

**Conversations on\***

# Online Member Experience

A CU\*Answers Collaboration Group

## **Connecting with Members**

**Kristian Daniel, VP of Client Services & Education**





- Ways you connect with members
- Misc. Topics
- Provide Feedback!
- Next Conversations on Topic...

# Agenda



**Conversations on\***

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**Conversations on\***

## Online Member Experience

A CU\*Answers Collaboration Group

### Conversations on Online Member Experience

Learn from each other what works and what doesn't and talk to the professionals who make their living designing ways to connect your members to your credit union's products and services...and keep them coming back for more. We will discuss items such as how credit unions are using online membership opening, how credit unions are making money over the internet, and other eService related topics. This is an open forum discussion on member experience and eService products that are offered by credit unions.



Event Sign up



Visit Our Website



Resources

[www.cuanswers.com/solutions/irsc/online-member-experience/](http://www.cuanswers.com/solutions/irsc/online-member-experience/)

# Misc. Topics

- Redeem Certificates in Online Banking
- Close Sub-accounts in Online Banking

**Purchase a Certificate**

**Certificate Type & Amount**

I would like to purchase: **HAPPY CAMPER CD**      The minimum deposit required is: **\$100.00**

I am going to deposit:       Take opening deposit from:

**Add Joint Owners & Beneficiaries – Optional**

Select a name, then indicate if they should be added as a joint owner or beneficiary. Joint owners share ownership of the funds and have equal right to withdraw from the account. A beneficiary will receive the account funds in the event of the primary holder's death.

**ADD MORE NAMES?**

JOHN B O'BRIEN

TESTING J OWNER IN OLB

**Dividends**

Put my dividends in:

000 SAVINGS

020 REG CHECKING

**Open a New Share Account**

**Account Type & Opening Deposit**

I would like to open: **SUB SHARES**      The minimum deposit required is: **\$5.00**

I am going to deposit:       Take opening deposit from:

**Add Joint Owners – Optional**

Joint owners share ownership of the funds and have equal right to withdraw from the account.

**ADD MORE NAMES...**

JOHN B O'BRIEN

TESTING J OWNER IN OLB

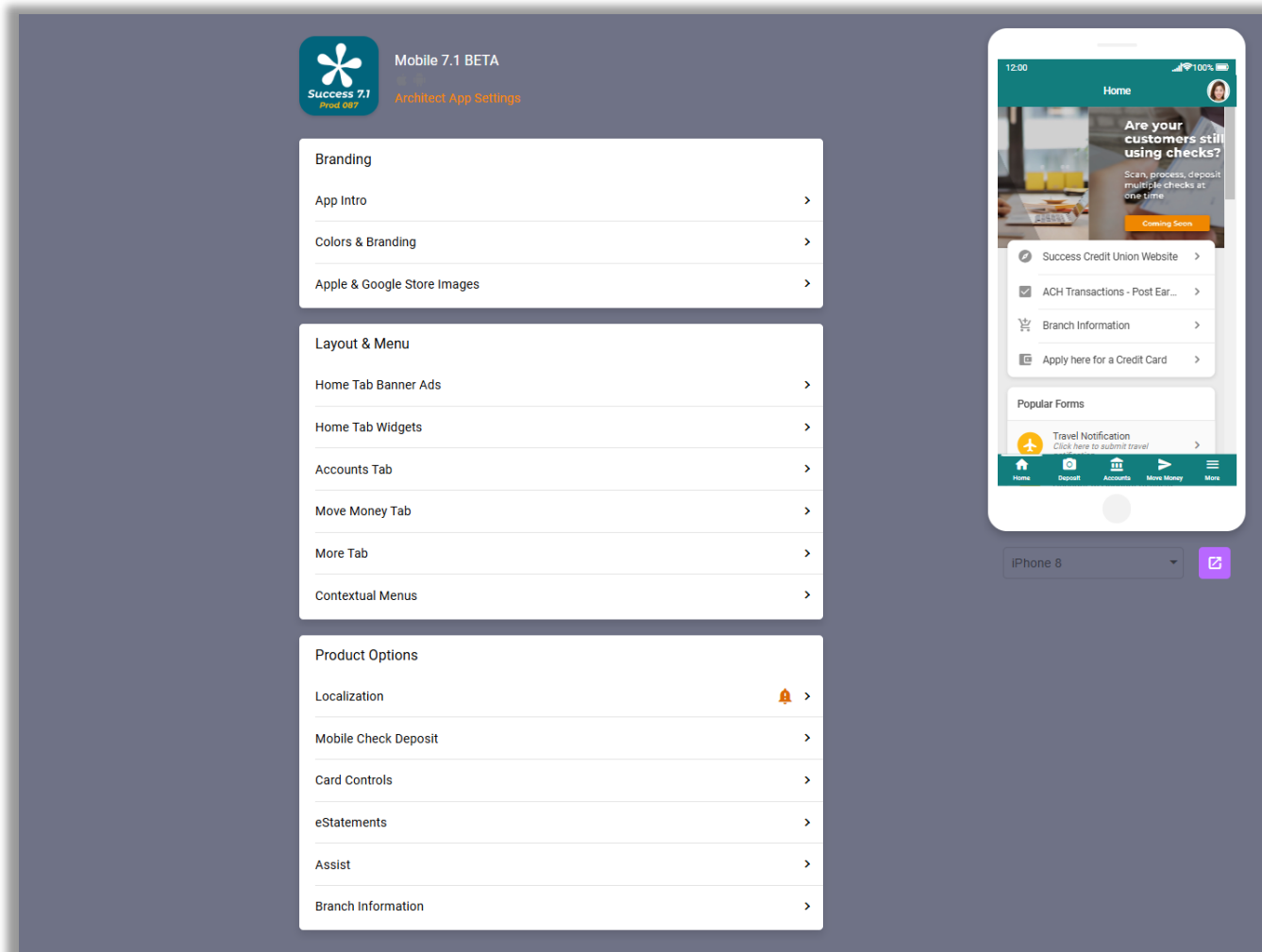
# CU Publisher – Mobile Manager

## Mobile Manager

- **Apple & Google Store Images**
- **Home Tab Banner Advertisements**
- **Mobile Check Deposit - Rejected Check Deposits**

## Questions:

- **Has your credit union deployed custom app store images?**
- **How does your credit union use these tools to communicate with members?**



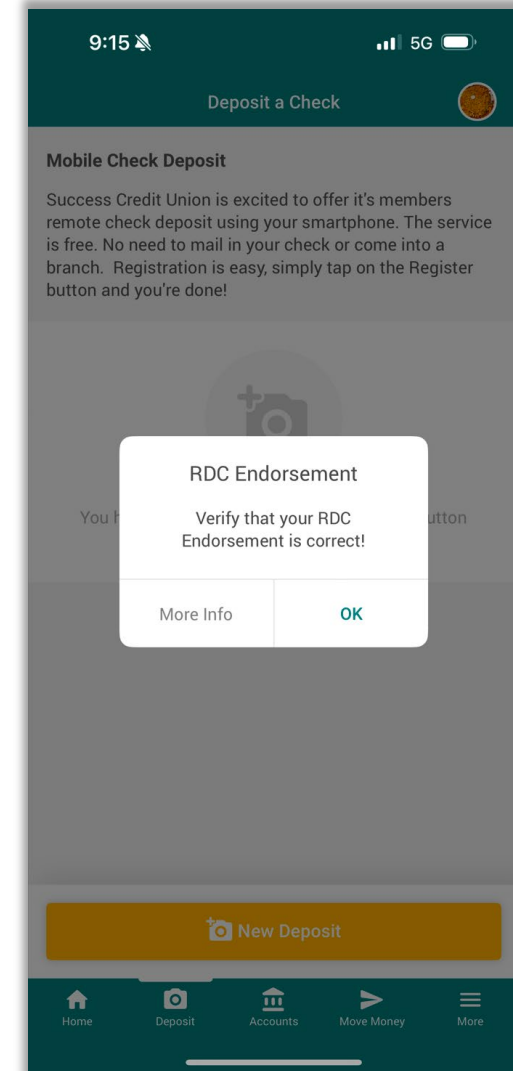
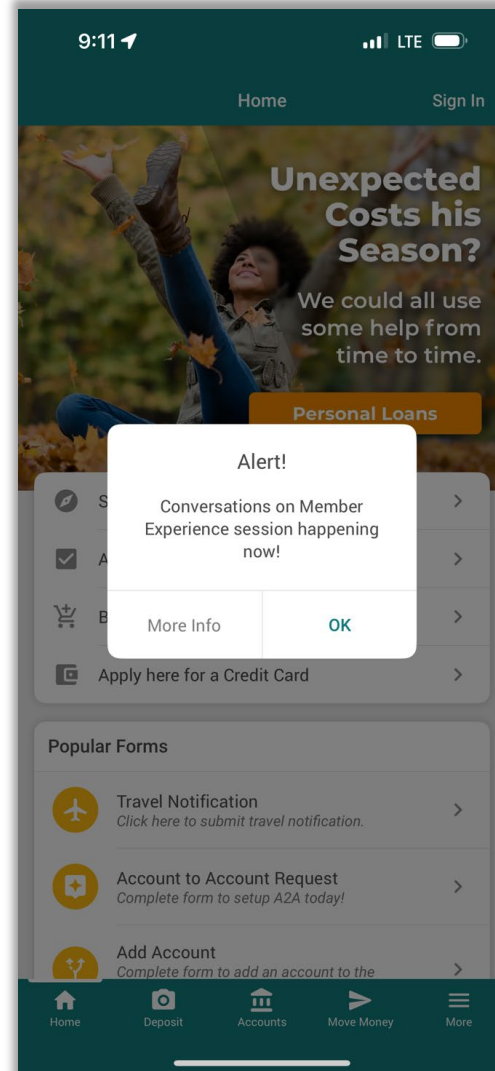
# CU Publisher - Mobile Alerts

## Mobile Alerts:

- Mobile alerts will display once a user launches the mobile app and displays as a one-time message or can persist on each app launch.
- Target certain products or areas of the app such as RDC.

## Questions:

- What does your credit union use Mobile Alerts for?
- Where else would credit unions like to see these alerts used?



# CU Publisher - Form Generator

## Form Generator:

- Different way to communicate with members to try to get more information or feedback.
- Forms can be listed within your mobile app, online banking and your credit union website.

## Questions:

- Does your credit union use online forms to communicate with your members?

The screenshot displays a credit union website interface for a member named KRISTIAN. The main content area features a central form titled "Account to Account Transfer Request" with the subtitle "Request Access for Account to Account (AZA) Transfer via Online Banking". The form includes fields for "First Name", "Last Name", "Enter Social Security", and "Enter Date". Below these is a section for "Other Financial Institution Account Information" with fields for "Member Account Number", "Name On Account", "Institution Name", "Account Number", "Routing Number", "City", and "State". There are radio buttons for "Savings" and "Checking" under "Account Type", and a dropdown menu for "Account Type". At the bottom of the form are two upload sections: "Upload Previous Bank Statement" and "Upload Image", each with a "Click or drag & drop file here to upload" instruction and a "Continue" button.

On the left side, there are several account summary cards: "KRISTIAN" with account balances for Share Accounts (\$111,517.14), Certificates (\$600.00), and Loans (\$34,764.00); "020 REG CHECKING" with a debit card balance of \$24,882.30; and "Money Management" options like Money Map, Bill Pay, and ACH Transactions.

On the right side, there is a "511 NEW CAR LOANS" card showing a payment of \$500.86 and a loan balance of \$34,764.00. Below it is a "Popular Forms" section with links for "Test Form", "Transfer Control", "Account to Account Request", "Auto Loan Storefront", and "Credit Card Storefront". A "Support Center" section includes "Frequently Asked Questions" and "Live Chat". A "Credit Score & Report" section has a message: "This service is momentarily down for maintenance or service. Please try again later. Sorry for the inconvenience."

The top navigation bar includes links for "Home", "Pay & Transfer", "Member Services", "Go Mobile", "New Accounts", and "KRISTIAN". The bottom of the page features a footer with social media icons and a "Page will timeout in 14:56" warning.

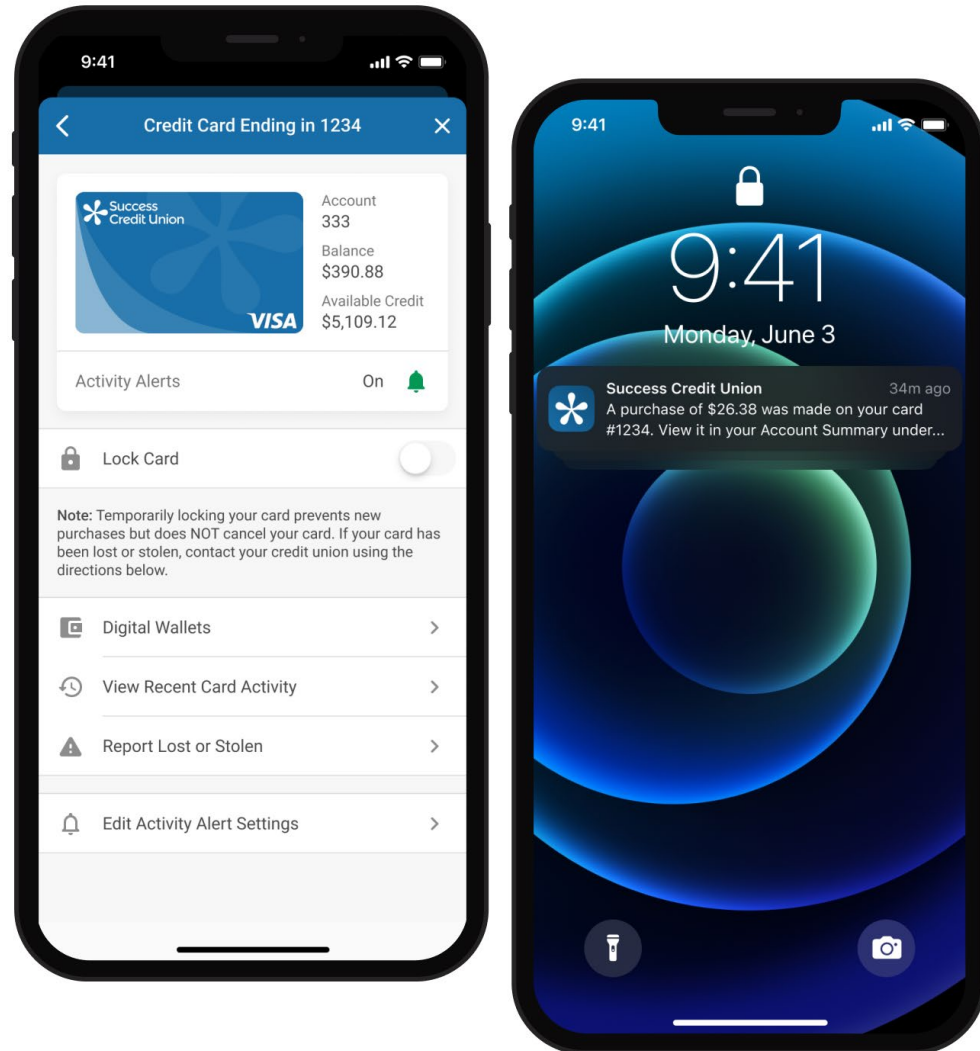
# Card Control - Push Notifications

## Push Notifications:

- **Within Card Control members can activate push notifications for authorizations through their card.**
- **Customize the features/options available within the Card Center in Mobile App 7.0.**

## Questions:

- **Does your credit union educate members on this service within the mobile app?**





# Member Connect

## Member Connect:

- Send online banking messages out to your members using CU\*BASE Member Connect.
- Targeting Certain Members by creating a custom file.

## Questions:

- Has your credit union used Member Connect?
- You can also send a specific message to members via the comment feature within CU\*BASE.

The screenshot displays the Success CU Online Banking Member Connect interface. At the top, the navigation bar includes links for Training Credit Union, Find a Member Service Location, FAQ, Manage My Security, Contact Us, and Help. The main header shows the Success CU logo and navigation options: Home, Pay & Transfer, Member Services, Go Mobile, New Accounts, and the member name KRISTIAN.

The interface is divided into three main sections:

- Member Profile (Left):** Shows KRISTIAN's account information, including Share Accounts (\$111,517.14), Certificates (\$600.00), and Loans (\$34,764.00). It also displays a debit card for the 020 REG CHECKING account with a current balance of \$24,882.30 and an available balance of \$24,882.30. A note indicates there is no active card associated with this account. Below this is a Money Management section with links for Money Map, Bill Pay, and ACH Transactions.
- Message Center (Middle):** A list of messages with a search filter and an 'Edit' button. The messages include: RE: Test (10/11/2024), Password Change Notification (10/7/2024), Password Change Notification (9/23/2024), #99/SENT: ONLINE BANKING (9/10/2024), Personal Information Change (8/22/2024), Password Change Notification (8/14/2024), Test (7/19/2024), Personal Information Change (7/12/2024), Personal Information Change (7/12/2024), TESTING TESTING TESTING (7/12/2024), KRISTIAN DANIEL TESTING (7/12/2024), Password Change Notification (4/4/2024), Password Change Notification (2/15/2024), Password Change Notification (2/5/2024), Personal Information Change (12/19/2023), and Personal Information Change (12/15/2023).
- Right Column:** Features a '511 NEW CAR LOANS' section with a payment due of \$500.86 on 12/28/24 and a loan balance of \$34,764.00. Below this is a 'Popular Forms' section with links for Test Form, Transfer Control, Account to Account Request, Auto Loan Storefront, and Credit Card Storefront. The 'Support Center' section includes links for Frequently Asked Questions and Live Chat, along with icons for Our Website, Call Us, Assist Me!, and Messages. At the bottom, a 'Credit Score & Report' section displays a message: 'This service is momentarily down for maintenance or service. Please try again later. Sorry for the inconvenience.'

# 3rd Party Tools

**What other  
independent tools is  
your credit union using  
to connect with  
members?**



# Thank you

Next time:

**2.2.2025 at 2 pm ET**

[cuanswers.com/solutions/irsc/  
online-member-experience/](https://cuanswers.com/solutions/irsc/online-member-experience/)

