DESIGNING THE FUTURE OF INTERNET RETAILING





CEO STRATEGIC DEVELOPERS BOOT CAMP SEGMENT A: DESIGNING THE FUTURE OF INTERNET BANKING

WE'LL STUDY THIS THROUGHOUT 2019, ACROSS THE NETWORK

What is the group's vision for **internet retailing** in 2020-2029?

CU*ANSWERS TEMPLATES FOR ACTION

- Selling loans via internet channels: What should we build now?
 - Design for a 4th LOS engine

Internet store shelves

How do we repeat the success of a fulfillment product like Skip-Pay for other internet-sold services?



Г А: NKING A catalyst for collective action

A CU*ANSWERS TEMPLATE

A proposed tactical approach and set of project ideas that support a strategic initiative or direction

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DESIGN

What is the group

WHAT'S YOUR VISION FOR INTERNET RETAILING IN 2020-2029?

45 MINUTES

- If you proudly declared, "I am an accomplished internet retailer," what 3 traits would support that confidence?
- If you launched a project inside your CU so that everyone was confident about your internet retailing strategy, what would be your first 3 steps?
- If you hung your hat as an internet retailer on
 3 tactical investments, what would they be?

retailing noun

Definition of retailing

: the activities involved in the selling of goods to ultimate consumers for personal or household consumption

RESPONDING TO AN INTERNET RETAILING PERSPECTIVE

WE'VE BEEN WORKING ON THIS FOR A YEAR – IT WILL ROLL OUT IN 2019

- We're ready to discuss the rollout plan for our 24/7 revolution
- By January 2019 you will need to declare your CU's intention
 - Default to 7-day/week processing, or opt out to a "banker's week"
- By no later than March 2019 we will all be living with a new awareness about how our network interacts
 locally, no matter where the member is or what day of the week it is



OpsEngine[®]

RETAILING IS ALL ABOUT THE SENSE OF "LOCAL"

THE CONSUMER IS ALWAYS LOCAL – CAN YOU MAKE THEM FEEL YOU GET THAT?

What will CU*Answers have to do so that you can feel our empathy for where – and when – you do business?





Local isn't just geography...it's a sense that you are at the center of the world **A CU*ANSWERS TEMPLATE FOR INTERNET RETAILING**

SELLING LOANS VIA INTERNET CHANNELS

WHAT SHOULD WE BUILD NOW?

ENGINES FOR THE FUTURE OF LOAN ORIGINATION SYSTEMS

WHY WE'RE GOING TO GO CRAZY WITH LOS OPTIONS FOR CUS IN THE NEXT 5 YEARS

Engine	Loan Origination System	Plans in 2019				
1	CU*BASE native soup-to-nuts LOS solution	Invest, invest, invest – the foundation for all innovation, from start to finish for a loan				
2	CU*BASE integrations for ready-to-look LOS solutions	Continue to evolve solutions with our 9 vendors, on the way to xx vendors				
3	CU*BASE integrations for ready-to- book LOS solutions	Two new vendors going live in 2018 betas, launch network-wide in 2019				
4	CU*BASE integrations for internet channel LOS solutions	Complete internal beta with Forms Generator, launch network-wide in 2019, find the audience that will spur big investment going forward				

CU*BASE NATIVE SOUP-TO-NUTS LOS SOLUTION

LET'S BRAINSTORM

key success factors

The combination of important facts that is required in order to accomplish one or more desirable business goals. For example, one of the key success factors in promoting animal food products might be to advertise them in a way that appeals to those consumers who love animals.

Credit Union KSFs

- Know the native approach and its value proposition
 - Origin and proving ground for all lending capabilities
- Leverage the manufacturer's advantage
 - Charging here is the CUSO's option
- Rely on your creativity for building business processes
 - Fast-to-market options based on readily available tools

CUSO KSFs

- Stay vested in all things lending, build teams that respect how lending drives CU success
- Avoid cost accounting and stay focused on the package's ultimate value creation
- Be the nucleus for innovation, keep costs low by extending and leveraging over significant new investments before CU revenue models mature

S2N – LENDER*VP HINTS

ARE YOU CLUED IN TO THE DEVELOPMENT AGENDA?

Release Planning website

cuanswers.com/resources/doc/release-planning/

- Ask us about monitoring our weekly Product Team "factory floor" meetings, Tuesdays at 2:30p
- Working Release Schedule (updated weekly) <u>cuanswers.com/pdf/release summaries/CurrentReleaseSchedule.pdf</u>
- Release Summaries <u>cuanswers.com/resources/doc/release-summaries/</u>
- Client News <u>cuanswers.com</u>

Lender*VP webinars via CU*Answers University

cuanswers.com/resources/edu/ HINT: Joint Pete at the Learning Café on November 20!



ASE SOUD-TO-NUTS (SZIN) LOS Prepared for the CIO Strategic Developers Root Camp November 2018

Loan Officer Productivity Dashboard (18.10)

This new dashboard (Tool #1670 Loan Productivity Analysis Dashboard) is based on the varied approaches to how our credit unions wish to calculate the total number of loans booked during a specific period of time by branch and Interviewer ID, Approval ID, Collector ID, and Opened by Employee ID. This will help credit unions to ensure that they have varied approaches to reviewing how many loans that were booked during a specific period of time and which employees were esponsible for working them.

VantageScore Display (18.10)

VantageScore is credit acore model that is an alternative to FICO. It was developed in a combined effort by TransUnion, Experise and Equifixa. The VantageScore uses an identical algorithm at all credit bareaus. In other words, the same member would have the same score from one bureau to the next. VantageScore 3.0 and 4.0 both boost the ability to score millions of previously unscored consumers. CU*BASE can now accommodate the upload of VantageScores with the recurring soft-pull process performed by Lender VP. CU*Answers is also delivering the ability to display said scores online to members in 11* Me 247 online banking.



Paid-ahead Loans Dashboard (18.07)

This dishboard (Tool #479 Loans Paid Ahead Dashboard) sllows you to monitor next due dates on your loans to ensure they are not advanced too far into the future. While monitoring members, the dashboard allows you to jump directly into those accounts and make any necessary adjustment(s). This dashboard replaces the obsoleted Loans Paid Ahead Analysis report but uses the same tool number, so there is no need to learn a new tool number or adjust your employee security settings.

Indirect Dashboard & Reserve Calculation Report (18.07)

Indirect loans are now listed in a new Indirect Dealer dashboard (Tool #438 Link/View Dealer Member Loans) where they can be viewed, updated or deleted. You won't need to run a report to see all your indirect loans in one place anymore. The process for linking indirect loans to a dealer is also simplified. The linking is done right from the new dashboard and you even can enter comments regarding the dealer-account relationship. The Dealer ID is now stored with the loan account after it is closed. This lays the framework for including the Dealer ID on various reports/dishboards.

Indirect Loan Reserves Report

A new report (Tool #1150 Indirect Loan Reserves Report) is now available to assist credit unions with calculating the reserve amounts paid to indirect dealers and manually posting the monthly expense to the general ledger. You will be able to record a reserve %, term, and total reserve amount on each indirect loan. The report shows the loan open date, the original reserve smount and reserve term. It then uses those figures to calculate what the monthly expense should be and how much should have already been expensed based on how long the loan has been open.

Contact: Pete Winninger, VP Professional Services P: 616.285.5711 x 280 [7: 800.327.3478 pete.winninger@cuanswers.com

Management Services

S2N: WHY IT IS IMPORTANT IN THIS INTEGRATED WORLD?



ORIGIN AND PROVING GROUND FOR ALL LENDING CAPABILITIES

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OPool Total Loan Count	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272	8,272
Open Loan Count	7,191	6,666	6,134	5,677	5,258	4,971	4,647	4,358	4,122	3,846	3,589	3,346	3,153	2,917	2,746	2,591	2,428	2,266
OClosed Loan Count	1,073	1,584	2,092	2,520	2,900	3,157	3,456	3,725	3,946	4,207	4,452	4,678	4,862	5,085	5,243	5,387	5,537	5,687
OW/O Loan Count	8	19	42	69	106	130	153	173	188	203	215	232	241	254	267	278	291	303
OC/O Loan Count		3	4	6	8	14	16	16	16	16	16	16	16	16	16	16	16	16
○Pool Current Loan Balance	62,818,254	62,025,342	61,013,739	60,053,847	59,303,311	58,150,394	57,160,578	56,144,328	55,038,483	53,946,692	52,980,743	51,724,289	50,680,656	49,632,562	48,442,680	47,380,918	46,227,043	44,847,502
Open Loan Balance	62,801,728	61,994,456	60,913,485	59,809,221	58,841,668	57,623,939	56,506,366	55,339,849	54,151,934	53,003,340	51,967,255	50,633,275	49,528,271	48,391,300	47,142,503	46,012,801	44,791,169	43,317,496
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OAvg Open Loan Balance	8,733	9,300		4.50K - 4.00K -											O;	oen Loan Co	unt 998	
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OAvg Weighted Rate	4.392	4.372			<u>õ</u>													
OAvg Loan Term	95	99																
OAvg Payments Remaining	67	70	73	75	79	80	83	86	88	93	96	100	104	108	113	118	123	130
OAvg Payment Amount	262	254	259	250	254	256	258	260	261	260	263	264	263	264	264	259	257	257

S2N: AUTO-DECISION SOLUTIONS Lender*VP IN 2019-2022 CU CHOICES FOR DECISIONING WILL EXPLODE **G** – – Session 0 CU*BASE GOLD Edition - LONG CREDIT UNION NAME TO TEST ON REPOR File Edit Tools Help **Request Credit Report** Experian[®] Corp ID 🛙 Inquiry type OCredit file OCredit File & custom decision @247 Lender OTri-merge OSoft pull w/ full details Enhanced Decision Model A world of insight rimary Bo Co-Borrower #1 Co-Borrower #2 Co-Borrower #3 Powered by a partnership between OUA and Experian 123456789 Credit bureau Experian TransUnion Equifax CBCInnovis SSN/TIN Feb 04, 1952 🛗 [MMDDYYYY] Birthday Income Calculated ONet OGross E MEMBER Name (FML) TONE Suffix (Jr., Sr., etc.) Address 353 ANYSTREET store.cuanswers.com City/State/ZIP ANYCITY MI 48 Years at current residence Length of employment Management Service Zoot Since the format used by CASS certification and the format expected by the credit bureaus when pulling reports is not always the same, you can use the Flip Address feature to swap the contents of the address fields (i.e., to switch the position of the street address and the apartment number, for example) ENTERPRISES, INC. Send Request RTFOLIO auirements Flip Address ← → ↑ □ ▲ ♂ i ? @

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Coming: Two choices from CU*BASE in 2019, and a new vision to use anyone's auto-decision to close a deal



Session 0 CU*BASE GOLD Edition - LONG CREDIT UNION NAME TO TEST ON REPOR

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J*BASE in 2019, and a new to-decision to close a deal

cuanswers.com

CU*BASE INTEGRATIONS FOR READY-TO-LOOK LOS SOLUTIONS

LET'S BRAINSTORM

key success factors

The <u>combination</u> of important facts that is <u>required</u> in <u>order</u> to <u>accomplish</u> one or more desirable <u>business</u> goals. For example, one of the key success factors in promoting animal <u>food</u> products might be to <u>advertise</u> them in a way that appeals to those consumers who love animals. Randy's hints at key success factors (what are yours?)

Credit Union KSFs

- Adopt a mindset to use the tool where the member is
 - Location and process convenience over monolithic control
- Selling products is the gateway to relationships
 - Location and process convenience over monolithic business plans
- Balance process specialties with your own SOP
 - Compromise for the opportunity but not on the approval

CUSO KSFs

- Drive throughput as our #1 priority
- Amplify our skills at finding loan opportunities
- Extend our network reach and innovate at the edge

OUR READY-TO-LOOK VENDOR RELATIONSHIPS





RouteOne. Dealertrack

CUs need to make the choice on whether indirect lending is their forte

But the marketplace is becoming less focused on finding you when they need something

store.cuanswers.com

CU*BASE INTEGRATIONS FOR READY-TO-BOOK LOS SOLUTIONS

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Randy's hints at key success factors (what are yours?)

Credit Union KSFs

- Avoid jumping out of the frying pan and into the fire
 - Avoid the long trek towards moving everything to one solution
- Set realistic expectations for the lift and the return on specialty spending
 - Buying over building is a short-term high
- Process capacity is not opportunity know the difference
 - Be ready to invest to put people to work, not to find time

CUSO KSFs

- Open the network to alternative solutions, and learn
- Create opportunities for credit union reorganizations and consolidation
- Expand CUSO opportunities to sell our packages without alienating special relationships held by prospects

OUR READY-TO-BOOK VENDOR RELATIONSHIPS

OPEN THE NETWORK TO ALTERNATIVE SOLUTIONS, AND LEARN







John Beauchamp CU*Answers Imaging Solutions



Meet Charlie Dean, our new LOS Coordinator

Just make it work

You can't enhance what you don't understand



store.cuanswers.com

CU*BASE INTEGRATIONS FOR INTERNET CHANNEL LOS SOLUTIONS

LET'S BRAINSTORM

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Randy's hints at key success factors (what are yours?)

Credit Union KSFs

- Know the difference between a member request without the need for automated underwriting, and a loan origination system that requires it
- Affinity and targeting your audience are more important than the tool
- More is more build throughput and chances to aggregate small audiences

CUSO KSFs

- Build factories that generate endpoints and multiple channels, not a one-size-fits-all approach
- Avoid complicated models that emulate the employee's job – build what the member needs for their job
- Focus on zero-cost models to extend our outreach, over professional service models that do not share the risk

REENGINEERING INTERNET LOS FOR 2019

WE'RE GOING BACK TO THE DRAWING BOARD

Weaknesses to address

- What do we do to with data provided by non-authenticated members?
- How far should we go in asking for data while still maintaining a pleasant member experience?
- What does a CU want to handle via a CU-designed form vs. a classic application underwriting process?

Goals

- Envision and design from Sept.-Dec. 2018
- Begin coding new solutions by March 2019
- Release solutions throughout the year



Make the call: CU*Answers specializes in <u>authenticated</u> services for credit unions

The wildcard: When we open the gates for 3rd-party LOS integrations, who will CUs pick?

UNLIMITED FORMS WHEN AUTOMATED APPLICATIONS ARE NOT NEEDED



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NTERNET **CU'ANSWERS** 11 SECURE FORMS 26 CREDIT UNIONS THE PROCESS WORKS! 2 73 CREDIT UNION STAFF LOGINS Step up your member self-service and internet Retailer strategies. Build a single form and embed it in your website, mobile website, mobile app, It's Me 247 Desktop Online Banking and It's Me 247 Mobile Web Banking. 153 CUSTOM FORMS CREATED t POPULAR FORMS OVER 1,300 MEMBER REQUESTS DISCOVER MORE ON THE BACK → -Check out the most popular forms your peers are ARE YOU AN INTERNET RETAILER? using. Visit the IRSC store today and buy forms developed by credit unions in our network. NEED FORM IDEAS? CHECK OUT OUR GALLERY irsc.cuanswers.com/forms-gallery SHOP THE IRSC STORE NEWLY RELEASED ON IRSC.CUANSWERS.COM: **GET STARTED TODAY!** Membership Eligibility Verification for MAP & MOP Developed in the 2018 DHD Project Boot Camp! irsc.cuanswers.com irsc@cuanswers.com

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HOW DO WE REPEAT THE SUCCESS OF SKIP-PAY FOR OTHER INTERNET-SOLD SERVICES?

INTERNET STORE SHELVES

A CU*ANSWERS TEMPLATE FOR INTERNET RETAILING

INTERNET STORE SHELVES

LET'S BRAINSTORM

key success factors



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Randy's hints at key success factors (what are yours?)

Credit Union KSFs

- Recognize that everything is data, even your value proposition
 - If people can't see it, it doesn't exist
- Digitize your value proposition and make it the center of commercial exchanges
 - Members need it, employees need it, your next opportunity needs it

CUSO KSFs

- Heed your own advice build a template and machine that everyone in the network can emulate and use
- Build new capabilities into CUSO intellectual properties that facilitate exposing members and employees to digitized value propositions on the way to transactions
 - The word "data" does not adequately evoke the type, intent, or value of the content – data isn't always statistics

CU*ANSWERS INTERNET STORES AS A TEMPLATE

IT'S NOT WHAT YOU EXPECT, IT'S WHAT YOU INSPECT

- Every third Tuesday we coach/learn together
- The scorecard exercise forces us to focus on the details of our products
 - Think consumer experience, cut the jargon
 - From the web to the back office, you improve it all

You're constantly asking us to improve our retailing, and that will never stop

Internet retailing is where it's at...invest in the future, don't just try to fix the past

6 Quick Things to Improve Your **Internet Retailing** Can shoppers tell what you sell within three seconds? Today's short attention spans mean you only have a few seconds to make an impression. Make sure your titles and descriptions clearly indicate what you are selling. Is it easy to contact you? Telephone, chat, email or visit - your online store might just be an icebreaker or a starter and your manual processes are needed to complete the order. (<u>v</u>) Address shopper pain points Shoppers what to know what's in it for them. Are you solving a problem the shopper has or making something easier? Tell them, PON store.cuanswers.com What are the next steps Clearly explain what happens after the shopper p Set some expectations. Today, shoppers expect f Score Cards immediately or to be delivered in two days. If the timelines that have to be met, be clear about th Publish reviews and testimon Shoppers like to see reviews and testimonials purchasers. This gives an authentic perspecti It shows your product is something concrete delivered to another shopper. Year One Web Services

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YOU'LL KNOW US BY OUR ONLINE STORES

A NEW AND LONG-TERM PLAN OF ATTACK TO IMPROVE OUR RETAILING

The approach to service, support, and the intent to do a good job as a vendor to any market has changed forever

As you encourage and challenge us to be the vendor that best serves the CU marketplace, understand that we'll respond with an internet retailer's tone, tactic, and best intentions





Look for all of the emails to be posted by mid-January 2019

WHAT'S NEXT?

BOOT CAMPS ARE ALL ABOUT ASSIGNMENTS...

Your assignment today is to send me an email on your takeaways from this early conversation

We're going to work with 25-40 CUs who will take this to the next tactical level and drive some key projects in our CUSO in 2019-2020

What would you focus on?

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S <u>u</u> bject	Internet Retailing Focus Group Project	

Here are my suggestions for what to do next on the Internet Retailing project:

- Find 3-5 key development projects the CUSO should take on to improve CU*BASE's native LOS
- Develop an internet retailing certification program and encourage credit unions to work towards a certified status
- Speed up the MeridianLink experience and work on a price for readyto-book LOSs that is more disruptive
- Buy an equity position in a ready-to-book LOS from a third party
- When in doubt, triple your investment for direct, free, native online/mobile banking solutions

John Doe, CEO ABC Credit Union

LET'S TAKE A FEW MINUTES AND ENVISION YOUR EMAIL

...OR MAYBE YOU CAN GET STARTED AT TONIGHT'S NETWORKING SESSION

2018 CEO Strategic Developers Boot Camp



