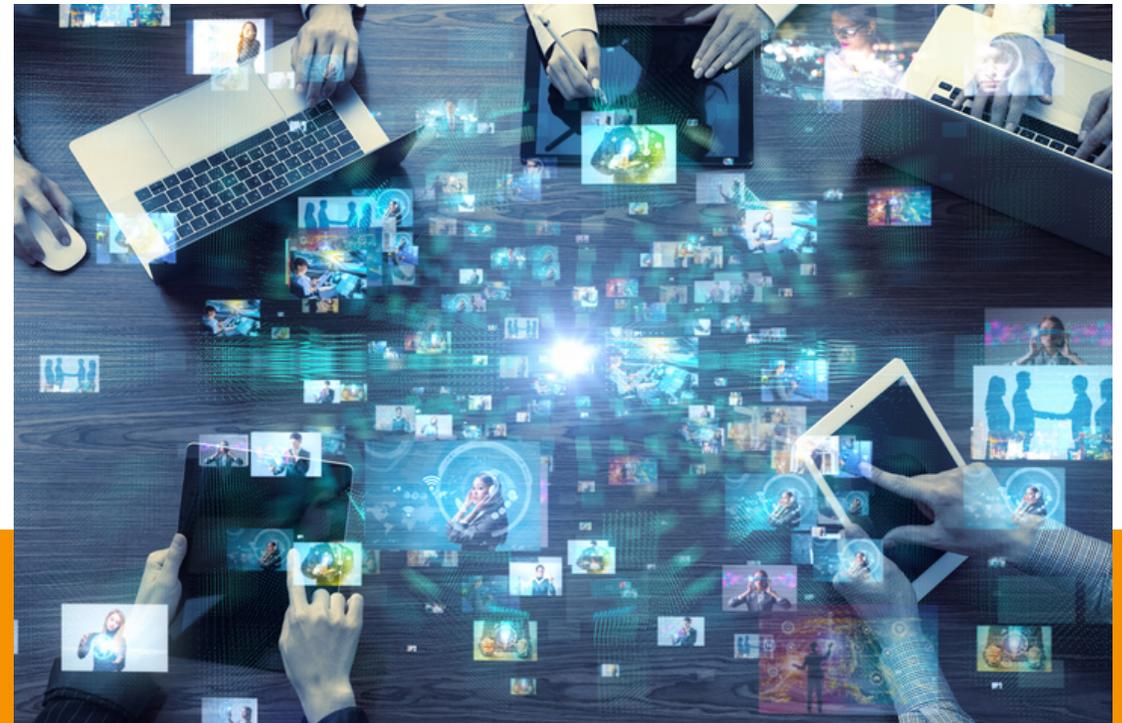


DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS

Online '19



SEGMENT C

TOPICS FOR THIS SEGMENT

- Discuss our collective vision for the future of online banking and mobile products
- Discuss what **It's Me 247** optics and network data might be hinting at
- Review and discuss two CU*Answers templates:
 - The Online '19 proof-of-concept project vs. the evolution of our **It's Me 247** suite
 - Launching the new CU*Answers Mobile Technologies Group



HOW DO YOU SEE THE FUTURE OF CREDIT UNION WEBSITES?

ONLINE BANKING FOR DESKTOP
AND TABLET APPROACHES

(30 MINUTES)

- How are you **coordinating the internet channel** and its tactics (websites, online banking, mobile banking)?
 - a) Organized and budgeted as independent silos
 - b) Organized and budgeted as a single silo
 - c) Not sure
- We are:
 - a) Committed to our desktop and mobile websites
 - b) Phasing out our desktop website and moving to mobile only
 - c) Not sure what to do next
- In a couple of sentences, sum up **how you measure the value** of your website traffic, and your satisfaction with your return on investment

WHY 2019 OPTICS PROJECTS MIGHT CHANGE YOUR MIND

NON-TRANSACTIONAL ANALYSIS MIGHT BE ONE OF THE BIGGEST ABSTRACT IDEAS TO CHANGE HOW YOU THINK ABOUT CONCRETE CHANNELS



DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS | 10/01/2018

Appendix - Optics Events – It's Me 247 Desktop
Optics statistics for It's Me 247 Online Banking Desktop version from 4/1/2018 to 8/3/2018. Aggregators have been removed.

Activity	Count	Activity Percent	Without Login/Out	also without x details	per day	Comments
Viewed Transaction Details	18,028,152	30.8753%	57.1451%		144,225.22	
Logged In	16,842,667	28.8451%			134,741.34	
Logged Out	9,999,446	17.1252%			79,995.57	
Submitted A Transfer	3,119,536	5.3426%	9.8882%	23.0737%	24,956.29	
Visited Bill Pay	2,232,650	3.8237%	7.0770%	16.5138%	17,861.20	
Viewed A Check Image	1,826,336	3.1278%	5.7891%	13.5085%	14,610.69	
Viewed Credit Card Account Information	1,339,161	2.2935%	4.2448%	9.9051%	10,713.29	
Viewed Loan Account Information	1,118,784	1.9160%	3.5463%	8.2751%	8,950.27	
Downloaded Transaction Details	957,619	1.6400%	3.0354%	7.0831%	7,660.95	
Jumped To An Account	665,330	1.1395%	2.1089%	4.9211%	5,322.64	
Paid A Bill	656,600	1.1245%	2.0813%	4.8566%	5,252.80	
Viewed eStatements	411,764	0.7052%	1.3052%	3.0456%	3,294.11	
Forgot Password	160,902	0.2756%	0.5100%	1.1901%	1,287.22	
Viewed The Newsletter	147,540	0.2527%	0.4677%	1.0913%	1,180.32	
Clicked On A Smart Message	143,436	0.2457%	0.4547%	1.0609%	1,147.49	
Viewed Tiered Services Point Summary	81,211	0.1391%	0.2574%	0.6007%	649.69	
Viewed Credit Score	73,547	0.1260%	0.2331%	0.5440%	588.38	
Viewed Loan Rate Board	69,807	0.1196%	0.2213%	0.5163%	558.46	

CU*ANSWERS

DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS | 10/01/2018

Appendix - Optics Events – It's Me 247 Mobile
Optics statistics for It's Me 247 Online Banking Mobile Web from 4/1/2018 to 8/3/2018. Aggregators have been removed.

Activity	Count	Activity Percent	Without Login/Out	also without x details	per day	Comments
Viewed Transaction Details	41,573,539	48.6700%	84.2623%		332,588.31	
Logged In	15,999,404	18.7304%			127,995.23	
Logged In via API	12,920,956	15.1265%			103,367.65	<-- Mobile App Users
Logged Out	7,160,664	8.3830%			57,285.31	
Submitted A Transfer	3,955,594	4.6308%	8.0173%	50.9432%	31,644.75	
Viewed A Check Image	901,859	1.0558%	1.8279%	11.6148%	7,214.87	
Visited Bill Pay	869,803	1.0183%	1.7629%	11.2020%	6,958.42	
Viewed Loan Account Information	790,901	0.9259%	1.6030%	10.1858%	6,327.21	
Jumped To An Account	392,652	0.4597%	0.7958%	5.0569%	3,141.22	
Viewed eStatements	207,932	0.2434%	0.4214%	2.6779%	1,663.46	
Forgot Password	163,298	0.1912%	0.3310%	2.1031%	1,306.38	
Paid A Bill	141,294	0.1654%	0.2864%	1.8197%	1,130.35	
Viewed Dividend/Interest Summary	133,789	0.1566%	0.2712%	1.7230%	1,070.31	
Viewed Shares Rate Board	33,966	0.0398%	0.0688%	0.4374%	271.73	
Viewed New Share Details	28,535	0.0334%	0.0578%	0.3675%	228.28	
Submitted An A2A Transfer	21,689	0.0254%	0.0440%	0.2793%	173.51	
Changed Personal Information	15,829	0.0185%	0.0321%	0.2039%	126.63	
Viewed Certificate Account Information	15,255	0.0179%	0.0309%	0.1965%	122.04	
Viewed Loan Rate Board	13,684	0.0160%	0.0277%	0.1762%	109.47	

CU*ANSWERS

OPTICS THAT MIGHT CHANGE YOUR MIND

ORCHESTRATING THE DANCE



DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS | 10/01/2018

Appendix - Optics Events – It's Me 247 Desktop
Optics statistics for It's Me 247 Online Banking Desktop version from 4/1/2018 to 8/3/2018. Aggregators have been removed.

Activity	Count	Activity Percent	Without Login/Out	also without x details	per day	Comments
Viewed Transaction Details	18,028,152	30.8753%	57.1451%		144,225.22	
Logged In	16,842,667	28.8451%			134,741.34	
Logged Out	9,999,446	17.1252%			79,995.57	
Submitted A Transfer	3,119,536	5.3426%	9.8882%	23.0737%	24,956.29	
Visited Bill Pay	2,232,650	3.8237%	7.0770%	16.5138%	17,861.20	
Viewed A Check Image	1,826,336	3.1278%	5.7891%	13.5085%	14,610.69	
Viewed Credit Card Account Information	1,339,161	2.2935%	4.2448%	9.9051%	10,713.29	
Viewed Loan Account Information	1,118,784	1.9160%	3.5463%	8.2751%	8,950.27	
Downloaded Transaction Details	957,619	1.6400%	3.0354%	7.0831%	7,660.95	
Jumped To An Account	665,330	1.1395%	2.1089%	4.9211%	5,322.64	
Paid A Bill	656,600	1.1245%	2.0813%	4.8566%	5,252.80	
Viewed eStatements	411,764	0.7052%	1.3052%	3.0456%	3,294.11	
Forgot Password	160,902	0.2756%	0.5100%	1.1901%	1,287.22	
Viewed The Newsletter	147,540	0.2527%	0.4677%	1.0913%	1,180.32	
Clicked On A Smart Message	143,436	0.2457%	0.4547%	1.0609%	1,147.49	
		0.1391%	0.2574%	0.6007%	649.69	

It's Me 247 Desktop Optics

Note that not all features are in Optics, notably Message Center

Spoiler: 60% of all activity is viewing transaction details

Add the next 4 actions and we're already over 90% of activities

Is that good enough? What would be?

ADDITIONAL DATA TO GET YOU THINKING

WHAT'S THE DIFFERENCE BETWEEN YOU AND THE NETWORK?

MEMBERSHIP APPLICATION/OPENING PROCESSES

Internet Retailing in the Network

ONLINE SKIP-A-PAY REQUESTS IN 2018

33 credit unions currently use MOP (Membership Opening Process), and 95 credit unions currently use MAP (Membership Application Process). It is important to remember when viewing the data in the chart below that more credit unions have also started using these options over time.

Key Statistics:
 % of Apps Result in Membership Opening: **58.77%**
 Total Promo Codes Used: **24**
 Most Popular Promo Code: **MOP**

HAVE A QUESTION?
 CONTACT ASTERISK INTELLIGENCE
 6000 28th Street SE Grand Rapids, MI 49546
 (800) 327-3478 x870 sales@asterisk.com

POWERED BY **ASTERISK INTELLIGENCE**

APPLYING FOR LOANS ONLINE

Internet Retailing in the Network

MEMBER ACTIVITY - TOP 5 DELIVERY CHANNELS

NON-MEMBER ACTIVITY - TOP 5 DELIVERY CHANNELS

ONLINE SKIP-A-PAY REQUESTS ONLINE

Internet Retailing in the Network

ALL SKIP-A-PAY REQUESTS IN 2018

ONLINE SKIP-A-PAY REQUESTS IN 2018

Key Statistics:
 Total Online Skip Pay: 2942
 Unique Mbrs Using OLB Skip Pay: 2053
 Skip Pay Requests/Member: 1.43
 Total Online Skip Pay Fees: 953

HAVE A QUESTION?
 CONTACT ASTERISK INTELLIGENCE
 6000 28th Street SE Grand Rapids, MI 49546
 (800) 327-3478 x870 sales@asterisk.com

POWERED BY **ASTERISK INTELLIGENCE**

MEMBERS USING ONLINE VS MOBILE BANKING

Online and Mobile Banking in the Network

Find out how members are using Online and Mobile Banking services in the network.

MEMBERS USING ONLINE VS MOBILE BANKING

Average Monthly Online Banking Users: **633,761** members
 Average Monthly Mobile Banking Users: **369,952** members
 Average Age of Online Banking User: **45.2** years old
 Average # of Unique Log Ins: **4,587** unique log ins per credit union

75.96% of members using Online Banking are enrolled in eStatements
 8% of members using Online Banking are enrolled in Jump accounts
 52.72% of members enrolled in Jump accounts are currently using them
 12.9% of members using Mobile Banking are enrolled in Test Banking
 35% of members in the network currently using Online Banking
 21.22% of members in the network currently using Mobile Banking

BREAKDOWN OF MACO USAGE VIA MOBILE

We took a look at the four means of accessing mobile banking via MACO (Multi Authentication Convenience Options) excluding username & password:

- FA/Mobile (Android)
- FA/Mobile (iOS)
- FA/Face (Android)
- FA/Fingerprint (Android)
- FA/Fingerprint (iOS)
- FA/Phone (Android)
- FA/Phone (iOS)
- Voice (Android)
- Voice (iOS)

FA/FI: Face/Face ID
 FP: Fingerprint
 P: Pin
 VO: Voice

In September 2018 alone, there were 43635 memberships using MACO to access their accounts via mobile banking outside of Username/Password, Forgot Password, and Jump To access options.

Continue on the back for stats on Internet Retailing in the Network!

POWERED BY **ASTERISK INTELLIGENCE**

2018 Mobile Banking Across the Network

Five years ago, CUAnswers took its first in depth look at mobile banking usage among credit union members in light of a growing number of U.S. adults with smartphones. That number has continued to grow—according to the Pew Internet & American Life Project, smartphone ownership among U.S. adults has more than doubled from 35% in 2011 to 77% in 2018.¹

What's more, the Federal Reserve estimates that mobile banking usage has increased from roughly 30% in 2013 to over 50% in 2017.²

Using the AFU/Online Banking Summary Stats dashboard (Tool #141) in CU*BASE, we compiled stats from nearly every online and self-processing credit union in our network to determine how we as a network of credit unions are doing when it comes to our members' use of It's Me 247 Mobile/App Banking.

When comparing our findings to other industry reports, we've compared the results of our September 2017 study with our findings for 2018. You'll find five key percentages demonstrating member usage of online banking and being broken out by each credit union. We've also listed below the top 5 credit unions in each terms of mobile banking penetration. Stats are for the month of September 2018.

The Percentages and Top Users

Members Using Any Online Channel—this number represents the percentage of all in the credit union that used It's Me 247 Online Banking or Mobile Web/App banking during the Top 5 in this category:

- 2% - Madison County FCU (Anderson, IN)
- 2% - Sioux Empire FCU (Sioux Falls, SD)
- 2% - Vermilion FCU (Vermilion, SC)
- 7% - Parkside CU (Livonia, MI)
- 4% - Heartland CU (Madison, WI)

Members Using Mobile Banking—this number represents the percentage of all members in the credit union that used It's Me 247 Mobile Web/App banking during September (does not include the Top 5 in this category):

- 2% - Parkside CU (Livonia, MI)
- 1% - Vermilion FCU (Vermilion, SC)
- 0% - Sioux Empire FCU (Sioux Falls, SD)
- 7% - Honor CU (St. Joseph, MI)
- 4% - Frankennuth CU (Frankennuth, MI)

Center Mobile Fact Sheet <http://www.centerfact.com/centerfact.html>
 Mobile Banking: A Closer Look at Survey Measures <http://www.asterisk.com/resources/mobile-banking-a-closer-look-at-survey-measures>

POWERED BY **ASTERISK INTELLIGENCE**



A CU*ANSWERS TEMPLATE FOR ONLINE/MOBILE TOOLS

THE ONLINE '19 PROOF-OF- CONCEPT PROJECT

SHOULD WE STUDY THE POTENTIAL FOR A **RADICAL** NEW
COORDINATION OF WEBSITES AND BANKING SITES?



CEO STRATEGIC DEVELOPERS BOOT CAMP SEGMENT C: DESIGNING THE FUTURE FOR ONLINE BANKING (ONLINE '19)

WE'LL STUDY THIS THROUGHOUT 2019, ACROSS THE NETWORK

- We're at a crossroads: The next generation of the current approach vs. a radical new approach
- Adopting a member-authenticated CU website
 - How would CUs see the channel if they knew 80-85% of the visitors, and channeled differently the people they did not know?
- A new approach to dual navigation and an orchestrated dance between the values of a website and the actions of a banking toolset



WHAT DO WE MEAN BY RADICAL?

CU*ANSWERS BUILDS A SOLUTION THAT MERGES WEBSITES AND BANKING SITES AS ONE PRODUCT

HONOR CREDIT UNION

Come be part of it!

Zero Down Payment, Zero PMI, 100% Yours!

Find out just how valuable ZERO can be when you finance your home with Honor!

WHY HONOR? | PERSONAL | BUSINESS | ONLINE SERVICES | WHAT'S NEW | RESOURCES | LOAN APPLICATION

Let's Be Social

Heroic Savings

Our CD Specials Pack a Powerful Punch. View Rates!

Routing Number: 272484852 | Privacy & Security | Disclosures | NMLS Numbers | Site Map | Careers

Federally insured by NCUA. We do business in accordance with the Fair Housing Law.

HONOR CREDIT UNION

Secure Online Banking login

Welcome RDITLK

What Department Store do you visit most often?

Login

Cancel

Manage PIN

Page will timeout in 6:41

Become a Member Today

Apply Online

Why Join our Credit Union?

CU SECURE

Fight Identity Theft

Learn How To

Apply for a Loan Online Now!

All Your Money. One Place

moneydesktop

Credit Union Membership

Great Rates. Low Fees. Fantastic Service.

Honor Voted #1 Credit Union in Michigan!

Have you heard the exciting news? Honor Credit Union was recently voted the **Best Credit Union in Michigan!** Forbes, the global media organization, partnered with market research firm Statista to ask more than 25,000 customers in the U.S. for opinions on their banking relationships. Winners were chosen based on overall recommendations and satisfaction, as well as five additional sub-areas including trust, terms and conditions, branch services, digital services and financial advice.

Whether you voted or not, thank you! We take pride in offering our members a simple experience and smart advice, and we believe our role as a trusted resource is to provide each and every member with solutions for financial success. If you haven't already, we invite you to invite your friends and family to Come Be Part of It!

The Leaves May be Falling, but Your Balance Doesn't Have To!

Avoid overdraft fees by signing up to receive text alerts when your balance falls below a certain amount. To sign up for balance alerts, log in and click 'My Messages', then 'eAlert Subscribers'. For text balance alerts, contact us and we will help you get started.

Don't be Spooked by Potential Scammers

Remember never to respond to unsolicited requests for your financial information. Stay one step ahead of scammers and review additional tips for keeping your money secure by visiting cusecure.org.

Looking for a Great Loan Rate This Autumn? We've Got You

HONOR CREDIT UNION

My Account

Switch Memberships

Quick Pay

Add Payees

Messages

Bill Pay

Pay Anyone

Members

Latest News

CU*SECURE Are You Safe!

ACCOUNT SUMMARY

It's been a while since you've changed your password. [Change Password](#) [Reset My Login](#)

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Account Details
000	ST JOE STASH	\$20,216.59	\$20,221.59	10/26/2018	\$0.86
002	BENEFITS CHECKS	\$2,097.88	\$2,097.88	10/29/2018	\$0.00
010	MOMENTUM MM	\$25,000.51	\$25,000.51	9/28/2018	\$5.13
ACCOUNT TOTALS		\$47,314.98	\$47,319.98		\$5.99

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Balance
774	FORMULA	\$914.85	\$664.85	11/28/2018	\$107,086.13
781	LAKHOMIE	\$2,079.59	\$1,479.59	12/1/2018	\$327,074.58
786	OVERDRAFT LOC	\$40.00	\$0.00	11/28/2018	\$0.00
787	ADVANTAGE HELOC	\$9.14	\$9.14	12/12/2018	\$23,351.48
ACCOUNT TOTALS		\$3,043.58	\$2,153.58		\$457,514.19

Credit Cards

Account	Name	Regular Payment	Amount Due	Due Date	Balance
622	LIQUID CASH	\$0.00	\$0.00	11/28/2018	(\$49.87)
ACCOUNT TOTALS		\$0.00	\$0.00		(\$49.87)

Page will timeout in 14:57

Online '19 is not a new piece of software...Online '19 is our discussions and brainstorming about a possible new future for our online and mobile tools

YOUR ASSIGNMENT: A DEEP DIVE INTO THE POTENTIAL

YOUR MISSION, SHOULD YOU CHOOSE TO ACCEPT IT...

- Participating in the Online '19 proof-of-concept project will not be for everyone
- You must have an open mind to the concept of trying to authentic 90-95% of your traffic as a pseudo-requirement to surf your website
 - Less than 5% of the website would have content for non-authenticated visitors
- We're looking for 10-20 CUs that would be open and dedicated to designing a radical approach as an option to the **It's Me 247** suite



We asked the same questions of some key CU*Answers leaders, and this booklet is the result

WHAT WOULD IT TAKE – WHAT PAYOFF WOULD YOU NEED TO AUTHENTICATE 90-95% OF VISITORS TO YOUR WEBSITE?



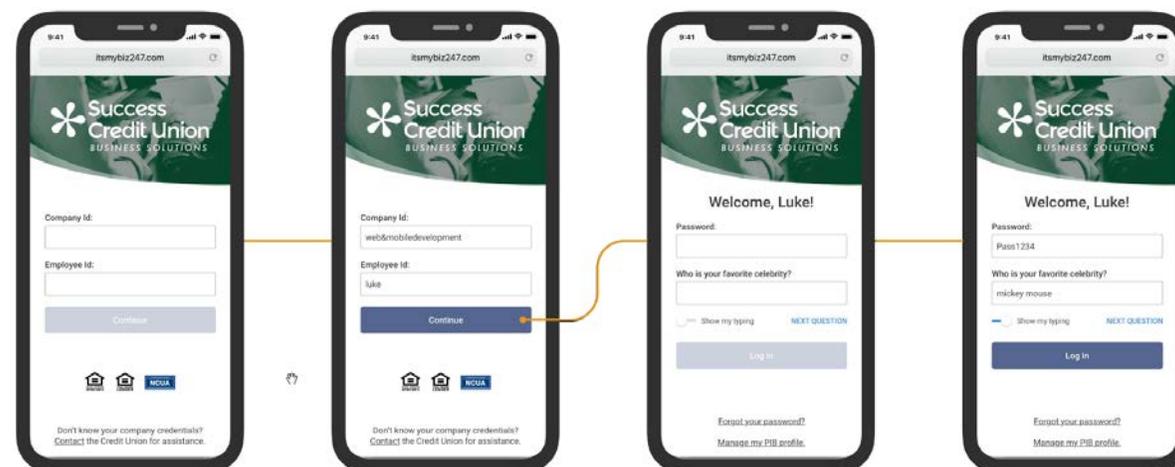
- Do you see a **payoff in vesting yourself** and your leadership political capital in this project during the 2019 business year?
- What are the **top 3 points you would sell** to your organization that would vest your project managers, board and other stakeholders?
- Can you **commit to completing this workbook** and having it back to CU*Answers by February 15, 2019?
- What are the **top 3 changes to the It's Me 247 suite** that you will need in 2019 while CU*Answers is investigating the Online '19 POC?

Do we have any champions right out of the gate, or will it take a little longer?

WHAT DO WE KNOW FOR SURE?

IT'S ME 247 WILL NOT GO AWAY IN THE NEXT 24 MONTHS

- The **It's Me 247** suite will continue to evolve for 2019 and potentially longer
 - New navigation and UX for PIB is coming in 2019
 - **It's My Biz 247** has been extended and a mobile web version will be launched early in 2019
 - Assuming people like it, **It's My Biz 247** mobile web version will be the prototype for a new **It's Me 247** mobile web to launch late in 2019
- Given the growing noise around DIY efforts, I believe one or two champions will arrive in 2019-2020 and drive an integration of a 3rd-party online banking solution into the mix
 - Remember, the cost of this is \$35,000 startup plus an additional \$3,500/mo. over e-commerce fees



NOT OUR TYPICAL WORK

THERE'S NO SPEC HERE...JUST A SEARCH FOR ONE – DO YOU WANT TO JOIN?

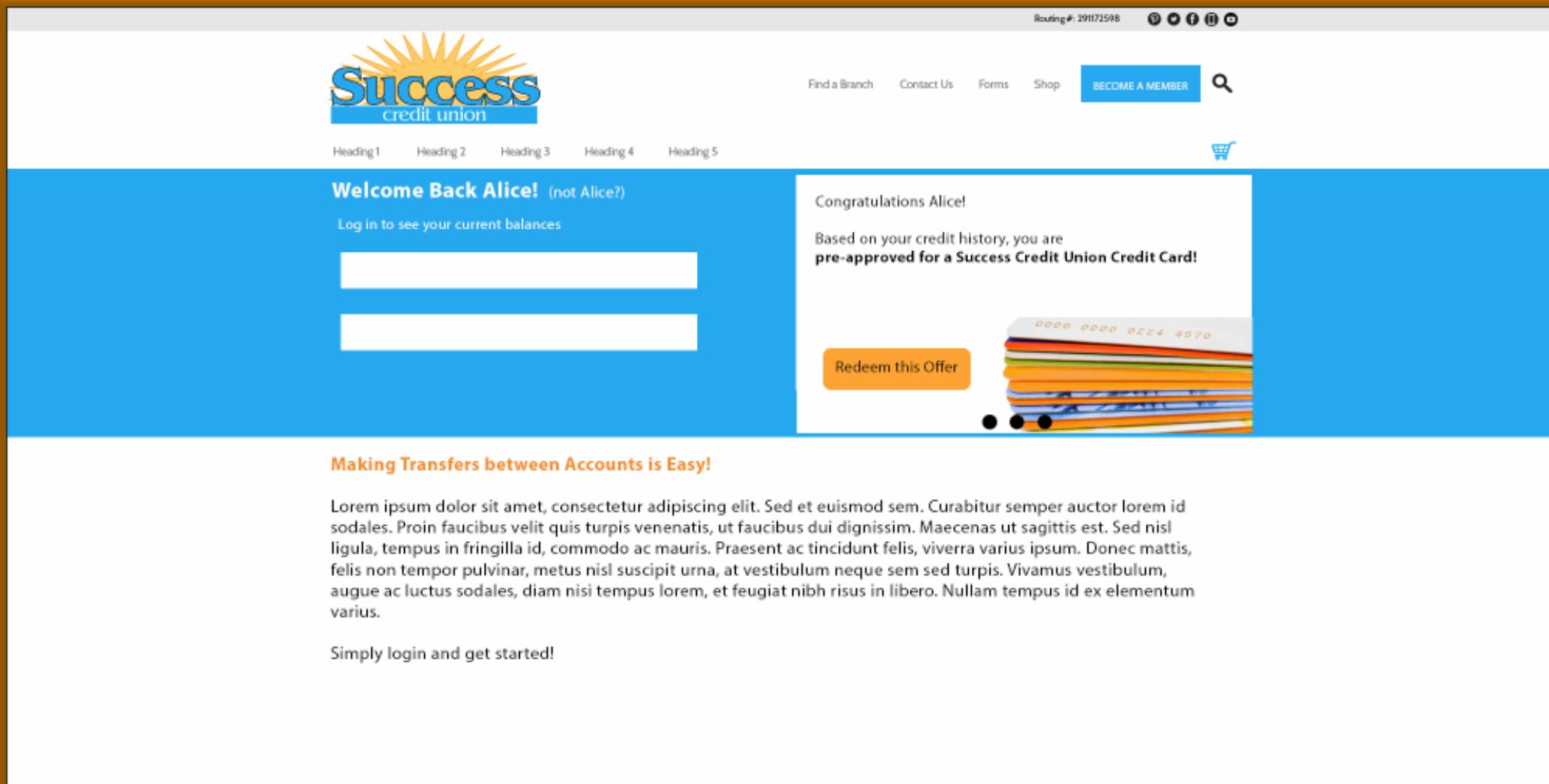
This is not a well-baked spec or even a proposal – it is the brain-dump of a group of people saying “what if...?”

Let's take 20 minutes and look through it together



CONCEPT – NOT LOGGED IN – TRANSFER MONEY

Showing side-by-side quick account reference, member has not logged in, therefore marketing content is shown in the body.



CONCEPT – LOGGED IN – TRANSFER MONEY

Member has logged in. Main body content is now transactional online banking and quick account reference is shown.

16

The screenshot shows the Success credit union website interface. At the top, there is a navigation bar with the logo, a routing number (201172598), and links for 'Find a Branch', 'Contact Us', 'Forms', 'Shop', and 'BECOME A MEMBER'. Below the navigation, there are five heading placeholders (Heading 1 to Heading 5) and a shopping cart icon.

The main content area is split into two columns. The left column features a 'Welcome Back Alice! (not Alice?)' message, followed by 'Current Balances' and 'Loans' sections. The right column displays a 'Congratulations Alice!' message and a 'pre-approved for a Success Credit Union Credit Card!' offer with a 'Redeem this Offer' button and an image of credit cards.

Below these sections is a 'Movin' My Money Around' section with a descriptive paragraph. Underneath, there is a 'Set up my transfer:' section with four steps: 'Step 1. When do I want it to happen?', 'Step 2. Where am I getting the money?', 'Step 3. Where's it going?', and 'Step 4. How much do I want to transfer?'. A 'Memo:' field and a checkbox 'Show on the "To" account also' are also present. To the right of the steps is a 'What I have so far:' summary box containing 'When?', 'From Where?', 'To Where?', 'How Much?', and 'Memo:'.

At the bottom of the transfer section is a 'Continue with transfer' button.

Account	Available	Actual Balance	Last Transaction
000 SHARE SAVINGS	\$0.00	\$5.00	7/22/2018
010 CHECKING	\$0.00	\$0.00	

Account	Name	Regular Payment	Amount Due	Due Date
610	DEALER LOAN	\$626.08	\$622.16	8/9/2018
611	DEALER LOAN	\$369.87	\$369.87	8/25/2018

CONCEPT – DRAWER SLIDE OUT ONLINE BANKING (CLOSED)

Showing a slide-out drawer concept for online banking. The drawer is currently closed.

The image shows a screenshot of the Success Credit Union website. At the top, there is a navigation bar with the following text: "616-555-1234 | ROUTING & TRANSIT NUMBER: 999999999 | LOCATIONS | DOWNLOAD OUR MOBILE APP | BECOME A MEMBER". The main header features the "Success Credit Union" logo on the left, a search bar with the text "Search" and a magnifying glass icon in the center, and a vertical "APPLY NOW" button on the right. Below the header is a large banner image of a man kneeling on a wooden floor, using a yellow level to measure a wall. A small dog is sitting next to him. Overlaid on the right side of the banner is the text "Need Some Help?" in a large, orange, cursive font. Below this, it says "HOME EQUITY LOANS" in a smaller, orange, sans-serif font, followed by "Home Improvements, Vacation, Debt Consolidation" in a smaller, black, sans-serif font. At the bottom of the banner is an orange button with the text "Check out our great rates" and a right-pointing arrow. Below the banner is a large, bold, black text block that reads "SERVING KENT COUNTY SINCE 1882". At the bottom of the page, there are three promotional cards. The first card shows a hand holding a blue credit card and has the text "Introducing Card Control." and "New Mobile App" below it. The second card shows a green padlock on a blue circuit board background and has the text "Cyber Security Month" and "Cyber Security" below it. The third card shows a green chalkboard with the text "Student-Run Credit Union" and a red apple and a pencil holder in the foreground, with "Welcome Back," below it.

CONCEPT – DRAWER SLIDE OUT ONLINE BANKING (OPEN)

Member opens the drawer to view online banking. Drawer is context aware of which page of the website the member is on.

The screenshot shows the Success Credit Union website interface. At the top, there is a navigation bar with contact information: 616-555-1234, ROUTING & TRANSIT NUMBER: 999999999, LOCATIONS, DOWNLOAD OUR MOBILE APP, and BECOME A MEMBER. The main header features the Success Credit Union logo, a search bar, and a vertical 'APPLY NOW' button. A drawer for 'Online Banking' is open, showing a hand cursor over the 'Online Banking' link. The main content area is divided into two columns. The left column has a 'Welcome Back David!' message, a 'Your Account Summary' table, and a 'You're Due for an Upgrade!' section. The right column has a 'Message Center' with a filter dropdown set to 'Unread Messages' and a list of messages. At the bottom, there are three buttons: 'Apply for a Loan', 'Buy a CD', and 'Enroll in Bill Pay'. Below this is a 'SINCE 1882' banner and three promotional cards: 'Introducing Card Control' (New Mobile App), 'Cyber Security Month' (Cyber Security), and 'Student-Run Credit Union' (Welcome Back).

616-555-1234 | ROUTING & TRANSIT NUMBER: 999999999 | LOCATIONS | DOWNLOAD OUR MOBILE APP | BECOME A MEMBER

Success Credit Union

Online Banking

Search

APPLY NOW

Welcome Back David!

Your Account Summary

Checking:	\$1,592.02
Savings:	\$999,999.02
Vacation Fund:	\$2,222.01
Mortgage Loan:	-\$136,444.04

You're Due for an Upgrade!

Hey David, you're preapproved!

Sales message about our great new loan rates. [Apply Now!](#)

Apply for a Loan

Buy a CD

Enroll in Bill Pay

SINCE 1882



Introducing Card Control.

New Mobile App



Cyber Security Month

Cyber Security

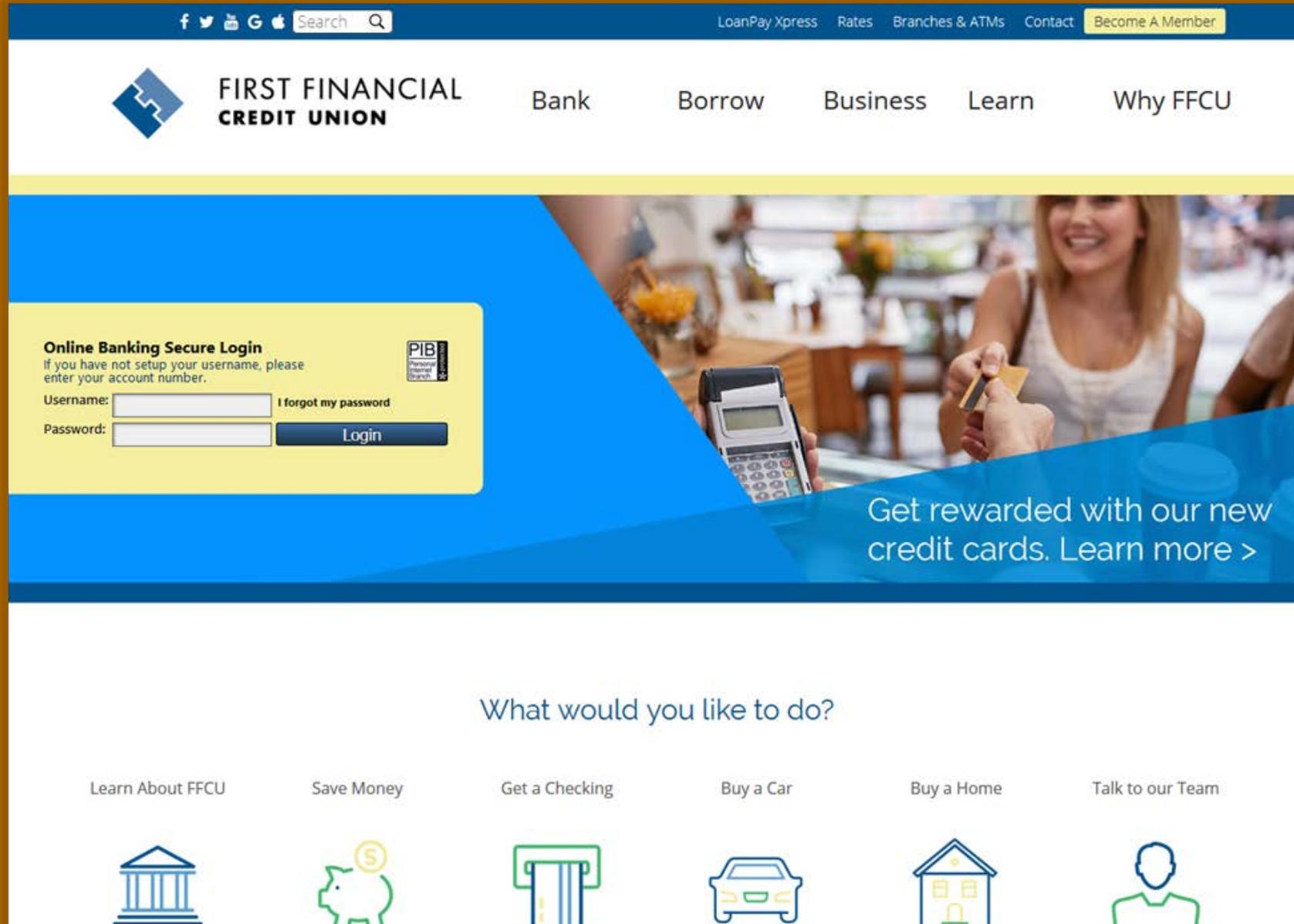


Student-Run Credit Union

Welcome Back,

CONCEPT – PARTIAL AUTHENTICATION – FIRST VISIT

Showing first visit, or unauthenticated visit to a website. Once authenticated a cookie is set on the browser for future visits



CONCEPT – PARTIAL AUTHENTICATION – WELCOME BACK

Showing a return visit. Member does not need to reauthenticate to view quick account reference.

20

The screenshot displays the First Financial Credit Union website interface. At the top, there is a navigation bar with social media icons (Facebook, Twitter, YouTube, Google+, Apple), a search bar, and links for LoanPay Xpress, Rates, Branches & ATMs, Contact, and a highlighted 'Become A Member' button. Below this is the main header with the FFCU logo and navigation links for Bank, Borrow, Business, Learn, and Why FFCU.

The main content area features a personalized welcome message on a yellow background: 'Welcome Back David! (Not you?)'. Below this, it lists 'YOUR ACCOUNT SUMMARY' with the following details: 'Checking: \$1,592.02', 'Savings: \$999,999.02', 'Vacation Fund: \$2,222.01', and 'Mortgage Loan: -\$136,444.04'. The message continues with 'Hey David, you're preapproved!' and 'Sales message about our great new loan rates.', followed by a red 'Apply Now!' button.

To the right of the account summary is a blue banner with a background image of a woman smiling while using a credit card at a point-of-sale terminal. The text on the banner reads: 'Get rewarded with our new credit cards. Learn more >'.

At the bottom of the page, a section titled 'What would you like to do?' offers six options, each with an icon: 'Learn About FFCU' (bank building icon), 'Save Money' (piggy bank icon), 'Get a Checking' (checking account icon), 'Buy a Car' (car icon), 'Buy a Home' (house icon), and 'Talk to our Team' (person icon).

CONCEPT – PARTIAL AUTHENTICATION – FIRST VISIT

Concept for a partial authentication scheme, where members are shown basic information but must reauthenticate to perform any transactional actions. On first visit, or if partial authentication is reset, the member must log in to online banking.



CONCEPT – PARTIAL AUTHENTICATION – RETURNING VISIT

Concept for a partial authentication scheme, where members are shown basic information but must reauthenticate to perform any transactional actions. On return visit, basic account details are shown. Member must log in to perform any transactions.



CONCEPT – PARTIAL AUTHENTICATION – LOG IN

Concept for a partial authentication scheme, where members are shown basic information but must reauthenticate to perform any transactional actions. Log in to perform transactional online banking.

23

The screenshot shows a web browser displaying the login success page for Western Districts Members Credit Union. The page features a dark blue header with the logo, navigation menu, and social media icons. Below the header is a large banner with a bokeh background and a central image of a hand holding a smartphone displaying 'LIKE US ON FACEBOOK!'. The footer contains contact information, accessibility notices, and a federal insurance notice.

Login Success, John Doe

...redirecting to online banking

Western Districts MEMBERS CREDIT UNION

Loans Savings Self-Services Member Services About Us Live Chat

Follow us on Facebook & Twitter!

LIKE US ON FACEBOOK!

Apply for a Loan

Become a Member

Apply for a WDMCU Loan Today!

Become a Member of Western Districts Today!

© 2018 Western Districts Members Credit Union
36th St Branch - Phone: 616-241-2516 | Fax: 616-241-4730
Plymouth Branch - Phone: 616-459-0716 | Fax: 616-459-9243

If you are using a screen reader or other auxiliary aid and are having problems using this website, please call 616-214-2516 for assistance. All products and services available on this website are available at all Western Districts Members Credit Union full-service locations.

Equal Housing Opportunity

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

CONCEPT – PARTIAL LOGIN – DARK PANELS

Showing all three partial login panels - stacked, but with a matching color scheme.

24

It's Me 247 Online Banking

Username Password Login Remember Me

Login Success, John Doe ...redirecting to online banking

Welcome back, John Doe
()
New Messages 0
Bills Due 0

Your Account Summary

Checking	\$1,592.02
Savings	\$999,999.02
Vacation Fund	\$2,222.01
Mortgage Loan	-\$136,444.04

Upcoming Payments

Mortgage	12/4	-\$1,192.02
Water Bill	12/8	-\$36.04

Continue To
It's Me 247
Online Banking

Western Districts
MEMBERS CREDIT UNION

Twitter Facebook Search Western Districts

Loans Savings Self-Services Member Services About Us Live Chat

Follow us on Facebook & Twitter!

A CU*ANSWERS TEMPLATE FOR ONLINE/MOBILE TOOLS

THE MOBILE TECHNOLOGIES GROUP

PUTTING A STAKE IN THE GROUND

THE SEPT 13TH ANNOUNCEMENT SIGNALLED SOME BIG CHANGES

The screenshot shows a webpage with a blue header. The main content area has a title 'API-95 and Online '19: Foundation Projects for Our Future' and a sub-header 'In This Section'. The text discusses the migration of desktop and mobile web programs to a web-service API platform (API-95) and the introduction of a new incarnation of It's Me 247 for desktop and mobile users (Online '19). There are also images for 'API 95' and 'ONLINE '19'. A chat window is visible at the bottom right.

<https://www.cuanswers.com/resources/kitchen/>

Thu 9/13/2018 3:34 PM
CU Answers Client News
View our Mobile Development Priorities for 2019!

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

View our Mobile Development Priorities for 2019!

visit the **CU*Answers Kitchen**

Have you visited the CU*Answers Kitchen lately?

Mobile development remains a high priority in our industry, and CU*Answers is preparing new initiatives for the coming year! Our focus for the first 120 days of the 2019 fiscal year will include:

- Pushing deployment of Mobile App 2.0 and 3.0 to our clients for free.
- Rolling out new mobile solutions for It's My Biz 247 and using these as a template for a new It's Me 247 Mobile Web solution.
- Continuing work on mobile infrastructure projects (including standalone P2P, RDC enrollments, and push notifications).
- Starting the preliminary planning for Mobile App 4.0, with a targeted release no earlier than fall of 2019.
- Beginning an initiative for a new Micro App Store.

This means that during the next 120 days or so, we are announcing a moratorium on responding to requests to customize or make changes to our mobile web or mobile app v2.0/v3.0 solutions, so we can concentrate our development efforts on these new business foundations.

Click Here for More Details!

CU*ANSWERS | PLEASE DO NOT REPLY TO THIS MESSAGE | Refer inquiries to: [AnswerBook](#)
The information contained in this message or any attached document is confidential and intended only for individuals to whom it is addressed. If you received this message in error, please inform me immediately. Then delete the email message and any attachments. Any unauthorized use, distribution, or copying of this information is prohibited.

<https://www.cuanswers.com/2018/09/view-our-mobile-development-priorities-for-2019/>

WHAT IS DIFFERENT ABOUT THE MOBILE APP BUSINESS?

THE MOBILE APP BUSINESS IS A DIFFERENT CAT THAN OUR CORE PROCESSING PACKAGE APPROACH

- How would you characterize the **mobile app business** as compared to the way our network creates core processing solutions?
- To have a device app, you must have a **developer's license** and manage your own store – who does that for you?
- Did you write a business plan or strategic statement for your board on where your **mobile app strategies** will take you in the next 3 years?
 - Do you have a budget? Do you have a team lead? Or is this just another feature in a long list of features your CU deploys?
- Can you list 3 other **mobile tech vendors** that are active in the market today and aggressively gaining traction?

INTRODUCING THE MOBILE TECHNOLOGIES GROUP (MTG)

IN 2019, WE'LL LAUNCH AN INTERNAL DEPARTMENT TO EMULATE STANDALONE APPROACHES

Two business development leaders: **Ken Vaughn** and **Kristian Daniel**

- Direct the development of new copyrighted intellectual properties
- Drive device store apps for large-audience and small-audience tactics
- Continue CU*Answers "freemium" approach and build a suite of premium offers
- Launch the micro-app store and market apps the CUSO wishes to sell
- In 2020, launch a professional service approach to support CU-originated apps



To guarantee no-invoice smart phone banking for the long term, we need to build revenue-generating models around our core

PREMIUMS

WHEN FREE DOESN'T SEEM SO FREE

- Like APIs, if our network has the budgets and drive for extensions, I see a big store in our future
- But unlike CU*BASE, you won't flip a switch in a configuration and update 10,000 member apps
- Deployment is one CU at a time, one store at a time, unless we build it into the mobile web chewy center

Project Estimates

Augeo Credit Card Rewards SSO Integration	
iOS Development (30 hrs)	\$3000.00
Android Development (30 hrs)	(\$3000 @ 50% discount) \$1500.00
MX (Money Desktop) SSO Integration	
iOS Development (20 hrs)	Free of charge
Android Development (20 hrs)	Free of charge
MobiMoney SSO / API Integration	
Product & UI Design (40 hrs)	\$4000.00
iOS Development (120 hrs)	\$12,000.00
Android Development (120 hrs)	(\$12,000.00 @ 50% discount) \$6000.00
Co-op ATM / Branch Locator API Integration	
Product & UI Design (30 hrs)	\$3000.00
iOS Development (40 hrs)	\$4000.00
Android Development (40 hrs)	(\$4000.00 @ 50% discount) \$2000.00
TOTAL	\$35,500

Optional

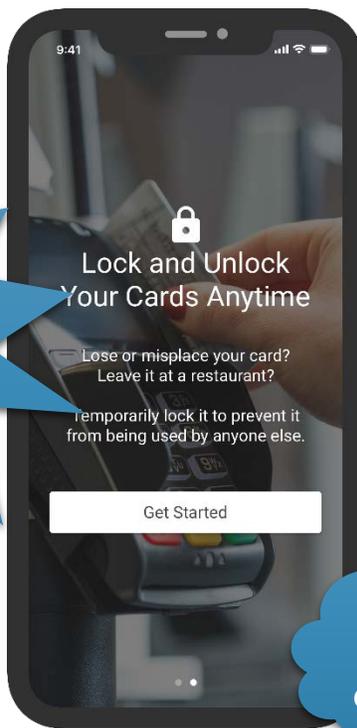
App Controls	\$50.00 Per Month
Graphic Ad Feature Linking	\$250 per feature

Mobile apps are not like ASP online banking solutions – you shrink-wrap them and deploy them, one CU at a time

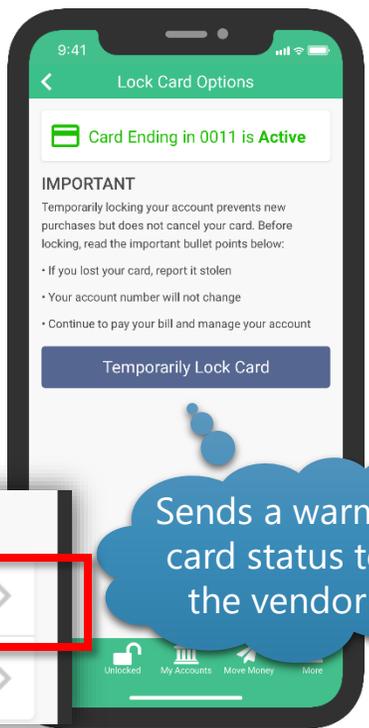
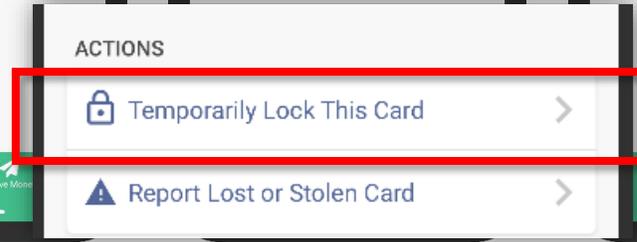
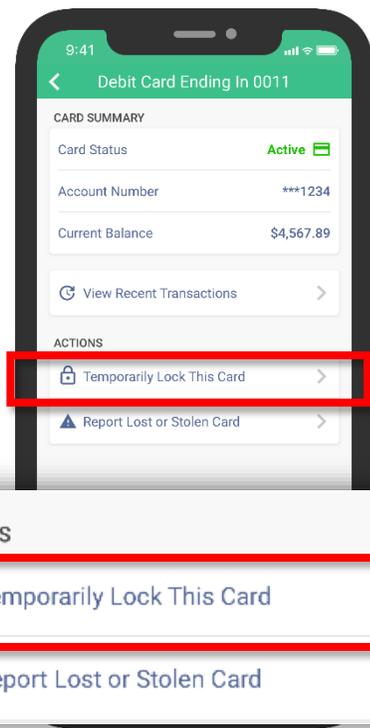
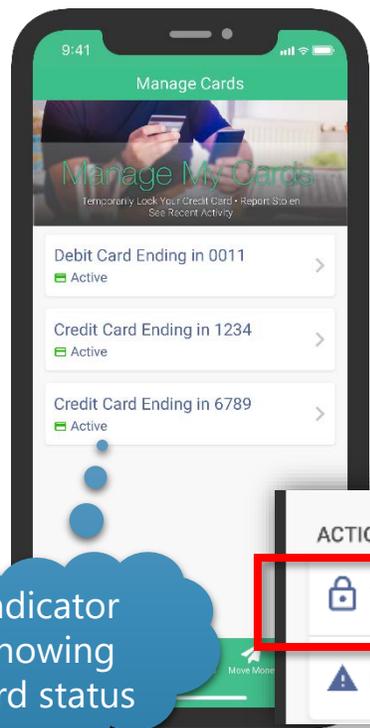
THE CARD CONTROLS PROJECT WAS NOT A PREMIUM

WHEN WE BUILD FOR DISRUPTIVE PRICES, WE NEED TO MAINTAIN A NATIVE FOCUS

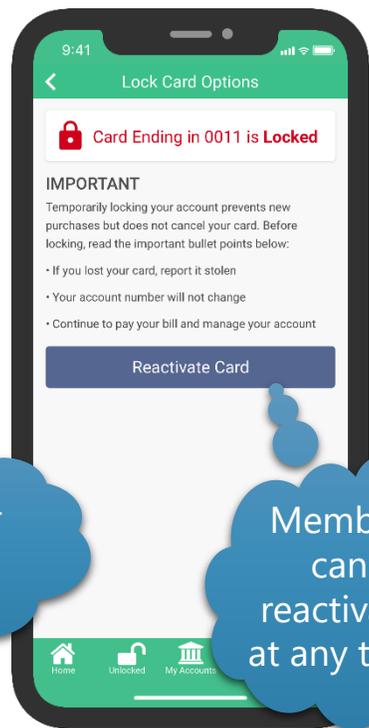
CARD CONTROLS FOR MOBILE APP (18.07)



Indicator showing card status



Sends a warm-card status to the vendor



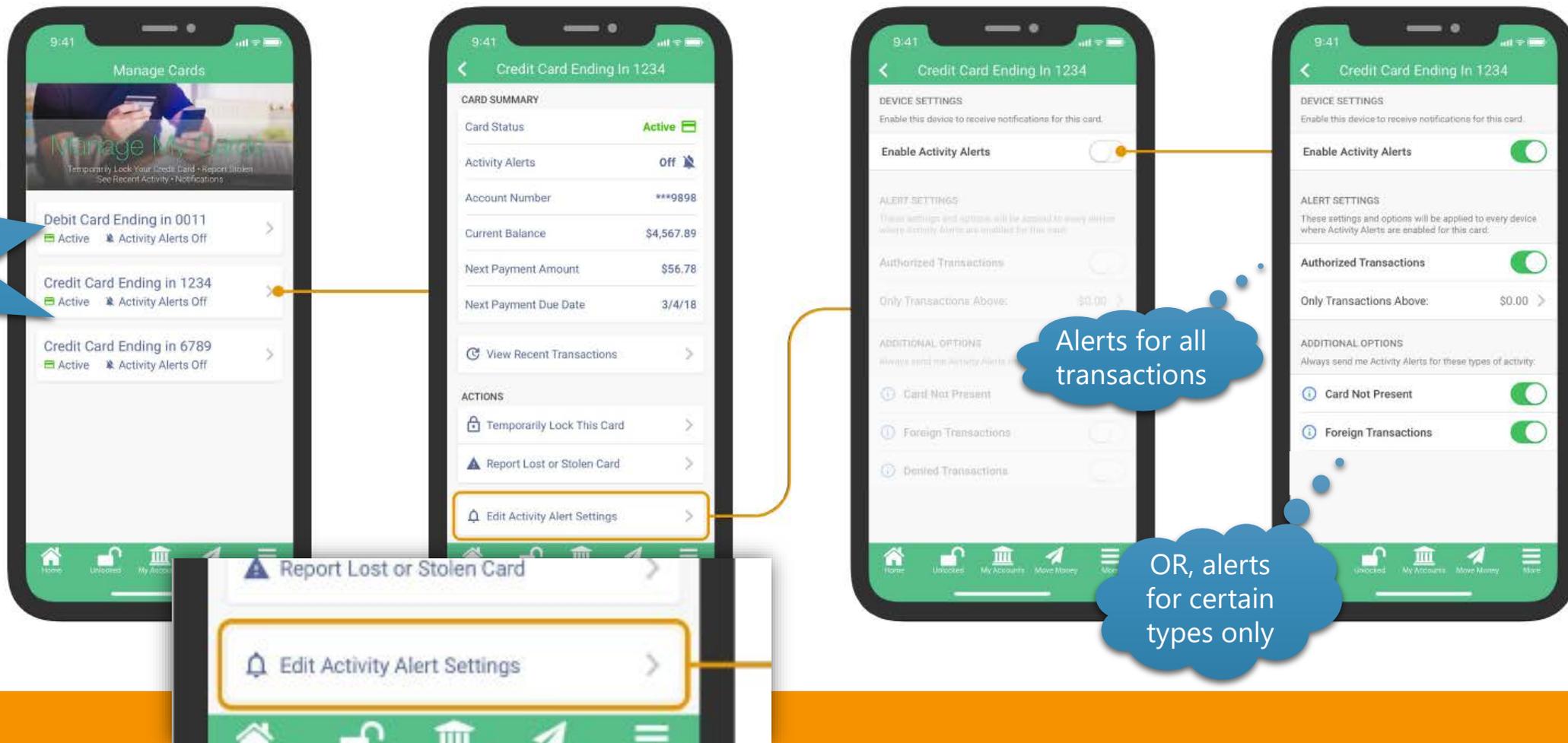
Member can reactivate at any time

BETTER YET, PUSH NOTIFICATIONS ARE BASED ON AN ENGINE WE CAN LEVERAGE

EXTENSIONS TO THIRD PARTIES CAN ONLY BE LEVERAGED BY THIRD PARTIES

CARD NOTIFICATIONS FOR MOBILE APP (18.10)

NEW





Mobile Technologies Services



iOS Mobile Apps

Mobile Technologies offers a power base for iOS mobile Development and possesses the gained insights and experience in secure and native FINTEC mobile applications. Our developers have delivered in complex biometric authentication integrations including Apple's FaceID, which this team delivered to our member within a weeks of its release.



Prototypes & PHP Web Applications

CU Publisher, our flagship product, provides IRSC and self service mobile app configurations for all our mobile apps including our mobile build server. This PHP layer also provides our credit unions highly configurable web form tools such as Membership Opening, Form Generator & Request Center.



Android Mobile Apps

With support of over 6000 Android devices and their varied OS versions, Android developers have provided CU*Answers a solid Mobile platform to grow and improve. While challenging, the projects to integrate online banking Authentication APIs and eDOC's RDC solution provided us the confidence needed to successfully implement projects like MACO, Card Controls and Push Notifications.



UI Design & Mockups

With UI/UX experts and Front End Developers, this powerful braintrust loves to be challenged. While the initial focus will be on mobile apps and premiums, the team is excited about offering this valued service to other teams internal or external to CU*Answers.

Current Supported Products

WEB APPLICATIONS

- CU Publisher
- Membership Opening (MAP/MOP)
- Account Funding (MagicWrighter)
- ID Verification (Experian)
- Mobile Configurations 1.0 - 3.0
- Testimonials
- Assist
- Form Generator
- Request Center
- Mobile Alerts
- Mobile Build Materials
- Mobile Build Server

MOBILE APPS

- Mobile 1.0
- Mobile 2.0
- Mobile 3.0
- RDC
- MACO
- Card Controls
- Push Notifications (Coming soon)

USER INTERFACES, PROTOTYPE & CONFIGURATIONS

- It's My Biz Mobile
- eDOC Signature (MOP)
- PIB 2.0



Mobile Apps

For a completely new mobile app.



Mobile Feature (Premiums)

For new features and functionality within our existing free or premium mobile apps.



Mobile Enhancement (Premiums)

For enhancements or modifications to existing mobile app features.



Mobile SSO

For an authenticated SSO to a 3rd party service or partners.



Membership Opening Enhancement

For new integrations or enhancements to CU
Publisher: Membership Opening.



Request Center Enhancement

For new enhancements of functionality to to CU
Publisher: Request Center.



Form Generator Enhancement

For new enhancements of functionality to to CU
Publisher: Form Generator.



Custom Web Applications

For a completely new web applications as either standalone or additional to CU Publisher software suite.



UI Design & Prototypes

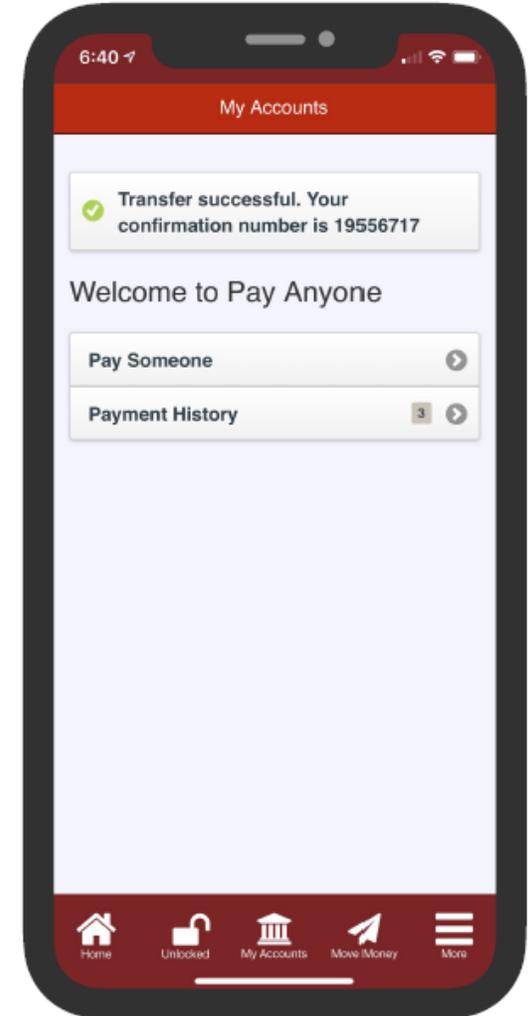
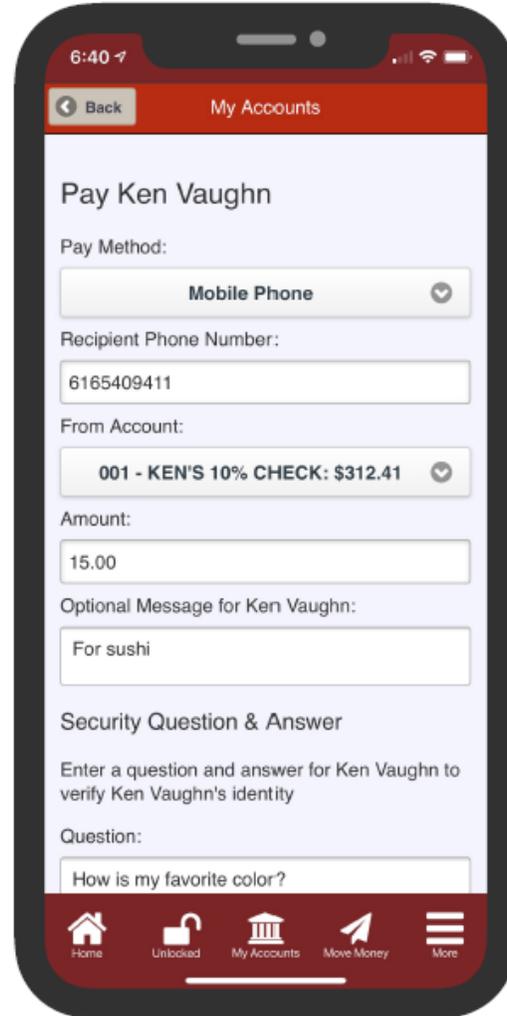
For applicable Mobile, Web & DHD Projects

WHAT SMALL-AUDIENCE APP APPROACHES MAKE SENSE TO YOU?

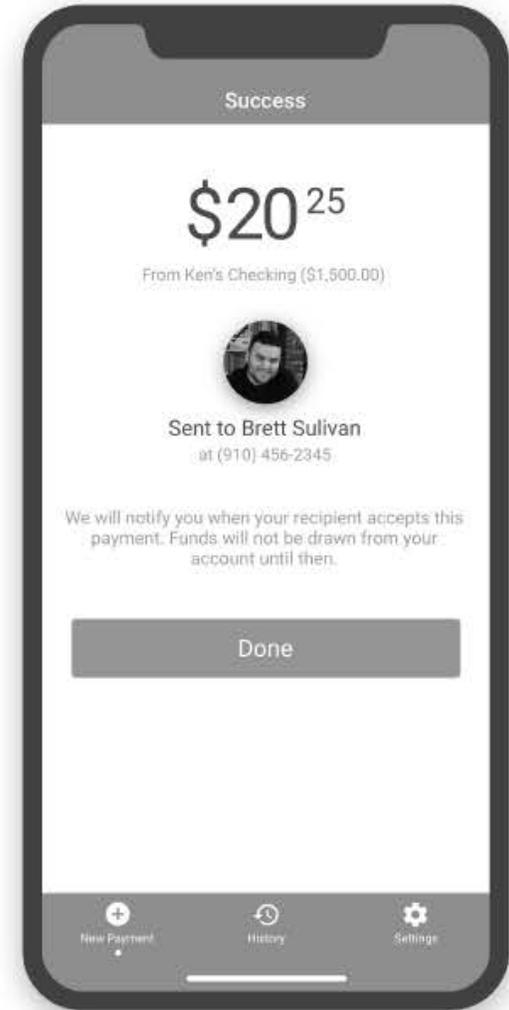
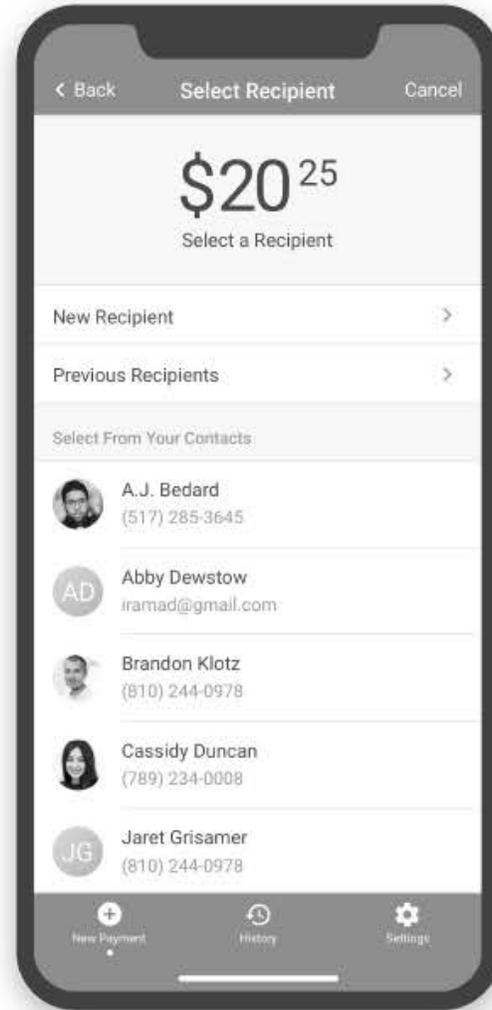
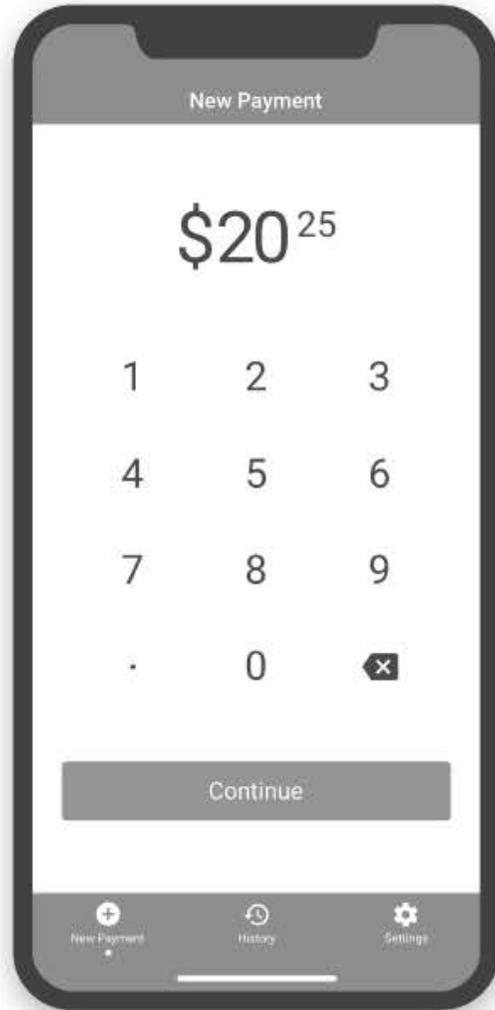
MICRO APPS WILL CREATE A RICH ENVIRONMENT FOR INNOVATION...THE KEY TO CHANGE

- When you think about your primary apps for **smart phone banking** today, how many features can be crammed into that approach?
- So far, CUs have not felt satisfied with special, **standalone apps** – is that a marketing problem or an internal stock-the-shelves problem?
- What **small-audience headaches** do you have today for which you would like to create smart phone banking aspirin?
- Is it possible for you to create a marketing program that would not only **sell specialty device apps**, but also educate members on multiple HTML approaches?

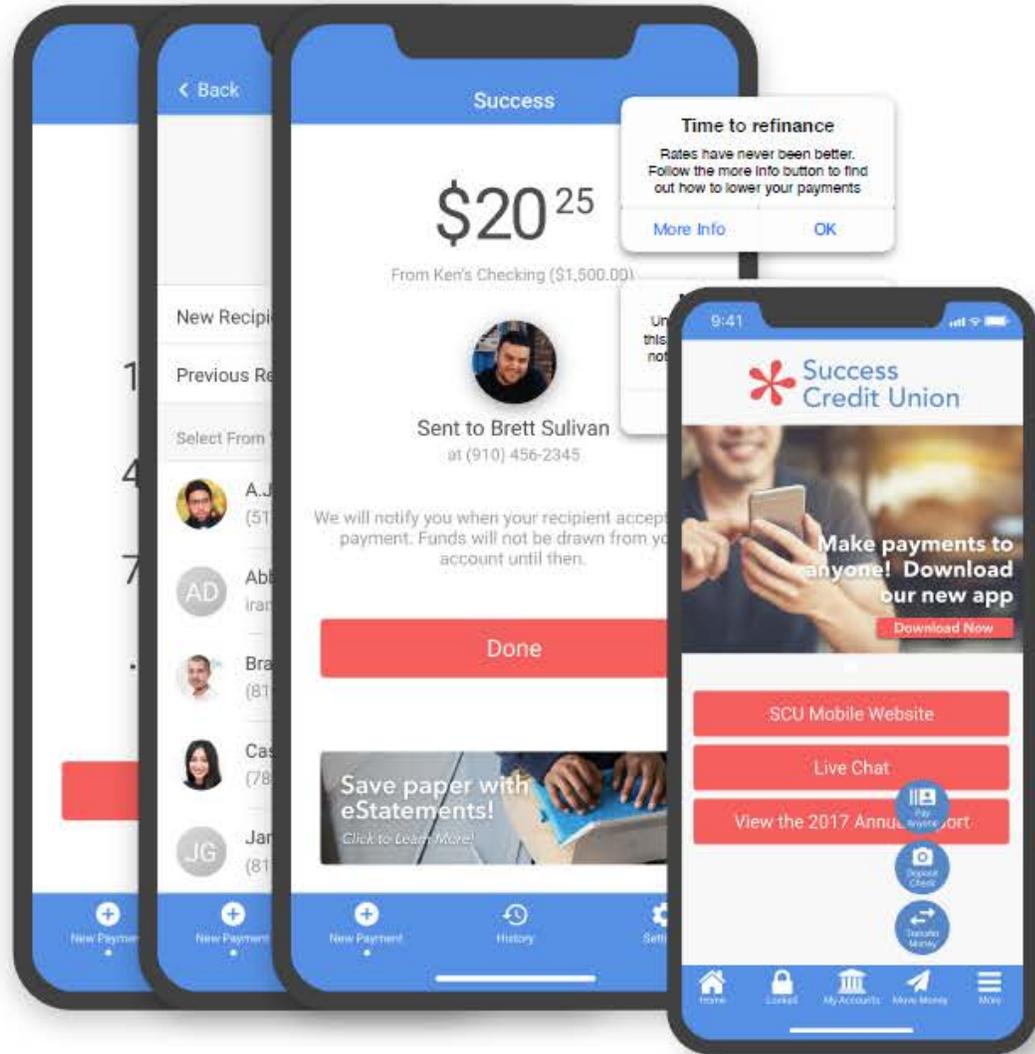
Current Mobile Web P2P Implementation



R&D meets UI Design



Paveris P2P 1.0




Android Setup
& Deployment
\$999
One Time


iOS Setup
& Deployment
\$999
One Time


App
Controls
\$15
Per Month


Android
Maintenance
\$15
Per Month


iOS
Maintenance
\$15
Per Month


App
Linking
\$499
One Time

2019-2020 WILL BE AGGRESSIVE YEARS FOR MAP/MOP

WILL CU BUSINESS PLANS MIRROR THE CUSO'S INVESTMENT?

- Add joint owners via MOP
- Integrate with the Form Generator and Request Center to upload forms and images
- Process signatures
- Continue to build a toolset and business support model that encourages CUs to take more chances in soliciting non-members from the 'net

What would you have us do?

Current Supported Products

WEB APPLICATIONS

- CU Publisher
- Membership Opening (MAP/MOP)
- Account Funding (MagicWrighter)
- ID Verification (Experian)
- Mobile Configurations 1.0 - 3.0
- Testimonials
- Assist
- Form Generator
- Request Center
- Mobile Alerts
- Mobile Build Materials
- Mobile Build Server

MOBILE APPS

- Mobile 1.0
- Mobile 2.0
- Mobile 3.0
- RDC
- MACO
- Card Controls
- Push Notifications (Coming soon)

USER INTERFACES, PROTOTYPE & CONFIGURATIONS

- It's My Biz Mobile
- eDOC Signature (MOP)
- PIB 2.0



SAVE THE DATE

CU*ANSWERS

BOOT CAMP TASK FORCE

During the CEO Strategic Developers Boot Camp, CEOs brainstormed on the future of online and mobile tools 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 design new approaches for serving authenticated members, new ways of orchestrating the dance between the marketing value of a website and the actions of an online banking toolset, and new strategies for small audience mobile apps.

ONLINE & MOBILE TOOLS

This Boot Camp Task Force will merge the tactical players at credit unions into a unit to solve today's questions surrounding websites, online banking, mobile channels, 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 Asterisk Intelligence team, enroll in it's Me 247 Optics, and utilize storage in the data warehouse.

TENTATIVELY SCHEDULED FOR:
March 26 & 27

LOCATION:
CU*ANSWERS
6000 23TH STREET
GRAND RAPIDS, MI 49546

LOOK FOR SIGN-UPS IN JANUARY

CONTACT
800.327.3478
cuanswers.com

WHAT'S NEXT?

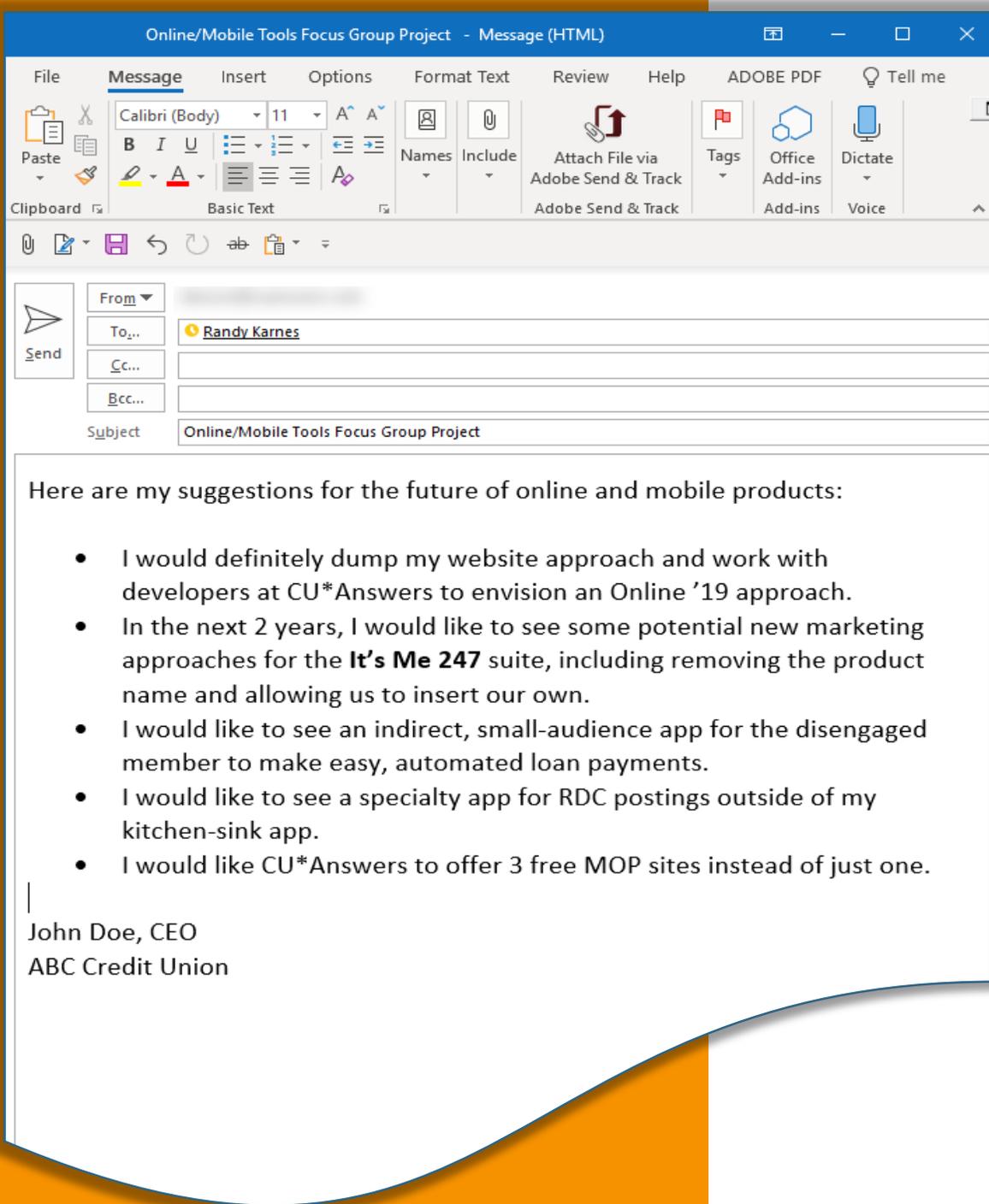
BOOT CAMPS ARE ALL ABOUT ASSIGNMENTS...

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?

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



The screenshot shows an Outlook email client window titled "Online/Mobile Tools Focus Group Project - Message (HTML)". The ribbon includes "File", "Message", "Insert", "Options", "Format Text", "Review", "Help", "ADOBE PDF", and "Tell me". The "Message" ribbon is active, showing options for font (Calibri, size 11), bold, italic, underline, text color, background color, and text alignment. There are also options for "Names", "Include", "Attach File via Adobe Send & Track", "Tags", "Office Add-ins", and "Dictate". The email header shows "From" (redacted), "To" (Randy Karnes), "Cc" (empty), "Bcc" (empty), and "Subject" (Online/Mobile Tools Focus Group Project). The main body of the email contains the following text:

Here are my suggestions for the future of online and mobile products:

- I would definitely dump my website approach and work with developers at CU*Answers to envision an Online '19 approach.
- In the next 2 years, I would like to see some potential new marketing approaches for the **It's Me 247** suite, including removing the product name and allowing us to insert our own.
- I would like to see an indirect, small-audience app for the disengaged member to make easy, automated loan payments.
- I would like to see a specialty app for RDC postings outside of my kitchen-sink app.
- I would like CU*Answers to offer 3 free MOP sites instead of just one.

John Doe, CEO
ABC Credit Union

Let's take a few minutes
and envision your email

Remember the other in-between ideas

NOW THAT WE HAVE YOUR ATTENTION...

- Whenever we get together with CEOs, we can't miss out on the chance to engage you on a thousand other topics that are percolating around CUs and solutions coming down the pipe
- We won't get agenda time for every one of these issues, but if you're looking to talk with someone, I hope you will reference this packet of materials



The collage features several key documents:

- API CATALOG Fall 2018**: A catalog of APIs for financial institutions.
- API 95**: A document related to API standards and security.
- Lender*VP**: A document discussing internet retailing fee income projects.
- MACO**: A document about MACO's authentication options and pricing.
- Internet Retailer**: A document detailing pricing for internet retailing services.
- Web Services**: A document about web services and their integration.
- Digital Banking Report**: A report on digital banking trends and forecasts.
- Power of Personalization Banking 2018**: A report on the power of personalization in banking.



2018 CEO Strategic Developers Boot Camp

THANK YOU!