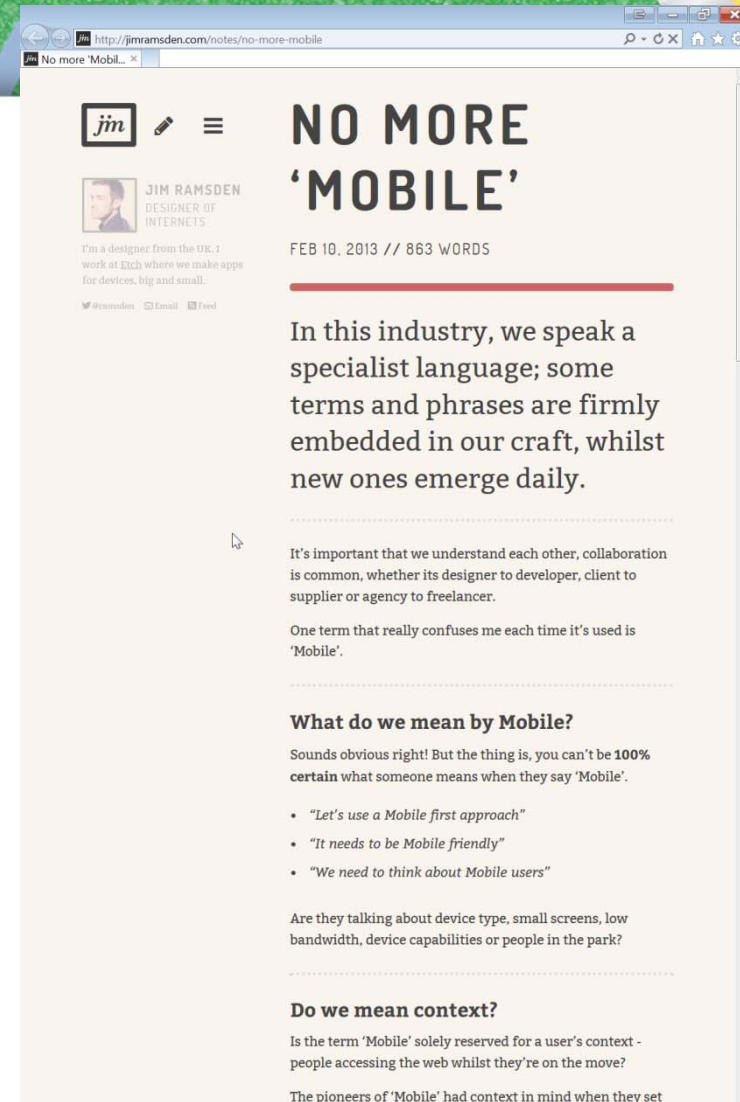


Speaking of mobile...

- This article does a great job of making people think about what challenges they are lumping into the word “mobile”
 - Do we mean context?
 - Do we mean Mobile web?
 - Do we mean Mobile Phone?
 - Do we mean small screen?
- Our vision is continuing to mature, and our narrative will continue to be more specific
 - Mobile Web vs. Mobile App
 - Mobile Web retail vs. wholesale



<http://jimramdsen.com/notes/no-more-mobile>

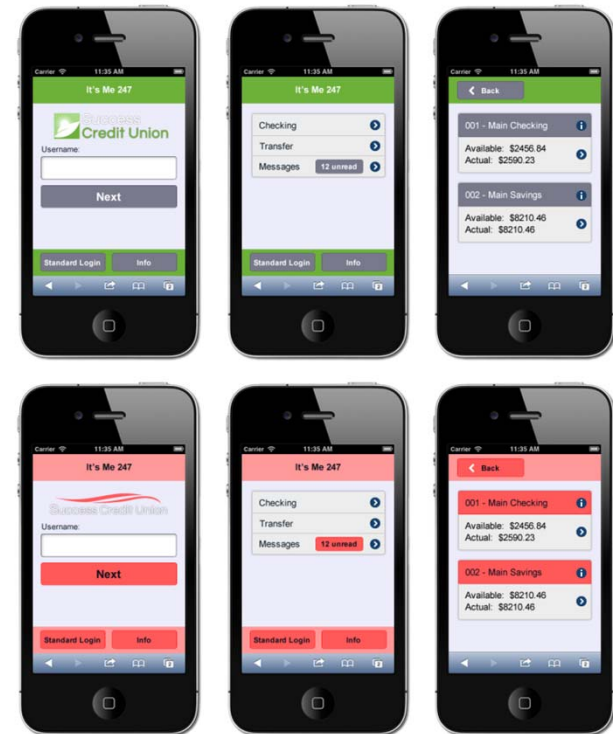
What should we add to Mobile Web retail?

What's next after FEP for the ASP developers?



■ If you were selecting the next few big things to put into the **It's Me 247** Mobile Web Banking retail product, what would they be?

- A loan application that delivered to the CU*BASE LOS
- A rate board that connected to CU*BASE for current rates
- See and Jump controls consistent with online banking
- View cleared check images
- Print an e-statement
- Personal information updates



It's not as easy as saying everything that's in online banking should be in mobile banking...or is it?

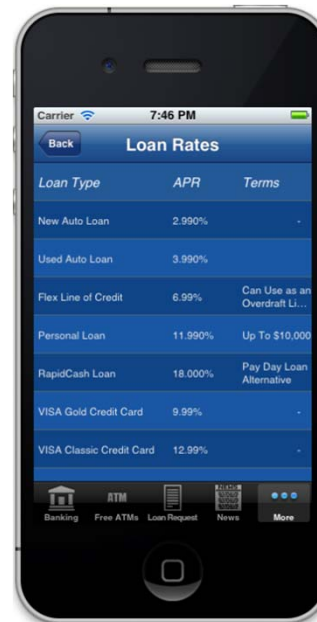
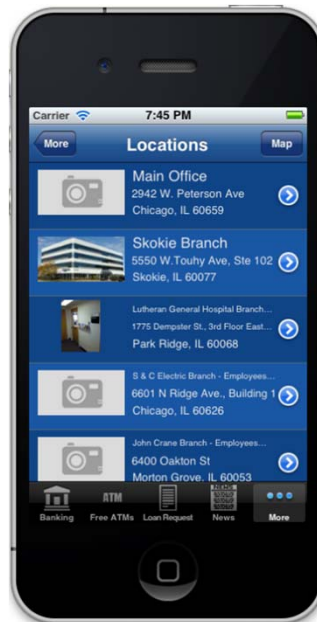
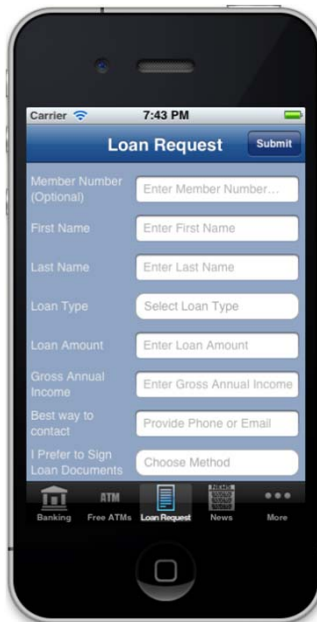
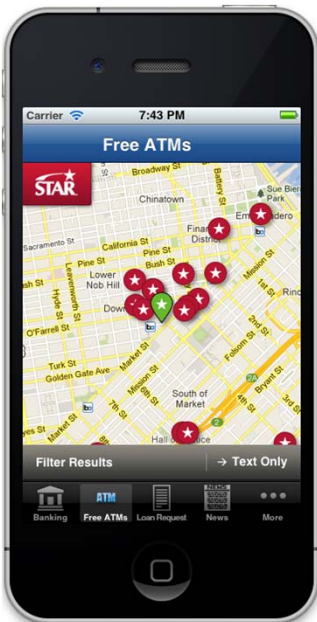
What should we add for Mobile Web wholesale?

Fitting our hand into someone else's glove



- How will things like a direct application to CU*BASE from inside **It's Me 247** Mobile Web Banking interact with the loan app in your mobile app?

CU Mobile Apps



In many cases, mobile apps are sophisticated mobile websites, not transaction applications

CU Mobile Apps

Another network success story and a growing user base



- AAA Federal CU
- Allegius CU
- Bay Area CU
- Building Trades CU
- Community CU
- Cumberland County Federal CU
- Day Air CU
- Delta County CU
- Element CU
- FedCOM CU
- First Financial CU
- First Trust CU
- Forest Area Federal CU
- Fox Communities
- Frankenmuth CU
- Glacier Hills CU
- Grand Valley Co-op CU
- Heartland CU (Madison)
- Heartland CU (Springfield)
- Honor CU
- Kent County CU
- Lakeview CU
- Meijer CU
- New Horizons CU
- NorthPark Community CU
- Peninsula Federal CU
- Quest Federal CU
- River Valley CU
- San Antonio Citizens Federal CU
- Spokane Law Enforcement CU
- TBA CU
- United Advantage NW Federal CU
- Wauna Federal CU
- Western Districts Members CU

35
CUs

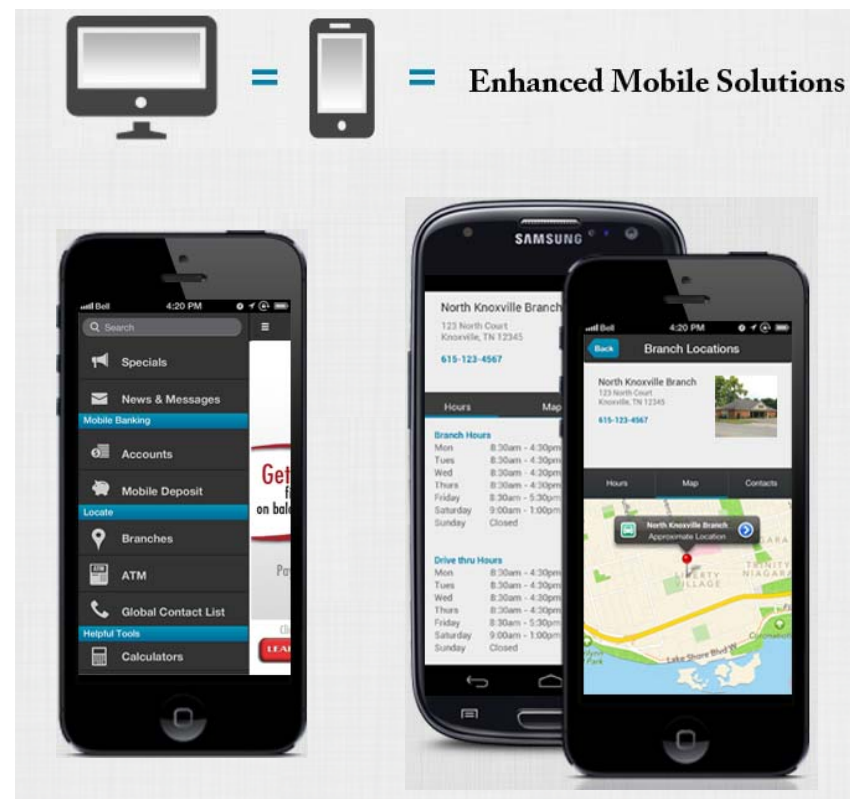
**Check the Peer Analysis in your
packet for contact information**

CU Mobile Apps

What's on the horizon?



- CU Mobile Apps is about to announce a new platform and engine for its mobile app product line...very hush-hush at the moment
- From what we hear:
 - The next generation for their Content Management System which will generate a new look and feel for the app
 - A streamlined navigation system with a one-touch approach to everywhere your member wants to go
- Upgrade details are coming soon from CU Mobile Apps – be sure to write this process into your 2014 Business Plan



What's next for your credit union's mobile website?

“What are you talking about? We've moved on from that already”



- Does having a mobile app eliminate the need to maintain a mobile-ready website?
 - Have you made your last improvement to your mobile-ready website based on a strategic decision, or are you just too busy with your mobile app solution?
- We have an internal bounty for our teams to come up with creative mobile websites

https://loans.itsme247.com/3.0.0.0/MemberLogin.aspx

Western Districts Mbrs CU - Loan Application

It's Me 247 Online Banking

Online Loan Application

Start Your Loan About You Your Co-Applicant Your Finances Authorization Request Quote Selection Confirmation

Quick Loan Application

This application should take only a few minutes to complete

Have the following information available before you start: your Social Security Number, employer name and phone number, and annual income amount.

If you are already a member of the credit union, please sign in using your online banking login information.

Member Number/Username:

Password:

Login

If you are not a member of the credit union, please select a loan type and click continue.

Continue

Please select a loan type:



https://loans.it...

Loan Application

Western Districts Mbrs CU - Loan Application

It's Me 247 Online Banking

Mobile Online Loan Application

Start Your Loan About You Your Co-Applicant Your Finances Authorization Request Quote Selection Confirmation

Quick Loan Application

This application should take only a few minutes to complete

Have the following information available before you start: your Social Security Number, employer name and phone number, and annual income amount.

Please select a loan type:

If you are already a member of the credit union, please sign in using your online banking login information.

Member Number/Username:

Password:

Login

If you are not a member of the credit union, please select a loan type and click continue.

Continue

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What about mobile applications that rely on APIs and web service integrations?



- CU*Answers still has not decided to take the plunge and author our own mobile app for member transactional banking
 - We continue to work with credit unions who are researching mobile apps that require API-type integrations, but have yet to find a champion to fund and drive one to completion
- But we are working on expanding our web service layer to provide both coordinated and open API integrations for credit unions
 - This year we moved the Lender*Hub team from Web Services to the Programming team to build an expanded and diverse integration capability
 - This team is implementing a new platform – called **Unified Core Integration** – for an expanded web services integration layer to service the CU*BASE network
 - UCI will be used with CU*BASE, **It's Me 247**, and mobile apps for new extensions and vendor support

Let's take a look at what UCI means to you today and for your future

Unified Core Integration (UCI)

Converting one-off integrations to a new tool



Vendors targeted for UCI in 2014:

- CBC (tri-merge credit reports)
- DealerTrack
- LSI
- MeridianLink
- MicroLender
- Mobile member signup and cross-sales
- Prime Alliance
- QualiFile
- RetailerDirect
- RouteOne
- TCI
- WebLender
- XtDirect

Transactions supported today:

- Import loan leads into CU*BASE LOS
- Import applications into LOS, report decisions back to originator
- Send new member information for identity verification and risk assessment, return decisions
- Credit report retrieval

In the future, for the vendor list to expand, we must add support for transaction sets, ahead of the demand

*(Authentication API for It's Me 247, posting API for CU*BASE, add data to CU*BASE member database...)*

Look for more in 2014

The big picture for online and mobile 2013-2015



1. Leverage the **It's Me 247** Nav-01 project for 3-5 new enhancements
2. Leverage the new **It's Me 247** design engine to enhance our mobile web look and feel
3. Complete the foundation for web service APIs and expand the connections to our network
4. Complete a new look and feel for PIB and expand its capability to support business online banking and mobile access
5. Continue to investigate what mobile means to the development of self-service channels, and develop a narrative that makes it easier for credit unions and the CUSO to chart our course forward

Our network has an aggressive pricing model for online and mobile banking – do we need more stuff, or do we need to continue with our aggressive pricing model?

The 2014 Pricing Focus Group might be our most important one ever