CU*@HOME Upgrade

On-Line and Self Processing Credit Unions

November 25, 2003

The CU*@HOME enhancements are ready! We appreciate your patience with the short delay for implementing the enhancements to CU*@HOME PC Home Banking that were originally scheduled to accompany the October CU*BASE release. We have worked out the issues that had us concerned and are excited to announce a release date has been scheduled: **Tuesday, November 25, 2003**.

NEW! We were able to slip in one additional enhancement that surely will be worth the wait . . . CU*@HOME will now "remember" the credit union ID after a timeout or logout! See below for details.

Following is a review of the changes to be included in this release. Most of these are "passive," meaning you will need to make some decisions and get things set up before launching, so be sure to note the contact information under these items for the person you will need to call to get started.

Branding CU*@HOME with Your Credit Union's Own Logo

Strengthen the connection between your credit union and its Internet products by putting your own "face" on CU*@HOME!

Now you can more clearly identify your home banking services with your credit union, by using your own custom logo in place of the standard CU*@HOME logo. This might be your credit union's corporate logo, or even a special home banking logo you have designed.

As part of this project, we have also redesigned the CU*@HOME Login screen to make it cleaner and easier to use. Your designated logo would appear in the left corner, above your introductory text.

Refer to the flyer, "Branding CU*@HOME" for complete details, including lead times, pricing, and contact information. This flyer is available on our web site at cuanswers.com: click Clients, then Services, then Additional Services. For those of you who have already put in your order, we will be in touch with you regarding scheduling an implementation date. If you have questions, contact Matt Smith at webmaster@cuanswers.com.
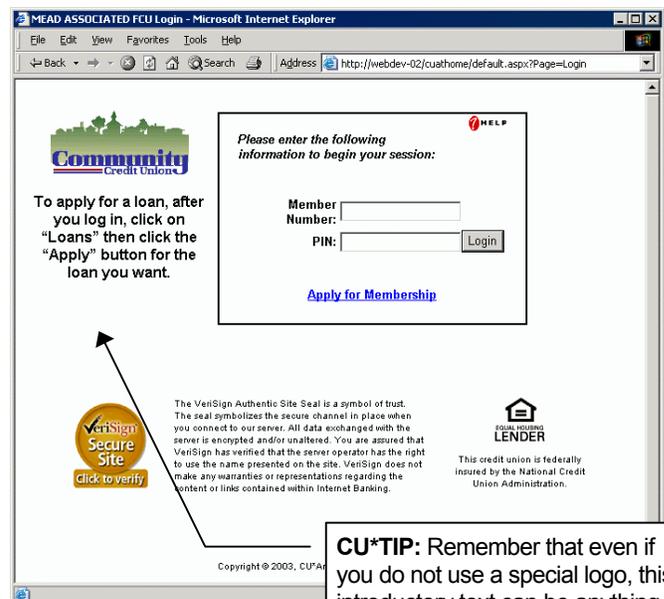
CU*TIP: Remember that even if you do not use a special logo, this introductory text can be anything you wish—contact Client Services if you would like to alter this text to include special tips like the example shown here.

Check Images Direct from Third-Party Check Processor

Online credit unions that also use CU*✓ Item Processing for their check processing needs are already familiar with the convenience and cost-savings that comes from allowing members to view cancelled check images through CU*@HOME using the CU*CheckViewer. Now this same convenience will be available to credit unions using a third-party check processing vendor.

Our first interface is being implemented for City Employees CU in Madison, WI, to receive check images from Transdata, a leading check processor in Wisconsin. When members click on a check image in CU*@HOME, the system will link directly to Transdata's image storage and display a copy of the check.

Rev. Nov. 14, 2003

Contact Tammy Goodin (tgoodin@cuanswers.com or ext. 164) if your credit union uses Transdata and you'd like more information about using this new feature. We will work with you to perform various testing and coordinate when the feature would be activated for your members. Also contact Tammy if you want us to start investigating interfaces to other check processor imaging systems.

Foreign Addresses in CU*@HOME

We have added a feature to allow members to enter a foreign address using the "Personal Info Update" feature in CU*@HOME. When a member clicks the new **Use Non-US Address Format** button, the field labels will change to allow a foreign address to be entered correctly according to CU*BASE standards.

If you allow direct updates, when the change is submitted CU*@HOME will automatically check (or uncheck) the *Foreign Address* flag on the master membership record as appropriate.

For reviewed updates, the *Foreign Address* field will appear on the review screen.

This note appears since there are many foreign phone number formats that will not fit in the standard CU*BASE fields for phone numbers.

Links to External Web Sites from CU*@HOME

Your credit union can now define a series of links to other web sites that will appear on a "Related Sites" page in CU*@HOME. This new page, which will be available from a new link on the Main Menu, lets members jump to other locations for more information while working in home banking.

You could use this page to add a link to your check ordering vendor, to a third-party insurance provider's web site, or even to your own web site.

You can decide whether the link opens in a separate browser window, with the original CU*@HOME session still running so the member can review account details while navigating the new site, or open the link using the same browser window, abandoning the CU*@HOME session.

Refer to the booklet, "CU*@HOME Related Sites" for details (available now on our web site).

Login Directly to CU*@HOME from Secured CU Web Sites

Recently a credit union asked us if it was possible to add Account # and PIN fields on their web site, and have this information fed directly to CU*@HOME, so that their web site could effectively act as the login page. We did some research, and have developed a technique for adding CU*@HOME login capabilities to a secured credit union web site.

The most important aspect of this relates to security of this sensitive member data. Remember, this is a member's account number and password—there must be a mechanism to encrypt this information so that it cannot be detected in transit between your web site and CU*@HOME. Therefore, this requires that the credit union's web page be a secured page, with its own security certificate.

Visit our "Ideal Credit Union Web Site" at www.cuanswers.com/ideal for an example. For linking instructions and security requirements, refer to www.cuanswers.com/homebank-login.htm or contact Matt Smith, CU*Answers Web Services, at msmith@cuanswers.com for more information.

Retaining Credit Union ID Upon Timeout/Logout

For many credit unions, members access CU*@HOME by clicking a link on your web site. If that link is constructed properly, it automatically "passes" your credit union ID to CU*@HOME so that the member is taken directly to the login screen where the account number and password is requested. Until now, however, if the member was timed out because of inactivity, CU*@HOME would return to the "Enter your Credit Union ID" screen. This caused confusion when members did not know the proper ID.

We are very happy to introduce a new solution to this situation. Effective with this release, CU*@HOME will now "remember" the ID a member used to access CU*@HOME, whether they were passed from an web site or they entered it manually. If the CU*@HOME session is timed out, the member will automatically be returned directly to the login screen, not the credit union ID screen.

This will also be true when a member clicks the Logout button, then clicks "Return to Login" to start over. Instead of going to the credit union ID screen, the member will directly go to the login screen.

Remember that if a member has created a "favorite" entry in their browser to go directly to CU*@HOME without using the link on your web site, they will still need to enter the credit union ID manually at the beginning of the session. Make sure your member service personnel know to encourage members to use your web site link so that they do not need to remember the ID.