



What is the future of the **It's Me 247** suite?

HOW WILL THE MOBILE BUSINESS CHANGE HOW
WE THINK ABOUT THESE CHANNELS?

What is the future of the **It's Me 247** suite?

LET'S FOCUS ON ONLINE BANKING FIRST

- Online banking mirrors CU*BASE in that it is one software application that serves many
 - **It's Me 247** serves nearly 300 CUs with 2.5 million members, and handles over a million sessions a month
 - The **It's Me 247** brand and its general look turns 12 years old this year
 - Last November CEOs discussed what's next for the brand and the look-and-feel – is it time for a simple facelift, or is it time for a radical change?
 - Now that the foundation of **It's Me 247** is approaching a tipping point as to its use of APIs, we do have radical options should we decide to invest – the biggest idea is blending online banking services with websites (Online '19)
- The primary projects we'll take on over the next 12 months:
 - Internet LOS already discussed
 - A partnership with MTG to revitalize PIB as a base security platform for how members use these channels
 - A partnership with MTG to complete a new navigation for our HTML **It's Me 247** Mobile Web
 - Deeper dive with **It's My Biz 247**
- Everyone will drive the OLB team over the next 18 months to activate their priority APIs**

Personal Internet Banking (PIB) re-envisioned for the next decade



MOBILE AND MACO MAY FINALLY MAKE THIS A MEMBER TOOL

- Since the introduction of PIB in 2006 (*yes, PIB even pre-dates It's Me 247!*), the world has changed
 - We built an amazing foundation to appease the regulatory/security community, but the member experience was something CUs never really wanted
- Opportunities to take everything prime time:
 - Create a mobile PIB dashboard, ready for members to use
 - Revisit and remove some security concepts that have fallen out of favor
 - Re-document, retrain, and recommit our network to the idea that members control their experiences via desktop banking or mobile access

QUICK PIB STATS

FOR CU*ANSWERS ONLINE CLIENTS
AS OF 11/2018

67 CUs (**35%**) have it enabled

69 CUs (**37%**) don't have
PIB enabled at all

54 CUs (**28%**) don't let
members change their
own PIB settings

Personal Internet Banking (PIB) re-envisioned



Success Credit Union

Create Your PIB Profile

Create a Username:
tugboat12

Create a Password:
.....

Password Requirements

- 6-10 characters
- One Uppercase Letter
- One Lowercase Letter
- One Number
- One Special Character
- No Spaces

Retype Password:
Password

Create Profile

Have more than one Credit Union membership?

Your Personal Internet Branch.

Welcome to PIB, the security controls for your online banking at Success Credit Union. We offer you a suite of security features to control how, where, and when your online accounts can be accessed. Your branch, your choice!

- Geographic Restrictions**
Set restrictions so your account can only be accessed in our country, state, or city.
- Time & Date Restrictions**
Only allow your accounts to be accessed at certain times or days of the week.
- Transfer & Deposit Settings**
Controls where your money can be moved, as well as how much.
- Require Device Registration**
Let your accounts be accessed on computers you trust.

Success Credit Union

- Geographic Restrictions** [Edit]
Map showing access area: Grand Rapids, Michigan, United States
- Time & Date Restrictions** [Edit]
Online Banking Available: Sun, Mon, Tue, Wed, Thur, Fri, Sat
- Transfers & Deposits** [Edit]
Features: Transfers Between My Own, Transfers To Other It's Me, Transfers To Other Financial, Automatic Deposit (ACH), Check Services

No more wizard...jump right to the setting you need

9:41 pib.it sme247.com

PIB Dashboard

- Geographic Restrictions [Edit] No Restrictions
- Time & Date Restrictions [Edit] No Restrictions
- Transfers & Deposits [Edit] No Restrictions
- Check Services [Edit] No Restrictions
- New Accounts & Loans [Edit] No Restrictions
- Personal Account Information [Edit] No Restrictions

9:41 pib.it sme247.com

PIB Dashboard

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Map showing access area: Grand Rapids, Michigan, United States
- Time & Date Restrictions** [Edit]
Online Banking Available: Sun, Mon, Tue, Wed, Thur, Fri, Sat



Check it out in the app!





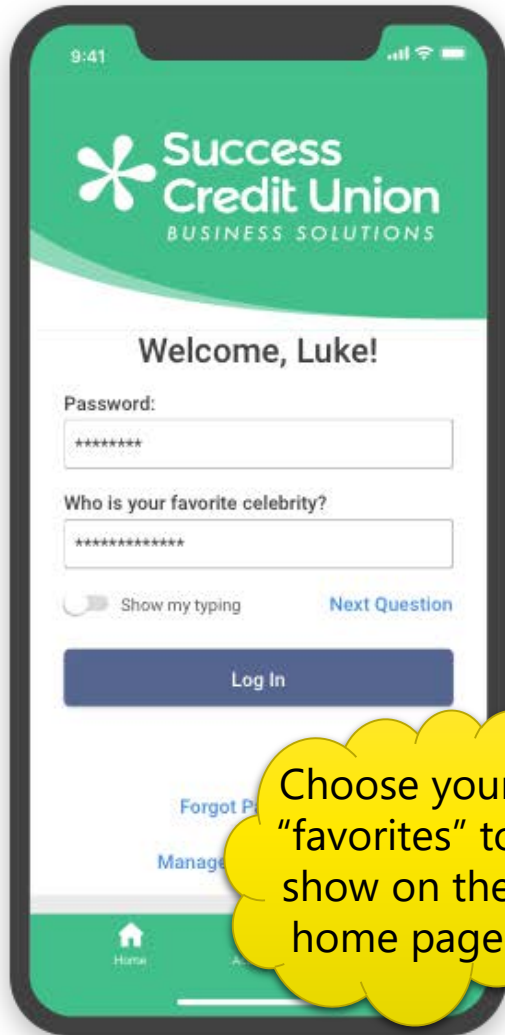
A new navigation for mobile web, both **It's Me 247** and **It's My Biz 247**

OUR HTML MOBILE WEB SOLUTIONS AT THE CORE OF EVERYTHING MOBILE

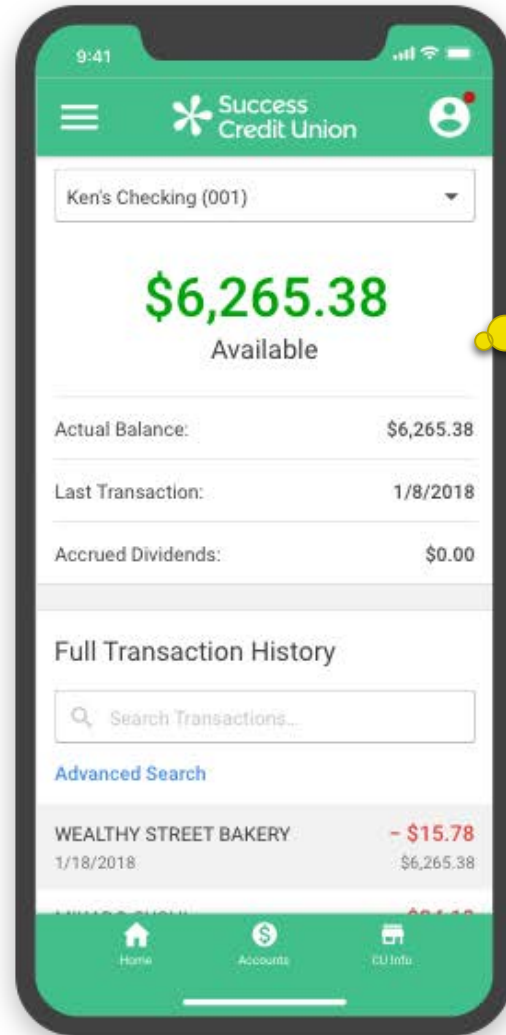
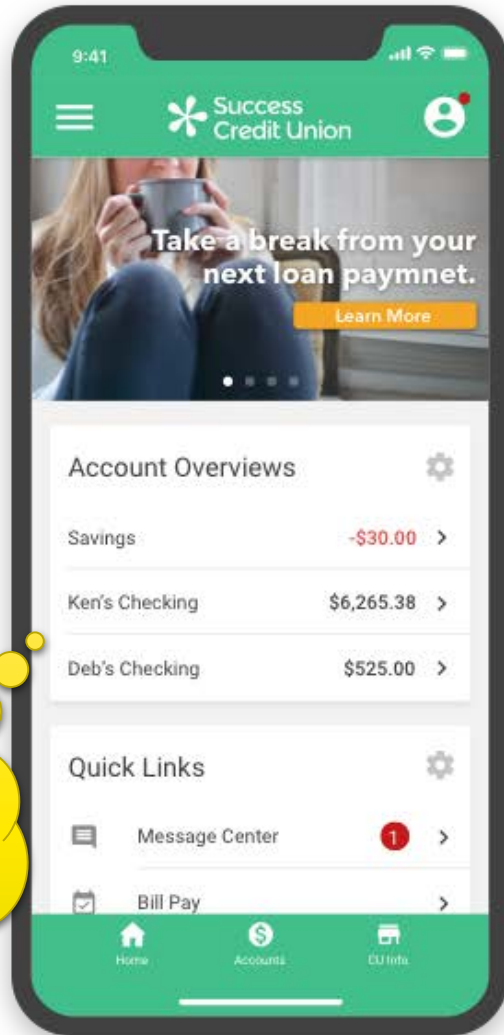
- Early in 2019 we committed to a mobile web solution for **It's My Biz 247**
 - While it's not clear that every business wants a mobile solution, it does provide us a new opportunity
- We decided to introduce a new mobile navigation through **It's My Biz 247** users, as a proof-of-concept and testing ground
 - By now both the market and our internal teams have a new expectation for what mobile web should look like and what features it should have

By October 2020, we will work with CUs to introduce this new nav as the foundation for all **It's Me 247** mobile web users in the network

It's My Biz 247 mobile web beta tests are underway right now, but the limited audience is both a blessing and a curse – we need to get more people involved



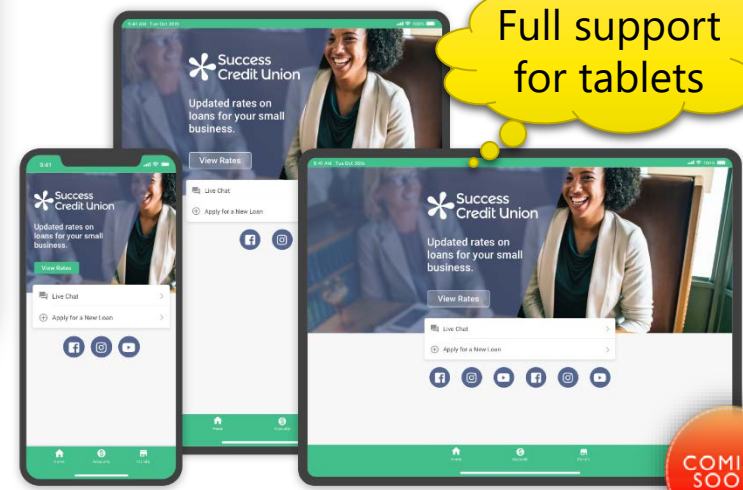
Choose your "favorites" to show on the home page



Quick look at balance and recent transactions



Check it out in the app!







Full support for tablets

COMING SOON!





Is the Internet the best place to engage a new class of members?

ARE BUSINESS SERVICES OLD SCHOOL, OR CAN WE START WITH A NEW SCHOOL APPROACH?

 RETAIL	 BIZ	 PRO	 EXPERT
<ul style="list-style-type: none"> Existing It's Me 247 for individual members 	<ul style="list-style-type: none"> Re-skin of It's Me 247 retail for members who happen to have businesses 	<ul style="list-style-type: none"> Business online/mobile banking platform for businesses who are members 	<ul style="list-style-type: none"> Business online/mobile banking platform for businesses who are members
<ul style="list-style-type: none"> Single login authentication (PIB) 	<ul style="list-style-type: none"> Single login authentication (PIB) 	<ul style="list-style-type: none"> Multi-login authentication (PIB MLO) 	<ul style="list-style-type: none"> Multi-login authentication (PIB MLO)
<ul style="list-style-type: none"> Standard bill pay 	<ul style="list-style-type: none"> Standard bill pay 	<ul style="list-style-type: none"> Business bill pay (?) 	<ul style="list-style-type: none"> AutoBooks
<ul style="list-style-type: none"> RDC 	<ul style="list-style-type: none"> RDC 	<ul style="list-style-type: none"> RDC 	<ul style="list-style-type: none"> Merchant Capture
<ul style="list-style-type: none"> VSB 	<ul style="list-style-type: none"> VSB 	<ul style="list-style-type: none"> VSB 	<ul style="list-style-type: none"> Multi-login VSB (?)
<ul style="list-style-type: none"> Packaged with the e-Commerce fee 	<ul style="list-style-type: none"> \$0.50/user/month 	<ul style="list-style-type: none"> \$0.75/user/month 	<ul style="list-style-type: none"> \$1.00/user/month

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We're implementing this fee in **October 2019**

The Internet is a perfect place to hang out your shingle

BUT BUILDING SIGNIFICANT REVENUES WITH BUSINESS MEMBERS TAKES FAR MORE THAN HANGING OUT A SHINGLE



It's My Biz 247

At a Glance

cuasterisk.com
network

OVERVIEW

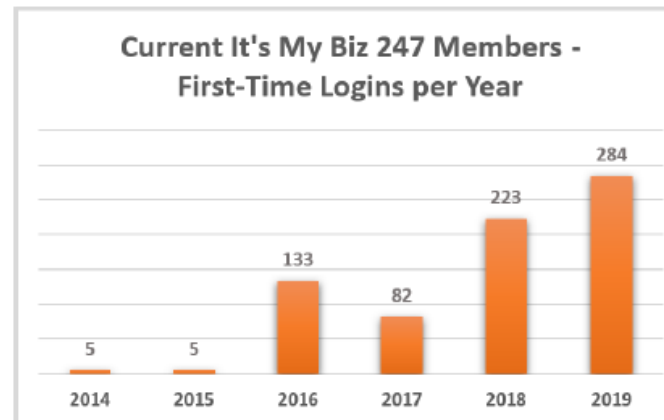
Credit Union Utilization = 8% of all CU*BASE credit unions have turned on **It's My Biz 247** online banking.

Membership Utilization = Participant CUs generally see low numbers of membership utilization, with a few exceptions.

Monthly Login Activity = The **It's My Biz 247** memberships average 75% active with at least 1 login in a given month.

All Network	It's My Biz 247		Biz Footprint
270	22	Credit Unions	8%
2.35 M	733	Memberships	0.03%
--	1292	User Profiles	--
--	1.8	User Profiles per Membership (Avg)	--
36%	75%	% Memberships Logging In	+ 39%
14.8	14.4	Monthly Logins (Avg)	- 0.2

TRENDING FIRST-TIME USE



A trend of memberships first setting up **It's My Biz 247** logins displays recent growth of the service in 2018 into 2019.

40%, or 2 in 5 of all memberships currently set up with **It's My Biz 247** have started using it this year - 2019.

The first login is identified from the membership's recorded EULA acceptance date.

Announcing our first 2020 Boot Camp: A formal business platform design team

2019 SAW A RASH OF INQUIRIES ABOUT OUR BUSINESS PLATFORM DESIGN

- Throughout 2020, I want to work with CU leaders who are focused on the business member community and its opportunities:
 - Developing a member approach and the data configuration that identifies opportunities and results
 - Plant the stake: what to call out on the Internet that announces your arrival as a CU for businesses
 - Approaches for savings products and miscellaneous savings-related services
 - Approaches for lending prices and miscellaneous loan services
 - Internet online/mobile channel products
 - Analyzing business members as direct members and their potential membership impact as SEGs
 - Developing packages for business profiles
 - 3rd party vendor integrations and products, and services the CU is planning on

Is developing a business platform a CUSO investment, or it is a credit union *a la carte* shopping experience? We need to answer this question in 2020



Announcing our first 2020 Business Platform Development Project:
A formal business plan and advisory board

2019 SAW A RASH OF BUSINESS OPPORTUNITIES

- Throughout 2020, the CU leadership will lead business opportunities
- Develop data configuration opportunities and
- Plant the seeds for Internet CU
- Approaches for savings miscellaneous savings-



The CMS consulting team that will coordinate our business platform development and advisory board

KICKOFF MEETING AT THE NOVEMBER 2019 CEO STRATEGIES EVENT

DESIGN

services and miscellaneous products

members as direct members membership impact as SEGs

business profiles

products, and

training on

Is developing a business platform a CUSO or a credit union *a la carte* shopping experience? We need to answer this question in 2020

Positive Pay: A partnership between eDOC and CU*BASE

WHY WE NEED A BUSINESS PLATFORM DESIGN TEAM AND A BROADER VISION

One of the products that seems to be on people's minds for 2020 is **Positive Pay**

■ How it works:

- A business member's check register is used to verify whether a check should be cleared or not by the check processor
 - eDOC holds the member's check register
- The checking account needs to be identified in CU*BASE in case any checks are presented via in-house drafts or converted to an ACH item
 - CU*BASE verifies activity against eDOC's member check file

■ Potential issues:

- Should CU*Answers support multiple check processing vendors? What happens if the check processor's approach is different?
- How do we handle CUs who may want to provide check clearing services across the counter to these members? What other features will CUs differ on in using a Positive Pay platform?
- There is no standard to certify against or ratify for the CU or the member – just competitive solutions to consider

It's My Biz Credit Union

SITE MAP | MANAGE MY SECURITY | LOGOUT

It's My Biz 247
Online Banking

Info Center | Accounts | New Accounts | **Biz Services** | Documents | Transfers

Employee Janeadmin
Company: ABC Company
Message Center: Unread: 3

Account Summary

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	BIZ SAVINGS	\$13.32	\$18.32	8/26/2013	\$0.00
009	BIZ CHECKING	\$1,056.24	\$1,056.24	8/26/2013	\$0.00

Page will timeout in 14:43

Training Credit Union

HELP | MANAGE MY SECURITY | LOGOUT

It's My Biz 247
Online Banking

Info Center | Accounts | New Accounts | Biz Services | Documents | Transfers | Positive Pay

Exceptions | Outstanding | **Add Checks** | History | Reports | Manual | **Upload**

Upload a CSV file or click Manual to add information manually

Update mapping

COMING SOON!

Training Credit Union

HELP | MANAGE MY SECURITY | LOGOUT

It's My Biz 247
Online Banking

Info Center | Accounts | New Accounts | Biz Services | Documents | Transfers | Positive Pay

Exceptions | Outstanding | Add Checks | History | Reports | Save

Account #	Check #	Amount	Exception Type	Approve	Decline	Reason
*****3009	1008	200.00	Amount Mismatched: Expected 250.80	<input type="checkbox"/>	<input type="checkbox"/>	
*****3009	1007	500.00	Void/Stop Item	<input type="checkbox"/>	<input type="checkbox"/>	
*****3009	1006	675.89	Amount Mismatched: Expected 675	<input type="checkbox"/>	<input type="checkbox"/>	
*****3009	1001	4000.00	Void/Stop Item	<input type="checkbox"/>	<input type="checkbox"/>	

Speaking of things specific to check processors...

LIVE FOR CU*CHECK IP CLIENTS IN 19.05; DOORS OPEN FOR OTHERS IN 19.10

Session 0 CU*BASE GOLD Edition - Additional Transaction Information

Account 2-110 ANNE G MEMBER
Receipt available for reprint No Seq # 0015162

Business Date	Activity Date	Activity Time	Amount	Balance	Check#
Jan 23, 2019	Jan 23, 2019	19:18:43	6,810.00-	49,459.43	10019

Transaction description
CHECK 00003089268

Employee or Shared Branch CUID -C CU*ANSWERS OPERATIONS SUPPORT
MICR account 10000
R&T# 272

[View Check](#)

CU*BASE

05.15.19 DATE
6154
74-8013/2724
PAY TO THE ORDER OF St Lorenz \$ 20.00
Twenty and 00/100 DOLLARS
FOR J. [REDACTED] M.
1: 27 24 80

Access to check images from trans history and working daily exceptions

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help


Update Exceptions/Returns

Trace # 0000
Return code 31 Insuff Funds
Status A

Account # 110, JOHN
Amount 2,775.85

[View Check](#)

DHD Driving API Utilization



CHD DEVELOPER'S HELP DESK

Promoting a Builder's Persona
A Strategy for Building Custom Software with CU*Answers

About Developer's Help Desk

For almost 50 years, CU*Answers has been developing and delivering world class IT solutions to the credit union industry. As a cooperative, our member-owned success is our priority. An important component of this model has been a sustained "do it together" (DIT) process, and to collectively partner to help design and build upon many of these tools. All members of the cooperative design, and through shared resource execution we all succeed. However, this also means that the network has to manage resources and priorities... sometimes, you may wish to go your own, DIY way.

In many ways, our philosophy for providing a DIT development strategy will never change. CU*Answers will always develop a regular stream of new software tools and core CU*BASE releases. For many clients, this will remain a perfect fit. However, for others, they are anxious to take their development ideas to a higher level.

Our Developer's Help Desk (DHD) represents an exciting vision for how client software development projects are handled at CU*Answers. It is uniquely targeted to facilitate the process by which clients design, build, and manage custom projects in an innovative (DIY) way.

Challenging clients to develop software in a creative way!

I want to build something!

→ Look inside for more information

CU*ANSWERS



CHD DEVELOPER'S HELP DESK

Promoting a Builder's Persona
A Strategy for Building Custom Software with CU*Answers

DHD Overview

The Developer's Help Desk (DHD) provides a means of facilitating the process by which clients design, build, and manage custom projects in an innovative way.

The DHD combines a sleek, informative website along with an Online Store for clients/ developers to immediately shop for a desired solution. This virtual store is intended to provide a retail shopping experience for easily ordering a variety of Off-the Shelf products and services for which CU*Answers has previously developed, or getting started with a Design Studio (custom) project request. By having grouped various project types into individual categories (i.e. departments), we are able to offer a simpler, more streamlined approach for clients to be able to quickly review. Whether ordering a "turnkey" project such as converting from one supported DIT switch to another, installing a new Design Studio request, or even purchasing professional services to help architect your own solution outside of CU*Answers, the DHD team is here to assist!

In essence, we're here to talk about what you want to build, not necessarily what CU*Answers has already built. This represents a refreshing way of thinking and potentially offers a creative opportunity for how any credit union may partner with CU*Answers.

Key Benefits

- Providing clients an opportunity to collaborate with CU*Answers for developing software solutions.
- Offering an Online Shopping outlet - to easily review and purchase various products and services.
- Uniquely targeted to a client who potentially wants to design, build and manage a project for themselves.
- You are the boss, empowered to tell us your vision and connecting only for those CU*Answers services required.
- Think of DHD as your projects general contractor, helping determine the level of professional services needed from CU*Answers, and then bidding out the job accordingly.
- Our subcontractors represent our project developers/ programmers, technical writers, quality controllers, marketing experts, etc... you simply pay as per the bid for completing the job.
- Project management expertise - just tell us what you want!

Teaching & challenging clients to think and do things in an exciting way!

CU*ANSWERS

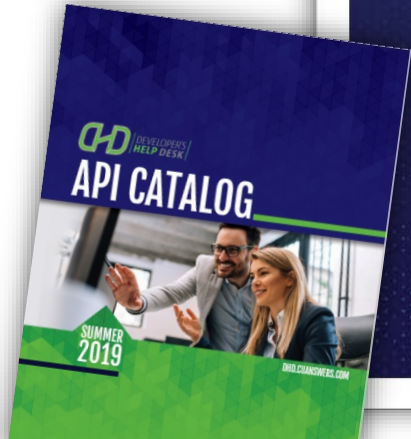
Get Started!

Scott Page
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spage@cuanswers.com
616-285-5711 x 103

Kristian Daniel
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dhd.cuanswers.com

Challenging clients to develop software in a creative way!



CHD DEVELOPER'S HELP DESK

API CATALOG

SUMMER 2019

CU*ANSWERS

See Scott Page at the DHD vendor table if you need an updated API catalog for your 2020 projects



Celebrating our 2nd Anniversary!

Some cool stats, just a beginning...

Projects Activity:

- 1,023 – # project requests
- \$2.65 Million – total project bids
- 378 – Projects completed
- \$727.2K – invoiced revenue (*plus \$350K+ CU*A direct participation!*)
- 16,000 – Programming hours

Our Online Store:

- 295 total DHD related products (*initially started with 54*)
 - Spanning across 7 different CMS departments
 - Represents 33% of (total) Online Store products
- 130 API products/services listed
 - Features 250+ available APIs
 - Published API catalogs (semi-annual)
- 2,116 page views to the DHD category
 - Represents 7.4% of CU*Answers Store hits

Our DHD Site:

- 4,300 sessions since launch
- Avg. 156 active users per month
- Up 77.46% (of users) from April 2017-2018 to 2018-2019

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dhd.cuanswers.com

New first-time user activation scheme for **It's Me 247**

IN BETA NOW, RELEASING IN 19.10

Secure Online Banking login

If you have not set up your username, please enter your member number.

Username:

Password:

Login

Secure Online Banking login

To enroll in online banking, enter your account number and Social Security Number.

Account Number:

Social Security Number:

Continue

Cancel

First-time User?
Forgot Password

Success Credit Union

Your code has been delivered!

Temporary Access Code

Continue

Did you not get an access code?
 You should have received it within a few minutes. If you feel you have waited long enough, or selected the wrong delivery method, please [request a new code](#).

Page will timeout in 4:52

Success Credit Union

Authenticate Your Identity

As a first-time user of our online banking services, we'll need to verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

- Email me my code at j*****@cuanswers.com**
- Text me my code at (***) ***-8164**
- Text me my code at (***) ***-5040**

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

Send Access Code

Page will timeout in 4:52

9:41 AM

+1 (809) 987-0980

Here is your access code for It's Me 247 Online Banking: 39574. This code will be valid for 30 minutes.

From: It's Me 247 > Hide

To: Debra Smiths >

It's Me 247 Access Code

September 22, 2015 at 11:15 AM

Here is your Access Code: 39574

This code will be valid for 30 minutes.

We recommend deleting this email once you've verified your code.

Success Credit Union | www.successcu.org

Username:

Password:

Next

[I forgot my password](#)

[First-time User? Click here for Standard Login](#)

Federally insured by NCUA

Account Number:

Social Security Number:

Next

Back

Federally insured by NCUA

Authenticate Your Identity

As a first-time user of our online banking services, we'll need to verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

Email me my code at j***@cuanswers.com**

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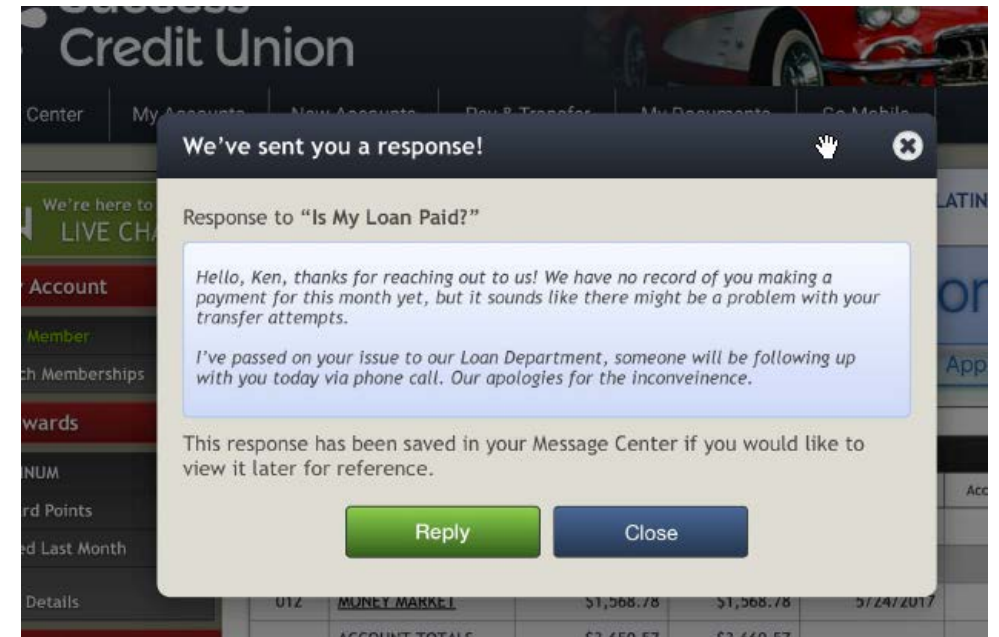
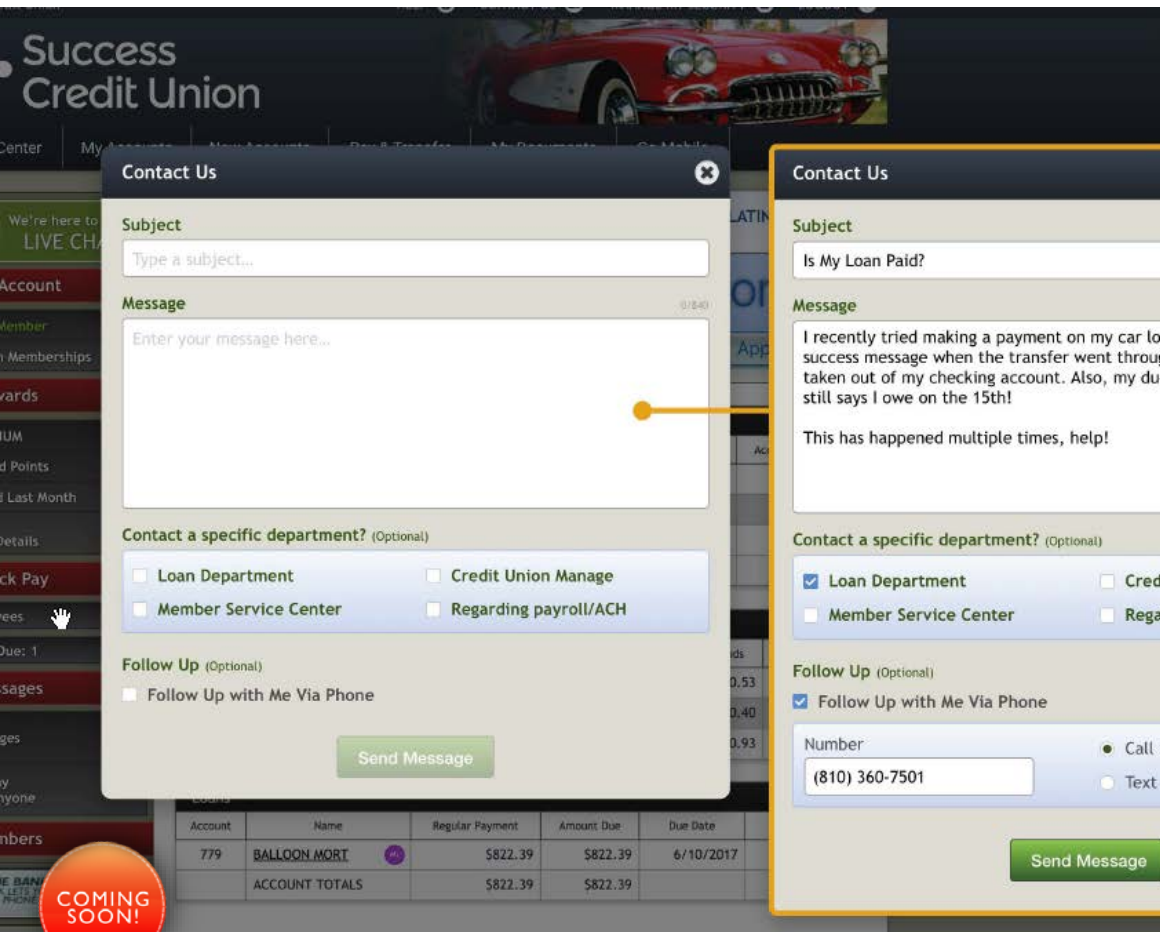
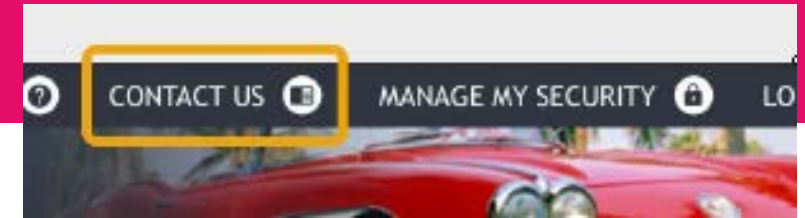
COMING SOON!

Project champion: TruChoice FCU



Private Contacts via It's Me 247

COMING SPRING 2020



Project champion: TruChoice FCU

Can optionally activate secure replies, or use it simply to receive more detailed incoming messages from members

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Work/View Online Banking Requests

Request # Account Last name starting Request date starting [MMDDYYYY]

Request #	Request Date	Account #	Member Name	Subject
29052	May 12, 2018	76009	TYF	Question about my loan payment
29051	May 12, 2018	77137	JEF	Please call me about the document I need to sign
29050	May 12, 2018	62469	ROE	I never received the paperwork you said you would send me
29049	May 12, 2018	17012	DOF	Why did my checking account get a \$35.00 NSF fee?
29048	May 12, 2018	61035	AUS	I need help with my IRA tax documents
	12, 2018	71121	MAI	Problem with a teller on Friday
	11, 2018	68248	TIF	Dividend calculation seems off to me
	11, 2018	68248	TIF	I am interested in a boat loan but can't find the term I'm looking for
	11, 2018	62468	KEV	Can you help me lower my car loan payment?
	11, 2018	34537	MAH	I have a problem with my account
	11, 2018	69674	KOF	Question about a notice I received yesterday
	11, 2018	27655	STF	Please call me about my loan forms
				A notice I received yesterday

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Online Banking Contact Request

Member Request # Request received

Contact Request UPDATE

By phone at This is a new phone number

Directed to

Subject

Message

Reply via Secure Message Center

Your auto loan can be paid ahead up to 3 months, so to cover the two months you'll be gone all you need to do is make a payment of \$950.70 (or \$1,426.05 if you want to go 3 months). You can do this via a transfer in online banking, or give us a call and we can help you over the phone.

As to your credit card, there is a form you can fill out and we'll make the necessary changes to the settings on your card so you do not receive any

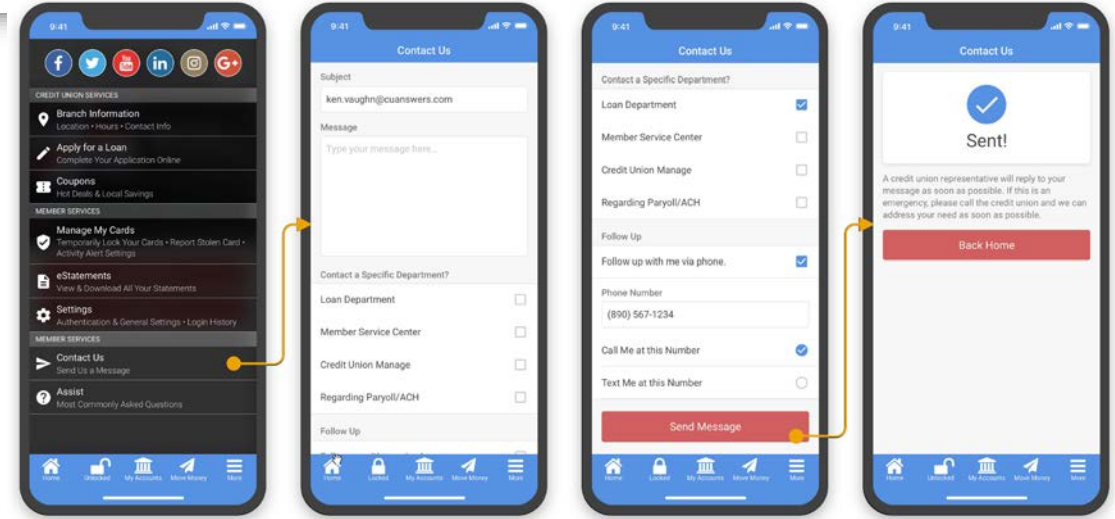
Press Ctrl plus Enter for a new line.

Copy conversation to Tracker type Memo type (leave blank if no copy needed)

Member Info

Send /Delete Request

F6 [5045] 7/05/18



Project champion: TruChoice FCU