DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS

Online ’19
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
OPTICS THAT MIGHT CHANGE YOUR MIND

ORCHESTRATING THE DANCE

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

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
What’s the Difference Between You and the Network?
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

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

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A CU*ANSWERS TEMPLATE FOR ONLINE/MOBILE TOOLS

THE MOBILE TECHNOLOGIES GROUP
PUTTING A STAKE IN THE GROUND

THE SEPT 13TH ANNOUNCEMENT SIGNALED SOME BIG CHANGES

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

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### Project Estimates

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<th>Cost</th>
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<tr>
<td>Augeo Credit Card Rewards SSO Integration</td>
<td>$3000.00</td>
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<td>Android Development (30 hrs)</td>
<td>($3000 @ 50% discount) $1500.00</td>
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<td>MX (Money Desktop) SSO Integration</td>
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<td>iOS Development (20 hrs)</td>
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<td>Android Development (20 hrs)</td>
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<td>MobiMoney SSO / API Integration</td>
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<td>Product &amp; UI Design (40 hrs)</td>
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<td>iOS Development (120 hrs)</td>
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<td>Android Development (120 hrs)</td>
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<td>Co-op ATM / Branch Locator API Integration</td>
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<td>iOS Development (40 hrs)</td>
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<td>Android Development (40 hrs)</td>
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### Optional

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<th>Service</th>
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<tr>
<td>App Controls</td>
<td>$50.00 Per Month</td>
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<tr>
<td>Graphic Ad Feature Linking</td>
<td>$250 per feature</td>
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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 LEVERAGE BY THIRD PARTIES

CARD NOTIFICATIONS FOR MOBILE APP (18.10)

Alerts for all transactions

OR, alerts for certain types only
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 FNTEC mobile applications. Our developers have delivered in complex biometric authentication integrations including Apple’s FaceID, which this team delivered to our member within a week of its release.

**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.

**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.

**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 (MagicWriter)
- 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 Technologies • DHD Project & Research Request Types

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 the CU Publisher: Request Center.

Form Generator Enhancement
For new enhancements of functionality to the 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?
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.
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
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.
THANK YOU!

2018 CEO Strategic Developers Boot Camp