

# Tactics, tactics, tactics...everywhere a new tactic to consider

## But what will it say about our culture?

- We've already talked about Text Banking and the need for a grand opening, so let's just focus on Smartphones for a minute
- In March 2010, we introduced **Mobile Web**



Session 0 CU\*BASE GOLD - Online Banking/Mobile Web Summary Stats

### Online Banking/Mobile Web Summary Stats

Statistic	5/2012	4/2012	3/2012	2/2012
# of days in month	0	30	31	29
# of CU members	0	26,908	26,842	26,751
<b>Penetration by Count</b>				
# of members using any online channel	0	9,321	9,281	9,246
# of members using mobile web	0	0	0	0
# of members using online banking only	0	0	0	0
# of members allowing see access	0	0	0	0
# of members allowing jump access	0	0	0	0
<b>Penetration by Percentage</b>				
% of members using any online channel				34
% of members using mobile web				
% of members using online banking only				
<b>Activity</b>				
Total # of logons, any online channel				110,3
# of mobile web logons				
# of online banking logons				
<b>Average Usage</b>				
Average logons per day(any channel)	0	3,519.07	3,487.71	3,806
Average logons entire membership	0	3.92	4.03	4
Average logons among online users	0	11.33	11.65	11
<b>Heavy Users/Abusers</b>				
Most logons by a single member	0	146	135	

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Watch for expanded member usage stats (including text!) in the 12.0 release!

Go Mobile!

My Messages My Accounts New Accounts E-Statements Certificates Conta

### It's Me 247 Mobile Web Banking Emulator

**Mobile**  
**Mobile Web**  
**Text Banking Home**

**Why use Mobile Web Banking?**

- It's easy and secure! And it's free!
- There is nothing to install!

\* Check with your mobile carrier for web/data access rates.

**Try Mobile Banking!**

Want to try it on your phone or other web-enabled device? Just click the It's Me 247 logo on your credit union's webpage.

**Try Mobile Banking using our phone emulator!**

It's simple to do! You are already logged into the phone emulator on the right hand side of this page.

- The phone emulator shown to the right is

**Live Mobile Account Access:**

1. Savings/Checki...  
2. Transfer

We're ready to help!  
**Live Chat Available**

# But what about Mobile App?

## Why It's Me 247 Mobile Web levels the playing field

- In the end, every app is a hybrid of three concepts:

An <b>operating system-level application</b> loaded onto a phone	Software that manages the application navigation, and some native phone features – works whether you're connected to a network or not
A <b>content management system</b> distributing content to the phone via the web	The application's brochure-ware – a lot like a mobile website, pushing rates, specials, and other miscellaneous member information
An <b>online banking integration</b> , distributing banking content to the phone via the web	The member's account information – a wrapper around It's Me 247 Mobile Web Banking

- When it comes to mobile apps, it's not the technology, it's the distribution
  - ★ It's qualifying for the device types and lining up with the application stores
  - ★ It's a business line more than a technology – it's a process more than a product

So, It's Me 247 Mobile Web allows a CU to work with *any* mobile app provider...**FOR FREE**

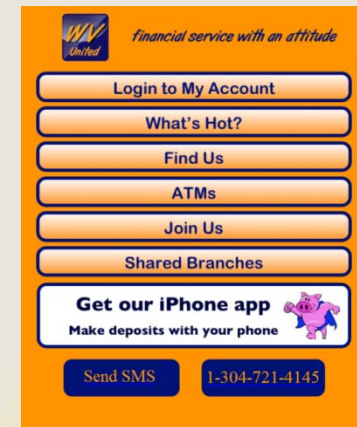
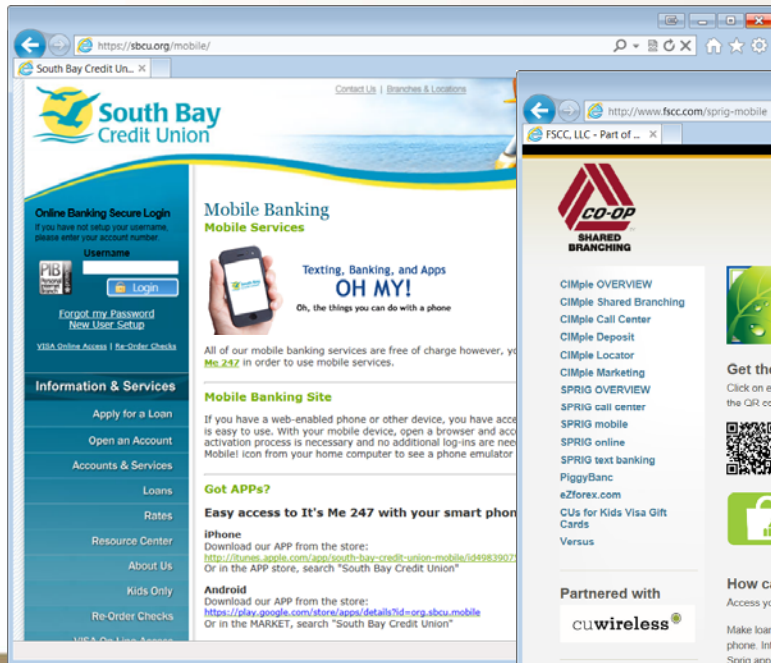




# But what about Mobile App?

## Why It's Me 247 Mobile Web levels the playing field

- Like MoneyDesktop, we saw our job as one of facilitating the credit union's direction, not mandating one...we just needed to integrate our part with market solutions
- My advice was, go for it, you don't need CU\*Answers...and many people did, and will continue to do so

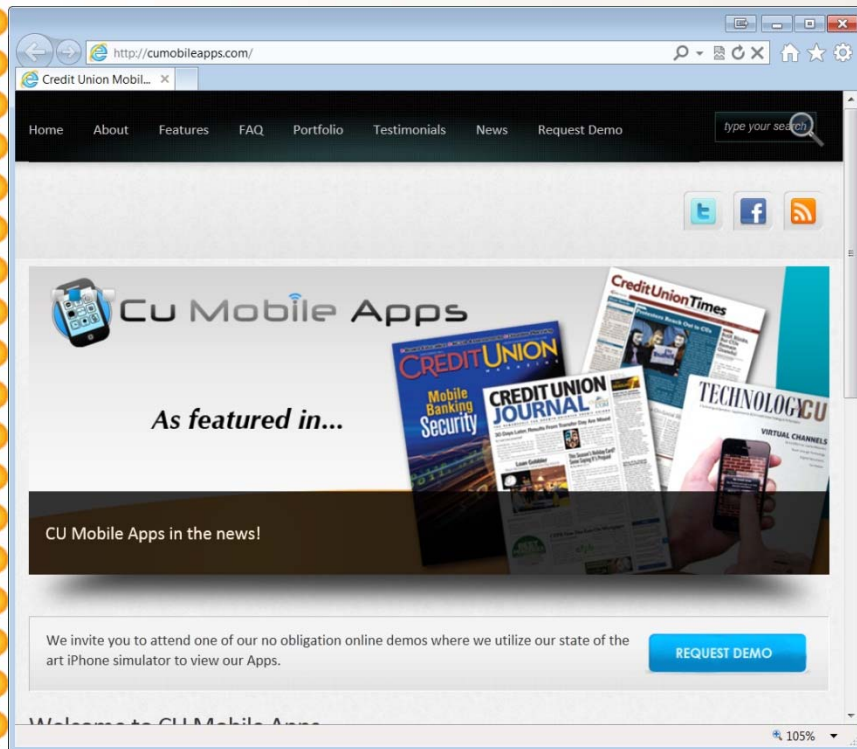


And I'm all for it!

# My advice: Go for it, you don't need us

...but CUs still wanted more

- That led us to the battle of the bands (vendors)
- Much like MoneyDesktop and Geezeo, CU\*Answers wanted a focus group to point the way for an integration ally





# My advice: Go for it, you don't need us

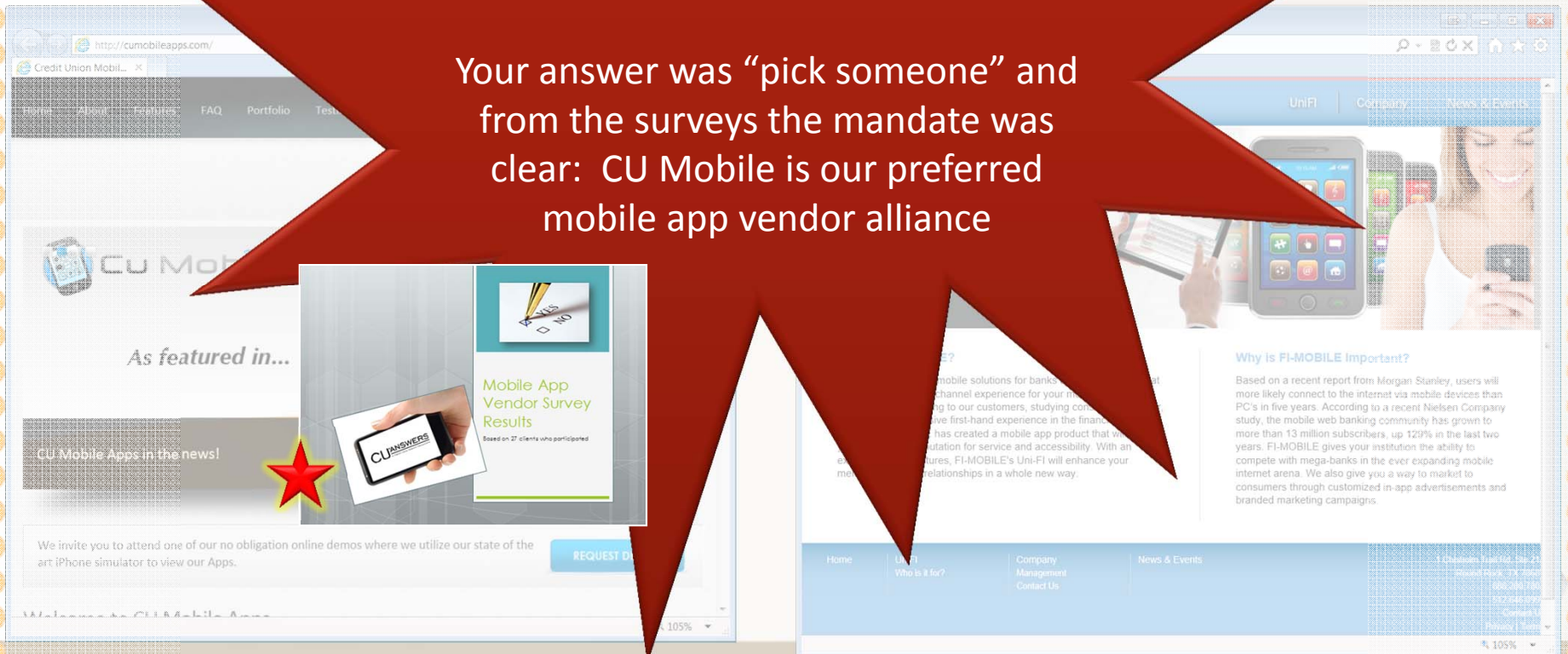
...but CUs still wanted more

- That led us to a battle of wits and words
- Much like Morgan Stanley, we wanted a focus group to point the way

And the survey says...

## CU Mobile

Your answer was "pick someone" and from the surveys the mandate was clear: CU Mobile is our preferred mobile app vendor alliance



# How does this change a CU's options?

We will continue to update Mobile Web and prepare for a CU Mobile audience

An operating system-level application loaded onto a phone	CUs can continue to go their own way, or partner with CU Mobile for a CUSO ally solution
A content management system distributing content to the phone via the web	CUs can work directly with their mobile app provider and manage their own content, or work through CU*OverDrive coordination for content automation
An online banking integration, distributing banking content to the phone via the web	CUs can continue to go their own way with confidence, knowing that CU*Answers will continue to develop Mobile Web Banking as an engine for a mobile app  Look for See/Jump, check images, A2A, and other new features starting in 2013... <i>Mobile Web is now a strategic development priority</i>

● What about APIs? *(now that's a whole 'nother story...)*

- ★ CU\*Answers is developing more and more direct APIs for online and mobile web banking (and someday we might even charge to hook up to a mobile app provider...maybe)





# Why I think CU Mobile was a good choice

- CUs and CU\*Answers can push CU Mobile to aggressively pursue diverse devices and app stores
- CUs need to keep a short horizon and perspective as to this investment
  - ★ CU Mobile is month to month, with a reasonable project cost
- CUs and CU\*Answers need to work hard to automate content distribution and marketing if mobile potential is to be maximized



 CU Mobile Apps

Future proof your mobile investment...



We will make our solution available to different mobile platforms to protect customers from needing to know the different devices.