

Connecting With Your Business Communities

Everyone asks what we have, but few are saying “I’m aggressively wanting to roll something out by xx/xx/xx”

Here are some things we plan to do in 2012



Connecting with Business Communities

When do pieces and parts equal a major focus?

- Can CU*Answers and your credit union declare a plan for business members? Can we show a body of work that says this is a focus of our organizations?
 - What do we have to change to say this is one of our network's specialties?
- Here are some stakes we wish to put in the ground in 2012
 - Launch a credit union focus group/think tank for serving businesses
 - Develop a certification process to allow a credit union to be designated as Business-certified (Business-ready? Business-friendly?)
 - Launch and complete three marketed business solutions as part of the program

CU*BASE has always had the building blocks for servicing businesses, as long as you could put them in the right configuration

In 2012 we want tailored packages and the recognition from the marketplace that we have business solutions



Project #1: Business Servicing Fee Packages

Replacing Marketing Clubs as the Business Aggregator

- Configure Business Servicing Packages
(“Low Volume Checking,” “High Volume Checking with Cash Management Services,” “Small Employers,” “Big Employers,” as many as you want)
- Link sub-accounts to the package
- Package multiple fees and process monthly with unique offsets
 - Can post two separate transactions (total fees debit and offsetting credit) or post a single net transaction
 - Can include fees for deposited items, checks cleared, ACH incoming credits, and ACH incoming debits...sets the foundation for innovation
 - Includes ability to add special fees manually, one CU at a time...blend direct charges with automated calculations
- Analysis inquiry – take the guesswork out of fees for your business members
 - 3 months of posted fee data available online

How can we take old-school banking ideas and show businesses how a Cooperative might play the game?



Project #2: Multiple Logons for It's Me 247

Tailored authority for teams to use online banking

Our current vision:

- Up to 6 logons IDs per membership, each with its own password and security questions
- Control access by ID
 - Who can post transfers?
 - Who can see which sub-accounts?
 - Who can do maintenance-type functions?
 - Who can jump via SSO links? (bill pay, etc.)



This will take an active and interested set of CUs to work through what is enough but not too much

Security and your examiner's perspective will be an important part of how we build this

Hope to be in beta this time next year



Project #3: eDOC Mobility

Remote Capture of Deposits

- We need the network to go active and start developing working foundations for the evolution of remote activities with members
 - Building an active set of users of Remote Check 21 solutions
 - Merchant Deposit Capture
 - Member Deposit Capture – via PC and phone
 - Working with eDOC Innovations and their new e-Sign initiative



Check 21 Beyond the Branch

- The interesting thing about Check 21 is the minute Check 21 came out as a replacement for Fed Deposit processing at the CU branch level, everybody got excited about all the other places this technology could be applied
- Two of these continue to be on everyone's minds, but not on everyone's radar to go active – how about you?
 - CheckLogic Lite is available today for **Merchant Capture**
 - CU*Answers and eDOC use it for their own accounts, that are ramping up their programs today
 - Offer a Merchant Capture program? I am available for Member Capture later this year



Remember these?

Is this a matter of wine before its time? What do we have left to do so you will launch these important member services?



Maybe this video will help with your vision of how CheckLogic Lite fits your 2011 business plan

Project #3: eDOC Mobility

Remote Capture of Signatures and Managing Packages of Forms



Click . Close . Technology™

Loan Closing
Contract Signing
New Account Opening

eDocSignature™

Reduce signature time to mere minutes and give your credit union a competitive advantage with the member convenience of electronic signature (eSignature) technology. Research has revealed an increasing amount of all loans are signed electronically. Is your credit union participating?

Our eSignature technology enables the fast and secure signing of documents simply by clicking the designated signature box. eSigning a document ensures compliance with the established ESIGN and UETA regulations that affirm electronic signatures as legally binding backed by an accessible audit trail.

eDocSignature™ Key Benefits

- **Secure.** Multiple levels of authentication are available to ensure the right person receives and signs the right document.
- **Fast.** Simply click on the designated signature boxes to sign your document. To create eSignature documents drag and drop the "Sign Here" data field and the end user will be guided through the signing process. Documents can be completed and signed in just minutes!
- **Easy.** No software download is required.




ProDOC Packages™

Enterprise workflow management

Paper "Manila" folders ... to ... Electronic Document Workflow...

Ready to fine tune your workflow management process and eliminate document management headaches? ProDOC Packages™ is an enterprise workflow management module that streamlines your transaction documents by packaging them together for easy electronic management, delivery, storage and retrieval. ProDOC Packages™ enables credit unions to close loans faster, process new accounts more efficiently and verify that all documents within a workflow 'package' are fully compliant.



Key Benefits

- **Easy to use.** ProDOC Packages™ offers an easy way to organize your transaction documents in an electronic 'manila folder' and provides an easy checklist to ensure all documents are included and/or completed prior to delivery or storage. Its quick search filters, form auto population intelligence, stackable data tabs and dashboard organization, makes ProDOC Packages™ an intuitive workflow solution.
- **Flexible.** ProDOC Packages™ enables credit unions to create package types that serve

I know this is on your radar, and I believe you will need this capability in the future...start working with eDOC today

