

# TOPTEN

## Software Enhancements in 2013

With so much great programming this year, it was difficult to narrow our choices to the top stars for 2013. We had to pick from a large group of highly eligible candidates this year! This group of ten includes the best of the best according to our experts. Have you implemented all of them at your credit union? Below is our #1 pick. Check inside for the other nine.



### Targeted Tiered Service Analysis Dashboard

*Understand your demographic groups*

Learn more in the [13.2 release summary](#)



*“You can now see not only how the entire membership scores, but also how sub-sets score, such as how online bankers score based on their loan balances, or how women versus men score for using their debit cards.”*

Randy Karnes,  
CEO, CU\*Answers



## Promise Deposits

### **Electronic Check Deposits via “It’s Me 247” Online Banking**

Learn more in the [13.0 release summary](#)



*“This honor system for eDeposits helps bridge members to your credit union’s other Remote Deposit Capture (RDC) offerings.”*

*Laura Welch-Vilker,  
Vice President, Client Services and Education*



## Tiered Service Points for eNotices, Text Banking and more!

### **Reward your members for using self-service options**

Learn more in the [13.2 release summary](#)



*“This addition really expanded our Tiered Service Points system and encourages members to use technology to serve themselves. If you haven’t started a Tiered Service program, now is the time.”*

*Barb Cooper,  
Project Services Manager*



## Service Charge Re-design

### **More income opportunities without the need for custom programming**

Learn more in the [13.2 release summary](#)



*“Credit unions will appreciate the redesign. Now creating new service charge fees is more intuitive. I encourage you to contact Gividends in 2014 to review your fee revenues.”*

*Keegan Daniel,  
Manager, Gividends*



## **Auto-launch of Photo IDs from Teller** ***Automated access to your archived photo IDs***

Learn more in the [13.3 release summary](#)



*“It is one less click for your tellers and greatly increases the value of your archived photo IDs. We continually strive to connect CU\*BASE to your imaging vault.”*

*John Beauchamp,  
Electronic Document Strategies Manager*



## **FraudNet** ***Better auditing feature built into bill pay***

Learn more in the [EasyPay by Fiserv booklet](#)



*“This cutting-edge fraud-detection system identifies fraudulent bill pay activity in real time using a complex set of algorithms. Already from March to December it has saved credit unions over \$180,000.”*

*Jim Vilker,  
Vice President, Professional Services,  
Audit Link*



## **“It’s Me 247” Investment Center** ***A new opportunity with investment accounts***

Learn more in the [13.0 release summary](#)



*“We are proud to introduce the **It’s Me 247** Investment Center, a launching point for your members and prospective members to create an investment portfolio, with your credit union at the epicenter.”*

*Geoff Johnson  
Executive Vice President, Client Interactions  
Lender\*VP*

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## Automated Running of OFAC Scan

*Free service run each Saturday*

Learn more in the [13.0 release summary](#)



*“This free service means one less task for your auditing team and ensures that an OFAC scan is automatically run every week on your membership, keeping you in compliance.”*

Jim Vilker,  
Vice President, Professional Services,  
Audit Link

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## FIS LetterCheck Processing

*Increase use of existing open credit accounts*

Learn more in the [13.0 release summary](#)



*“If you are a CU\*BASE online credit card client, FIS LetterCheck processing is now available! These paper checks are sent by FIS to your qualified cardholders as a marketing piece to encourage credit card use.”*

Heather French,  
SettleMINT Account Executive

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## ATM/Debit Transaction Limits Now Used for Authorizations

*Members can only charge the allowed amount*

Learn more in the [13.0 release summary](#)



*“This change ensures your members’ transactions are handled as expected and that transactions over the allowed number are not approved.”*

Heather French,  
SettleMINT Account Executive