

2019 CEO Strategies Week

November 11-14, 2019

Welcome!

WIRELESS ACCESS: DeVos Place
PASSWORD (VOUCHER): CUA50years!

Have you
downloaded the
conference app?



Catch a ride:
Map > Conference Location

We'll be wearing several hats this week...



For Today and
Thursday



For Tuesday



For
Wednesday's
Roundtable



I'm putting on
my projects
hat today!



CEO
Projects

CEO STRATEGIC DEVELOPERS BOOT CAMP

PROJECTS WHERE WE ENVISION A DIFFERENT
FUTURE...AND 80% OF THE WORK IS THE ENVISIONING

- Projects that speak to alternatives and unique niches within our community
- Projects that challenge us: what if we went 180 degrees from our traditions?
- Projects that anticipate an emerging audience, more than responding to the status quo
- Waiting for CEO mindsets to change, and for credit union strategies to pick up speed towards new targets

BOOT CAMP UPDATE

AN UPDATE ON THE PROJECTS
FROM LAST YEAR'S CEO STRATEGIC
DEVELOPERS BOOT CAMP

NOVEMBER 11, 2019

DESIGNING TELLER PLATFORMS FOR OUR FUTURE

Teller P3

SEGMENT B



PROGRESS ON T2

WHAT WE'VE BEEN UP TO SINCE LAST YEAR ON
EXPRESS TELLER

A SPECIAL THANK YOU TO THE TASK FORCE

- Karen L Smith, **Cumberland County FCU**
- Jody Perkins, **Forest Area Federal Credit Union**
- Karla Glowiak, **Frankenmuth Credit Union**
- Erin Olson, **kstate CREDIT UNION**
- Kinsey Turbiville, **kstate CREDIT UNION**
- Amber Cecil, **Northern Colorado Credit Union**
- Alyssa Barber, **Notre Dame Federal Credit Union**
- Lindsey Borski, **Peninsula Federal Credit Union**
- Diana McKnight, **Peninsula Federal Credit Union**
- Amanda Boring, **Pinnacle Credit Union**
- Nicole Hitchings, **TBA Credit Union**

Keep up with project updates in the Kitchen:

open.cuanswers.com/Teller3P

Resources
In the Kitchen

Updated August 5, 2019

Designing Teller Platforms for Our Future (Teller 3P)



May 29 & 30
DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P)
A CEO Strategic Boot Camp Initiative

A CEO Strategic Boot Camp Initiative

Starting in November, 2018, CU*Answers has launched a major initiative to rethink the future of teller platforms from a big-picture, strategic point of view. A teller system with a single Swiss-army-knife or kitchen-sink approach will not fit enough credit union tactical units any longer, so we're working with CU leaders to design new teller tools and transactions that will take us into the future.

Express Teller Update as of August 5, 2019

Here's the latest news on key projects already underway:

[Check out some mockups from the 2019 Leadership Conference presentation.](#)

NEW! [View a flowchart showing an overview of the new Express Teller workflow](#)

- Prototype development for the new combined **Search engine** is well underway and we are excited about the possibilities of this powerful and easy-to-use new search mechanism – a single input field where you can enter any data about the member and look for that data across dozens of key data points, including many new ones like driver's license number, phone number, and email address (maybe even online banking username!).
- Design specifications are well underway for new **workflow controls** for Express Teller that will give credit unions unprecedented control over the available features and how the tool works for your tellers. ([View a flowchart](#) showing the types of controls we're planning to include.) These specs will be a moving target as we continue to work on the overall screen flow for the Express Teller posting process, but we're getting started now with the core pieces we know you'll

engine and online resource to allow CUs to display on the Teller Express search screen. promote their corporate goals and promotions to tellers, this engine will also be used for other things in the future to allow eye-catching reminders and instructions to be relayed to your teams via CU*BASE

EXPRESS TELLER: THE PROJECTS

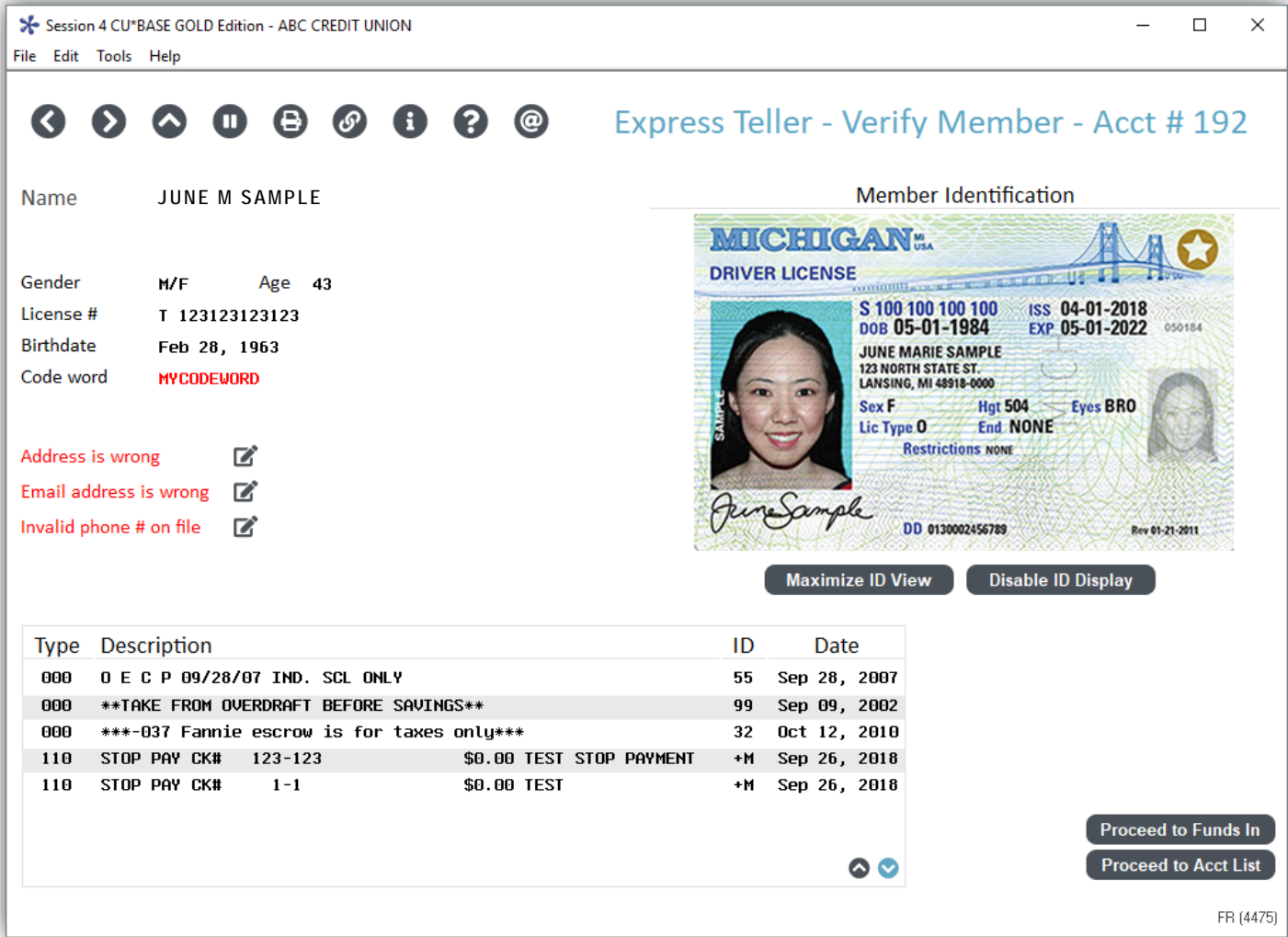
Proj #	Description	Status	Programming Completion Target
51946	T2 Project 1 – Search Module	Development began 09/16/2019	11/30/2019
51947	T2 Project 2 – Graphics on Home Screen	Combined efforts of GOLD, MTG, and Applications teams; project kicked off 10/23/2019	TBD
51948	T2 Project 3 – API for Photo ID Display	Spec work well underway with Imaging Solutions team	TBD
51949	T2 Project 4 – Workflow Controls	Development began 10/28/2019	12/13/2019
51950	T2 Project 5 – Screens & Posting	Development began 10/22/2019	1/10/2020
51951	T2 Project 6 – Vertical eReceipts	Combined effort of Applications and Imaging Solutions teams; spec work underway	TBD

EXPRESS TELLER: T2 PROJECTS

Proj #	Project Name	Programming Completion Target
51946	T2 Project 5 Search	11/30/2019
51947	T2 Project 4	TBD
51948	T2 Project 3	TBD
51949	T2 Project 2 What's Next	11/30/2019
51950	T2 Project 1 Receipts & Receipts	1/10/2020
51951	T2 Project 6 Vertical eReceipts	TBD

OUR NEXT MAJOR PROJECT UPDATE WILL BE AT THE END OF MARCH 2020

- ✓ Our vision for a T2 release
- ✓ Our vision for using the new search in other tools
- ✓ What's next for our new photo ID standard
- ✓ The big picture for vertical receipts
- ✓ What's next for GOLD screen sizes, and where we'll use them



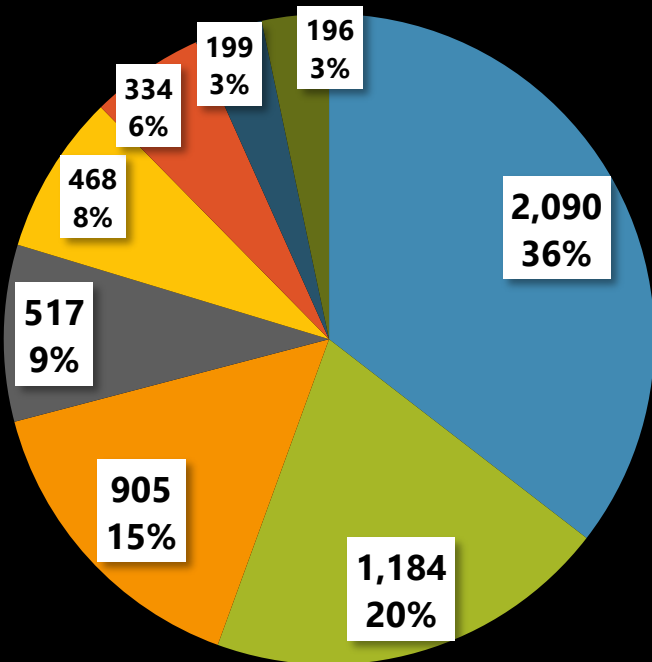
- Images right on CU*BASE GOLD screens via APIs to the vault
- What's next?
 - Photo IDs and receipts are a natural
 - What about other documents? (remember the size of a document compared to size of a GOLD screen, even at the largest size)

OUR RESEARCH ON SCREEN SIZES

STARTING WITH THE 19.05 RELEASE

- Data gathered from over 6,000 workstations (PROD) 10
- 43 unique resolutions were captured
 - The top 8 sizes are shown in the graph
 - The remaining 35 resolutions represent just 7% of all workstations

Top 8 Screen Resolutions



1920X1080

1280X1024

1600X900

1440X900

1366X768

1024X768

1536X864

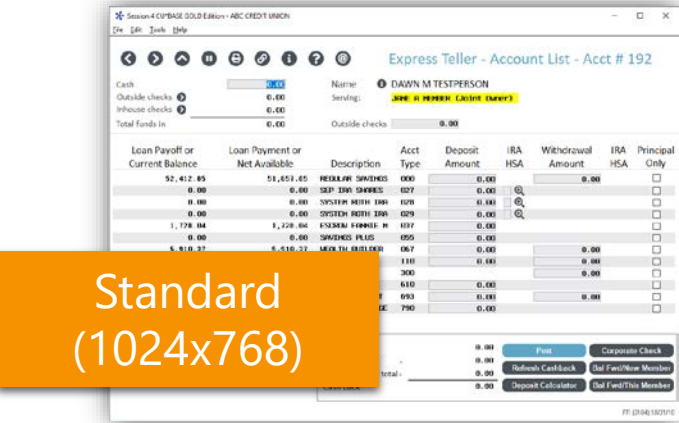
1680X1050

Our plan for the Express Teller module:

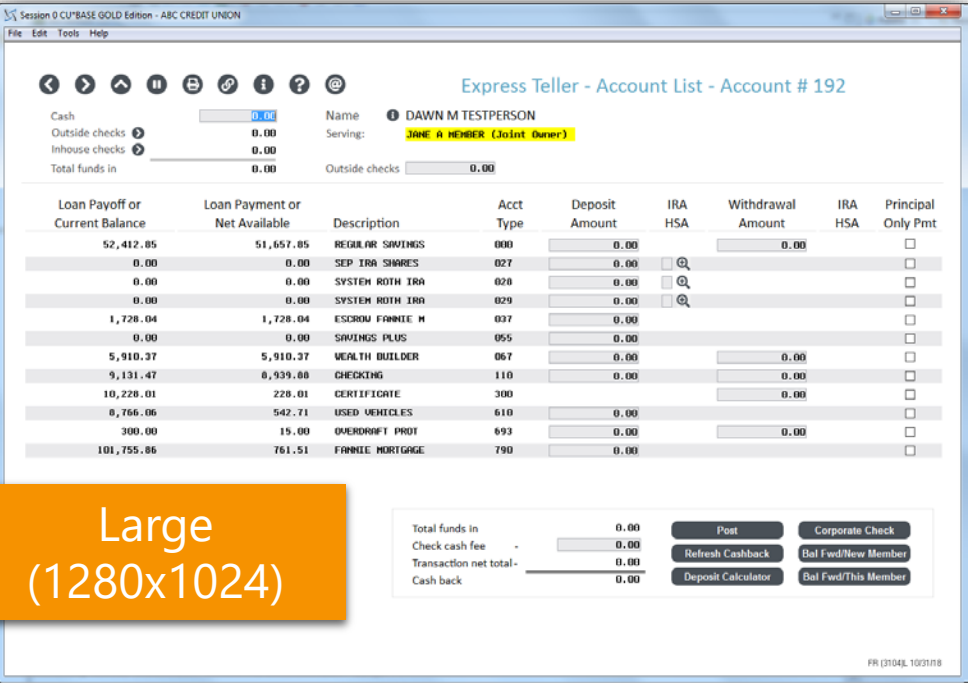
- Extra Large: 1920x1080
 - Sets the stage for future iterations of the GUI
- Large: 1280x1024
 - Gives us more height than 1600x900, and 57% of current monitors could immediately plug and play
- Standard: keep the existing 1024x768
 - Covers existing 6% of workstations at this size, plus ones that fall between this and 1280x1024
 - Stepping directly up to 1280x1024 would eliminate support for 2,631 monitors (43%)

...and if successful for Express Teller, we'll incorporate into more modules over time

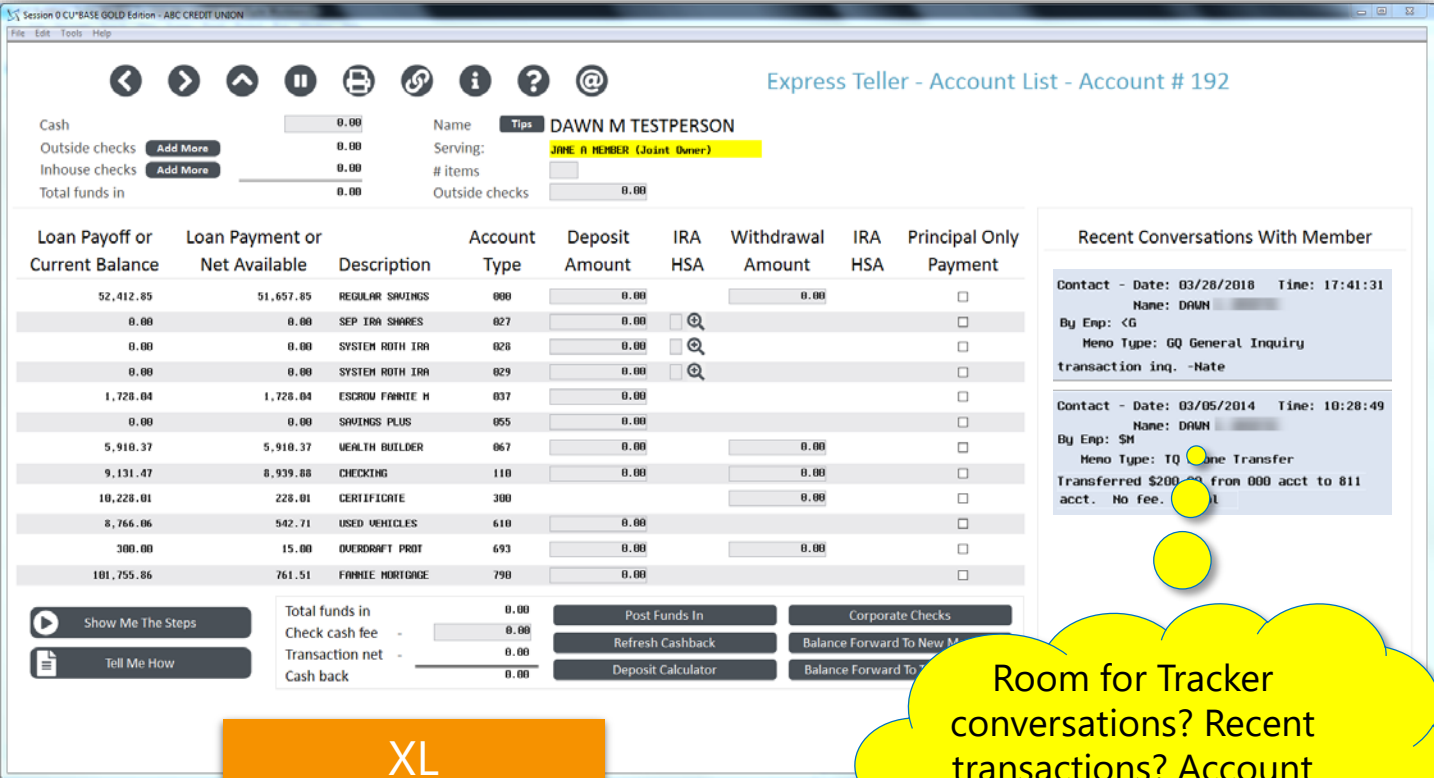
STEPPING UP TO TODAY'S (AND TOMORROW'S) SCREEN SIZES



Standard
(1024x768)



Large
(1280x1024)



XL
(1920x1080)

Room for Tracker conversations? Recent transactions? Account comments? Other warnings? Or...?

SPEAKING OF SCREEN SIZES

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FOR VISUAL ANALYTICS TOOLS (VAT)

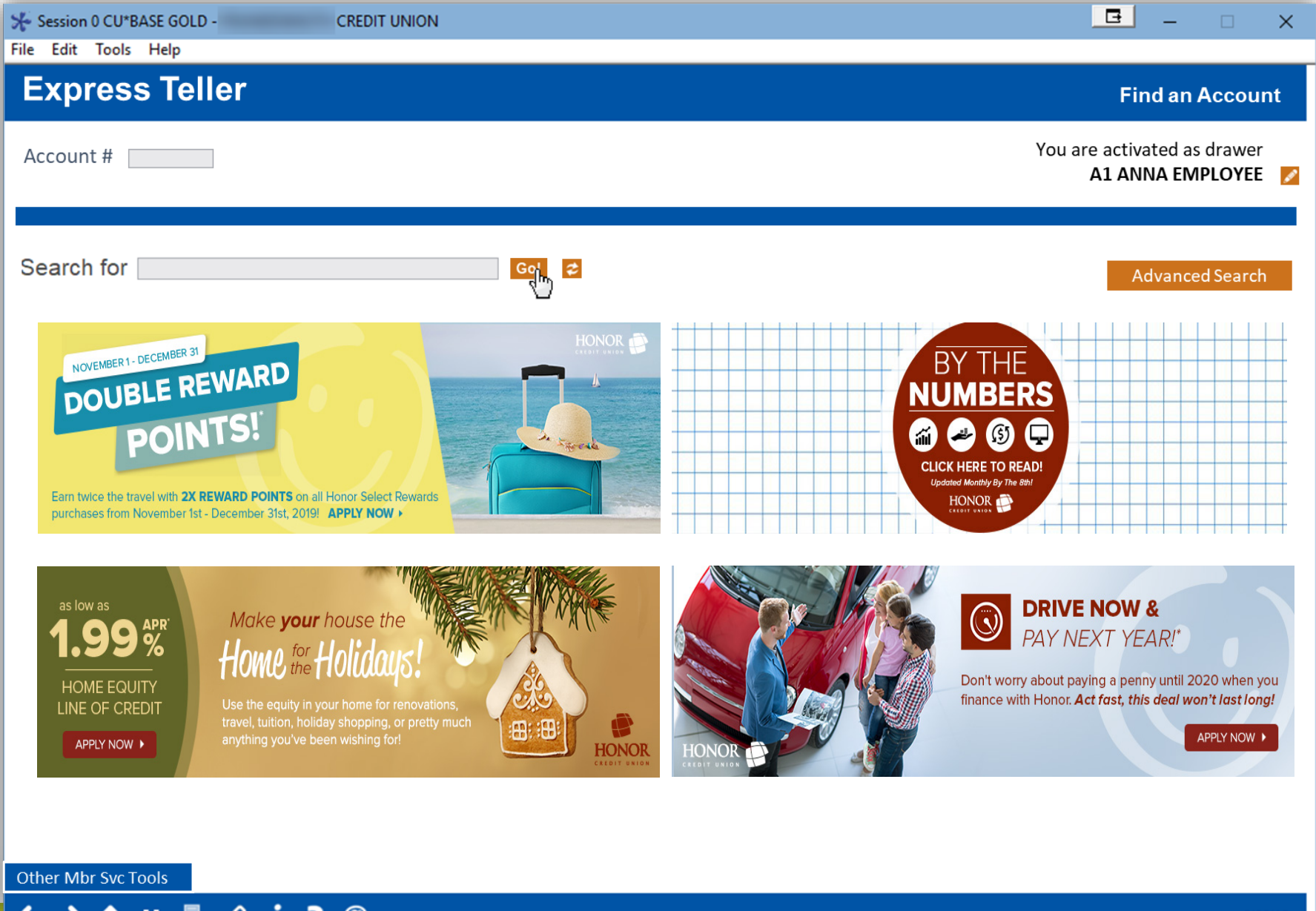
FOR EXPRESS TELLER

FOR THE CU*BASE LOS

Also introducing panel sizing on the fly

Standard
Standard
Large
Extra Large

MARKETING TO YOUR STAFF ON VIA EXPRESS TELLER



A NEW STANDARD SEARCH ENGINE...HEADED FOR T2 (AND T1)

Session 0 CU*BASE GOLD -CREDIT UNION

File Edit Tools Help

Express TellerFind an Account

Account #

You are activated as drawer
A1 ANNA EMPLOYEE

Search for MEMBERGo

Advanced Search

This Person			Has This Relationship	With This Mbrshp		Which Is Owned By
Name	SSN/TIN	Relationship	Account #	Type	Primary Name	
MEMBER JANE A	*****		4355	000		
MEMBER JANE A	*****		12858	000	PERSON, LULU A	
MEMBER JANE A	*****		79031	000	MEMBER, JOHN Q	
MEMBER JANE A	*****		79031	110	MEMBER, JOHN Q	
MEMBER JANE T	*****		79929	000		
MEMBER JOHN M	*****		NonMbr			
MEMBER JOHN Q	*****		79031	000		
TESTING A DBA NAME	*****		79031		MEMBER, JOHN Q	
MEMBER LORENZO T	*****		NonMbr			
MEMBER LORENZO T	*****		42	000	TESTING, HENRY I	
MEMBER NON	*****		NonMbr			
MEMBER SAMUAL T	*****1313	Non-M	NonMbr			
MEMBER SAMUAL T	*****1313	Misc Owner(Individual)	21	000	SAMPLEPERSON, MARIAN F	
MEMBER SAMUAL T	*****1313	Misc Owner(Individual)	79933	000	MEMBER, FRANCIE T	
MEMBER TAMARA J	*****1616	Non-member	NonMbr			
MEMBER TAMARA J	*****1616	Joint (Individual)	21	000	SAMPLEPERSON, MARIAN F	

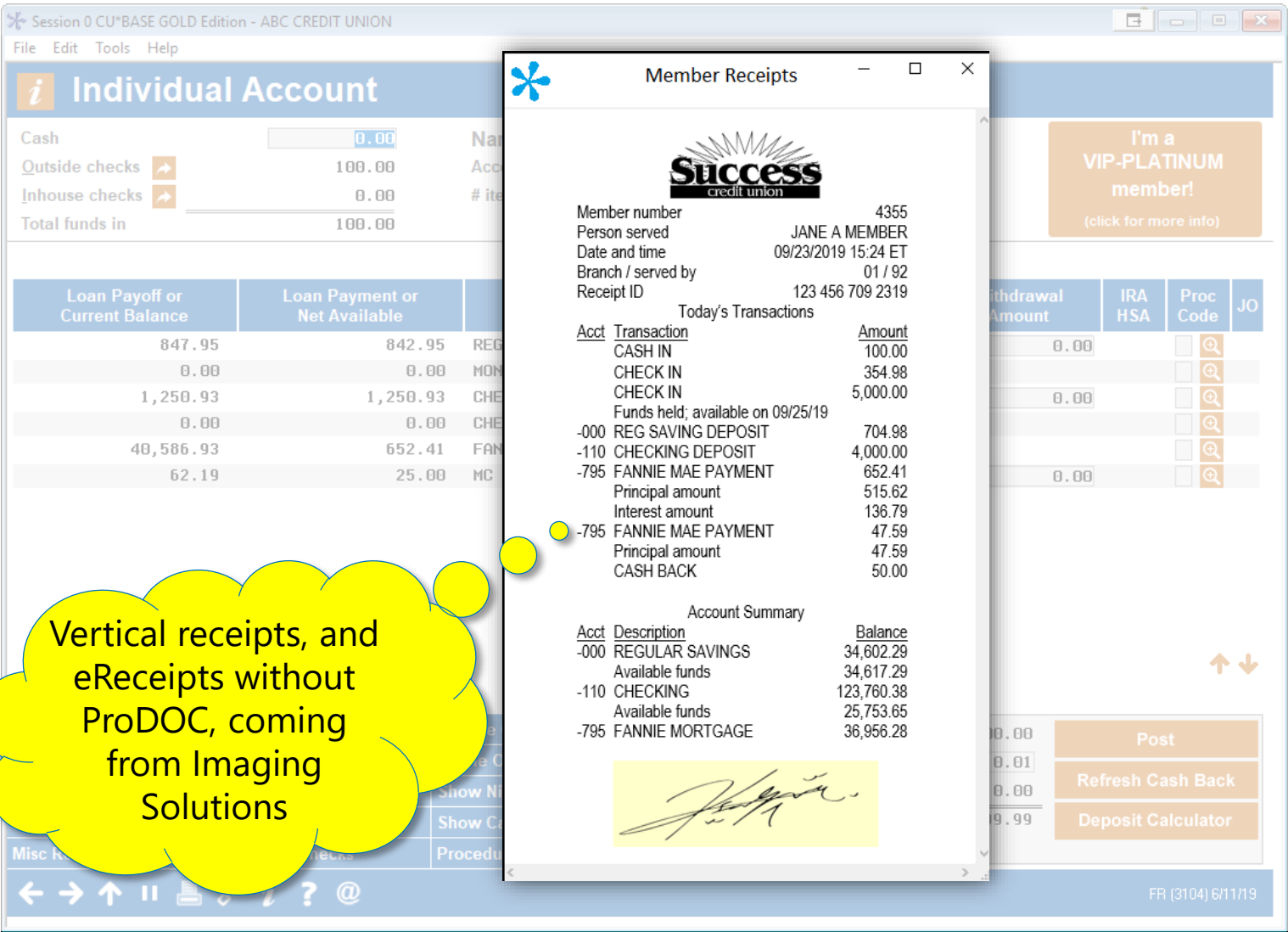
Select this person

Show only accounts for this SSN/TIN

Show only accounts where this SSN/TIN is primary

Other Mbr Svc Tools

Single Google-style search field (CU-defined list of data elements)



- Step 1: Vertical receipts text output to support ITMs (a T3 project)
- Step 2: Vertical receipts as standard output for Express Teller
- Step 3: eReceipts without ProDOC from CU*Answers Imaging Solutions

Speaking of Imaging Solutions....



MORE WORKFLOW CONTROLS THAN EVER BEFORE

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The image displays three overlapping mockups of the 'Express Teller Workflow Controls' interface, which is part of a 'Session 0 CU*BASE GOLD - CREDIT UNION' application. The interface is divided into three main sections:

- Account Search Features:** Includes controls for 'Branch' (01 MAIN BRANCH), checkboxes for 'Show shortcut button for last 10 accounts served', 'Include non-members in searches', 'Allow teller to perform advanced search', and 'Find base accounts only (no sub-accounts)'. It also has a 'Look Here When Performing a Default Search' section with checkboxes for 'Last name', 'Card #', 'Phone #', 'First name', 'SSN/TIN', 'DBA name', and 'SSN/TIN'.
- ID Verification Features:** Includes checkboxes for 'Allow bypass of ID verification screen' and 'Prompt for code word (if one exists)'. It has a 'Display photo ID images' section with options 'On the verification screen' (selected) and 'In separate pop-up window'. It also has a 'Display warning message and allow maintenance for' section with checkboxes for 'Wrong address', 'Wrong email address', and 'Wrong phone #'. A 'Private Data to Show' section includes checkboxes for 'SSN/TIN' (9 characters), 'Driver's license' (04 characters), 'Code word', and 'Birth date'.
- Transaction Processing Features:** Includes checkboxes for 'Display warning (fraud alert) if other transaction(s) occurred within past 7 (0=today only, or 1-9) calendar day(s)', 'Allow negative balance teller override', 'Show multiple outside checks entry fields' (Always selected), 'Allow in-house drafts', 'All update of secondary transaction descriptions', 'Highlight delinquent loans', 'Highlight loans with AFT payments', and 'Show window upon posting with these choices' (eReceipt Only, Print a receipt, Send to VSB, Include account balances).

- More than 50 workflow controls will be exclusive to Express Teller
- Are you using the controls we already have?
- We'll have a big push for all CUs to rethink the way *they* control what their employees see
 - Process governance
 - Data governance
 - Experience governance
- Do you need a refresh?



COMING IN JUNE 2020:

Be ready for the next decade and beyond.

A NEW SERVICE FROM CMS ROLLING OUT AT OUR NEXT LEADERSHIP CONFERENCE

- Have you ever considered what has changed in our network since you converted to CU*BASE? Has it been five years? A decade? Three decades?
 - How many releases have there been since your conversion date?
 - How many of your key leaders (the ones that did the work) are still with you?
 - How many times have you reorganized your processes and the way you look at data?
 - How many workarounds have you created to fit the way you were, back then?
 - If you repeated your conversion today, what are the top 10 things you would change?
- **Conversion2** might be your biggest strategic move in 2021, and your best opportunity to reset your data and teams to be ready for the next decade

**The ultimate refresh: CU*BASE version Yesterday
converted to CU*BASE version Today**

PROGRESS ON T3

WHAT WE'VE BEEN UP TO SINCE LAST YEAR ON
TELLER API INTEGRATIONS

AN UPDATE FROM OUR T3 GENERAL CONTRACTOR

Teller 3P: Taking a New Teller Approach to the Future
T3 Automation Research

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Project Update as of October 2019

Recap of Activity Since Last Year

1. Reached out to the network, asking what teller automation equipment do you own, or imminently will own, that you'd like to hook up to CU*BASE.
2. Compiled the list of who had what, and learned their vision for the businesses of it all. Compiled a list of what transactions they wanted to support through integration, and what can their equipment could support.
3. Created a matrix of common transactions that their equipment could support, and that the credit unions wanted.
4. RVA Financial was the only CU that stepped up with an actual DHD project to connect their equipment to CU*BASE.
5. We learned a lot! Which led me to write my article for CUSO Magazine...

Tips from the Imaging Solutions Team

An article was recently published in CUSO Magazine as a helpful guide on things to think about if tackling such a project. It was obvious to me folks needed some help to navigate the maze so they could avoid the walls.

Ten things to think about for your teller automation project:

1. Know your strategy
2. Define what type of integration you may (or may not) need
3. Be realistic on timing
4. Understand your role
5. Costs
6. NDAs
7. Develop a rollout strategy
8. Don't over engineer!
9. Do your members want it?
10. Keep your eye on the prize



open.cuanswers.com/Teller3P

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Status of Current Projects

There are 3 projects we are currently working on with vendors and champion credit unions. Below is a recap of each as well as a progress reports and targeted timelines.

Project name	Hyosung Phase I			
Champion	RVA Financial			
Type	Kiosk model			
Business Strategy	To leverage an evolving teller role to do sales; no routine transactions, but rather to push those transactions to the kiosk in the lobby <i>See Page 16 for a list of transactions included in this phase.</i>			
Status as of October 2019	Task	Responsible	Target	% Complete
	NDA's	CU*Answers/Hyosung	1 month Complete 11/20/2018	100%
	Design & spec	CU*Answers/RVA Financial/Hyosung	4 months Complete 4/1/2019	100%
	Funding & agreements	CU*Answers/RVA Financial/Hyosung	Complete	100%
	Coding	CU*Answers – PROJECT #49221	11/1/2019	95%
	Coding	Hyosung	6 months (?) Target start - 11/1/2019	0%
	Testing & QC	CU*Answers/Hyosung	1 month Target start- 5/1/2020	0%
	Beta	CU*Answers/RVA Financial/Hyosung	1 month Target start- 6/30/2020	0%
	Production & support	CU*Answers/RVA Financial/Hyosung	Target completion - 7/30/2020	0%

Project name	Diebold			
Champion	Cumberland County			
Type	Kiosk model			
Business Strategy	To eliminate teller positions and push routine transactions to the machines			
Status as of October 2019	Task	Responsible	Target	% Complete
	NDA's	CU*Answers/Diebold	2 months Start 9/26/2019	10% (in legal review now)
	Design & spec	CU*Answers/Cumberland /Diebold	1-2 months depending on how much of the Hyosung project we can reuse	0%
	Funding & agreements	CU*Answers/Cumberland /Diebold	1 month	0%
	Coding	CU*Answers	Depends on spec and how much of the Hyosung project we can reuse	0%
	Coding	Diebold	TBD	0%
	Testing & QC	CU*Answers/Diebold	1 month	0%
	Beta	CU*Answers/Cumberland /Diebold	1 month	0%
	Production & support	CU*Answers/Cumberland /Diebold	TBD	0%

Project name	NCR Phase 1			
Champions	Frankenmuth, Horizon UT, Notre Dame, South Bay, Day Air & others			
Type	Vertical receipts			
Business Strategy	With this project the champions are hoping to provide the members with receipts from CU*BASE that contain the available balance and some other information that is on CU*BASE receipts but not ITM receipts today. For that to happen the receipts need to be a vertical format to integrate with NCR ITM's.			
Status as of October 2019	Task	Responsible	Target	% Complete
	Design & spec	CU*Answers (draft spec done 9/30/2019)	7 months, estimated completion 12/31/2019	80%
	Coding	CU*Answers (project #51951)	6 months, target completion 6/30/2019	0%
	Configurations	NCR	1 month	0%
	Beta	Horizon UT	1 month	0%
	Production & support	CU*Answers/NCR /Horizon UT	TBD (2020 4 th quarter)	0%

Future Projects Planned

There are 2 additional projects in the queue, to begin as we get further along with our current slate of projects.

Project name	Hyosung Phase 2
Champion	Peninsula FCU
Description	Video teller / kiosk model
Business Strategy	Direct-to-core transaction set from phase 1 kiosk model, plus new video teller integration to eliminate dual entry
Status as of October 2019	To begin after Phase 1 kiosk-only model is coded. Will need to start with a spec, funding and agreements.

Project name	NCR Phase 2
Champions	Frankenmuth, Horizon UT, Notre Dame, South Bay, Day Air
Description	Video teller / kiosk model
Business Strategy	Want to eliminate dual entry, hope to build on the transaction set from Hyosung projects, vision is essentially same as phase 2 of that project
Status as of October 2019	Struggled with participation from NCR. Recently gained traction, and we held a kickoff meeting on October 29, 2019 to discuss the project. Awaiting NDA agreement. Look for more on this as we continue to investigate and better understand this project.

The Hyosung Feature Set

This is not just a feature set for the Hyosung integration, but also a foundational project that we hope to leverage for NCR, Diebold and even our tablet-based teller platform (T3).

General Functionality

- ☒ **Authentication** – Card/PIN will be used to authenticate members to the kiosk and to CU*BASE, leveraging the ATM network for this purpose.
- ☒ **Account summary** – Provides a list of accounts so the ITM knows what accounts are available for performing any of the supported functions.
- ☒ **Web token exchange** – Manages session information between CU*BASE and the ITM.
- ☒ **Receipts** – Prints a receipt for the member. *This will be accomplished by the ITM based on the transactions completed, then creating/printing the receipt. ITM has an electronic journal for balancing.*

Deposit Functions

- ☒ **Deposits of cash** – Cash is deposited directly to CU*BASE with instant credit to the member. *Uses CU*BASE limits.*
- ☒ **Deposits of checks** – Checks will flow via existing ATM process for clearing images being forwarded to item processor for forward collection, including checks drawn on the credit union. *Subject to CU*BASE ATM holds for funds availability.*
- ☒ **Mixed deposits** – Cash and checks can be deposited at the same time. *Behind the scenes, the ITM splits them into two transactions, one cash deposit and one check deposit.*

Cash Withdraw Functions

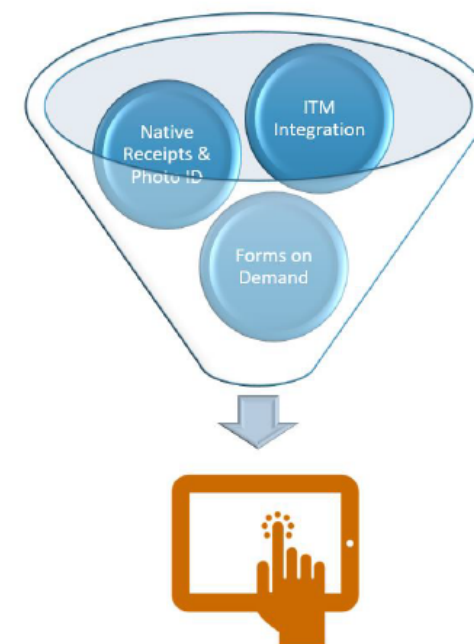
- ☑ **Cash dispenses** – Subject to CU*BASE ATM limits.
- ☑ **Check cashing** – Allows member to cash a check. This is performed as a two-step process: first a check deposit is completed, then a cash withdrawal. *Subject to check holds and CU*BASE ATM limits based on member relationship configured in CU*BASE. We do have ability to send message(s) to members if needed regarding their transaction.*
- ☑ **Advance cash from a line of credit** – This feature allows members to take an advance on their line of credit, such as a HELOC, online credit card account, LOC, etc. and then dispenses cash. *They can take an advance and deposit it to one of their accounts versus dispensing cash, but this would essentially just be a transfer from their LOC to one of their other accounts. See account transfers.*
- ☑ **Account transfers** – This feature allows transfers between CU*BASE accounts for these supported account types (does NOT include OTB accounts):
 - ✓ Share
 - ✓ Checking
 - ✓ HSA (transfers permitted INTO the HSA savings/checking account, not OUT of the account)
 - ✓ IRA (transfers permitted INTO the IRA account, not OUT of the account)
 - ✓ Loans
 - ✓ Credit Card
 - ✓ HELOC
 - ✓ LOC
- ☑ **Payments on loans** – Allows the member to make payments on their loans that are not OTB. Essentially this feature performs a "transfer" between CU*BASE accounts. Supported accounts are:
 - ✓ Auto
 - ✓ Mortgage
 - ✓ LOC
 - ✓ HELOC
 - ✓ Credit Card
 - ✓ Personal Loan

Future Initiatives


T3 2021: Bringing It All Together

The goal of this project will be to create a tablet-based app for CU*BASE that builds upon the work we've done for teller automation equipment integration, Photo ID integration, Native Receipts, and our Forms on Demand projects.

With this platform we envision a tablet app that would allow unanchored tellers to perform basic transactions. Perhaps, it would start with viewing the members ID and displaying vertical receipts upon completion of the transaction right on the tablet, allowing members to sign them with their finger and sending them on to strongboxes only – no printing. Those tellers could hit a button for a pre-approved loan, and the member would be presented with a loan form to sign right on the tablet. Dispensing cash and cashing checks could potentially be handled with a drawer or perhaps through integration with hardware depending upon the solution.



The Projects

Project:	Project #:	Track 'em:
Forms on Demand	50748	 ownersview.cuanswers.com
Native Receipts	50747 & 51951	
Photo ID in Express Teller (T2)	51948	
Hyosung Kiosk Integration	49221	

ON TO OUR NEXT BOOT CAMP UPDATE 