

Marketing the Changes to CU*@HOME: New Login Pages and Security Questions

COMING
TO YOUR
MEMBERS
MAY 21*

When your members go to CU*@HOME starting on May 21, 2007*, they will see some changes to the login process. This document explains what is happening and provides all the tools you'll need to tell your members about the changes.

We think you'll like what you see!

What is changing?

⇒ NEW LOGIN PAGES

We've designed beautiful new login pages to replace the plain brown-paper-wrapper



New CU*@HOME Login Page

pages from before. But it's not just a cosmetic change—these login pages educate and inform in a completely new way. The new pages teach members about security. They introduce and promote online banking features. They help you respect your online banking members by treating them like the special people they are. They are designed with the unique needs and point of view of the online user. And they make it even easier for your credit union to comply with

the requirements for pushing security-related education to your members.

⇒ SECURITY QUESTIONS

How'd you like to significantly decrease the number of calls from members asking to have their online banking password reset? CU*@HOME Security Questions were designed to do just that! Members choose the questions and provide their own answers—answers only they will know.

Security Questions will be used in two situations:

(1) To reset a forgotten or disabled password online (see below for more details).

(2) If a member already has a PIB profile that requires security questions to be answered upon logging in, the new security questions will replace the existing questions about birth year, SSN, and ZIP code.

⇒ ONLINE PASSWORD RESETS

Now members who forget or disable their online banking password can take care of it themselves! No emails, no waiting, no need to call the credit union.

Once a member sets up his Security Questions, he can click the "I forgot my password" link on the new login page and have his password reset immediately. After answering the three security questions correctly, the member will immediately be directed to set up a new password, then he'll be logged in. Questions and answers can be changed later using the "Personal Preferences" link in CU*@HOME.



April 2007

*Self Processors: Will be implemented for your members when you receive the release on June 11 or 12, 2007.

How do members set up Security Questions?

After a username/member number and password is entered, a new page will appear requiring members to choose three Security Questions with answers. All three can be selected from a list (such as "What is your



Setting Up Security Questions

favorite food" or "Where was your wedding reception held?"). Or one of the questions can be a custom question created by the member.

Are Security Questions required?

Yes, all online banking members will be asked to set up Security Questions. It doesn't matter whether or not your credit union has implemented PIB, and does not depend on a member having a PIB profile.

In other words, everybody will see the new screen the first time they log in starting May 21st!

What if my members have a PIB profile?

For members that have a PIB profile, if that profile has login questions activated, they will need to log in as usual one time and set up their Security Questions. From that point on, one of the three questions must be answered every time they log in.

Note: Remember that if a member does *not* have a PIB profile, the only time the Security Questions will be used is for resetting their password. Security Questions were not intended as a substitute for the multi-layered security of PIB. (**In other words, yes, you still need to get started with PIB!**)

What if someone answers a Security Question wrong?

Security questions are similar to passwords in that members can make three attempts to answer them before being locked out. In that case, a member would have to contact the credit union. All you need to do is reset their password as usual (using the Update Audio/Home Banking Access command on menu MNUPDA). If you want, while there you can even reset the answers to their Questions so that they will be forced to create new ones next time they log in.

What if my members usually log in directly from my website?

If you want to take advantage of the new online password reset feature, not to mention the security education and other helpful tips for your members, you will need to replace the fields on your website with a simple link to the new login pages. Contact Web Services and we'll be happy to take care of that for you!

Otherwise, members can continue to log in from your website as usual. Note: They *will* still be asked to create Security Questions the first time they log in.

Can joint owners have their own Security Questions?

Not at this time—there will be just one set of Security Questions for the primary member.

How should I notify my members?

See the rest of this brochure for tips on simple ways to let members know about this change. Remember that online members are used to things changing on the web on almost a daily basis, so you don't need to do much more than let them know something's coming.

As always, the best thing you can do is to post the information on your website and continue to refer members there as their primary source of information about upcoming changes to your online services.

For Your Website



We have created a badge and a page you can insert into your website that shows a sample of the new login page and the page where members set up their Security Questions. In addition to the general announcement, it

contains more detailed explanations and answers to frequently-asked questions. You can use all of the text or as much of it as you like. (We can also provide just the graphics so you can write your own announcement.)

If CU*Answers hosts your website, simply contact web_services@cuanswers.com and request this page be added to your website.

For those who host elsewhere, go to

<http://library.cuanswers.com> to get complete details on how to add this page to your site. (Note to self processors: There are multiple versions of this so you can select the one with the correct date for your release.)

Create an Online Banking Message

The best way to reach your online banking members is with a message that appears automatically when they log in to CU*@HOME. Do this at least once, a few weeks prior to May 21. If you wish, you can use this same text for a separate email follow-up message as well.

THE METHOD

Step 1 - Use the Report Builder to create a file of account numbers for your active online banking users: use file PCMBRCFG to find members with a last-logged in date (HBLLOGDTE) within the past six months (or whatever time frame you prefer).

Step 2 - Use MNMRKT #12 "Member Connect Marketing Tools" to generate the online banking message, using the text shown here.

Note: If you are a Member Reach client, don't worry—we'll take care of this for you during May! (If you aren't a Member Reach client, we'll be happy to give you a copy of the Query that we use—just contact us at memberreach@cuanswers.com.)

For more instructions, refer to online help while working on these screens, or take a look at the "Marketing Campaigns with Member Connect" booklet on the Reference page of our website.

Some Changes Are Coming To Online Banking On May 21

When you log in to Online Banking for the first time after May 21, you will see a brand-new look for the CU*@HOME login page. Don't worry, you will still log in the same way as before, but the page will look a little different and have some great new features on it. Click the picture shown here to see what the new page will look like.

Also, after you log in, you'll be asked to set up your own personal Security Questions. You pick 3 questions and supply answers that only you know. Later, if you forget your password (or accidentally disable it), you can click the new "I forgot my password" link and answer your Security Questions to reset your password online.



Click to enlarge

Hint:

You can even elect to answer one of these questions every time you log in as an extra layer of security...ask us how to set this up in your Personal Internet Branch (PIB) profile!

See It In Action

See a sneak preview the new login in action.

Setting Up Security Questions

Security Questions are another way for us to verify your identity. Think of it this way: when you answer the questions correctly, we know it's really you.

You will need to choose 3 questions from a list of over 30 choices. If you wish, one of the questions can even be one



Sample Text and Layout for Web Page

THE MESSAGE

Some Changes Are Coming To Online Banking on May 21!

When you log in to online banking for the first time after May 21, you will see a brand-new look for the CU*@HOME login page. Don't worry, you will still log in the same way as before, but the page will look a little different and have some great new features on it. Check out our website for a sample of what the new page will look like.

Also, after you log in, you'll be asked to set up your own personal Security Questions. You pick 3 questions and supply answers that only you know. Later, if you forget your password (or accidentally disable it), you can click the new "I forgot my password" link and answer your Security Questions to reset your password online.

Hint: You can even elect to answer one of these questions every time you log in as an extra layer of security...ask us how to set this up in your Personal Internet Branch (PIB) profile!

Other Ideas

Here are some other ways you can get the word out to your members about the changes they will see:

Send an email message

Remember that announcing the change via an email might make some members nervous about phishing, so you will need to be careful how you explain the changes and what links you include. (For example, don't scare members by saying they won't be able to log in to CU*@HOME unless they click a link or do something different!) If you want to send an email, we recommend you do so only after sending the initial online banking message and posting the information on your website for a while. Then use the same text in your email, referring them to your website for more information.

Change Your Statement Message

Another way to reinforce the change is to mention it in your statement messages for your April statement run. As usual, this must be done no later than April 25 for your April statements.

Newsletter or Other Monthly Mailing

If you will be sending a newsletter with your April statements, or if you have another monthly mailing going out to members during April, include a blurb about the change, especially if you want to emphasize the new security education and other features from the new login pages. Use the message from the previous page, and if you want to include a graphic showing the new login page design, visit <http://library.cuanswers.com> or contact web_services@cuanswers.com.

Ongoing Marketing of Your Online Services

Remember that you can also use this as an opportunity to further promote your general online banking services to all members by using some of our existing statement inserts, lobby posters, or brochures. For ideas, visit our Marketing Services website at <http://marketing.cuanswers.com> (click the CU*Drive Marketing Materials button).



Schedule

Here is our suggested schedule of events to market these changes to your members.

We realize this may seem like overkill, so you will want to adjust your marketing to fit the needs of your online members. Remember that these members are used to rapid changes on the Web, so you might decide a simple note on your website and a home banking message is plenty. It's up to you!

Note to Self Processors: Be sure to adjust your announcements and timeline to use the appropriate date you will be implementing your release (either June 11 or 12, 2007).

Date	Event
Now	Post website information
Week of April 23	Send CU*@HOME message
By April 25	Change statement message (optional)
Next newsletter	Publish newsletter article (optional)
Week of May 7	Repeat CU*@HOME message
Week of May 14	Send reminder email message (optional)
May 21	New login pages will be in place!