CU*@HOME Upgrade

On-Line and Self Processing Credit Unions

April 1, 2003

Get ready for an exciting upgrade to CU*@HOME PC Home Banking! This upgrade, which is scheduled for release on **Tuesday, April 1, 2003,** contains many new and enhanced features that your members will love. In addition to the new "skins" that were recently announced, we will be adding new usage statistics to support your credit union's usage fees for CU*@HOME, additional account details on summary and detail screens, and more. Keep reading for details...

Account Summary and Detail Enhancements

We will be adding new fields to several account information screens so that members can have a more complete picture of their account status in CU*@HOME. On the Account Summary screen, the following new fields will be added to the right of the Actual Balance column:

- Last Transaction Date
- Accrued Dividends
- YTD Dividends Paid

When you click on a certificate account on the Account Summary screen, instead of going immediately to transaction history, a detail screen will be shown, similar to the way loan accounts work now. This screen will show the following details about the certificate:

- Current Rate
- Renewal Option
- Dividend Disbursement Option
- Dividend Frequency
- Maturity Date
- Term
- Last Renew/Rollover Date

An Account Detail button will also be available for viewing transaction history on the certificate account. (In the future, we are planning to add the ability for a member to control certificate renewal details from this screen. Watch for more details later this year.)

On the existing Loan Information screen, the following new fields will be added:

- Disbursement Limit (for LOCs)
- Available Amount
- Maturity Date
- Interest Rate
- Payment Frequency

Foreign Address Helps

Because of the new CU*BASE standards for handling foreign addresses (released last fall), we also made some changes to the way foreign addresses can be entered by members in CU*@HOME. A new "Check here if you do NOT live at a U.S. Address" checkbox will appear in the Update Personal Information feature.

When this flag is checked, the field labels will change to make it clear where address and country information should be entered. (This is similar to the way CU*BASE screens have behaved since the standards were implemented.) In addition, the following note will be attached to all phone number fields:

NOTE: If your non-U.S. phone number will not fit in this format, please leave these fields blank. Use the "Contact Request" feature on the main CU@HOME menu to ask a Member Service Representative to contact you via email regarding your phone number.

Check Images for non-CU*✓ Clients

As announced last fall, we are currently testing a new service for on-line and self processing credit unions who do not use WESCO Item Processing services. This feature allows you to send check images on CD-

ROM to WESCO to be stored on our archive server, then activate a link so that your members can retrieve those check images directly from CU*@HOME using CU*CheckViewer.

We have recently begun beta-tests with a self-processing credit union using images from TransData in Wisconsin. Other vendor interfaces will be quoted as custom jobs; pricing depends on compatibility of the format the vendor uses for check images. For details on setup costs, monthly uploading and storage fees, and to get your name on the implementation list, contact Tammy Goodin at tgoodin@cuanswers.com (ext. 164).

Link to Credit Card Account Site

On April 1 we will implement our first "consolidated logon" interface to a credit card vendor, PSCU (Florida), for one of our on-line credit union clients. This feature lists credit cards on the Account Summary page in CU*@HOME, with links directly to account information on the ePSCU InfoLink system.

If your credit union has a contract with PSCU Florida, or you would like to investigate establishing a link through CU*@HOME for your credit card vendor, contact Tammy Goodin at tgoodin@cuanswers.com (ext. 164). She will explain the setup costs for using the PSCU link, as well as other cost, timeline, and security considerations should you wish to request a link to a different credit card vendor.

■ NOTE: Since the credit card information shown in CU*@HOME comes directly from your OTB master files on CU*BASE, it will be important to consider the integrity of your card database. Now may be the time to start thinking about receiving regular uploads from your vendor to CU*BASE. Contact Tammy for more details.

"Personal Preferences"

In preparation for new features in the works for later this year, with this release we will be reorganizing some of the features found on the main menu into one central "Personal Preferences" link. Starting in April, members will click on the Personal Preferences link to access the following existing features:

Personal Preferences

Request a Contact

■ Site Styles
■ Personal Information Update
■ PIN/Password Change
■ Statement Options (enroll/un-enroll only - "View Your Statements" will still appear on the main menu as now)

In the future, this central area will allow us to add things like ACH and payroll distribution controls, AFT/CFT transfer controls, and more, providing a true personalized banking experience for your members via CU*@HOME.

Site Style Choices

As reported in the announcement sent during February, a big star of this release is the availability of two additional "skins" that your members can choose from to customize how CU*@HOME looks and behaves for them. These new designs let you give your members what they have come to expect from our high-tech world—*choices*. Loyalty to and comfort with home banking features are sure to increase when members see that they have control over their experience with CU*@HOME. Starting April 1, members can click a "Choose Site Style" button to pick from the following designs:

"Simplicity"

"Classic"

"Dazzle"

The choice they make will become permanent from that point on, but can also be changed again at any time. Home banking features will work exactly the same in all three styles. Features are available in CU*BASE that allow your credit union to define a "default" style for new members as well as to control which styles your members can choose from.

📖	For complete details on configuration options, refer to the booklet, "CU*@HOME Site Styles," available on our web site.

FREE Marketing Materials! - Don't forget to order your FREE statement inserts and lobby posters to help market the site styles to your members. If your credit union has a page on your web site to display statement inserts to your e-statement members, we can also add a copy of this insert if you wish.

Contact Melinda Haehnel (mhaehnel@cuanswers.com) to place your order. Orders for inserts must be received **no later than March 18** to be included in the March statement run.

> ➲ **Remember that you are still responsible for completing the statement insert instructions in CU*BASE by the normal deadline of March 25.** If these instructions are not complete, you will be charged our usual $50 late fee!

Usage Statistics

When members log in on April 1, there will be a new statement at the top of the Main Menu with statistics about their usage of CU*@HOME. This feature is critical if your credit union charges per-minute usage fees now or plans to begin charging fees in the future. Data will be retained for the current month plus 2 prior months. (Stats will be available starting with activity for March 1, 2003.)

On the main menu, just below the "Last logged in..." line, one of the following statements will appear showing how many minutes a member has used during the current month. If your credit union charges usage fees, the statement will include a calculation of free time remaining for that member:

Minutes used this month - 23.2, free minutes remaining - 6.8

If your credit union does not charge usage fees, or if the member is entitled to unlimited free minutes because of Tiered Service level or Marketing Club membership, this statement will appear instead:

Minutes used this month - 23.2, free minutes remaining - Unlimited

A "Details" button will also appear to display a separate screen showing actual login dates and times:

Current Month's usage minutes:
09/01/2002	11.2 minutes @ 10:05am EST	Abandoned
09/02/2002	9.0 minutes @ 08:15pm EST	
09/05/2002	3.0 minutes @ 11:45am EST	Timed Out

Notice that sessions that were not logged out manually will be identified as either abandoned (the user exited his browser without logging out) or timed out (the user left his session open past the normal 6-minute timeout period, or navigated to another web site without logging out). On-line help will be available to explain to the member what the terms mean. There will also be a button to look at similar details for previous months.

➲ Now is the time to start thinking about implementing self-service fees for CU*@HOME usage. Remember that both Tiered Services and Marketing Clubs can be set up to grant waivers or more free minutes to participating members. Contact a CSR if you would like assistance setting up an effective self-service fee program.

Other Miscellaneous Enhancements

- E-statement notification emails - When enrolling a member for e-statements via CU*BASE, a confirmation email will now be sent. The email message sent when un-enrolling will use different verbiage from the one sent upon enrollment. (13328) The "ghost" attachment will no longer appear on these email messages. (13325)

- Contact requests - When a member completes a contact request in CU*@HOME, the system will require either a phone number OR an email address be entered. (13645)