 'DHD DEVELOPER'S HELP DESK' logo. Below the text are two buttons: 'Check out the Developer's Help Desk' and 'Contact Developer's Help Desk'. A section titled 'DHD Project Kickoff' is followed by a paragraph describing the services offered. At the bottom, four project categories are listed in separate boxes: 'I HAVE A CU*BASE CUSTOM PROJECT IDEA', 'INITIAL PROJECT DISCUSSION', 'HELPING YOU TO WRITE A PROJECT SPECIFICATION', and 'I WANT TO INTEGRATE WITH A THIRD PARTY VENDOR'.

Welcome, Guest! [Log In / Register](#)

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[Home](#) » [The Developer's Help Desk \(DHD\) Store](#)

The Developer's Help Desk (DHD) Store

[Learn More](#)

Welcome to the Developer's Help Desk Store!

The Developer's Help Desk Online Store is intended to provide an online retail shopping experience for ordering a variety of Off-the Shelf tools for which CU*Answers has previously developed, or getting started with a (Custom Programming Project) request. By grouping these project types into various categories/departments, we are able to offer a simpler, more streamlined approach for clients to be able to quickly review and determine a solution. For many of these services, we have included a published price as based upon our technical experience for having previously developed this solution. Whether ordering a "canned" project such as converting from one supported EFT switch or online Credit Card vendor to another, or going down a whole new road working with a new 3rd party vendor to build a (Custom Project) solution, the DHD online store is a perfect place to start! Need more details?

[Check out the Developer's Help Desk](#) [Contact Developer's Help Desk](#)

DHD Project Kickoff

Within the DHD online store, we offer products to get your credit union started with your custom project. These types of projects could include an initial project discussion to bounce your ideas off experts, or maybe you have your idea but need assistance writing a project specification. DHD is here to assist with all ideas, thoughts, and insight we can provide to make your custom project a success.

[I HAVE A CU*BASE CUSTOM PROJECT IDEA](#)

[INITIAL PROJECT DISCUSSION](#)

[HELPING YOU TO WRITE A PROJECT SPECIFICATION](#)

[I WANT TO INTEGRATE WITH A THIRD PARTY VENDOR](#)

MAKING A BUSINESS EVALUATION

GUIDELINES FOR CUSTOM PROJECTS

- Is this a product or service that competes or conflicts with any existing functionality?
- Is this product in line with our overall business direction?
- Are there security or business reasons not to move forward with the project?
- Does CU*Answers wish to participate in the project financially?

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

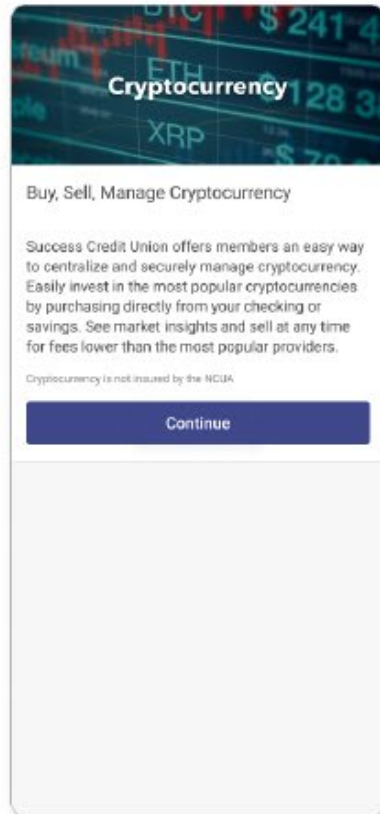
“Just give us your APIs and we won’t need you”

...NOT!

Learn more: open.cuanswers.com/SSO

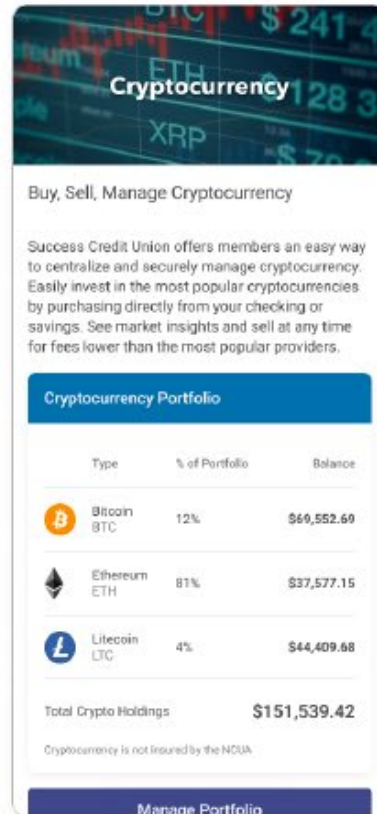
ONLINE/MOBILE BANKING SSO/INTEGRATION TYPES

Tier 1
Standalone SSO Web Module
(.NET Web SSO)



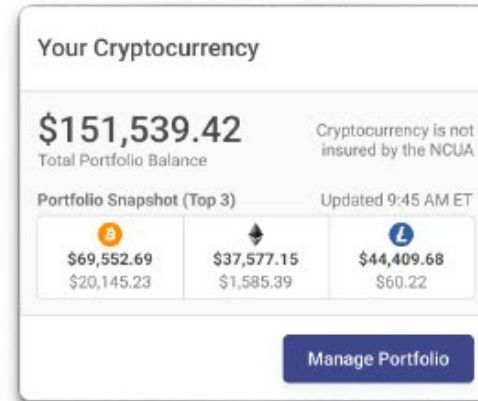
Under 100 hrs

Tier 2
Standalone SSO Web Module
(API Views)



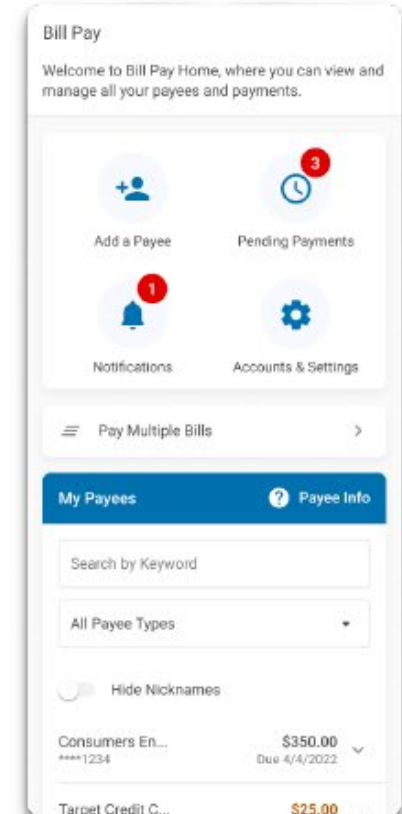
100-200 hrs

Tier 3
Native Widget
(.NET Web / iOS / Android)



400+ Hrs

Tier 4
Standalone Web Module
(.NET Web)



200-1000+ Hrs

SHOP BEFORE YOU SHOP!

IN THE KITCHEN:

In the Kitchen: Vendor Interfaces We're Working On

What's cooking in the kitchen?

Working in the kitchen? We're always cooking up new ideas here in the CU*Answers Kitchen and we'd like to share some of our current recipes with you. These are some of the large topic projects that are currently in varying phases of development.

What's cooking?

Vendor Interfaces We're Working On

This page will be used to list some of the more noteworthy interfaces we are working on via the Developer's Help Desk. This is not an exhaustive list, and projects are constantly being added, cancelled, and changed, so stay tuned! And if you don't see the vendor or product you're interested in, remember to [search in the Store](#)

🔍 – we might already have something ready you can buy today!

[Check out the slides from the 2024 Leadership Conference](#)

Vendor	Description	Project # / CU Champion
Auto Financial Group (AFG)	Integration with CU*BASE LOS for residual-based (balloon loan) vehicle financing.	Order today in the store!
Ascensus	See separate recipe	
Capital Tax	File export/import process to update property tax data in CU*BASE escrow records.	#61511 / Neighborhood Mortgage Solutions (NMS)
CO-OP Call Center	Call center integration into CU*BASE, including member search, balance and history inquiries, payments and transfers.	#58373 / RVA Financial
Consumer Wealth	SSO links from the CU*BASE online banking	#61290 / Union Pacific

WANT TO KEEP UP WITH WHAT WE'RE WORKING ON AND LEARN MORE ABOUT HOW INTERFACE PROJECTS WORK? JOIN THE CONVERSATIONS ON INTEGRATIONS MAILING LIST AND ATTEND AN UPCOMING EVENT!

In This Section

- In the Kitchen
- Account
- Article
- Developer
- About
- Un
- Account
- Account
- AN
- AS

IN THE STORE:

Welcome, Guest! [Log In / Register](#)

CU*ANSWERS STORE SOLUTIONS FREE SERVICES MY ACCOUNT BACK TO CU*ANSWERS

Shop My Account Contact Us

SPANISH ONLINE BANKING IS AVAILABLE NOW!

Online Banking "Localization" Has Arrived!

Place your order today to get started today with offering Spanish online banking to your members!

[Get Started Now!](#)

Exciting Products & Services

WHEN TO REMOVE PMI

Find out how to **INFORM MEMBERS TO REMOVE PMI!**

Remove PMI - **Free!**

[Select options](#)

CREDIT UNION NAME CHANGE

Free!

[Select options](#)

I WANT ALL MY MEMBERS' BUSINESS

Find out how to **GENERATE REFINANCE OPPORTUNITIES!**

Free!

[Add to cart](#)

Access Tax Statements Campaign

Free!

[Add to cart](#)

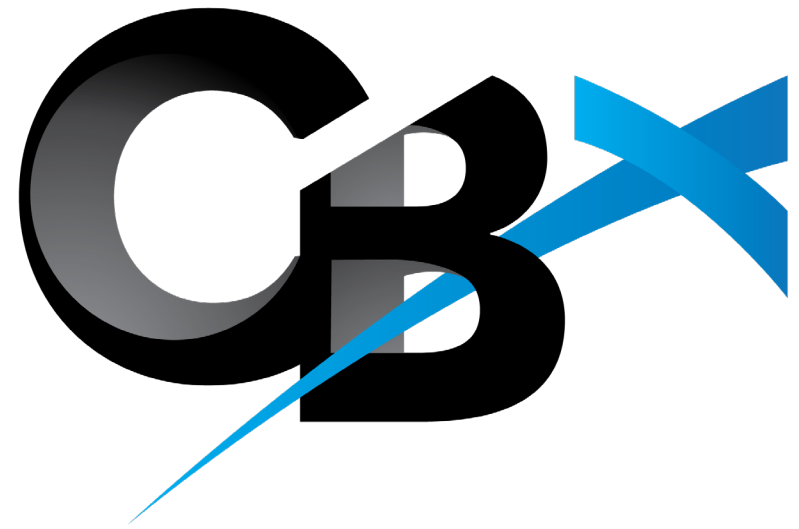
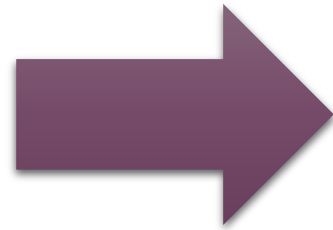
ATM / DEBIT CARD

FIS SCORECARD

WHAT WILL CHANGE WITH **CBx**

BUILDING AN EXCITING NEW
FUTURE FOR OUR FLAGSHIP
PRODUCT





Learn more: open.cuanswers.com/cbx

WHAT WILL CBX CHANGE IN OUR PRODUCT FACTORY?

NOTHING!

- Same SDLC policies
 - Procedural tweaks only
- Same Product Team
 - Maybe a few new players
- Same drivers for decisions

EVERYTHING!

- New options for what we can do, and how we can do it
- New options for releases
- New options for API-based expansion of screen contents
 - Not on day 1, though!
- New options for integrations
 - Not on day 1, though!

JOIN THE CONVERSATION

Conversations on *

What's Next for CBX

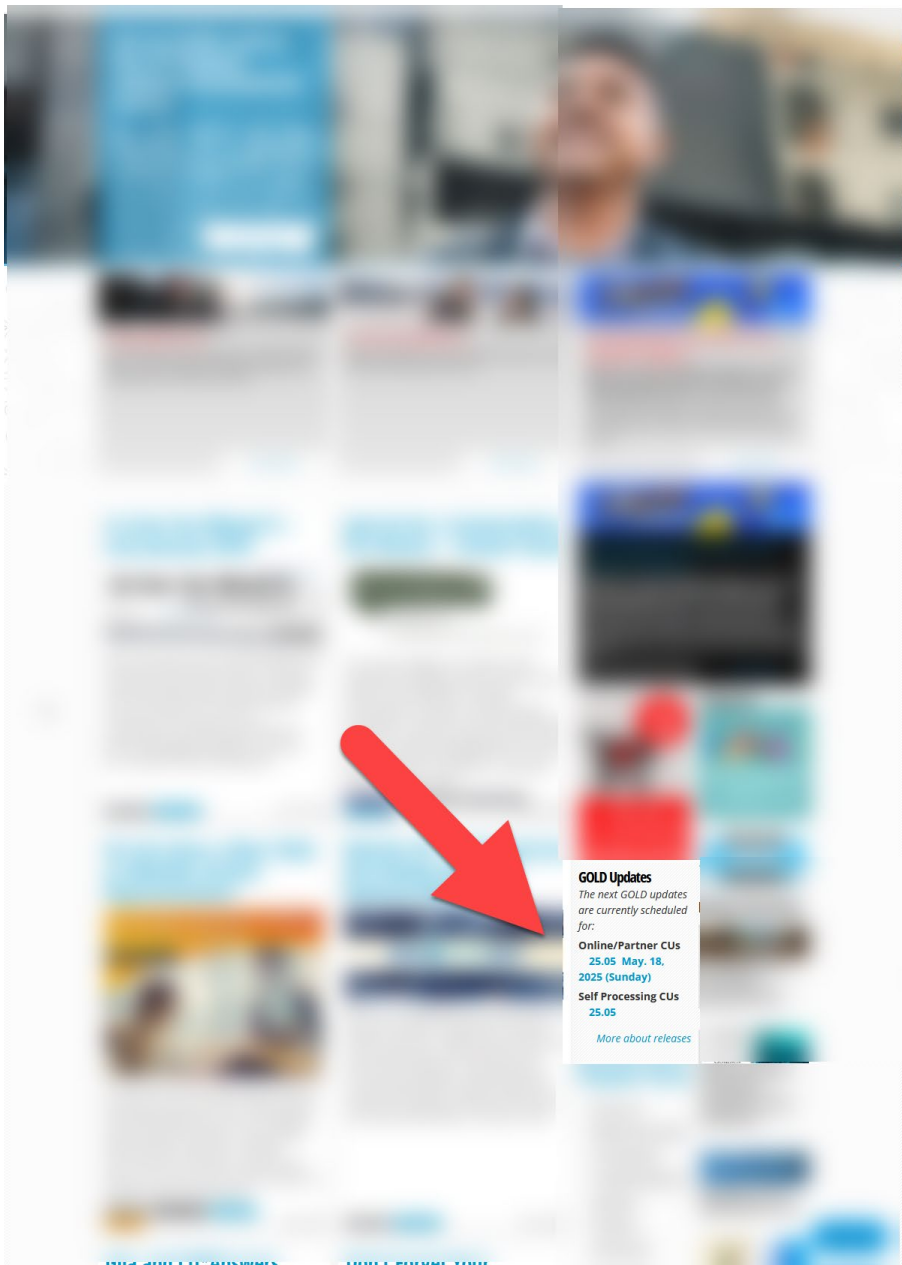
A CU*Answers Collaboration Group

Learn more: open.cuanswers.com/conversations

HOW TO PARTICIPATE AND STAY IN THE KNOW

KEEPING AN EYE ON
FACTORY OUTPUT





GOLD Updates
The next GOLD updates are currently scheduled for:
Online/Partner CUs
25.05 May. 18, 2025 (Sunday)
Self Processing CUs
25.05
[More about releases](#)

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ENVISIONING AND SETTING PROJECT SCOPE

AN INSIDER'S PEEK





IDEA:

“Refer a Friend”



OUR USUAL APPROACH:

1. New config (G/L, referral amt, time and frequency limits, etc.)
2. Mechanism to generate a unique code and a place to store it
3. Change MAP/MOP UI to request that code
4. Change API to compare to the stored value and provide appropriate messaging
5. New programs to post referral award to both accts
6. Error handling mechanisms
7. Reports for monitoring, exception handling



CHEAP-AND-EASY ALTERNATIVE:

1. CU launches a promotional campaign
2. Advertise a generic "refer a friend" code
3. Use MEV-for-MOP page to request that code and the referring member's name
4. Referral lands in the Request Center
5. CU staff verifies both accounts
6. Staff posts referral reward to both accounts via account adjustment



QUESTIONS?

Email me:

Dawn Moore

EVP Client Experience

dmoore@cuanswers.com

CU^{*}ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

THANK YOU!