



# 2020 Business Plan

Building a Launch Page for the Future

*What's the encore to a 50<sup>th</sup> anniversary celebration?*

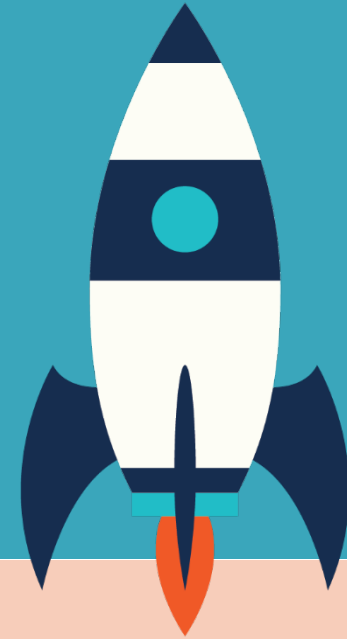
August 2018

# Building a Launch Pad for the Future

## WHAT MAKES A GOOD BUSINESS LAUNCH PAD?

- ⇒ **Projects** that inspire the community with more than a simple one-and-done target...projects that say we have work to do for years and that the benefits along the way will pay dividends
- ⇒ **People** and teams ready to step on stage with evolutionary paths that point to the agendas of our community participants and the marketplace opportunities that will fuel their agendas
- ⇒ **Places** we'll go and new markets we'll open, with the hope that our opportunities will expand not only with new ideas but with new targets as to the people, credit unions, and organizations that will add to our world

# The Projects



Some with a strategic point and target goal,  
some FYIs to track

# Breaking Rules and Resetting Expectations

⇒ **Teller T2** (Express Teller) is setting new standards for:

- ✓ GOLD look-and-feel and screen sizes
- ✓ Search
- ✓ Displaying Photo IDs and other images
- ✓ eReceipts
- ✓ Workflow controls

⇒ **Teller T3**

- ✓ Starting with a Hyosung integration for RVA Financial

Resources
In the Kitchen

Updated August 5, 2019

## Designing Teller Platforms for Our Future (Teller 3P)



May 29 & 30

DESIGNING TELLER PLATFORMS FOR OUR FUTURE (TELLER 3P)

A CEO Strategic Boot Camp Initiative

### A CEO Strategic Boot Camp Initiative

Starting in November, 2018, CU\*Answers has launched a major initiative to rethink the future of teller platforms from a big-picture, strategic point of view. A teller system with a single Swiss-army-knife or kitchen-sink approach will not fit enough credit union tactical units any longer, so we're working with CU leaders to design new teller tools and transactions that will take us into the future.

### Express Teller Update as of August 5, 2019

Here's the latest news on key projects already underway:

[Check out some mockups from the 2019 Leadership Conference presentation.](#)

**NEW!** [View a flowchart showing an overview of the new Express Teller workflow](#)

- Prototype development for the new combined **Search engine** is well underway and we are excited about the possibilities of this powerful and easy-to-use new search mechanism – a single input field where you can enter any data about the member and look for that data across dozens of key data points, including many new ones like driver's license number, phone number, and email address (maybe even online banking username!).
- Design specifications are well underway for new **workflow controls** for Express Teller that will give credit unions unprecedented control over the available features and how the tool works for your tellers. ([View a flowchart](#) showing

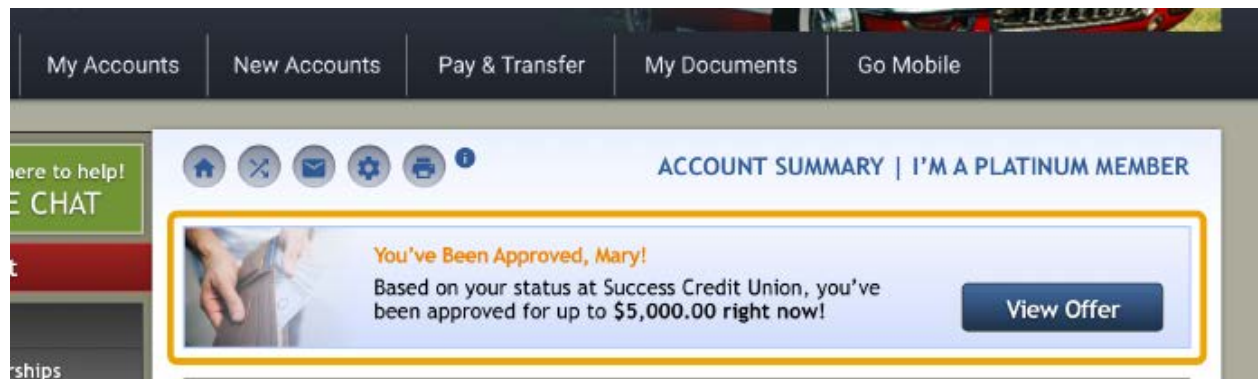
# Partnering With the World While We Build Something Unique

## ⇒ Loan Offers with No Employee Intervention

- ✓ **1Click** credit card offers
- ✓ **Instant loans**, including CD- and share-secured loans
  - ▶ All new eSigning experience!
- ✓ Online **loan modifications**

## ⇒ Decision Models





- ✓ CLR Path
- ✓ Teaming with Sync1



# Highlighting Brands and New Businesses We Hope to Grow

## ⇒ BizLink Projects

- ✓ The next version of **It's My Biz 247** Business Banking
- ✓ Positive Pay

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

## ⇒ Asterisk Intelligence

### “Prove It” Projects

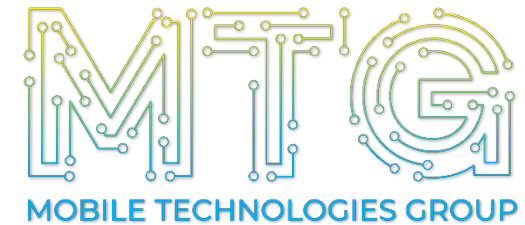


- ✓ Static pool analysis phase 2
- ✓ A new focus on write-off/charge-off recovery data and execution
- ✓ Driving our fraud data platform
- ✓ A partnership between AI and the OpsEngine team
- ✓ **It's Me 247** Optics initiative

# Highlighting Brands and New Businesses We Hope to Grow

## ⇒ MTG Projects

- ✓ New navigation for **It's Me 247** mobile banking
- ✓ New navigation for **It's Me 247** desktop banking
- ✓ **ONLINE 19** Back to the drawing board
- ✓ Flagship Apple and Android Mobile App Version 4.0
- ✓ Micro-Apps Delivery 2020
- ✓ Self-service products from CU Publisher



# Building Prototypes for the Future

## ⇒ Projects to Drive the ACH Suite (and call it out as one)

- ✓ Next Generation A2A
- ✓ New Native UI for ACH Products
- ✓ Accounts Payable Enhancements
- ✓ Evolution of day-to-day ACH



## ⇒ Understanding New ANR Approaches

- ✓ New waiver approaches to fees
- ✓ Channel fee development (different pricing for checks, EFT, ACH, etc.)



# Building Prototypes for the Future

## ⇒ DHD Projects

- ✓ Next suggested product calculator (aka Nostradamus)
- ✓ Direct deposit label calculator and data analysis
- ✓ Telephony integration and caller-on-hold authentication designs



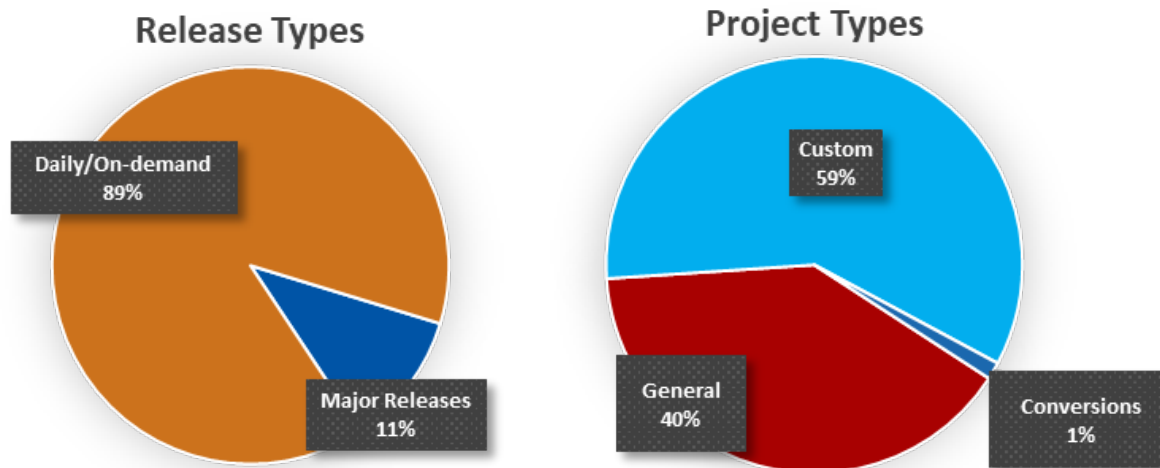
2019 DHD Boot  
Camp



# SIDEBAR: SOFTWARE DEVELOPMENT

## RELEASE FACTORY ANALYSIS: JULY 2018 – JULY 2019

⇒ How long we can keep up this pace, when it comes to other areas for our investment funds? Do we get a bang for our buck at this pace, given how CUs deal with absorbing all the changes?



### Release Type Breakdown

Total projects released July 2018-July 2019: **2,554**

Included in major releases: 280

Daily/on-demand releases: 2,274

With 81 programmers, this works out to an average of **31.5 projects per programmer** during that annual timeframe.

### General Summary by Project Type

Total projects released July 2018-July 2019: **2,554**

General projects: 1,016

Custom projects: 1,504

Conversions projects: 34

### Daily/on-demand Release Breakdown

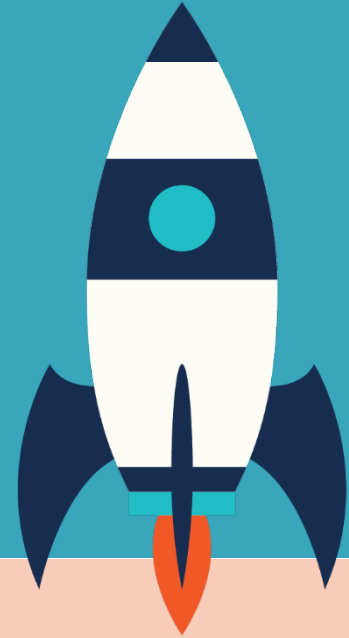
# of workdays July 2018-July 2019: 196

*(Excludes weekends, holidays, Fridays, and the last day of any month that falls in the middle of a week.)*

# of days with daily/on-demand releases: **163**

We implement changes to our software on **83%** of available working days

# The People



Highlighting business development teams and people concepts that will be the focus of our 2020 year: the platforms for 2020-2022

# The Teams and Brands That Will Be Our Focus in 2020

## ⇒ BizLink – new different kind of CMS team

- ✓ What native tools do we need?
- ✓ What integrations do we need?
- ✓ What business intelligence do we have that can help our CUs?



## ⇒ Asterisk Intelligence

- ✓ The “Prove it” Year: Analysis is the Point



# The Teams and Brands That Will Be Our Focus in 2020

## ⇒ MTG

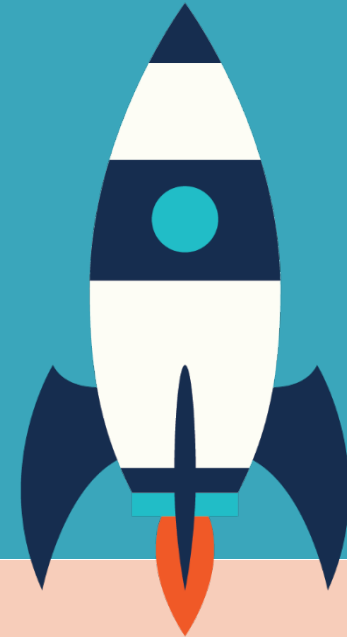


## ⇒ The People and Teams that Drive our STP



## ⇒ CEO Succession: T-Minus 3, 2, 1

# The Places



How our focus on locations will develop  
during our 2020-2022 business annuals

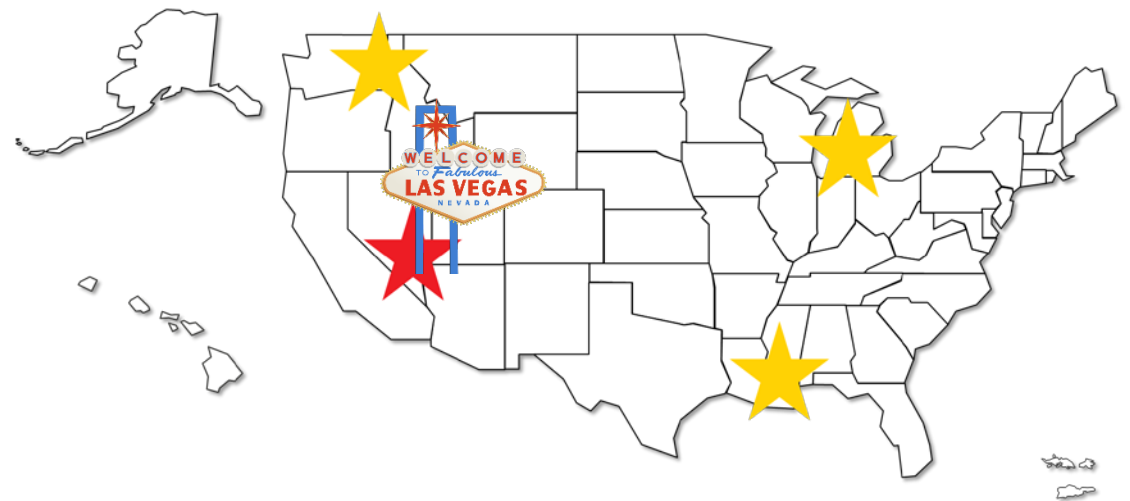
# Adding a CU\*Answers Branded Location West of the Rockies

⇒ Why a second location for CU\*Answers?

- ✓ Vest in the community west of the Rockies and shed the marketplace's perspective on CU\*Answers as a midwestern firm
- ✓ Develop an innovation zone for our long-standing cooperative CUSO model

⇒ Why Las Vegas?

	# of CUs	Average # of members	Total # of members
Tier 1	1,015	17,365	17.6 million
Tier 2	1,187	13,625	16.2 million
Tier 3	2,159	25,535	55.1 million
Tier 4	1,089	27,275	29.7 million





# On to 2020

We only look back in brief moments of celebration. We're too focused on the future and the success of our communities and the members who count on them to linger on the past...it's back to work.