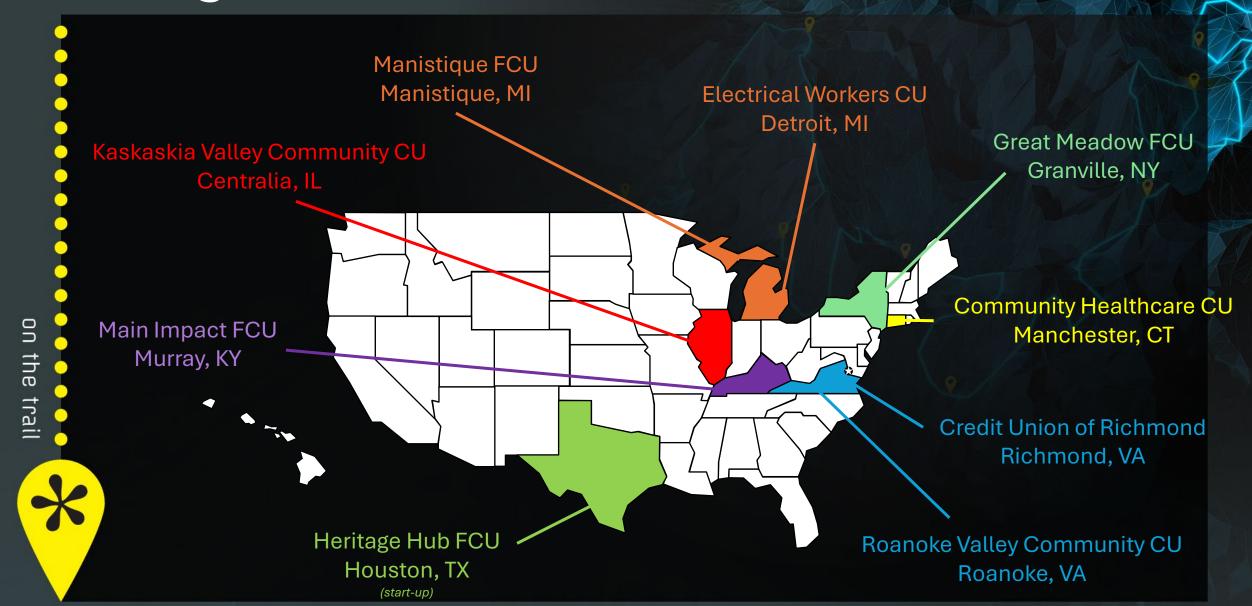




LEADERSHIP CONFERENCE

#### **Greetings to Your Newest Peers!**

New CU\*Answers clients in 7 states since last time!



# Big-picture Strategies for the CUSO

In 2025 and 2026



- 1 Open and Voluntary Membership
- 2 Democratic Member Control
- 3 Members' Economic Participation
- 4 Autonomy and Independence
- 5 Education, Training, and Information
- 6 Cooperation Among Cooperatives
- 7 Concern for Community





# Collaborator Peter Barnard

rkGoBig





#### You're Part of the Network...





Track projects

#### **In-Person Events to Consider**

- Regional Collaboration Events
  - CEO Strategies
  - Annual Conversations on Compliance (in GR / Vegas)
    - CNS Boot Camp
  - CUSO Tech Users Group



Are you making the most of it?

### The CU\*Answers Mentorship Program

#### Find a Mentor

CEO-to-CEO or at the institutional level

#### Be a Mentor

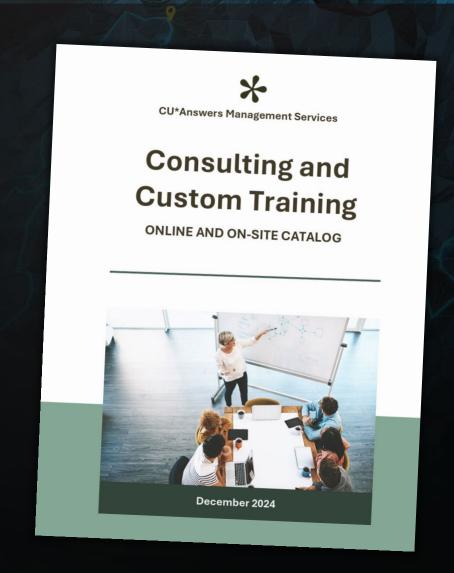
Earn up to \$6,000 per year off your CU\*Answers invoice!





#### Don't Forget About Tune-ups!

- Get the most out of your CU\*BASE experience with a tune-up
- Custom training can get your staff up to speed on the latest features and products
- Check out the Consulting and Custom Training Catalog for a full inventory of offerings







# giveawayTIME

10 Hours of Consulting for 5 lucky winners Each a \$1,000 value, FREE!

Must be booked by December 31, 2025.

store.cuanswers.com



#### Thank you to Site-Four

- Launched in 2012 as a data processing environment to support credit unions within the cuasterisk.com network
- In 2025, the Site-Four team joined the CU\*Answers family as part of our long-term plans surrounding the new data center west of the Rockies





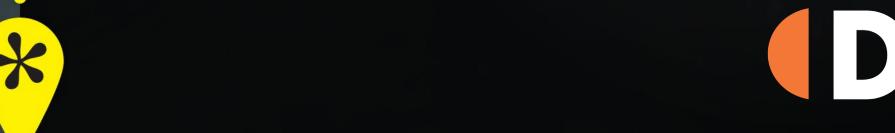






### An Exciting Investment

- Damian Walters & Associates
- An IT audit and assessments firm
  - Security assessments
  - Tests of controls
  - Compliance audits
  - Vulnerability assessments
  - Penetration testing
  - And more...





- Our first venture into partnering with a third-party online banking provider
  - More on this to come...

Bankjey



## Something on the Horizon







# CU WealthNext

**Navigating the Member's Financial Journey** 





Legal Karma



## Incent: Youth Digital Banking

- Digital banking for kids and teens (ages 6-17)
- Teach hands-on financial education with real money
- Parental debit card controls, pay for chores and grades, savings goals, charitable giving, and parental loans
- Credit union keeps deposits, interchange, and control of relationships
- Seamless graduation to "adult" accounts





- Aggressive network pricing for our CBX community
- Frankenmuth first-mover launching in early July





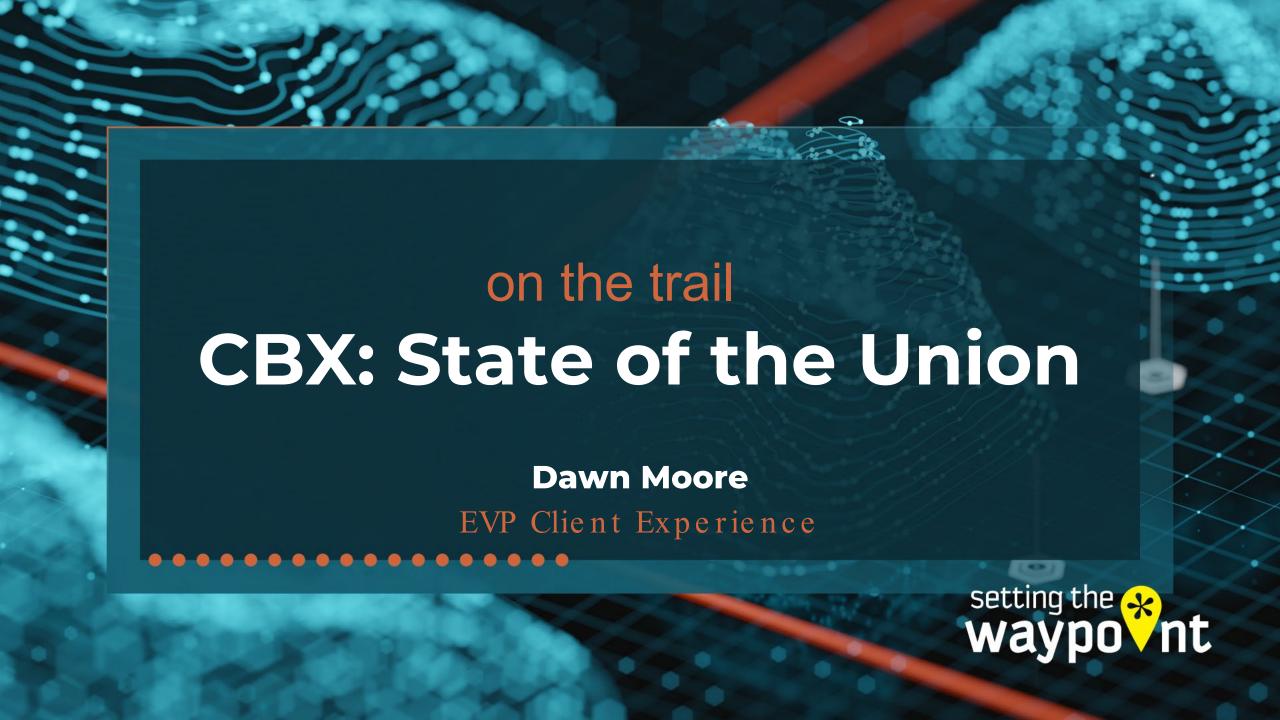
# on to the Main Attraction



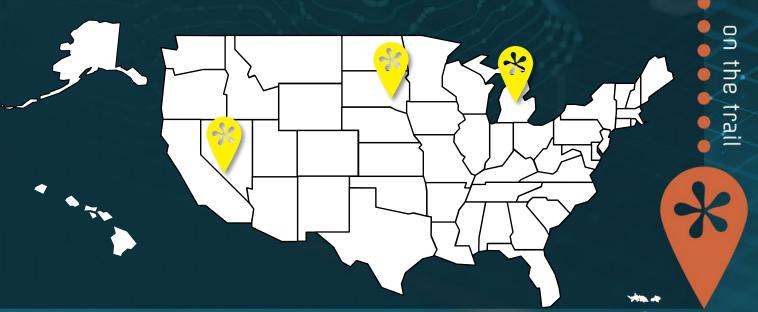
### **CBX: The Big Picture**

- GOLD development
  - Reliable
- CBX development
  - Unlocking potential





- Early trials vs. final validations
- Real-life vs. a controlled laboratory
  - New infrastructure = new complexities, new things to learn!
  - Highly configurable = many variations
  - 300+ CUs = 300+ environments
  - Bandwidth GR to GR vs. GR to Hawaii vs....
- Getting implementation tasks behind us



• 336 CUs installed

the trai

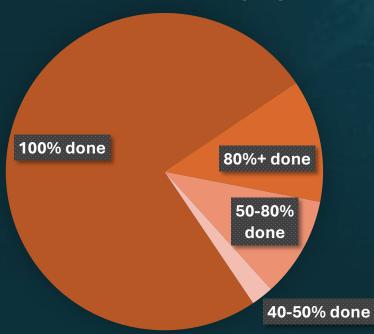
CU*Answers	215
CU*NorthWest	43
CU*South	52
CUaxis	26

- 2,000 concurrent sessions
- Bandwidth looks good, even to Hawaii!

### Where We Are: Final Round of QC

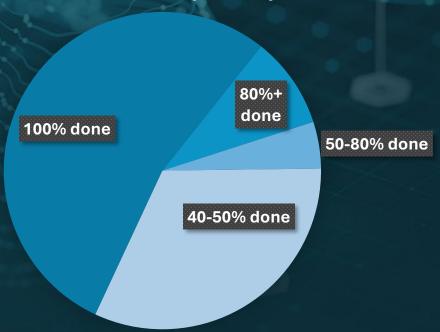
- 88 tools = 90% of all activity
- Defining what "done" means





the trai





QC sign-off progress: 3/24/2025 through 6/16/2025

#### 2025 Key Events

- 25.05: first dual release of GOLD and CBX
- 25.10: last GOLD update
- Sunset GOLD for early adopters: October
- Year-end 2025: Sunset of GOLD for all!

Test your own custom screens!

Learn more: LC25.info/CBX-info

# on the trail

#### The "Let Us Know" Feature

- Alpha collaboration tool
- Report aesthetic and usability tweaks
  - For the CBX UI layer only
  - Not software behavior or data issues
- Not trackable
- Temporary: will retire after GOLD sunset

## SEPARATE BUT CONNECTED

- ✓ New way to do forms!
- ✓ No more print sessions!
- ✓ No more ProDOC!



#### **Geoff's Three Takeaways**



All CU\*Answers credit unions have access to CBX!



Test your own custom programs!



Use "Let Us Know" for UI tweaks you notice





#### The Future with CBX

- The foundation is finally here...so, what's next?
- Building something that GOLD couldn't
- Utilizing features GOLD couldn't
- Move faster than GOLD could while staying safe
- Opening up for our future

### **GOLD**







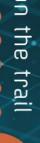
#### Tear Down Walls





## Remodeling







#### **Building Smart: Safety First**

- Before we jump to construction
  - We want to know what we can and cannot do
  - Experimenting, assessing tools in our toolbox
  - Research what's available
    - Third party API vendors
    - Software libraries
  - Designing both short & long-term vision (blueprint)

#### **Moving Fast**

- Speed matters
- Start small and move carefully
  - Security remains top priority
  - Measure twice, cut once
  - Track wins and losses, adjust, then pick up speed

# on the trail

#### **Your Ideas Matter**

- We have already started brainstorming our next steps
- We want your voice in remodeling our future house
  - Have an idea? Let's talk
  - Want to be part of the change? Get involved
  - Let's build something great together



Thursday, Oct 2<sup>nd</sup> 2:30 pm ET

Conversations on X

What's Next for CBX

A CU\*Answers Collaboration Group



#### Geoff's Three Takeaways



We're starting slow and calculated



Things will get faster



Your voice matters: join the Conversation!





**Dave Wordhouse** 

**EVP of Technology** 



## the outloo

## **CU\*Answers Network Today**

- Single PROD computer in Kentwood, MI
- Single HA computer in Yankton, SD



## he outlook

## Our Vision for 2026

- Two PROD computers
  - Grand Rapids, MI
  - Las Vegas, NV
- Two HA computers
  - Yankton, SD

     (Relocating to Las Vegas by end of '26)
  - Grand Rapids, MI



We've already started!

PROD 2 is onsite in Vegas

HA 2 is onsite in Grand Rapids

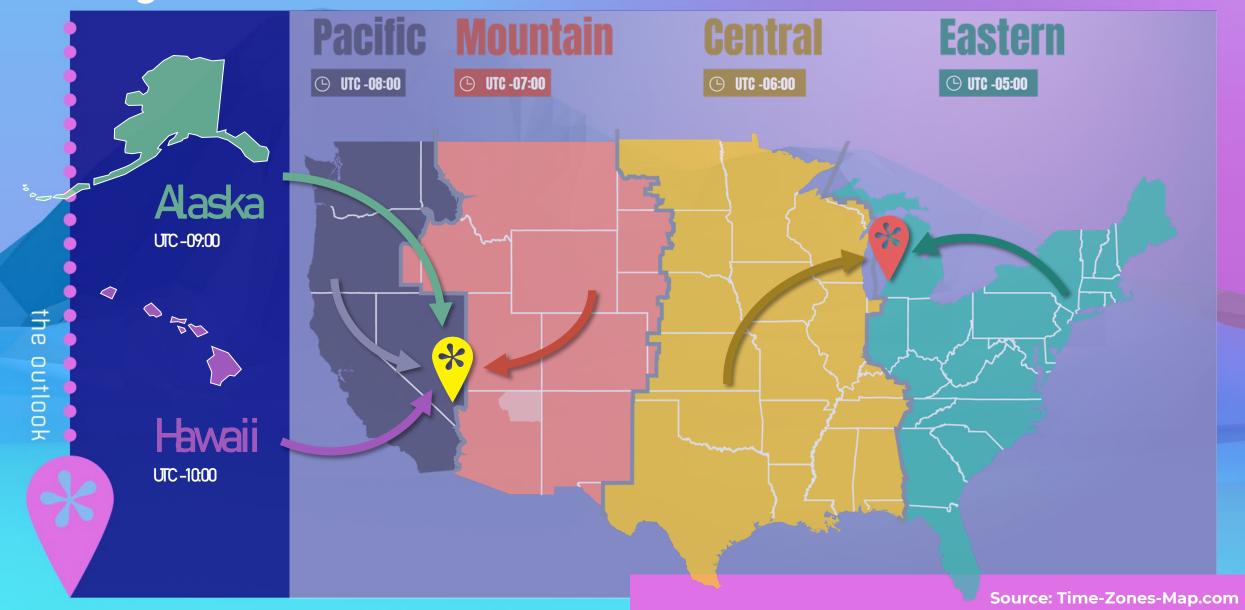
## Why the Investment?

- Improved Resiliency Through Hardware
- Operational Effectiveness
  - Credit unions divided across baskets by time zone
  - Not everyone is Eastern TZ!
- NEW West Coast Processing Center
  - Mountain, Pacific, Alaska, Hawaii time zones
- NEW West Coast Maintenance Domain
  - Scheduled maintenance interruptions by time zone

18 CUs in these time zones will be moved starting in early 2026!



## Why the Investment?



# the outlook

## **Our New Data Center Vendor: Switch**



Las Vegas, Nevada



Grand Rapids, Michigan

## Switch's Bona Fides

- Tier IV Gold Certified data center (Uptime Institute)
- 100% renewable power
- 11.4M sq feet of data center space
- 11 industry certifications
- Nearly 500 patents









**PayPal** 





Google







## What's the Anticipated Schedule?

When	What
Completed	IBM computers onsite
Now	<ul> <li>Relocating 28<sup>th</sup> Street backup equipment to Vegas</li> <li>It's Me 247, CBX, GoAnywhere, integrations, Lenderweb, native receipts, data backup network, and more</li> </ul>
Q3 '25	<ul> <li>Test CU libraries moved to PROD 2</li> <li>3<sup>rd</sup> party vendor certification work begins</li> </ul>
Q4 '25	3 <sup>rd</sup> party vendor certification work continues
Q1 '26	First CU goes live!
Q2 '26	Remainder of CUs go live!
Q3 '26	<ul> <li>Install new Prod 1/HA 1 IBM computers</li> <li>Relocation of HA 1 computer to Las Vegas</li> </ul>

on the trail

# Payments Marketplace Update

**Heather French** 

**VP of Client Interactions** 



## Your Next Payments Project



Locking in dates with EFT and bill pay vendors is challenging



Get with the vendor early



Get everything in writing



## **Platform Consolidations**

- FIS
  - Surviving platform is Payments 1
  - Off trial balance credit cards have been moving
- Velera
  - Hearing they are starting the process to consolidate duplicate offerings, starting with SSO connections
  - This process will continue for a few years





Learn more: LC25.info/FISmoves

## iPay/Payrailz Journey to One

## iPay + Payrailz Journey to One projects – with CU\*Answers Client Position











#### Pay an Individual

P2P Pay an Individual with known DDA/RTN.
100% of CU\*Answers clients have this available.

#### eRate

Work to create additional electronic end points will continue throughout the entire project.

#### Tier 1 Support

Add Tier I end-user support (toll free #). 94.8% of CU\*Answers Clients use Tier I Support.

#### **Admin Login**

Build single access layer across payment solutions admin tools.

#### JH Corporate Check Model

Support check payments drawn on Jack Henry's account. 100% of CU\*Answers clients use this check model.



on the trail

NOTE: Jack Henry can support an upgrade to Payrailz at any time if a client wants to accept these differences, OR clients can wait until the projects above are completed to upgrade.

## A New Player in P2P: Neural Payments

- Offers a P2P-type solution
  - Supports new account funding, lending disbursements
- Solution runs on the debit or ACH rails





The process has evolved to allow for more integration opportunities!







Sunset of the legacy Entrust solution: September 2026



on the trai



## giveawayTIME

4 Entrust Migrations
Each a \$500 value, FREE!

Must be booked by December 31, 2025 store.cuanswers.com



## Digital Card Issuance: Understanding Terms

#### 1. Real-Time Card Add

Ability for the core to send a card real time to your card processor

#### 2. Digital Card Issuance

Delivery of electronic version of the card for immediate use

#### 3. Push Provisioning

- Adding a card to a digital wallet from within the mobile app
- Single click option instead of adding card details manually

#### 4. Digital Wallet

Apple Pay, Google Pay, Samsung Pay

#### 5. Online Card Ordering

Ability for a member to close a card and order a new one



## Digital Card Issuance: Simplifying Our Goals

- Challenges with real-time card adds
- Change of approach
  - Focus on mechanism for members to push any card to their digital wallet
  - 2. Ability to close a card and request a new one via batch
  - 3. Possibly send multiple batch files per day to vendors



#### **Understanding Digital Card Issuance** with Push Provisioning

#### Learning the Lingo

- Real-Time Card Add: Ability for the core to send a new card order in real-time to your card processor.
- Digital Card Issuance: Delivery of an electronic version of the card for immediate use. Push Provisioning: Adding a card to a digital wallet from within online or mobile banking; a single-Digital Wallet: Apple Pay, Google Pay, Samsung Pay
- Online Card Ordering: The ability for a member to close a card and order a new one

Understanding the phases of implementing a digital wallet payment solution begins with understandin the separation of terminology. Digital issuance is a service that allows cardholders to access a new c ment debit card electronically before receiving the physical card in the mail. Push provisioning is a process that allows cardholders to add their cards to digital wallets like Apple Pay or Google Pay

While the final outcome ends with a simple tap by the member, the stepping stones leading to digital wallets require CU\*Answers to implement multiple solutions from beginning to end to support the entire

#### Phase One | Push Provisioning (Adding the Card to the Digital Wallet)

This process involves a third-party vendor that will gather the information needed with the card record and send those details plus the mobile's provisioning details to the member's digital wallet.

Once received, this triggers the mobile processing system to open the digital wallet, allowing the member to add the card and use it as a payment method from their mobile device.

This phase involves a multi-layer solution, as we must first push the card details to the wallet, but also work with each card processor on their individual requirements to digitally activate the card. This is critical for security, as a simple standard activation of the card would then mail an already activated plastic to a member! Digital activation could also require additional certification from the





## **Geoff's Three Takeaways**



Online credit cards offer more for less than OTB



Time to migrate from the legacy instant issue solution



Approach change for digital issuance and push provisioning







# Cards & Payments Project Updates

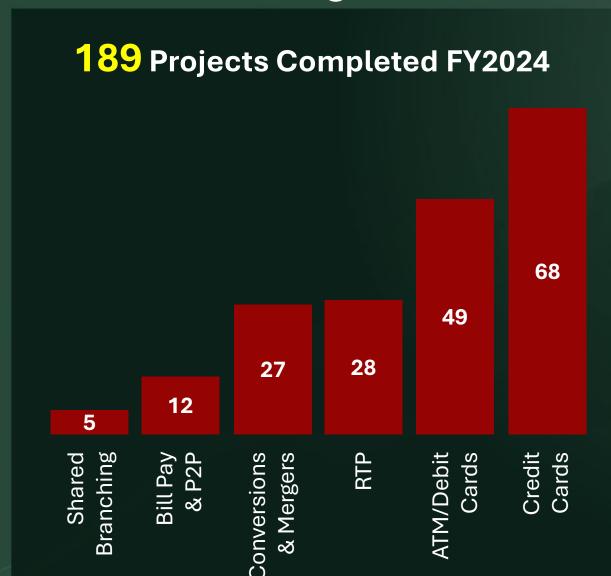
**Nicole Cooper** 

Manager of Cards & Payments



the

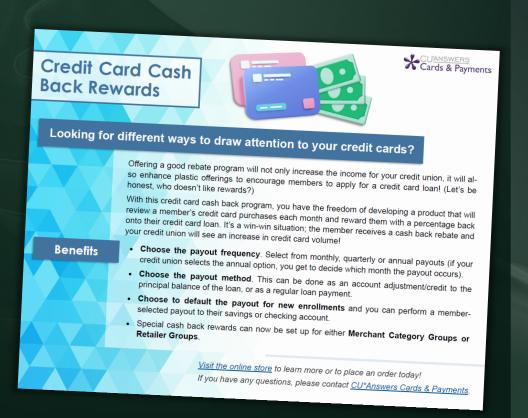
## Cards & Payments at a Glance



- We have successfully closed out 119 projects so far in the 2025 fiscal year
- We're booking into 2026 already
- Make sure you reach out well in advance of your project!

### **New Enhancements for Cards**

- Retailer groups are being tied to Credit Card Cashback Rewards and Debit Card Activity Rebate programs
- Did you know you can allow or restrict credit card loans from being used as overdraft protection?
- New configuration setting to control "Order Card" option for ATM/debit card creation





Learn more: LC25.info/handouts

## In Development: Chargeback Tracking

- Dashboard for tracking chargebacks allowing you to track disputes by member in CU\*BASE
- Post a provisional credit to the member when entering the chargeback
- Review debit card and credit card activity for the last 90 days





Learn more: LC25.info/chargeback

## **Available Now: Payrailz A2A**



- Add and manage external accounts yourself
- Multiple methods to verify account ownership
- Members can get started right away
- Easily schedule recurring A2A transfers
- Email and text-enabled notifications supported



Learn more: LC25.info/Payrailz-A2A



## giveawayTIME

Payrailz A2A implementation fee A \$1,150 value, FREE!

Must be booked by December 31, 2025 store.cuanswers.com



## Instant Payment Solution Offerings

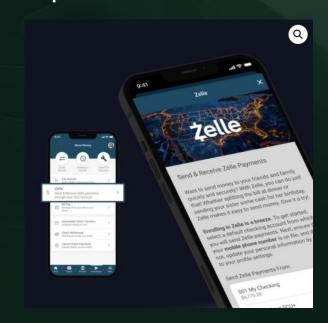
### **Payrailz P2P**

- Newer provider offering realtime P2P payment options
  - Currently averaging 3 months for implementation



### Zelle (through Velera)

- Add an SSO to online banking to offer Zelle to your members
  - Currently averaging 5-6 months for implementation





Sign up: LC25.info/P2P

Sign up: LC25.info/Zelle

- Live now with Corporate One using The Clearing House rails
  - You do not have to use Corporate One as your corporate account
- Get up and running in as a little as 45 days





on the trai

## Instant Payments: The FedNow® Service

In an active beta with Frankenmuth
 Credit Union :

 Keep attending Conversations On Instant Payments for updates!

Conversations on X

Instant Payments
A CU\*Answers Collaboration Group







## giveawayTIME

RTP® and the FedNow® Service receive set-up
A \$1,500 value, FREE!

Separate fees from The Clearing House still apply. Must be booked by December 31, 2025.

store.cuanswers.com



## Update on Sending via RTP/FedNow

Add instant payments (RTP/FedNow) to CU\*BASE disbursements



Currently being developed

Controls for sending funds via RTP or the FedNow Service



With Quality Control for review

Using send to access Request for Payment (RfP) functions



In the research phase



Learn more: LC25.info/RTP-news | LC25.info/FedNow-news

## **Geoff's Three Takeaways**



Notify all EFT vendors when you are locking in dates/projects into 2026



EFT vendors change fast: pay attention to your vendors for changes that may affect you



What's holding you back with instant payments?



# viewpoint on Regulatory Mayhem

**Joshua Velasquez** 

Compliance Analyst



## Joshua Velasquez, JD

Current Title: Compliance Analyst

**Solution**:

**J.D.**, University of Detroit Mercy School of Law (2022)

**B.A.**, Michigan State University (2015)

Experience in: Regulatory Compliance, Audits & Assessments, Collections, and Government Agencies

LinkedIn: https://www.linkedin.com/in/joshuamv3000

## **Credit Union Tax Exempt Status**

- After a long, concerted effort, we have a clearer outlook
- Many service organizations relentlessly advocated for this status and their efforts were not in vain
- What this means

# DON'T TAX MY CREDIT UNION.

Source: America's Credit Unions



## NCUA – May 22<sup>nd</sup> Board Meeting Updates

- Chairman Kyle Hauptman sole board member
- This meeting provided insight on key areas such as:
  - Share Insurance Fund: avoid major losses is the top goal
  - More time between examinations for healthy credit unions
  - Current plan is to "do less with less"
- A new streamlined future state



## **NCUA Supervisory Committee**

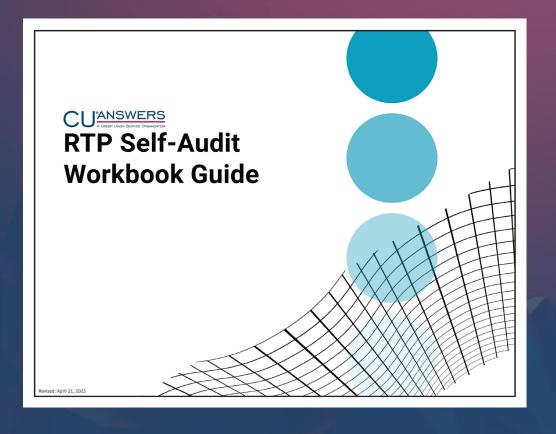
### Points of emphasis:

- 1. Credit Risk
- 2. Balance Sheet Management and Risk to Earnings and Net Worth
- 3. Cybersecurity
- 4. Consumer Financial Protection



### RTP Self-Audit

- RTP participants requirement
- We are here as a supportive role
- Contact Corporate One and The Clearing House directly
- Check out our guidebook



## Update on the CFPB in 2025

- CFPB is also in a state of reduction
- The CFPB has withdrawn multiple guidance documents
- Executive branch driving deregulation such as overdraft fee resolution
- A thoughtful takeaway: do not get caught unprepared or in a compromised position; withdrawal is not necessarily final



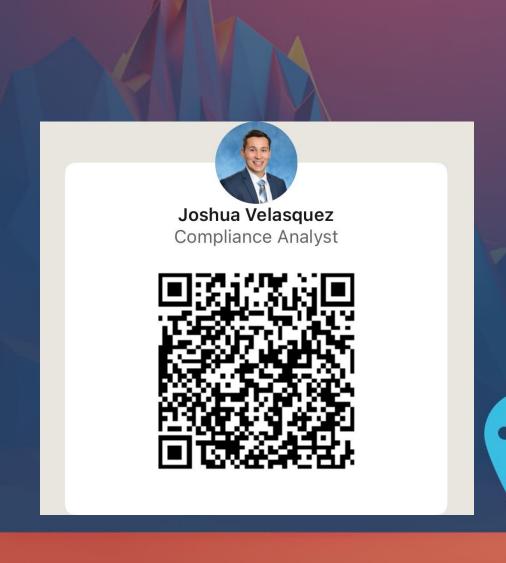
### **APSN: Just How It Goes**

- Finally got guidance from NCUA on APSN in December 2024
- We put out a new daily report in January and started project to automatically waive fees
- Estimate was 900 hours; we had a breakthrough and we're nearly ready for QC
- CFPB may be in state of flux, but we will still move forward with implementation for <u>all</u> credit unions
  - Not configurable by CU



## Thank you!

- Reach me at
  - Joshua.Velasquez@cuanswers.com
  - Ext. 845



# viewpoint on Regulatory Mayhem

**Alex Fleming** 

Risk and Legal Analyst



**Current Title:** Risk and Legal Analyst

- Education:
   J.D./MBA, Stetson University College of Law (2024)
   B.A., U.S. Army (2016 2021)
- **Experience in:** State/Federal/Agency Laws, Rules, and Guidance
- **EinkedIn:** https://www.linkedin.com/in/alexrfleming/

## Regulation CC Adjustments

Regulation CC: Implements the "Expedited Funds Availability Act"

Effective: July 1, 2025

- Take action:
  - Update policies and member notices
  - Train staff





## **Succession Planning**

#### **NCUA Final Rule:**

- Effective date January 1, 2026
- Covers CEO, senior management, board, and other critical roles
- Reviewed at least every 24 months
- Separate from disaster plans



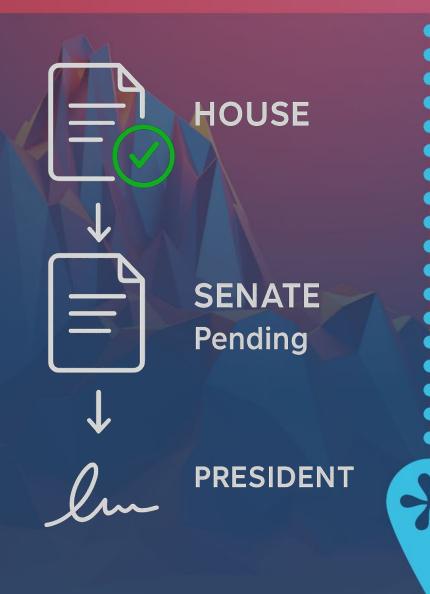
## **Board Modernization Act**

#### • What It Does:

- Reduces mandatory board meetings
- CAMELS 1 & 2 Meet 6 times/year (at least once per quarter)
- CUs < 5-years-old still meet monthly</li>

#### • Status:

- February 10, 2025 House passed H.R. 975
- Senate bill S.522 pending



# he outlook

## Credit Union Lending for Business Growth Act

- H.R. 1791 (March 2025)
- Current MBL cap: 12.25%
  - Not changing
- Increases MBL exemption from \$50,000 to \$100,000
- More flexibility to fund small businesses
- Not law, yet—continue to monitor





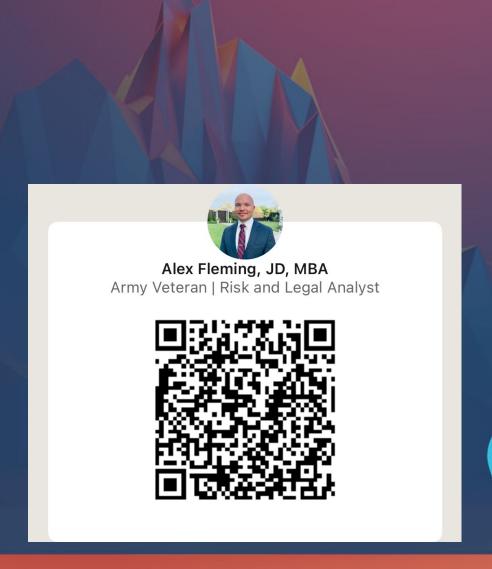
## **Quick Hit Items**

- Could the NCUA be absorbed by the FDIC?
  - Bessent says it is not the goal
- CDFI funding cut proposed
- Financial Reporting Threshold Modernization Act (H.R. 1799)
  - Would increase CTR threshold from \$10,000 to \$30,000
  - Would increase SAR thresholds:
    - **\$2,000** to **\$3,000**
    - \$5,000 to \$10,000



## Thank you!

- Reach me at
  - Alex.Fleming@cuanswers.com
  - Ext. 7521





**Ashley Melder** 

Vice President Lender\*VP

setting the \*nt

- "I use a 3rd party LOS"
  - You can still use 1Click Offers!
- "Members are showing up as blocked members!"
  - They're not actually blocked members

Pending	Booked	Denied	Modifications	1Click Offers		
Options		•				
App #	Applicant Na	ame			App Dat	te/Time
034429	Blocked Person			Jun 0	2, 2025	09:30
034575	Blocked Pe	erson		Jun 0	2, 2025	09:31
035215	Blocked Pe	erson		Jun 0	2, 2025	09:33
034295	Blocked Pe	erson		Jun 0	2, 2025	09:30
033733	Blocked Pe	erson		Jun 0	2, 2025	09:30
034506	Blocked Pe	erson		Jun 0	2, 2025	09:31
033818	Blocked Pe	erson		Jun 0	2, 2025	09:30



on the tra

## More Myth Breakers: 1Click Offers

- "It's too much work and Query is intimidating"
  - Let Lender\*VP do it all!
  - Xtend can help too



LC25.info/handouts



## giveawayTIME

1Click Autopilot for 1 Year Up to a \$1,400 value, FREE!

\$100 programming fee per form still applies. Must be booked by December 31, 2025.

store.cuanswers.com



## 1Click Recent & Upcoming Enhancements

- 1Click Modified APR Live now!
- CU\*Forms for 1Clicks Live now!
- 1Click Expiration Dates Coming soon
- 1Click Relationship Offers Coming soon



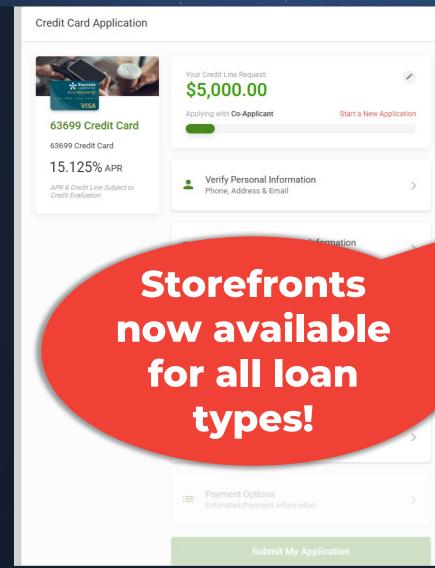
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## Down the Road

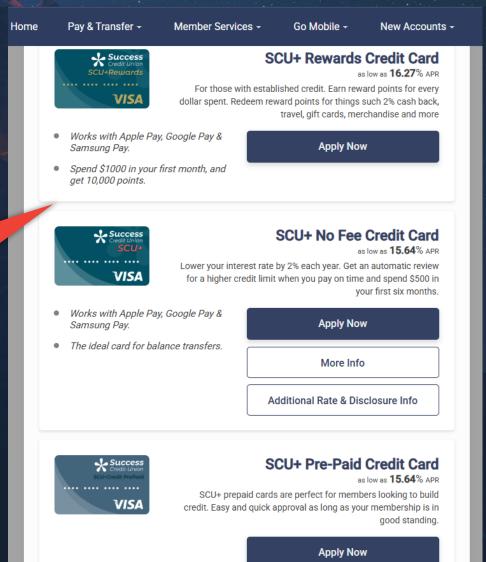
- 1Click Limit Increases
  - Lines of credit and credit cards
- 1Click Offers beyond lending
  - Targeted Offers



## **NEW Online Banking Credit Card App!**



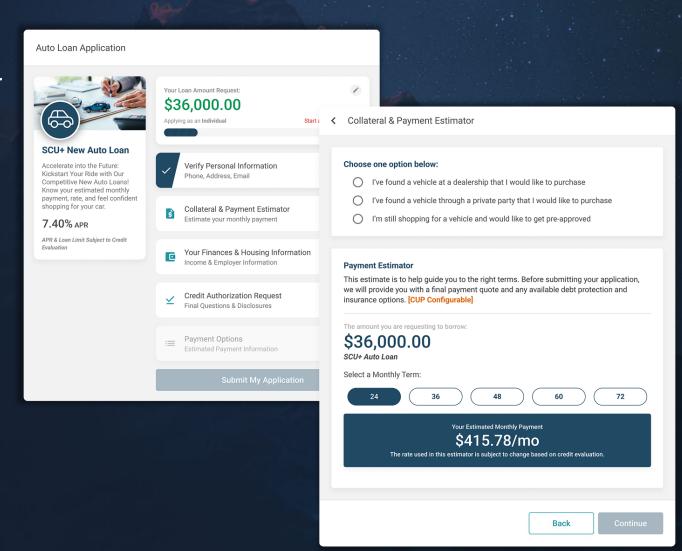
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Learn more: LC25.info/cc-app

## Other Online Banking Loan Applications

- Auto loans are next!
  - Will allow you to gather additional info about the collateral
- Then unsecured loans/LOCs
- Other secured products thereafter!



## Retailer Direct Redesign

- Retailer Direct enhancements are available now!
  - New look and feel + eSign
  - Auto-decisions available with FUEL
- Join us for our webinar on Wednesday, August 20<sup>th</sup>!





# nn the t

## **FUEL Re-decision**

- Adds ability to use an existing credit report to be used for another decision
- No more second pull or additional cost!
- Targeted for 25.10





## giveawayTIME

50% off FUEL set-up fee A \$1,750 value, FREE!

\$0.05 per decision fee still applies. Must be booked by December 31, 2025.

store.cuanswers.com



## **Loan Payment Solutions**

SWBC Company

Lender Pay



REPAY

**Realtime Electronic Payments** 





Learn more: LC25.info/lending-demo

ZEST

QCASH-

LIVIF SELECT
Together to the next level



# the

## Are Variable Rates Confusing You?

Lender\*VP FAQ Variable Rates Editio

#### Section 5

#### General

#### QUESTION 1

To confirm all rate changes have b print the report from Tool #660 Print your rate changes in Tool #935 Vo

How do we know what type of Variable

#### ... ANSWER 2

...... For more information and Products Booklet.

Group Variable Rates | Contract Variable Rate

Lender\*VP

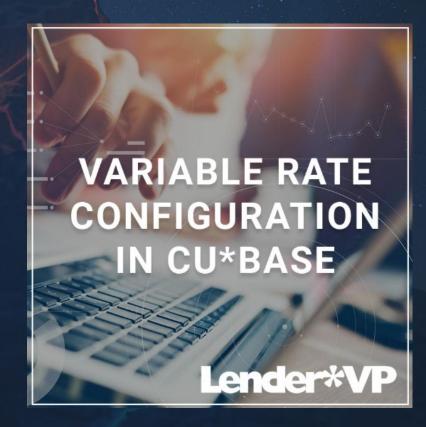
FREQUENTLY ASKED

**QUESTIONS** 

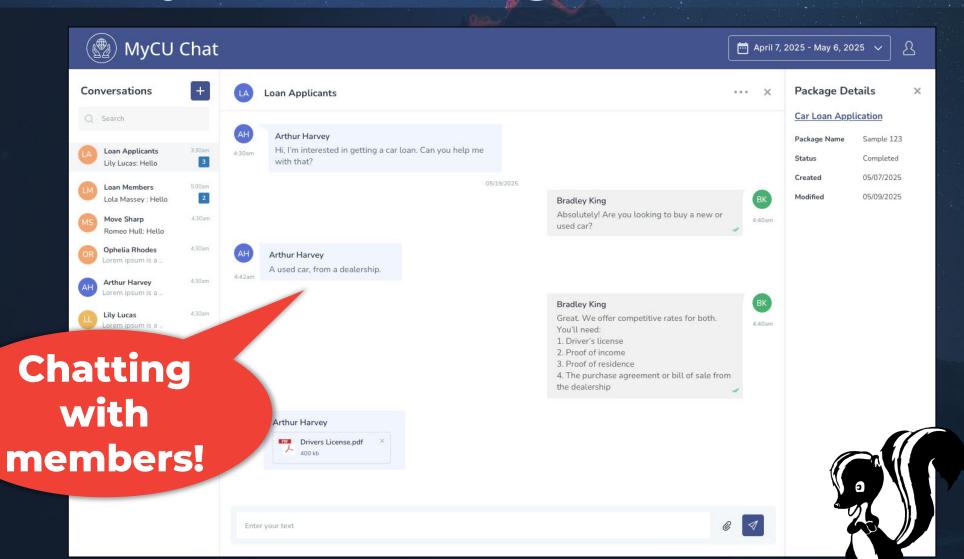
Variable Rates Edition

Update Variable Rates | Mini-Contract Variable Rates

You are always welcome to email the Lender\*VP team at lendervp@cuanswers.com



## **Currently Researching...**



## Geoff's Three Takeaways



Build your loan product storefronts and turn on the new online loan applications



Sign up for 1Click Autopilot if you are held up by resources



Attend an upcoming loan payment solution demo





## breakTIME

Lunch will be served in the room

Conference will resume in an hour



## Two for Tuesday

193 episodes filmed Over 125 special guests Over 1,700 unique viewers



Let's watch some bloopers!



# on the trail Imaging Projects

**Kyle Karnes** 

AVP of Imaging Solutions

setting the & nt

## **CU\*Forms for Lending is Out**

- Enhanced workflow
- New underwriting area
  - View loan overview
  - Financial recap
  - Lending comments
  - CLR Path score
  - FUEL decision
  - Credit reports

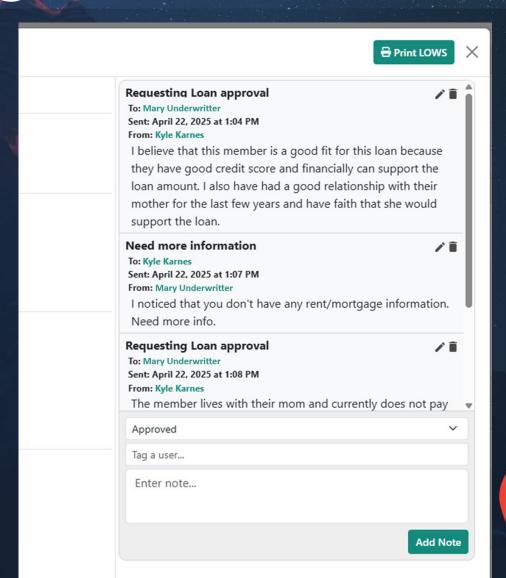
(Account #107841) **Underwriting Comments Application Comments** Applicant: Financial Recap Credit Score: 631 Credit Report: Available - View Application #: 603632 FUEL Decision: View Results Application Date: 04/03/2025 MASTERCARD CLR Path Score: 80 - View Results Purpose: 0.000% Amount Requested: \$20,000.00 Interest Rate: Collateral Description: No Collateral Found Collateral Est. Value: Number of Payments: 101 Repayment Method: Unknown Trade-In: No Insurance Selected Credit Insurance: Debt Protection: **Applicant Comments** 4.03.25 L1 AD APPROVED 20K FCU CC, PENDING CURRENT VOI, GOOD INCOME, REPAYS WELL, MBR SINCE 2021, DTI & UDR VERY HIGH, AD CODES ENTERED 4.04.25 L1 OK TO WAIVE INCOME -View All-**Underwriting Comments** 03/16/2020-OC- 710CS 630CS GREAT PAY HISTORY ON AUTOS. TRADING IN THE ALLY FINANCIAL LOAN THIS IS A CAR FOR TERRA

-View All-

2015 CADILLAC ESCALADE CLEAN RETAIL IS \$40625.00
KENNETH SCORE TRENDING DOWN AND SO IS TERRAS BUT OVERALL
HAVE GREAT PAYMENT HISTORY AND LONG TIME EMPLYOMENT.

## **CU\*Forms for Lending is Live**

- New underwriting area
- Underwriter conversation
  - Send messages
  - Have a discussion for approval
  - Saves to iDocVAULT automatically



## **CU\*Forms - The Journey**

#### • June 2023

- √ Build Foundation
- ✓ CU Generated Forms
- √ Sign Electronically
- ✓ Focus on Membership Documents

Phase 1

### Phase 2

- Spring 2024
- ✓ Build Package Process
- ✓ Expand CU\*BASE Integration
- ✓ Add Support for CU\*BASE to send Account and Suffix

#### • Spring 2025

- ✓ Custom Forms
- ✓ Focus on Lending Documents/Process

Phase 3

### Phase 4

- Fall 2026
- Client Migration
- Removal of ProDOC

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# on the trail

## What Do You Need to Do?

#### **CU\*Forms**

- Build your forms for free, or we can build them for a fee
- Set up your new processes
- Join our weekly CU\*Forms webinars
- Conversations On Imaging –
   CU\*Forms Form Swap

### **Native Receipts**

- October 2025 sunset of ProDOC Receipts
- Implementation is free

Sign up: LC25.info/receipts



## giveawayTIME

Programming of 10 forms for 3 lucky winners Each a \$1000 value, FREE!

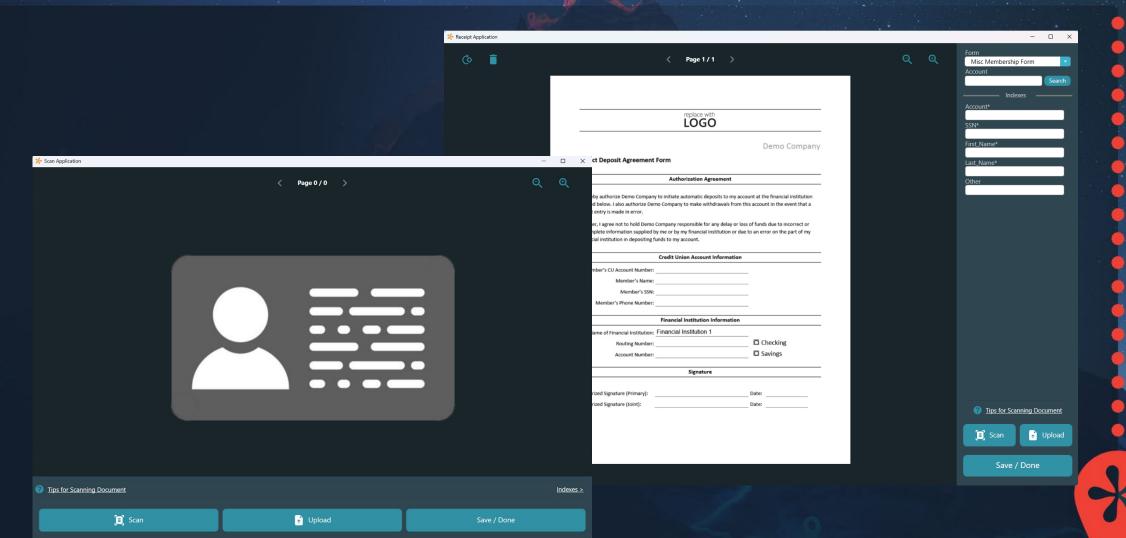
Must be booked by December 31, 2025.

store.cuanswers.com



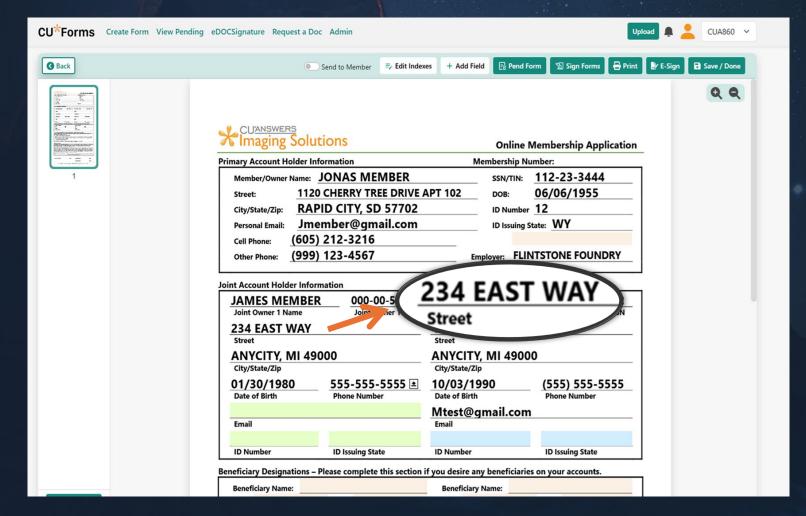
B

## **Coming Soon... New Scanning Application**



#### **Big Picture Dreaming**

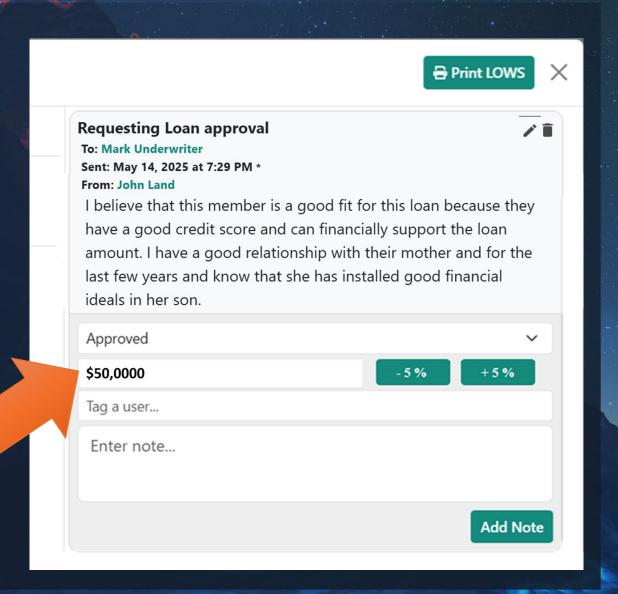
Update CU\*BASE fields from CU\*Forms





#### **Big Picture Dreaming**

- Underwriting area expansion
  - Ability to approve larger dollar amounts than the loan
  - Underwriter limits
    - Loan products
    - Dollar amounts
    - Credit score
    - LTV





### **Update on Removal of Print Sessions**

Receipt "R"

Replaced with Native Receipts

Forms "M"

Replaced with CU\*Forms

Paper\Laser "L"

Replacement started with "Print to PDF"

Checks "Q"

Starting next year – "Print to PDF"

#### **Touching Base with ITMs**

- ITM projects just released
  - Ability to make loan payments for more/less than payment amount
  - Ability to turn off ITM features for specific members

## HYOSUNG



- Transitioning to Daon on the backend for authentication
- If you're a MemberPass user, nothing is required on your end





#### **Geoff's Three Takeaways**



Native Receipts: Get signed up!

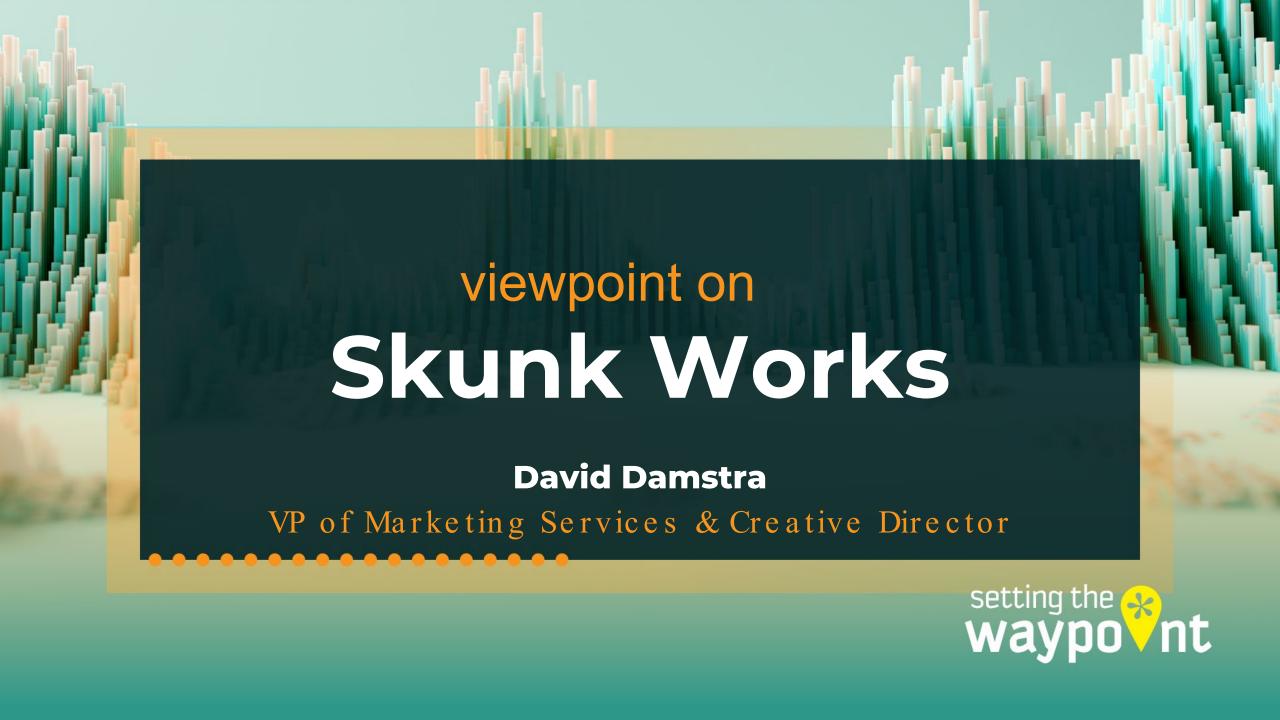


CU\*Forms: Start your forms journey



Join the Conversations On Imaging – CU\*Forms Form Swap





#### When Given the Freedom to Innovate













#### We're Not New to Skunk Works...

# CU\*Forms



















ONLINE LOAN APPLICATION



ONLINE MEMBERSHIP APP





#### When Given the Freedom to Innovate



#### We Had an Idea...











#### **Modules We Could Add**



**ChexSystems**®

















#### The First Tiles Have Been Laid



#### **The First Tiles Have Been Laid**



#### **The First Tiles Have Been Laid**



Coming for CU Healthcare PayCard later this year For credit unions, soon after





#### Redefining the DHD: Custom Services

One stop shop for all things "custom"

- ...for file exchanges and floods
- ...for custom fee programs
- ...for integrations with vendors
- ...for special projects unique to your credit union
- ...for credit unions looking to implement something new



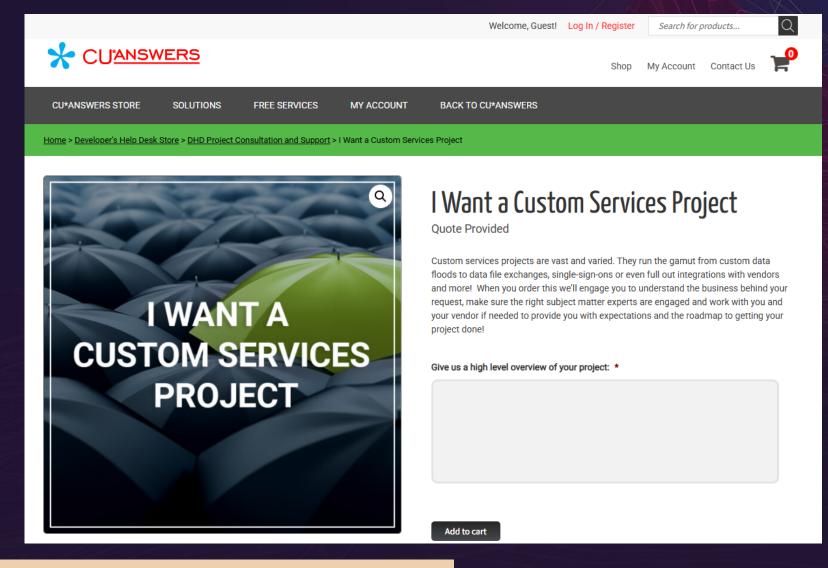
New brand coming soon!





B

#### Redefining the DHD: Custom Services



Learn more: LC25.info/custom

#### **Custom is Not Just Integration**



#### **Step 1: The Business Discussion**

- Looking to understand
  - What problem are you trying to solve?
  - Why this vendor?
  - What's your vision?

- Looking to educate
  - Do you understand the process?

"What's the business use case?"



If you're reading this, you probably have found a vendor's solution you want to hook up to CU\*BASE or It's Me 247 to augment the services and solutions you offer your members. Perhaps you don't want to "hook It up," so to speak, but you need the data contained in CLI\*RASE sent somewhere. likely on a recurring schedule so you can leverage it in a vendor's solution to get the job done. Sounds great! Give me one of those, right?

the faint of heart, and it's not usually a quick simple process. That's why we created this document to assist you along the way. It lays out the process, what we expect from you and what you can expect from us, and shares our experience on common pitfalls to look out for so you can have a successful project that meets your expectations and comes in on time





**Learn more: LC25.info/handouts** 

#### Step 2: Ants in a Line

- Looking out for you!
  - Is there already a solution?
  - Have you done your vendor due diligence?
  - It's expensive to be a builder!

- The freemium / premium model
  - Is this something that should be part of our core products?
  - Should CU\*Answers participate?



#### Geoff's Three Takeaways



The store is where you start



Custom is rarely simple... be prepared



Call before you sign







#### **Our Growing API Inventory**

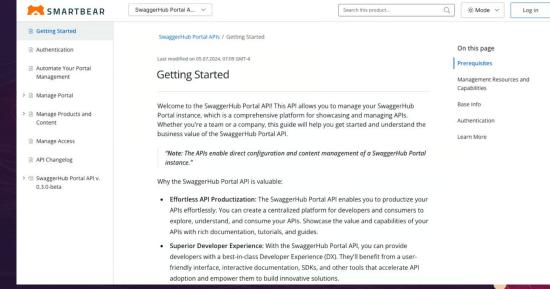
Online Banking: 700+ endpoints

Integrations: 170+ endpoints

Indirect Lending: 10+ endpoints

Other: 100+ endpoints

TOTAL Over 1,000 endpoints

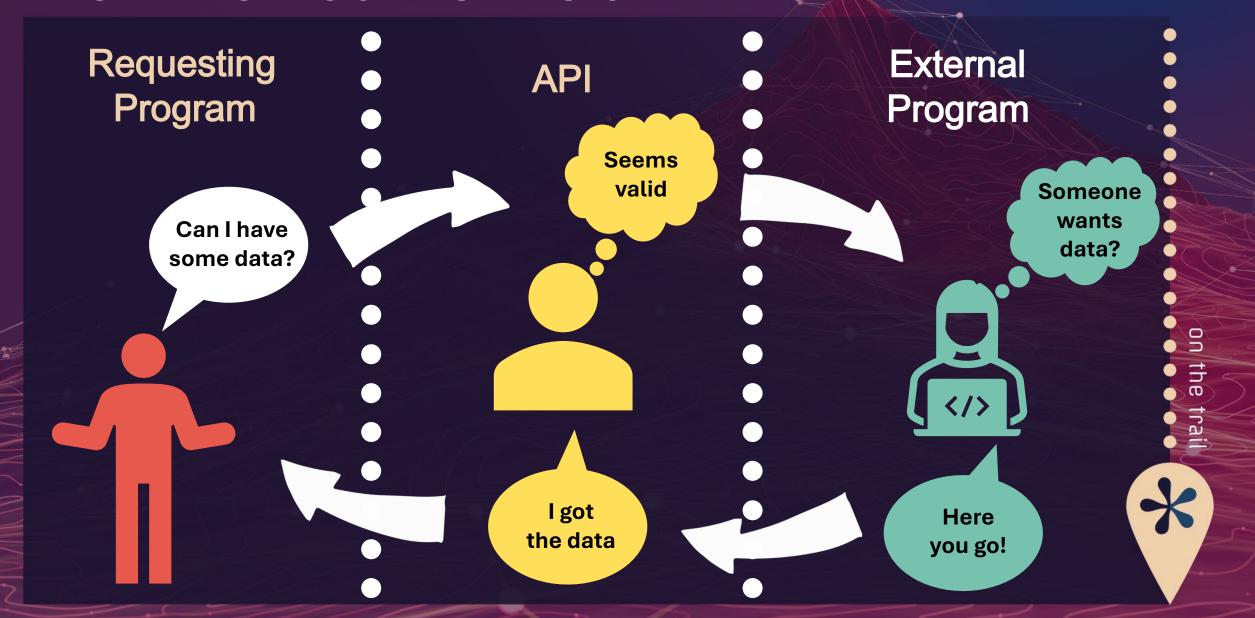


#### Redefining Support/Documentation

- API store for self-directed development
- Goal: Provide a better developer experience
- Improve ability to provide development and test environments



#### How Do You Define an API?



#### **API Integrations Over the Years**

#### **Growing pains**

- CU\*Talk cloud service capacity management
- Development and testing environments
- Documentation and support

#### Many successes

- Online banking, mobile apps, ITMs
- Plaid integration
- CU\*Talk
- RTP and the FedNow Service
- RDC and eDOCSignature

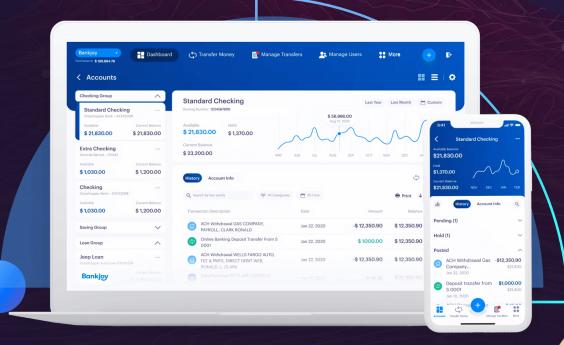


### Bankjoy

First integration with online banking provider outside CU\*BASE

- All driven by APIs
- Looking at a beta later this year

Bankjey



- Artificial intelligence (boost.ai)
- InvestiFi
- Payrailz P2P, A2A, bill pay
- RTP and the FedNow Service
- Vendors

Last 12 months:

- Integrations: 39 vendors, 360 credit unions
- Online banking: 19 vendors

Total:

• 2470 API keys issued, 1600 active

on the trail



#### With CBX, APIs Can Take Us Even Further

#### CBX

- Leverage existing API infrastructure
- Build general-use APIs that can be used for CBX and more!

#### Improving the process

- Increasing API catalog decreases development time
- Decoupling business logic from current functionality
- Rebuilding internal data structures and views



### Managing the Workflow of Requests





Custom development



CU\*Answers API Portal

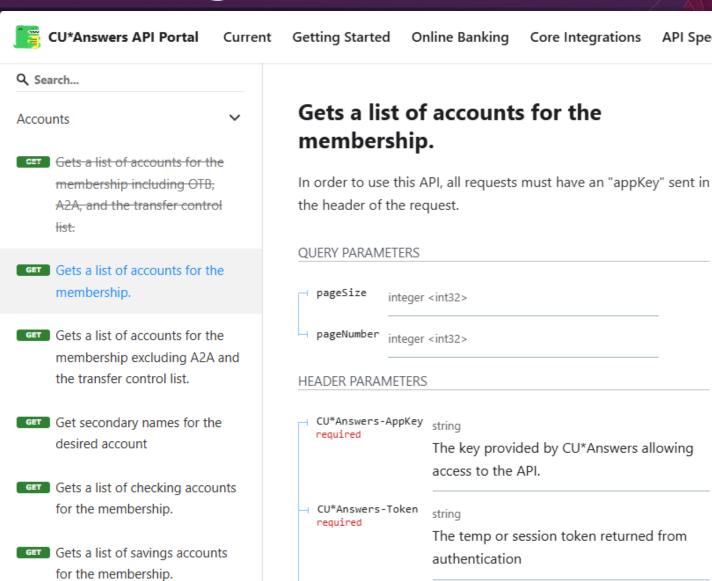


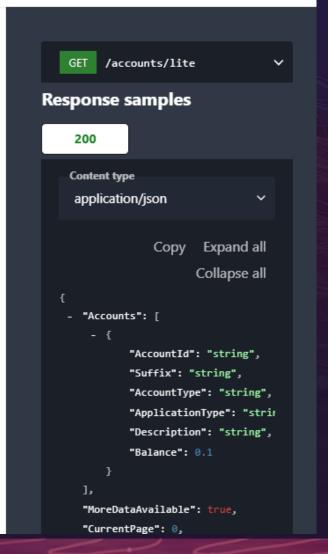
Path 2 (DIY): We coordinate, you code, you test



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#### Introducing the API Portal





API Specifications

Support



#### **Geoff's Three Takeaways**



Validate effort/timelines/functions with CU\*Answers



Allow time to prepare development environment



Plan for maintenance, updates, and support



# Putting It All Together Recap from a CEO's Point of View



#### The "Spirit of CU\*Answers" Award IEST 2011



# Inspirer Jeff Jorgensen

Bluestone FCU Sioux Falls, SD





#### Geoff's Top Ten

RTP & FedNow Receive

Mentorship Program

**Tune Ups** 

**Entrust Migration** 

CU\*Forms for Lending

Payrailz A2A

RTP Self-Audit Online Banking Storefronts

Retailer Direct

**FUEL** 



**Get started on these now!** 

#### Geoff's Top Ten

Evolution of Custom Projects

**Bankjoy** 

**CU** WealthNext

**RTP Send** 

**Pocketnest** 

**Chargeback Tracking** 

1Click
Targeted
Offers

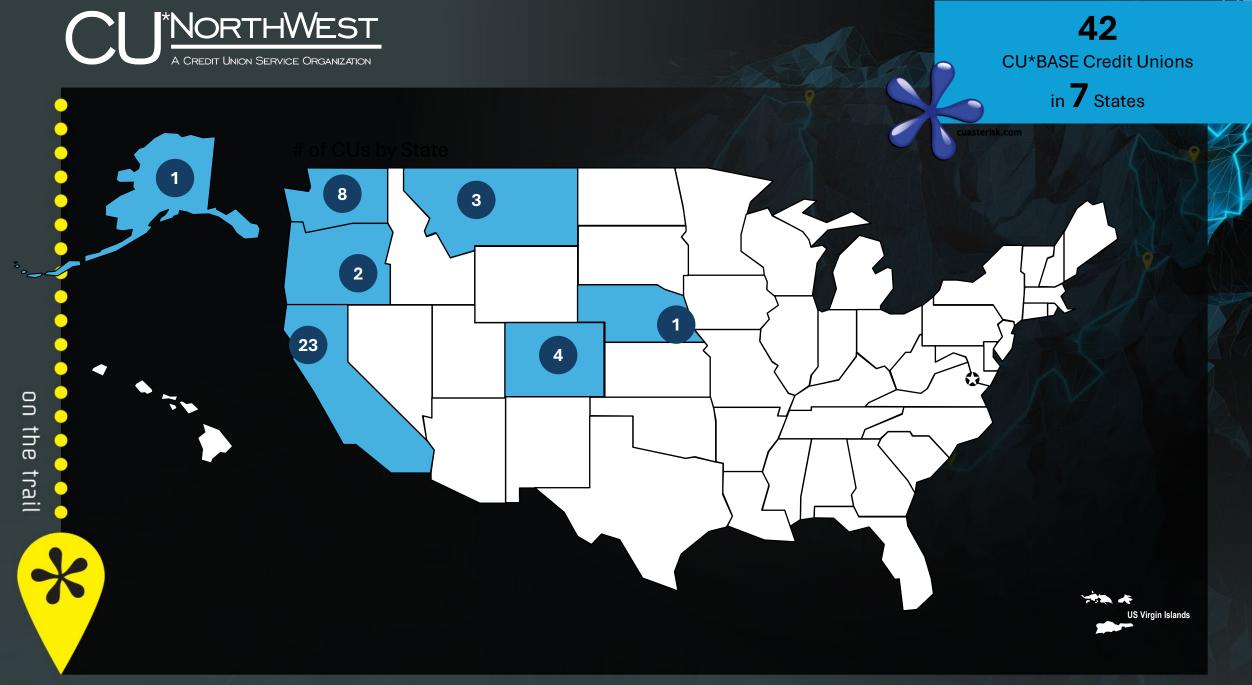
Mosaic

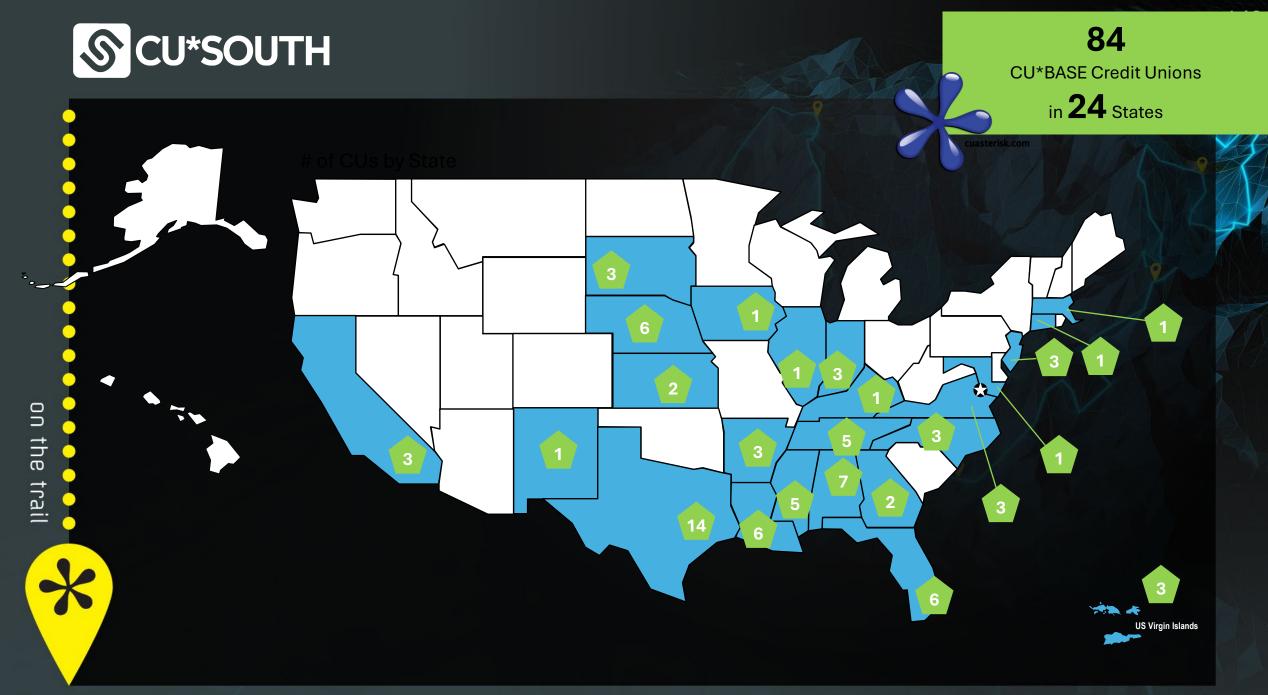
1Click Relationship Offers

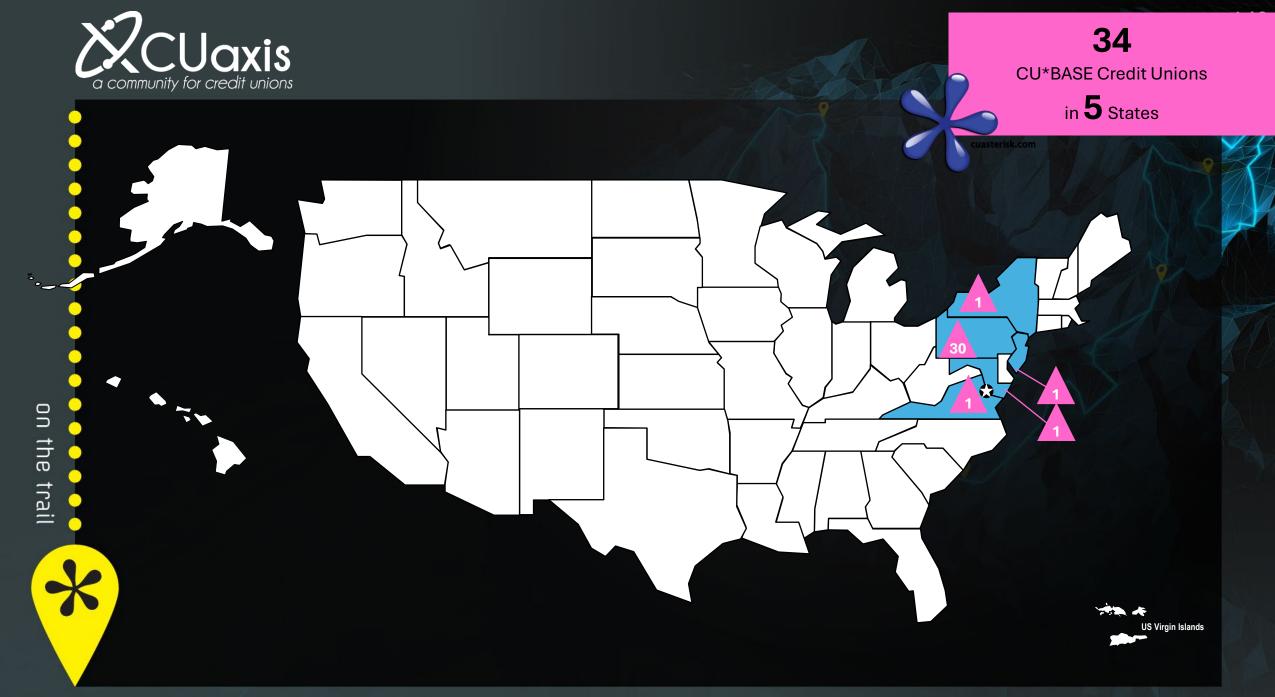
**API Portal** 

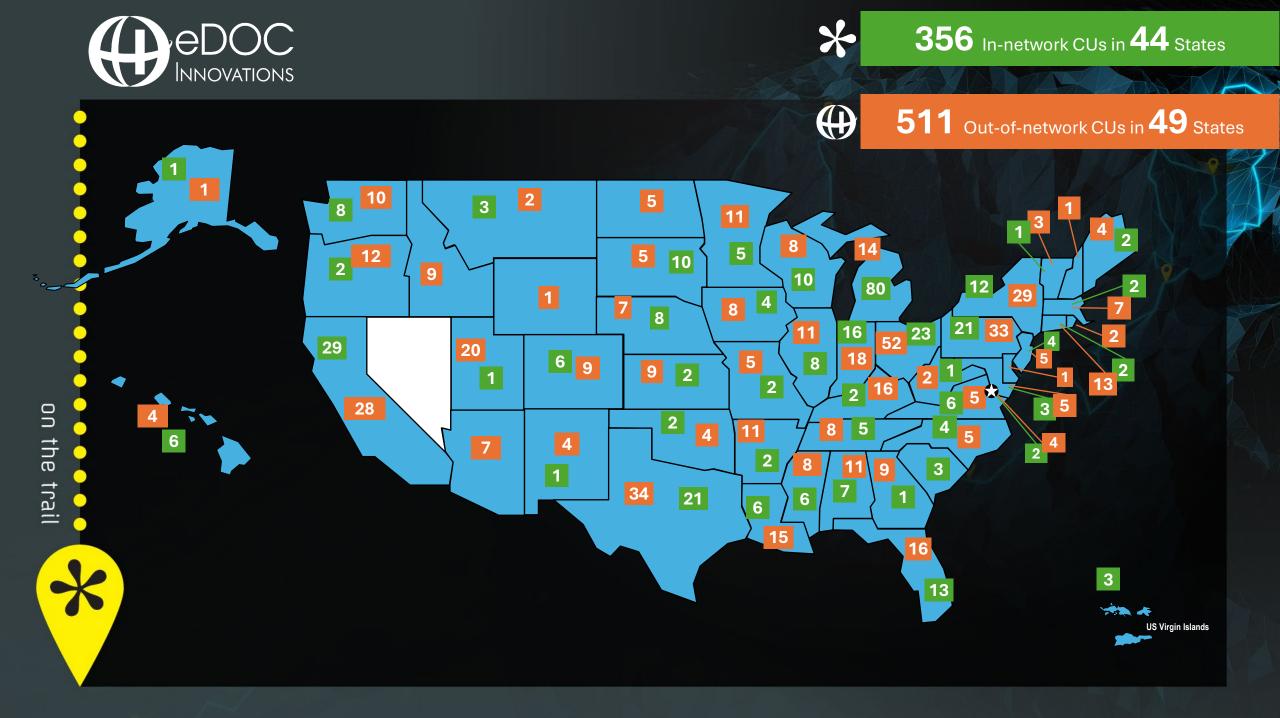


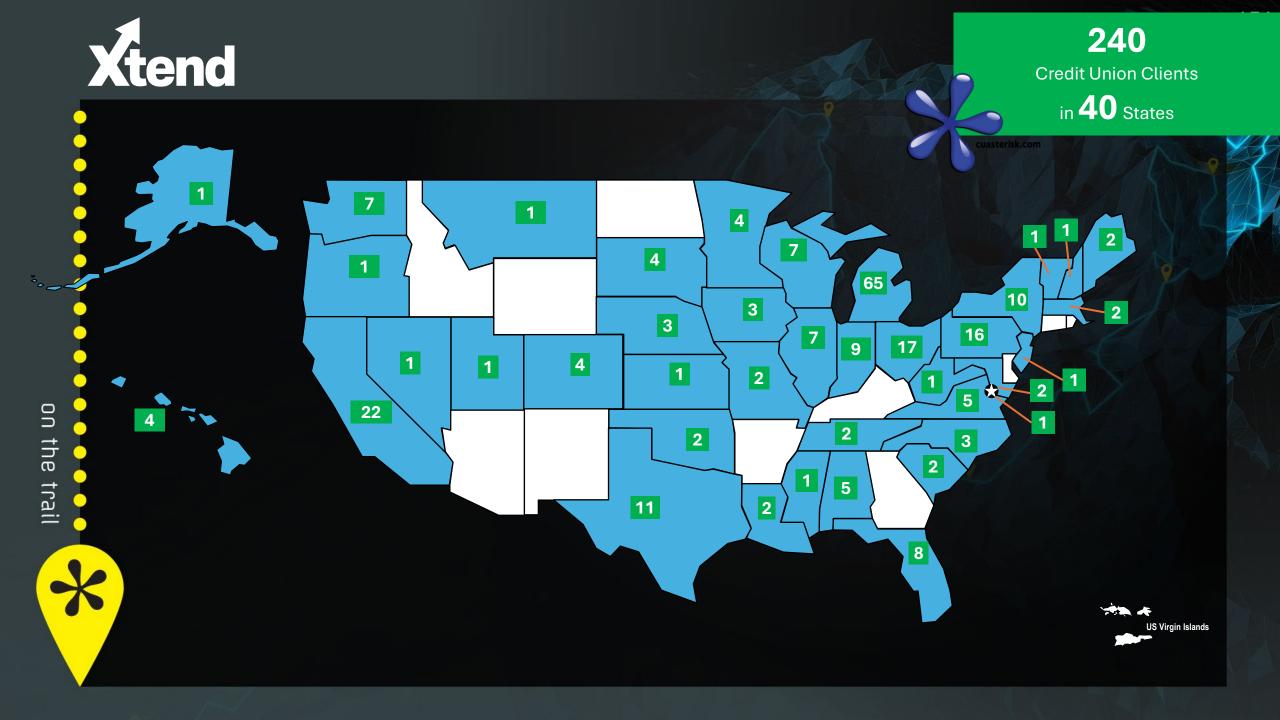
Add these to your business plan

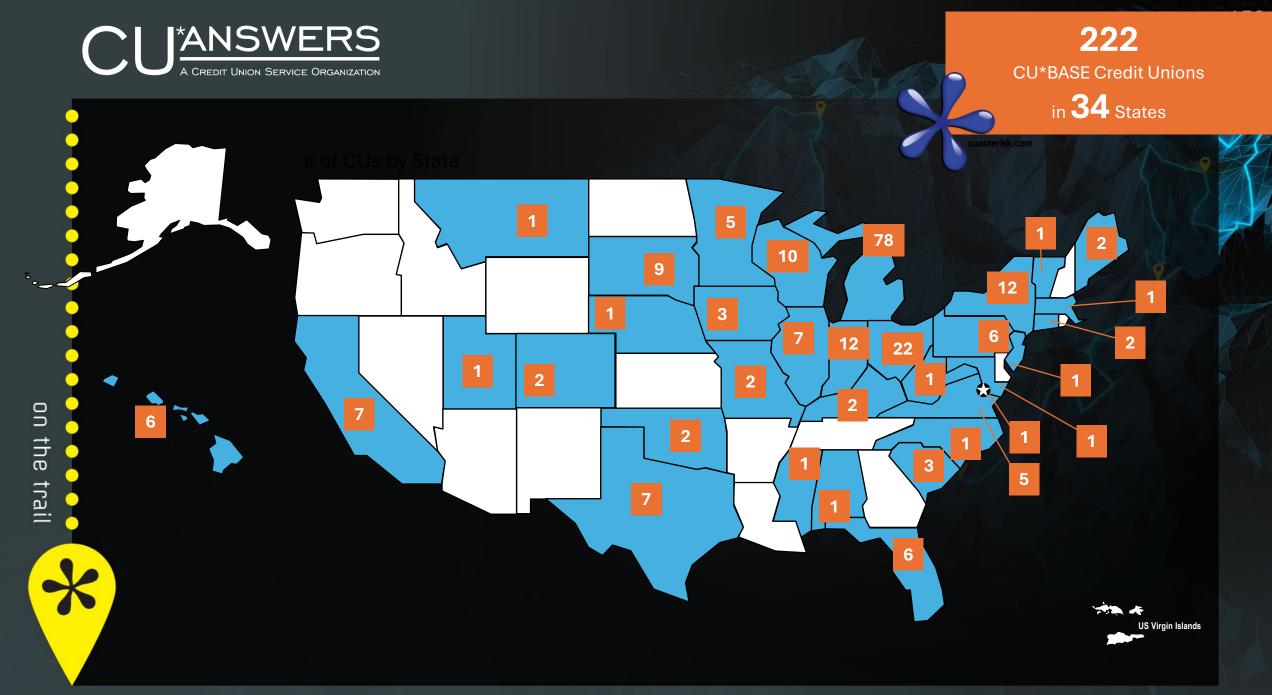


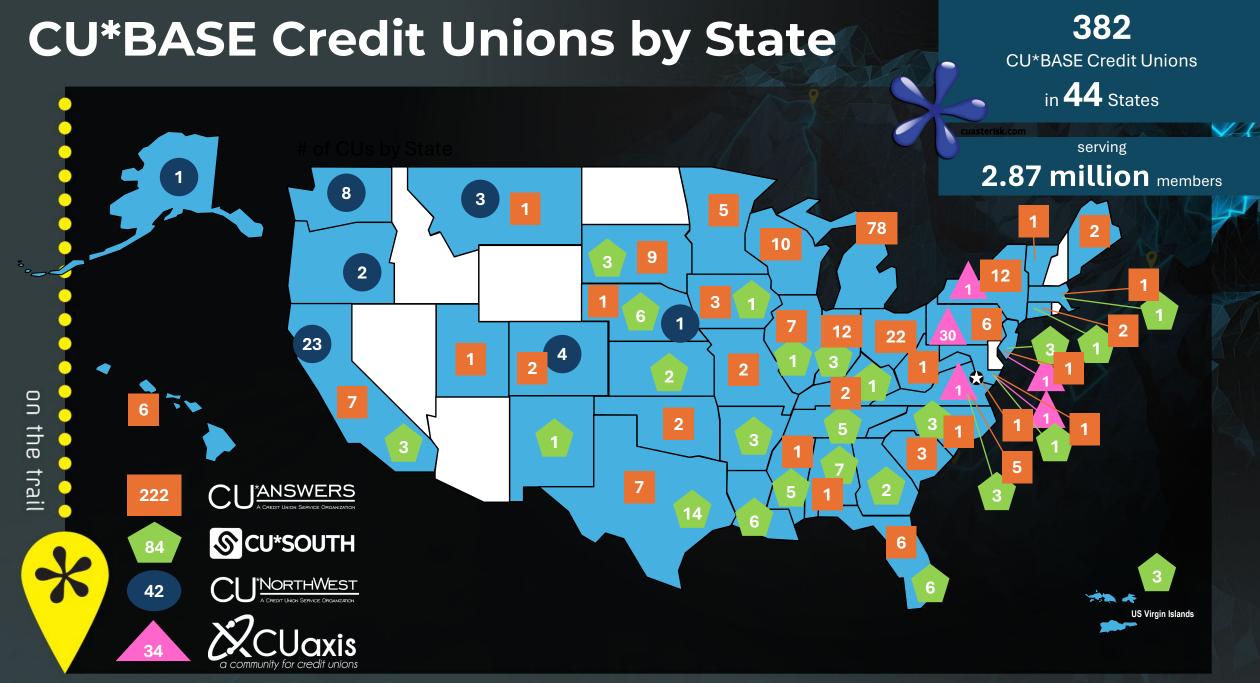












# Wrapping Up the Day

setting the %nt

#### 2025 CEO Strategies Back in Grand Rapids

- Tuesday: CEO School
- Wednesday: CEO Roundtable
- Sheraton Airport Hotel

NOVEMBER 2025						
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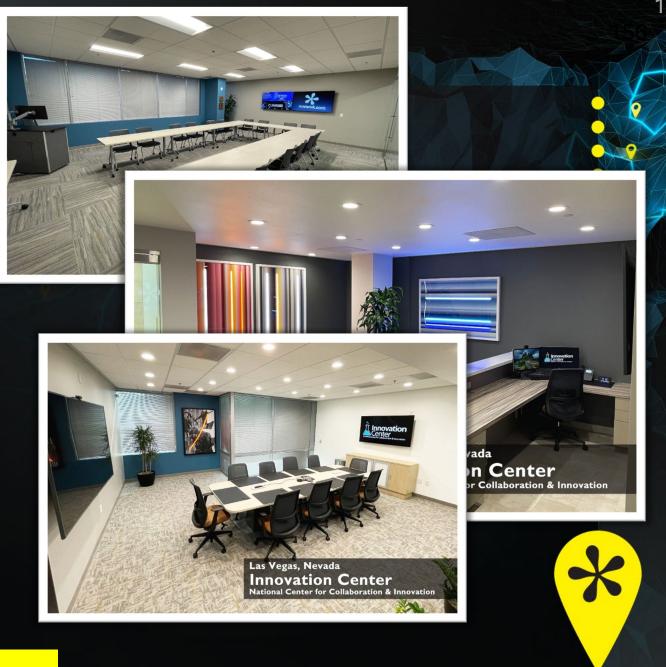


**Learn more: LC25.info/CEO25** 

#### Visit Us in Las Vegas

- Available FREE for meetings and events
- Board and training rooms





#### **Education Branches Off**

Client Services will focus on providing day-to-day software support

- New Education team will focus on:
  - New client onboarding
  - CU\*Answers University
  - Curating the CU\*Answers Education Catalog
  - New hire onboarding
  - Internal trainer certification
  - CUSO Educators collaboration



Education

A CU\*Answers Collaboration Group

Sign up: LC25.info/education









### giveawayTIME

Virtual Incident Response & Business Continuity Tabletop Exercises Each up to a \$350 value, FREE!

Must be booked by December 31, 2025.

store.cuanswers.com









### Write for CUSO Magazine to Sharpen Your Skills

- Get paid to share your expertise!
- Build your brand and get noticed!
- Our editors will help you shape your topic and article, no qualifications necessary

Contact editors@cusomag.com to start writing!









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# Thank you for the day!

