

Now for the tactical presentations...

What does data mean to an Internet Retailer?

Tactic #1:

Create the 24x7 member experience

24 HOURS A DAY, 365 DAYS A YEAR, AND A DATA FOOTPRINT THAT PROVES IT TO YOUR MEMBERS

- ❑ Flipping the script: CU*Answers will now default to 7-day/week processing, and CUs will have to opt out
- ❑ Eradicating the idea of stand-in processing by individualizing the process in a condo stack
- ❑ Time zone processing – looking local no matter where your host computer resides
- ❑ In the past, lobby hours defined your service...now it is a patchwork of services that defines your daily hours
- ❑ Adding time to our ops cycle, and adding new data transfer cycles around the clock

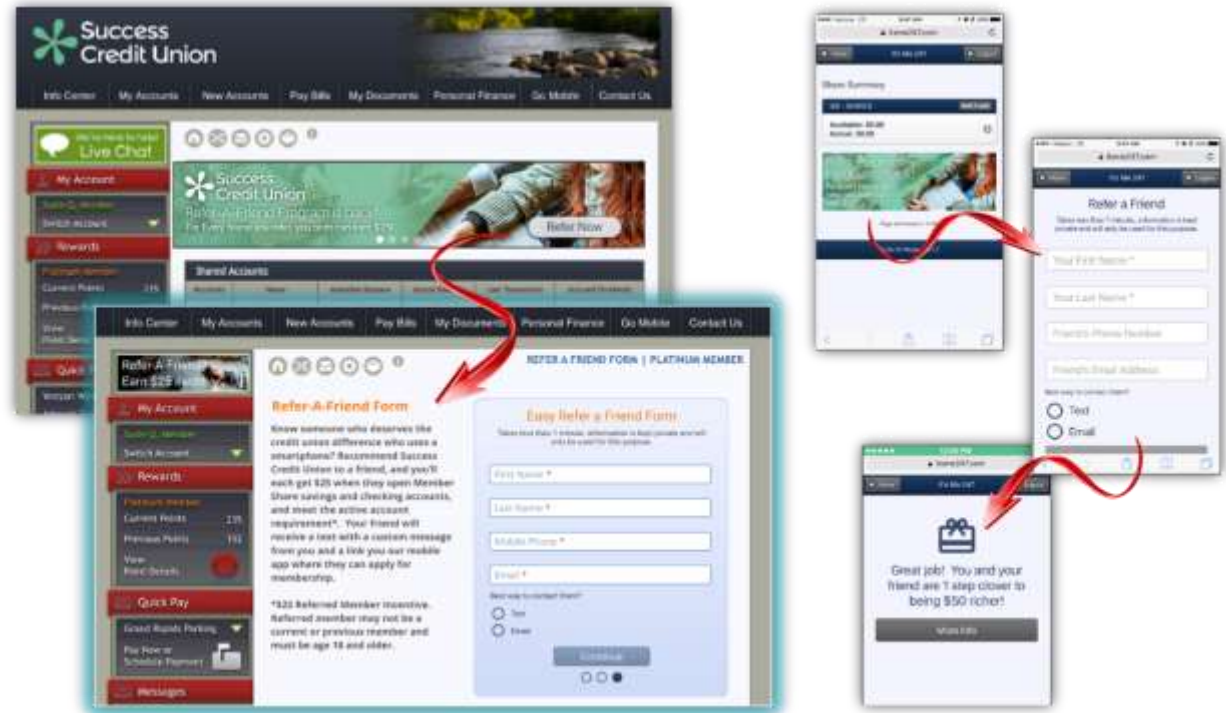
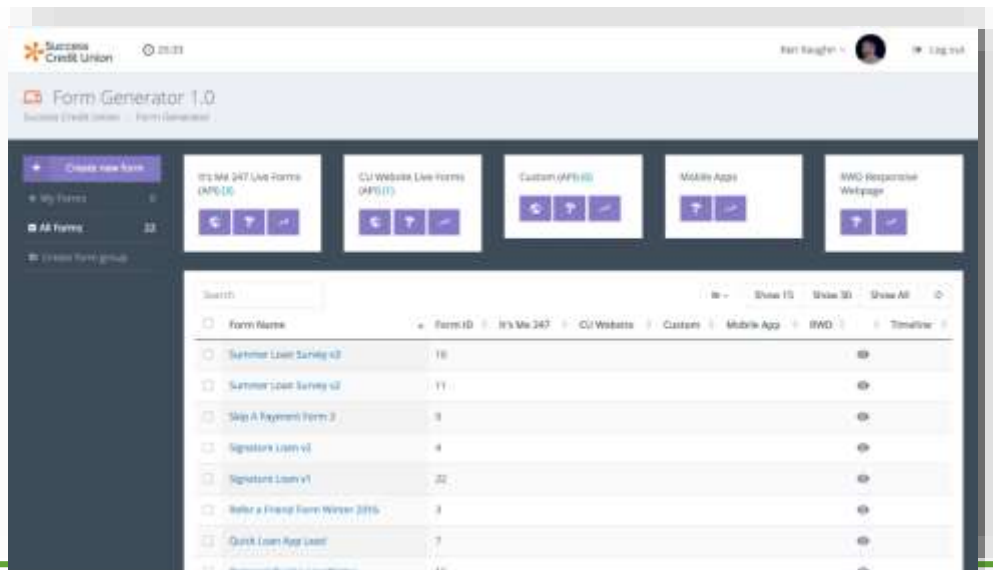


Tactic #2:

Continuity across Internet delivery channels

NEW SERVICES THAT WILL ALLOW CUS TO CUSTOMIZE AND STANDARDIZE CHANNEL APPROACHES

- The **It's Me 247 Request Center**: Drop a form into a website, a mobile app, desktop banking, and a micro-sales site – all via one process
 - Respond to all of these delivery channels from a single fulfillment center



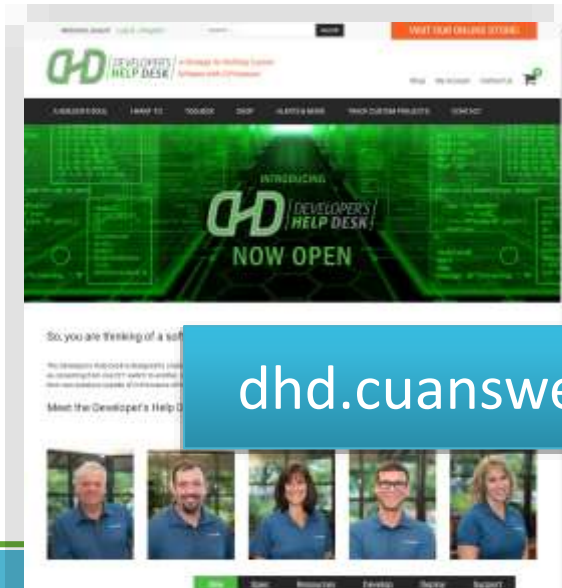
The success of both forms and the fulfillment center will be a compass to what's next via CU*BASE and CU*Answers Internet channels

Tactic #2:

Continuity across Internet delivery channels

NEW SERVICES THAT WILL ALLOW CUS TO CUSTOMIZE AND STANDARDIZE CHANNEL APPROACHES

- API95 will support consistent multi-channel development
 - In Feb 2018 we plan for both mobile apps and desktop banking to use the same authentication API – what does this mean to you as a CEO?



dhd.cuanswers.com

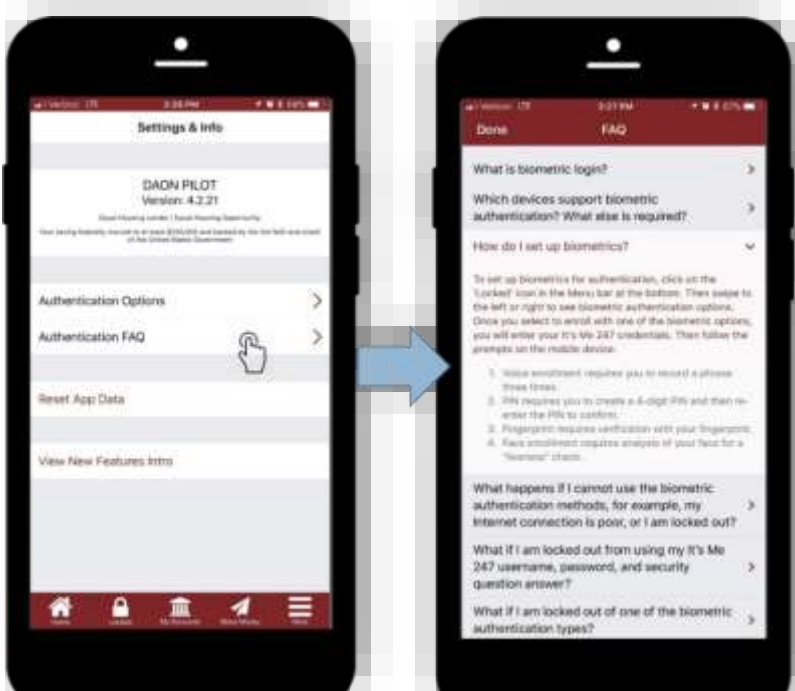
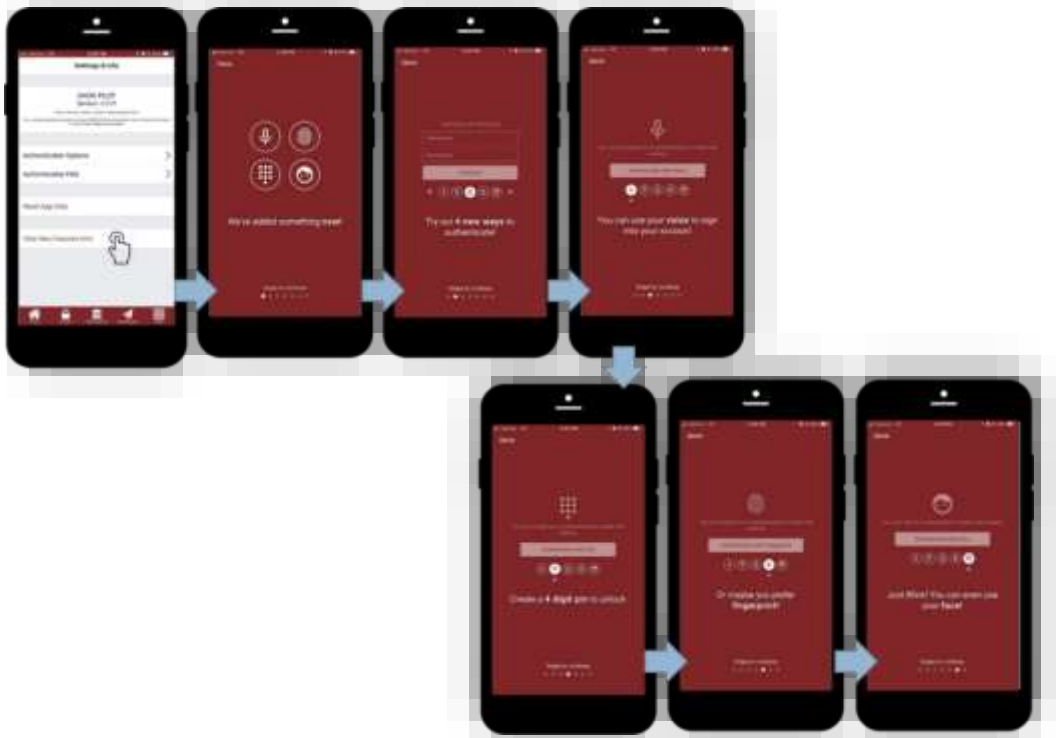
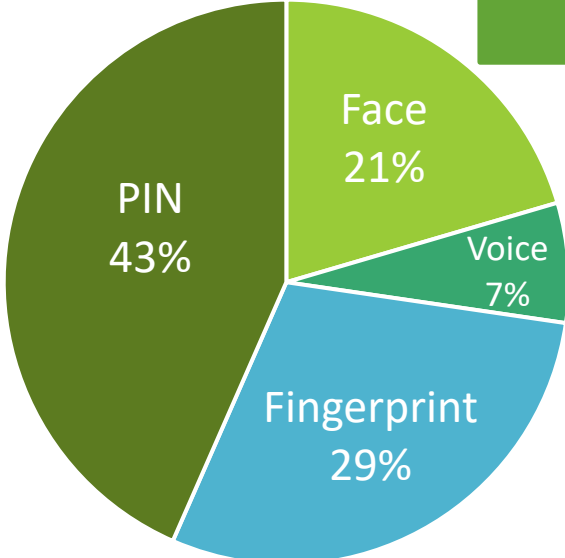
From the 2017 Leadership Conference



CUs need to be in the business of tactical authentication styles, security, and innovation

2017 Daon Authentication Beta Project

Total # of users	918	26% of these are active
# of authentications attempted	7,409	95% of these were successful



Tactic #2:

Continuity across Internet delivery channels

NEW SERVICES THAT WILL ALLOW CUS TO CUSTOMIZE AND STANDARDIZE CHANNEL APPROACHES

- Online19 will merge websites and interactive online banking via website authentication approaches
 - When your member visits the lobby, how do you log them in?

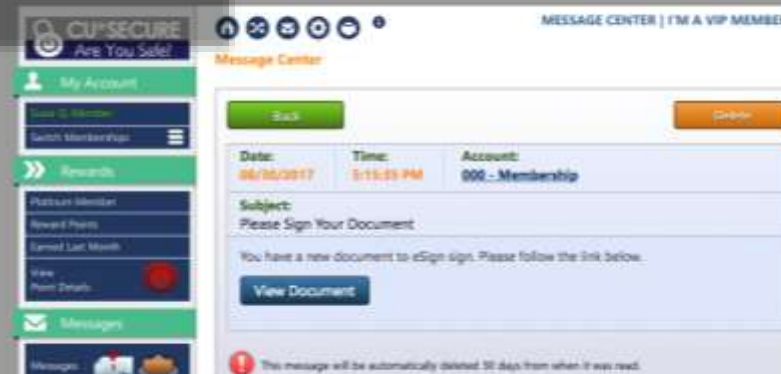
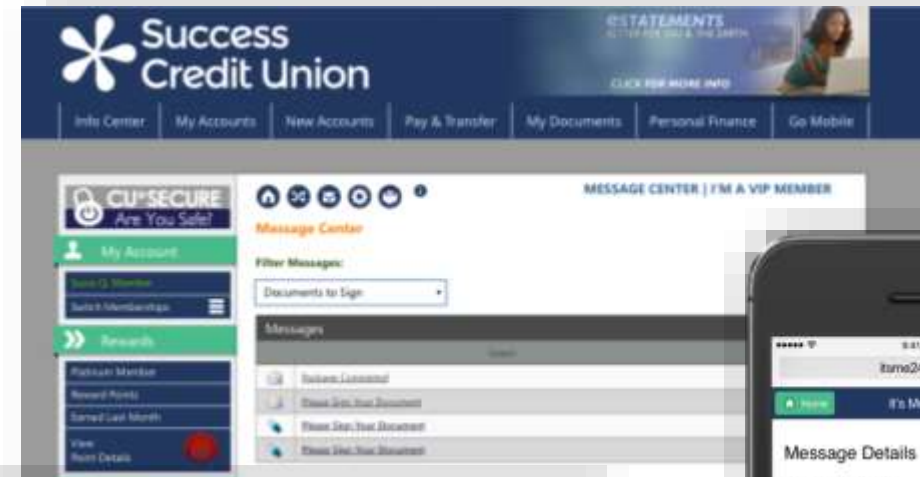
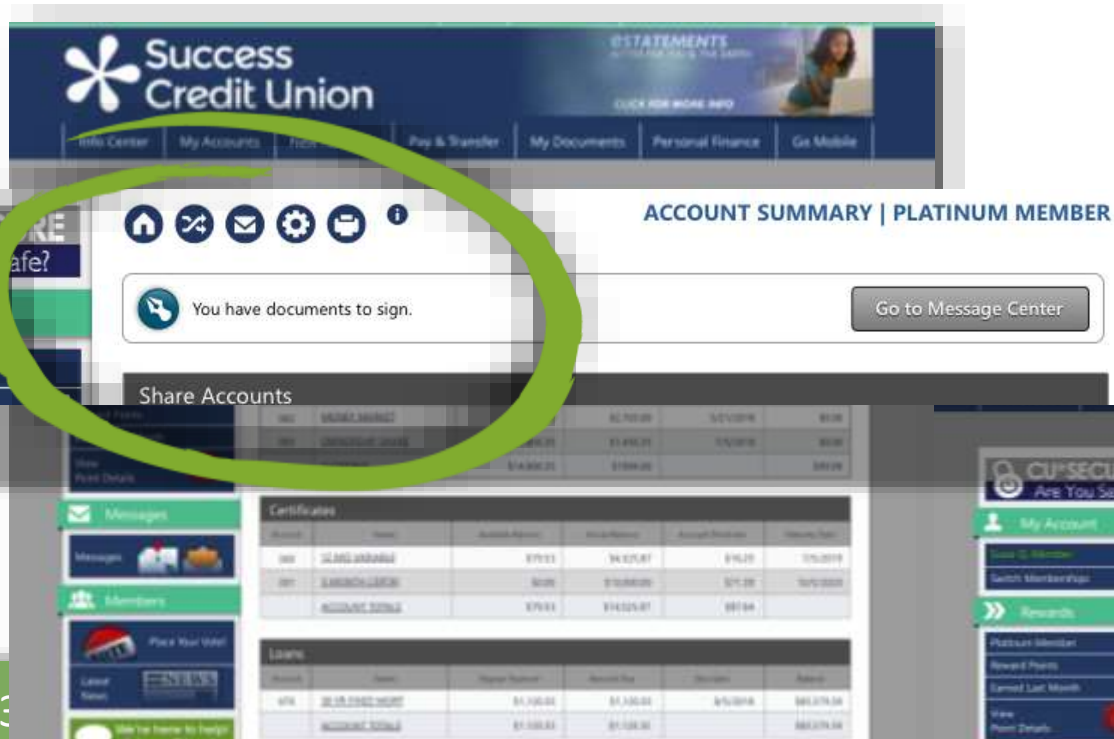


Tactic #3:

Shift from service to the heavy lifting needed to be a retailer

BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

- Add new virtual closing rooms to desktop/mobile
 - How would this change in-person closings?

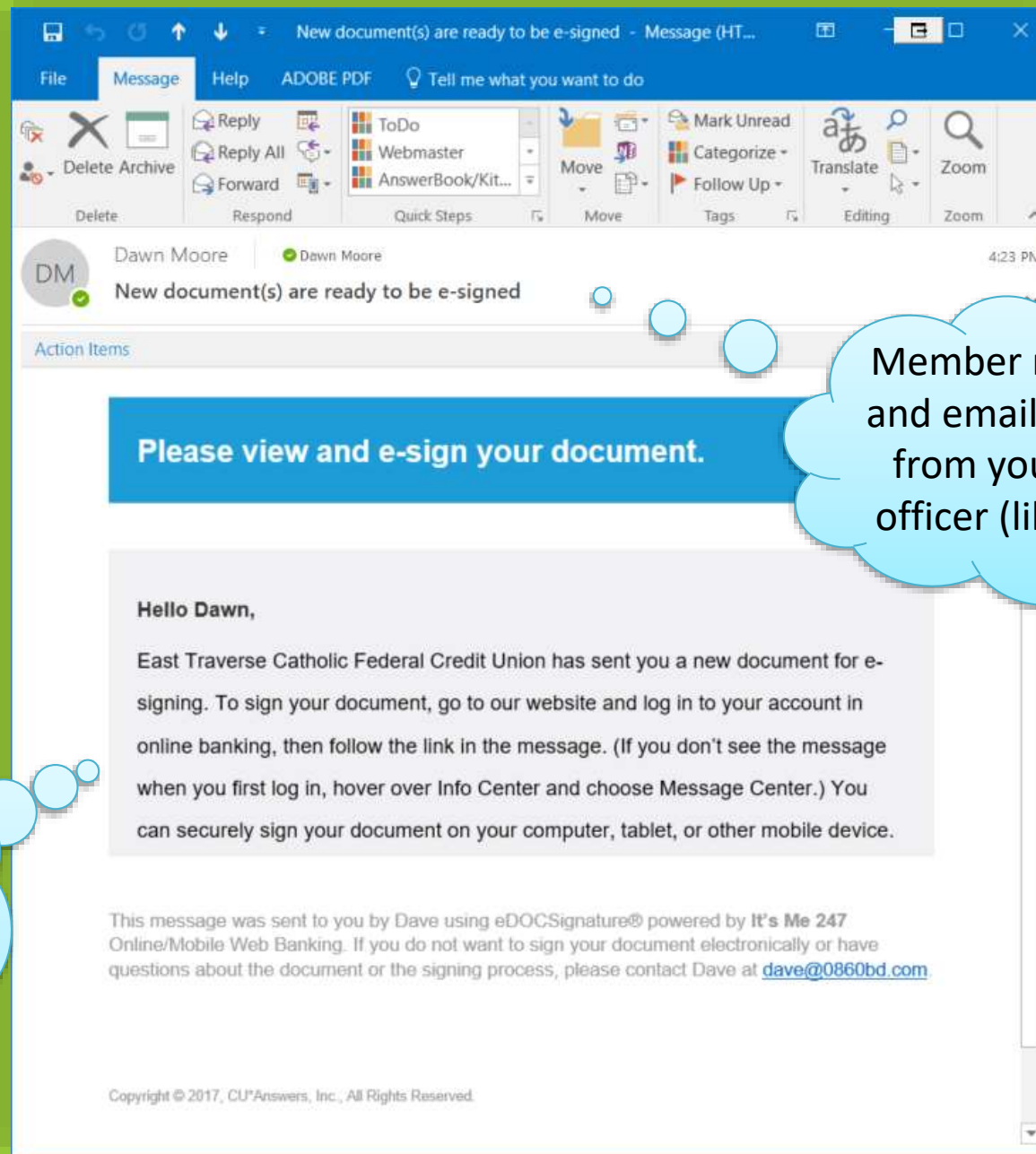


It's Me 247
Mobile Web Banking

It's Me 247
Online Banking

Virtual Closing Rooms

Instead of a link to the document, the email tells the member to log in to their account



Member receives and email directly from your loan officer (like now)



After logging in, a banner will appear, either this...

My Account

Susie Q. Member

Switch Memberships

Rewards

Platinum Member

Reward Points

Earned Last Month

View Point Details

Messages

Messages 3

Members

Place Your Vote!

Latest News

We're here to help!

ACCOUNT SUMMARY | PLATINUM MEMBER

You have documents to sign. [Go to Message Center](#)

Share Accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	OWNERSHIP SHARE	\$1,994.00	\$1,994.00	1/7/2018	\$99.99
001	CHECKING	\$7,853.00	\$7,853.00	3/14/2018	\$0.00
002	MONEY MARKET	\$2,703.00	\$2,703.00	5/21/2018	\$0.00
003	OWNERSHIP SHARE	\$1,456.35	\$1,456.35	7/5/2018	\$0.00
	SHOPPING	\$14,006.35	\$1994.00		\$99.99

Certificates

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
300	12 MO VARIABLE	\$79.53	\$4,525.87	\$16.25	7/5/2019
301	3 MONTH CERTIFI	\$0.00	\$10,000.00	\$71.39	10/5/2020
	ACCOUNT TOTALS	\$79.53	\$14,525.87	\$87.64	

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
670	30 YR FIXED MORT	\$1,120.35	\$1,120.35	8/5/2018	\$83,579.39
	ACCOUNT TOTALS	\$1,120.35	\$1,120.35		\$83,579.39



My Account

Susie Q. Member

[Switch Memberships](#)

Rewards

Platinum Member

Reward Points

Earned Last Month

[View Point Details](#)

Messages

Messages



Members



[Place Your Vote!](#)

Latest News



MESSAGE CENTER | I'M A VIP MEMBER

Message Center

Filter Messages:

Documents to Sign

Messages

	Subject	Date
	Package Completed	1/7/2018
	Please Sign Your Document	3/14/2018
	Please Sign Your Document	5/21/2018
	Please Sign Your Document	7/5/2018

Page will timeout in 300s



My Account

Susie Q. Member

Switch Memberships

Rewards

Platinum Member

Reward Points

Earned Last Month

View Point Details

Messages

Messages

Members



MESSAGE CENTER | I'M A VIP MEMBER

Message Center

Back

Delete

Date: 08/30/2017
Time: 5:15:35 PM
Account: 000 - Membership

Subject:
Please Sign Your Document

You have a new document to eSign sign. Please follow the link below.

View Document

This message will be auto deleted

Page will timeout in 3:05

This button launches the e-signing process in a new browser window



Same flow if a member logs in via a mobile device


Tactic #3:

Shift from service to the heavy lifting needed to be a retailer

BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

- When will MAP/MOP sites overwhelm your in-person membership openings?
 - How would this change your budget for supporting outlets in decline?

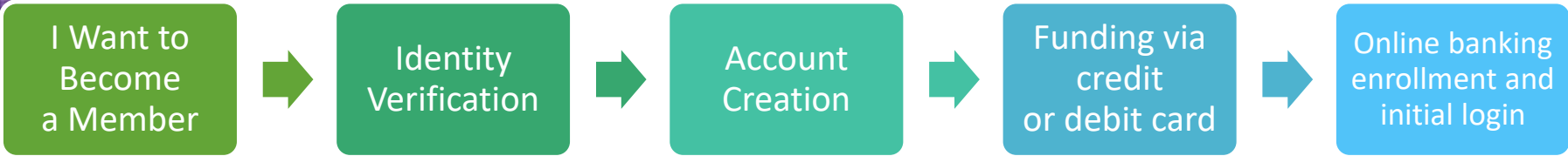


 Buy it:
store.cuanswers.com

# OF CUS	APPS REC'D	MBRS OPENED
18	1,576	837

Most CUs in production since May 2017

Honor CU leads the pack with 216 memberships opened



Not a lot planned for MAP/MOP in 2018, other than increasing usage

- We will push for images and signatures – what else would you have us do?

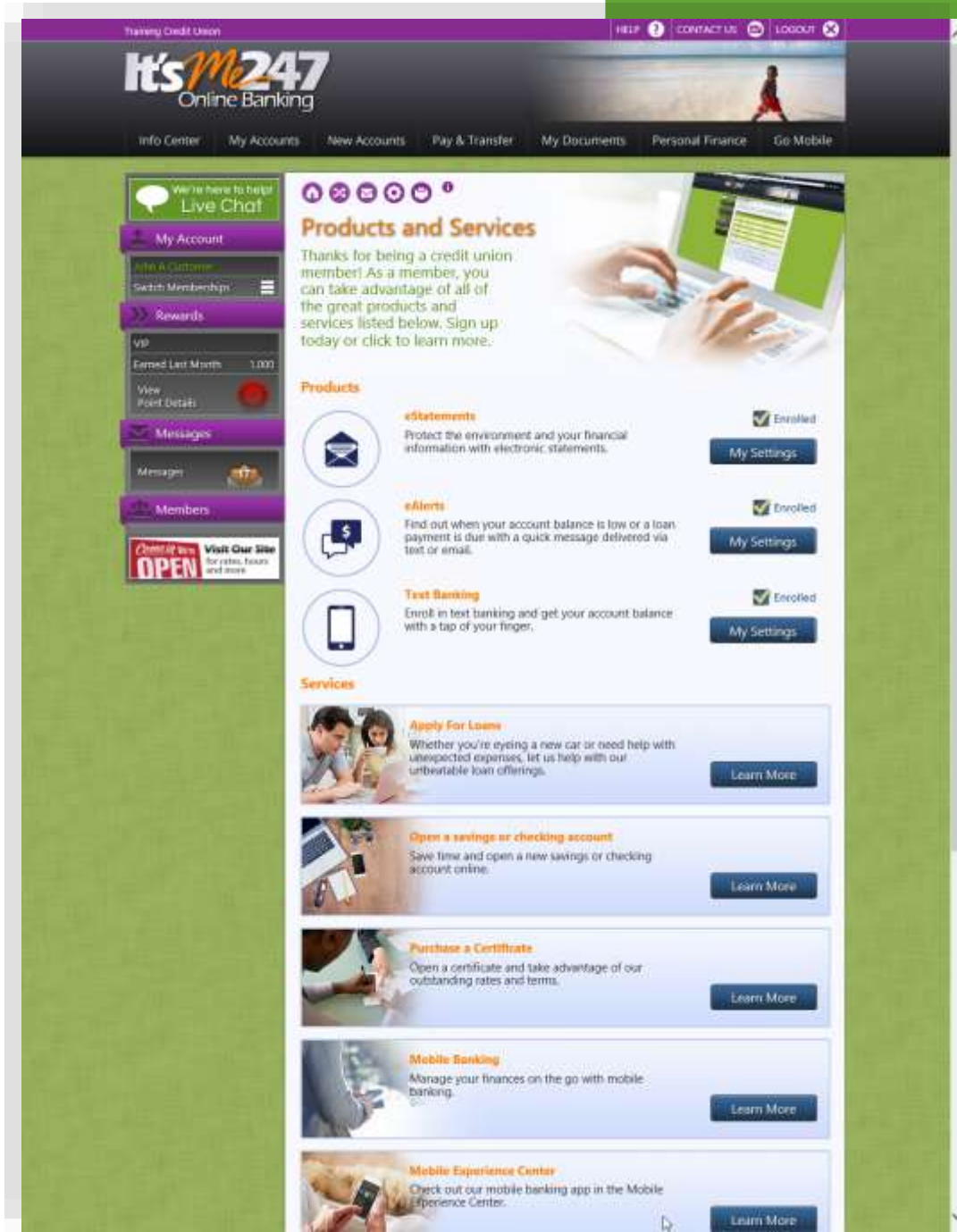
The image shows a web form for Success Credit Union titled "Identification & Citizenship". The form asks the user to "Please enter your information and select 'Next' to continue. To help expedite your membership, upload a picture of your license." It includes an "Upload a picture of your license" section with a cloud icon and the text "Click or drag & drop image here to upload". Below this are input fields for "Drivers License Number" and "State Issued". There are radio buttons for "US Citizen" with "Yes" and "No" options. At the bottom, there are "Back" and "Next" buttons and a progress indicator with seven dots, the second of which is filled. A footer bar contains the text "NEED HELP OR HAVE ANY QUESTIONS?" with a question mark icon.

The image is a screenshot of a web browser showing a "Request Center" interface. The browser address bar shows "https://dev.cupublisher.com/cu/087/requests/380". The page title is "Request Center". On the left is a sidebar menu with categories like "My Requests", "Assigned", "Working", "Pending", "Complete", "All Requests", "Loans", "Misc", "Credit Cards", and "Complete". The main content area has a "Back" button and an "Edit Form Data" button. Below these is a table with columns "Input Request" and "Data". The table contains rows for "APPLICANT", "FORM", "SUBMISSION DATE", "Upload Image", "Member Number *", and "Member Number *". The "Upload Image" row shows "image_uploaded_from_ios-1.jpg" with a download icon. The "Member Number *" rows show "John Smith" and "194957". Below the table is a "Delete" section with the text "Permanently delete this form request." and a red "Delete This Form Request" button. A blue box with the text "Only if MOP" has two arrows pointing to the "image_uploaded_from_ios-1.jpg" link and the "194957" member number. In the bottom right corner, there is a circular inset image of a Michigan Driver License for Kenneth Angelo.

Input Request	Data
APPLICANT	
FORM	DL Example
SUBMISSION DATE	Wed, Oct 18, 2017 8:11 AM EDT
Upload Image	image_uploaded_from_ios-1.jpg
Member Number *	John Smith
Member Number *	194957

Moving from MAP/MOP to AAP/AOP (Account Application & Opening)

- ❑ As retailers, we need to move from just selling a relationship to greatly increasing our effectiveness and options for selling accounts
 - Leverage funding for deposits and payments
 - Rethink indirect outlets for more than loans
 - Should we have AAP/AOP micro-sites outside of **It's Me 247**?
- ❑ What have we learned so far from MAP/MOP that sets the roadmap for improving our AAP/AOP processes?
 - Is it too early? Or should we get started?

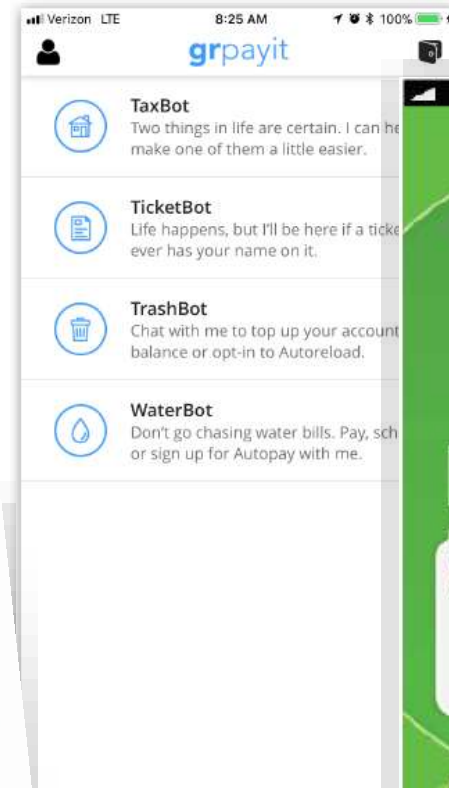


Tactic #3:

Shift from service to the heavy lifting needed to be a retailer

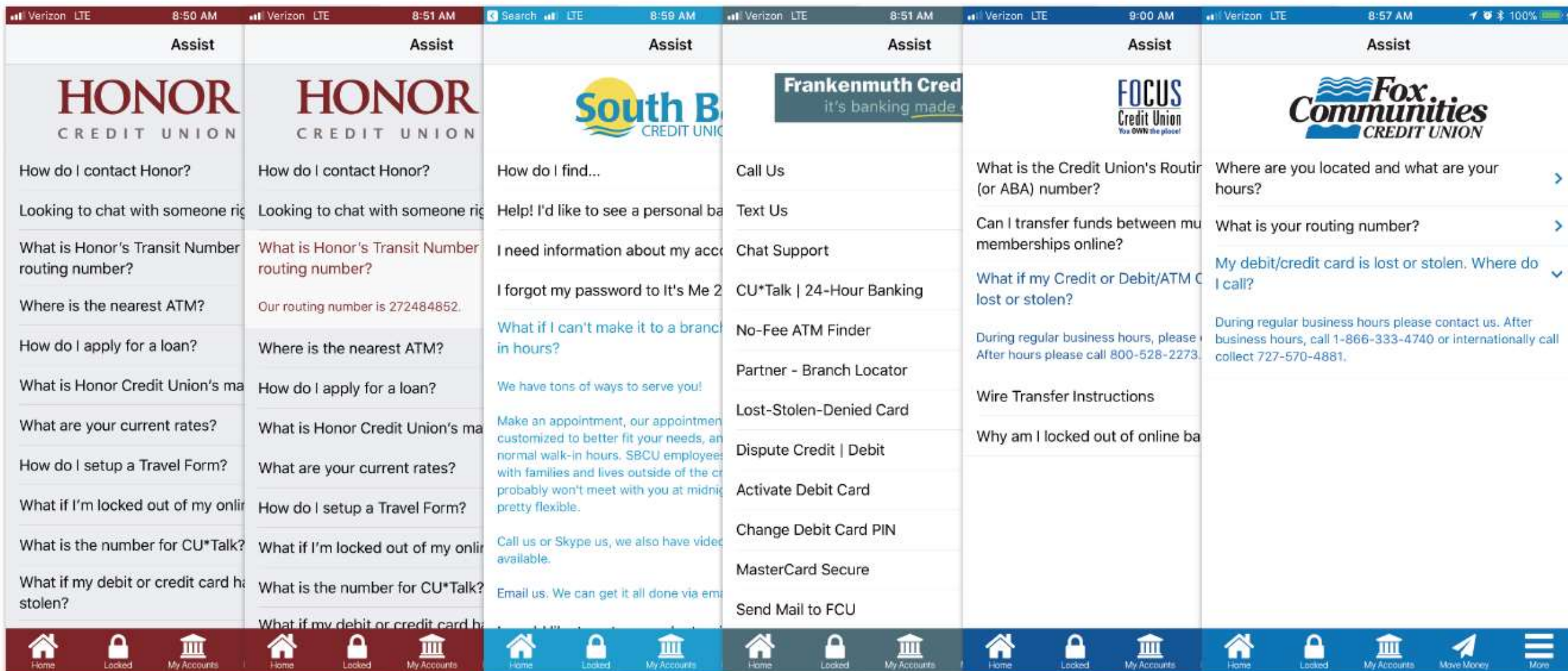
BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

- ❑ So far, most of mobile banking development has been catching up with desktop banking, and recreating services from other channels
- ❑ Even RDC and Daon authentication don't strike us as innovations towards redefining a phone from a service device to a retail interaction with members
- ❑ We need to sell things, significant things, and transfer our retail investments from old channels to the mobile device

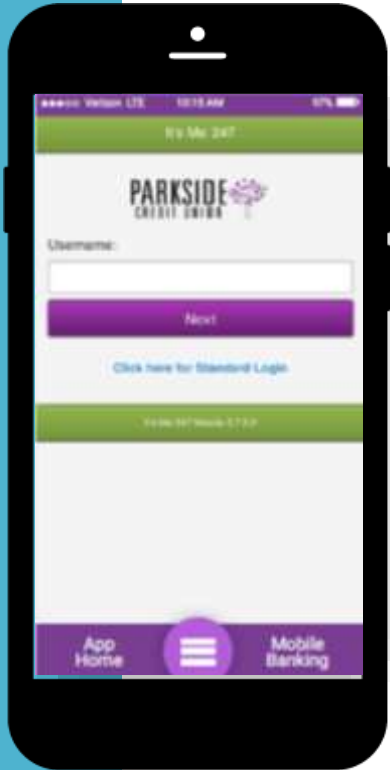


What data are we collecting that could be used in our own version of an AI chatbot?

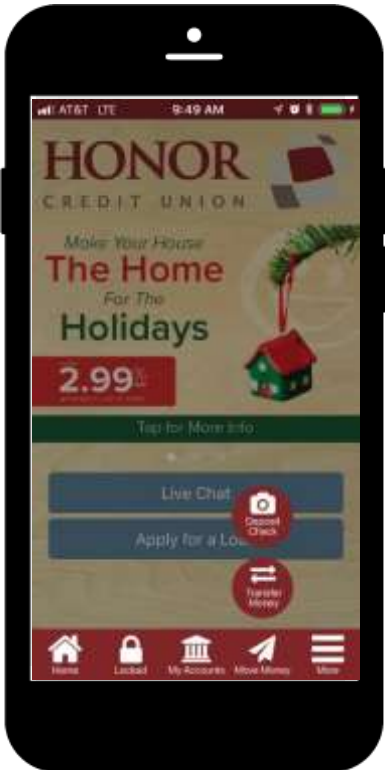
With APIs, this is possible. And this doesn't only have to be for mobile apps.



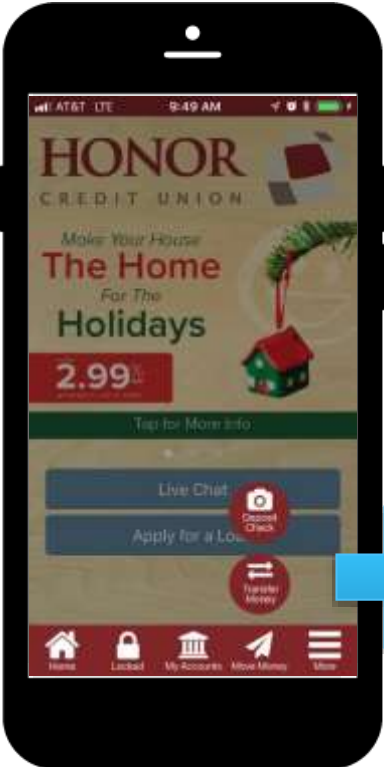
Mobile App 1.0 will be sunset in January – where will you go?



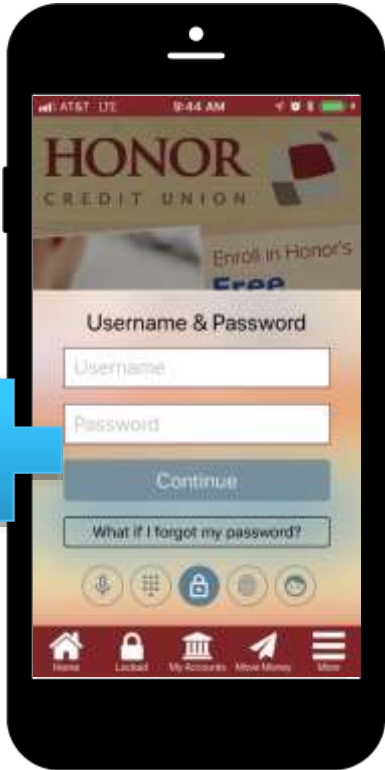
Mobile App 1.0
Sunsetting 1/15/2018



Mobile App 2.0
1.0 + RDC



Mobile App 3.0
1.0 + RDC + Daon



CLUBMATE
INTERNET
VISIT THE IRSC STORE!
HUGE DISCOUNTS ON OUR IT'S ME 247 APP!
FREE
USE COUPON CODE COOPS000
50%

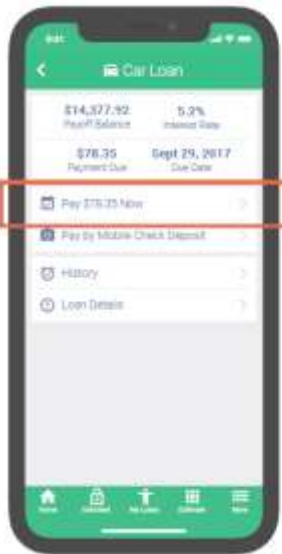
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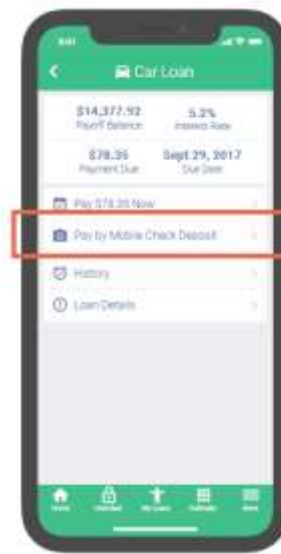
BUILD SERVICES ON THE 'NET THAT ALLOW YOU TO ELIMINATE SERVICES IN THE LOBBY

Focus on the disengaged member

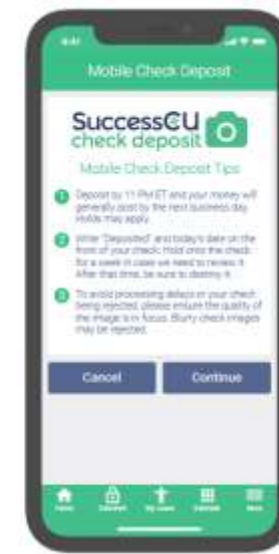
- How will low- or no-impact authentication allow you to work more effectively with indirect members?
- Can micro-apps allow you to run two channels when you are running two membership models?



PAY NOW VIA TRANSFER



PAY NOW VIA CHECK DEPOSIT



Creating solutions without heavy authentication

- Text transfers – a solid concept but the look and feel is still a work in progress

Text Banking: You're Enrolled!
Manage your devices here

Remember that you can enroll as many mobile phones as you wish. Enrolling a phone means you can send messages to It's Me 247 Text Banking and receive information about the accounts under this membership. If you have more than one membership at the credit union, the nickname you define here will help you tell them apart.

Don't forget that you can also set up your eAlert subscriptions to be sent as text messages directly to your mobile phones (eAlerts are automatically sent to all phones).

What can I do with Text Banking? | Text Banking FAQ | Personalized Command List

Membership Information
Fee Account assigned to this membership: 000 - SAVINGS [Edit]
Nickname assigned to this membership: JASON

Currently Enrolled Phone Numbers
(616) 727-5040 [Remove] [Add One Now]

Unenroll from Text Banking | **Text Banking Transfers**

Fee Information

TEXT BANKING TRANSFER COMMANDS

Manage your transfer commands

From here you can create specific text transfer commands to easily transfer money from available accounts with a simple text message. Just select an available From and To suffix from the drop down options below, set a maximum daily amount allowed to transfer, and submit. Once submitted the newly created command will show within the Current Transfer Commands. Text this command to 46247 and funds will be transferred immediately.

Create New Command
From Suffix: Select an account
To Suffix: Select an account
[Submit]

Current Transfer Commands					
		Command	From Suffix	To Suffix	
	✗	TR02	000 - SAVINGS	109 - CHECKING	\$100
	✗	TR03	000 - SAVINGS	032 - HOUSE	\$150
	✗	TR04	031 - CAR	000 - SAVINGS	\$150
	✗	TR07	000 - SAVINGS	CAR	\$9.9
	✗	TR08	109 - CHE		

Shooting for possible beta prior to June Leadership

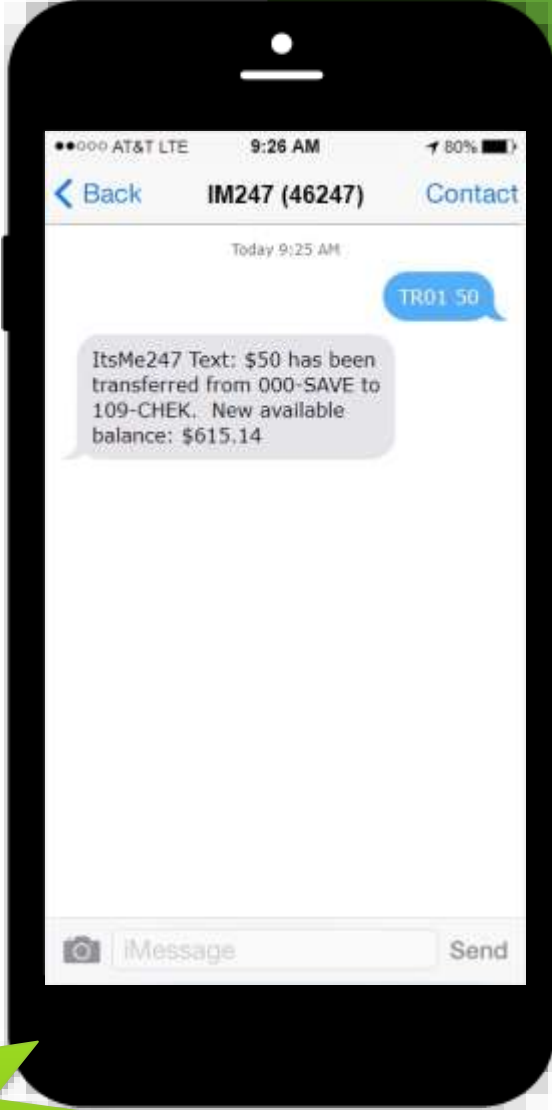
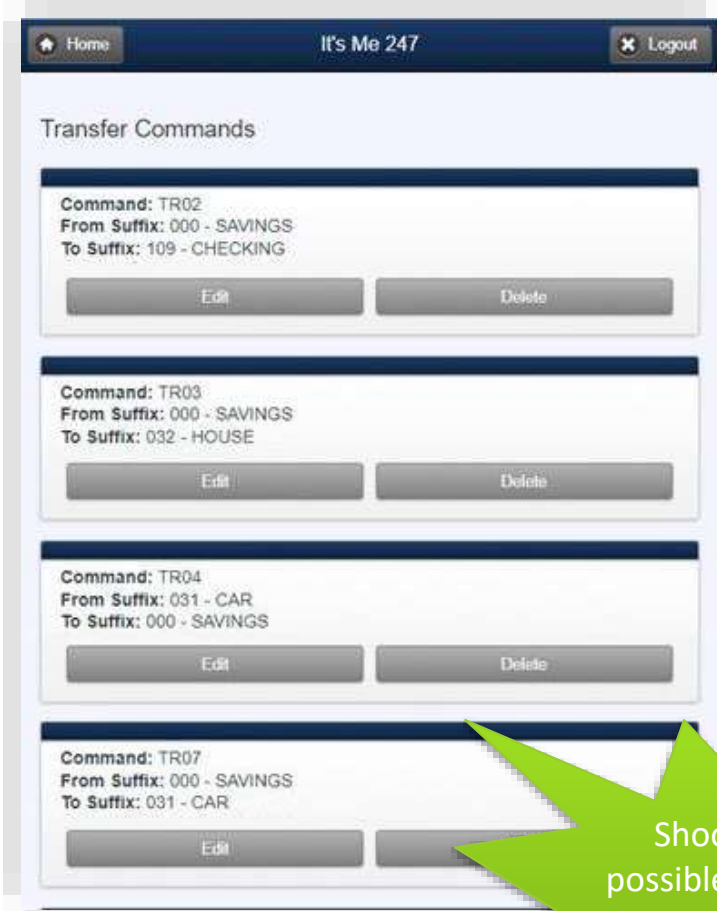
Enrolled!

BAL	Balance for all eligible accounts
BAL JASON	Balance for up to three savings or checking accounts
BAL 000	Balance for a specific account
BAL JASON 000	Balance for a specific membership and account combination
TR00 100.00	Transfers \$100 between the configured suffixes for the specified command.
TR00 JASON 100.00	Transfers \$100 between the configured suffixes, for a specific membership, for the specified command.
STOP	Turns off all text banking
STOP JASON	Turns off text banking for a specific account
	Provides you with help for unenrollment.

[Close]

Creating solutions without heavy authentication

- Text transfers – a solid concept but the look and feel is still a work in progress



Shooting for possible beta prior to June Leadership