

# 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

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?



# OPTICS THAT MIGHT CHANGE YOUR MIND

ORCHESTRATING THE DANCE...ON A PHONE



DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS

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	← Mobile App Users
Logged In via API	12,920,956	15.1265%			103,367.65	
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	0.0344%	0.0578%		0.3675%	228.28
Submitted An A2A	11,689	0.0254%	0.0440%		0.2793%	173.51
						126.63

## It's Me 247 Mobile Optics

Spoiler: 85% of all activity is viewing transaction details

What if you had a micro app that just showed balances and transactions?

The next 8% are doing transfers

Just these two actions cover 93% of all mobile web activity

# ADDITIONAL DATA TO GET YOU THINKING

WHAT'S THE DIFFERENCE BETWEEN YOU AND THE NETWORK?



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**

Contact Us | LIVE CHAT | CAREERS | LOCATIONS | CONTACT US

**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!

Online Banking Login

Why Honor? | PERSONAL | BUSINESS | ONLINE SERVICES | WHAT'S NEW | RESOURCES | LOAN APPLICATION

Loan Application | LoanPay Xpress | Become A Member

Let's Be Social | Heroic Savings

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

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

**HONOR CREDIT UNION**

What Else Can I Do? | PIB | Help | Contact Us

**Secure Online Banking login**

Welcome **RDITLK**

What Department Store do you visit most often?

Login | Cancel | Manage PIB

**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!** For 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 Subscriptions'. 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](http://cusecure.org).

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

**HONOR CREDIT UNION**

Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Personal Finance | Go Mobile

**My Account**

Switch Membership | Quick Pay | Add Payees | Messages | Bill Pay | Pay Anyone

**ACCOUNT SUMMARY**

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

Account	Name	Available Balance	Actual Balance	Last Transaction	Account Totals
000	ST JOE STASH	\$20,216.59	\$20,221.59	10/26/2018	\$0.86
002	BENEFITS CHECK	\$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
<b>ACCOUNT TOTALS</b>					\$47,314.98

Account	Name	Regular Payment	Amount Due	Due Date	Balance
774	FORMULA	\$914.85	\$664.85	11/28/2018	\$107,086.13
781	LAKHOM	\$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
<b>ACCOUNT TOTALS</b>					\$2,153.58

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

Page will timeout in 1457

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?

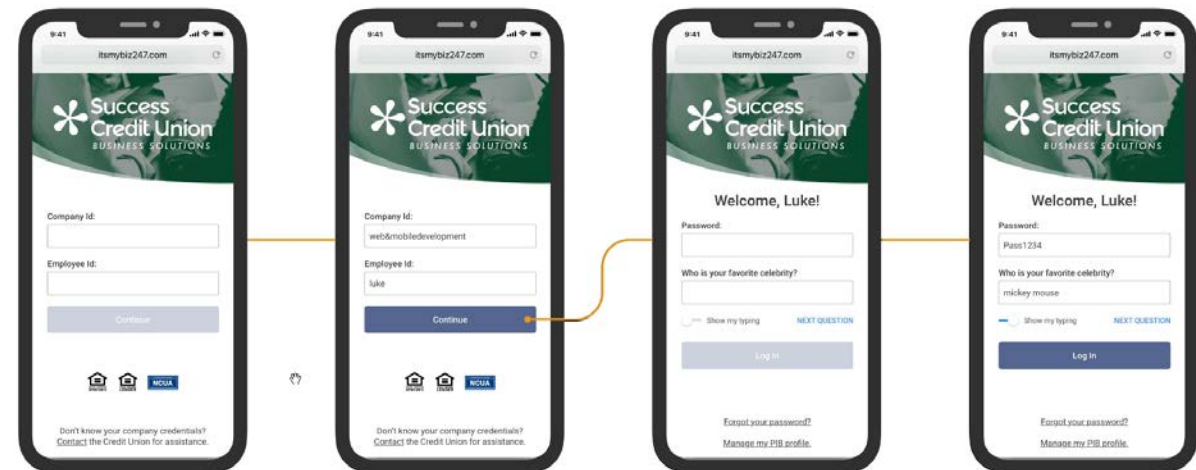
Do we have any champions right out of the gate, or will it take a little longer?



# 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 3<sup>rd</sup>-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?

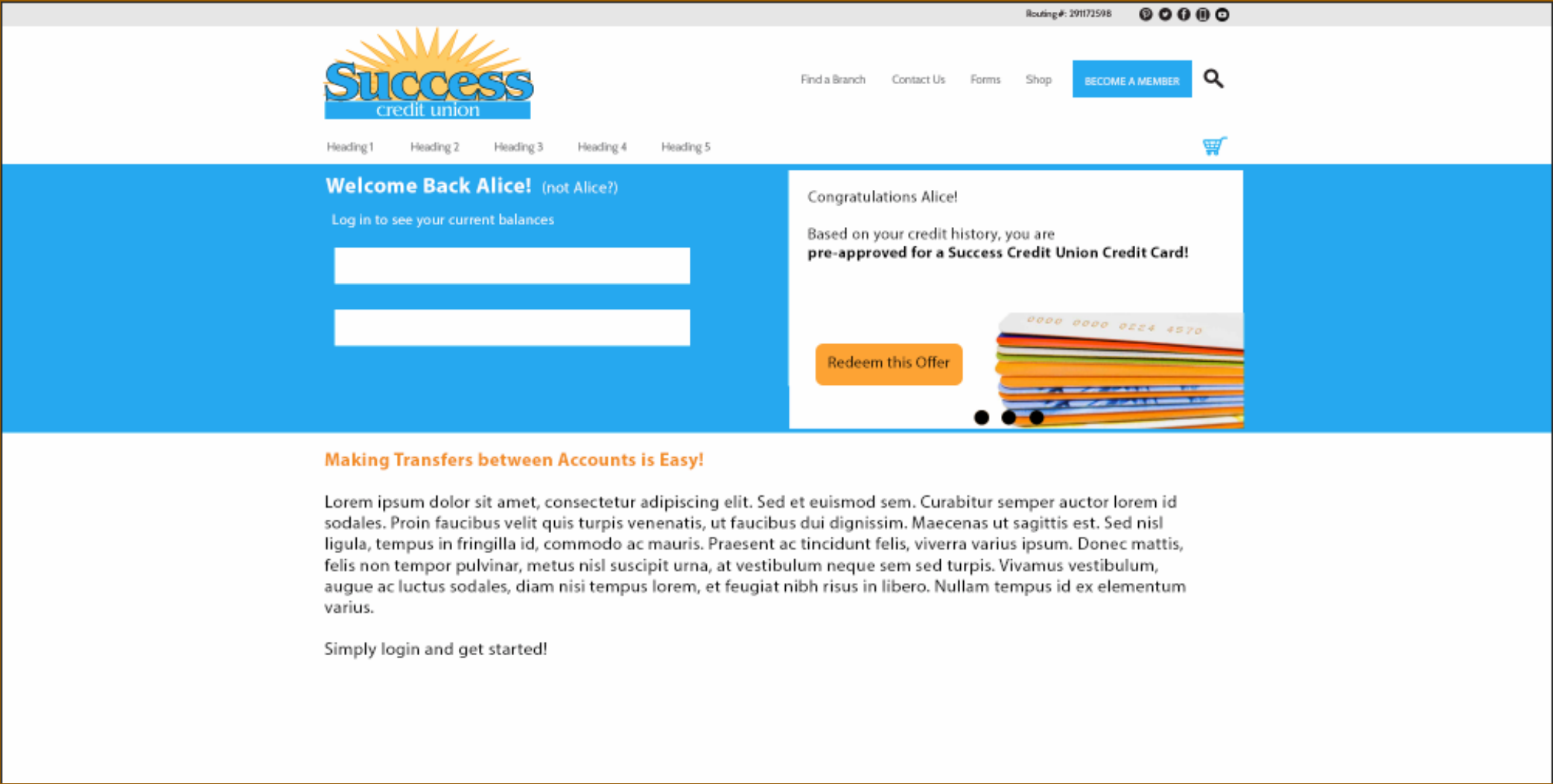
This is not a well-baked spec or even a proposal – it is the brain-dump of a group of people saying “what if...?”

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.

Routing #: 201172598

Success

credit union

Find a Branch

Contact Us

Forms

Shop

BECOME A MEMBER

Heading 1

Heading 2

Heading 3

Heading 4

Heading 5

Welcome Back Alice! (not Alice?)

Current Balances

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

Loans

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

Congratulations Alice!

Based on your credit history, you are pre-approved for a Success Credit Union Credit Card!

Redeem this Offer

0000 0000 0000 0000

Movin' My Money Around

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

If you want this to happen right away, pick Right Away. Or, you can schedule it to happen at a later date and whether or not it repeats:

☐ Right Away

☐ Bi-weekly

☐ Monthly

☐ One Time Only

☐ Quarterly

☐ Weekly

Step 2. Where am I getting the money?

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Memo:

☐ Show on the "To" account also

Continue with transfer

What I have so far:

When?

From Where?

To Where?

How Much?

Memo:

## CONCEPT – DRAWER SLIDE OUT ONLINE BANKING (CLOSED)

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

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The image is a mockup of the Success Credit Union website. At the top, a dark navigation bar contains a home icon, the phone number 616-555-1234, the routing and transit number 999999999, and links for LOCATIONS, DOWNLOAD OUR MOBILE APP, and BECOME A MEMBER. Below this is a yellow header with the Success Credit Union logo, an 'Online Banking' button, a search bar, and a vertical 'APPLY NOW' button. The main banner features a man kneeling on a wooden floor next to a dog, with the text 'Need Some Help?' in large orange script, 'HOME EQUITY LOANS' in bold orange, and 'Home Improvements, Vacation, Debt Consolidation' in smaller text. An orange button with the text 'Check out our great rates' and a right arrow is positioned below the banner. The section 'SERVING KENT COUNTY SINCE 1882' is written in large, bold, dark letters. Below this are three promotional tiles: 'Introducing Card Control.' with a hand holding a card, 'Cyber Security Month' with a padlock on a circuit background, and 'Student-Run Credit Union' with a chalkboard background. Each tile has a blue button at the bottom: 'New Mobile App', 'Cyber Security', and 'Welcome Back,' respectively.

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

**Success Credit Union** Online Banking Search

**Need Some Help?**  
**HOME EQUITY LOANS**  
Home Improvements, Vacation, Debt Consolidation  
*Check out our great rates*

**APPLY NOW**

**SERVING KENT COUNTY  
SINCE 1882**

Introducing Card Control.  
**New Mobile App**

Cyber Security Month  
**Cyber Security**

Student-Run Credit Union  
**Welcome Back,**



# 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.

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!](#)

Message Center

Filter Messages: Unread Messages

PreviousNext

Subject

✉ Password Change Notification

✉ Password Change Notification

✉ Password Change Notification

✉ Password Change Notification

✉ Password Change Notification

✉ Password Change Notification

Date

09/21/2018

06/07/2018

11/14/2016

07/30/2015

07/28/2015

07/28/2015

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

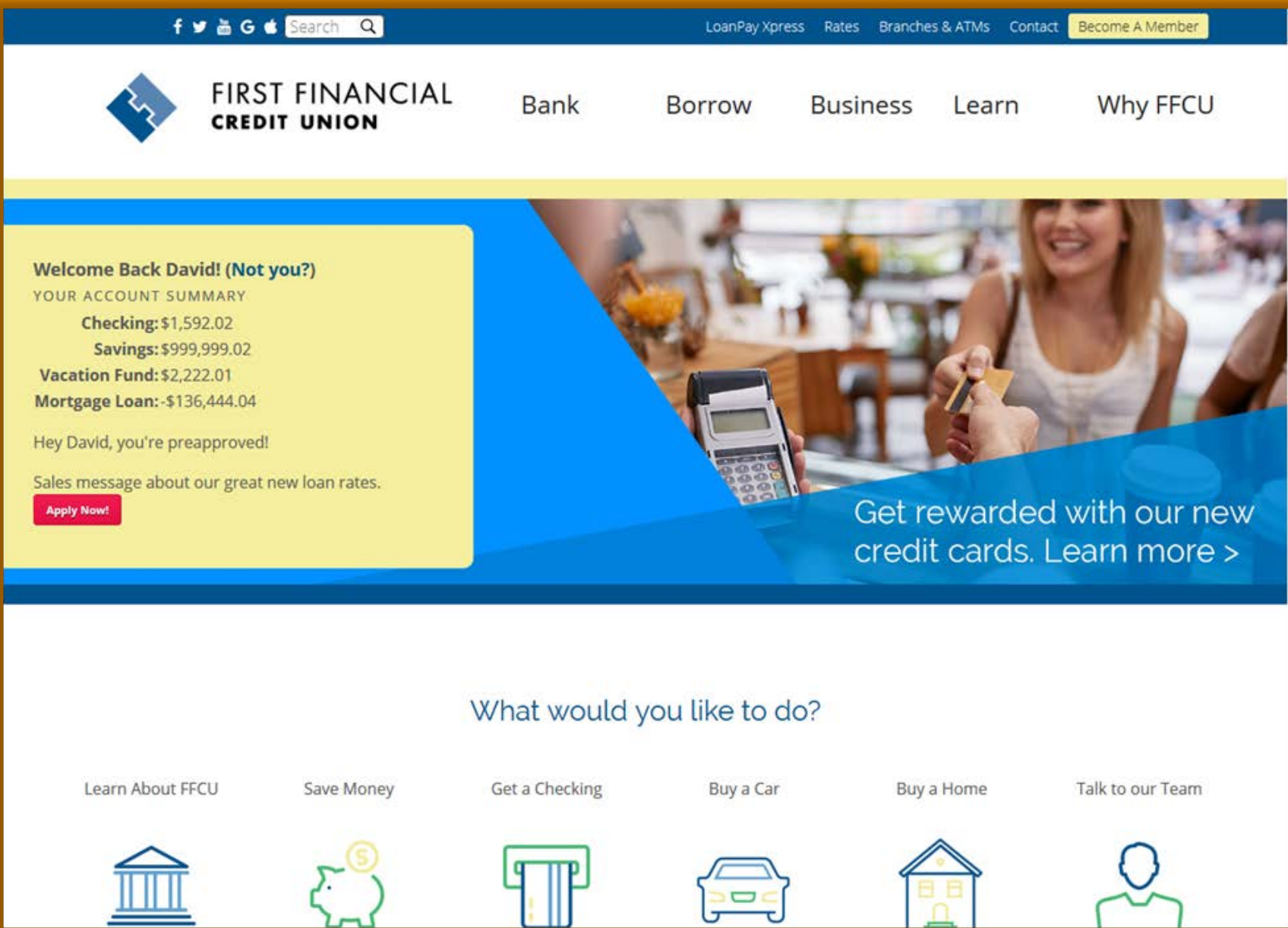
Showing first visit, or unauthenticated visit to a website. Once authenticated a cookie is set on the browser for future visits

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The screenshot displays the homepage of the First Financial Credit Union. At the top, a dark blue navigation bar contains social media icons (Facebook, Twitter, YouTube, Google+, Apple), a search bar, and links for 'LoanPay Xpress', 'Rates', 'Branches & ATMs', 'Contact', and a 'Become A Member' button. Below this, a white header features the 'FIRST FINANCIAL CREDIT UNION' logo and a menu with 'Bank', 'Borrow', 'Business', 'Learn', and 'Why FFCU'. The main content area is a large blue banner. On the left, a yellow box titled 'Online Banking Secure Login' contains a message: 'If you have not setup your username, please enter your account number.' It includes input fields for 'Username:' and 'Password:', a 'Login' button, and a link 'I forgot my password'. To the right of the login box is a small 'PIB Personal Internet Branch' logo. The right side of the banner features a background image of a smiling woman holding a credit card and a payment terminal, with the text 'Get rewarded with our new credit cards. Learn more >'. Below the banner, a section titled 'What would you like to do?' offers six options with corresponding icons: 'Learn About FFCU' (bank building), 'Save Money' (piggy bank), 'Get a Checking' (ATM), 'Buy a Car' (car), 'Buy a Home' (house), and 'Talk to our Team' (person icon).

# CONCEPT – PARTIAL AUTHENTICATION – WELCOME BACK

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



# 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.





# CONCEPT – PARTIAL LOGIN – DARK PANELS

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



☐ 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







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 13<sup>TH</sup> ANNOUNCEMENT SIGNALLED SOME BIG CHANGES

**In the Kitchen: API-95 and Online '19: Foundation Projects for Our Future**

Resources In the Kitchen

**API-95 and Online '19: Foundation Projects for Our Future**

Chefs for this recipe: [Brian Maurer](#) and [Ken Vaughn](#)

For companies like ours, the key to long-term sustainability is the evolution of a product's foundation. Our network is based on technology solutions that are counted on over the long haul. As CU\*Answers approaches its 50<sup>th</sup> anniversary, we can look back over the decades and show how we have worked to keep our software and solutions fresh and constantly evolving.

That same philosophy was what drove the FEP/ING projects back in 2013-2014, when we proved that our network had the chops to take on a significant infrastructure project. The knowledge and confidence we gained back then are serving us well as we tackle the next big thing you and your members will need for your future.

The catchy name for our latest foundation projects? **API-95 and Online '19**

**API-95 and Online-19 in 50 Words**

In 2018, we'll complete the migration of 95% of It's Me 247 desktop and mobile web programs from a socket-based platform to a web-service API platform (API-95). In 2019 we will use this platform to envision a new incarnation of It's Me 247 for desktop and mobile users (Online '19).

**What does this mean to me?**

API-95 is the future of our desktop and mobile platforms. It is a milestone and the beginning of bigger things all in one. It opens the door not only for new ideas for our core products but also for new ways to serve our members. API-95 is the future of our core products.

This release means that all channels - desktop, mobile web, mobile app - will be using the same API platform for authenticating your members. And this API is available to your third-party app developers as well.

[Read about how the implementation of API authentication will affect your credit union](#)

**In This Section**

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- Same Day ACH
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- Non-Member Notes
- RDC Projects in the Works
- CU Self-Directed Data Floods
- Online Forms: introducing the "It's M
- EFT Card Control Projects in the Wo
- Bill Pay Projects in the Pipeline
- Online Service Projects in the Bn

Viewing Check... CU\*Answers  
Teller 3P: Ta...  
Building Eng...  
24x7 Focus C...  
Chat with us  
Type your message here

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

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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

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

### Optional

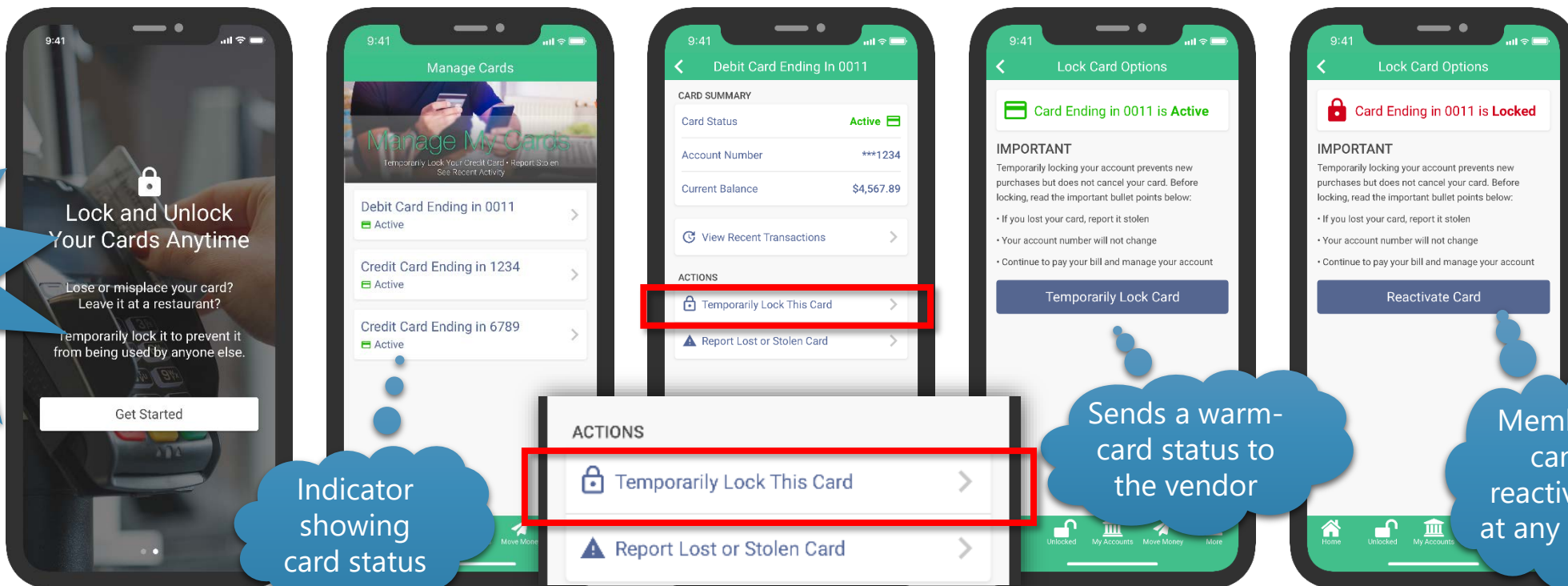
App Controls	\$50.00 Per Month
Graphic Ad Feature Linking	\$250 per feature

**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)

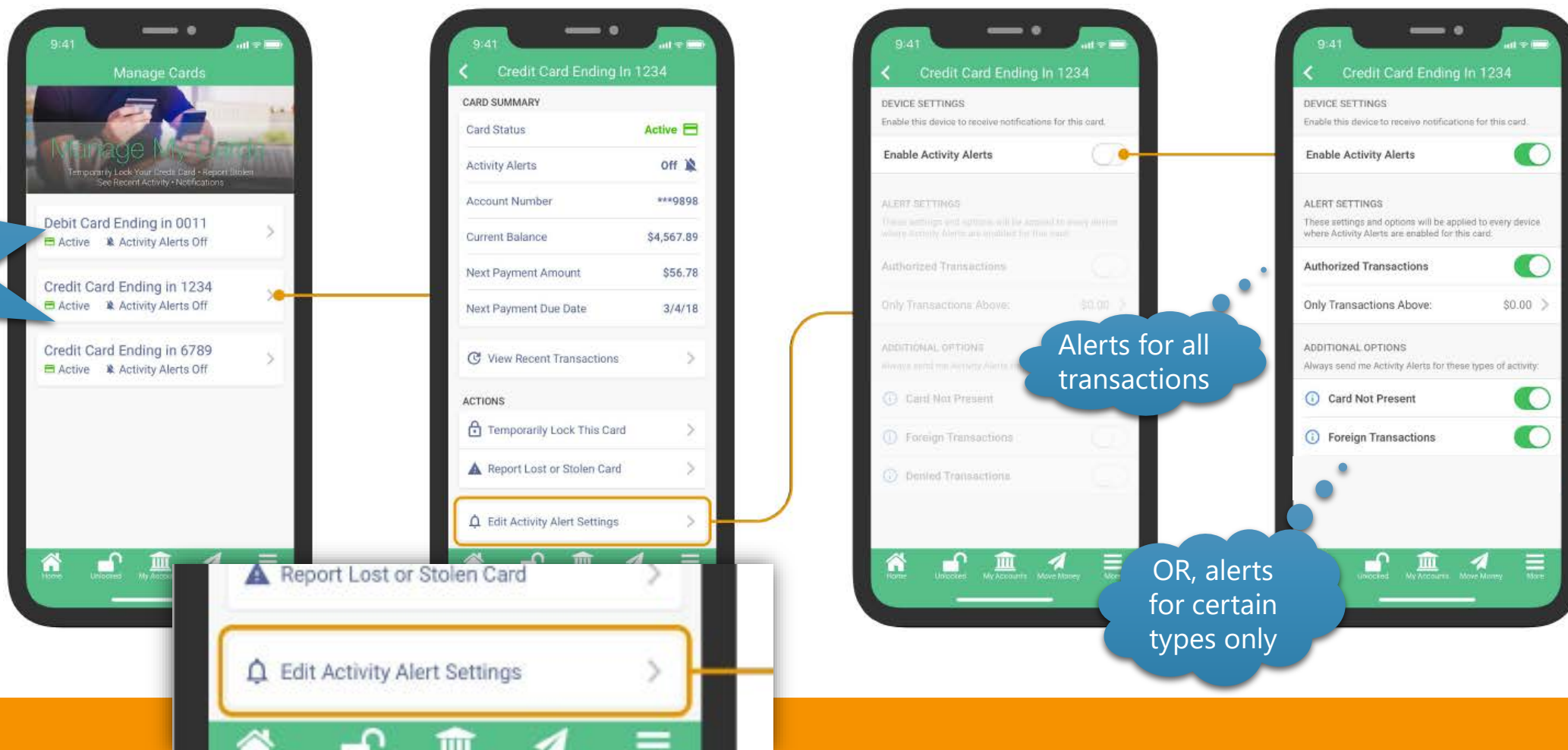


# BETTER YET, PUSH NOTIFICATIONS ARE BASED ON AN ENGINE WE CAN LEVERAGE

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

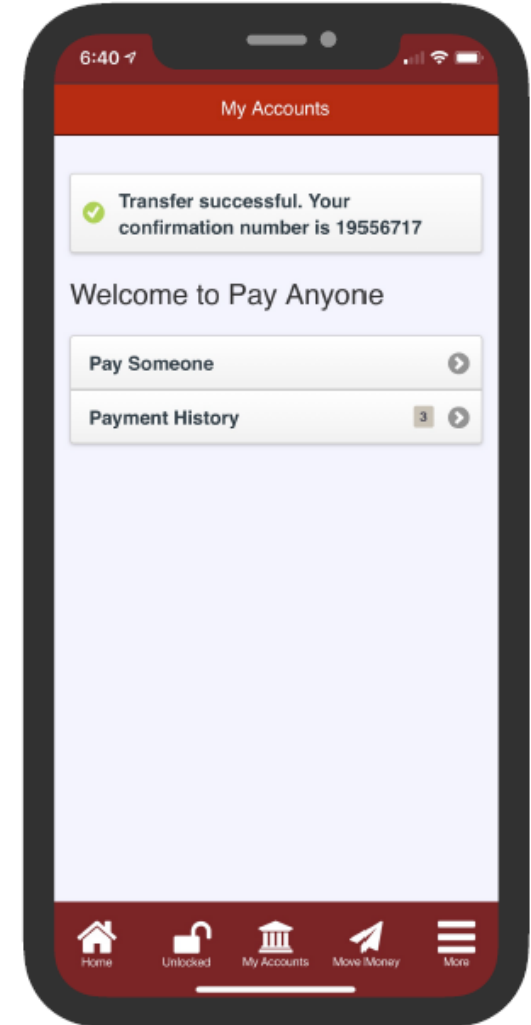
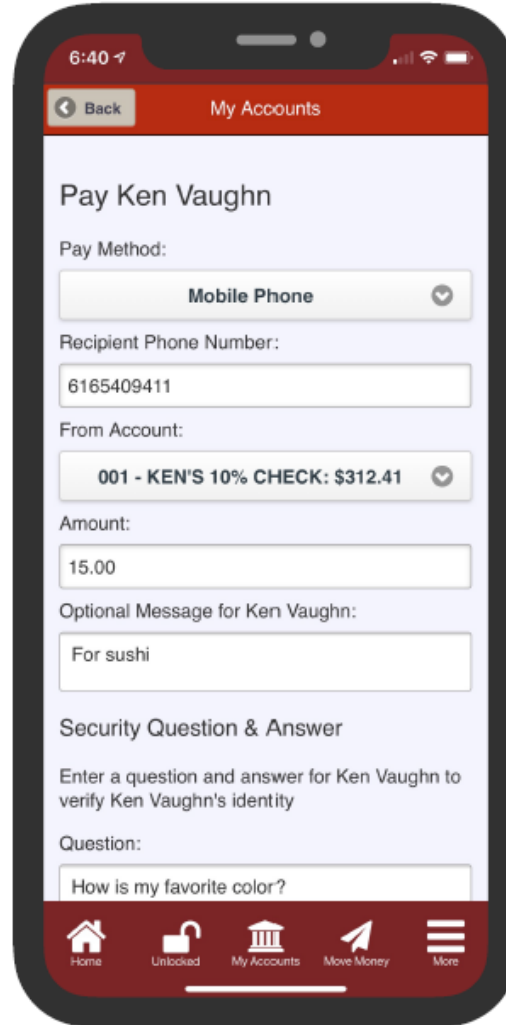
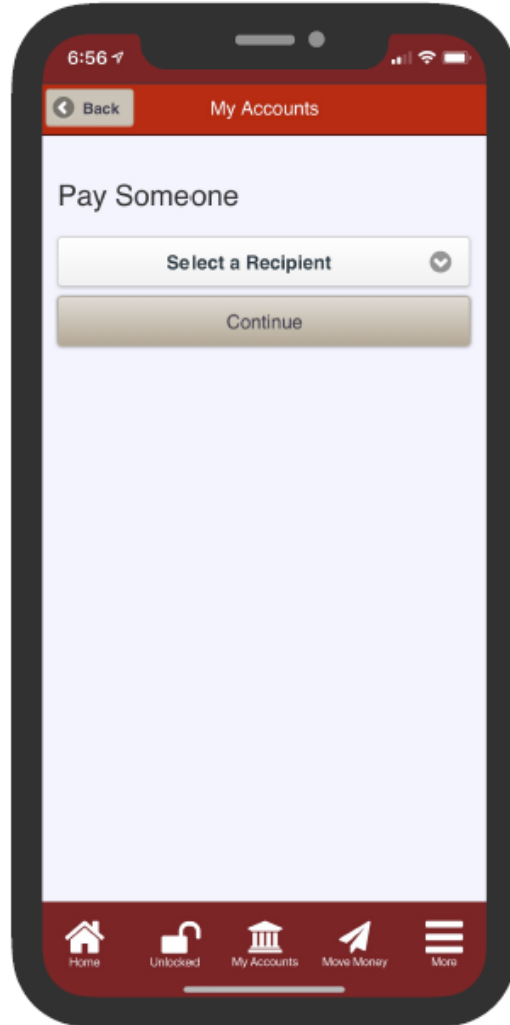


# WHAT SMALL-AUDIENCE APP APPROACHES MAKE SENSE TO YOU?

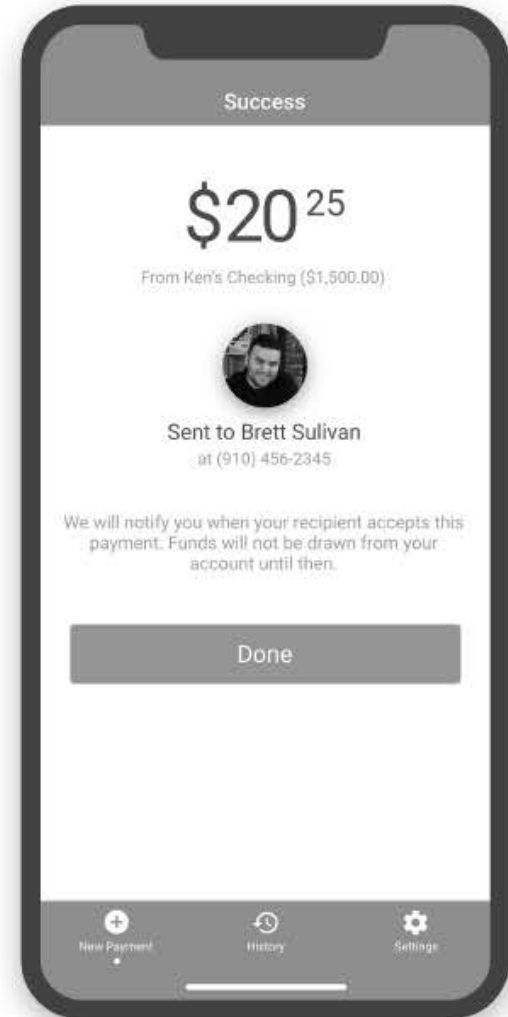
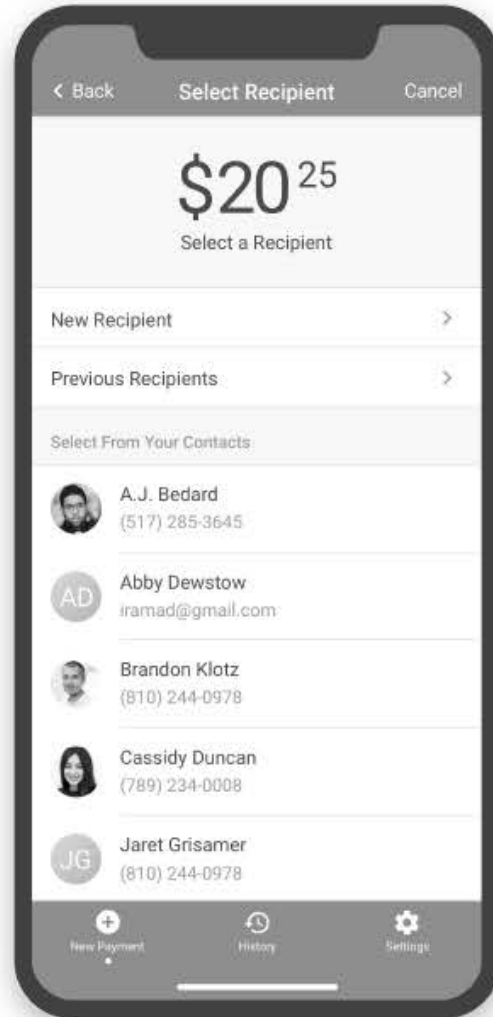
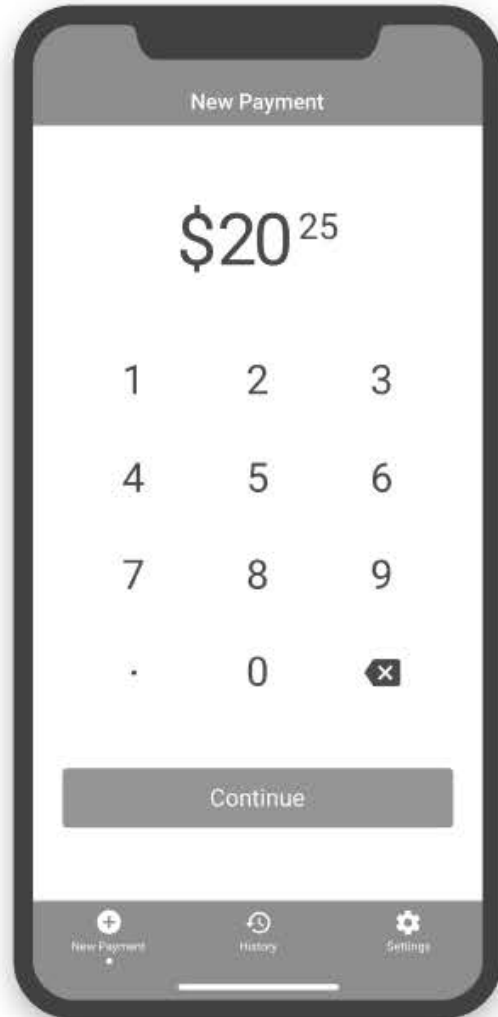
MICRO APPS WILL CREATE A RICH ENVIRONMENT FOR INNOVATION...THE KEY TO CHANGE

- 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?

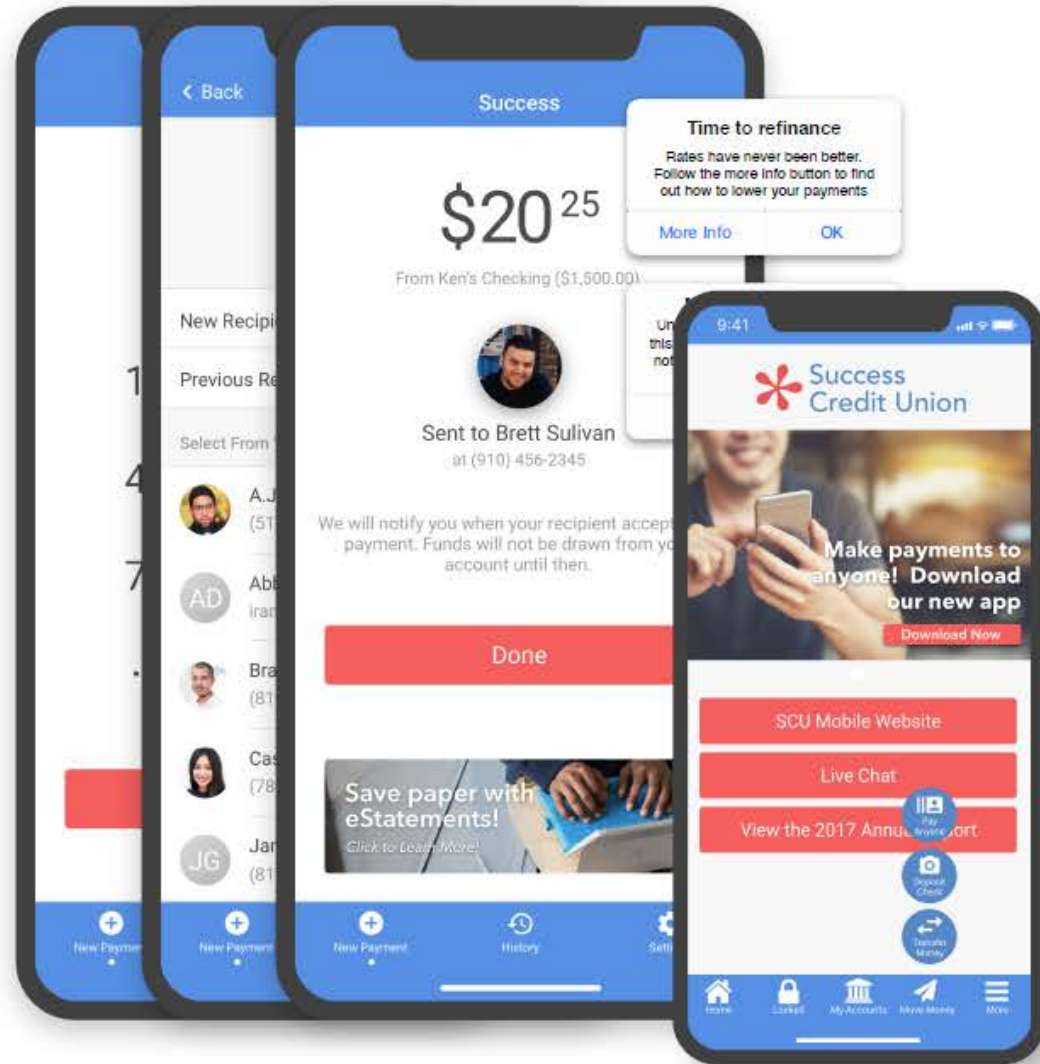
# Current Mobile Web P2P Implementation



# 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

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SAVE  
THE  
DATE

**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 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

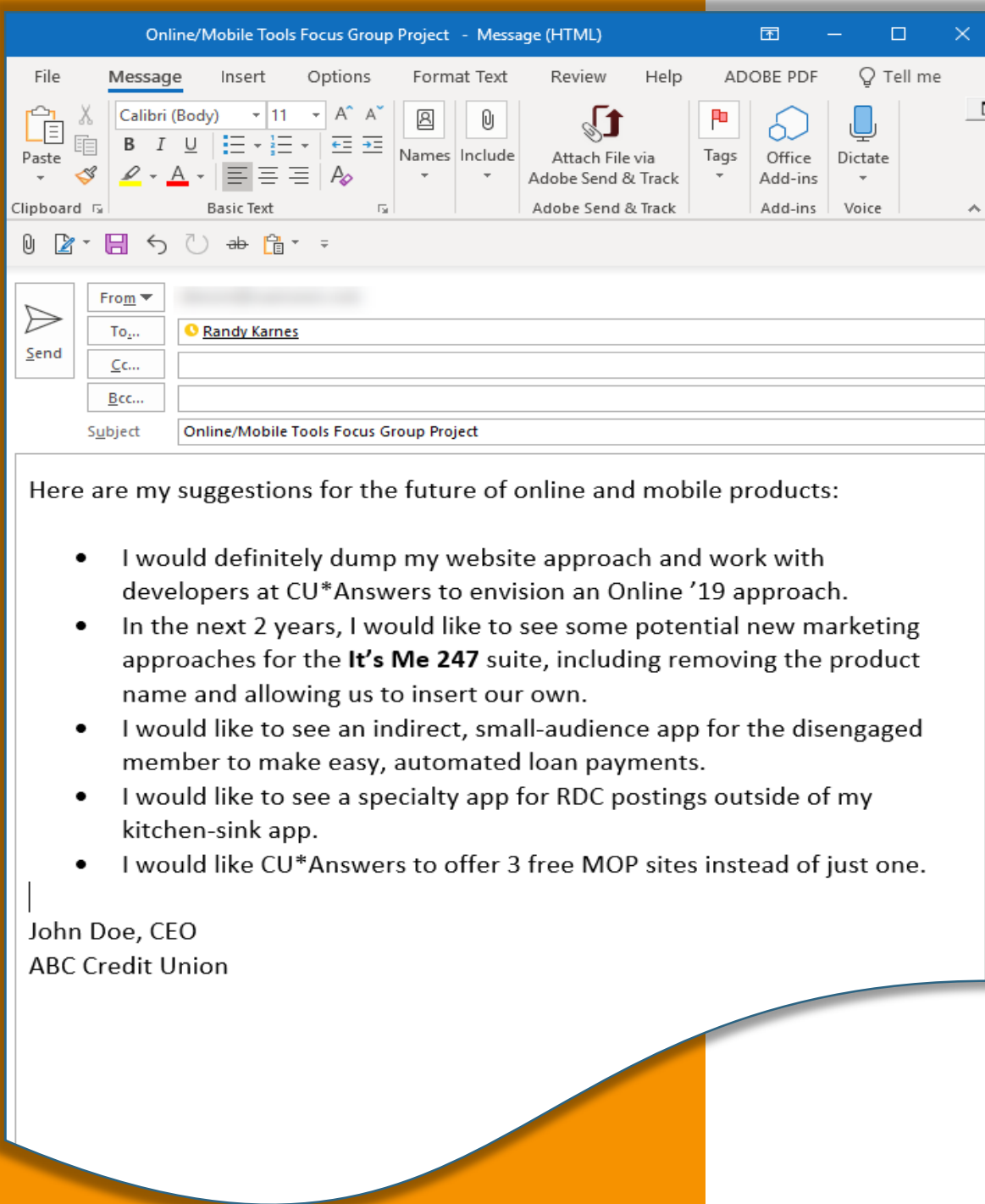
## WHAT'S NEXT?

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

## 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

In your packet







# **2018 CEO Strategic Developers Boot Camp**

**THANK YOU!**