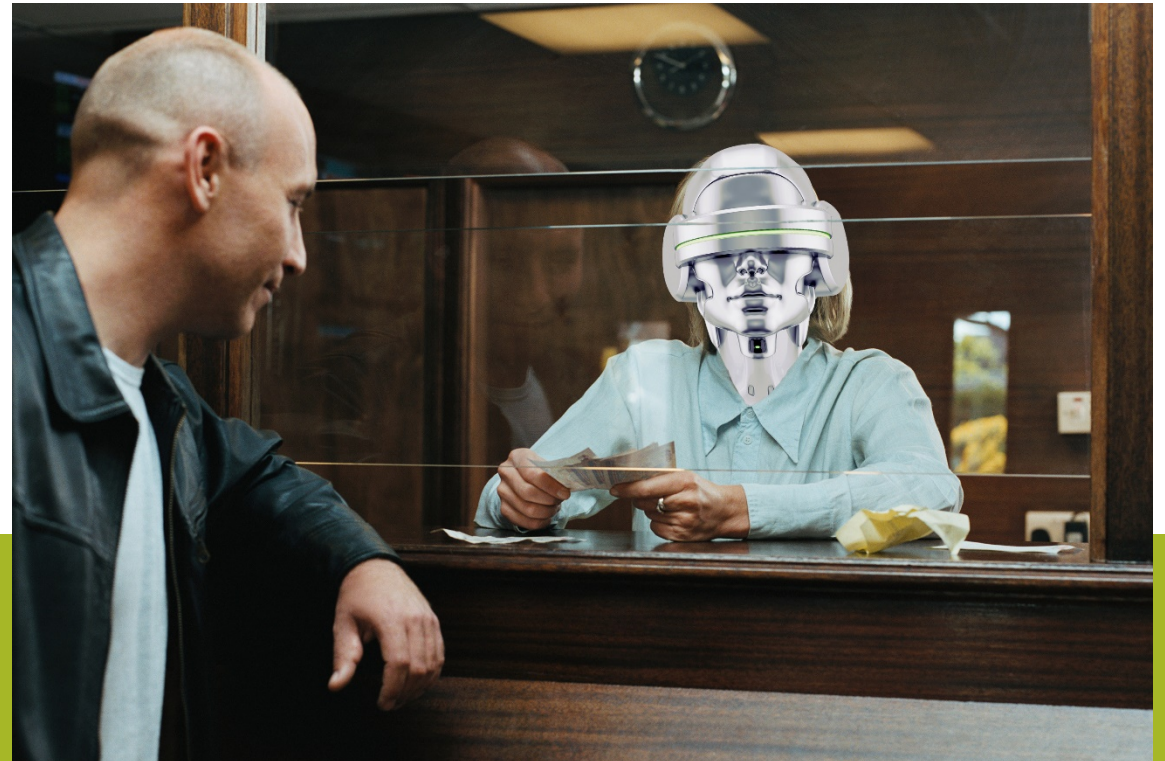


DESIGNING TELLER PLATFORMS FOR OUR FUTURE

Teller P3

SEGMENT B



WHAT ARE WE GOING TO DO ABOUT TELLER SOLUTIONS?

CAN YOU HOLD THESE CONVERSATIONS INSIDE YOUR ORGANIZATION?



- Talking about long-term strategy can be uncomfortable if the conversation doesn't include the status quo and those who are vested in it
 - Balancing short-term investments with long-term designs might not add up
- Today's teller audience is different from ten (or even two) years ago
 - How have you changed your tellers' expectations of the tools? Have you tried?
- Is it okay for your vendors to de-prioritize their investments in changing technologies, credit union strategies, and credit union tactics?

GETTING STARTED

ROUND-ROBIN BRAINSTORMING
(45 MINUTES)

Let's go around the room and get everyone's approach to these ideas:

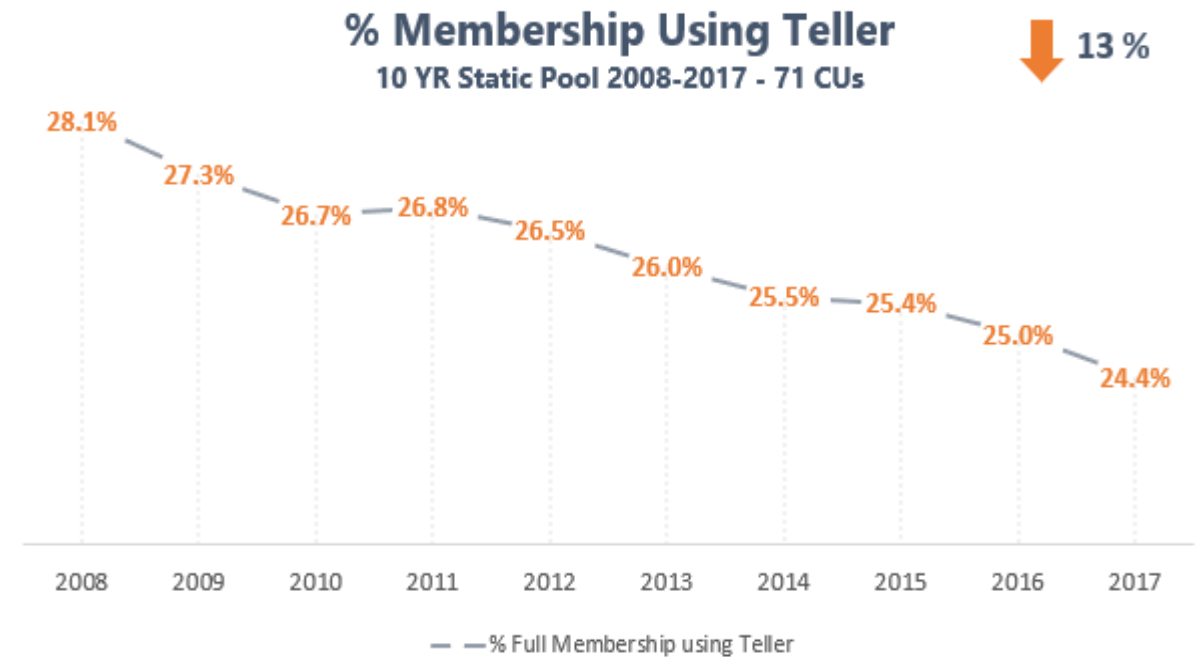
- In the next 3 years, my **approach to teller services will change** by _____ (less than 10%, 20-40%, more than 50%) compared to what we do today
- I have openly discussed this with my board, and their **biggest push-back** on the future of our teller services is _____
- My **biggest concern** in openly discussing the future of our teller service investments is
 - a) The impact on our current staff and their careers
 - b) The budget impact and our ability to risk spending the money
 - c) The uncertainty that our members will respond and the difficulty judging the timing

**ON WHAT DATA
AND RESEARCH
ARE YOU BASING
YOUR ANSWERS?**

TODAY'S TELLER AUDIENCE IS DIFFERENT FROM TEN (OR EVEN TWO) YEARS AGO

HOW HAVE YOU CHANGED YOUR TELLERS' EXPECTATIONS OF THE TOOLS? HAVE YOU TRIED?

	Average Trx per Member	% of Full Membership doing Teller Trx	Average CU Membership Size in Year	% Change in Teller Activity Year to Year	Members doing Teller Trx Average per Month
2008	3.41	28%	8,287	n/a	1,809
2009	3.32	27%	8,388	-0.77%	1,767
2010	3.28	27%	8,486	-0.58%	1,728
2011	3.22	27%	8,519	0.11%	1,721
2012	3.18	26%	8,734	-0.35%	1,702
2013	3.14	26%	9,143	-0.51%	1,682
2014	3.11	26%	9,398	-0.44%	1,660
2015	3.09	25%	9,675	-0.09%	1,662
2016	3.06	25%	9,942	-0.44%	1,634
2017	3.02	24%	10,247	-0.60%	1,614
Grand Total	3.18	26%	9,082	-0.41%	1,698



Ten Years at the Teller Line

A cuasterisk.com network analysis of transactions and the members who do them

Ten+ years of teller transactions – What can we learn from the changes we’ve seen over the past ten years. Will comparing today to yesterday help guide future decisions for software development, member service priorities, and staffing innovations? Our hope is that you will find value in comparing these findings to your own credit union for the perspective on how your membership’s behavior compares to the network of your peers.

Today, Yesterday, and “Way back when...”

We studied several key statistics across a period of ten years using data from credit unions on the CU*BASE core processing system. The results represent a view of the entire network’s aggregate behavior in these time frames. The most recent full calendar year – 2017 – represents current behavior and two prior periods are evaluated as well – 2012 for a mid-point comparison, and 2007 for our time machine to ten years.

Summary of Entire Year for Network				
	# CUs	# Items	# Members	Items per Member
2017	160	63,465,531	17,893,865	3.55
2012	119	45,904,975	12,570,590	3.65
2007	76	32,876,703	8,316,666	3.89
	↑ 111%	↑ 96%	↑ 115%	↓ 9%

Is Today’s Member Using the Teller Line?

Yes, but not as many. The segment of membership using the teller line has decreased by 15% compared to ten years ago. For some credit unions, it was seen as high as a 25% decrease.

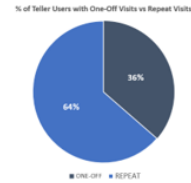
Today, 4 out of any 10 members may work with a teller. Ten years ago? 5 out of 10.



ASTERISK INTELLIGENCE

STUDYING MEMBER HABITS AT THE TELLER LINE

Have members changed their habits as they visit your branch tellers over the years? What is their favorite (or most convenient) time of day to visit and has that preference changed over time? Do they tend to bring the more complicated transactions (higher number of items) at certain times of the day?

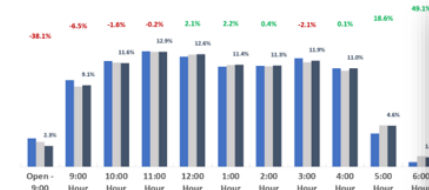


Daily Volume by Hour – Member Visitors and Transactions

There are very subtle differences between these two visualizations. To help accentuate the bigger variances, percent change from 2007 to 2017 is charted at the top of each bar graph with decreases in red, and increases in green. Values for actual distribution across the entire day are given for only the recent full year, 2017.

2007 2012 2017

Chart 1.1 – Volume Distribution of Member Visitors by Hour



TIME STUDY OF THE TELLER LINE PER HOUR

Have members changed their habits as they visit your branch tellers over the years? What is their favorite (or most convenient) time of day to visit and has that preference changed over time? Do they tend to bring the more complicated transactions (higher number of items) at certain times of the day?

Daily Volume by Hour – Member Visitors and Transactions

There are very subtle differences between these two visualizations. To help accentuate the bigger variances, percent change from 2007 to 2017 is charted at the top of each bar graph with decreases in red, and increases in green. Values for actual distribution across the entire day are given for only the recent full year, 2017.

2007 2012 2017

Chart 1.1 – Volume Distribution of Member Visitors by Hour

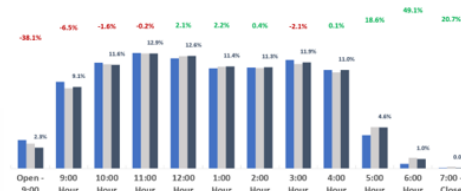
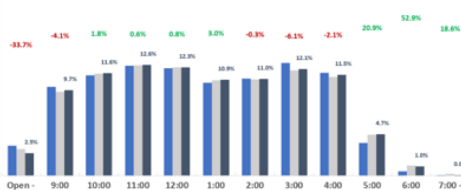


Chart 1.2 – Volume Distribution of Transactions by Hour



ASTERISK INTELLIGENCE

TRANSACTION VOLUMES AND MEMBERSHIP ENGAGEMENT

Transaction Keys (Items in the Transaction)

A Transaction key is a categorization of items or actions processed within single teller transactions. In the findings below, you’ll see the left axis (columns) representing percent of entire transaction volume in one calendar month of 2007 compared to the same calendar month of 2017. Check the right-axis for reference following the line documenting percent change across this ten-year gap.

Chart 2.1 – PRIMARY Transaction Keys: % Distribution 10-Year Change



Chart 2.2 – SECONDARY Transaction Keys: % Distribution 10-Year Change

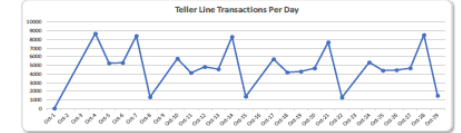
Teller Analytics

A Network Study of Teller Line Utilization

ASTERISK INTELLIGENCE

Honor Credit Union

An Analysis of Teller Transactions and the Members Conducting Them - Oct-2018



42.9% of Active Members Utilize the Teller Line

In the month of October 2018, a total of 33,870 unique members utilized the credit union's teller line, representing 42.9% of active members. Of the members using the teller line at least once within the period, these members averaged a total of 3.18 teller line transactions throughout the month, totaling \$147,381,150.52 in total financial transactions.

Average Member Age		Online Banking Usage	
Teller Users	48	Teller Users	32.6%
Non-Users	42	Non-Users	18.8%
Key Statistics			
Total Teller Transactions	114,962	Deposit/Payment Trans.	56,523
Largest Daily Volume	8,702	Deposit/Payment Dollars	\$94,212,027
Largest Volume Date	10/04/2018	Withdrawals/Disb Trans.	45,180
Smallest Daily Volume	0	Withdrawals/Disb Dollars	\$15,000,000
Average Weekday Volume	3,777		
Unique Members	33,870		
Transactions per Member	3.18		
Total Fees Assessed	\$16,468		

ASTERISK INTELLIGENCE

Frankenmuth Credit Union

A Year over Year Review of Teller Line Transactions - October



Year over year, member teller line penetration has changed by: -3.4%

A year ago, in October 2017, a total of 30,930 unique members utilized the credit union's teller line, representing 46.8% of active members, a year over year change in penetration of -3.4%. Average Teller Line transactions per member has shifted from 3.77 a year ago to a new average of 3.68 observed last month, with total teller line transaction dollars increasing by 6.8% or \$7,131,154.

Average Member Age		Teller Transaction Volume	
2017	2018	2017	2018
Teller Users	44.5	Deposits	35,864
Non-Users	40.0	Withdrawals	32,072
October-2017			
Total Teller Transactions	79,329	Total Teller Transactions	79,329
Deposit/Payment Dollars	\$75,695,623	Deposit/Payment Dollars	\$75,217,768
Withdrawals/Disb Dollars	\$22,791,685	Withdrawals/Disb Dollars	\$28,540,773
Largest Daily Volume	5,057	Largest Daily Volume	5,793
Average Weekday Volume	3,302	Average Weekday Volume	3,704
Unique Members	20,930	Unique Members	21,522
Transactions per Member	3.77	Transactions per Member	3.68
Total Fees Assessed	\$16,468	Total Fees Assessed	\$19,723

ASTERISK INTELLIGENCE

Looking to do more with your data?
Contact us and get started today!
info@asterisk.com
800.327.3479 Ext 870

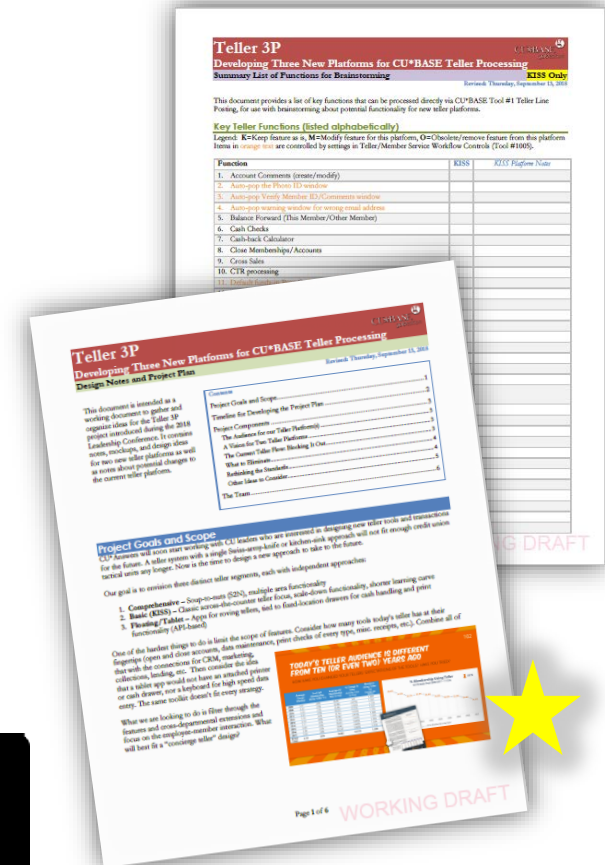
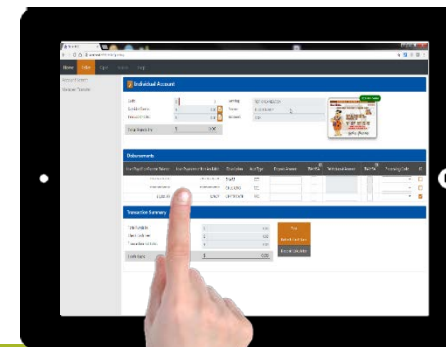
A CU*ANSWERS TEMPLATE FOR TELLER SERVICES

DOING SOMETHING WITH THE CURRENT CU*BASE TELLER LINE APPROACH

- A teller system with a single Swiss-army-knife or kitchen-sink approach will not fit enough credit union tactical units any longer – now is the time to design a new approach to take to the future

- Our goal is to envision three distinct teller segments, each with independent approaches:

1. **Soup-to-nuts** (S2N) – The next generation of our existing comprehensive teller platform
2. **Basic** (KISS) – Across-the-counter teller tool, streamlined and simplified for today's teller lines
3. **Floating** – App for roving tellers, API-based to also support integrations to third-party teller platforms



RATHER THAN START FROM A “BLANK PAGE”, HERE’S WHAT WE’VE DONE SO FAR

WE STARTED BY SPLITTING THE PROJECT INTO TWO PIECES

- Brainstormed on what to do with **CU*BASE native code toolsets**
 - Formed an internal team of about 10 key leaders from the Programming, Writing, QC, and GOLD development teams
 - Declared there are no sacred cows – everything is on the table
 - Focused on the KISS platform and on writing new software as the catalyst
 - Asked everyone to blue-sky dream and use their specific skills to create some prototype ideas
- Started market research to build a middleware platform for **third-party teller integrations**
 - Prepared data to discuss with CEOs for this week’s session

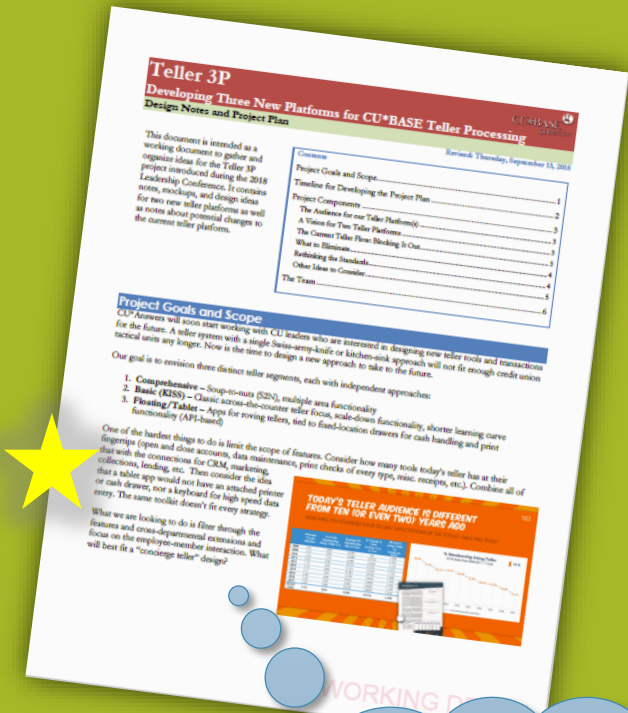
For the next two hours, let’s brainstorm to see what we need to get ready for the teller task force meeting (May 29-30)

Express Teller Mockups

Revised: Sept. 7, 2018

CU*ANSWERS
A CREDIT UNION SERVICES ORGANIZATION

Taking a New Teller Approach to the Future
Teller 3P: Developing Three New Platforms for CU*BASE Teller Processing



The mockups you're about to see are pictured in this handout

NOW FOR SOME GOLD DEVELOPER RAZZLE DAZZLE

11

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

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Express Teller - Find an Account

Search for

Acct #

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You are activated as drawer

A1 ANNA EMPLOYEE

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Advanced Search

Branch Regulars

#1 Priority

OFFER: COURTESY PAY

OVERDRAFT PROTECTION WHEN YOU NEED IT MOST.





Important Member Information

BILL PAY CONVERSION

• PLEASE REMIND MEMBER OF UPCOMING CONVERSION AND TO CAPTURE THEIR CURRENT BILL INFORMATION!


HONOR CREDIT UNION








Mobile App Updates


Mobile App Account Access

Fingerprint

Voice Recognition

PIN

Face Recognition




Featured Rate This Month


ZERO BALANCE HELOC

Special Rate Just For You

1.99% APR*

HOMES EQUITY LINE OF CREDIT





SB Network

Other Mbr Service Tools

FR (3248) 10/31/18

Remember these are blue-sky dreaming mockups only!

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12

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Express Teller - Find an Account

Search for Acct #

You are activated as drawer A1 ANNA EMPLOYEE

Advanced Search

Branch Regulars

This Person			Has This Relationship		w/ This Mbrshp	Which Is Owned By	
Name		SSN/TIN	Relationship	Account #	Type	Primary Name	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	48651	000	SMITH, SCOTT C	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	48651	061	SMITH, SCOTT C	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	48651	110	SMITH, SCOTT C	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	56899	000	SMITH, GRETCHEN A	
SMITH	ABBEY	M *****2173	Non-member	NonMbr			
SMITH	ABSALOM	*****8722	Member (Individual)	7038	000		
SMITH	ABSALOM	*****8722	Joint (Individual)	40284	000	TONEY, TY ANNA C	
SMITH	ADAM	*****6324	Non-member	NonMbr			
SMITH	ADAM	C *****4217	Member (Individual)	60780	000		
SMITH	ADAM	G *****2429	Non-member	NonMbr			
SMITH	ADAM	J *****3167	Member (Individual)	59075	000		
SMITH	ADAM	J *****4718	Member (Individual)	71435	000		
SMITH	ADDISYN	F *****9580	Beneficiary (Individual)	65755	000	SMITH, FRANK J	
SMITH	ADDISYN	F *****9580	Member (Individual)	74088	000		

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SB Network

Other Mbr Service Tools

FR (3248) 10/31/18

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NOW FOR SOME GOLD DEVELOPER RAZZLE DAZZLE

13

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Express Teller - Find an Account

Search for

Acct #

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You are activated as drawer A1 ANNA EMPLOYEE

Advanced Search

Branch Regulars

This Person			Has This Relationship		w/ This Mbrshp		Which Is Owned By
Name		SSN/TIN	Relationship	Account #	Type	Primary Name	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	48651	000	SMITH, SCOTT C	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	48651	061	SMITH, SCOTT C	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	48651	110	SMITH, SCOTT C	
SMITH	ABBEY	A *****2322	Beneficiary (Individual)	56899	000	SMITH, GRETCHEN A	
SMITH	ABBEY	M *****2173	Non-member	NonMbr			
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SMITH	ABSALOM	*****8722	Joint (Individual)	40284	000	TONEY, TY ANNA C	
SMITH	ADAM	*****6324	Non-member	NonMbr			
SMITH	ADAM	*****4317	Member (Individual)	60780	000		
SMITH	ADAM		Non-member	NonMbr			
SMITH	ADAM		Member (Individual)	59075	000		
SMITH	ADAM		Member (Individual)	71435	000		
SMITH	ADDISY		Beneficiary (Individual)	65755	000	SMITH, FRANK J	
SMITH	ADDISY		Member (Individual)	74088	000		

Other Mbr Service Tools

Close Accounts

Comments

Device/Workstation Config

Drawer Control/Audit

Open Accounts

Rate Inquiry

Transaction Description

Transfers

SB Network

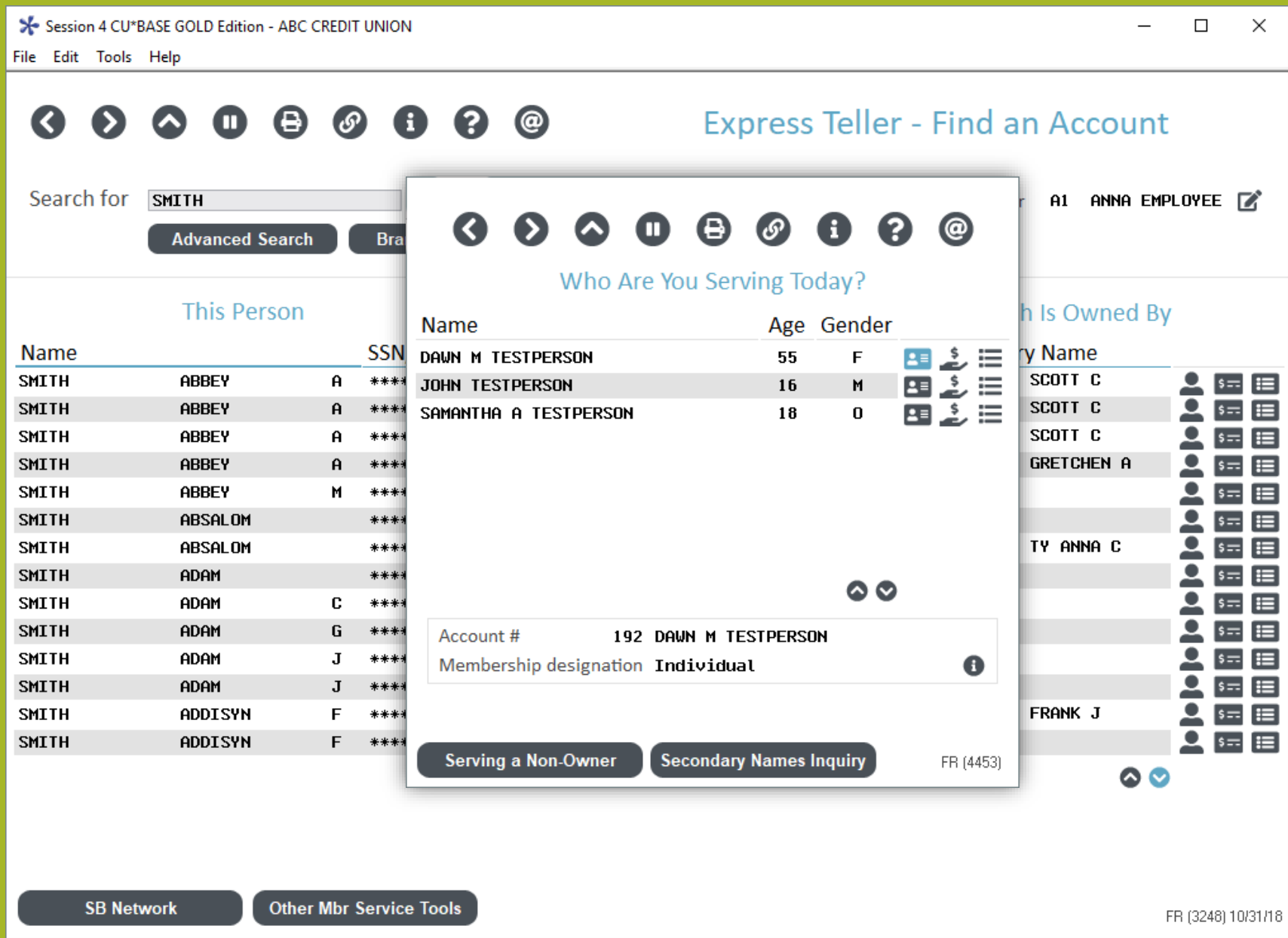
Other Mbr Service Tools

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Express Teller - Verify Member - Acct # 192

NameDAWN M TESTPERSON

Member Identification

GenderM/FAge43

License #T 123123123123

BirthdateFeb 28, 1963

Code wordMYCODEWORD

Address is wrong✎


Email address is wrong✎

Invalid phone # on file✎

MICHIGAN MI USA

DRIVER LICENSE

SAMPLE



June Sample

S 100 100 100 100

DOB 05-01-1984

ISS 04-01-2018

EXP 05-01-2022

050184

JUNE MARIE SAMPLE

123 NORTH STATE ST.

LANSING, MI 48918-0000

Sex F

Hgt 504

Eyes BRO

Lic Type O

End NONE

Restrictions NONE

DD 0130002456789

Rev 01-21-2011

Maximize ID View

Disable ID Display

Type	Description	ID	Date
000	O E C P 09/28/07 IND. SCL ONLY	55	Sep 28, 2007
000	**TAKE FROM OVERDRAFT BEFORE SAVINGS**	99	Sep 09, 2002
000	***-037 Fannie escrow is for taxes only***	32	Oct 12, 2010
110	STOP PAY CK# 123-123 \$0.00 TEST STOP PAYMENT	+M	Sep 26, 2018
110	STOP PAY CK# 1-1 \$0.00 TEST	+M	Sep 26, 2018

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Proceed to Funds In

Proceed to Acct List

FR (4475)

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16

Session 4 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

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Express Teller - Funds In - Acct # 192

Cash In

Cash

0.00

Total funds in

0.00

Post Cash Back

Check cash fee

0.00

Account List for Dep/WD

Cash back

0.00

Misc. Advances

Post Code

Amount

Member Receipt Desc

🔍

0.00

🔍

0.00

🔍

0.00

Total advances

0.00

Outside Checks

Check Amount

Days

i

Type

0.00

0.00

0.00

0.00

Total checks

0.00

In-house Checks

Check #

Amount

Account #

0.00

0.00

0.00

0.00

Total checks

0.00

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FR (6367) 10/31/18

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17

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

FileEditToolsHelp

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Express Teller - Account List - Acct # 192

Cash

0.00

Outside checks

>

0.00

Inhouse checks

>

0.00

Total funds in

0.00

Name

DAWN M TESTPERSON

Serving:

JANE A MEMBER (Joint Owner)

Outside checks

0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal Only
52,412.85	51,657.85	REGULAR SAVINGS	000	0.00		0.00		<input type="checkbox"/>
0.00	0.00	SEP IRA SHARES	027	0.00	<input type="checkbox"/> 🔍			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	028	0.00	<input type="checkbox"/> 🔍			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	029	0.00	<input type="checkbox"/> 🔍			<input type="checkbox"/>
1,728.04	1,728.04	ESCROW FANNIE M	037	0.00				<input type="checkbox"/>
0.00	0.00	SAVINGS PLUS	055	0.00				<input type="checkbox"/>
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		<input type="checkbox"/>
9,131.47	8,939.88	CHECKING	110	0.00		0.00		<input type="checkbox"/>
10,228.01	228.01	CERTIFICATE	300			0.00		<input type="checkbox"/>
8,766.06	542.71	USED VEHICLES	610	0.00				<input type="checkbox"/>
300.00	15.00	OVERDRAFT PROT	693	0.00		0.00		<input type="checkbox"/>
101,755.86	761.51	FANNIE MORTGAGE	790	0.00				<input type="checkbox"/>

Total funds in

0.00

Check cash fee

-

0.00

Transaction net total-

0.00

Cash back

0.00

Post

Corporate Check

Refresh Cashback

Bal Fwd/New Member

Deposit Calculator

Bal Fwd/This Member

FR (3104) 10/31/18

Remember these are blue-sky dreaming mockups only!

NOW FOR SOME GOLD DEVELOPER RAZZLE DAZZLE

18

Session 4 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

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Express Teller - Account List - Acct # 192

Cash

0.00

Outside checks

>

0.00

Inhouse checks

>

0.00

Total funds in

0.00

Name

DAWN M TESTPERSON

Serving:

JANE A MEMBER (Joint Owner)

Outside checks

0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal Only
52,412.85	51,657.85	REGULAR SAVINGS	000	0.00		0.00		<input type="checkbox"/>
0.00	0.00	SEP IRA SHARES	027	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	028	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	029	0.00	<input type="checkbox"/>			<input type="checkbox"/>
1,728.04	1,728.04	ESCROW FANNIE M	037	0.00				<input type="checkbox"/>
0.00	0.00	SAVINGS PLUS	055	0.00				<input type="checkbox"/>
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		<input type="checkbox"/>
9,131.47	8,939.88	CHECKING	110	0.00				
10,228.01	228.01	CERTIFICATE	300					
8,766.06	542.71	USED VEHICLES	610	0.00				
300.00	15.00	OVERDRAFT PROT	693	0.00				
101,755.86	761.51	FANNIE MORTGAGE	790	0.00				

Confirm Post

Print Receipt

Suppress Receipt

Total funds in

0.00

Check cash fee

-

0.00

Transaction net total-

0.00

Cash back

0.00

Post

Corporate Check

Refresh Cashback

Bal Fwd/New Member

Deposit Calculator

Bal Fwd/This Member

FR (3104) 10/31/18

Remember these are blue-sky dreaming mockups only!

NOW FOR SOME GOLD DEVELOPER RAZZLE DAZZLE

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Account List - Acct # 192

Cash: 0.00

Outside checks: 0.00

Inhouse checks: 0.00

Total funds in: 0.00

Name: DAWN M TESTPERSON

Serving: JANE A MEMBER (Joint Owner)

Outside checks: 0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal Only
52,412.85	51,657.85	REGULAR SAVINGS	000	0.00		0.00		<input type="checkbox"/>
0.00	0.00	SEP IRA SHARES	027	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	028	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	029	0.00	<input type="checkbox"/>			<input type="checkbox"/>
1,728.04	1,728.04	ESCRON FARMIE H	037	0.00				<input type="checkbox"/>
0.00	0.00	SAVINGS PLUS	055	0.00				<input type="checkbox"/>
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		<input type="checkbox"/>
9,131.47	8,939.88	CHECKING	110	0.00		0.00		<input type="checkbox"/>
10,228.01	228.01	CERTIFICATE	300	0.00		0.00		<input type="checkbox"/>
8,766.06	542.71	USED VEHICLES	610	0.00				<input type="checkbox"/>
		OVERDRAFT PROT	693	0.00		0.00		<input type="checkbox"/>
		FARMIE MORTGAGE	790	0.00				<input type="checkbox"/>

Transaction net total: 0.00

Cash back: 0.00

Post

Corporate Check

Refresh Cashback

Bal Fwd/New Member

Deposit Calculator

Bal Fwd/This Member

PR (2104) 10/31/18

Standard

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Account List - Account # 192

Cash: 0.00

Outside checks: 0.00

Inhouse checks: 0.00

Total funds in: 0.00

Name: DAWN M TESTPERSON

Serving: JANE A MEMBER (Joint Owner)

Outside checks: 0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Acct Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal Only Pmt
52,412.85	51,657.85	REGULAR SAVINGS	000	0.00		0.00		<input type="checkbox"/>
0.00	0.00	SEP IRA SHARES	027	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	028	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	029	0.00	<input type="checkbox"/>			<input type="checkbox"/>
1,728.04	1,728.04	ESCRON FARMIE H	037	0.00				<input type="checkbox"/>
0.00	0.00	SAVINGS PLUS	055	0.00				<input type="checkbox"/>
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		<input type="checkbox"/>
9,131.47	8,939.88	CHECKING	110	0.00		0.00		<input type="checkbox"/>
10,228.01	228.01	CERTIFICATE	300	0.00		0.00		<input type="checkbox"/>
8,766.06	542.71	USED VEHICLES	610	0.00				<input type="checkbox"/>
300.00	15.00	OVERDRAFT PROT	693	0.00		0.00		<input type="checkbox"/>
101,755.86	761.51	FARMIE MORTGAGE	790	0.00				<input type="checkbox"/>

Total funds in: 0.00

Check cash fee: 0.00

Transaction net total: 0.00

Cash back: 0.00

Post

Corporate Check

Refresh Cashback

Bal Fwd/New Member

Deposit Calculator

Bal Fwd/This Member

PR (2104) 10/31/18

Large

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Express Teller - Account List - Account # 192

Cash: 0.00

Outside checks: 0.00

Inhouse checks: 0.00

Total funds in: 0.00

Name: DAWN M TESTPERSON

Serving: JANE A MEMBER (Joint Owner)

items: 0

Outside checks: 0.00

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Account Type	Deposit Amount	IRA HSA	Withdrawal Amount	IRA HSA	Principal Only Payment
52,412.85	51,657.85	REGULAR SAVINGS	000	0.00		0.00		<input type="checkbox"/>
0.00	0.00	SEP IRA SHARES	027	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	028	0.00	<input type="checkbox"/>			<input type="checkbox"/>
0.00	0.00	SYSTEM ROTH IRA	029	0.00	<input type="checkbox"/>			<input type="checkbox"/>
1,728.04	1,728.04	ESCRON FARMIE H	037	0.00				<input type="checkbox"/>
0.00	0.00	SAVINGS PLUS	055	0.00				<input type="checkbox"/>
5,910.37	5,910.37	WEALTH BUILDER	067	0.00		0.00		<input type="checkbox"/>
9,131.47	8,939.88	CHECKING	110	0.00		0.00		<input type="checkbox"/>
10,228.01	228.01	CERTIFICATE	300	0.00		0.00		<input type="checkbox"/>
8,766.06	542.71	USED VEHICLES	610	0.00				<input type="checkbox"/>
300.00	15.00	OVERDRAFT PROT	693	0.00		0.00		<input type="checkbox"/>
101,755.86	761.51	FARMIE MORTGAGE	790	0.00				<input type="checkbox"/>

Show Me The Steps

Tell Me How

Total funds in: 0.00

Check cash fee: 0.00

Transaction net: 0.00

Cash back: 0.00

Post Funds In

Corporate Checks

Refresh Cashback

Balance Forward To New Member

Deposit Calculator

Balance Forward To This Member

Recent Conversations With Member

Contact - Date: 03/28/2018 Time: 17:41:31

Name: DAWN

By Exp: <G

Memo Type: GQ General Inquiry

transaction inq. -Nate

Contact - Date: 03/05/2014 Time: 10:28:49

Name: DAWN

By Exp: SM

Memo Type: TQ Phone Transfer

Transferred \$200.00 from 000 acct to 811 acct. No fee. carol

PR (2104) 10/31/18

XL

Remember these are blue-sky dreaming mockups only!

NOW FOR SOME GOLD DEVELOPER RAZZLE DAZZLE

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

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Express Teller - Account List - Account # 192

Cash0.00

Outside checks0.00

Inhouse checks0.00

Total funds in0.00

Add More

Add More

NameDAWN M TESTPERSON

Serving:JANE A MEMBER (Joint Owner)

items

Outside checks0.00

Loan Payoff or Current Balance

Loan Payment or Net Available

Description

Account Type

Deposit Amount

IRA HSA

Withdrawal Amount

IRA HSA

Principal Only Payment

52,412.85

51,657.85

REGULAR SAVINGS

000

0.00

0.00

0.00

0.00

SEP IRA SHARES

027

0.00

0.00

0.00

SYSTEM ROTH IRA

028

0.00

0.00

0.00

SYSTEM ROTH IRA

029

0.00

1,728.04

1,728.04

ESCROW FANNIE M

037

0.00

0.00

0.00

SAVINGS PLUS

055

0.00

5,910.37

5,910.37

WEALTH BUILDER

067

0.00

0.00

9,131.47

8,939.88

CHECKING

110

0.00

0.00

10,228.01

228.01

CERTIFICATE

300

0.00

8,766.06

542.71

USED VEHICLES

610

0.00

300.00

15.00

OVERDRAFT PROT

693

0.00

0.00

101,755.86

761.51

FANNIE MORTGAGE

790

0.00

Recent Conversations With Member

Contact - Date: 03/28/2018 Time: 17:41:31

Name: DAWN

By Emp: <G

Memo Type: GQ General Inquiry transaction inq. -Nate

Contact - Date: 03/05/2014 Time: 10:28:49

Name: DAWN

By Emp: \$M

Memo Type: TQ Phone Transfer

Transferred \$200.00 from 000 acct to 811 acct. No fee. carol

Show Me The Steps

Tell Me How

Total funds in0.00

Check cash fee -0.00

Transaction net -0.00

Cash back0.00

Post Funds In

Refresh Cashback

Deposit Calculator

Corporate Checks

Balance Forward To New Member

Balance Forward To This Member

FR (3104)XL 10/31/18

XL

Remember these are blue-sky dreaming mockups only!

BUILDING A PLATFORM FOR THIRD-PARTY TELLER INTEGRATIONS

MARKET RESEARCH

Let's go around the room and get everyone's approach to these ideas:

WHAT DO YOU THINK ABOUT WHEN IT COMES TO TELLER AUTOMATION?

LET'S BRAINSTORM
(30 MINUTES)

- In the last year, what have you studied (meaning you *invested* at least \$1,000) as a possible **solution for teller line automation**?
- If CU*Answers put \$100,000 into a research project to identify the generic needs of a **teller kiosk solution**, what vendors would you hope we include in the study?
- *True or False*: Investments in teller kiosks and even remote teller tactics are a **short-term compromise** with the fact that you should be *eliminating* teller line capacity on the way to having none

(Can or should you even answer this question in public?)

WHERE DO WE TAKE THIS RESEARCH?

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

7

Their Desired Features for our APIs

The respondents also shared the features they wish our APIs should support:

Feature	Horizon	Frankenmuth	RVA	Northern Colorado	Michigan Legacy
API					
Funds Deposit					
Cash	Y	Y	Y	Y	Y
Checks	Y	Y	Y	Y	Y
Coin	N	N	N	N	N
Cash Withdraw					
Cash Disburse	Y	Y	Y	Y	Y
Coin Disburse	Y	N	N	Y	N
Cash Check	Y	Y	Y	Y	Y
Advance a line of Credit (ALT to an account?)	Y	Y	Y	Y	Y
Account payments / On Us Loans					
Auto	Y	Y	Y	Y	Y
Mortgage	Y	Y	Y	Y	Y
LOC	Y	Y	Y	Y	Y
HELOC	Y	Y	Y	Y	Y
Credit Card	Y	Y	Y	Y	Y
Printing					
Print Receipt	Y	Y	Y	Y	Y
Print Statement	N	N	N	N	Y
Print Cashier's check	Y	N	N	N	Y
Starter Checks	Y	N	N	N	Y
Money Orders	Y	N	N	N	Y
Member login					
Biometrics	N	N	N	N	Y
Card / Pin	Y	Y	Y	Y	Y
DL	N	N	N	N	Y
Teller Confirmation	Y	Y	N	N	Y
User/Pwd only	-	-	-	-	Y
Other					
Balance Transfer	Y	Y	Y	Y	Y
Scan ID	N	N	N	N	Y
View account history	N	N	N	N	Y
Make Change	N	N	N	N	Y
Can do a prestaged Transaction	N	N	N	N	Y

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

9

The Top Features that Align with Equipment Capabilities

This table shows a cross reference of desired features that align with equipment capability. For each highlighted peach-colored cell, all chosen equipment supports it and all credit unions that bought the equipment indicated they want support for that feature.

It may be a good starting point for our APIs to support these features. To write APIs for features that equipment can't support would probably be a misguiding use of resources.

Feature
API
Funds Deposit
Cash
Checks
Coin
Cash Withdraw
Cash Disburse
Coin Disburse
Cash Check
Advance a line of Credit (ALT to an account?)
Account payments / On Us Loans
Auto
Mortgage
LOC
HELOC
Credit Card
Printing
Print Receipt
Print Statement
Print Cashier's check
Starter Checks
Money Orders
Member login
Biometrics
Card / Pin
DL
Teller Confirmation
User/Pwd only
Other
Balance Transfer
Scan ID
View account history
Make Change
Can do a prestaged Transaction



Prepared by:
John Beauchamp, VP Imaging Solutions
September 21, 2018

2019 BOUNTY PROJECT

EARN UP TO \$30,000!

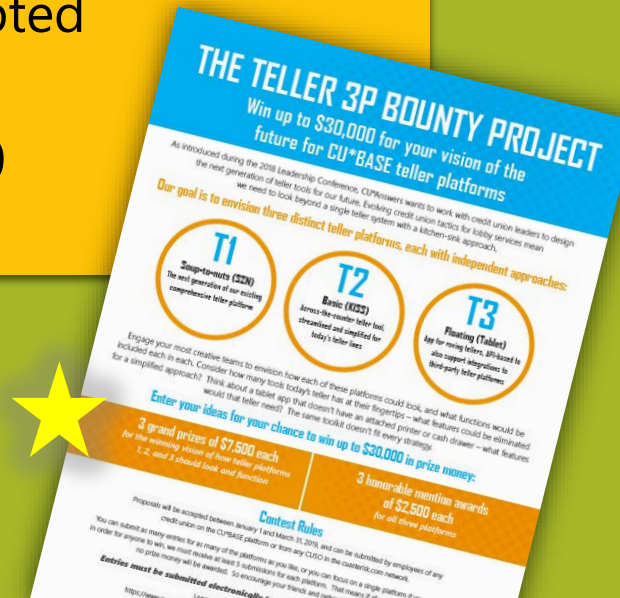
It might look like one of our usual occasional contests, but it's based on a belief in including everyone in the economic benefits of doing the work

Engage your most creative teams to earn up to \$30,000!

- \$7,500 each for the winning vision of how platforms 1, 2, and 3 should look and function
- \$2,500 for one honorable mention for each platform

But for anyone to win, we must receive at least 5 submissions for each platform

Proposals will be accepted
**January 1 to
March 31, 2019**





SAVE
THE
DATE

**BOOT CAMP
TASK FORCE**

During the CEO Strategic Developers Boot Camp, CEOs brainstormed on the future of teller platforms from a big-picture, strategic point of view. Now we want to get credit union subject-matter experts involved. Join this Boot Camp Task Force and help us envision three distinct teller approaches: the traditional soup-to-nuts platform used today, a modern keep-it-simple design, and an app that would let tellers roam the lobby with a tablet.

**TELLER
PLATFORMS
FOR OUR FUTURE**

This Boot Camp Task Force will merge the tactical players at credit unions into a unit to solve today's questions surrounding branch management, tellers, budgets, and more.

This will be a 1.5 day event at CU*Answers.

In addition to recruiting your subject-matter experts, we're looking for credit unions who are willing to engage the Teller Design, Earnings Edge, and Imaging Solutions teams and have a strong desire to move the ball forward!

TENTATIVELY SCHEDULED FOR:
May 29 & 30

LOCATION:
CU*ANSWERS
6000 28TH STREET
GRAND RAPIDS, MI 49546

**LOOK FOR SIGN-UPS
IN JANUARY**

CONTACT
800.327.3478
cuanswers.com



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

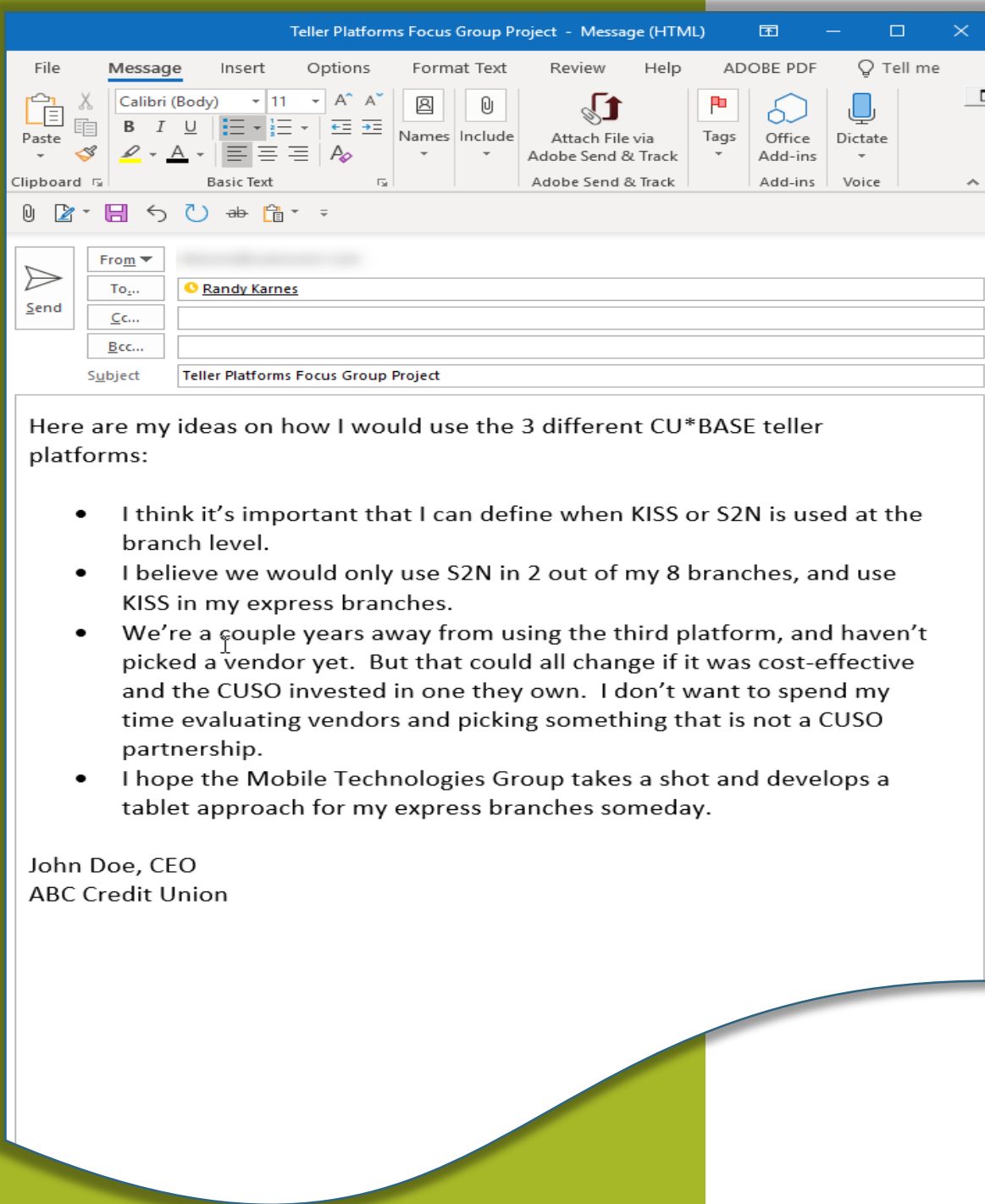
WHAT'S NEXT?

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?



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