

It's Me 247 Risk Assessment: Product Feature Matrix

Revised June 21, 2011

Legend:

(A) Types of information that can be seen about the member should an unauthorized person gain access to a member account via **It's Me 247**.

(B) Actions that can be taken with the member's information or money should an unauthorized person gain access to a member account via **It's Me 247**.

(C) Marked if the feature is considered a special security feature of the home banking software to help prevent unauthorized access or alert member of unauthorized activity.

<i>Feature</i>	<i>Feature Overview</i>	<i>(A) Member Information That Can Be Seen</i>	<i>(B) Actions That Can Be Taken with Member Money / Info</i>	<i>(C) Considered a Special Security Feature</i>
<i>Standard Features</i>				
Custom CU greeting message	<ul style="list-style-type: none"> Displayed on the login page 	--	--	
CU logo branding	<ul style="list-style-type: none"> Brand It's Me 247 login screen with your credit union logo 	--	--	
Online help	<ul style="list-style-type: none"> Context-sensitive help from any screen describing It's Me 247 features, options and answering frequently-asked questions 	--	--	
Stand-in processing for 24x7 availability	<ul style="list-style-type: none"> Stand-in processing makes home banking services available even during nightly and monthly CU*BASE processing Includes all standard features (not VMS) 	See below	See below	
Custom Password <i>See also: Password requirements under "General Config. Options" below.</i>	<ul style="list-style-type: none"> Defined by member in It's Me 247 Select from four default options for new members (last four of SSN, first four of SSN and first two letters of first name –all caps, birth year and first 2 letters of last name – all caps, last four of SSN and birth year) Member is required to change the password immediately on the first access (not allowed to set a new password that matches the SSN digits) CU can allow MSR to set a "custom" password in CU*BASE if requested by member 	-- (password not visible to member or CU staff; encrypted in CU*BASE data files)	Password can be changed	3
Restricted password retries	<ul style="list-style-type: none"> Member is only allowed 3 tries before the password is disabled, to prevent someone from trying to "guess" a member's password CU can reset a disabled password to the default (see Custom Password options above); member is required 	--	--	3

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	to change upon first access			
Restricted access	<ul style="list-style-type: none"> Controls for number of days that a new member is able to access online banking if enrolled at membership open, after that require CU reset Retricts access to 24 hours after password reset, after that require CU reset CU can set an amount of days for “expiration of password” – if member not log into online banking in this time period, require CU reset 			
Member Indemnification “logon banner”	<ul style="list-style-type: none"> Members are required to accept the “It’s Me 247 PC Home Banking Use Agreement” the first time they access It’s Me 247 Acceptance date is recorded in credit union files 	--	--	3
“Last logged in” security message	<ul style="list-style-type: none"> Message appears on the Login History page indicating the date and time when a member last accessed It’s Me 247 Helps provide security against unauthorized access 	Last logged in date	--	3
Usage statistics for member	<ul style="list-style-type: none"> Details link shows individual session date and time; lists sessions abandoned vs. timed-out vs. logged out Data shown for current and previous two months Supports your CU’s home banking fee strategy and encourages members to see the value of these services 	Recent home banking usage	--	3
Usage statistics for CU employee	<ul style="list-style-type: none"> Displayed via CU*BASE Inquiry, Phone Op and Teller software Shows minutes used current and previous month and other self service status (bill pay, e-statements) 	Recent home banking usage	--	3
Session “time-out”	<ul style="list-style-type: none"> Time limits are CU-defined based on screen category 	--	--	3
Message if host is down	<ul style="list-style-type: none"> Message displayed when It’s Me 247 services are temporarily unavailable, asking the member to try later 	--	--	
Deliver messages to individual members via It’s Me 247	<ul style="list-style-type: none"> Choose from 22 standard messages, such as “Your checks have arrived...” or “Your loan has been approved...” etc., or define a personalized, free-form text message 	CU-defined custom message may contain personal info	--	
Request a contact from a CU	<ul style="list-style-type: none"> Members can submit requests via It’s Me 247 for a 	--	--	

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representative	credit union representative to contact them			
Site Styles for custom look-and-feel	<ul style="list-style-type: none"> Members can choose from multiple “skins” to view It’s Me 247 the way they prefer Features work the same in all skins CU can control which skins are available 	--	--	3
Personal Preferences controls	<ul style="list-style-type: none"> Features grouped under a “Personal Preferences” link to emphasize a member’s sense of control over the banking experience Includes site styles, personal information update, password changes, and e-statement options 	See below	See below	3
Account balances and details (“Account Summary”)	<p>View for all share type accounts:</p> <ul style="list-style-type: none"> Current and available balance Last transaction date Accrued dividends YTD dividends paid 	All fields listed ← plus: <ul style="list-style-type: none"> Member name Acct suffix Acct description or nickname 	--	
Detailed certificate account information	<p>View for all certificate accounts:</p> <ul style="list-style-type: none"> Current and available balance Current rate Dividend payment frequency Disbursement option Maturity date and term Renewal option Last renewal/rollover date 	All fields listed ← plus: <ul style="list-style-type: none"> Acct suffix Acct description or nickname 	--	
Detailed loan account info	<p>View for all loan accounts:</p> <ul style="list-style-type: none"> Balance/current payoff amount Interest rate (APR) Next pmt date Scheduled pmt amount Current amt & date due Disbursement limit (LOCs) Available amt 	All fields listed ← plus: <ul style="list-style-type: none"> Acct suffix Acct description or nickname Last x digits of credit card (online credit cards only; # of digits CU- 	Make payment using funds from same membership	

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	<ul style="list-style-type: none"> • Maturity date • Pmt frequency • Delinquency status • Last statement balance (online CCs) • Last transaction date (online CCs) • Last payment amount (online CCs) 	defined)		
Transaction history (“Account Detail”)	<ul style="list-style-type: none"> • View a list of all transactions on any account; shows secondary transaction description (ATM location, transfer account, etc.) • Choose number of transactions to display; select transactions by date range • Sort the list by date (ascending or descending) • Display transactions by type: <ul style="list-style-type: none"> • Deposits only • Withdrawals only • Cleared checks only • ACH and Payroll transactions only • ATM/Debit card transactions only 	All fields listed ← plus: <ul style="list-style-type: none"> • Acct suffix • Acct description or nickname • Member name 		
Cleared check information	<ul style="list-style-type: none"> • View a list of checks cleared • See if a specific check number has cleared 	All fields listed ← plus: <ul style="list-style-type: none"> • Acct suffix • Acct description or nickname • Member name 		
Transfer funds between suffixes in same membership	<ul style="list-style-type: none"> • Transfer between account bases • Transfer funds to and from savings and checking accounts, with withdrawal controls by share dividend application • Transfer funds to make payments on loan accounts, with payment controls by loan category • Transfer funds from open-credit loans, with disbursement controls by loan category 	<ul style="list-style-type: none"> • Member name • Acct base • Acct suffix • Acct description or nickname 	Transfers as described ← within same membership	
Previous year tax information	<ul style="list-style-type: none"> • View total reported dividends/interest for all accounts 	All fields listed ←		

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	under the same SSN	plus: • Member name		
Paid dividends and interest	• View current YTD paid dividend and interest totals for current accounts	All fields listed ← plus: • Acct suffix • Acct description or nickname • Member name		
Download to Quicken	• Download a customized file format (QIF) for use by the Quicken financial management software (2004 or earlier; does not support Quicken 2005)	• Acct identifier • Tran date • Tran amount • Tran description	Obtain transaction data in a PC formatted file	
Download to Money	• Download a customized file format for use by the Microsoft Money financial management software	• Acct base & suffix (Money '99 only) • Tran date • Tran amount • Tran description	Obtain transaction data in a PC formatted file	
Sales information about opening credit union accounts	• CU-defined general sales information about savings, certificate and loan products; enabled even if you elect not to use VMS features (see below)	--	--	
Loan estimate calculations	• Estimate a loan term or loan payment	--	--	
<i>Optional & VMS Features</i>				
Tiered Services greeting message	• For CUs using CU*BASE Tiered Service levels, can display on the It's Me 247 main menu the same marketing messages that appear on statements	Member points earned and level	--	
Configurable member fees	• Waivers for age and aggregate balance; specify number of free minutes allowed per month • Set separate waivers and free minutes for participating members using Tiered Services and Marketing Clubs	--	--	
E-Statements using CU*SPY	• Allow members to view up to a year's worth of statements on line through It's Me 247 using the	Complete member account	--	

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	<p>CU*SPY browser-based retrieval software (no additional password needed)</p> <ul style="list-style-type: none"> View/print statement in both HTML and PDF formats (PDF format includes CU logo and “back page” text from printed statement) Fee structure allows for members to receive only e-statements or e-statements plus mailed statements for an introductory period; fee (debit) or rebate (credit) can be posted monthly to enrolled members 	<p>statement and credit card statement</p> <p>Member info displayed on statement is CU defined</p>		
EasyPay Bill Payment / Bill Presentment	<ul style="list-style-type: none"> Enrollment through It’s Me 247 or CU*BASE “Consolidated logon” - member only needs to log in to It’s Me 247, making bill payment a credit union service “Good funds” processing means funds must be available for payments to post, eliminating risk for CU; true “electronic checks” system – available through EasyPay by iPay, EasyPay by Fiserv does not follow the Good Funds model. Monthly CU-defined fee structure includes age and aggregate balance waivers, excessive activity fees 	<ul style="list-style-type: none"> Member name Checking account base & suffix Address, City, State, Zip Account number and payment information on all member-designated payees 	<p>Authorize withdrawal of funds from up to two CU checking accounts (designated upon enrollment)</p>	
Free copies of check images using CU*CheckViewer	<ul style="list-style-type: none"> For CU*3 Item Processing clients, can activate the CU*CheckViewer image retrieval system for your members through It’s Me 247 Members can view and print cleared checks using buttons on the Account Detail and Cleared Checks pages No special fee will be charged to your CU or to your members for this service 	<p>Image of cancelled checks, including:</p> <ul style="list-style-type: none"> MICR line Member signature Member and CU info imprinted on check 	<p>--</p>	
Check images for non-CU*3 Item Processing clients	<ul style="list-style-type: none"> For online or self processing credit unions who do not use CU*3 Item Processing services Can be live interface to image database from your check processor, or can set up method for regular uploads and 	<p>Image of cancelled checks, including:</p> <ul style="list-style-type: none"> MICR line 		

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	<p>storage of check images from your check processor onto our servers</p> <ul style="list-style-type: none"> • Uses the same buttons in It's Me 247; no fee will be charged to members 	<ul style="list-style-type: none"> • Member signature • Member and CU info imprinted on check 		
<p>Transfer funds to other memberships <i>(Applies to both CU*TALK and It's Me 247)</i></p>	<ul style="list-style-type: none"> • Can activate the ability to transfer money from the member's account to another member's account (requires password access on the "from" account only) • Optional Transfer Control can be used to limit the member accounts to which funds can be transferred • Risk is reduced if Transfer Control lists are configured, then the TO account base is not needed/shown 	<p>See Transfer Funds above</p> <p>"To" account shows only the acct #/suffix entered and an account description</p>	<p>Transfer funds from authenticated membership to other member account</p>	<p>3 (Transfer Control)</p>
<p>Request a check <i>(Applies to both CU*TALK and It's Me 247)</i></p>	<ul style="list-style-type: none"> • Members can request a check drawn on any of their accounts • Can specify minimum and maximum check amount • No special fees will be charged to members for this service • Checks are printed by CU on a daily basis in a batch using the CU*BASE Auto/Mail Check feature 	<ul style="list-style-type: none"> • Acct suffix • Acct description or nickname • Member name 	<p>Check mailed to address on CU master records (cannot specify pay to name or address)</p>	
<p>Stop payment on a check <i>(Applies to both CU*TALK and It's Me 247)</i></p>	<ul style="list-style-type: none"> • Members can place a stop pay order on a check drawn on any checking account • Uses your normal stop pay fees; alerts member to fee amount for confirmation • Define expiration in months or days 	<ul style="list-style-type: none"> • Acct suffix • Acct description or nickname • Member name 	<p>Issue stop pay order on check</p>	
<p>Maintain AFT (Auto Funds Transfer) and/or CFT (Check Funds Transfer) records</p>	<ul style="list-style-type: none"> • Members can update existing auto transfers from their accounts or add new recurring transfers • Transfer Control can be used to limit the member accounts to which funds can be transferred; intra-member transfers must be enabled to modify transfers to other member accounts • Can activate just AFT maintenance, just CFT maintenance, or both 	<ul style="list-style-type: none"> • Member name • Transfer from acct base & suffix • Transfer to acct base & suffix (AFT) or pay to name (CFT) 	<p>Control automated transfers from this membership to same or other CU member</p> <p>CFT (if available)</p>	

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		<ul style="list-style-type: none"> • Transfer amount • Frequency • Next transfer date • End date 	can be set up with any pay to name and address	
Links to “Related Sites”	<ul style="list-style-type: none"> • Define links to any URL, including your credit union’s web site (for product information, disclosures, eligibility rules, etc.), or to third-party vendors for credit card info, check re-orders, etc. 	--	--	
Online membership applications	<ul style="list-style-type: none"> • Allow non-members to submit membership applications from your web site or from the It’s Me 247 login page • Data is delivered directly to CU*BASE and can be reviewed by any employee • After reviewing the application, the membership can be approved and created with the click of a button 	--	Submit membership application for CU review	
Update member personal information	<ul style="list-style-type: none"> • Allow members to update address, phone, fax, and email address through It’s Me 247; special helps for entering foreign address information • Can configure for “direct” update of credit union files, or “reviewed” update (requires credit union employee to review and approve before updating files) 	<ul style="list-style-type: none"> • Member name • Street address • City • State • Zip • County • Home phone • Work phone • Fax • Email address 	Changes to all fields listed (except member name) CU determines whether changes are reviewed or made directly	
Savings “Rate Board” and product sales information	<ul style="list-style-type: none"> • Display your credit union’s savings and checking products in It’s Me 247 • Shows a description, current rate, annual yield, and minimum required deposit • Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site 	--	--	

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Opening savings and checking accounts on line	<ul style="list-style-type: none"> • Allow members to open select savings accounts through It's Me 247 • Member can specify joint owner(s) • Optional configuration features include a minimum required deposit to open account (transferred from an existing account) and optional overdraft protection (using select savings or LOC accounts) when opening new checking accounts • Account is opened immediately with no CU intervention; use daily New Account reports for follow-up 	<ul style="list-style-type: none"> • Member Name • Acct base 	<ul style="list-style-type: none"> • Open new sub-account • Transfer \$ from other account under same membership • Set up overdraft protection (using accts under same mbrship) 	
Certificate "Rate Board" and product sales information	<ul style="list-style-type: none"> • Display your credit union's certificate products in It's Me 247 • Shows a description, current rate, term, annual yield, and minimum purchase amount • Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site 			
Purchasing certificates on line	<ul style="list-style-type: none"> • Allow members to purchase certificate accounts in It's Me 247 using funds from their existing savings accounts • Members can specify joint owner(s) • Optional configuration features include default dividend disbursement code, payment frequency, and renewal code • Account is opened immediately with no CU intervention; use daily New Account reports for follow-up 	<ul style="list-style-type: none"> • Member Name • Acct base 	<ul style="list-style-type: none"> • Open new sub-account • Transfer \$ from other account under same membership • Set up overdraft protection (using accts under same mbrship) 	
Loan "Rate Board" and product sales information	<ul style="list-style-type: none"> • Display your credit union's loan products in It's Me 247 • Shows product name, "teaser" description, and APR range • Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site 	--	--	

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Online loan applications	<ul style="list-style-type: none"> Allow members to submit loan requests and complete loan applications in It's Me 247 Requests are delivered directly to CU*BASE and can be worked by loan underwriters along with other CU*BASE loan requests 	<ul style="list-style-type: none"> Home phone Email address Street address, city/state/zip (if copying when adding co-app) Employer name Employer phone Date started at current employer Annual gross income 	<p>Changes to all fields listed</p> <p>Input of other personal info to be reviewed by loan personnel</p>	
<i>General Config. Options</i>				
Optional access for new members	<ul style="list-style-type: none"> CU can elect to activate It's Me 247 automatically for new members, or require member to request access before manually activating 	n/a	n/a	3
Password requirements	<ul style="list-style-type: none"> Set a minimum number of characters (6 -10) Can implement complex passwords – requires two of the following: numeric, alphabetic, and special characters, and capital letter 	n/a	n/a	3
"Non-use" password expiration	<ul style="list-style-type: none"> Can set password to "expire" automatically after a certain number of days of non-use Member must contact CU to have password reactivated (can retain same password or reset to default) 	n/a	n/a	3
New member expiration	<ul style="list-style-type: none"> Can set the number of days after which the password of a new member will expire if the member does not log into online banking 			
Deactivate at member's request	<ul style="list-style-type: none"> Can deactivate a member's password altogether so that no access is allowed 	n/a	n/a	3
Optional Reg. E transaction tracking	<ul style="list-style-type: none"> CU defines whether home banking transactions are considered Reg. E 	n/a	n/a	
Available balance calculation	<ul style="list-style-type: none"> Define whether par value should be deducted when 	n/a	n/a	

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options	<p>calculating available balance for share/checking accounts</p> <ul style="list-style-type: none"> Define whether uncollected funds (check holds) should be deducted when calculating available balance for share/checking accounts Define whether CD penalty should be deducted when calculating available balance for certificate accounts 			
Withdrawals from savings products	<ul style="list-style-type: none"> By share dividend application, can define whether or not withdrawals are allowed via home banking Can also define a minimum and maximum withdrawal amount 	n/a	n/a	
Disbursements from open-credit loans	<ul style="list-style-type: none"> By loan category, can define whether or not to allow disbursements via home banking Can also define a min. and max. withdrawal amount 	n/a	n/a	
Loan payment controls	<ul style="list-style-type: none"> Can define whether or not to allow loan payments via home banking, by loan category Can define controls to prevent partial payments, payments prior to first payment date, and payments on mortgage loans prior to accrual date 	n/a	n/a	
e-Alerts	<ul style="list-style-type: none"> CU can elect to allow members to subscribe for e-Alerts online through It's Me 247 (CU*BASE feature also available for staff to maintain for members and view alerts sent) Member receives the alert via the It's Me 247 Secure Message Center Member can optionally select to also receive email notification alerting them that an alert has been send (no account details included in the email – short option) or a “long” email containing more detailed information e-Alerts email notification is sent within 30 minutes of changes to their accounts e-Alert types: <ul style="list-style-type: none"> Account Balance above or below specified amount (based on available balance) ACH Deposit and/or Withdrawal posted to account 	n/a	n/a	

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	<ul style="list-style-type: none"> • Loan Payment coming due within specified # of days 			
e-Notices	<ul style="list-style-type: none"> • Allow the credit union to send an electronic version of a printed notice to the member • Members can view their e-Notices in their Secure Message Center in Online Banking • Content of e-Notice is the same as printed notice, except that member's private information is masked in the e-Notice for additional security • Members can select to have an additional email notification sent when the e-Notice is sent • Members can quickly access other online banking pages via helpful links directly in their e-Notices, for example to access the transfer screen to pay on a delinquent account (from a delinquency e-Notice) or to change the renewal options (from a CD Maturity e-Notice) • e-Notices email notifications are sent within 30 minutes of notices being printed. 	n/a	n/a	
A2A Transfers	<ul style="list-style-type: none"> • Allow a member to make incoming and outgoing transfers to an account at another financial institution • Member Service representative must set up relationship with other account in CU*BASE. Member cannot do this online • Credit union allowance of incoming and outgoing transfers are set up separately with separate fee structures to give credit union flexibility • Fees are tied to Tiered Services and Marketing clubs to allow credit union to waive fees for valued members 	n/a	n/a	