

# 2019 CEO Strategies Week

November 11-14, 2019

# Welcome!

WIRELESS ACCESS: DeVos Place  
PASSWORD (VOUCHER): CUA50years!

Have you  
downloaded the  
conference app?



Catch a ride:  
Map > Conference Location



# 2019 CEO Strategies

**Where will Credit Union CEOs Take Us?**  
The CUSO Vision

November 12, 2019

**CU\*ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION

# Two agendas for CEO schools throughout the year

## AFTER A DECADE OF CEO SCHOOL, IT'S TIME FOR SOME NEW TRICKS

Schooling each other  
on current strategy:

### Today's Agenda



I'm putting on  
my strategies  
hat!

What a credit union CEO should  
know about...

#### ■ Data

- CU\*Answers' calling card for the next decade

#### ■ Business Memberships

- Leading the way towards a new collaborative competency

#### ■ ACH

- Thinking about everything "payments"

#### ■ Succession Planning

- It's a network thing – why CU\*Answers stakeholder confidence in the process is critical

...and what a CUSO CEO should consider  
from the perspective of his peers

4

A school for CEOs of  
cooperatives in our network:

### So what about CEO school?

CU\*ANSWERS  
UNIVERSITY

#### WE'LL STILL HAVE A FULL WEEK FOR CU SENIOR EXECUTIVES WITH THE CU\*ANSWERS CEO

- 17.00 Introduction to Asterisk Intelligence and the CU\*Answers Business Intelligence Help Desk
- 17.01 Building Trust with Cooperative Owners: CUSOs and CUs
- 17.02 Understanding the CU\*Answers SDLC and Promoting Projects
- 17.03 Adopting and Highlighting a Retail Strategy as a Senior Executive
- 17.04 Evolving Retail Strategies Tactically: Facing the Inevitable Internet Influence
- 17.05 Building a Firm with Digital Intelligence and Proving It to the Marketplace
- 17.06 Action Through Consumer-Owners: Developing Delivery Channels That Face Both Personas
- 17.07 Reporting Up and Delegating Down: Building Trust with Your Team and Your Board
- 17.10 CU\*BASE Management Tools for CEOs: Leadership Dashboards and Visual Analytics Tools (VAT)
- 17.11 Data Warehouse Strategies for CEOs: Do They Fit with Your Future Plans?
- 17.12 Educating Your Board with Data
- 17.13 Expanding Your Audience for Data: Analytics Booth as the Foundation
- 17.14 Database Management: Tool Spotlight for CEOs
- 17.15 Getting Started with Unique Data Management (UDM) for CEOs



Mark your calendars:  
**March 30-  
April 3, 2020**

An extension of the CU\*Answers  
Executive Study series, for students of  
cooperative design leadership

38

# Today's Agenda



I'm putting on my strategies hat!

What a credit union CEO should know about...

## ■ Data

- CU\*Answers' calling card for the next decade

## ■ Business Memberships

- Leading the way towards a new collaborative competency

## ■ ACH

- Thinking about everything "payments"

## ■ Mobile & Desktop Internet Solutions

- Preparing for a new day, from top to bottom

## ■ Succession Planning

- It's a network thing – why CU\*Answers stakeholder confidence in the process is critical

...and what a CUSO CEO should consider from the perspective of his peers



# So what about CEO school?

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# Let's Get Acquainted

ROUND-ROBIN INTRODUCTIONS  
45 MINUTES

- Your name and credit union
- Of the five topics on today's agenda, which one is the most intriguing to you as a CEO? Which is the least?
- What topic that we're not covering today is high on your list for 2020?

WHAT CREDIT UNION CEOS SHOULD KNOW ABOUT...

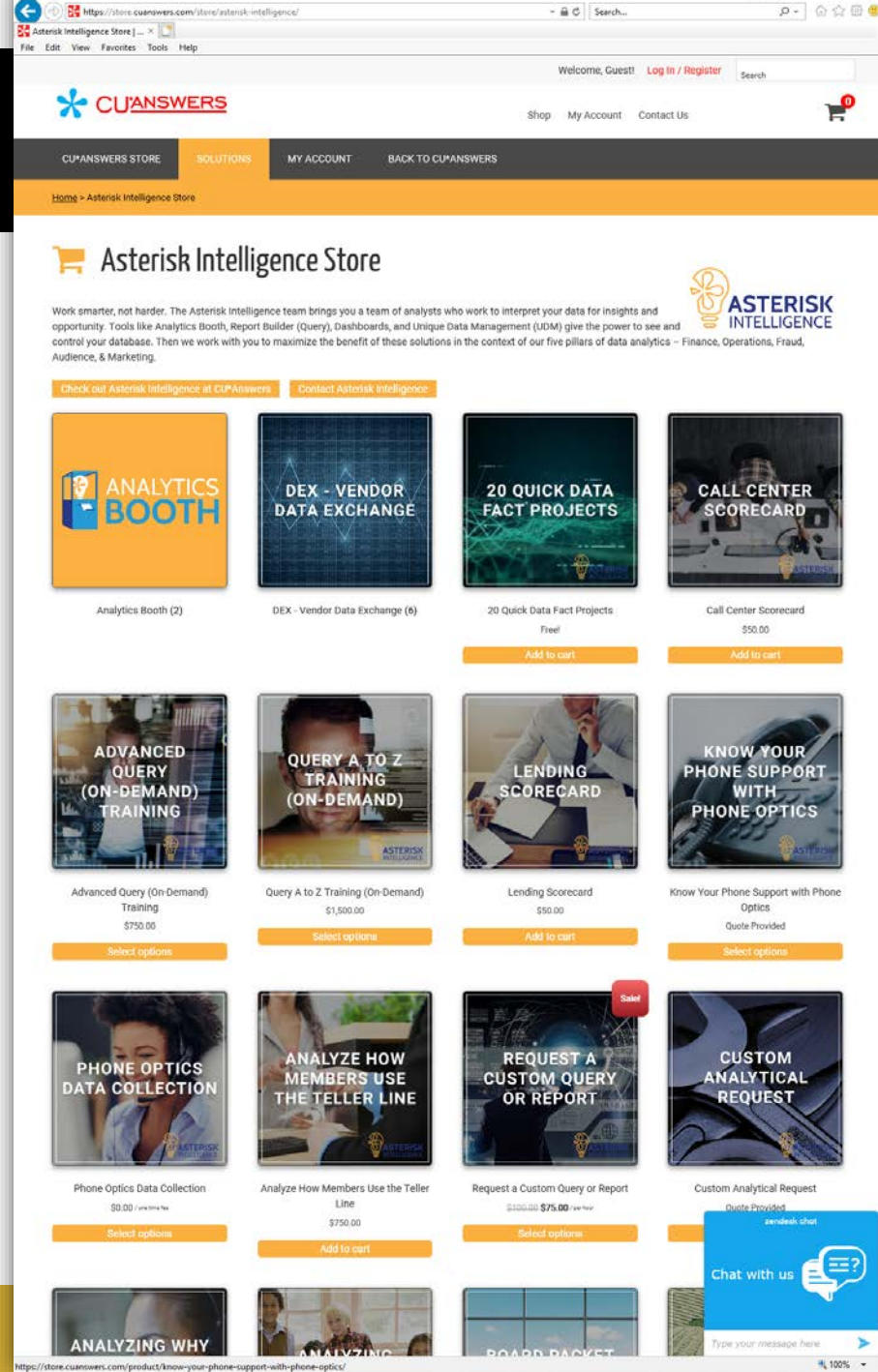
# Data in 2020

CU\*Answers' calling card for the next decade

# Our calling card for the next decade

## MORE THAN TOOLS, ASTERISK INTELLIGENCE IS A BUSINESS

- Create data
- Maintain data
- Analyze data
- Act on data
- Add data job descriptions
- Build business intelligence teams
- Store data and create data warehouses
- Move data from warehouse to warehouse
- Sell the value of data
- Arm stakeholders with the power of data
- Enhance your career with a grasp of data

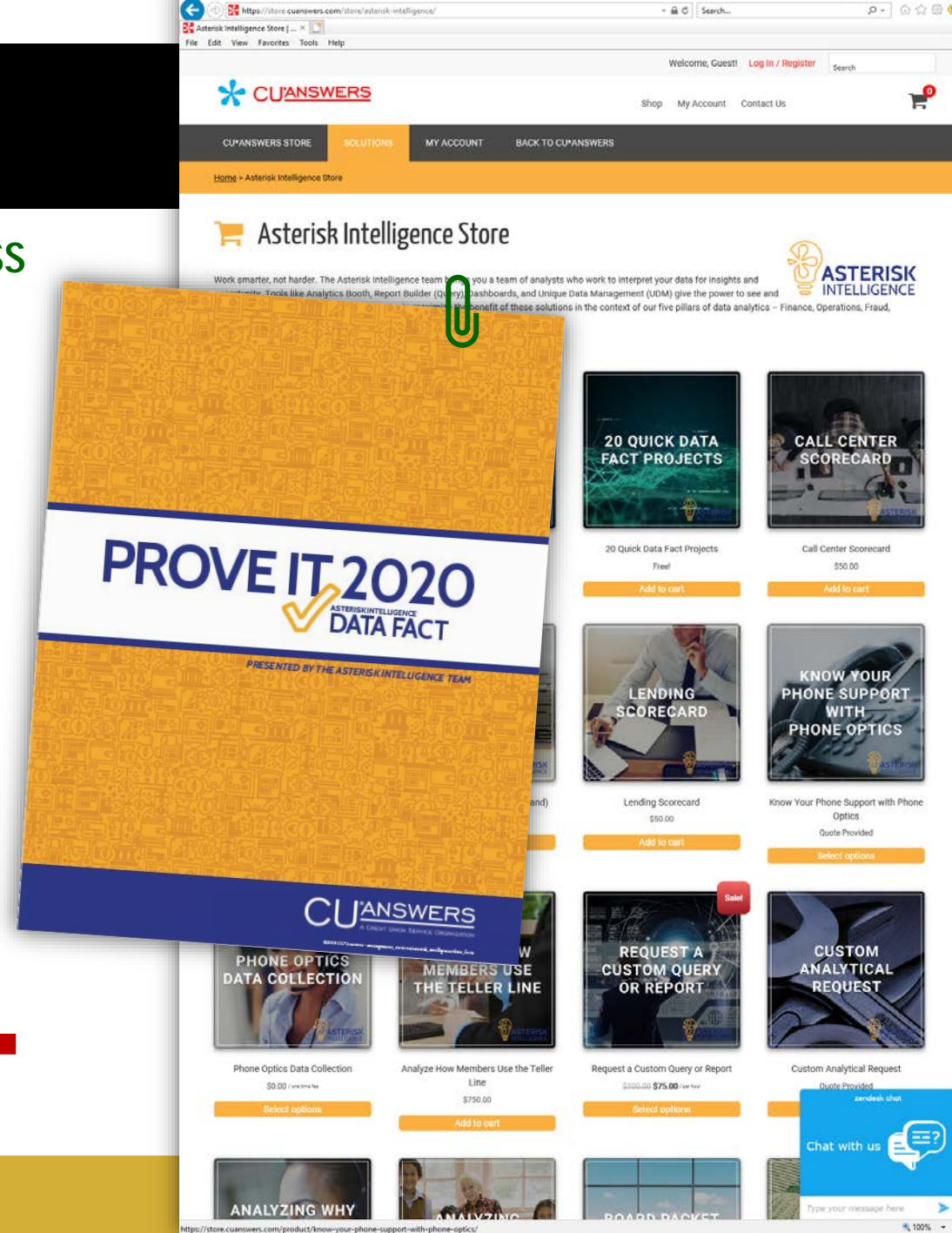




# 2020 priorities for our network

## MORE THAN TOOLS, ASTERISK INTELLIGENCE IS A BUSINESS

- Create data
- Maintain data
- Analyze data ←
- Act on data ←
- Add data job descriptions
- Build business intelligence teams ←
- Store data and create data warehouses
- Move data from warehouse to warehouse
- Sell the value of data
- Arm stakeholders with the power of data ←
- Enhance your career with a grasp of data ←



# The reports of tomorrow that will move the ball

## Table of Contents

<b>EFT Usage</b>	4
Unused Cards Last Month- Understand the context on what is a normal pattern of usage for your membership's utilization of their plastics. Check to every month to track an old BIN's rate of conversions from active to closed as you transfer expiring cards to the new BIN.	
<b>Why Your Members Call</b> <b>TOP PICK</b>	5
Go beyond the idea of "We Answer the Phone" and start thinking "We Service Our Members Through Another Channel" - the Phone. What's different about the members that call your credit union, and why do they call you?	
<b>180 Day Portfolio Movement</b>	6
Calculating 180 day balance changes has never been easier with the Analytics Booth Portfolio Analysts dashboards. Quickly calculate balance changes at the product level on your shares, loans, and certificates.	
<b>Membership Retention by Year Opened</b>	8
Evaluate "classes" of memberships grouped by the year they opened their membership to discover retention rates over time - 1 year later, 2 years later, 3 years later... then dig deeper into the common bonds between any class or all active memberships.	
<b>Where Your Members Shop (Gamers)</b>	10
Have a little fun with analytics and study your Gamers - the people who use their credit union account to pay Xbox, PlayStation, Steam, or Twitch subscriptions. See how much spending power they have, just how many of your Services they use, and more.	
<b>Teller Analysis Time of Day</b> <b>TOP PICK</b>	11
Teller line activity and volumes are popular topics and hold valuable operational insights - Dig into the hourly stats either in aggregate, by day, or per branch and learn answers to questions such as - What is the peak hour of members served? Is teller work consistently weighed toward certain periods of the day? Just one, or multiple periods?	
<b>Skip a Pay Review</b>	12
Analyze deeply the number of payments skipped on loans at your credit union this year, and just how much money your credit union earned through these skipped payments.	
<b>Trends on PFI Indicators</b>	13
Track historical trends on a few of the features or services that are often seen as indicators that your credit union is your member's primary financial institution.	
<b>Analytics Booth Peer Comparison</b>	14
Benchmark your operational trends to that of your peers! Use Analytics Booth to build custom peer groups within the CUAnswers network for trending and operational comparison. How do you stack up to your peers?	
<b>Losing the Love</b>	15
Gain answers to the following questions: Are there members on the verge of leaving your credit union? How did the members who have already left warn you that they were leaving?	

## Membership Churn

Dig into the details and common characteristics of both the memberships joining you and leaving you. Use the information to work on attracting more of the people proven to be most interested in your credit union. Or focus on stemming the outgoing flow once you know more about the type of member who moves on.

## Revolutionize Your Operations **TOP PICK**

What data or operational insights would change the way you do business? Are you constantly waiting for tomorrow's technical enhancements telling yourself that you'll engage with your data when it's easier, automated, or after then next great enhancement? Stop the hamster wheel, turn "Some Day" into today, you're closer than you think!

## How Your Members Transact

Ever wonder how your members like to spend money with your credit union? Analyze the different channels of spending and see if your credit union is viewed as more of an in-branch transaction, or if your members prefer self-services over working with your tellers.

## Where Your Members Branch

Gather the numbers and dig into the details on the flow of member (and non-member shared branching) visits to your branches. Answer the questions - How many branch visits are for loan payments? Are branch visitors generally net savers or net borrowers? And more!

## Year over Year Fee Income

Monitor your monthly fees and service charge income, manage your defined fee waivers, and compare income across periods to ensure your fee programs are performing as desired. Track your total opportunity, waivers, and fees assessed to maximize efficiency and optimize results.

## Credit Score History Analysis

As a stand-alone idea, or part of a deeper study into loan acquisition - Make sure to study credit pulls. How many credit pulls have you performed year-to-date? Is that on-par with how many you'd performed up to the same date last year?

## Christmas Clubs In Review

Know which generation is most likely to be attracted to your Christmas Club product and discover when you'll see the highest interest organically (hint - also the best time to promote the product!). How much are they saving month-to-month, and is there an opportunity to get these savers engaged with a checking account as well?

## Fee Refunds History by Employee **TOP PICK**

Employee - Track fee refunds per month and learn answers to questions like - What employee is processing the most fee refunds? The fewest? What kind of members are we typically refunding fees for?

## Lending Opportunity Scorecard

See your loan portfolio in a whole new light! Review borrowers credit scores and tenure, compare loan product penetration, member income, and average demographics. Use this data to locate actionable opportunities, generate marketing campaigns, and increase member engagement!

## Products and Services Per Member

Do you consider your new members to be engaged? Gain insight into the level of participation and time it takes your new members to engage in products and services at the credit union.

## 180 Day Portfolio Movement

Each day I take a few moments and dive into a credit union's data to see if I can find any operational trends or insights to share. Today I decided to review your loan and share portfolio balances using Analytics Booth. The chart below details 180 day balance changes for both your loan and share portfolios.



As we can see both Shares and Loan balances have increased over the past 180 days, 3.3% and 1.6% respectively which is great - but the recent declining trend in your loan balance caught my eye. I decided to dig a bit deeper and see if this is an annual trend we see each year or if I could locate any insights from the data.

First I generated this same graphic for the period of Jan 2018 - March 2018 to see if we see the same declining balances in Q1. This proved not to be the case, last year we saw 8.8% growth in Q1 so it did not appear to be an annual trend to me.



As a final step, I used the Analytics Booth Loan Portfolio Dashboard to calculate 90 day balance changes in of your specific Loan Categories. We can see in total the 90 day balance change has been \$509,818 with over half of the change being a declining in Used Auto Loans with notable balance changes in Personal Loans and Low Rate - Prime + 3.9% as well. Of course there is growth as well - your Second Mortgage product and indirect lending new and used products have all seen notable growth.

**PROVE IT 2020**  
DATA FACT

PRESENTED BY THE ANTELOPE CREDIT UNION YEAR

**CUANSWERS**

ANALYTICS BOOTH



# AI Week: An active community

## WAITING FOR YOUR STRATEGY TO ENGAGE

### Schedule

#### CLASSROOM

**Monday: 8:30am - 4:00pm**  
Dashboards Up Close & Personal

**Please Bring:**

Optional - Laptop with ability to connect remotely to CU\*BASE.

**Tuesday: 8:30am - 4:00pm**  
Report Builder: Beginning to end

**Please Bring:**

Required - Laptop with ability to connect remotely to CU\*BASE.

**Wednesday: 8:30am - 2:30pm**  
Report Builder: Beginning to end

**Please Bring:**

Required - Laptop with ability to connect remotely to CU\*BASE.

*That's it! We'll wrap up by 2:30 on Wednesday in order to give all who are traveling an open afternoon.*

#### WEBINAR

**Thursday: 9:00am - 4:30pm**  
9:00am - 12:00pm

Introduction to Analytics Booth  
Expanding Audience for Data with Analytics Booth

2:00pm - 4:30pm

Data Warehouse Tools & Strategies  
Hot Topics in Database Management

*Since today's schedule is online webinars only - participation is flexible - attend just one or all four, whatever makes sense for you!*



[open.cuanswers.com/AIWeekInfo](https://open.cuanswers.com/AIWeekInfo)

CU\*ANSWERS

Products

Solutions

Resources

Events

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About



### Asterisk Intelligence Week

Hosted by the CU\*Answers Asterisk Intelligence team, the events held during this week cover data analytics and data warehousing solutions. The 4-day series of training and strategy sessions include a mix of in person and online web-based options.

Take one session, two sessions, or take all four, the choice is up to you!

[Check out our Informational Brochure](#)

### Locations

On-site at CU\*Answers

Days 1-3 are held at the CU\*Answers corporate office: 6000 28th St. SE, Grand Rapids, MI. These are onsite only - No accompanying web conference session is available for these classroom sessions.

Breakfast, drinks, snacks, and lunch are provided on all days of the onsite classroom sessions. Travel and transportation costs are the responsibility of the participant credit union.

Online Webinar Courses

Day 4 offers exclusively online web conference courses, scheduled in two parts - morning and afternoon. Webinar sessions are held via Zoom.

### Schedule

Following are the events held during this week.

DAY	EVENT	LOCATION	REGISTRATION LIMIT
Monday	Dashboards Up Close & Personal	Onsite Classroom Only- CU*Answers 28th Street	25
Tuesday/Wednesday	Report Builder (Query) from Beginning to End	Onsite Classroom Only- CU*Answers 28th Street	10
			Unlimited

### Events

**Dashboards Up Close & Personal**  
This one-day training

**Report Builder from Beginning to End**  
This two-day training

**Analytics Booth/Data Warehousing Tools & Strategies**  
This two-day training

JOIN US IN 2019 FOR QUERY, DASHBOARD, AND DATA ANALYTICS TRAINING!

WINTER	FEBRUARY 18 - 21
SPRING	MAY 13 - 16
SUMMER	AUGUST 12 - 15
WINTER	DECEMBER 2 - 5



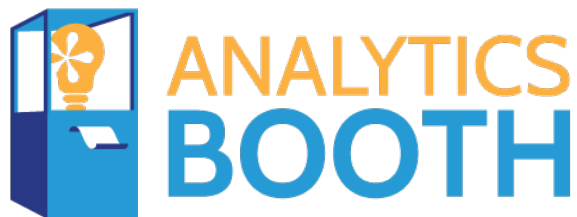
#### In This Section

- Asterisk Intelligence
- Analysts
- Active Beta
- Active Beta Improvement Submissions
- Asterisk Intelligence Week
- SnapShot
- Analytics Booth
- View Tables
- Shop Asterisk Intelligence
- Dashboard Dive Webinars
- Data Warehousing
- How to get started with Data Warehousing
- Unique Data Management
- Visual Analytics
- My Favorite Dashboards

Chat with us

# Arming stakeholders with the power of data

FROM CEO SCHOOL TO OUR ENTIRE NETWORK, AND NOW TO YOUR BOARD AND YOUR VENDORS



YOU AND YOUR BOARD ARE INVITED TO AN  
**ANALYTICS BOOTH OPEN HOUSE**

*Focus:* Encouraging your allies to ask you for permission to engage your data via Analytics Booth, to enhance their interactions

- **May 19** (Tuesday), 5:30-7:30pm
  - At CU\*Answers, 28<sup>th</sup> St. in Grand Rapids
  - Refreshments served

YOU AND YOUR BOARD ARE INVITED TO THE 1<sup>ST</sup> ANNUAL  
**CREDIT UNION BOARD OF DIRECTORS DAY**

*Focus:* Developing online tools for data conscious board members to interact with Analytics Booth as the ultimate tool for engaging volunteers

- Choose one:
  - May 14** (Thursday), 1:00-4:00pm
  - May 16** (Saturday), 10:00am-2:00pm
    - Saturday event is same as Thursday except with lunch provided
    - Maximum of 2 people per CU (any combination of CU professionals and/or board members)



# Analytics Booth Training for Board Members



## DATA FOR THE BOARD

**KEEP YOUR FINGER ON THE PULSE**  
Go digital with board access to data via the safe, web-based solution, Analytics Booth! Review product portfolio performance, member engagement metrics, and financial data anywhere at any time!

### ANALYTICS BOOTH BOARD BRIEFING

Some of the most important contributions your board can make is asking the right questions, and challenging the status quo. Are you giving your board the information they need to think critically about your credit union?

Asterisk Intelligence will sit down with you and your board to explain the architecture of Analytics Booth, educate on features, functionality, and best practices; as well as how to access Analytics Booth from anywhere they have an internet connection.

**Topics covered are customizable and can include:**

- How to set up daily or custom email alerts
- How to create and review a graph to understand its story
- How to create notes for personal reference, or for others to see
- How to dive deeper on a data point with features like data visualization, operational trend lines, change over days, and more.
- How to navigate the tools with easy filter options
- How to customize views and graphing capabilities
- How to export a data set or graph and more!



### THE EXPERIENCE

Every attendee will receive the Asterisk Intelligence flip/educational cards that will help coach board members on how to find and configure the most popular features.

Asterisk Intelligence will also establish the user credentials needed to sign in for the first time so each board member can sign in from their devices during the session.

**PRICING / Event Options**  
On-site—Pricing on Request  
POV—Pricing on Request

### THE DATA

Analytics Booth is a safe analytical tool for any audience. No member data is included within the data sets. Portfolio data is collected daily for up-to-date analysis or tracking.

**FREE** pack of educational cards for each member of the board!



**POWERED BY  
ASTERISK  
INTELLIGENCE**

**CONTACT ASTERISK INTELLIGENCE**  
ai@cuanswers.com  
(800) 327-3478 x870  
cuanswers.com/analytics-booth



## Customizable Board Presentations

**Personalized Engagements**  
Short on time? Looking to focus on specific key initiatives? No Problem! Presentations can be fully customized and catered to your specific needs.

**Popular Topics Available:**

- Loan Portfolio Trending and Performance (20 Minutes)**  
Teach your board how to leverage Analytics Booth to review loan portfolio growth, individual product performance, analyze yields, as well as application volume.
- Share Portfolio Trending and Performance (15 Minutes)**  
Tracking deposit portfolios and product penetration has never been easier with Analytics Booth. Learn how to trend balances, analyze product segments, trend transaction volume, dividends issued and more!
- Membership Served (10 Minutes)**  
Analyzing historical membership growth is just a few clicks away in Analytics Booth. We'll teach your board how to view new member trends, both individual and organizational memberships, analyze closed member terms and year over year trending.
- Product and Service Participation (15 Minutes)**  
Service Scoring is an under-utilized resource, learn to use these Analytics Booth features to study and comprehend product and service utilization, membership growth, and engagement.
- Automated Operational Alerts (10 Minutes)**  
Analytics Booth daily automated alerts can take the effort out of staying operationally informed. Learn how to configure automated daily alerts which send key operational data to your inbox each day.

**Start Coordinating Today**  
Each presentation will be fully coordinated in advance ensuring the tactics most relevant to your operational needs are included in the presentation. Durations can be modified to fit your allotted periods for board education.

Reserve your training dates today!

**Ready to Schedule your Event?**  
Get Started here:  
<https://asteriskanswers.com/>

**Questions?**  
Ready to dig deeper? Contact a member of the Asterisk Intelligence team to learn more about this engagement, your customizable options, recurring frequencies, or just to discuss your board educational needs.

**Elevate your Board's Engagement and Operational Knowledge with Analytics Booth!**



**CONTACT ASTERISK INTELLIGENCE**  
ai@cuanswers.com  
(800) 327-3478 x870  
cuanswers.com/analytics-booth

# Analytics Booth opens the door to new markets for our products

IN 2020, WE WILL LOOK AT CU BOARD DIRECTORS AND VENDORS AS A TARGET AUDIENCE



# We're excited about the February 2020 AB release

MORE THAN JUST NEW TOOLS, IT'S THE LAUNCH OF A NEW COPYRIGHT AND THE FACTORY TO LEVERAGE IT

Create a New Alert

Frankenmuth Credit Union

Send an alert for <sup>1</sup>

Vault Cash Total

If it <sup>1</sup>

Gets to \$ 100,000

Increases by

Decreases by

Changes by

Gets to

BAD AXE MIDLAND

Send this report to: <sup>1</sup>

x james.bunting@cuanswers.com

Send james.bunting@cuanswers.com an alert if Vault Cash Total 100,000 for BAD AXE and MIDLAND.

Save Alert Cancel

Create a New Alert

Frankenmuth Credit Union

Send an alert for <sup>1</sup>

Checking (\$) Balance

If it <sup>1</sup>

Increases by % 2.5

Compared to <sup>1</sup>

One week ago

For the Following Branches: <sup>1</sup>

BAD AXE MIDLAND

Send this report to: <sup>1</sup>

x james.bunting@cuanswers.com

Send james.bunting@cuanswers.com an alert if Checking (\$) Balance increases by 2.5% compared to one week ago, for BAD AXE and MIDLAND.

Save Alert Cancel

Create a New Report

Frankenmuth Credit Union

Report Type <sup>1</sup>

Everything Combined Total

Report Frequency <sup>1</sup>

Weekly

Sunday Monday Tuesday Wednesday Thursday Friday Saturday

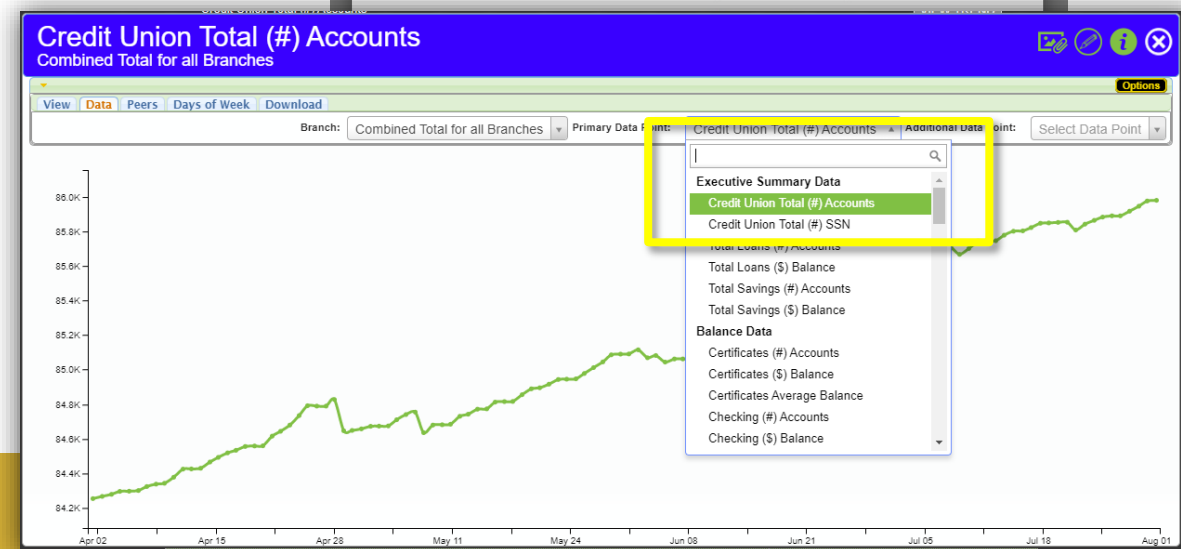
For the Following Branches: <sup>1</sup>

BAD AXE

Send this report to: <sup>1</sup>

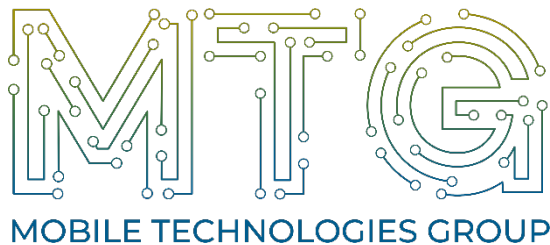
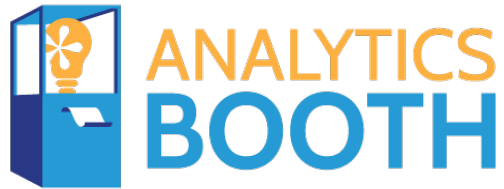
x james.bunting@cuanswers.com

Send james.bunting@cuanswers.com a combined total report for the Bad Axe branch on Tuesdays and Thursdays.



Watch for more news about this release in January!





- Analytics Booth started as an extension of CU\*BASE and some neat features for inside of CU\*BASE, but now it's about to be a major copyright and calling card for our network
- Imagine the day when you say "CU\*Answers" and people think CU\*BASE for core, Analytics Booth for data, and MTG for internet channels
- New properties that add to the asset register of CU\*Answers and the value of a CU\*Answers share
- Do you know the difference between a copyright, a feature, and a branded CMS support team?



# AI and CU\*BASE in 2020

WE'LL CONTINUE TO BE VERY ACTIVE WITH CU\*BASE USERS IN 2020

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## CU\*BASE

Welcome, DAWN MOORE!

What would you like to do today? Tool #  Shortcut

Search for

☐ Exact match ☐ Search long description

**All My Tools**

Filter by Type ☐ **My Favorite Tools**

Filter by Category ☒ **All My Tools**

**Refresh Filter** **Recommended Tools**

**Total # of tools: 121** **All Available Tools**

Session 0 CU\*BASE GOLD - Tool Category Code Selection

Jump to description starting with

Jump to code starting with

Search for description containing

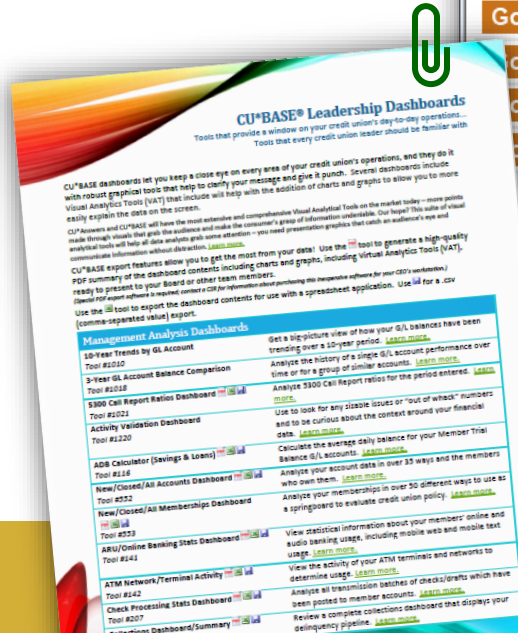
Code	Description
NEWTOLS	New tools added in most recent release
ACCTADJ	Member Account Adjustment Tools
ACH	ACH Processing Tools
ACTIVEBETA	Active Beta Development
AIRES	AIRES Processing Tools and Inquiries
ALM	ALM Processing Tools
ANALYSIS	Mngmnt Analysis Dashboards & Inquiries
AP	Accounts Payable Tools
ARU	Audio Reponse Tools & Analyses
AUDITING	Auditing Tools & Inquiries
BATCH	Offline (Batch) ATM/Debit Card Tools
BONUS/PATR	Bonus/Patronage Dividend Posting Tools
BUDGETING	CU Budget Tools

☒ Select ☐ Unselect

Select All Unselect All

FR (6136)

FR (6139) 10/31/19

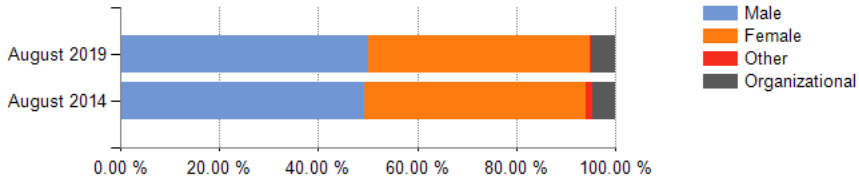


There are 121 analysis dashboards in CU\*BASE

# Comparative Member Analysis

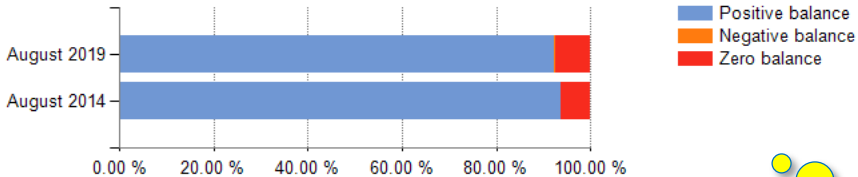
Category	Memberships		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Male	15,116	25,959	10,843
Female	13,705	23,047	9,342
Other	429	196	233-
Organizational accounts	1,417	2,515	21,050
Total memberships/000 accounts	30,667	51,717	

% Memberships



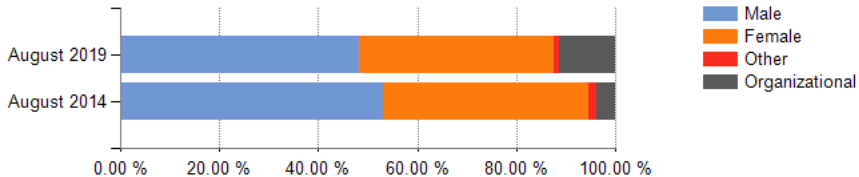
Category	Membership Balances		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Positive balance accounts	28,690	47,734	19,044
Negative balance accounts	50	115	65
Zero balance accounts	1,927	3,868	1,941

% Membership Balances



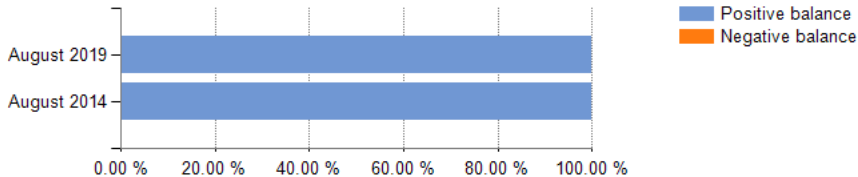
Category	Savings (In Millions)		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Male	34.1	43.7	9.6
Female	26.5	35.6	9.1
Other	1.1	0.8	0.3-
Organizational accounts	2.5	10.4	7.9
Total memberships/000 accounts	64.2	90.6	26.4

% Savings



Category	Savings Balances (In Millions)		
	08/2014: Corp 00	08/2019: Corp 00	Difference
Positive balance accounts	64.2	90.6	26.4
Negative balance accounts	0.0	0.0	0.0

% Savings Balances



Built for presenters and big rooms

# Open-Closed Account Analysis

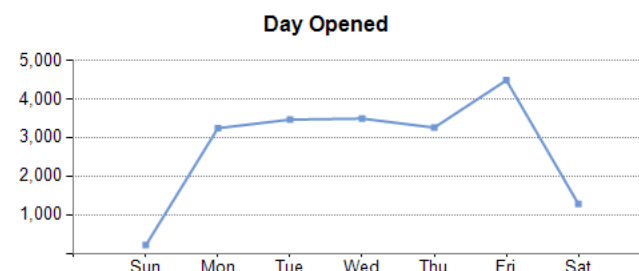
Analysis 3 of 10



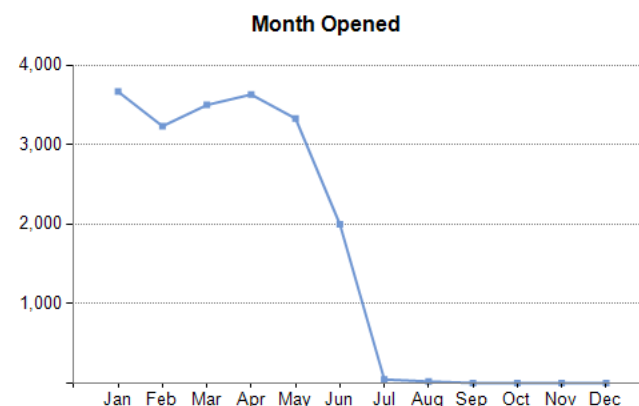
Filters	From Jan 01, 2019 to Sep 01, 2019	Status Opened	Gender All
	Employee All Employees	Branch 0 selected	

Results	Records analyzed	19,409
---------	------------------	--------

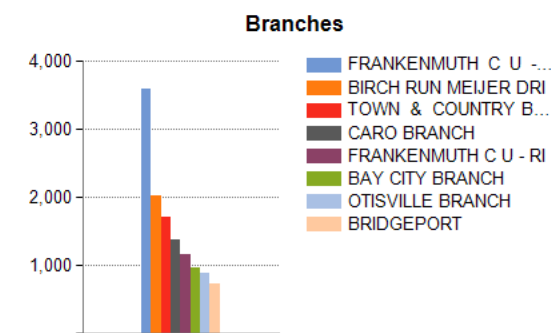
Day Opened	Count	%
Sunday	210	1.1
Monday	3,240	16.7
Tuesday	3,462	17.8
Wednesday	3,487	18.0
Thursday	3,254	16.8
Friday	4,481	23.1
Saturday	1,276	6.6



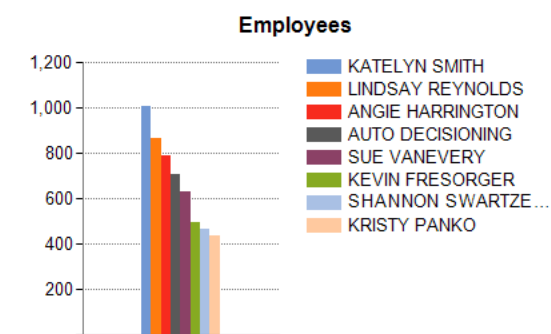
Month Opened	Count	%
January	3,666	18.9
February	3,231	16.6
March	3,498	18.0
April	3,630	18.7
May	3,327	17.1
June	1,995	10.3
July	44	0.2
August	19	0.1
September	0.0	0.0
October	0.0	0.0
November	0.0	0.0
December	0.0	0.0



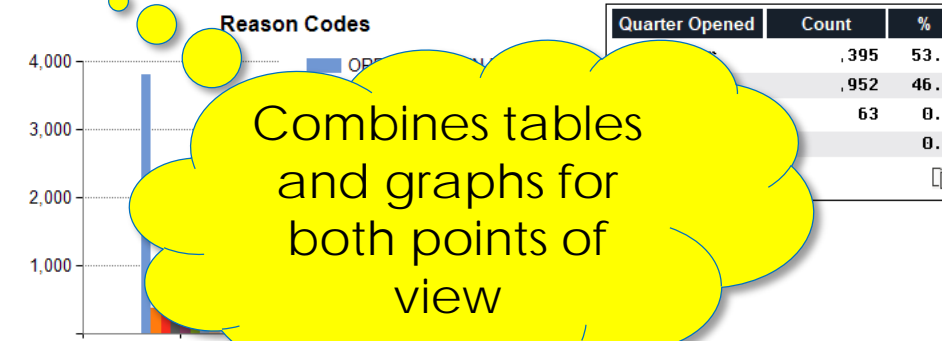
Employees	Count	%
KATELYN SMITH	1,009	5.2
LINDSAY REYNOLDS	863	4.4
ANGIE HARRINGTON	788	4.1
AUTO DECISIONING	709	3.7
SUE VANEVRY	627	3.2
KEVIN FRESORGER	492	2.5
SHANNON SWARTZENDRUB	466	2.4
KRISTY PANKO	438	2.3
Other/None	14,017	72.2



Branches	Count	%
FRANKENMUTH C U - MA	3,585	18.5
BIRCH RUN MEIJER DRI	2,024	10.4
TOWN & COUNTRY BRANC	1,700	8.8
CARO BRANCH	1,381	7.1
FRANKENMUTH C U - RI	1,164	6.0
BAY CITY BRANCH	971	5.0
OTISVILLE BRANCH	891	4.6
BRIDGEPORT	734	3.8
Other	6,959	35.9



Reason Codes	Count	%
OPEN - LIVES IN FOM	3,797	19.6
OPEN - INDIRECT	381	2.0
EXISTING MEMBER	325	1.7
OPEN - HOME BANKING	289	1.5
OPEN - WORKS IN FOM	177	0.9
OPEN - HOME BANKING	72	0.4
OPEN - MEMBER	49	0.3
LIVES IN THE AREA	45	0.2
Other/None	14,274	73.5



Combines tables and graphs for both points of view

Quarter Opened	Count	%
Q1	3,995	53.6
Q2	3,952	46.1
Q3	63	0.3
Q4	0.0	0.0

Index

Continue





# AI teams are inspiring every developer to go deep with data

YOUR DATA CAN HELP YOU STAND OUT AS AN INDEPENDENT THINKER AND ACTOR

Session 0 CUPBASE GOLD - CREDIT UNION

File Edit Tools Help

## Configure CLR Path Programs

Code DA Description DIRECT AUTO LOANS Exclude if membership designation **Select**

Activate criteria and specify points: Minimum score to pass **375**

Create custom programs for different loan products

Points	Criteria
<input checked="" type="checkbox"/> 50	Membership open at least 06 months
<input checked="" type="checkbox"/> 40	Member age between 25 and 80 years old
<input type="checkbox"/>	Previous credit score(s) between and Include only scores pulled within the past months
<input type="checkbox"/>	Average aggregate share balance over previous months of at least 0.00
	Include <input type="checkbox"/> SH <input type="checkbox"/> SD <input type="checkbox"/> CD <input type="checkbox"/> IR <input type="checkbox"/> TX
<input checked="" type="checkbox"/>	At least 02 paid off/closed in previous 60 months
<input checked="" type="checkbox"/> 35	ACH and/or payroll deposits of at least 250.00 per month over the previous 12 months
<input type="checkbox"/>	Tiered Services Level - Basic
<input checked="" type="checkbox"/> 10	Tiered Services Level A
<input type="checkbox"/>	Tiered Services Level B
<input checked="" type="checkbox"/> 50	Tiered Services Level C
<input type="checkbox"/>	SEG/Sponsor code(s) <b>Select</b>
<input checked="" type="checkbox"/> 45	Insider/Employee type(s) <b>Select</b> 3 selected
<input type="checkbox"/>	Existing loan balances of 0.00 to 0.00 Include <input type="checkbox"/> LN <input type="checkbox"/> OC
<input checked="" type="checkbox"/> 45	Loan category codes <b>Select</b> 6 selected
<input checked="" type="checkbox"/> 40	Existing loans in delinquent status

Grant points for each criteria then decide on a "passing" total score

Activate only the criteria that matters to you

Will also be flags for over limit, other loans delinquent more than xx times, and loan write-off/charge-offs in previous xxx months

Update

← → ↑ || ⌂ 🔗 ⓘ ? @

0/30/18

Mockup only, subject to change

13

CLR✓PATH  
Character Lending on Reputation

# UDM and CDM: Think bigger than a user-defined field

## WHAT WILL YOU DO WHEN YOUR DATABASE ADMINISTRATORS BECOME DATA DESIGNERS?

- Have you really considered what it means for your credit union to create unlimited data as part of CU\*BASE?
  - You create the data points, you create the process to collect the data, and you design the ways to use the data – all without a programmer or external designer



Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Flood Data to List of Member Accounts

Step 3: Choose Flood Settings

Flood type: CUSTOM FIELDS - ACCOUNT DATA

Table name (in QUERYFR) for List of member accounts: LARGE BAL

Description for report: Flood with data for large balance accounts

New Value for All Accounts in the Account List

amount: ☐ Pull from my table ☒ Specify 500,000.00

Type: \$

Length: 11

Decimals: 2

Your table must include these columns in this order

- 1 Account Base
- 2 Account Type
- 3 Variable Value To Be Flooded

Type=Numeric Length=9 Decimals=0

Type=Numeric Length=3 Decimals=0

Type=Character Length=40

Name: ALICE A MEMBER

Account #: 4355 Name ID: ME Corp ID: 01

Contact Information Member Data Participation/Products Status

Marital status

Full middle name

Employee #: 0000000000

Preferred contact method: No Preference Set

☐ 3rd-party opt out ☐ CU contact opt out

Season code

Custom Fields

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

### Custom Membership Field Configuration

Position to field name:

Field Name	Description	Seq #	Data Type
BUDGETING	Finding more room in budget	00001	0
EDUCATION	savings for child or adult education	00002	0
EMERGENCY ACCT	Savings money for an emergency	00003	0
FIXING CREDIT	Interested in fixing credit	00004	0
GPS	GPS loan	00001	C
HOME PURCHASE	Purchasing or remodeling a home soon	00005	0
LIVE EVENTS	Life events happening soon	00006	0
NAICS	Business NAICS code	00012	0
POA	POA access code	00002	0
RETIREMENT	IRA -Traditional or Investment Opp	00007	0
VEHICLE	Vehicle purchases in the future	00008	0

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

### Custom Account Field Configuration

Position to field name:

Field Name	Description	Seq #	Data Type	SH	SD	IR	CD	TX	LN
LIBER & PAGE	Mortgage liber and page number	00001	0						V
MORTGAGE DATE	original date/recorded date	00001	0						V
NAICS	Business Naics code	00001	0	V	V				V
RURAL DEVELOP	Rural development mortgage	00001	C						V
TDR BK	Troubled debt restructured loan-FCU	00001	C						V
UPLOAD APPRAS	upload appraisal	00001	C	V					V
UPLOADED MORTG	uploaded recorded mortgage	00001	0						V
1ST TIME BUYER	First time home buyer	00001	C						V

# A new acronym CDM: Custom Data Markers

## AN UNDERESTIMATED CAPABILITY, ABOUT TO GRAB SOME ATTENTION IN 2020

- Before data can be valuable, there must be data markers that you can recognize to delineate how records are the same, different, or unique
  - It's your personalized ability to analyze data

Session 0 CU\*BASE GOLD - Configure Membership Designations

Code **CO**

Membership designation **Corporation**

Used for membership type(s) ☐ Individual (MI) ☒ Organization (MO)

Label for: Primary name **Corporation**

Joint owner name **Reg. Agent** ☐ Eliminate account access via Teller "Currently Serving"

Misc owner name **Misc Owner** ☒ Eliminate account access via Teller "Currently Serving"

DBA name **DBA** ☐ Print DBA name on correspondence

☐ Exempt from Reg E opt in/out requirements

Online banking system to use ☒ Standard ☐ Business

Procedures

← → ↑ || 🖨️ 🔗 ⓘ ? @

Session 0 CU\*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

### Member Classification

When the percentage of combined monthly transactions for these origins exceeds  percent, this member's classification is

Priority **7**

Included Delivery Channels	Excluded Delivery Channels
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Based on this member's behavior, the teller should market these products:

Save Changes

Session 0 CU\*BASE GOLD - FRANKENMUTH CREDIT UNION

File Edit Tools Help

### Member Classification

Label	Priority	%	Included Delivery Channels					Excluded Delivery Channels				
			1	2	3	4	5	1	2	3	4	5
Go! Self Service	1	50	20	96	11	13		2	1		15	
Go! Emp/Direct	2	50	1	4	14	15		2		13	11	
Go! Back Office	3	50		3	5	10	11	2				
Go! atn/debit	4	50	13	16				2				
Go! HOME BANKING M	6	50	96					2		15		

Pg Up/Dn ↑ ↓

Available Delivery Channels			
01-Teller Process	07-Member Transfer	13-ATM/Debit (PIN)	22-Online Credit C
02-Share Draft Pro	08-Member Adjustne	14-Stop Payment Fe	96-Online Banking/
03-Loan Department	09-Wire Transfer P	15-Phone Operator	99-Automatic Syste
04-Direct Mail Pos	10-Certificate Pro	16-Debit (Signatur	
05-Payroll Process	11-ACH Processing	20-Bill Payment Pr	

Shift + Pg Up/Dn ↑ ↓

**i** When a Credit Union member is more typically a self-service member and is not generally seen in the lobby, employees might welcome them to the lobby by including the phrase "we don't get to see you here very often" in the greeting.

Additionally, employees may also be put on alert to check the ID of this type of member, based on how rarely they use the lobby, as an extra measure of security.

Select Yes to retain text or check the "Remember my

FR (2442) 10/31/19

# THE HOLY GRAIL



- What if you could create your own formula for what designates someone as **a direct deposit member**?
- This label would let you manage the relationship, reward it, and rethink how payment labels might be an important tactic in your future



# OTHER THE HOLY GRAIL



- How long have we been searching for the perfect “Next Suggested Product” calculator?

# Introducing the Business Intelligence Advisory Board

## HOW IS THIS DIFFERENT FROM THE BIZLINK ADVISORY BOARD?

(WE HAVE A LOT OF ADVISORY BOARDS THESE DAYS)


The screenshot shows the CU\*Answers website with a navigation bar at the top containing links for Products, Solutions, Resources, Events, Shop, and About. Below this is a banner for Asterisk Intelligence Week, dated December 2-5, 2019, with a 'Check Event Details' button. The main content area features an article titled 'Business Intelligence Advisory Board' with a sub-header 'powered by Asterisk Intelligence'. The article describes the board's creation in early 2019 as a partnership between CU\*Answers, Honor Credit Union, and Notre Dame Federal Credit Union. A red circle highlights a sidebar menu with the following items: Asterisk Intelligence, Active Beta, Active Beta Improvement Submissions, Business Intelligence Advisory Board (circled in red), Analysts, Asterisk Intelligence Week, SnapShot, View Tables, and Analytics Booth. Below the article, a 'Pricing' table is visible:

Pricing	
DATA Sync Annual Subscription	\$1,000 per year
DEX Changes	\$250 per change

One of the first projects to emerge from the Business Intelligence Advisory Board

# Static Pool Analysis Phase 2

## WILL SPA DIE WITHOUT THE FEAR OF CECL?


[Video](#) [Home](#) [Dashboards](#) [Alerts](#) [Trends](#) [Help](#)

**Credit Union:** Honor Credit Union (BT:20)

**Welcome back Dawn Moore**
[My Account](#) | [CU Management](#) | [User Management](#) | [Member Management](#) | [Role Management](#) | [Logout](#)

**Honor Credit Union - Static Pool Analysis - Loans Opened in 2013 for All Process Types**

Pool By: Process Type
Pool: 2013

Graph
Hide Filters
Full Screen
Analyze Pool Performance
Forecast Pool Payoff

Process Type: ALL: Total of all Process Types

Reporting Interval: Yearly
Reporting Month: December
Reporting from date: 01/2014 to Date: 11/2019

☐ Column Percentages
☐ Percent Change
☐ Percent Change Calc
Change as % of Pool Original Total

Click on a column use the "Analyze Pool Performance" button.
22 measurements: 5 Time Slices
Filter Results...
Exclude

Export CSV
Process Types
All Pools
Data Source

Measurement	2013 Pool	12/2014	12/2015	12/2016	12/2017	12/2018
<input type="checkbox"/> Pool Total Loan Count	10,926	10,926	10,926	10,926	10,926	10,926
<input type="checkbox"/> Open Loan Count	9,635	7,226	5,645	4,299	3,268	2,558
<input type="checkbox"/> Closed Loan Count	1,277	3,631	5,152	6,445	7,423	8,105
<input type="checkbox"/> W/O Loan Count	14	69	115	151	176	201
<input type="checkbox"/> C/O Loan Count			14	31	59	62
<input type="checkbox"/> Pool Current Loan Balance	151,986,028	148,519,573	115,573,897	89,245,149	70,912,094	54,278,320
<input type="checkbox"/> Open Loan Balance	151,942,465	148,233,649	114,931,831	88,452,119	70,044,669	53,454,218
<input type="checkbox"/> Closed Loan Balance						
<input type="checkbox"/> W/O Loan Balance	43,563	285,923	426,685	506,245	496,026	436,841
<input type="checkbox"/> C/O Loan Balance			215,381	286,785	371,399	387,262
<input type="checkbox"/> Pool Current Average Loan Balance	13,910	13,593	10,578	8,168	6,490	4,968
<input type="checkbox"/> Avg Open Loan Balance	15,770	20,514	20,360	20,575	21,433	20,897
<input type="checkbox"/> Avg Closed Loan Balance						
<input type="checkbox"/> Avg W/O Loan Balance	3,112	4,144	3,710	3,353	2,818	2,173
<input type="checkbox"/> Avg C/O Loan Balance			15,384	9,251	6,295	6,246
<input type="checkbox"/> Disbursement Limit	216,021,190	190,463,574	162,486,278	134,335,763	112,092,532	87,887,802
<input type="checkbox"/> Total Collateral Value	142,757,415	138,928,891	132,418,935	129,730,660	128,514,707	128,334,982
<input type="checkbox"/> Pledged Collateral Amount	76,525,681	73,552,741	69,907,493	66,023,164	64,888,003	64,688,656
<input type="checkbox"/> Avg Credit Score	708	716	720	723	729	733
<input type="checkbox"/> Avg Weighted Rate	4.063	4.142	4.073	4.011	3.984	4.592
<input type="checkbox"/> Avg Loan Term	60	68	72	75	78	80

Measurement	2013 Pool	12/2014	12/2015	12/2016	12/2017	12/2018
Pool Total Loan Count	8,273	8,273	8,273	8,273	8,273	8,273
Open Loan Count	7,192	5,259	4,123	3,154	2,429	1,832
Open Loan Balance	125,587,317	100,965,260	78,751,245	60,219,975	46,476,545	37,091,923
Avg Open Loan Balance	17,462	19,199	19,100	19,093	19,134	20,247
Disbursement Limit	138,505,005	121,215,134	103,620,271	86,060,217	70,394,990	57,601,989
Total Collateral Value	71,363,748	68,325,124	65,691,814	63,030,029	61,030,690	59,945,825
Pledged Collateral Amount	48,241,516	45,536,040	43,317,840	41,318,688	39,618,487	38,574,543
Avg Credit Score	674	679	683	686	690	696
Avg Weighted Rate	4.782	4.545	4.382	4.254	4.141	4.675
Avg Loan Term	95	112	124	140	157	179
Avg Minimum Payment Amount	262	254	261	263	257	251

Closed Loan Count	1,073	2,900	3,946	4,862	5,537	6,087
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### Closed Loan Balance

#### Avg Closed Loan Balance

Disbursement Limit	138,505,005	121,215,134	103,620,271	86,060,217	70,394,990	57,601,989
Total Collateral Value	71,363,748	68,325,124	65,691,814	63,030,029	61,030,690	59,945,825
Pledged Collateral Amount	48,241,516	45,536,040	43,317,840	41,318,688	39,618,487	38,574,543
Avg Credit Score	674	679	683	686	690	696
Avg Weighted Rate	4.782	4.545	4.382	4.254	4.141	4.675
Avg Loan Term	95	112	124	140	157	179
Avg Minimum Payment Amount	262	254	261	263	257	251

W/O Loan Count	8	106	188	241	291	338
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W/O Loan Balance	16,776	448,951	886,651	1,159,008	1,412,720	1,681,006
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Avg W/O Loan Balance	2,097	4,235	4,716	4,809	4,855	4,973
----------------------	-------	-------	-------	-------	-------	-------

Disbursement Limit	138,505,005	121,215,134	103,620,271	86,060,217	70,394,990	57,601,989
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Total Collateral Value	71,363,748	68,325,124	65,691,814	63,030,029	61,030,690	59,945,825
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Pledged Collateral Amount	48,241,516	45,536,040	43,317,840	41,318,688	39,618,487	38,574,543
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Avg Credit Score	674	679	683	686	690	696
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Avg Weighted Rate	4.782	4.545	4.382	4.254	4.141	4.675
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Avg Loan Term	95	112	124	140	157	179
---------------	----	-----	-----	-----	-----	-----

Avg Minimum Payment Amount	262	254	261	263	257	251
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C/O Loan Count	8	16	16	16	16	16
----------------	---	----	----	----	----	----

C/O Loan Balance	22,022	24,105	24,105	24,105	24,105	24,105
------------------	--------	--------	--------	--------	--------	--------

Avg C/O Loan Balance	2,753	1,507	1,507	1,507	1,507	1,507
----------------------	-------	-------	-------	-------	-------	-------

Disbursement Limit	138,505,005	121,215,134	103,620,271	86,060,217	70,394,990	57,601,989
--------------------	-------------	-------------	-------------	------------	------------	------------

Total Collateral Value	71,363,748	68,325,124	65,691,814	63,030,029	61,030,690	59,945,825
------------------------	------------	------------	------------	------------	------------	------------

Pledged Collateral Amount	48,241,516	45,536,040	43,317,840	41,318,688	39,618,487	38,574,543
---------------------------	------------	------------	------------	------------	------------	------------

Avg Credit Score	674	679	683	686	690	696
------------------	-----	-----	-----	-----	-----	-----

Avg Weighted Rate	4.782	4.545	4.382	4.254	4.141	4.675
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Avg Loan Term	95	112	124	140	157	179
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Avg Minimum Payment Amount	262	254	261	263	257	251
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Worksheet mockup only and subject to change; figures not accurate



# Static Pool Analysis Phase 2

- You can see the pool, and it's a cool spreadsheet...but can you see what else to do?
- CEOs and CFOs need to sit down and think about what they can DO with these tables, besides just look at them

Analyze Pool Performance - Loans Opened in 2013 for All Process Types					
Pool Composition	2013 Pool	December 2018	Change	Percent Change	Explanation
Pool Total Loan Count	10,926	10,926			
Open Loan Count	9,635	2,558	-7,077	-73.45%	23.41% of loans are still active
Closed Loan Count	1,277	8,105	6,828	534.69%	74.18% of loans are closed
W/O Loan Count	14	201	187	1,335.71%	1.84% of loans are written off
C/O Loan Count		62	62		0.57% of loans are charged off
Pool Current Loan Balance	\$151,986,028	\$54,278,320	-\$97,707,707	-64.29%	
Open Loan Balance	\$151,942,465	\$53,454,218	-\$98,488,247	-64.82%	35.17% of loan balances are still open
W/O Loan Balance	\$43,563	\$436,841	\$393,278	902.78%	0.29% of loan balances are written off
C/O Loan Balance	\$0	\$387,262	\$387,262		0.25% of loan balances are charged off

Pool Totals (Active Loans)	2013 Pool	December 2018	Change	Percent Change	Explanation
Pool Current Loan Balance	\$151,986,028	\$54,278,320	-\$97,707,707	-64.29%	35.71% of loan balances are still active
Disbursement Limit	\$216,021,190	\$87,887,802	-\$128,133,388	-59.32%	40.68% of the Disbursement Limit is outstanding
Total Collateral Value	\$142,757,415	\$128,334,982	-\$14,422,432	-10.10%	10.10% of Collateral Value has been released
Pledged Collateral Amount	\$76,525,681	\$64,688,656	-\$11,837,024	-15.47%	15.47% of Pledged Collateral Amount has been released

Loan Averages (Active Loans)	2013 Pool	December 2018	Change	Percent Change
Pool Current Average Loan Balance	\$13,910	\$4,968	-\$8,943	-64.29%
Avg Open Loan Balance	\$15,770	\$20,897	\$5,127	32.51%
Avg W/O Loan Balance	\$3,112	\$2,173	-\$938	-30.15%
Avg C/O Loan Balance	\$0	\$6,246	\$6,246	
Avg Credit Score	708	733	25	3.50%
Avg Weighted Rate	4.063%	4.592%	0.529%	13.02%
Avg Loan Term	60	80	19	31.92%



# Who gets dividends?

DO YOU EVEN WONDER WHO BENEFITS OR LOSES EVERY TIME YOU PAY DIVIDENDS?

Session 9 CU\*BASE GOLD -

File Edit Tools Help

### Analysis

07/31/2019 to 10/30/2019

	Members	Pct	Amounts	Frequency	Members	Pct	Amounts	Pct
Members without Dividends	19,452	77.0	0	Monthly	7,641	23.2	143,560	95.9
Members with Dividends	5,818	23.0	149,713	Quarterly	25,270	76.8	6,152	4.1
	25,270			Annually	0		0	
					32,911		149,713	

All SHARE DIVIDEND Top 10				
Description	Accounts	Members	Amounts	Pct
PX PLATINUM SAVINGS 2.7	1	1	56,280	37.6
MM MONEY MARKET	295	291	17,496	11.7
M8 MONEY MARKET 2.75%	6	6	16,738	11.2
M6 MONEY MARKET 2%	15	15	12,887	8.6
M7 MONEY MARKET 3.60%	3	3	6,484	4.3
SH REGULAR SHARE	25,270	25,270	5,143	3.4
M5 MONEY MARKET 1.80%	7	7	4,596	3.1
SM SUPER MONEY MARKET	1	1	4,480	3.0
K9 KASASA HIGH FIVE	185	185	3,664	2.4
OTHER	9,220	509	21,945	14.7
TOTAL	35,003	25,270	149,713	

Amounts	
Quarter 1	95,411
Quarter 2	139,974
Quarter 3	155,316
Quarter 4	0

Export Who Earned   Export Not Earned

← → ↑ || ⏏ 🔗 ⓘ ? @   FR (6693) 10/31/19

Session 9 CU\*BASE GOLD -

File Edit Tools Help

### Who Earned Dividends

Dividend activity between Jul 31, 2019 [MMDDYYYY] and Oct 30, 2019 [MMDDYYYY]   # Records 35,003

Dividend amounts between 0.00 and 999,999.99   Dividend application Select selected   # Member accounts 35,003

Search transaction description for SHARE DIVIDEND   Certificate types Select selected   # Members 25,270

Dividend frequency ☒ All   ☐ Monthly   ☐ Quarterly   ☐ Annually

Transaction Desc	Type	OR	Origin Code	CD	Transaction Code	TY	Transaction Type	Dividend Amount
SHARE DIVIDEND	040	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	9.34
SHARE DIVIDEND	000	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	.03
**NO DIVIDENDS PAID	000							.00
SHARE DIVIDEND	000	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	1.19
SHARE DIVIDEND	000	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	.09
SHARE DIVIDEND	000	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	4.50
SHARE DIVIDEND	000	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	.09
**NO DIVIDENDS PAID	018							.00
SHARE DIVIDEND	040	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	70.61
**NO DIVIDENDS PAID	300							.00
**NO DIVIDENDS PAID	400							.00
SHARE DIVIDEND	000	99	AUTOMATIC SYSTEM PRO	12	SHARE DEPOSITS	09	DIVIDEND	.06
**NO DIVIDENDS PAID	400							.00
**NO DIVIDENDS PAID	000							.00

Member Inquiry   Show Detail   Edit Dividend Appl

Session 9 CU\*BASE GOLD - Select Data to View

- ☐ 1. Account Base
- ☐ 2. Member Name
- ☐ 3. Dividend Application
- ☐ 4. CD Type
- ☐ 5. Dividend Frequency
- ☐ 6. Transaction Description

← → ↑ || ⏏ 🔗 ⓘ ? @   FR (6693)

Tomorrow, our chairman will announce \$6.8 million in dividends to be paid out in 2019

Who, what, when, how, and why are constantly on my mind

# A project in search of enthusiasts

## ACTING ON THE HINTS FROM FRAUD DATA

- If you want to change the dynamic when it comes to mitigating fraud, you need to be ready to change the *transaction*, live and in real time
- For us to do that, we need some new tools, and that starts with data
- We have 2 major projects in 2020:
  - Convince you to build a fraud incident database
  - Design our block list toolkit

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Fraud Incident Maintenance

UPDATE

# Fraud incidents 4

Account #	SNN/TIN	Fraud Description	Type	Status	Change Date	Chg By
		MEMBER CLOSED ACCOUNT	CHECK FRAUD	RESOLVED FRAUD (WITH LOSS)	04/25/19	/Q
		RESOLVED FRAUD: MEMBER RESOLVE	TELLER FRAUD	RESOLVED FRAUD (NO LOSS)	04/25/19	/Q
		EMPTY ENVELOPE FRAUD	ATM FRAUD	IN LEGAL PROCEEDINGS	04/25/19	/Q
		IRS PHONE FRAUD	PHONE FRAUD	ACTIVE FRAUD	04/25/19	/Q

### Fraud Incident Maintenance

UPDATE

Incident # 2

Account # 123456

SSN/TIN Account type Member type Branch 00

Date of fraud Mar 01, 2019 [MMDDYYYY]

Type CHECK CHECK FRAUD

Status RES RESOLVED FRAUD (NO LOSS)

Description

Fraud against ☒ Member ☐ Credit Union ☐ Other

#### Location Of Fraud

Address

City State ZIP 0 0

Fraud amount 500.00

Provisional credit 0.00

Recovery amount 500.00

☐ Police report filed ☐ Affidavit received ☐ Bond claim

Merchant/Recipient

Merchant classification

IP address

Last updated By

Add

Add Notes

# Block Lists: something we can do, when many can't

## TRACK ALONG IN THE KITCHEN, AND DRIVE THESE PROJECTS

- Project A: **Gathering Fraud Data** from the Network
  - New with 19.05: *Tool #1715 Fraud Incident Maintenance* and *Tool #1710 Fraud Incident Dashboard*
- Projects B & C: **Block Lists**
  - In development now, targeted for 20.05
- Project D: Monitoring for **Patterns of Fraud**
  - Enhancing the Abnormal Activity Monitoring toolkit to watch for “velocity” patterns, such as a dramatic increase in the volume or amount of transactions, heavy activity following a period of inactivity, etc.
  - Spec work underway; in development by Jan
- Project E: Interactive **Denial-of-Service Blocks**

**CU\*ANSWERS** Products Solutions Resources Events

### In the Kitchen: Fraud-related Projects for 2019-2020

**Fraud-related Projects for 2019-2020**

**Introduction**  
Beginning in 2018 CU\*Answers started on a multi-year project to drive a business plan goal to move from compliance monitoring to *fraud prevention* as an active feature of our network. The focus is to make the most of our data-rich environment, on the way to building new tools and businesses that can help reduce and mitigate the effects of fraud for credit unions in our network.

**Why should CU\*Answers get in the fraud business?** Because with the comprehensive data that's concentrated within CU\*BASE, we can gain a *global perspective*, across multiple channels, that other vendors just can't get. We can also look at *people*, not just transactions, for a more well-rounded view of who is causing (or being victimized by) fraud. And since CU\*BASE authorizes member transactions, we're at the point of the request, which means we are in a unique position to stop fraud *before* it happens.

**Projects for 2019-2020**  
We made significant investments in learning and foundation work in 2018, and released our first software tool in the 19.05 CU\*BASE release. Here's a quick recap of projects in the works:

**Project A: Gather the Data**  
**Find out what fraud is actually occurring.** This new database will give every network credit union a centralized place to log fraud incidents. We will then gather all of these stats to form a network-wide picture of fraud affecting our network. This picture will allow credit unions to begin building block lists (see projects B and C) to stop the bleeding on specific troubled members and accounts. Then we'll use our new knowledge of fraud patterns we see to build tools that stop those things from occurring

**Project B: Create Block Lists**  
**Create lists of problem members and accounts.** The idea here is to give credit unions a place to log member accounts where you've seen fraud in the past. Block lists will be blunt instruments, in the sense that we'll be able to look for a SSN/TIN in the list and stop a member from accessing a particular product or type of activity altogether.

This project will build the infrastructure to allow credit unions to enter the accounts and

**In This Section**

- Authentication
- Enhancement
- Tracking Reco
- Subsidiary Pro
- Mobile Develo
- Freddie Mac
- CU Self-Direct
- Online Forms
- ACH Exception
- Bill Pay Project
- Online Securit
- CECL and Stat
- Designing Tel
- Shared Branc

[cuanswers.com/resources/kitchen/](https://cuanswers.com/resources/kitchen/)

WHAT CREDIT UNION CEOS SHOULD KNOW ABOUT...

# Business Memberships

Leading the way towards a new collaborative competency



# A new approach to an on-again, off-again strategy

## MORE THAN TOOLS, OUR NETWORK NEEDS A SUPPORT COMMUNITY FOR CU BUSINESS DEPARTMENTS

Shop Contact Support Google Custom Search

CU\*ANSWERS Products Solutions Resources Events Shop About

# BIZ LINK

Solutions BizLink

## BizLink – Integrated Business Solutions

The BizLink team is your Credit Union's resource for everything related to Business Member Programs. Our consulting related to credit union business member programs focuses on three distinct channels:

1. Business services and savings portfolio configurations and consulting
2. Business lending portfolio configurations and consulting
3. Business member program partner integration management and consulting

### Learn From Your Peers

The BizLink advisory board is comprised of credit unions who are interested in expanding their business member programs. The current advisory board consists of the following credit unions. They all have business products or services for their business or commercial members. Take a look and see what your peers are up to, or ask the BizLink how to get started.

Advisory Board Credit Union	Business Services Web Page
<a href="#">Element Federal Credit Union</a>	<a href="#">Business Landing Page</a>
<a href="#">Frankenmuth Credit Union</a>	<a href="#">Business Landing Page</a>
<a href="#">Honor Credit Union</a>	<a href="#">Business Landing Page</a>
<a href="#">HPC Credit Union</a>	Business Landing Page (coming soon)
<a href="#">Notre Dame Federal Credit Union</a>	<a href="#">Business Landing Page</a>
<a href="#">River Valley Credit Union</a>	<a href="#">Business Landing Page</a>
<a href="#">Sentinel Federal Credit Union</a>	<a href="#">Business Landing Page</a>
<a href="#">TBA Credit Union</a>	<a href="#">Business Landing Page</a>
<a href="#">Unison Credit Union</a>	<a href="#">Business Landing Page</a>

**In This Section**

- [BizLink – Integrated Business Solutions](#)
- [BizLink – Frequently Asked Questions](#)
- [Business CUSO Offerings](#)

**Celebrating 50 Years!**

In 2020, CU\*Answers will celebrate its 50th year in business. We're excited to hear from our past and present clients, partners, peers, and employees. Together, we want to share the many stories from CU\*Answers' legacy and celebrate the successes, growth, trials, laughter, and accomplishments of the organization since 1970.

[Share a Memory](#)

**GOLD Updates**

The next GOLD updates are currently scheduled for:

**Online CUs**

10.12.19 - 11.15.2019

**Popular Client News**

CU\*BASE Alerts: 19.10 Release Update

CU\*BASE 19.10 Release Updates

**Want to learn more?**

please visit the BizLink website [cuanswers.com/solutions/bizlink](#) or contact the BizLink team at [bizlink@cuanswers.com](#)

### ■ The BizLink Advisory Board:

- Element FCU
- Frankenmuth CU
- Honor CU
- HPC Credit Union
- Notre Dame FCU
- River Valley CU
- Sentinel FCU
- TBA Credit Union
- Unison Credit Union

**BIZ LINK**

CU\*Answers has formed an advisory board made up of 9 credit unions in the network. The BizLink advisory board is comprised of credit unions who are interested in expanding their business member programs.

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- Honor Credit Union
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- River Valley Credit Union
- Sentinel Federal Credit Union
- TBA Credit Union
- Unison Credit Union

The first advisory board meeting was held at CU\*Answers on 10/15/2019 to discuss current solutions and future additions that will benefit the not only the board credit unions but all credit unions across the network.

The top five items for 2020 were identified as:

- Positive Pay
- Sweep Accounts
- ACH Services
- Corporate Credit Card Program
- BizLink Biz

The BizLink team and the advisory board will be meeting quarterly to continue discuss and take a unified approach to expand or begin offering those items in 2020.

**BIZ LINK**

Want to learn more?  
please visit the BizLink website  
[cuanswers.com/solutions/bizlink](#)  
or contact the BizLink team at  
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[cuanswers.com/solutions/bizlink](https://cuanswers.com/solutions/bizlink)

# Yep, another advisory board

BECAUSE IF WE WANT TO BUILD A BUSINESS AROUND BUSINESS MEMBERS, WE NEED CEOS TO ROUND OUT THE PICTURE

- If we are to be successful, the **BizLink team** will have to balance native solutions, integrated solutions, and referenced solutions more than ever before

- **Pete Wwinner**

- Leading from the Lender\*VP perspective to drive lending solutions for business members



- **Keegan Daniel**

- Combining the power of Earnings Edge and Asterisk Intelligence to make sure business services meet diverse needs



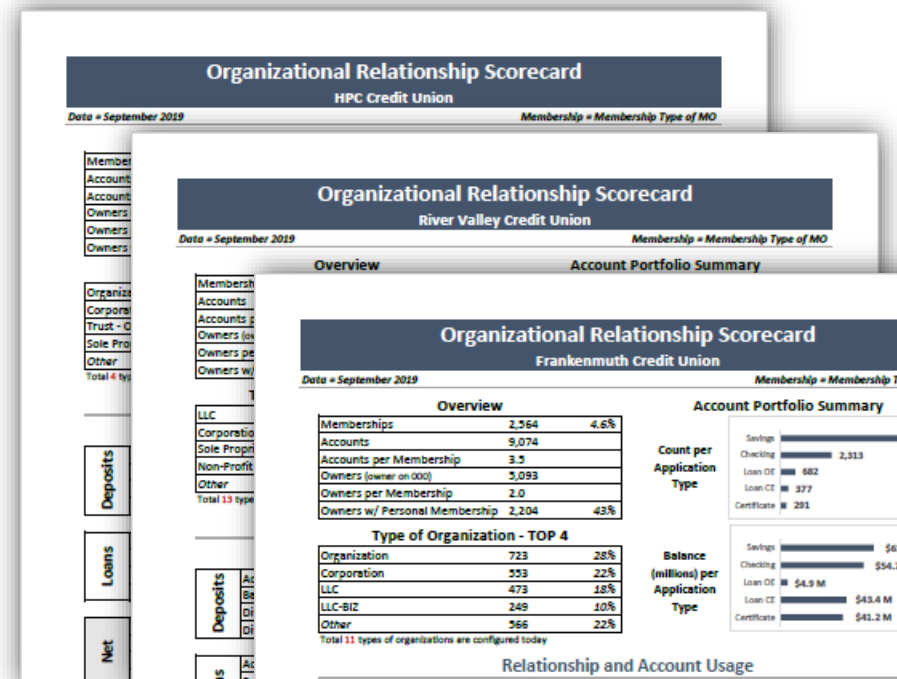
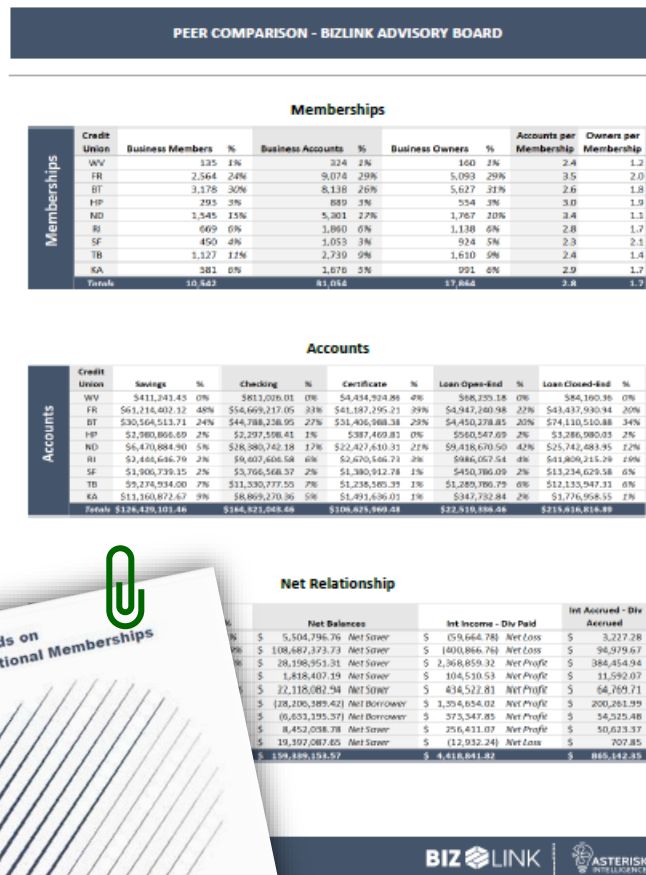
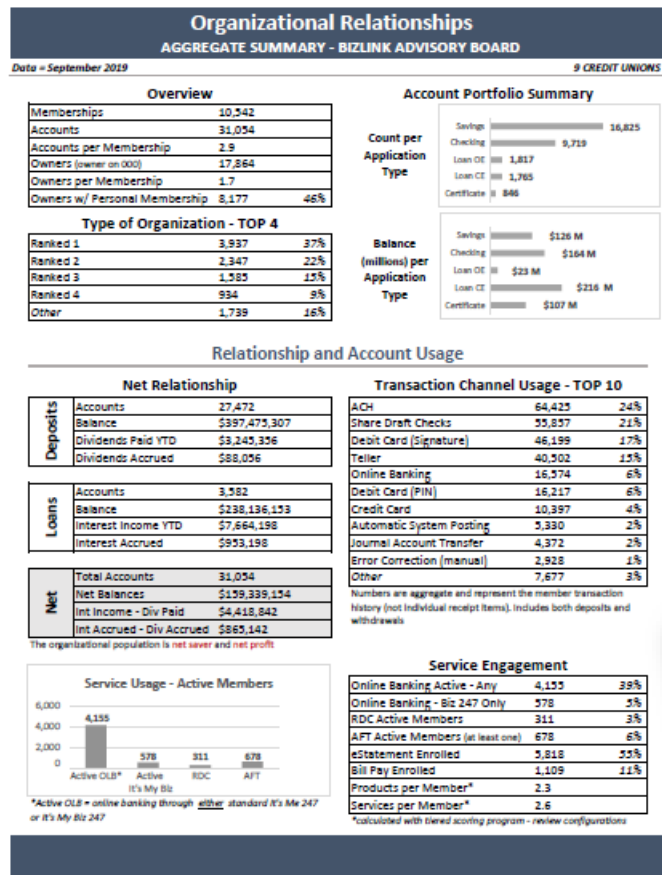
- **Charlie Dean**

- The ultimate networker, building a knowledge base and connection to the marketplace solutions that credit unions need for their business member strategies



# We are community xxx,xxx business members strong

BUT SOMETIMES WE DON'T AGREE ON HOW TO COUNT, HOW TO TALK, OR HOW TO DESCRIBE OUR BUSINESS COMMUNITIES



If you'd like your own scorecard, contact the Asterisk Intelligence team [ai@cuanswers.com](mailto:ai@cuanswers.com)

# Nomenclature challenges: Tech vs. CU vs. business members

The image displays two screenshots from the CU\*BASE GOLD Edition software, illustrating the nomenclature challenges between technical terms, credit union terms, and business member terms.

**Top Screenshot: Corporation Account**

**Session 0 CU\*BASE GOLD - Configure Membership Designations**

Code: CO

Membership designation: **Corporation**

Used for membership type(s): ☐ Individual (MI) ☒ Organization (MO)

Label for: Primary name: **Corporation**

Joint owner name: **Reg. Agent**

Misc owner name: **Misc Owner**

DBA name: **DBA**

☐ Eliminate account access via Teller "Current"

☒ Eliminate account access via Teller "Current"

☐ Print DBA name on correspondence

☐ Exempt from Reg E opt in/out requirements

Online banking system to use: ☒ Standard ☐ Business

**Procedures**

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

**Corporation Account**

SSN/TIN: [Redacted]

Charter: Jan 01, 1990

**Corporation** ABC TESTING COMPANY, INC

Account # 858 Name ID AB Corp ID 01

**Contact Information** Member Data Participation/Products Status Flags

Address 1234 ANYSTREET ANYCITY, MI 49999

Phone #1 999-555-1111 MAIN

Email No Email Address On File

Opened Jan 04, 2001

My Other Account

Secondary Name

Transaction Activi

Online Banking

Verify My ID

FR (6731)

**Bottom Screenshot: Sole Proprietorship Account**

**Session 0 CU\*BASE GOLD - Configure Membership Designations**

Code: SP

Membership designation: **Sole Proprietorship**

Used for membership type(s): ☒ Individual (MI) ☒ Organization (MO)

Label for: Primary name: **Owner**

Joint owner name: **Co-Owner**

Misc owner name: **Misc Owner**

DBA name: **DBA**

☐ Eliminate account access via Teller "Currently"

☒ Eliminate account access via Teller "Currently"

☐ Print DBA name on correspondence

☐ Exempt from Reg E opt in/out requirements

Online banking system to use: ☒ Standard ☐ Business

**Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION**

File Edit Tools Help

**Sole Proprietorship Account**

SSN/TIN: [Redacted]

Birthdate Nov 14, 1959

**Owner** DBA

Account # 24236 Name ID ME Corp ID 01

**Contact Information** Member Data Participation/Products Status Flags

Address 34444 SOMEESTREET SOMECITY, MI 49999

Phone #1 999-555-7777 MOBILE

Phone #2 999-666-8888 HOME LANDLINE

Email No Email Address On File

Opened Jul 17, 2003

My Other Account

Secondary Name

Transaction Activi

Online Banking

Mother's maiden name: [Redacted]

Driver's license: \*\*\*\*\*5873



To base share  
(suffix -000 with par)  
or not to base  
share...that is  
the question

Session 0 CU\*BASE GOLD - Configure Membership Designations

Code **CO** CHANGE

Membership designation **Corporation**

Used for membership type(s) ☐ Individual (MI) ☒ Organization (MO)

Label for: Primary name **Corporation**

Joint owner name **Reg. Agent** ☐ Eliminate account access via Teller "Currently Serving"

Misc owner name **Benef Owner** ☒ Eliminate account access via Teller "Currently Serving"

DBA name **DBA** ☐ Print DBA name on correspondence

☐ Exempt from Reg E opt in/out requirements ☒ Hide 000 base share account in all channels

Online banking system to use ☒ Standard ☐ Business

**i** If checked, members of this type are not required to use the 000 account for par value and it will not be visible in any channel for employees or members, unless the balance is other than \$0.00.

Procedures

← → ↑ || 🖨 🔗 ⓘ ? @ (6731)

- For years, Fox Communities CU used this for their business members who struggled with the need for a savings account for par
- It appears Ohio has made it official, and Pathways will champion some additional changes where no base share is required and you simply collect the par as a **membership fee**

# Drilling down on the BizLink Advisory Board's Top 5 for 2020

## A CONSENSUS ON THE NOMENCLATURE IS GOAL #1

### ■ It's My Biz 247 Tiers

- Internet solutions that fit many business member audiences

### ■ Positive Pay

- The "A" model – send us your check register
- The "B" model – we'll send you check clearings to approve

### ■ Corporate Credit Card Program


- What are the top 10 attributes CUs will offer?

### ■ Sweep Programs

- Will we ever agree on what constitutes a sweep program?

### ■ ACH Services

- CU services vs. consumer ACH vs. business ACH



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- Union Credit Union

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The top five items for 2020 were identified as:

- Positive Pay
- Sweep Accounts
- ACH services
- Corporate Credit Card Program
- ItsMyBiz tiers

The BizLink team and the advisory board will be meeting quarterly to continue discuss and take a unified approach to expand or begin offering those items in 2020.

**BIZ LINK**

Want to learn more?  
please visit the BizLink website  
[cuanswers.com/solutions/bizlink](https://cuanswers.com/solutions/bizlink)  
or contact the BizLink Team at  
[bizlink@cuanswers.com](mailto:bizlink@cuanswers.com)

 **CU\*Answers**  
Management Services

[cuanswers.com/solutions/bizlink](https://cuanswers.com/solutions/bizlink)

# Deciding on a menu of services to fit each business profile

CLEAR AS MUD...AN EVOLVING SOLUTION FOR AN EVOLVING COMMUNITY



## RETAIL

- Existing **It's Me 247** for individual members
- Single login authentication (PIB)
- Standard bill pay
- RDC
- VSB
- Packaged with the e-Commerce fee



## BIZ

- Re-skin of **It's Me 247** retail for members who happen to have businesses
- Single login authentication (PIB)
- Standard bill pay
- RDC
- VSB
- \$0.50/user/month



## PRO

- Business online/mobile banking platform for businesses who are members
- Multi-login authentication (PIB MLO)
- Business bill pay (?)
- RDC
- VSB
- \$0.75/user/month



## EXPERT

- Business online/mobile banking platform for businesses who are members
- Multi-login authentication (PIB MLO)
- AutoBooks
- Merchant Capture
- Multi-login VSB (?)
- \$1.00/user/month

# Deciding on a menu of services to fit each business profile

## CLEAR AS MUD...AN EVOLVING SOLUTION FOR AN EVOLVING COMMUNITY

- 2 separate software platforms
  - The key distinction is that one is single login authentication, the other is multi-login authentication (PIB-MLO)
- We're modifying both the **It's Me 247** platform and the current **It's My Biz 247** platform
  - Changes will result in 4 different products that can be branded for member audiences
- In the end, there will be multiple feature variations, developed over time
  - The earliest versions will use bill pay variations, RDC variations, and Virtual Strongbox variations to create the product mix

- For example: At the Advisory Board meeting it was determined that AutoBooks was actually a small business product, and not best suited for the Expert product



<b>It's Me 247</b> Online Banking <b>RETAIL</b>	<b>It's My Biz 247</b> Online Banking <b>BIZ</b>	<b>It's My Biz 247</b> Online Banking <b>PRO</b>	<b>It's My Biz 247</b> Online Banking <b>EXPERT</b>
• Existing <b>It's Me 247</b> for individual members	• Re-skin of <b>It's Me 247</b> retail for members who happen to have businesses	• Business online/mobile banking platform for businesses who are members	• Business online/mobile banking platform for businesses who are members
• Single login authentication (PIB)	• Single login authentication (PIB)	• Multi-login authentication (PIB MLO)	• Multi-login authentication (PIB MLO)
• Standard bill pay	• Standard bill pay	• Business bill pay (?)	• AutoBooks
• RDC	• RDC	• RDC	• Merchant Capture
• VSB	• VSB	• VSB	• Multi-login VSB (?)
• Packaged with the e-Commerce fee	• \$0.50/user/month	• \$0.75/user/month	• \$1.00/user/month



# Who is the customer for packaged business services?

It's Me 247 Online Banking RETAIL	It's My Biz 247 Online Banking BIZ	It's My Biz 247 Online Banking PRO	It's My Biz 247 Online Banking EXPERT
<ul style="list-style-type: none"> <li>Existing It's Me 247 for individual members</li> </ul>	<ul style="list-style-type: none"> <li>Re-skin of It's Me 247 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>

# Internet retailing is the aggregate of audience-designed solutions

## Feature Comparison

Comparing standard It's Me 247 Features to It's My Biz 247

Rev: October 30, 2019

This document compares the features available in the It's Me 247 suite of products to those available in the as compared that It's My Biz 247 business banking platform (includes both mobile and desktop versions).

Contents	
Why don't both platforms have the same features?	1
Standard It's Me 247 Features not Available in It's My Biz 247	1
Features Exclusive to It's My Biz 247	2
Features Available in Both Standard and Business Platforms	2

NOTE: A star (★) indicates an optional service a credit union can choose to activate or not. A triangle (▶) indicates a third-party interface option. A flag (🚩) indicates that permissions can be controlled via PIB-MLO.

### Why don't both platforms have the same features?

It's My Biz 247 was introduced in 2014 our strategy was to build a completely new tools to serve a new and emerging model for credit unions we referred to as the "business service model" – in other words, the credit union for the business member. We believe that if you want a different future, you must have the integrity to say "THIS IS DIFFERENT!" and differentiate the path to the future in a significant way. By building two different online banking models, our intention was to intensify and expand what we could learn exponentially. If you want different outcomes and opportunities, you need to have the courage to build different models.

After five years, It's My Biz 247 has been implemented at 22 credit unions and is used by 733 business memberships. (Stats as of June 2019.)

### Standard It's Me 247 Features not Available in It's My Biz 247

Features offered through It's Me 247 desktop/mobile banking that are not currently available via It's My Biz 247 Business Banking. Listed alphabetically.

1. Check ordering 🚩
2. Credit score ★
3. Custom branding (logo, color scheme) ★
4. eAlerts enrollment ★ (online setup)
5. eNotices enrollment ★ (online setup)
6. First-time activation via text/one-time password ★
7. JUMP to other memberships ★
8. Loan application ★ 🚩
9. Launch points ★
10. MAP/MOP online membership application/opening ★
11. Mobile Experience Center (CU mobile app store) ★
12. MoneyDesktop SSO ★
13. Personal preferences (color theme, starting page, etc.)
14. PIB (accept CU default profile only) ★
15. Promise Deposits ★
16. Qualified Dividends status ★
17. Remote Deposit Capture ★ (via mobile only)
18. SEE account summary for other memberships ★
19. Smart Messages (targeted banner ads) ★
20. Skip-pay ★
21. Text banking enrollment and info ★
22. Tiered Service Level and score breakdown ★
23. Username maintenance
24. Virtual Strongbox ★
25. Wrong email address notification popup

## Feature Comparison

Comparing Desktop Banking Features to Mobile Web and Mobile App

Rev: October 25, 2019

Since the introduction of mobile web banking in 2011, CU\*Answers has worked to incorporate many features from its It's Me 247 Online (desktop) Banking product into It's Me 247 Mobile Web Banking. In addition, the evolution of our It's Me 247 Mobile App, first introduced in 2015, has seen a number of new features that are exclusive to our device store app.

Contents	
Online Banking Features not Available in Mobile Web	1
Mobile Web Features not Available in Desktop Banking	2
Features Exclusive to our Mobile App	2
Features Available in Both Mobile and Online Banking	2

This document is a comparison of features that these platforms share in common, and where they diverge.

NOTE: A star (★) indicates optional services a credit union can choose to activate or not. A triangle (▶) indicates a third-party interface option.

### Why don't all platforms have the same features?

Our strategy to date has not been to bring the different platforms completely in synch, for a number of reasons:

- Some features that lend themselves well to the large screen, mouse-driven format of desktop banking have not translated well into the smaller format, touch-driven mobile device environment. Screen real estate and user experience issues that come with mobile devices, especially phones, make some features more challenging to render via mobile web.
- Some features available in desktop banking are simply underutilized across our client and member base, and to date there has been no compelling push for the CUSO to make the necessary investments to reengineer them for mobile presentation.
- Because of the need for additional security, special device features (such as a camera), and other factors, some features are uniquely suited to the device-store mobile app platform.

### Online Banking Features not Available in Mobile Web

Features offered through It's Me 247 online (desktop) banking that are not currently available via It's Me 247

Later today we'll talk about the difference between mobile flagship apps and micro-apps

# Deciding on a menu of services to fit each business profile

## CLEAR AS MUD...AN EVOLVING SOLUTION FOR AN EVOLVING COMMUNITY

### Desktop Banking

- In 2020, both **It's Me 247** and **It's My Biz 247** will move to a "mobile first" look and feel
- We'll discuss this more in the MTG discussions, but the look and feel will track along with the new mobile tablet template
- By early 2021 we anticipate the desktop and mobile UIs will merge into a very consistent template

### Mobile Web and Mobile Apps

- We will complete the **It's My Biz 247** mobile web beta and have all CUs on the new look-and-feel navigation by Q2 2020
- We will complete the vision for Mobile 5.0 in Q1 2020 and use that as the unifying vision for a new **It's Me 247** mobile web version by year-end 2020

**Early in 2021 the look and feel of our internet channel solutions will be reset and ready for the next decade**

# CU\*BASE Positive Pay, powered by eDOC Innovations



It's My Biz Credit Union

SITE MAPMANAGE MY SECURITYLOGOUT

It's My Biz247 Online Banking

Info CenterAccountsNew AccountsBiz ServicesDocumentsTransfers

Employee Janeadmin

Company Abc Company

Message Center Unread: 3

Go to Messages

Account Summary

Share accounts

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

HELPMANAGE MY SECURITYLOGOUT

It's My Biz247 Online Banking

Info CenterAccountsNew AccountsBiz ServicesDocumentsTransfersPositive Pay

ExceptionsOutstandingAdd ChecksHistoryReports

ManualUpload

Upload a CSV file or click Manual to add information manually

☐ Update mapping

Training Credit Union

HELPMANAGE MY SECURITYLOGOUT

It's My Biz247 Online Banking

Info CenterAccountsNew AccountsBiz ServicesDocumentsTransfersPositive Pay

ExceptionsOutstandingAdd ChecksHistoryReports

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"/>	
*****3009	1000	1000.00	Stop Payment	<input type="checkbox"/>	<input type="checkbox"/>	

Watch for a contest to name this new product – we hate “positive pay”



# New CU\*BASE tools to support Positive Pay services

Released  
in 19.10

The screenshot displays the CU\*BASE GOLD interface for blocking accounts from in-house check/ACH clearing. A main window titled "Accounts to block from In-house Check/ACH Clearing" contains a table with columns: Account #, Name, Reason, Cashier Svcs, Last Maint, By, and Employee. The table lists several accounts, including -110 TE, -110 HI, -110 FR, -110 ST, -000 AB, and -110 MI, all with reasons related to being enrolled in positive pay service.

An overlay window titled "Session 0 CU\*BASE GOLD - Block Account from In-house Check/ACH Clearing" shows details for Account # 1 111 JOHN MEMBER. The reason/comment is "ENROLLED IN POSITIVE PAY NOV 2019". There is a checkbox labeled "Allow cashier services (teller in-house checks only)" which is currently unchecked. A yellow callout bubble points to this checkbox with the text: "Additional enhancements coming soon to in-house drafts".

On the right side, another window titled "In-House Checks" is partially visible, showing a table with columns Chk # and Check Amount. The first row shows Chk # 12345 and Check Amount 1,257.4.

The bottom of the screen features a navigation bar with icons for back, forward, up, down, print, and other functions, along with status information like "Add" and "Session 0 CU\*BASE GOLD - ABC CREDIT UNION".

[illegible]

**2698-Account is blocked from in-house check clearing. Use outside checks w/**

# New CUBASE tools to support Positive Psychology services

Released  
in 19.10

Before we could finish  
positive pay, Linda's  
business account said we  
were doing it all wrong –  
they want "negative pay"

[illegible]

count is **not** from in-house check clearing. Use outside checks with

# An interesting case study

## MEDICAL CANNABIS BANKING SERVICES IN WEST VIRGINIA

Element FCU will provide a deposit and disbursement account for the state treasurer's office, allowing the state of West Virginia to bank the state's medical cannabis program

- What is the difference between presenting yourself to a prospective retail member and answering an RFP for a prospective business member?
- What have you experienced in trying to deal with a member in the government sector?
- How do you anticipate working with your new member when it comes to change?
- How are you dealing with the expectation gap between services that sound sophisticated but end up being pretty basic?

# Corporate Credit Cards

## WHAT ARE THE TOP 10 ATTRIBUTES CUS WILL OFFER?

- The BizLink team and Advisory Board are calling on CUs to help them identify the top 10 attributes needed for a CU\*BASE solution
- The SettleMINT team and BizLink are partnering to get their ideas to the spec team by 3/31/2020
- We hope to have a project spec and announcement on our direction by next year's Leadership Conference
- Whenever we need to modify statements, we anticipate a robust project



**This is the first time we might recommend native credit card servicing via CU\*BASE combined with a third-party vendor program for credit card businesses**



# Will we ever agree on what constitutes a sweep program?

## SQUARE PEGS AND ROUND HOLES...WE NEED A 2-WAY, INDEPENDENT TRANSFER PROCESS

- We have the transactions
- What we haven't done is to coordinate a process to work together:
  - A withdrawal and deposit in the morning, with a corresponding opposite withdrawal deposit in the evening
  - Timed to benefit the member as to maximizing their dividends or interest on funds
- There are rules that determine transfer amount, minimum balance left in the account, etc.
  - Configured by the CU and sometimes the member

### Select AFT Transfer Type

Transfer FROM account	4355 - 000	ALICE A MEMBER	REGULAR SAVINGS
Transfer TO account	4355 - 900	ALICE A MEMBER	MC CLASSIC

Transfer type:

- ☐ Make a regular loan payment to MC CLASSIC.
- ☐ Pay the loan in full every time (for credit cards or lines of credit).
- ☐ Let me specify an amount to transfer every time.
- ☒ Sweep the entire available balance from REGULAR SAVINGS to ALICE A MEMBER every time.

### Select AFT Transfer Type

Transfer FROM account	4355 - 000	ALICE A MEMBER	REGULAR SAVIN
Transfer TO account	4355 - 795	ALICE A MEMBER	FANNIE MORTGA

Transfer type:

- ☐ Make a regular loan payment to FANNIE MORTGAGE.
- ☐ Let me specify an amount to transfer every time.
- ☒ Sweep the entire available balance from REGULAR SAVINGS to ALICE A MEMBER every time.

Pretty old school approach, but not every old dog can be trained to do it the CU way

WHAT CREDIT UNION CEOS SHOULD KNOW ABOUT...

# ACH

Thinking about everything “payments”

# What should a CEO know about ACH in 2020?

TO DATE, ACH HAS BEEN A BACK-OFFICE FUNCTION, WITH ALMOST NO DISCUSSION AMONG CEOS

WHAT DO YOU THINK YOU'LL SAY ABOUT IT IN THE FUTURE TO DIFFERENTIATE YOURSELF?

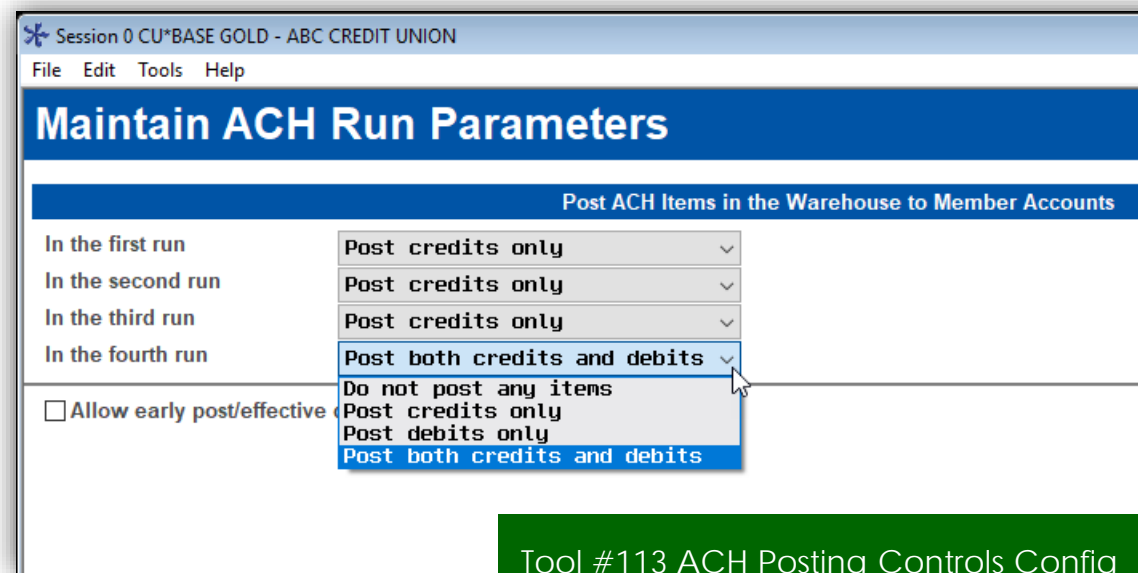
- Where is classical ACH settlement going through the core?
- Where is ACH becoming a more out-front solution for retail consumers? For business members?
- What happens when you merge ACH with other settlement networks?

**Is it something you just have to do, or something at which you can excel?**

# Classical ACH settlement through the core

IT'S A RACE TO REAL-TIME, BUT HAVE YOU THOUGHT ABOUT HOW YOU WOULD USE THAT?

- What would you tell a member about these?
  - 1<sup>st</sup> Run (5:00am ET) "On my way to work"
  - 2<sup>nd</sup> Run (1:30pm ET) "On my way back from lunch"
  - 3<sup>rd</sup> Run (5:00pm ET) "On my way home"
  - 4<sup>th</sup> Run (10:00pm ET) "On my way to the bar"
- CU\*Answers is currently analyzing moving share draft postings to 10:30pm-midnight, to take advantage of all potential ACH deposits for members
  - Is that marketable?



Tool #113 ACH Posting Controls Config

This is creating a great deal of expense and potential for mistakes and mis-postings



# How long can you keep breaking the rules?

## THE MARKET IS FULL OF EARLY POSTINGS AND OTHER FI PROCESSES THAT MIGHT NOT FIT THE FUTURE

- CU\*BASE batch posting on-demand (via Tool #368 Extract/Post Single ACH Company)
- CU\*BASE on-demand posting, one member at a time (via Phone Op)
- Coming soon, member on-demand posting via **It's Me 247**

**ACH TRANSACTIONS**

**Pending Electronic Transactions**

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

Company Name	Amount	To Be Posted	Posting To
ALL AMERICA, INC	\$1,200.00	1/12/2018	001 - Mary's 100% check
ALL AMERICA, INC	\$1,200.00	1/17/2018	002 - Mary's savings

An orange box highlights the 'Instant Deposit' status for the second transaction, with a 'Post Now' link below it. A red 'New' badge is also visible.

"Post Now" will appear on deposit transactions waiting in the warehouse

**Instant Deposit**

Company Name	Amount	To Be Posted	Posting To
ALL AMERICA, INC	\$1,200.00	1/17/2018	002 - Mary's savings

I would like to post this deposit early and understand that distributions normally associated with this deposit, if any, will be posted now as well.

I also understand a fee of **\$30.00** will be assessed for this service. Below is the account from which this fee should be withdrawn:

002 - Mary's Savings \$1,200.00

**Go Back** **Post Now**

A yellow arrow points from the 'Post Now' link in the first screenshot to the 'Post Now' button in this modal.

COMING SOON!

# How long can you keep breaking the rules?

THE MARKET IS FULL OF BATCH POSTING TACTICS THAT WON'T FIT THE FUTURE

- CU\*BASE batch posting (Single ACH Company)
- CU\*BASE on-demand posting (On)
- Coming via It

Real-time posting will defeat almost all batch posting tactics

What does this mean to your member message?

## Pending Electronic Transactions

The following are electronic transactions waiting to post to your accounts. We

Company Name	Amount	To Be Posted	Posting To
CU*BASE, LLC		1/17/2018	002
CU*BASE, LLC		1/17/2018	002

"Post Now" will appear on demand transactions waiting to be posted to the warehouse

# Classical ACH settlement through the core

IT'S A RACE TO REAL-TIME, BUT HAVE YOU THOUGHT ABOUT HOW YOU WOULD USE THAT?



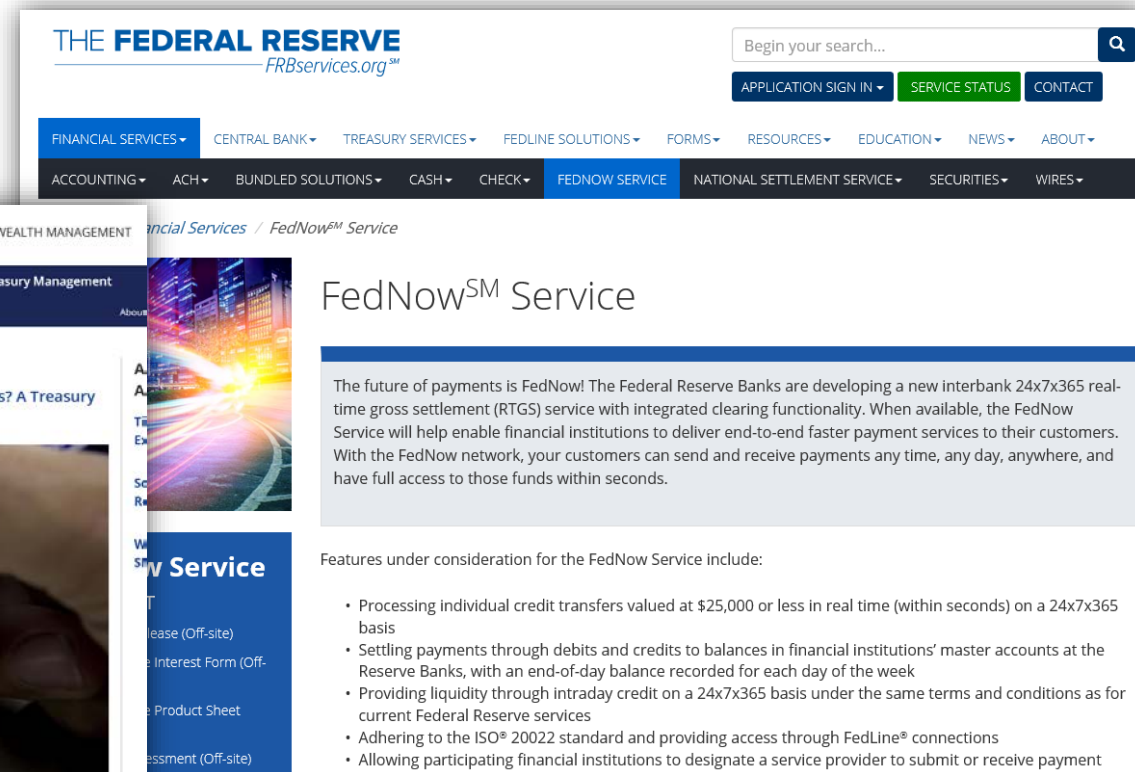
The Clearing House website features a blue header with the logo and navigation links: Home, About Us, RTP, Innovation, Connected Banking, Advocacy, Payment Systems, TCHPA, and ECCHO. A search bar is located in the top right corner. The main content area includes a large image of people walking in a modern building, followed by the headline "The RTP® Network: The Clearing House's Commitment to U.S. Depository Institution Customers". Below this, a paragraph states: "Ensuring that the RTP network serves U.S. depository institutions of all sizes and their customers has been The Clearing House's primary work to develop the country's new, modern payments rail over five years ago. [Learn more.](#)"

Below the main headline, there are two smaller sections:

- RTP®**: A close-up image of a hand holding a pen over a document with the RTP logo.
- Innovation**: A group of people in a meeting room with sticky notes on the wall.

Below these sections, there are two more headlines:

- RTP® Network: The New Real-Time Payments System for All Financial Institutions**: The RTP® network from The Clearing House is a real-time payments platform that all U.S. financial institutions can use.
- Innovation Center: Explore the Six Steps to Innovation**: The Innovation Center highlights new ideas and technologies that The Clearing House, member banks, industry partners and technology providers are developing.



The Federal Reserve website features a blue header with the logo and navigation links: FINANCIAL SERVICES, CENTRAL BANK, TREASURY SERVICES, FEDLINE SOLUTIONS, FORMS, RESOURCES, EDUCATION, NEWS, ABOUT, ACCOUNTING, ACH, BUNDLED SOLUTIONS, CASH, CHECK, FEDNOW SERVICE, NATIONAL SETTLEMENT SERVICE, SECURITIES, WIRES. A search bar is located in the top right corner.

The main content area includes a large image of a city skyline at night, followed by the headline "FedNow<sup>SM</sup> Service". Below this, a paragraph states: "The future of payments is FedNow! The Federal Reserve Banks are developing a new interbank 24x7x365 real-time gross settlement (RTGS) service with integrated clearing functionality. When available, the FedNow Service will help enable financial institutions to deliver end-to-end faster payment services to their customers. With the FedNow network, your customers can send and receive payments any time, any day, anywhere, and have full access to those funds within seconds."

Below the main headline, there are two smaller sections:

- Executive Insights**: A close-up image of a hand holding a pen over a document.
- What is the Difference Between Same Day ACH and Real-Time Payments? A Treasury Professional Primer**: The U.S. payments system has undergone some important changes over the past few years. Consumers and businesses have been clamoring for faster payments, which has led to a push for speedier digital transactions. Same-day settlement was seen as a way to dramatically improve payroll, bill payments and person-to-person transactions. For businesses, digital transactions have been viewed as a way to increase efficiency across the payment value chain, in particular by reducing reliance on cumbersome, manual paper check processing, improving liquidity, boosting efficiency, lowering costs and helping prevent fraud.

Below these sections, there are two more headlines:

- Same Day ACH: A Phased Approach to Faster Payments**: The changes currently underway are seen as an important step toward real-time payments. However, there remains some confusion about the differences between Same Day ACH payments, which are settled within hours, and real-time payments that are settled within minutes or even seconds. The following is a brief primer on the major differences.
- FedNow Service**: Features under consideration for the FedNow Service include:
  - Processing individual credit transfers valued at \$25,000 or less in real time (within seconds) on a 24x7x365 basis
  - Settling payments through debits and credits to balances in financial institutions' master accounts at the Reserve Banks, with an end-of-day balance recorded for each day of the week
  - Providing liquidity through intraday credit on a 24x7x365 basis under the same terms and conditions as for current Federal Reserve services
  - Adhering to the ISO® 20022 standard and providing access through FedLine® connections
  - Allowing participating financial institutions to designate a service provider to submit or receive payment

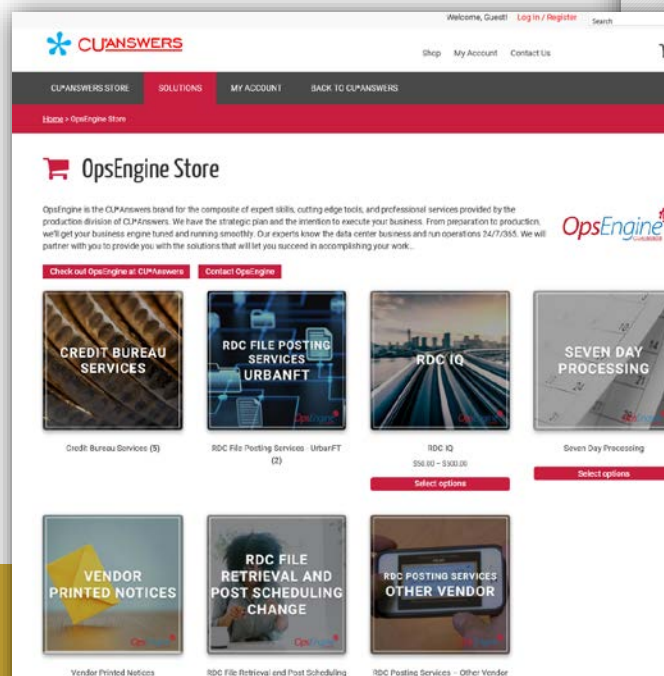
Is this a vendor war, or a collaborative project for everyone's future?



# Leveraging the back office

## OPSENGINE IS NO LONGER JUST FOR YOUR ACCOUNTING TEAM

- Creating a 24x7 persona for your credit union
- Understanding how to take advantage of time zone personas
- Matching your marketing with the OpsEngine train schedule
- Marketing high availability and business continuity to a consumer base that counts on it
- Looking for strategy in the weeds



### OpsEngine announces 24/7 Processing – What does all of this mean?

**Time Zone Processing is the '24'.** This means that we are continuing to make major changes in our processing approach to help you keep up with the speed of business today.

**7 Day Processing or the '7'.** This means that we will start processing on your behalf seven days a week instead of six.

[Learn More](#)

### Solutions OpsEngine

Every day there is a team of people at CU\*Answers assuring your credit union is running at optimal efficiency. This team is OpsEngine.

OpsEngine is a dynamic function at the heart of credit union business. Our team assures your credit union members are able to transact business. Reliable performance, efficient design, flexible implementation, scalable solutions, increased security, maximized uptime. These are the qualities that OpsEngine is known for.

For years, credit unions had no reason to work on Sundays. Members stayed home, stores were closed and there was no internet. Along came technology, changing the way we do business. Members shop 24 hours a day. Businesses are open 7 days a week. Members shop everywhere and every day. All of this changed the way credit unions perform. The world has changed the way we think.

### Dedicated to Your Future – What's This Site All About

CU\*Answers is dedicated to the future of credit processing. OpsEngine has dedicated time, technical resources and talented staff to the ability to serve your members hours a day 7 days a week. This site is dedicated to our major business approaches. Here you will find information relative to what is changing, why things are changing, when things are changing and what all of this means to you, our credit unions and your members. Stay tuned to this site for updates and conference recordings all intended to assure you receive the most current information, when you need it.

### CH Updates

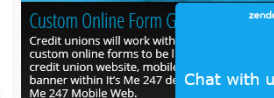
Updates about upcoming changes in ACH processing will be posted here as a discussion. Most recent changes include:

- 9/23/16: Same-Day credit entries made available by close of business day.
- 9/15/17: Same-day credit and debit entries available by close of business day.



### In This Section

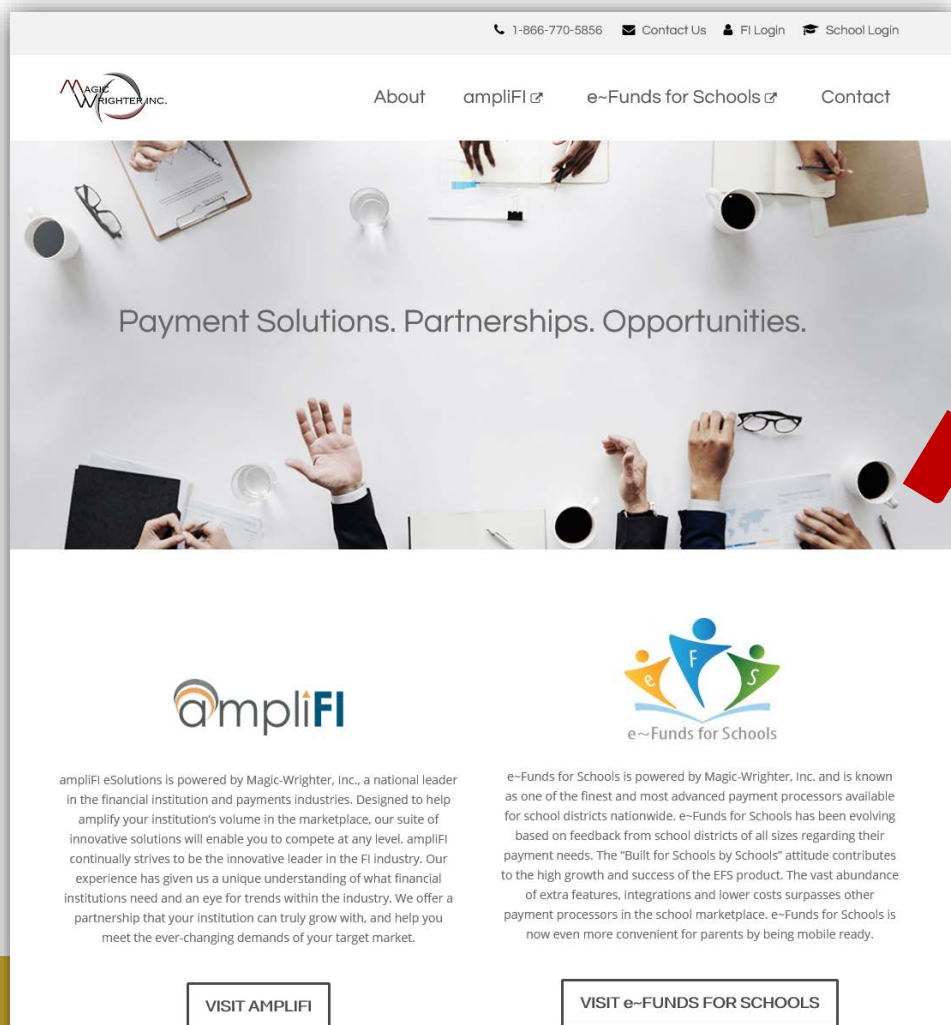
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- Self-Processors
- About OpsEngine
- Visit the Kitchen for other OpsEngine
- Leading edge products to augment
- Using OpsEngine Resources to excel
- Support, training, education and pla





# ACH as a solution for retail consumers and business members

OUR BEST CHANCE TO LEAP FORWARD IN 2020: THINK EDOC AND THE INTEGRATIONS WE'VE BUILT



1-866-770-5856 Contact Us FI Login School Login

MAGIC-WRIGHTER INC.

About amplifi e-Funds for Schools Contact

Payment Solutions. Partnerships. Opportunities.

**ampliFI**

ampliFI eSolutions is powered by Magic-Wrighter, Inc., a national leader in the financial institution and payments industries. Designed to help amplify your institution's volume in the marketplace, our suite of innovative solutions will enable you to compete at any level. ampliFI continually strives to be the innovative leader in the FI industry. Our experience has given us a unique understanding of what financial institutions need and an eye for trends within the industry. We offer a partnership that your institution can truly grow with, and help you meet the ever-changing demands of your target market.

**e~Funds for Schools**

e-Funds for Schools is powered by Magic-Wrighter, Inc. and is known as one of the finest and most advanced payment processors available for school districts nationwide. e-Funds for Schools has been evolving based on feedback from school districts of all sizes regarding their payment needs. The "Built for Schools by Schools" attitude contributes to the high growth and success of the EFS product. The vast abundance of extra features, integrations and lower costs surpasses other payment processors in the school marketplace. e-Funds for Schools is now even more convenient for parents by being mobile ready.

VISIT AMPLIFI

VISIT e-FUNDS FOR SCHOOLS



**BIZLINK**

SEE WHAT BIZLINK AND MAGIC-WRIGHTER ARE DOING IN 2019-2020.

As BizLink kicks off their initial year of business we do so in partnership with Magic-Wrighter and their suite of solutions - ampliFI. BizLink will conduct a deep dive education into Magic-Wrighter product offerings and services both to credit unions and directly to business / commercial members.

**ACH Direct**

- All-in-one business-class ACH origination
- Payroll direct deposit, vendor payments, cash management and more
- Dual controls, risk limit management, multi-level security
- Attract new business members and improve account retention

**Xpress Check Direct**

- Traditional business-class Remote Deposit Capture
- Scan and deposit checks remotely via Check 21 or ACH Conversion
- Reduce check handling and operating expenses
- Next day settlement or same day credit via customized posting file
- Meet the growing demand for business-class check imaging solutions

**MPay Xpress**

- Multi-channel payments platform for business members to accept payments via Credit/Debit Card and ACH
- Online Web-Hosted Portal, In-Person, Call Center and IVR
- API Integrated and SSO deployments also available
- Great fit for rent payments, taxes, utilities, insurance, non-profits, or any business seeking a payments platform

**Loan Pay Xpress- Embedded In ItsMe24/7**

- Multi-channel payments platform for business members to accept payments via Credit/Debit Card and ACH
- Online Web-Hosted Portal, In-Person, Call Center and IVR
- API Integrated and SSO deployments also available
- Great fit for rent payments, taxes, utilities, insurance, non-profits, or any business seeking a payments platform

**Significant enhancements to the BizLink store offerings**

**December Webinar: 12/5/19**

CU\*Answers and Magic-Wrighter will jointly host a webinar to focus on products and services credit unions can market and sell to their business members!

**January Webinar: 1/16/20**

CU\*Answers and Magic-Wrighter will jointly host a webinar to focus on products and services geared toward the needs of business service individuals of the credit union.

**BIZLINK**

Want to learn more?  
please visit the BizLink website  
cuanswers.com/solutions/bizlink  
or contact the BizLink Team at  
bizlink@cuanswers.com

**CU\*ANSWERS**  
Management Services

# ACH as a solution for retail consumers and business members

OUR BEST CHANCE TO LEAP FORWARD IN 2020: THINK EDOC AND THE INTEGRATIONS WE'VE BUILT

**ampliFI** **MPAY XPRESS**  
Maximizing Your Volume. Powered by Magic-Wrighter

**ampliFI** **LOANPAY XPRESS**  
Maximizing Your Volume. Powered by Magic-Wrighter

**ampliFI** **ACH DIRECT**  
Maximizing Your Volume. Powered by Magic-Wrighter

**ampliFI** **XPRESS CHECK DIRECT**  
Maximizing Your Volume. Powered by Magic-Wrighter

One payments platform, have been looking for. E Card payments via Online Xpress is specialized and integration is available, opportunity for your FI to

**PAYMENT CHANNELS**

- Online Web-Hosted
- In-Person and Over the
- Pre-Authorized Recur
- Over the Phone
- Virtual Terminal
- IVR Touch Tone
- API Integrated

**PAYM**

- AC
- Cre
- Multi
- End o
- One-
- Fixed
- AutoPay
- Immediate Author

**42 CUs in our network use this for loan payments**

**CONSUMER USER EXPERIENCE**

- Optimized for Mobile or Desktop
- Responsive Design, No App Required
- FI Branding and Color Scheme
- Intuitive and Easy to Use
- Complete Self-Service Functionality
- Multiple Loan Accounts in One Profile
- Multiple Payment Methods
- Originate and Cancel Payments
- View Payment History
- Manage Recurring Payments
- Username and Password Assistance
- View Loan Account Statement Data
- Update Personal Contact Information

**PAYMENT PROCESS**

- ACH Checking & Savings (WEB, PPD, TEL, CCD)
- Visa & MasterCard Debit, MasterCard Credit, Discover
- Debit Card Only (reduced processing rates)
- Convenience Fee Charging, Split from Loan Credit
- Automated Account-Level Posting via ACH TC32
- SFTP Import of Custom Posting File for Same-Day Credit
- File Retrieval for Processing via Corporate/Banker's Bank
- End of Business Day Cutoffs: 12am, 4pm, 7:00 am (EST)

**ACH DIRECT**

ACH Direct delivers an all-in-one business class solution for ACH payroll direct transfers, pre-authorized debits, vendor payments, international ACH and more. navigation, this multi-solution platform enables your FI to compete in the comm your most valued business account relationships. Dual-controls, risk limit m multifactor login creates a secure, low-risk environment and NACHA compliant essential foundation for a successful treasury management and business e-banking

**PAYROLL DIRECT DEPOSIT**

- A full-featured and easy to use payroll deposit solution, exactly what business clients of all types are looking for.
- NACHA formatted payroll files may be imported from other payroll and accounting software, then submitted for ACH processing.
- Email notifications of deposit amount and date, giving the employee advance deposit notice.
- Employees can distribute their payroll deposit across multiple deposit accounts and with any institution.
- Offering a payroll direct deposit solution has never been easier or more affordable.

**VENDOR PAYMENTS & CASH MANAGEMENT**

- Provide your business cli transfer funds between c institution and other FIs
- Improve cash flow, pay b pre-authorized debits fro
- CCD entry class code wit payment-related info an
- Optional email notificati confirmation emails to t
- Convenient alternative t handling, phone calls, an

**Xpress Check Direct**

Xpress Check Direct offers the best in web-hosted Remote Deposit Capture, amplifying your suite of business-class solutions beyond the ordinary core solutions. Business-class RDC continues to grow in demand and is a great fit for any business that receives paper check payments. Gain access to new market opportunities and business clients in your community plus reduce your in-branch check-handling costs. Utilize Magic-Wrighter's third-party sending point relationship with the Fed for automated check processing, or import a custom end of day file to your core system. Both Check 21 and ACH Conversion are available and processed according to your institution's preferences.

**BUSINESS-CLASS RDC**

- A more robust solution than consumer mobile check deposit and great fit for any size business.
- Specially designed for business use with intuitive navigation and an easy learning curve.
- Worry-free cloud-hosted interface minimizes the impact of PC hardware malfunctions and software viruses.

Website, desktop banking, and mobile:  
Where will these products fit, and how will we use a CU\*Answers UI to deliver them to members?

# ACH as a solution for retail consumers and business members

EVERYONE KNOWS THE POTENTIAL; WE JUST NEED TO GET STARTED WITH THE RIGHT PRIORITIES

The image displays four sequential mobile app screens for a loan management application. The first screen, titled 'My Loans', shows a 'Home Improvement Loan' with a due amount of \$230.00 on 10/1/2018 and a remaining balance of \$14,322.00. It features a 'Make a Payment' button and a 'Pay with Credit Card' option. The second screen, 'Pay with a Credit Card', provides instructions and allows the user to select the payment amount (Regular Payment of \$230.00 or Custom Amount). The third screen, 'Review Payment', displays the payment details: \$350.00 to '123 - Home Improvement Loan' from a 'Credit Card' (Tony H Stark, 1234 5678 1234 5678, 09 / 19, 344). The fourth screen shows a confirmation message: 'You made a payment on 10/31/2019 of \$350.00'.

How far will you  
take your tactics  
related to ACH  
and payments  
with your  
members in the  
next few years?

CUs tell us they  
want research,  
but they don't  
tell us what  
they'll do with it

# ACH as a solution for retail consumers and business members

## HOW DOES A CEO KNOW WHEN THEY HAVE A HOLE IN THEIR ROSTER OF ACH SOLUTIONS?

### FCU Services for Retail Members

- Classic ACH transactions
  - Received from the Fed and processed by CU\*Answers Operations
- A2A and A2AFT (recurring)
- Bill Pay (when sent via ACH)

### FCU Services for Business Members

- AutoBooks
- Classic ACH transactions, including for employee payroll
  - Received from the Fed and processed by CU\*Answers Operations
- A2A and A2AFT (recurring)
- Business Bill Payment (powered by iPay)
  - Payroll and bill pay via ACH



**Why does FCU feel like they have all the ACH solutions they need, and so many other CUs feel they don't have any?**

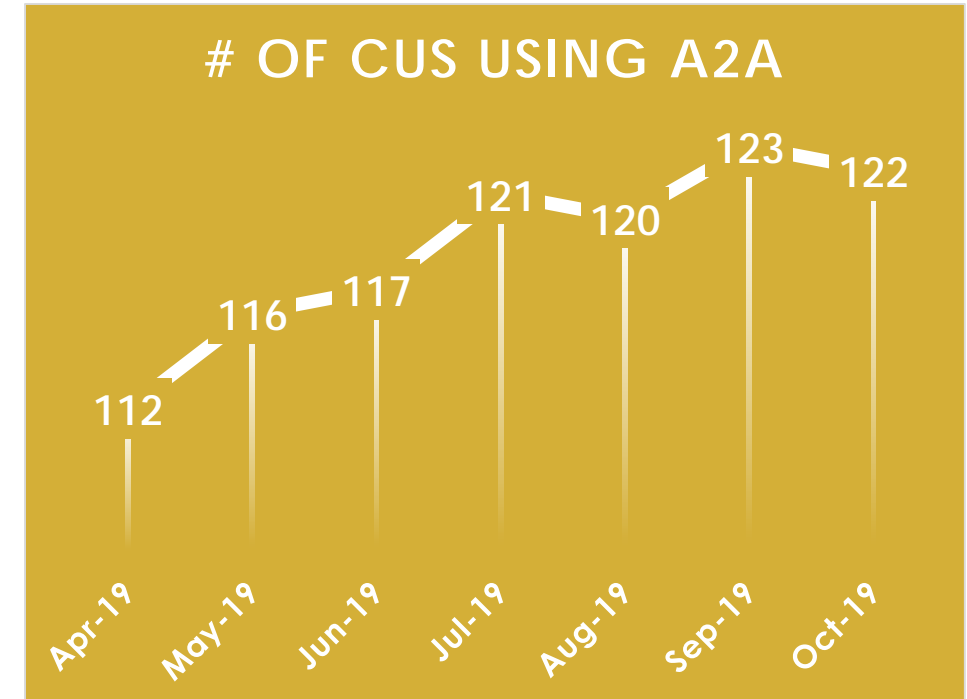


# Speaking of A2A...

**RUNS THE GAMUT FROM “KEEPIN’ UP WITH THE JONESES” TO A REAL SOLUTION**



Month/Year	# of CUs	# of A2A Trans	Avg # of Trans
April 2019	112	34,412	307
May 2019	116	35,510	306
June 2019	117	36,552	312
July 2019	121	33,830	280
August 2019	120	38,434	320
Sept 2019	123	39,504	321
October 2019	122	38,968	319
TOTALS	118.7	257,210	309.3



Highest traffic: Notre Dame FCU (~ 3,000/month)  
Lowest traffic: Delta County CU and Lenco CU (1/month)

**Are you talking to each other about how to make this tactic real for your members?**



# ACH as a solution for retail consumers and business members

## TOP 10 PROJECTS FOR US TO WORK ON

### Services for Retail Members

- 1.
- 2.
- 3.
- 4.
- 5.

### Services for Business Members

- 1.
- 2.
- 3.
- 4.
- 5.

Do we need to be a better business network to hook people up? Do we need to improve the UI experience?  
Or do we need to write native solutions?

# What happens when you merge ACH with other settlement networks?

ALMOST EVERY VENDOR TODAY PROMISES A LINK TO THE MOST POPULAR OUTLETS

From a recent vendor proposal:

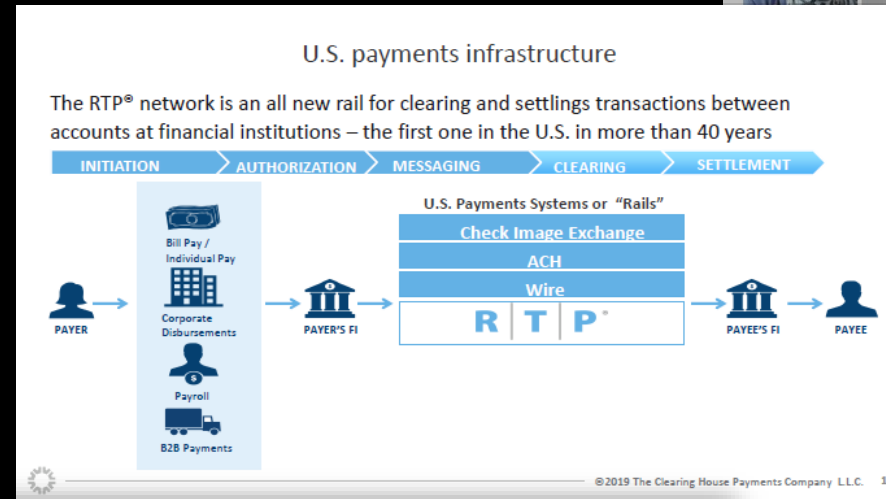
- The most extensive and flexible Payment distribution capabilities on one platform
- Powered by today's most common settlement vendors (e.g., Mastercard RPPS, ACH, Direct to Biller)
- Settling via the debit card rail
- Mastercard Bill Pay Exchange (BPX) for real-time bill payments
- Moving money on the vendor's network
- New networks can easily be added (e.g., shared branching) in the future

# What happens when you merge ACH with other settlement networks?

ALMOST EVERY VENDOR TODAY PROMISES A LINK TO THE MOST POPULAR OUTLETS

WILL RTP BE A REQUIREMENT?

- Something to research and ponder:



## Beyond the Core: Other RTP Connection Providers

There are a variety of payment hubs and switches, each with unique aspects that may fit your goals and technical architecture.

### Vendor selection will be a critical decision

Service providers solve pain points differently. Assess them carefully alongside your goals and capabilities

#### Questions to ask:

- Core integration - Is it sustainable and future-proof?
- Liquidity management - Are there tools? How robust?
- Fraud Mgt - Complementary? Or a replacement?
- Operational - How robust? Comprehensive views?
- Channel integration - Digital, call center, treasury portals?
- Deployment - Cloud, On-Premise, Hybrid solutions?
- Scalability - Will it handle my anticipated volume?
- Flexibility - APIs to integrate functionality into BAU tools?



LEVEL

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## How Does It Work?

### In-Network to In-Network Experience



© 2019 The Clearing House Payments Co



# In a fractured market, how long can we be a buyer's club for payments?

BEING VENDOR AGNOSTIC IS GETTING EASIER TO ENVISION FOR CREDIT UNIONS, BUT STILL VERY TOUGH FOR THE MODEL VENDORS OFFER THE CUSO

- iPay
  - Payveris
  - Fiserv (previously CheckFree)
  - Payrailz
  - RDC
- 
- Is it time to move towards an EFT model?
  - What would that mean to your credit union?



# A new foundation for CU payment vendor strategies

JOIN A COMMUNITY,  
SURF A COMMUNITY, OR  
COMPETE WITH A COMMUNITY

ATTENTION ONLINE AND SELF-PROCESSING CREDIT UNIONS

## A New Bill Pay Infrastructure Arrives on November 10



**Mark Your Calendars: Bill pay is changing on November 10, and every credit union needs to be ready!**

We have completely revamped the bill pay and P2P configuration infrastructure, allowing credit unions to support any combination of multiple bill pay and/or P2P vendors for members. CUs can now move to a bill pay solution for new enrollees, while also giving existing bill pay members more time to migrate. One bill pay and one P2P vendor remain as the primary solution for new enrollees, but members using a secondary vendor can stay with that vendor until they opt to un-enroll.

Even if you don't plan to use multiple bill pay vendors, these changes will affect EVERYONE who uses bill pay. While we anticipate the process to be smooth, a structural change as significant as this means all hands on deck. **Make sure your MSRs and bill pay experts are ready to field calls from members and pass along any issues to us, throughout that entire week especially.**

For full details on this enhancement, refer to the [19.10 Release Summary](#).

*To our self-processors: this is the same date on which you will be receiving the rest of the 19.10 release.*

# A new foundation for CU payment vendor strategies

JOIN A COMMUNITY,  
SURF A COMMUNITY, OR  
COMPETE WITH A COMMUNITY

## Multi-vendor Bill Pay Support Allows for Separate Member Fees for Bill Pay and P2P

Learn more: [online help](#)

*This enhancement will be implemented on November 10<sup>th</sup> for all online and self processing credit unions.*

With this project, we have completely revamped the bill pay and P2P configuration infrastructure to allow for credit unions to support any combination of multiple bill pay and/or P2P vendors for their members. Thinking of switching to the native iPay or Payveris options? Planning a merger? You can now move to a bill pay solution for new enrollees, while at the same time giving your existing bill pay members more time to migrate. This will have benefits for credit unions who are just converting to CU\*BASE as well. You'll still need to choose one bill pay vendor and one P2P vendor as primary. New enrollments can be done only to your primary vendor, but members who are using one of your secondary vendors can stay with that vendor until they un-enroll.

The new infrastructure also follows up changes made in the 19.05 release that allowed credit unions to begin offering Payveris P2P even if they were using a different provider for bill pay services. (Go to the SettleMINT EFT section of the CU\*Answer store at [store.cuanswers.com/product/person-2-person-payments](https://store.cuanswers.com/product/person-2-person-payments) if you're interested in learning more about this new option!) With the enhancements in this latest release, credit unions who are using different vendors for bill pay and person-to-person transfers can now charge different member fees for each service.

The tools you use to set up bill pay and P2P member fees and marketing content that members see when enrolling in either service have changed:

- Tool #1955 *Bill Pay Marketing Msg and Fees Config*
- Tool #1956 *P2P Marketing Msg and Fees Config*

The next time member fees are posted after November 10<sup>th</sup> the system will differentiate between bill pay and P2P transaction activity when assessing fees. If you are currently using Payveris P2P but use a bill pay vendor *other* than Payveris, the fees will be the same as now we will be creating a generic service charge code for bill pay with an amount of \$0. If you want to start charging a fee for bill pay, you will need to use tool #1956 to adjust the configuration for that code. For P2P, you will need additional codes for relationship pricing. Check out the new documentation for some important tips on how new codes will be implemented.

*HEADS UP! Even if you are not using two vendors for your bill pay/P2P solutions, all credit unions should take note. The architectural changes will be implemented on November 10<sup>th</sup> and will impact all credit unions using any bill pay or P2P solution. As always, we need your close eye on all bill pay and P2P activity following this release, especially if you have irregular activity.*

Live Nov.  
10th

Available  
now!

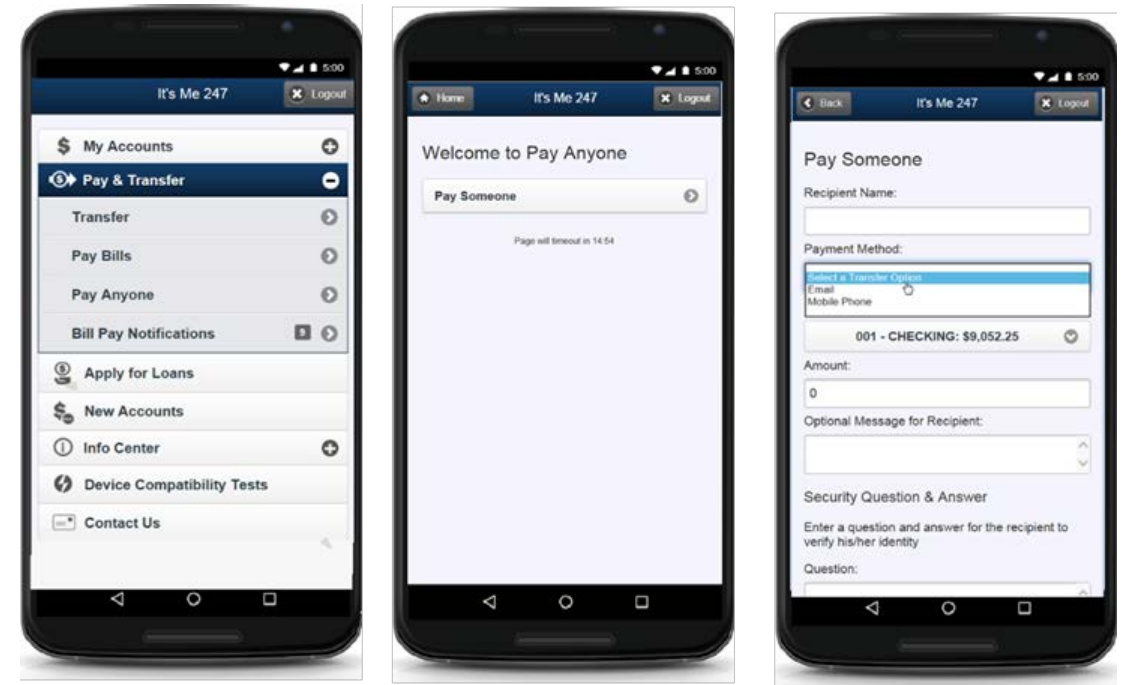


# Payment networks versus payment tools

VENDORS CAN GIVE YOU THE TECH OF ZELLE, BUT DOES THAT TECH HAVE THE SAME APPEAL TO YOUR MEMBERS?



VS




When is the community or branded network more (or less) important than the capabilities of a transaction?



# RDC payments may be an ace in the hole for our network

## WORKING WITH EDOC, WE PLAN TO MAKE NATIVE RDC PAYMENT TRANSACTIONS

- Are you ready to advertise to your members the ability to make loan payments via RDC?
- Have you worked with your accounting team on the processes, should an RDC loan payment bounce?
- Can you envision RDC as the wholesale replacement for all check deposits (like replacing ATM deposits)?



### Members Can Use Remote Deposit Capture to Pay Loan Payments and More!


Learn more: [Mobile App Banking](#) and [online help](#)

Soon your members will be able to make loan payments directly into their loan account by posting a check via our Remote Deposit Capture (RDC) feature in It's Me 247 mobile app!

With this release new controls are being added to support the RDC mobile app being able to present all (configured) savings, checking and loan accounts for RDC deposits. This means *all appropriate sub-accounts will be presented for the RDC deposit, not just the checking account the member selected at enrollment*. At deposit time members will use the existing drop-down menu to indicate into which account they would like to place the funds.

**IMPORTANT:** Only the new CU\*BASE product configuration controls will be implemented with the release; activation of these via an update to the mobile app is being done separately. Watch for announcements coming soon on about when the mobile app upgrade will be available for members to download.

Controls that determine which savings, checking and loan products allow deposits are available via **Tool #777 Savings/Checking Products Configuration** (via the ARU/Online Bank button) and **Tool #458 Loan Category Configuration** (via the Audio/Online Banking button). *New controls will be turned on for all savings and checking Dividend Applications, but will be set to off for all loan products.* (Note: Because of their unique payment attributes, 360-day mortgage loans cannot be configured to accept RDC deposits at this time.)



Configs are live with 19.10; watch for announcements on the mobile app upgrades that will use them

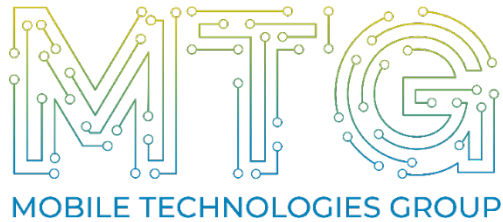
WHAT CREDIT UNION CEOS SHOULD KNOW ABOUT...

# Mobile & Desktop Internet Solutions

Preparing for a new day, from top to bottom

# We're going to something different today...

A CEO-TO-CEO BRAINSTORMING SESSION ON THE MOBILE TECHNOLOGIES GROUP



- We're going to include the business developers of MTG
- We're going to make some high-level announcements and set up a deeper dive on Thursday morning, and announce an in-the-weeds special event in February

A series of colorful geometric shapes (circle, square, triangle, hexagon) in blue, green, yellow, and purple, arranged in a row.

78

## Introducing the MTG

IT STARTS WITH A SPECIALIZED BUSINESS DEVELOPMENT TEAM

- Like our data initiative with Asterisk Intelligence, the production of mobile apps and the business design to market, support, and evolve them, requires a distinct and separate approach
- Ken and Kristian have proven themselves as specialists in this area
- They're now fast-tracking as business developers, alongside their technical capabilities, to help us make MTG more than just a brand among brands

A portrait of Ken Vaughn, a man with a beard and glasses, wearing a blue shirt.

**Ken Vaughn**  
VP of MTG Product Design & Business Development

A portrait of Kristian Daniel, a man with glasses, wearing a blue shirt.

**Kristian Daniel**  
VP of MTG Sales & Business Development

# Why is CU\*Answers introducing MTG?

BECAUSE WE'RE PREPARING  
FOR A NEW DAY, FROM TOP  
TO BOTTOM



- Mobile is **not an online service**
  - Flagship apps are free for all of time...MTG will introduce deployment fees to the market in 2020
- We need to **specialize in mobile** development and delivery
  - Release strategies are different for mobile solutions...MTG will go to annual versioning
- We need to **extend the shelf life of mobile solutions** for credit unions
  - A CU mobile program is not a single solution, but can members keep up with all the offerings?



# Why is CU\*Answers introducing MTG?

BECAUSE WE'RE PREPARING  
FOR A NEW DAY, FROM TOP  
TO BOTTOM



- We need to **create delivery resources** and financial engines to do so
  - Deploying to device app stores is a one-at-a-time process...MTG will field a team to do it hundreds of times a year
- We need to address the **forward progress of mobile** with consumers and credit union strategies (think "mobile first")
  - MTG will signal that our network has passed the tipping point for internet channel design

# Why is CU\* Answers introducing MTG?

BECAUSE WE'RE PREPARING  
FOR A NEW DAY, FROM TOP  
TO BOTTOM



- We need to rethink the **UI for desktop banking** and the merger of look-and-feel between desktops, tablets, and mobile phones (eye of the beholder)
  - By year-end 2020, MTG will propose a whole new look for **It's Me 247** and **It's My Biz 247**
- We need to reorganize how our **desktop banking and mobile teams** work together and rethink our front-end programming expertise
  - When it comes to internet channels, MTG's front-end programming leadership will take the helm in 2020

# Why is CU\*Answers introducing MTG?

BECAUSE WE'RE PREPARING  
FOR A NEW DAY, FROM TOP  
TO BOTTOM

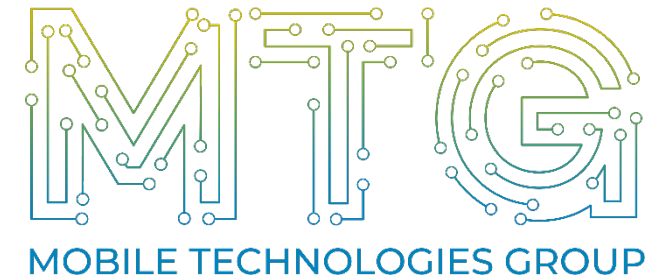


- We need to **envision the next decade** and how we make MTG a powerhouse, not only for credit unions, but also for [cuasterisk.com](http://cuasterisk.com) and our CUSO partners
  - This time next year, MTG will be in the middle of everything when it comes to internet retailing

Send your most engaged players in February:

- Meet the MTG team
- Meet the 2020 MTG Advisory Board members
- **It's My Biz 247** Next Steps
- Micro App Updates and the Business Plan Behind Them
- MTG Pricing Model and the Future
- Mobile 4.0 Rollout
- Getting Ready for Mobile 5.0
- Brainstorming with the Advisory Board

**The key today is briefing CEOs on why this is important; February is about a deep dive with CU leaders for whom this is a passion**



## OPEN HOUSE

**February 18-19, 2020**

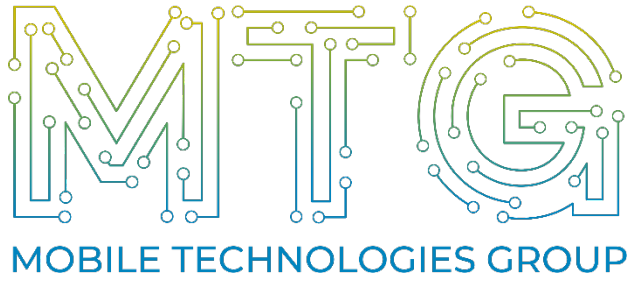
### **Tuesday**

4:30-6pm Networking cocktail hour

### **Wednesday**

8:30-2pm Deep Dive on MTG





# ...to be continued

JOIN US ON THURSDAY  
MORNING AS WE CONTINUE  
TALKING ABOUT MTG AND  
LOOK AT SOME EXCITING  
TACTICS

1. Mobile App 4.0
2. Affordable deployment fees
3. Mobile App 5.0
4. Micro-apps
5. Merging under a new UI front-end leadership team
6. Web modules and independent navigation
7. Tablet designs as the intersection between desktop and mobile phones
8. CU Publisher as a self-service copyright
9. Are you ready for the new mobile **It's Me 247?**
10. Envisioning the next "Online '19" project

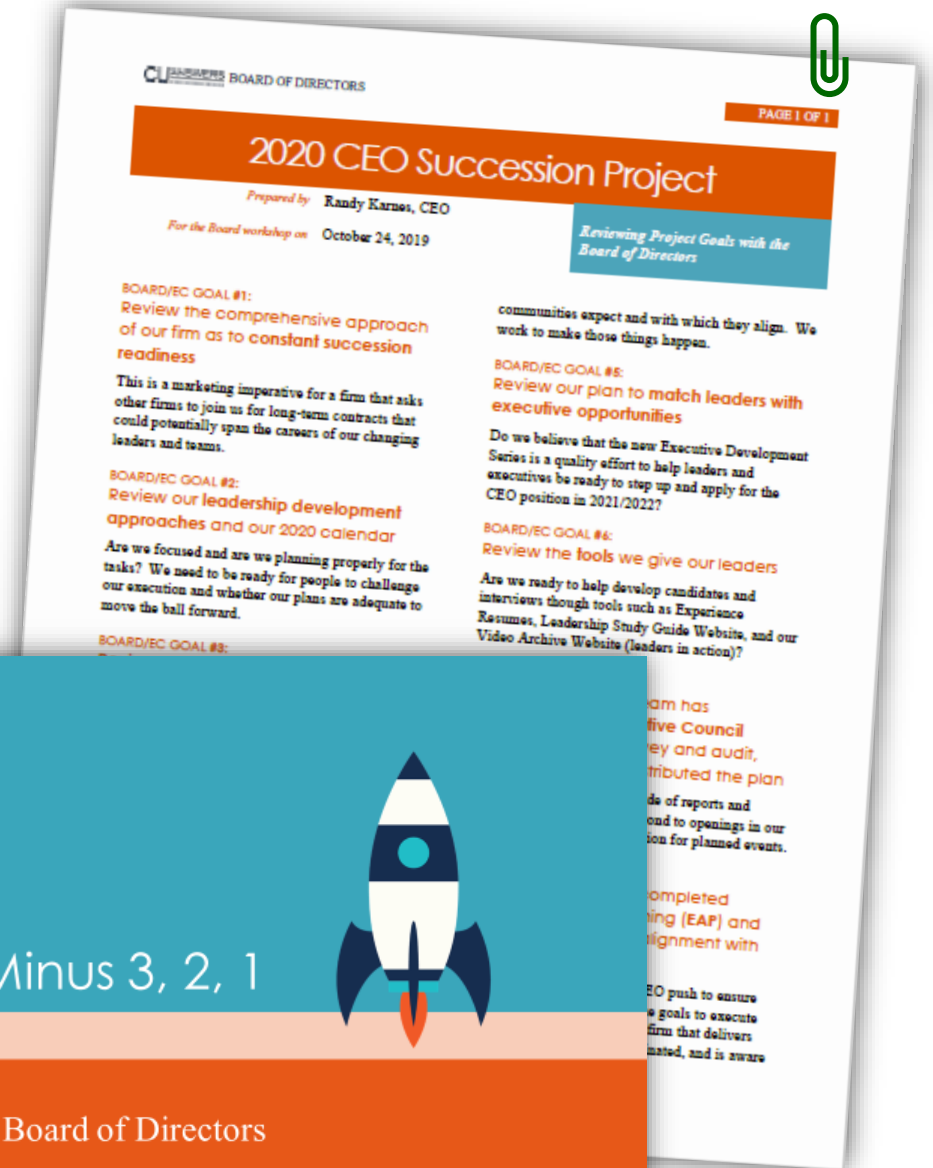
WHAT CREDIT UNION CEOS SHOULD KNOW ABOUT...

# Succession Planning

It's a network thing – why CU\*Answers stakeholder confidence in the process is critical

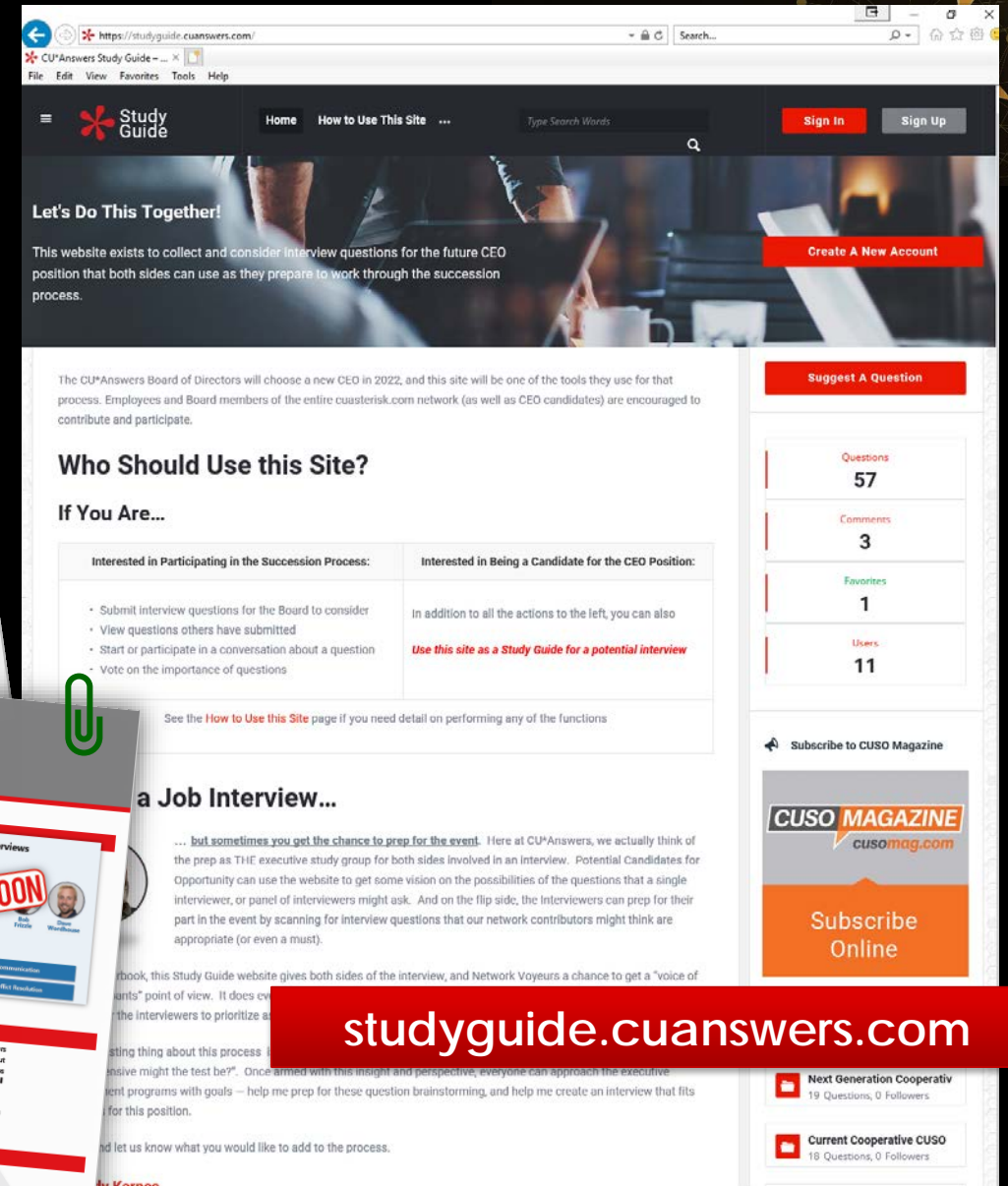
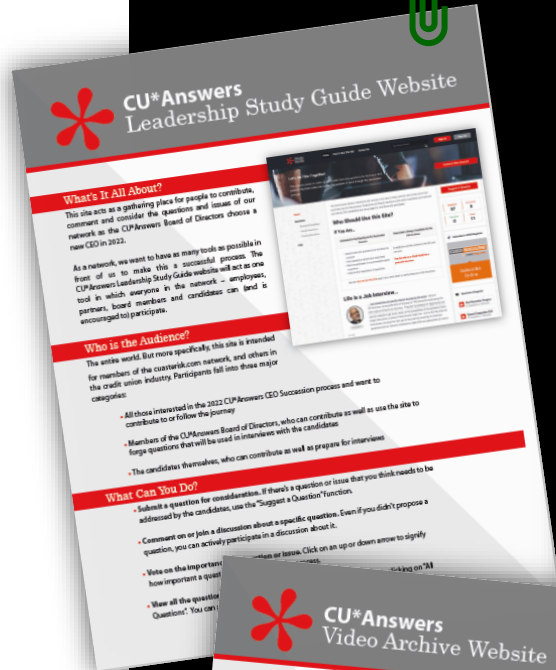
YOUR INVESTMENT MIGHT  
COUNT ON IT

Here's a look at the goals  
for our board and  
management team



# YOU'RE INVITED TO BE AN ACTIVE PARTICIPANT IN THE PROCESS

- Audit the process as an investor
- Audit and join the process as a volunteer
- Join the process as a candidate
- Consider our process for your own organization







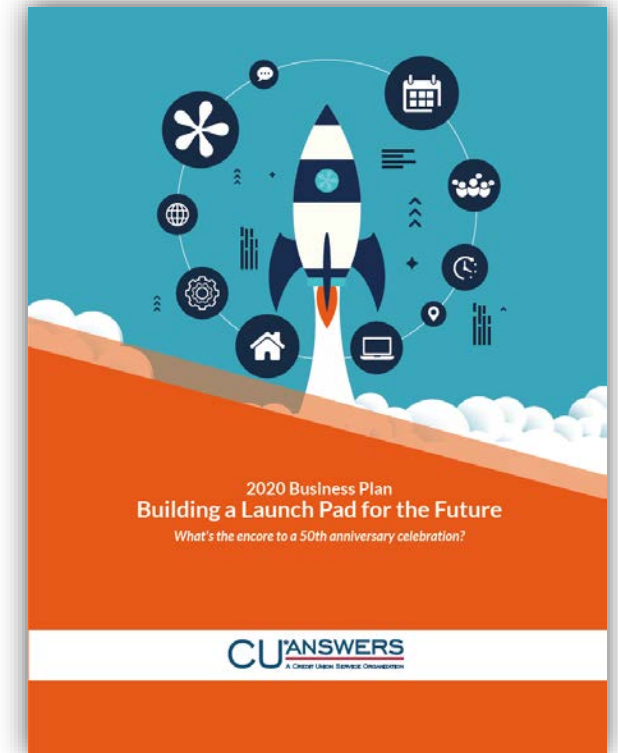
Wrapping things up...



# Can we envision the format for CEO Strategies in 2020? In 2025?

## PREPARING THIS YEAR WAS TRULY FUN, BECAUSE I CAN SENSE THE OPPORTUNITIES AHEAD

- 2020 is truly a turning point in our network
  - It just happens to be our 50<sup>th</sup> anniversary
  - It just happens that we are facing a CEO retirement in 36 months
- But the reason this is a turning point is that many of the things we count on most need another round of committed investment
- We are facing retooling our launchpads and readying ourselves for takeoff
  - Our new launchpads must deal with marketplace consolidation and a new calculus for how to sustain our CU community and our CUSO allies
  - Our launchpad must deal with the transition of core competencies required by CUs for the future – and therefore needing to be our CUSO's specialty



# Thanks for the day!

**TOMORROW I'LL BE SWITCHING TO  
MY LISTENING HAT (PROMISE!)**

The CEO Roundtable will start  
at 9:00 in this room

