

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

BOOT CAMP UPDATE

AN UPDATE ON THE PROJECT FROM
LAST YEAR'S CEO STRATEGIC
DEVELOPERS BOOT CAMP

NOVEMBER 14, 2019

DESIGNING THE FUTURE FOR ONLINE AND MOBILE TOOLS

Online '19

SEGMENT C



A SPECIAL THANK YOU TO THE TASK FORCE

- Jeff Holschuh, **Advantage Credit Union**
- Bob Listen, **Community West Credit Union**
- Scott Flak, **Community West Credit Union**
- Joseph Eckley, **Day Air Credit Union**
- Linda Bodie, **Element Federal Credit Union**
- Anita Stefanovsky, **Frankenmuth Credit Union**
- Cody Morris, **Honor Credit Union**
- Nate Springer, **Honor Credit Union**
- Emily Thurston, **Isabella Community Credit Union**
- Rori Ross, **Kellogg Community Credit Union**
- Karen Padrevita, **Metrum Community**
- Kelly Zilinsky, **NorthStar Credit Union**
- Jasen Hutchens, **TBA Credit Union**

Keep up with project updates in the Kitchen:

open.cuanswers.com/onlinemobile


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Resources

In the Kitchen

Updated July 26, 2019

Designing the Future for Online and Mobile Tools



March 26 & 27
**DESIGNING THE FUTURE
FOR ONLINE & MOBILE TOOLS**
A CEO Strategic Boot Camp Initiative

A CEO Strategic Boot Camp Initiative

During the 2018 CEO Strategic Developers Boot Camp in November 2018, CEOs brainstormed on the future of online and mobile tools from a big-picture, strategic point of view. In addition to exploring our collective vision for the future of online and mobile products, CU*Answers reviewed two 2019 initiatives that serve as templates for tactical approaches: the **Online '19 proof-of-concept** project, and launching the new **CU*Answers Mobile Technologies Group (MTG)**.

[Open the slides from the 2019 Leadership Conference presentation \(PDF\)](#)

[Open the slides from the 2018 CEO Boot Camp session \(PDF\)](#)

[Open the assignments due December 14 \(DOCX\)](#)


[Open the other handouts and homework](#)

The Task Force

The Designing the Future for Online & Mobile Tools Task Force met on Tuesday and Wednesday, March 26 & 27, 2019. The Task Force consists of 13 participants from 11 credit unions. Their role is to help our teams design new approaches for serving authenticated members, new ways of orchestrating the dance between the marketing value of a website and the actions of an online banking toolset, and new strategies for small-audience mobile apps.

Introducing Online '19

In 2018 we completed the migration of 95% of **It's Me 247** desktop and mobile web programs from a socket-based platform to a web-service API platform.



this new platform, we are now working with the migration of **It's Me 247** for desktop and mobile users.

[Read about Online '19 from the 2018 Leadership](#)

REMEMBER THIS FROM TUESDAY?

4

MTG IS THE FOUNDATION FOR OUR BOOT CAMP PROJECTS



...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

1

MOBILE APP 4.0

MOBILE APP 4.0

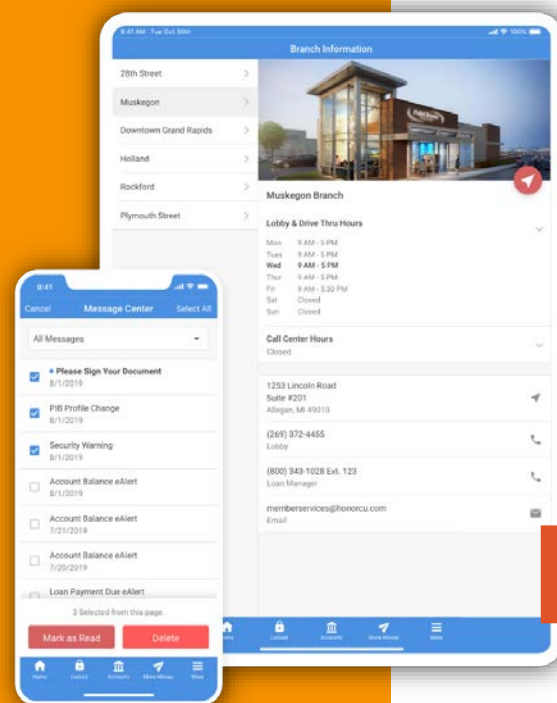
A NEW TRAIN SCHEDULE FOR OUR FLAGSHIP APP EVOLUTION GOING FORWARD

When	What	
Feb 2017	Mobile 3.0 Rollout	3-5 upgrades have been pushed out since then
Dec 2019	Mobile 4.0 Rollout	4 CUs in beta now (Honor, Metrum, Shoreline, and Meijer); general release date is 12/2/2019
July 2020	Mobile 3.0 Sunset	215 CUs are on 3.0 today (representing 430 apps between the device stores), and all need to move by July 2020
Nov/Dec 2020	Mobile 5.0 Rollout	Beta October, general release November-December
July 2021	Mobile 4.0 Sunset	All 4.0 users will need to be moved to 5.0 by July 2021

See the pattern?

MOBILE 4.0

YOUR TEAM NEEDS
TO MANAGE THIS
PROJECT BY JULY
2020!



Search ...



HOME

SHOP

PORTFOLIO

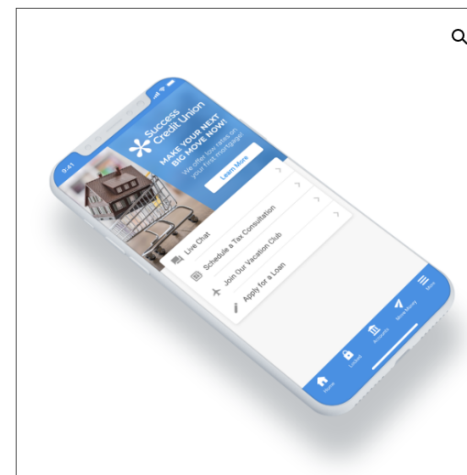
FAQ

NEWS

VIDEOS

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[Home](#) / [Mobile Options](#) / Launch Mobile 4.0 Annual Update (Coming Soon)



Launch Mobile 4.0 Annual Update (Coming Soon)

Coming Soon

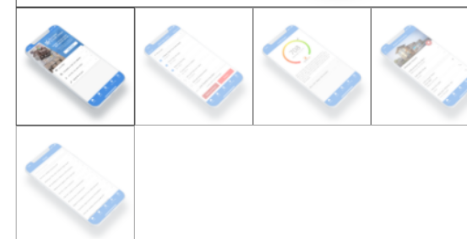
Announcing the first ever annual flagship mobile app update, Mobile 4.0 is the new version of CU*Answers mobile app coming soon! Mobile 4.0 will be the first release to support full iPad and Android tablet support and optimization, as well as feature linking from homepage advertisements, a new native message center, displaying credit scores, and some assist and branch information updates. Check out the document below for detailed information on the first ever mobile app annual update.

Once your order is placed, CU*Answers will contact the credit union with a staff testing date, and next steps in launching the update for your credit union.

[Mobile 4.0 Brochure](#)

Available from: **Date not set yet**

Category: [Mobile Options](#)



Description

Reviews (0)

Description

The annual mobile app update is a \$250 charge per operating system (\$250/iOS, \$250/Android) – total of \$500 to update on Apple and Android.

MTG Professional Services: What is included?

irsc.cuanswers.com/product-category/mobile

CU*Answers will be updating credit unions who place their order on a first come, first serve basis.

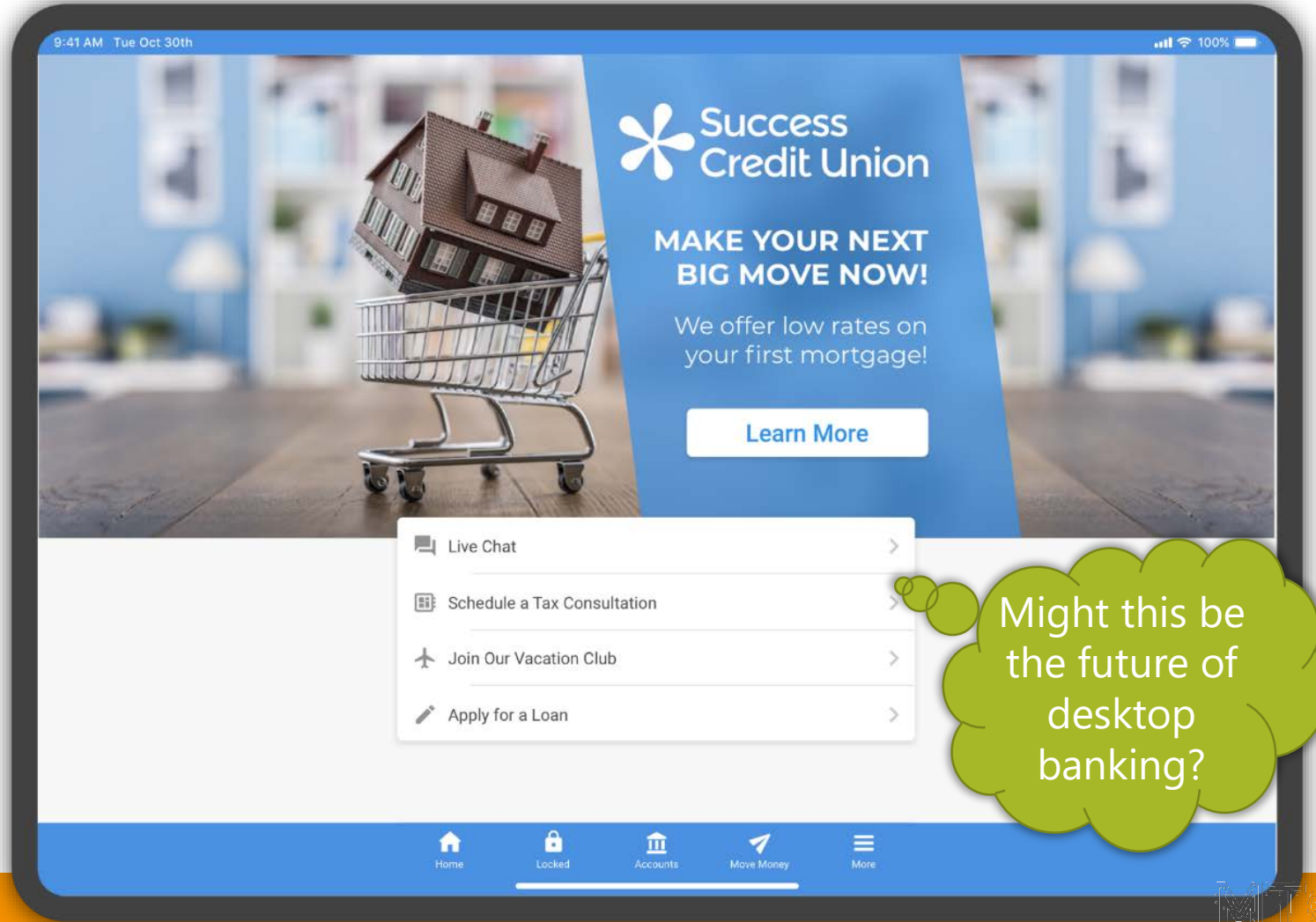
Credit unions will have 9 months to update. We will first offer the update in October, as of July all credit unions will be worked into the most recent version. Updating sooner than later is recommended.

MOBILE 4.0 TABLET SUPPORT AND A NEW NATIVE HOME SCREEN

8

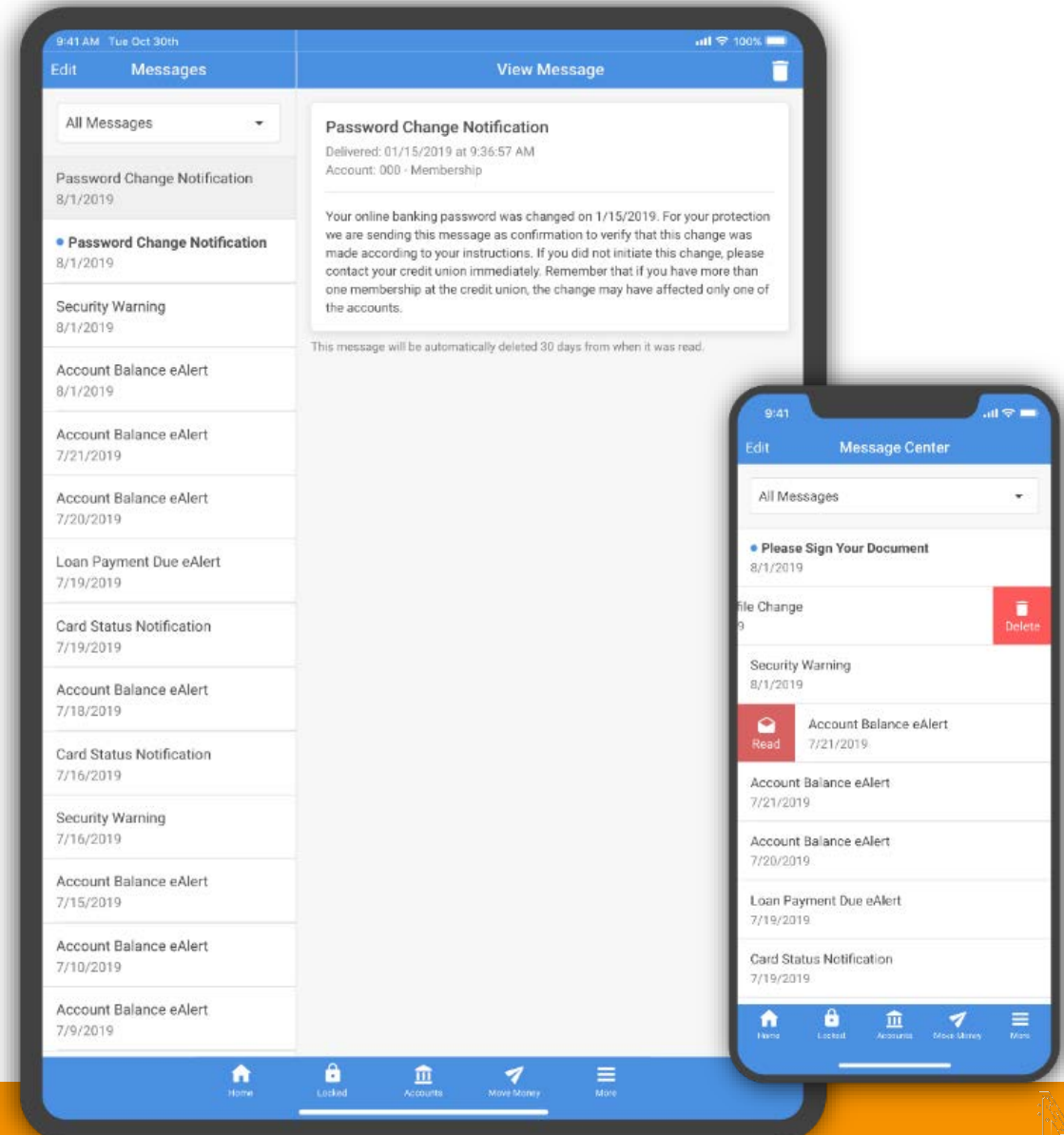
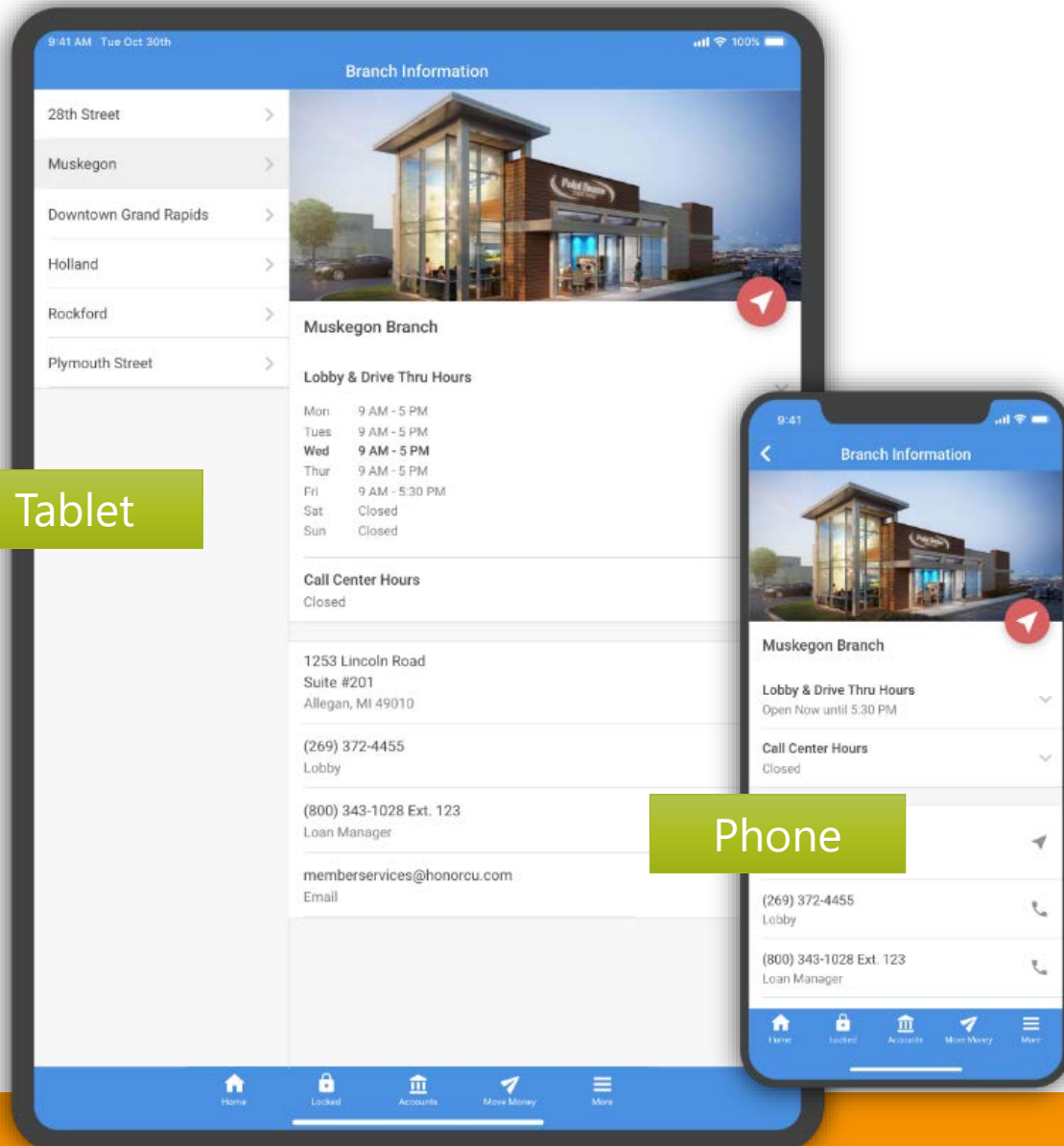
ALL POWERED BY  CU Publisher

- Content caching for faster performance
- Customizable mobile links
- Robust feature linking – push members to the things you want them to see
- Portrait & landscape tablet modes
- Analytics so you can see what your members are doing
- Mobile alerts



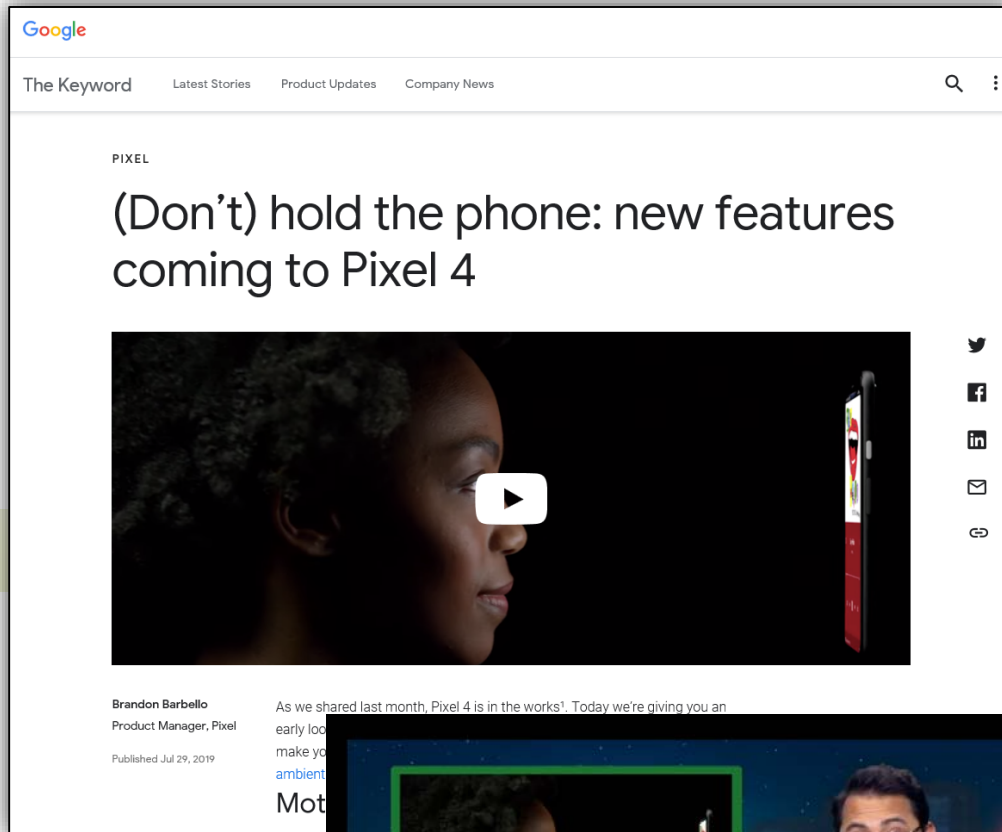
NATIVE ANIMATIONS • GESTURES • SPLIT VIEWS

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NATIVE ANIMATIONS • GESTURES • SPLIT VIEWS

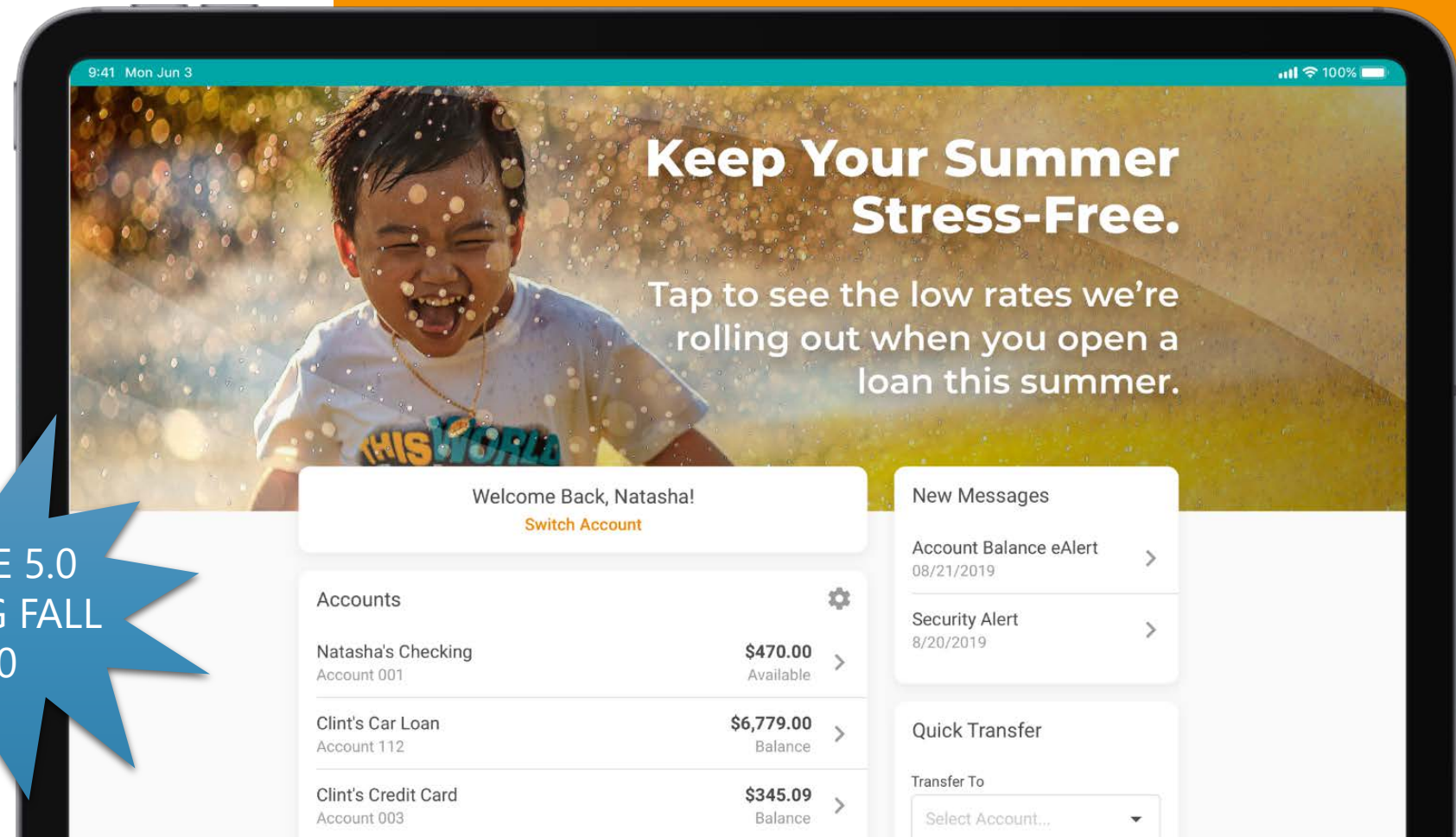
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THE ONLY MISSING INGREDIENT IS ANTICIPATION

MOBILE 3.0, 4.0, & 5.0
NEED TO BUILD A TRACK
RECORD OF GREAT THINGS
TO COME FOR MEMBERS

MOBILE 5.0
COMING FALL
2020



2

AFFORDABLE DEPLOYMENT FEES

REVENUES THAT SUSTAIN THE EFFORT,
ON THE WAY TO NEW FUTURES

DRIVING MTG REVENUES FOR SUCCESS

13

A NEW DEPLOYMENT FEE PROGRAM WILL START WITH MOBILE 4.0

Test Drive & Deployment Cost



iOS Setup
& Test Drive

\$250

One Time



Android Setup
& Test Drive

\$250

One Time

Interested in Beta Testing?

MTG will waive deployment fees for up to 3 credit unions to beta test the Mobile 4.0 Update. In order for your credit union to qualify to beta, you must have at minimum 5 iOS and 5 Android active staff beta testers and must test all applicable Mobile 4.0 mobile enhancements. Contact **Kristian Daniel** if you are interested in becoming a beta tester.

What's Included with This Cost?



Test Drive Your App

This means the ability to install a separate iOS or Android pre-released version of your app along side your credit union's current one in production.



Unlimited Testers

Allow all your staff members to see the new app before it launches! You can get familiar with new features and plan marketing opportunities before releasing to your members.



Management Tools

Like before, you can use MTG Professional Services to set up your new app's configurations. Or, try the new **CU Publisher's Self Service MobileManager** to pre-configure marketing and features on demand!



Preferred Release Date

Decide what date you'd like to release your new app to your members!

MOBILE IS A SMALL-BALL GAME

LOTS OF PROFESSIONAL SERVICES INVOLVED IN TWEAKING, PACKAGING, AND DEPLOYING

APPETIZERS		
1. Fried Crabmeat Rangoon (4)	1.99	
2. Steamed or Fried Dumplings (8)	4.25	
3. Pork Egg Roll (2)	1.75	
4. Veggie Egg Roll (4)	2.00	
SOUPS		
5. Miso Soup	1.55	
6. Hot & Sour Soup	1.55	
7. Egg Drop Soup	1.55	
8. Chicken Rice Soup	1.55	
9. Vegetable Soup	1.55	
10. Seafood Soup	2.55	
FRIED RICE		
11. Vegetable Fried Rice	4.35	Per Order
12. Pork Fried Rice	4.35	
13. Chicken Fried Rice	4.35	
14. Beef Fried Rice	4.99	
15. Shrimp Fried Rice	4.99	
16. House Fried Rice	5.35	
CHOP SUEY		
(w. White Rice)		
17. Vegetable Chop Suey	5.25	6.99
18. Pork Chop Suey	5.25	6.99
19. Chicken Chop Suey	5.25	6.99
20. Beef Chop Suey	6.25	7.99
21. Shrimp Chop Suey	6.25	7.99
LO MEIN		
(Soft Noodles)		
22. Vegetable Lo Mein	5.25	6.99
23. Chicken Lo Mein	5.25	
24. Beef Lo Mein	6.25	
25. Pork Lo Mein	5.25	
26. Shrimp Lo Mein	6.25	
27. House Lo Mein	6.75	
CHOW HO FUN (ANGEL HAIR)		
(Rice Noodles)		
28. Pork Angel Hair / Chow Fun	5.25 / 5.99	Per Order
29. Chicken Angel Hair / Chow Fun	5.25 / 5.99	
30. Beef Angel Hair / Chow Fun	6.25 / 6.99	
31. Shrimp Angel Hair / Chow Fun	6.25 / 6.99	
32. House Angel Hair / Chow Fun	6.75 / 7.50	
33. Singapore Angel Hair / Chow Fun	6.75 / 7.50	
EGG FOO YOUNG		
(w. White Rice)		
34. Vegetable Egg Foo Young	6.99	Per Order
35. Pork Egg Foo Young	6.99	
36. Beef Egg Foo Young	6.99	
37. Shrimp Egg Foo Young	6.99	
38. Chicken Egg Foo Young	6.99	
39. House Egg Foo Young	7.50	
Hot & Spicy		
SEAFOOD		
(w. White Rice)		
42. Shrimp w. Cashew Nuts	6.25	7.99
43. Shrimp w. Vegetable	6.25	7.99
44. Shrimp w. Snow Peas	6.25	7.99
45. Shrimp w. Broccoli	6.25	7.99
46. Shrimp w. Lobster Sauce	6.25	7.99
47. Shrimp w. Black Bean Sauce	6.25	7.99
48. Shrimp w. Black Mushroom	6.25	7.99
49. Kung Pao Shrimp	6.25	7.99
50. Hunan Shrimp	6.25	7.99
51. Szechuan Shrimp	6.25	7.99
52. Shrimp w. Garlic Sauce	6.25	7.99
53. Hot & Spicy Shrimp	6.25	7.99
CHICKEN		
(w. White Rice)		
54. Chicken w. Vegetable	5.25	6.99
55. Chicken w. Broccoli	5.25	6.99
56. Chicken w. Snow Peas	5.25	6.99
57. Chicken w. Mushroom	5.25	6.99
58. Chicken w. Black Bean Sauce	5.25	6.99
59. Garlic Chicken	5.25	6.99
60. Cashew Chicken	5.25	6.99
61. Sweet & Sour Chicken	5.25	6.99
62. Kung Pao Chicken	5.25	6.99
63. Hunan Chicken	5.25	6.99
64. Chicken w. Garlic Sauce	5.25	6.99
65. Curry Chicken	5.25	6.99
66. Szechuan Chicken	5.25	6.99
67. Chicken w. Black Mushroom	5.25	6.99
68. Hot & Spicy Chicken	5.25	6.99
PORK		
(w. White Rice)		
71. Pork w. Broccoli	5.25	6.99
72. Pork w. Vegetables	5.25	6.99
73. Pork w. Snow Peas	5.25	6.99
74. Pork w. Mushroom	5.25	6.99
75. Kung Pao Pork	5.25	6.99
76. Hunan Pork	5.25	6.99
77. Pork w. Garlic Sauce	5.25	6.99
78. Pork w. Black Bean Sauce	5.25	6.99
BEEF		
(w. White Rice)		
80. Pepper Steak w. Onion	6.25	7.99
81. Beef w. Mushroom	6.25	7.99
82. Beef w. Snow Peas	6.25	7.99
83. Beef w. Vegetable	6.25	7.99
84. Beef w. Broccoli	6.25	7.99
85. Beef w. Oyster Sauce	6.25	7.99
86. Beef w. Cashew Nuts	6.25	7.99
87. Beef w. Black Bean Sauce	6.25	7.99
88. Mongolian Beef	6.25	7.99
89. Kung Pao Beef	6.25	7.99
90. Hunan Beef	6.25	7.99
91. Szechuan Beef	6.25	7.99
92. Beef w. Garlic Sauce	6.25	7.99
93. Beef w. Black Mushroom	6.25	7.99
94. Hot & Spicy Beef	6.25	7.99
SPECIAL DIET MENU (STEAMED)		
Sauce on the Side, w. White Rice		
You Can Choose White Sauce, Garlic Sauce or Brown Sauce		
	Per Order	
D 1. Mixed Vegetables	5.95	
D 2. Chicken w. Broccoli	6.95	
D 3. Chicken w. Vegetable	6.95	
D 4. Shrimp w. Broccoli	7.95	
D 5. Shrimp w. Vegetable	7.95	
D 6. Shrimp w. Snow Peas	7.95	
D 7. Triple Green Jade	5.95	
D 8. Chicken w. Snow Peas	6.95	
D 9. Steamed Broccoli	5.95	
COMBINATION PLATES		
(Each Plate Served w. Egg Roll & Fried Rice)		
C 1. Chicken Chop Suey	6.50	
C 2. Shrimp Chop Suey	6.99	
C 3. Sweet & Sour Chicken	6.50	
C 4. Pork Egg Foo Young	6.50	
C 5. Moo Goo Gai Pan	6.50	
C 6. Chicken w. Broccoli	6.50	
C 7. Pepper Steak w. Onion	6.99	
C 8. Mixed Vegetables	6.50	
C 9. Cashew Chicken	6.50	
C10. Chicken w. Vegetable	6.50	
C11. Pork w. Vegetables	6.50	
C12. Beef w. Vegetables	6.99	
C13. Shrimp w. Vegetables	6.99	
C14. Shrimp w. Cashew Nuts	6.99	
C15. Broccoli w. Garlic Sauce	6.50	
C16. General Tso's Chicken	6.50	
C17. Sesame Chicken	6.50	
C18. Kung Pao Chicken	6.50	
C19. Kung Pao Shrimp	6.99	
C20. Kung Pao Beef	6.99	
C21. Hunan Chicken	6.50	
C22. Hunan Shrimp	6.99	
C23. Hunan Beef	6.99	
C24. Chicken w. Garlic Sauce	6.50	
C25. Shrimp w. Garlic Sauce	6.99	
C26. Beef w. Garlic Sauce	6.99	
C27. Garlic Chicken	6.50	
CHEF'S SPECIALTIES		
(w. White Rice)		
H 1. Sesame Chicken	7.50	
H 2. General Tso's Chicken	7.50	
H 3. Sesame Beef	8.50	
H 4. Orange Beef	8.95	
H 5. Orange Chicken	8.50	
H 6. Seafood Delight	9.95	
Fresh jumbo shrimp, scallops, crabmeat w. Chinese vegetable		
H 7. Happy Family	9.95	
Jumbo shrimp, crabmeat, beef, chicken, pork, scallop w. vegetables		
H 8. Four Season	9.95	
Beef, chicken, pork, shrimp w. Chinese veg.		
H 9. Crispy Shrimp	8.95	
Breaded jumbo shrimp w. broccoli, Hunan spicy sauce on the top		
H10. Shrimp & Beef	8.95	
Jumbo shrimp & beef w. Chinese vegetable in brown sauce		
H11. Beef & Scallop	8.95	
Fresh scallop & beef w. Chinese vegetable in brown sauce		
H12. Chicken & Shrimp	8.95	
Fresh jumbo shrimp & chicken w. Chinese vegetable in white sauce		
H13. Triple Delight	8.95	
Beef, chicken & pork w. Chinese vegetable in brown sauce		
H14. Dragon & Phoenix Delight	8.95	
Vegetable, shrimp & General Tso's Chicken		
H15. Lake Tung Ting Shrimp	8.95	
Jumbo shrimp w. broccoli, baby corn, water-chestnuts, straw mushrooms in special egg sauce		
H16. Shrimp & Scallop w. Garlic Sauce	9.15	
H17. Mongolian Beef & Chicken	7.99	
VEGETABLE		
(w. White Rice)		
	Per Order	
101. Mixed Vegetable	6.50	
102. Hunan Vegetable Delight	6.50	
103. Bean Curd w. Broccoli	6.50	
104. Mapo Tofu	6.50	
105. Bean Curd Hunan Style	6.50	
106. Broccoli w. Black Bean Sauce	6.50	
107. Broccoli w. Garlic Sauce	6.50	
108. Broccoli w. Oyster Sauce	6.50	
109. Bean Curd w. Vegetable	6.50	
110. Triple Green Jade	6.50	
111. Sautéed String Beans	6.50	
112. Bean Curd w. Black Mushroom	6.50	
113. Bean Curd w. Garlic Sauce	6.50	

For us to be a successful CUSO, we must find a way to fund the activities, so that we can support the copyrights and the big-picture design work – without major fees

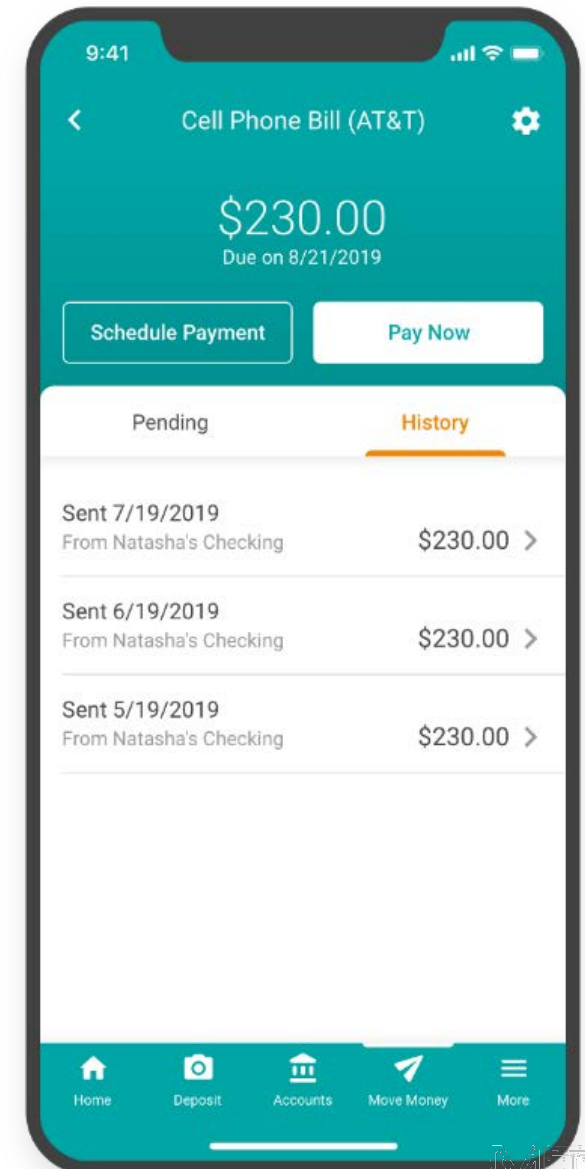
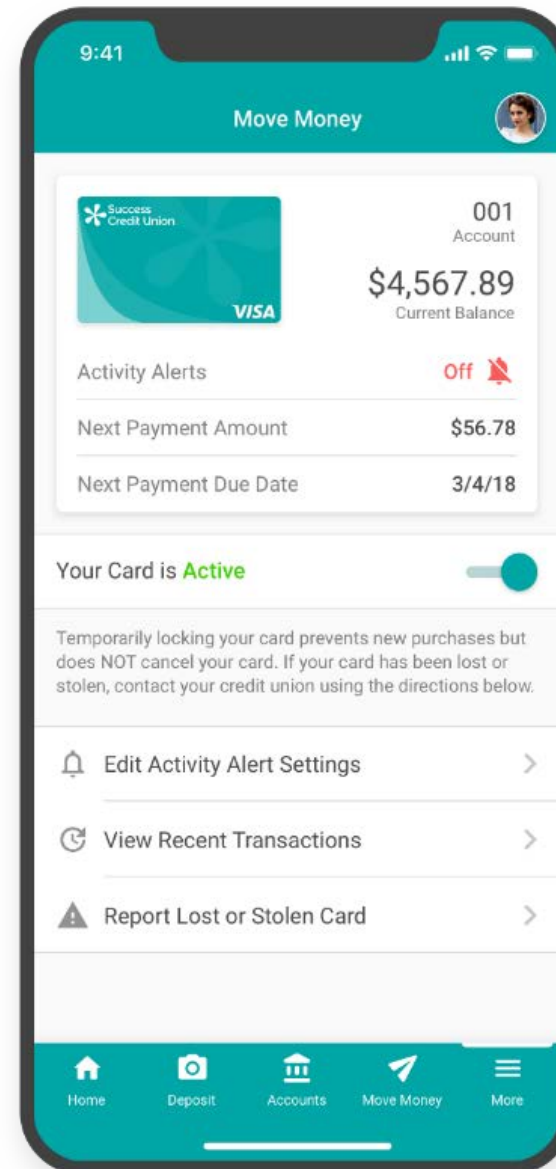
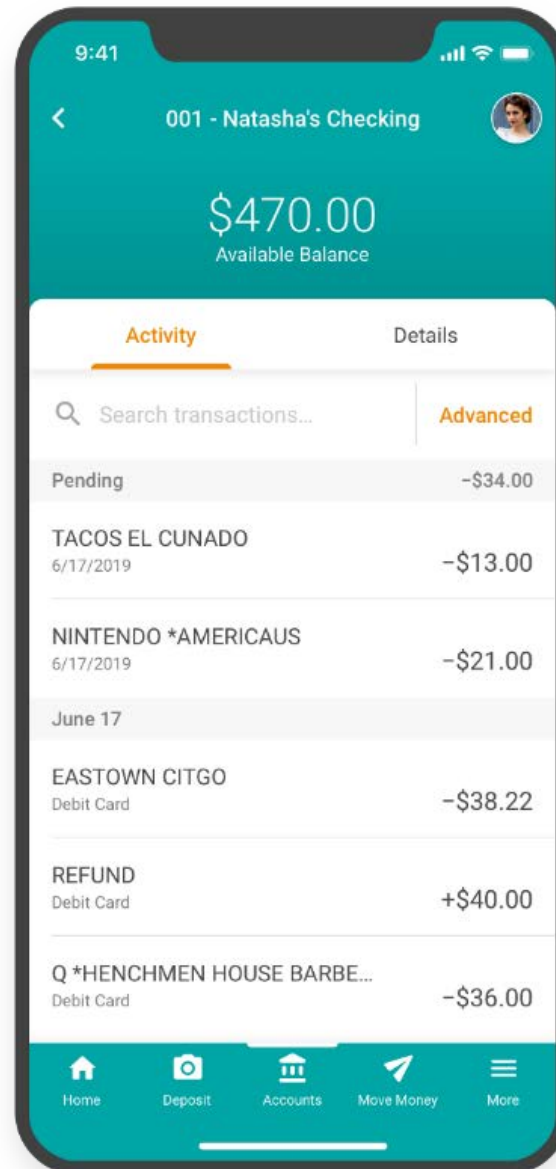
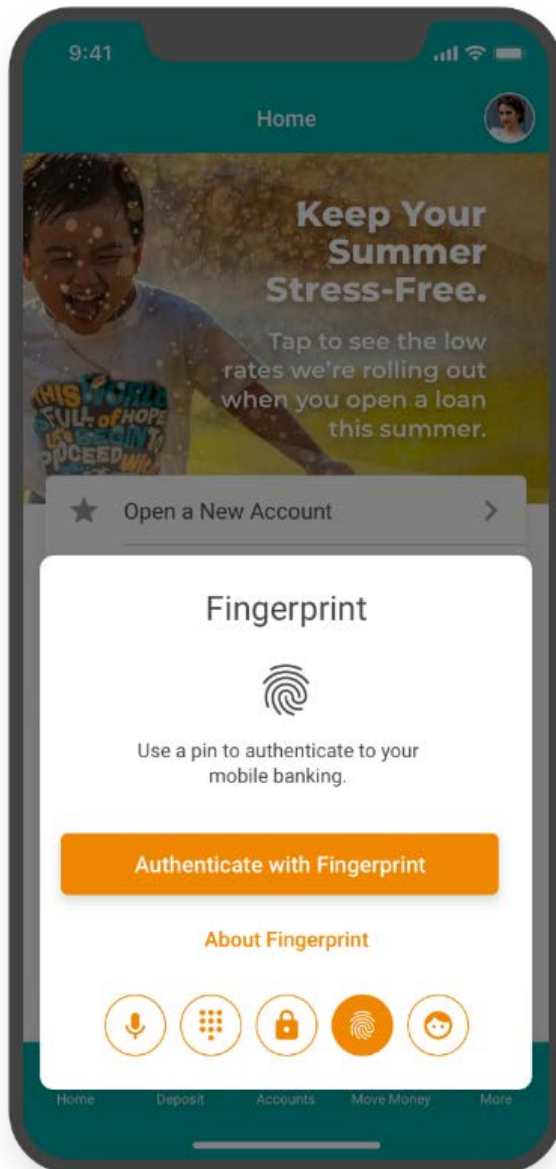
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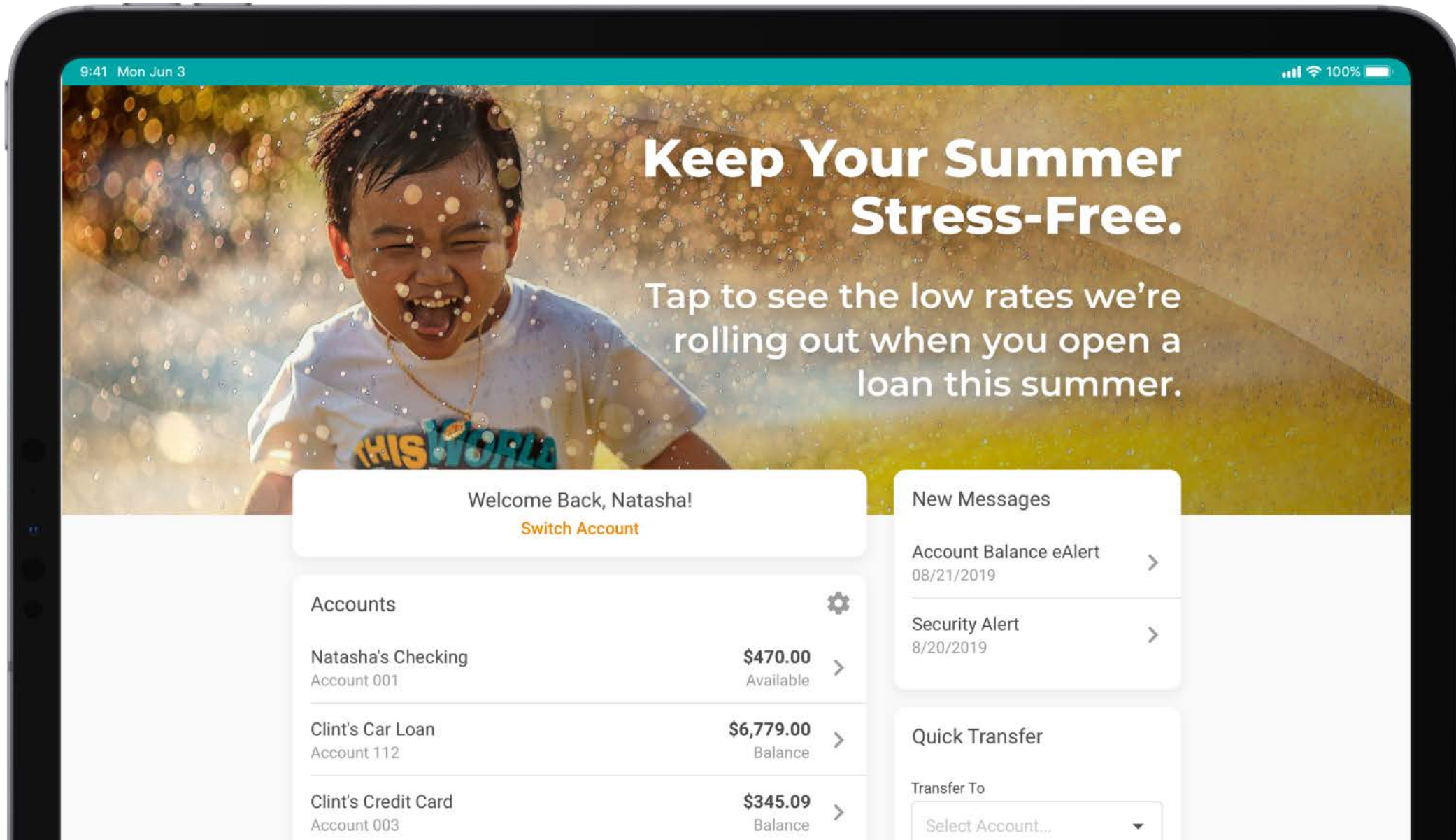
MOBILE APP 5.0

THE VISION THAT WILL PULL IT ALL
TOGETHER FOR YEAR-END 2020 AND 2021

MOBILE 5.0 CONCEPTS (EARLY PREVIEW)

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WHAT'S UNIQUE ABOUT MOBILE APP 5.0?

- A year ago, Mobile App 5.0 would simply have been the vision for the functionality of next year's mobile solution
- But this year, Mobile App 5.0 represents the foundation that will drive:
 - The new navigation for **It's My Biz 247** mobile web
 - The new navigation for **It's Me 247** mobile web
 - The foundation for the future of desktop banking for **It's Me 247**
 - The potential infrastructure to drive the next iteration of Online '19
 - And finally, the vision for reorganizing our programming teams and how we develop products for internet channels

Talk about "mobile first"
– **Mobile App 5.0 is part of a very big vision**

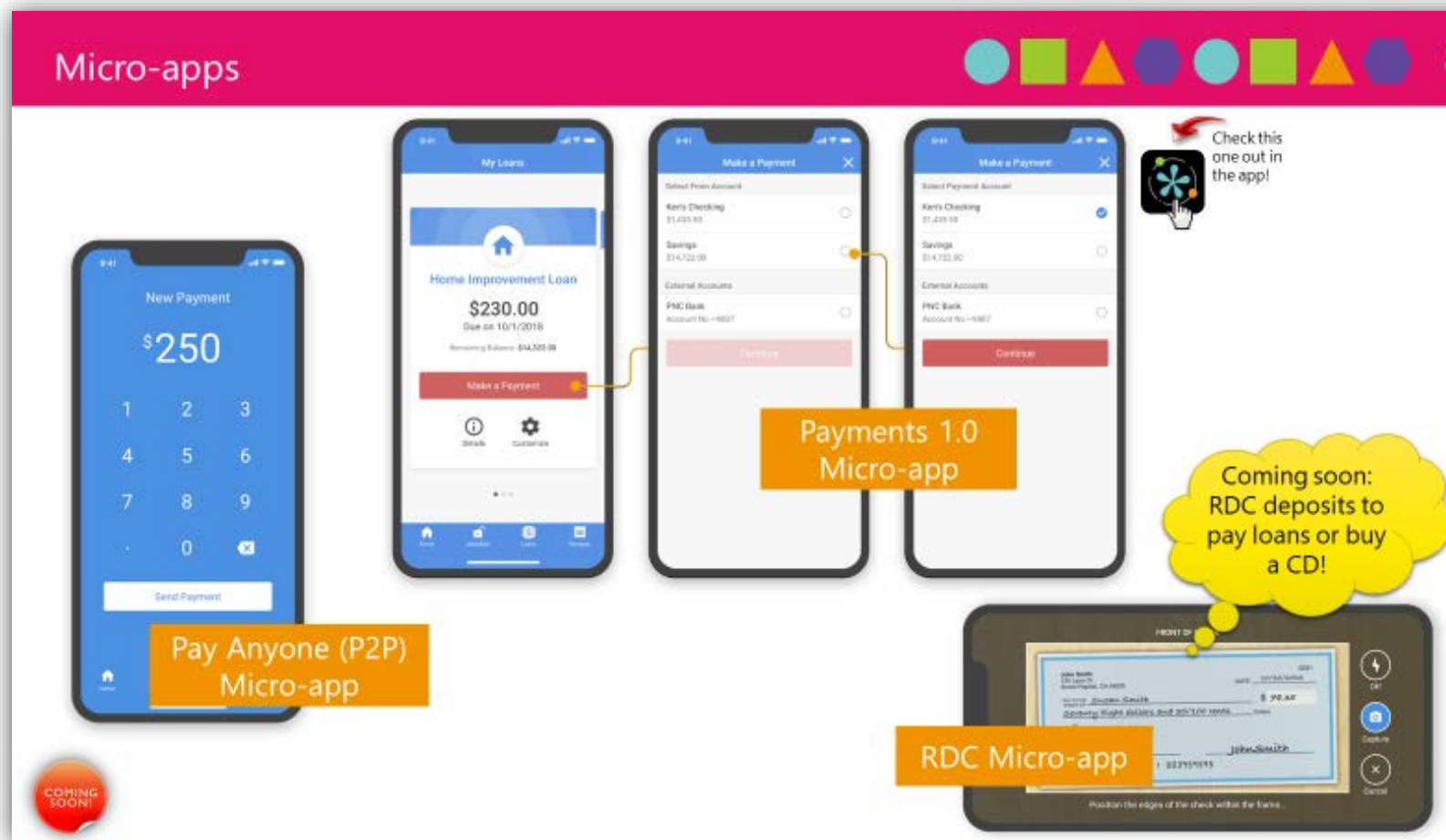
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MICRO-APPS

CARVING OUT SPACE TO KEEP OUR PROMISES

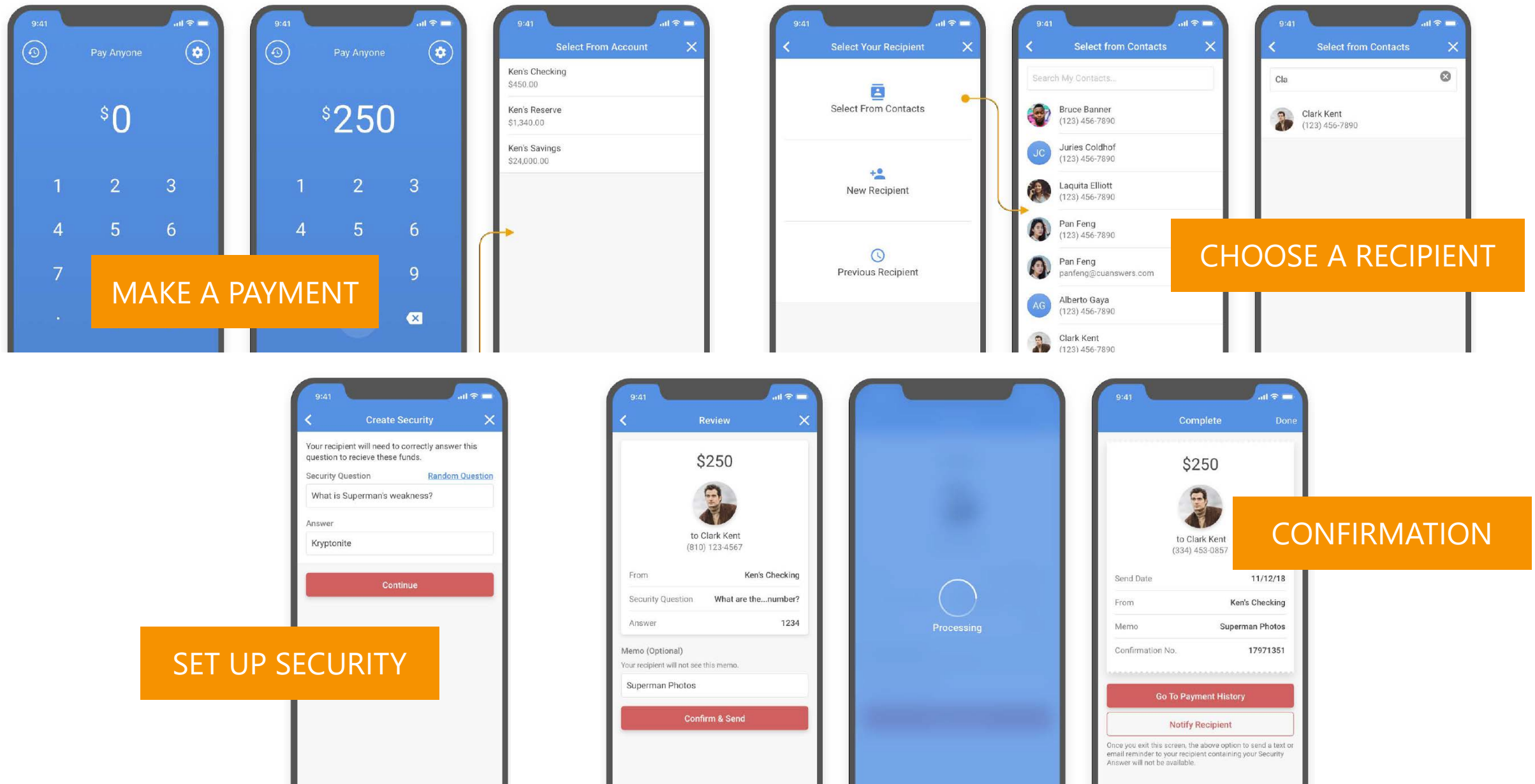
SPACE TO EXPERIMENT, INNOVATE, AND REDUCE THE RISK OF REAL-TIME MARKET ANALYSIS

- Pay Anyone 1.0 (P2P)
 - Beta-test by Jan 2020
 - General release by April 2020
- Payments 1.0
 - Beta-test by March 2020
 - General release by May 2020
- RDC 1.0 (micro-app)
 - Right on the heels of Payments 1.0



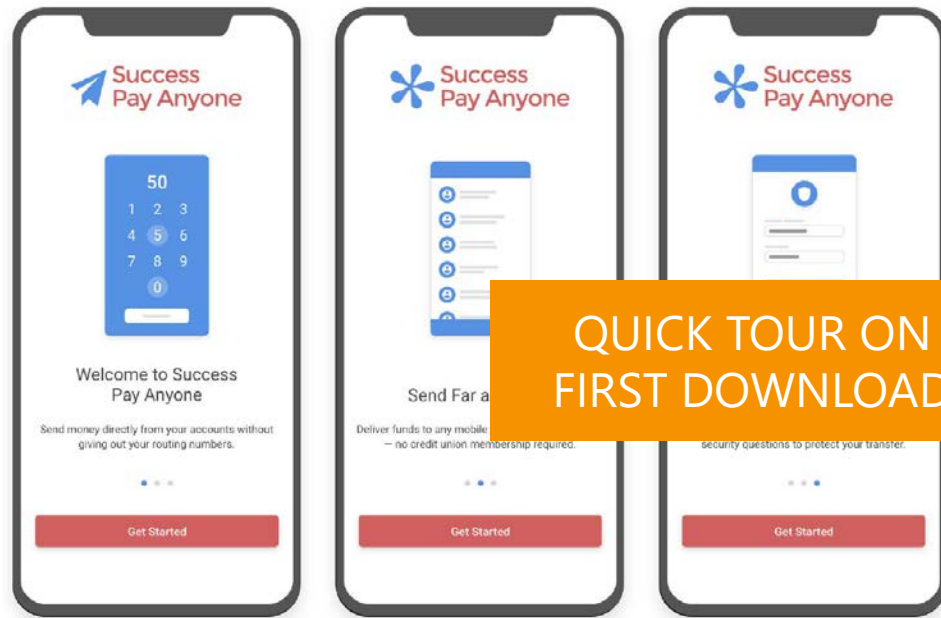
PAY ANYONE 1.0: POWERED BY PAYVERIS SETTLEMENT

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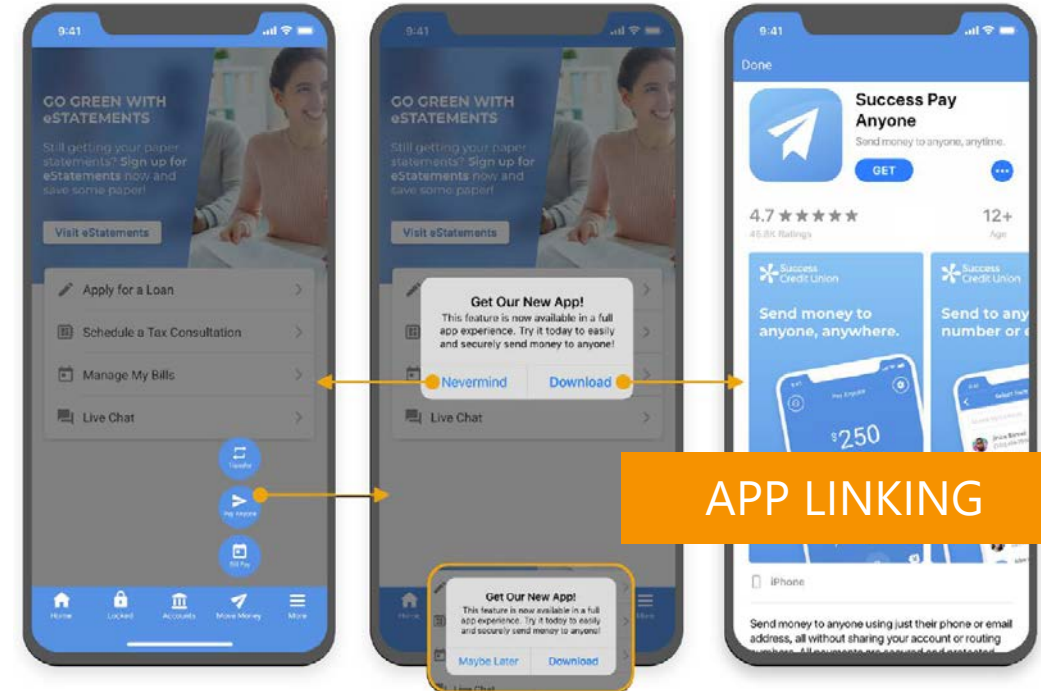


PAY ANYONE 1.0: POWERED BY PAYVERIS SETTLEMENT

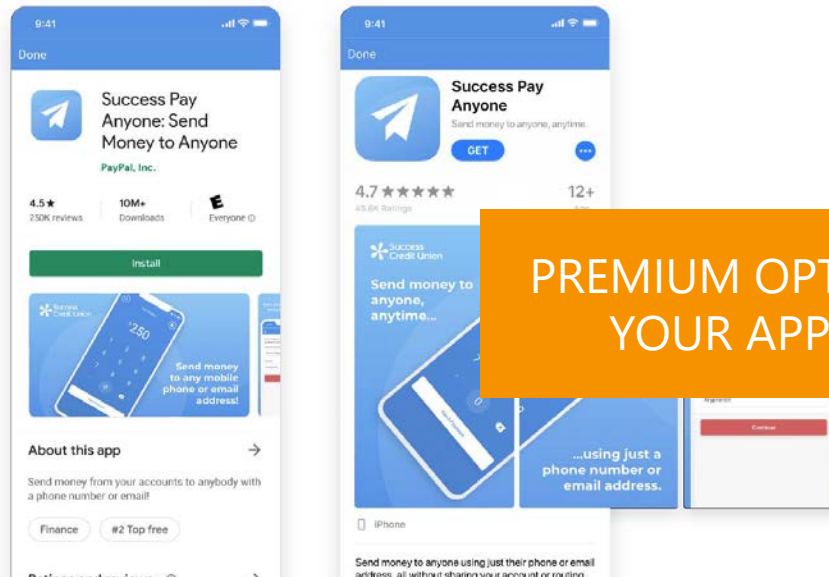
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QUICK TOUR ON FIRST DOWNLOAD



APP LINKING



PREMIUM OPTIONS FOR PROMOTING YOUR APP IN THE APP STORES

P2P VIA PAYVERIS SETTLEMENT

Payveris P2P works like this:

- Party 1 sends money to Party 2
- Party 1 is a Payveris CU and the member is debited via CU*BASE on the effective date
- Party 2 receives the money into their account at their FI via ACH, originated by Payveris
 - The ACH is actually originated by Payveris' bank (Webster Bank)
 - The Fed handles the one-sided credit to Party 2 and moves the money to Party 2's financial institution

HOW DO OTHER P2P NETWORK SETTLE?

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How Does It Work?

In-Network to In-Network Experience



REAL-TIME MESSAGING

- Debit Cindy's acct. \$34.00
- Message Zelle Network
- Funds moved to settlement account
- Message Cindy Completion



Messages



Messages



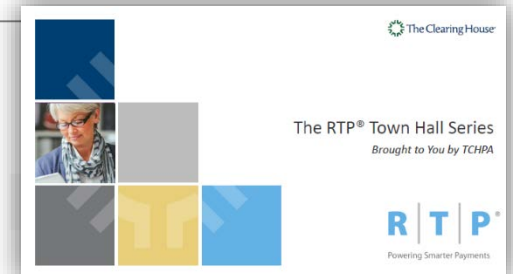
- Credit Paul's acct. \$34.00
- Message Paul Funds Rec'd
- Message Zelle Network

BANK-TO-BANK SETTLEMENT

ACH \$34.00 to Bank B




ACH



CARD CONTROLS

“MANAGE MY CARDS” IS ANOTHER MICRO-APP

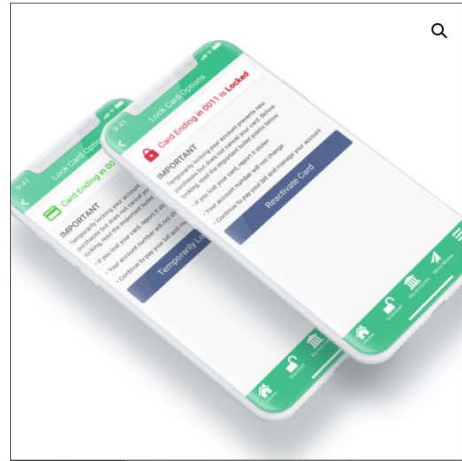
- Today, card controls are an embedded function inside our flagship apps
- What isn't clear is how far we should take these features, and where an advanced card app would live
 - Is there room in the flagship app to get the member's attention?
 - If we went with a more advanced set of features, would we have to count on a micro-app to garner the member's attention?
- Would credit union CEOs pay for this? Do we need a premium approach to card controls?

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RETAILER**
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HOME SHOP PORTFOLIO FAQ NEWS VIDEOS CONTACT US

Home / Mobile Options / Add Manage My Cards to Mobile App



Add Manage My Cards to Mobile App

Put your members in control of their plastics! This feature allows your members the option to "turn off/on" their credit or ATM/Debit cards themselves via your mobile app. This FREE service give members more control over when the card is available for use, limiting the window of opportunity for fraudulent or unauthorized use.

**Only applies to those who have online credit or ATM/debit cards*

Confirmation: *

☐ Yes I would like to add manage my cards to my credit union mobile app

Select your ATM/debit card vendor:

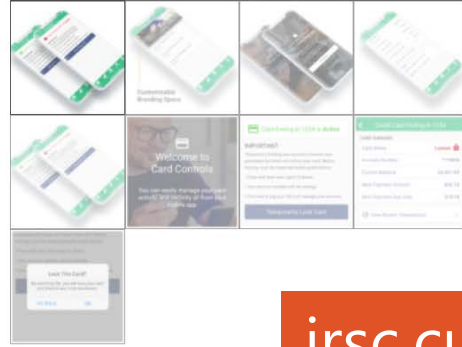
Select an option

Select your credit card vendor:

Select an option

Add to cart

Category: [Mobile Options](#)



Description Reviews (0)

Description

Supported Vendors

- FIS
- CO-OP
- Vantiv
- JHA
- Elan
- Star
- Shazam
- FISERV
- Visa DPS

zendesk chat

irsc.cuanswers.com/shop



5

A NEW UI FRONT-END LEADERSHIP TEAM

UI IS THE FOUNDATION OF UX

UI (USER INTERFACE) IS THE FOUNDATION OF UX (USER EXPERIENCE)

What is UI?

Simply put, user interface (UI) is anything a user may interact with to use a digital product or service. This includes everything from screens and touchscreens, keyboards, sounds, and even lights. To understand the evolution of UI, however, it's helpful to learn a bit more about its history and how it has evolved into best practices and a profession.

UX is focused on the user's journey to solve a problem, UI is focused on how a product's surfaces look and function

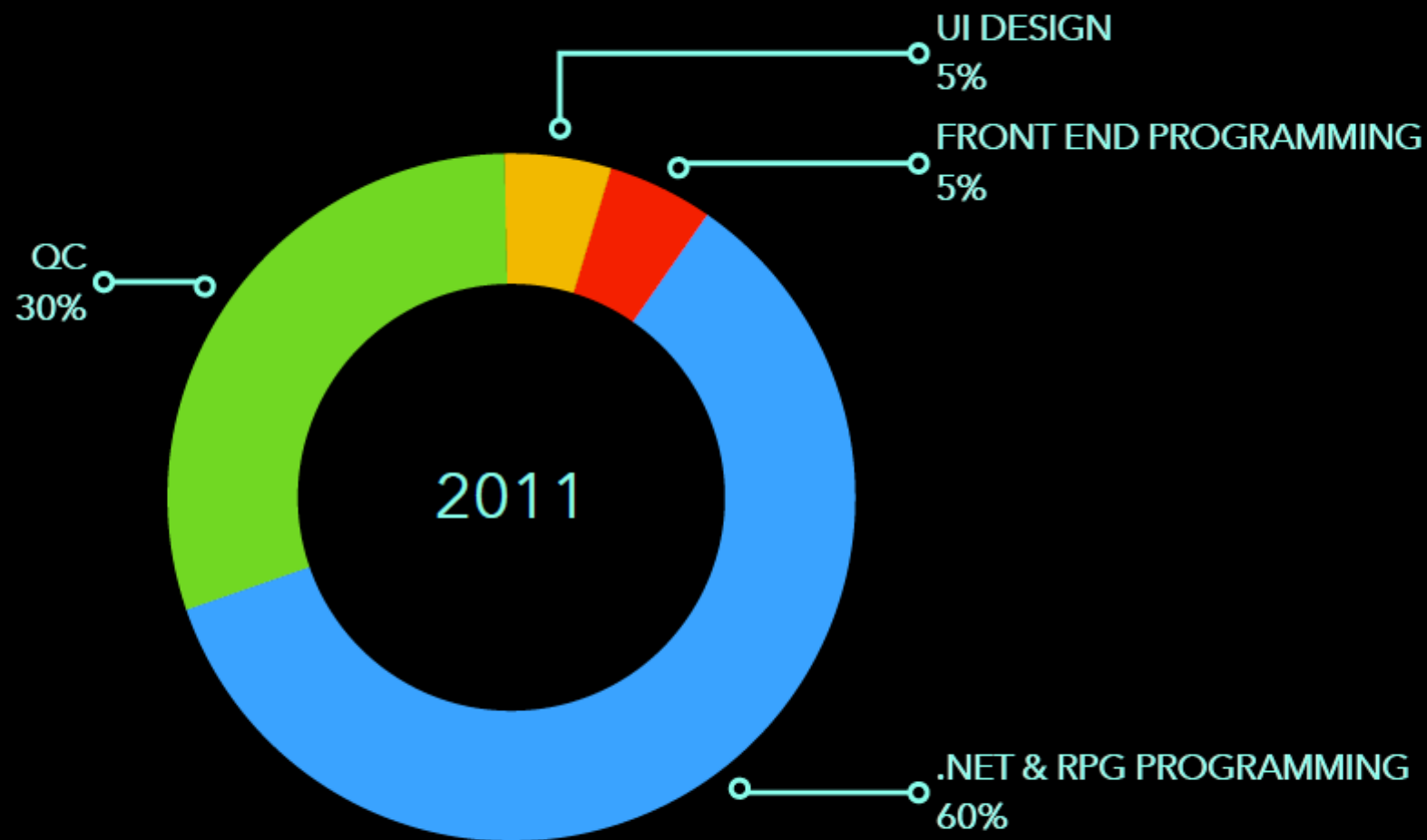
What is UX?

User experience, or UX, evolved as a result of the improvements to UI. Once there was something for users to interact with, their experience, whether positive, negative, or neutral, changed how users felt about those interactions.



Source: User Experience Rocks

ASP TEAM



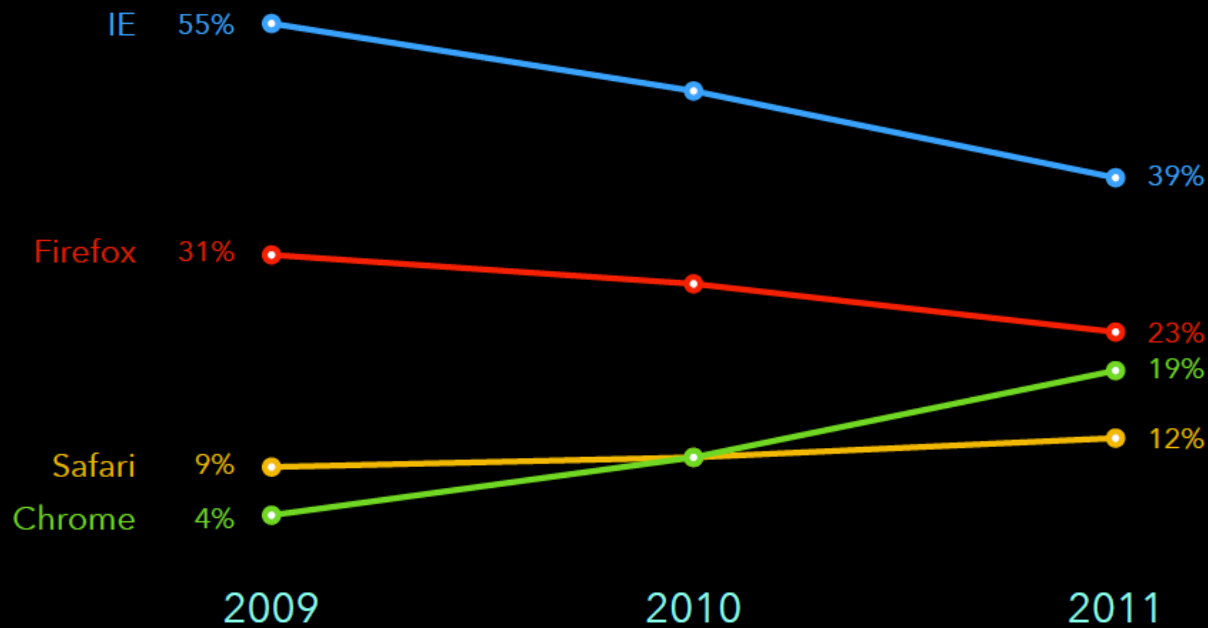
2011

In 2011, CU*Answer saw a growing need to expand our Front-End Development Program. At the time, the only desktop web browser we officially supported **Internet Explorer for Windows.**

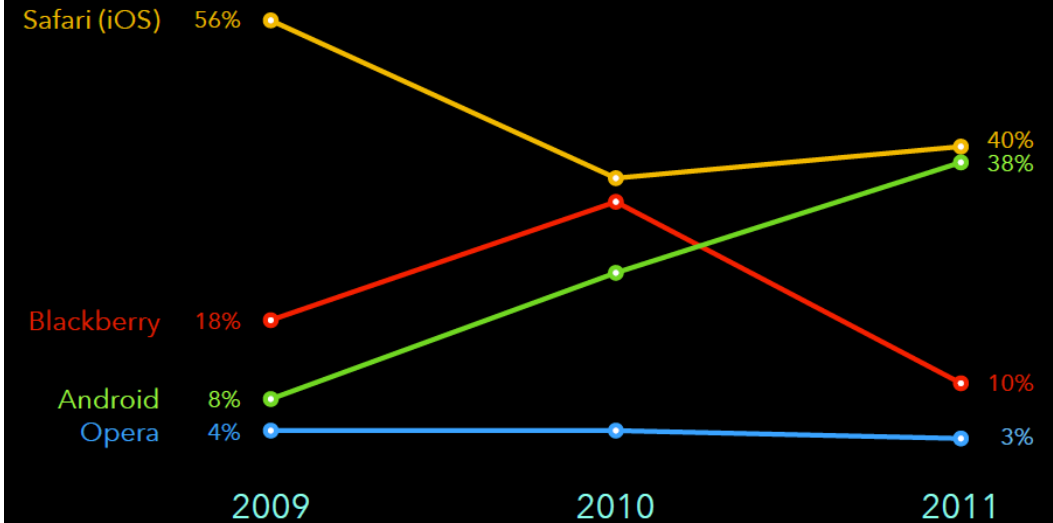
THE RISE AND FALL OF INTERNET BROWSERS

29

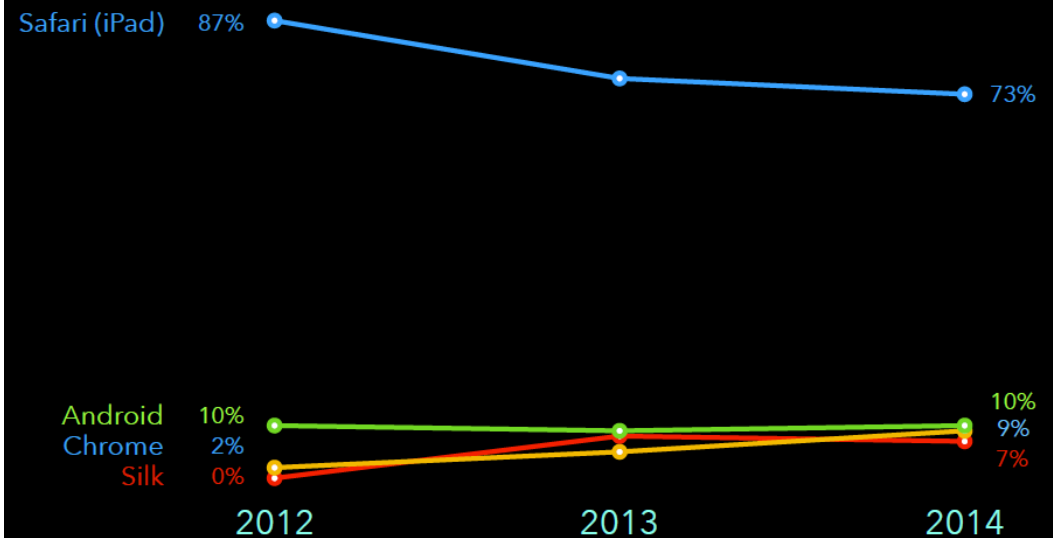
 **TOP 4 DESKTOP BROWSERS MARKET SHARE**



 **TOP 4 MOBILE BROWSERS MARKET SHARE**



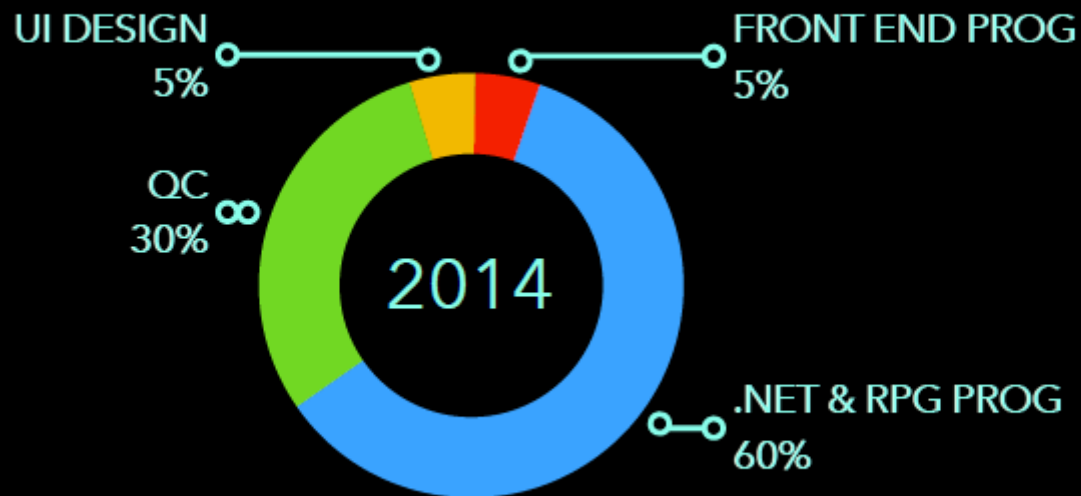
 **TOP 4 TABLET BROWSERS MARKET SHARE**



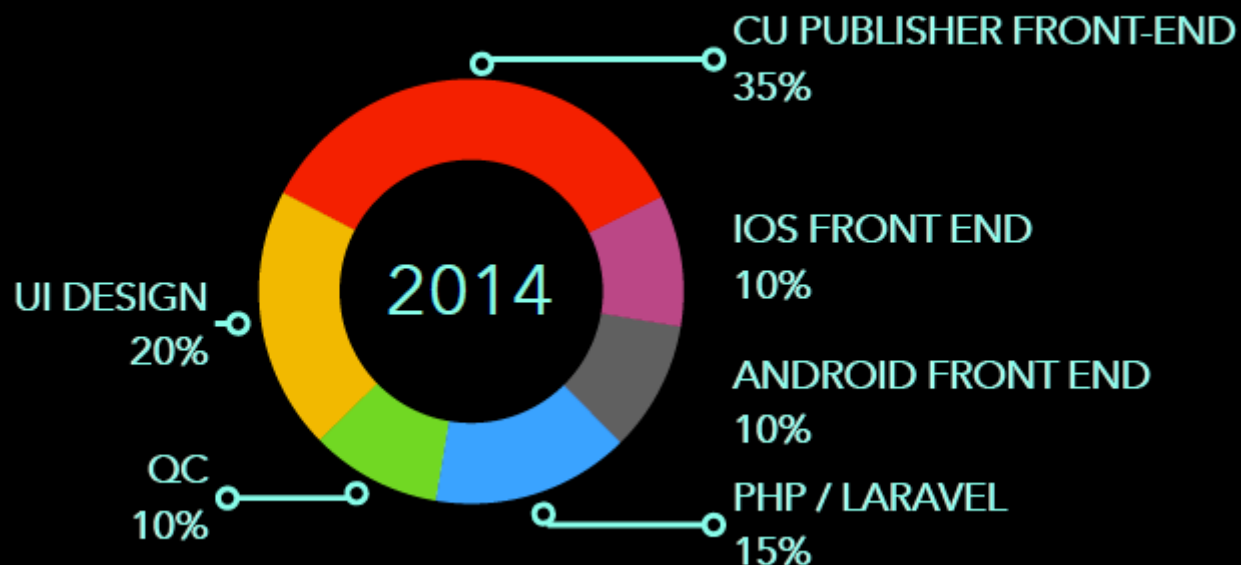
By 2014, the MAD Team was formed to begin building more progressive Front End web solutions that were highly customizable and brandable.

Solutions like MAP/MOP driven by a little known product called  CU Publisher

OBT TEAM



MAD TEAM (NEW)



2014

Desktop Browsers
It's Me 247 Desktop
It's My Biz Desktop
PayVeris Bill Pay

Mobile Browsers
It's Me 247 Mobile Web

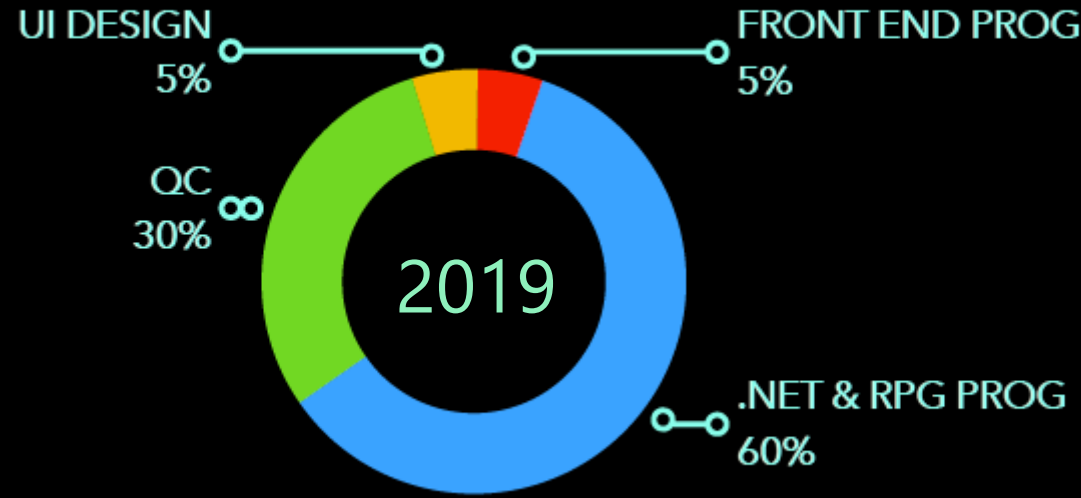
RWD (both)
Membership Application
Loan Application
PIB MLO
Pre MAP

Front End Services:
Branding SSBCO
CU Publisher

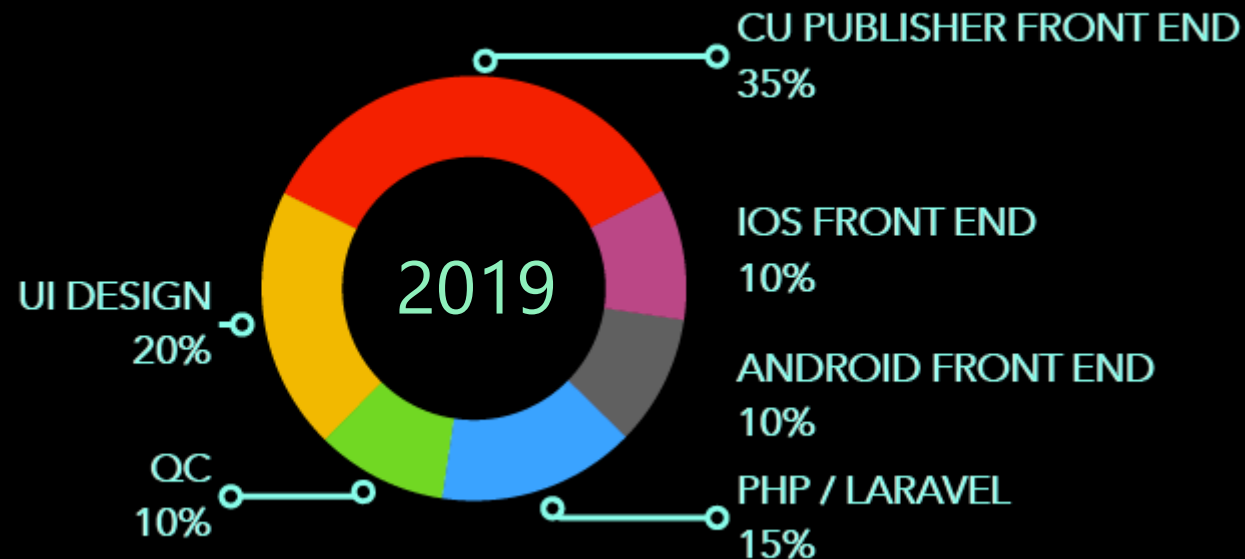
Mobile 1.0 (Native Wrapper)
Android
iOS

Here we are in 2019 with Mobile Technologies Group becoming an almost entirely Front End design and development department focusing on Front End solutions like Mobile Apps partnering with OLB Team to deliver Biz Mobile

OBT TEAM



Mobile Technologies Group



2019

Desktop Browsers

It's Me 247 Desktop
It's My Biz Desktop
PayVeris Native Bill Pay
iPay Native Bill Pay

Mobile Browsers

It's Me 247 Mobile Web
It's My Biz 247

RWD (both)

Membership Application
Loan Application
PIB MLO
Pre MAP

Front End Services:

Branding SSBCO
CU Publisher
Form Generator
Request Center
Mobile Manager
Mobile Alerts

Mobile 4.0 (iOS & Android)

Mobile 4.0 (iOS & Android)

Pay Anyone 1.0 (iOS & Android)

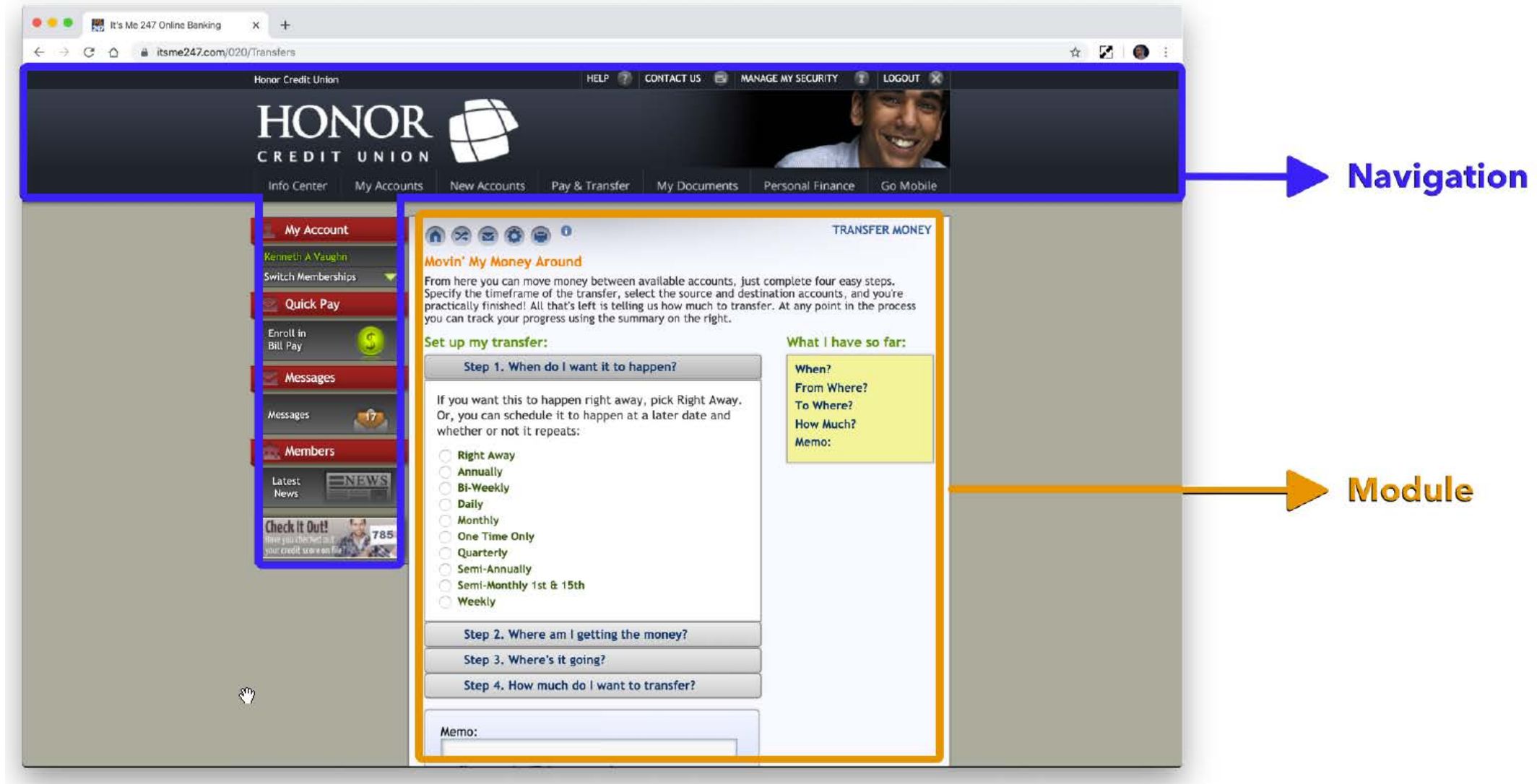
Payments 1.0 (iOS & Android)

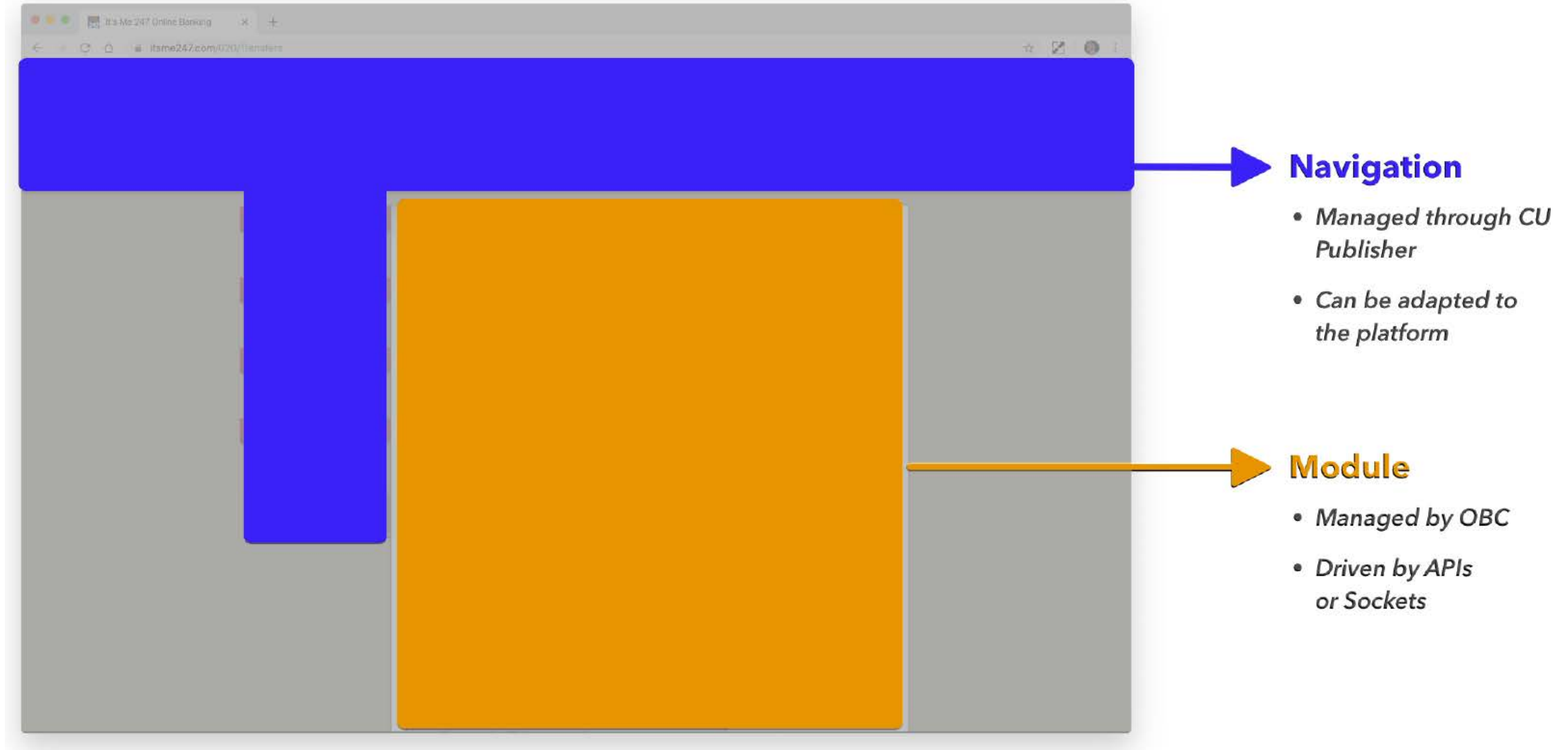
6

WEB MODULES AND INDEPENDENT NAVIGATION

SEPARATING NAVIGATION FROM CORE FEATURES

33

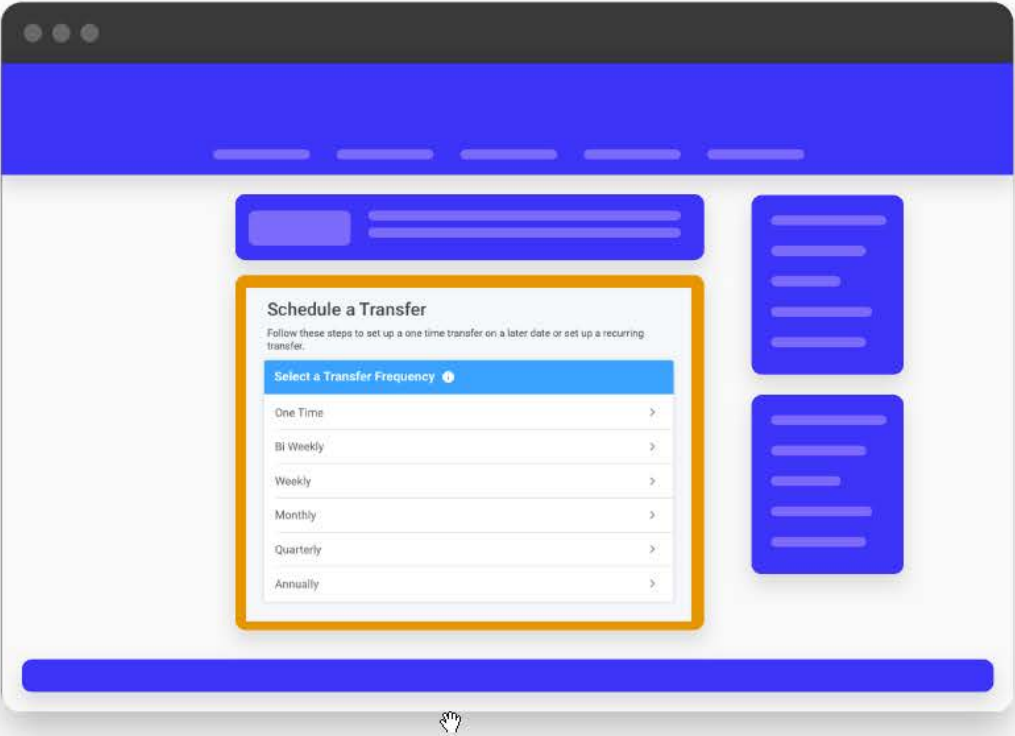




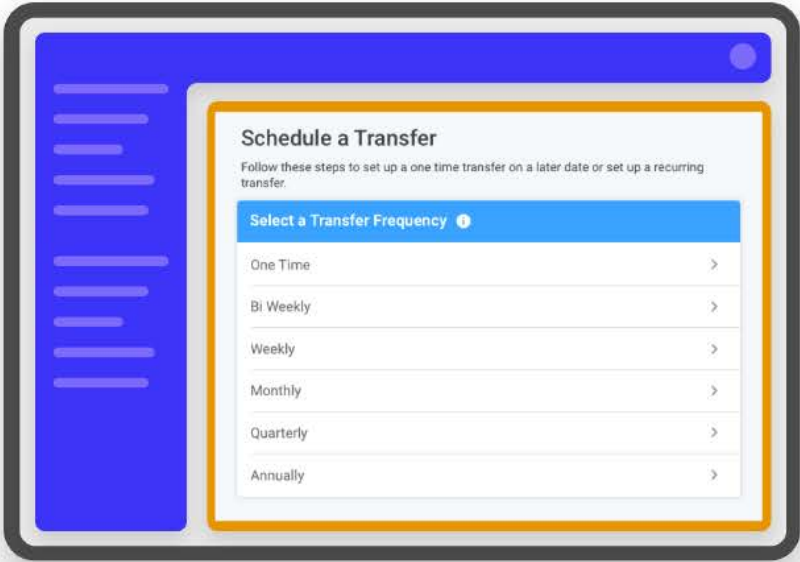


● Modules

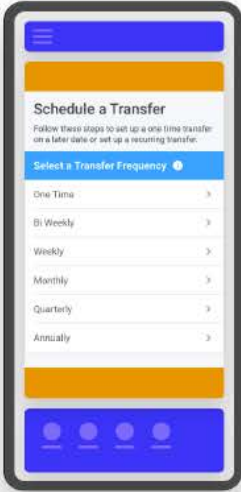
● Navigation



Desktop Banking or Websites



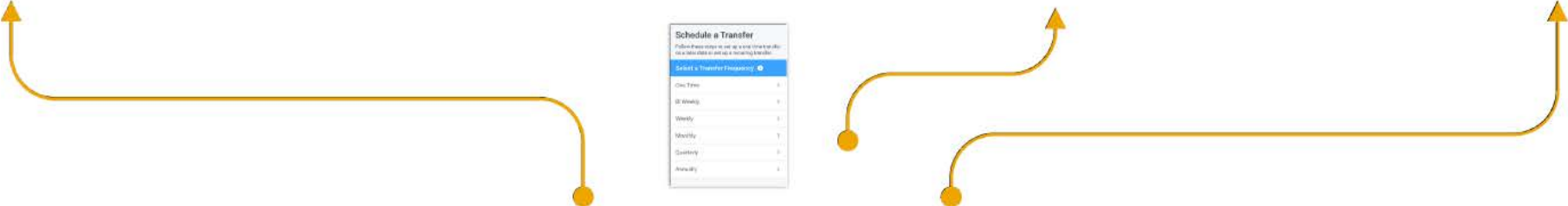
Tablet Banking



Mobile Banking



Web Module: Scheduled Transfer



THE POTENTIAL OF WEB MODULES AND PARTNERS

37

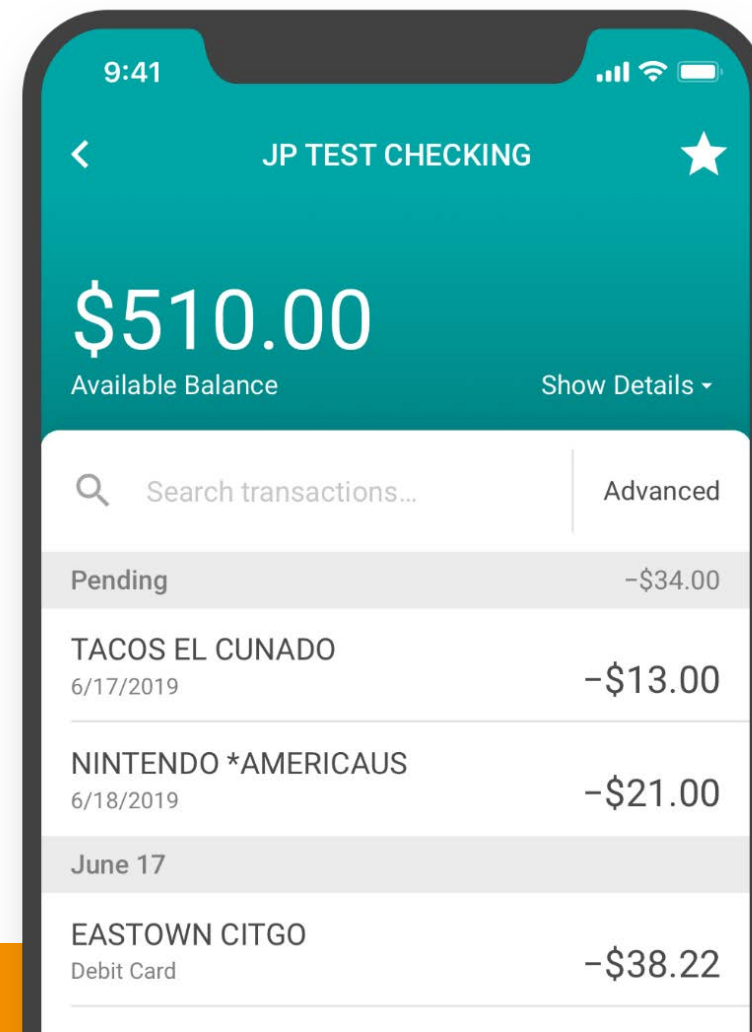
IF MTG IS GOING TO BE EFFECTIVE IN WORKING WITH THIRD PARTIES, WE NEED OPTIONS



APIS AND WEB MODULES?

MORE 'MICRO' APPROACHES VS MACRO APPROACHES

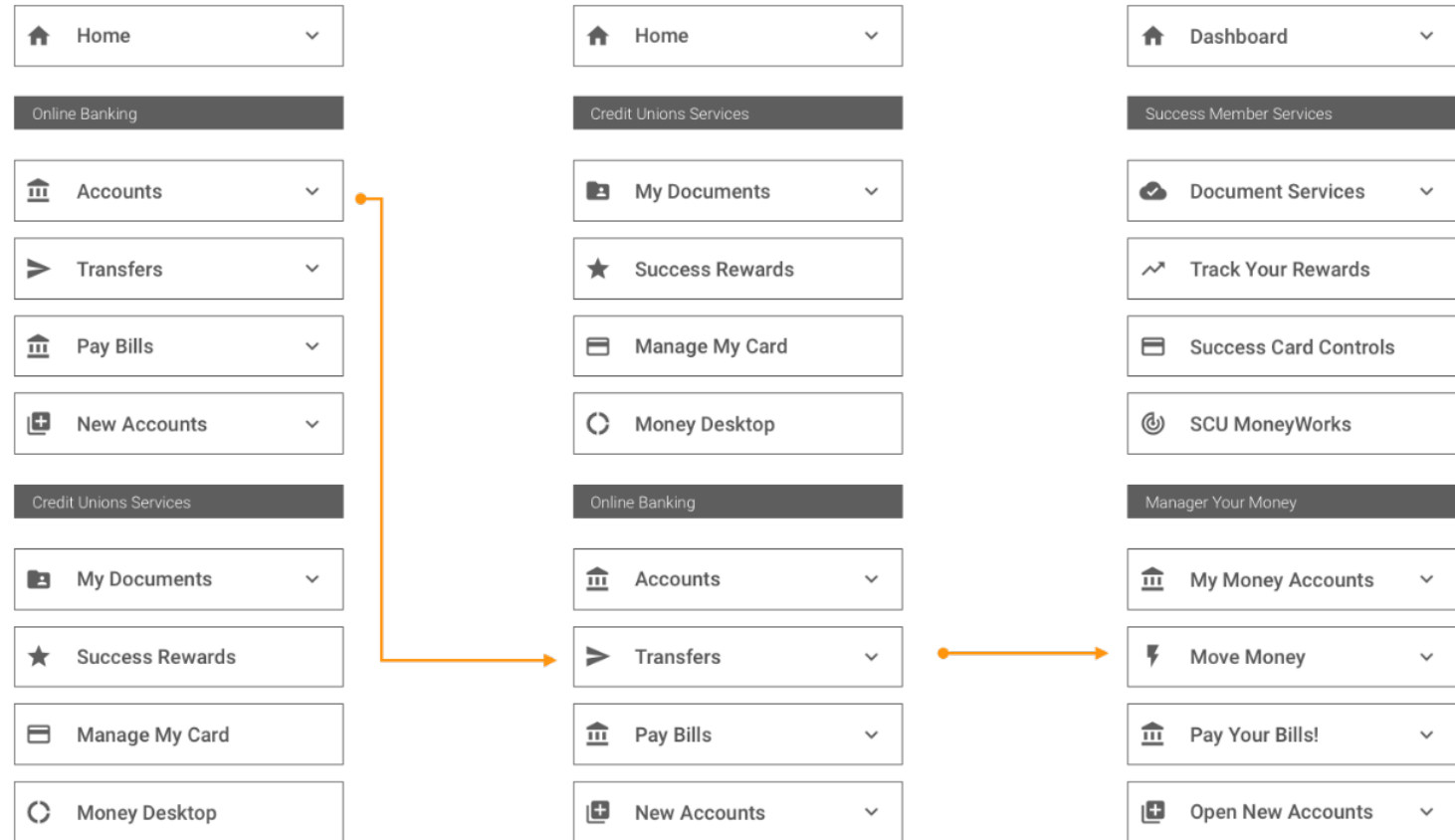
- Less risk!...Moving away from big releases to modular releases
- QC departments will have the ability to qualify specific features independent of the web solution.
- Development teams can create processes to deploy updates to modules without updating the entire web or mobile applications.
- Easier to support 1 web module/features across 3 web solutions
 - CUA to Client
 - Client to Member



IMAGINE DESIGNING YOUR OWN NAVIGATION OR RENAMING ANY FEATURE

CU PUBLISHER MAY BE THE TOOL
THAT MAKES THIS A REALITY FOR
CREDIT UNIONS IN THE FUTURE...

...AND THE FUTURE ISN'T THAT
FAR AWAY



Clear as mud, Ken...but we
might need a few details

7

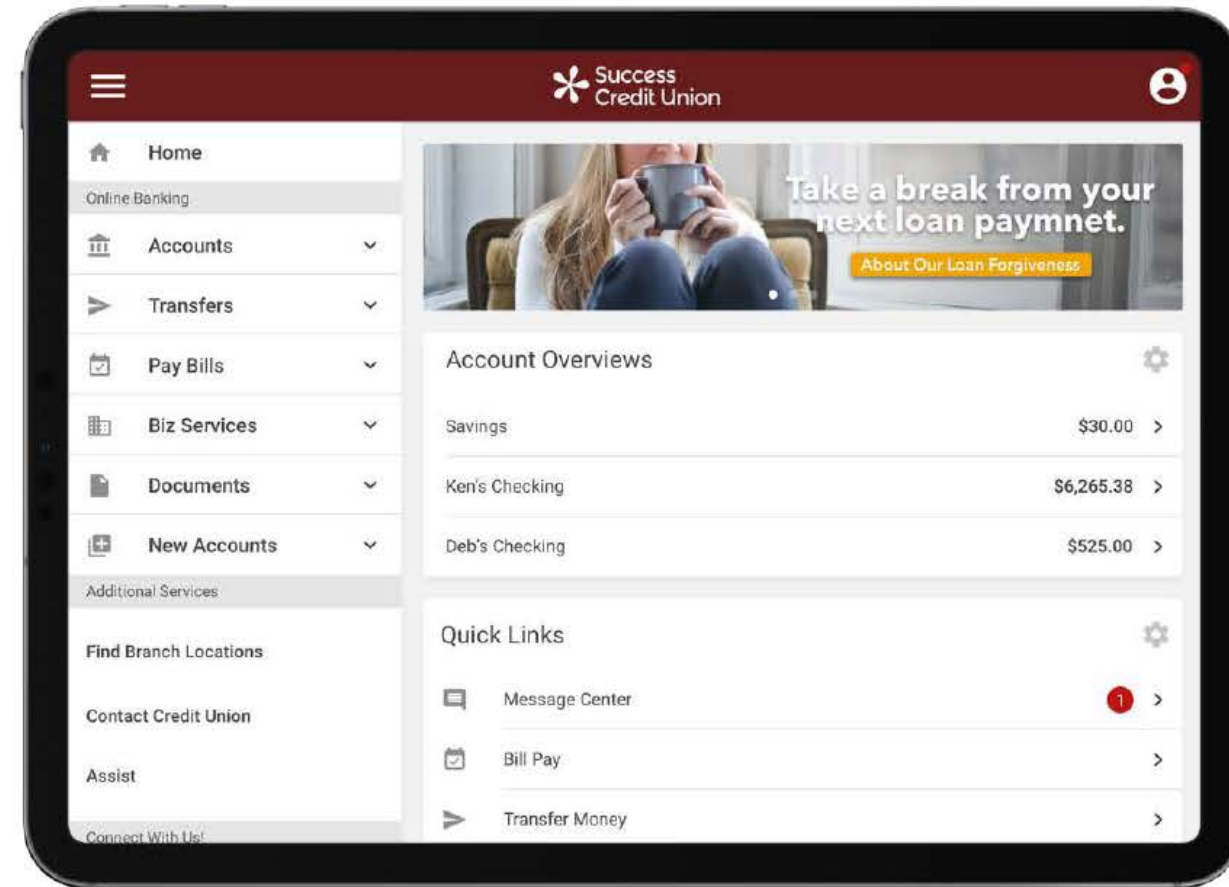
TABLET DESIGNS AS THE INTERSECTION

BETWEEN DESKTOP & MOBILE PHONES

TABLETS AS THE INTERSECTION BETWEEN DESKTOP & MOBILE PHONES 41



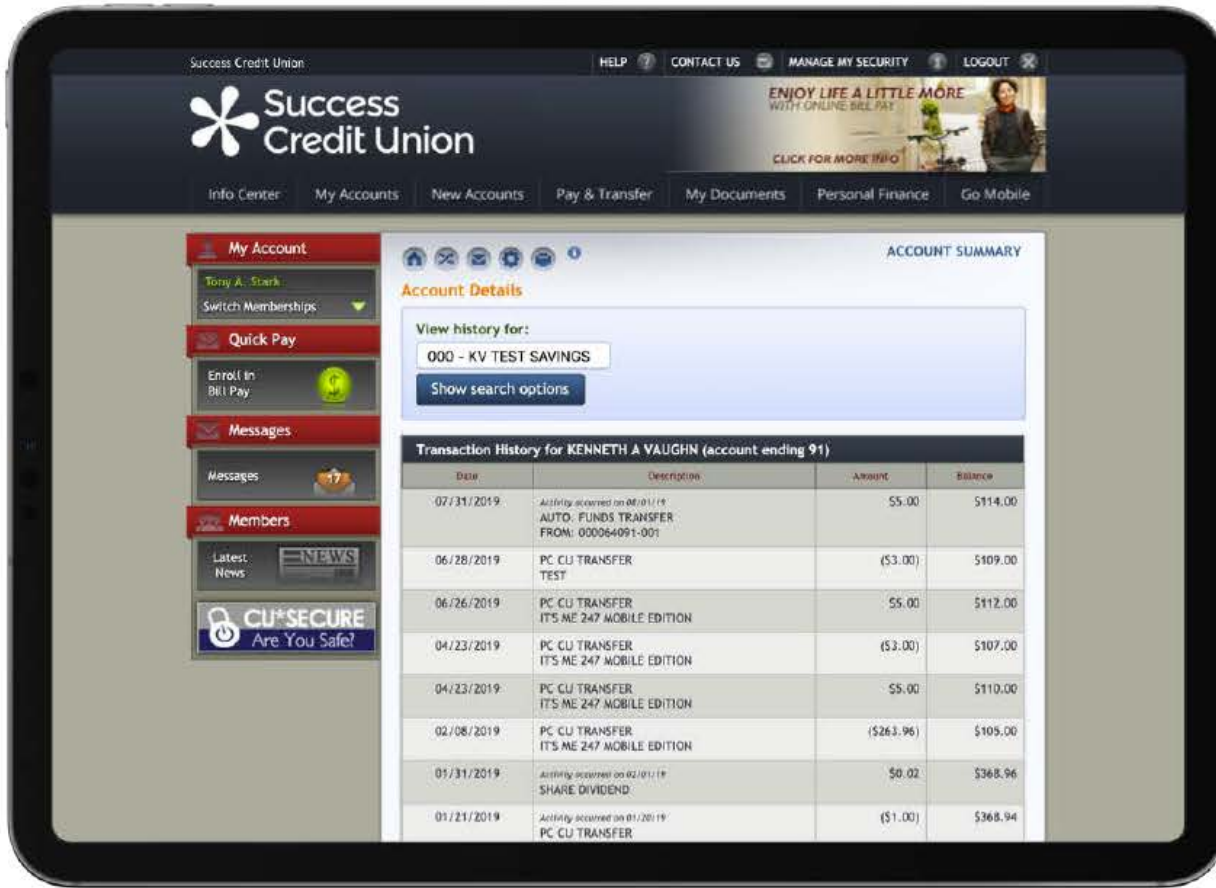
It's Me 247



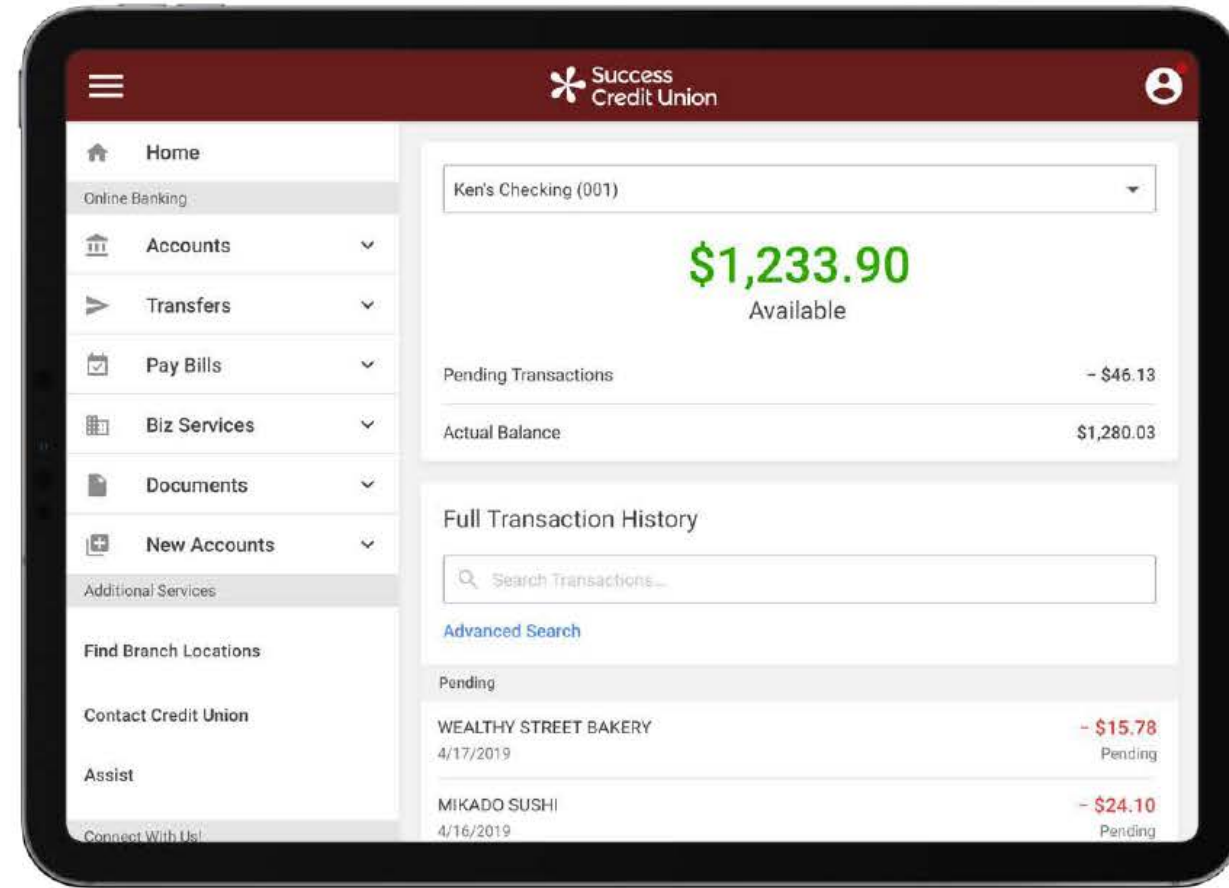
It's My Biz 247 Mobile

It's not a choice between the one on the left and the one on right... it'll probably be a hybrid of both (leaning more to the one on the right)

TABLETS AS THE INTERSECTION BETWEEN DESKTOP & MOBILE PHONES 42



It's Me 247



It's My Biz 247 Mobile

It's not a choice between the one on the left and the one on right... it'll probably be a hybrid of both (leaning more to the one on the right)

EITHER WAY, WE'LL HAVE A NEW LOOK AND FEEL FOR IT'S ME 247 DESKTOP BY 2020/2021

43

MAKE SURE YOU'RE TUNED IN FOR THE DISCUSSIONS ALONG THE WAY



8

CU PUBLISHER AS A SELF-SERVICE COPYRIGHT

CUPublisher

SELF SERVICE PRODUCTS LAUNCHING IN 2019-2020

 **CU**Info

 **Timeline**

 **Mobile** Manager

 **PIB** Manager

 **Mobile** Alerts

 **PayAnyone** Manager

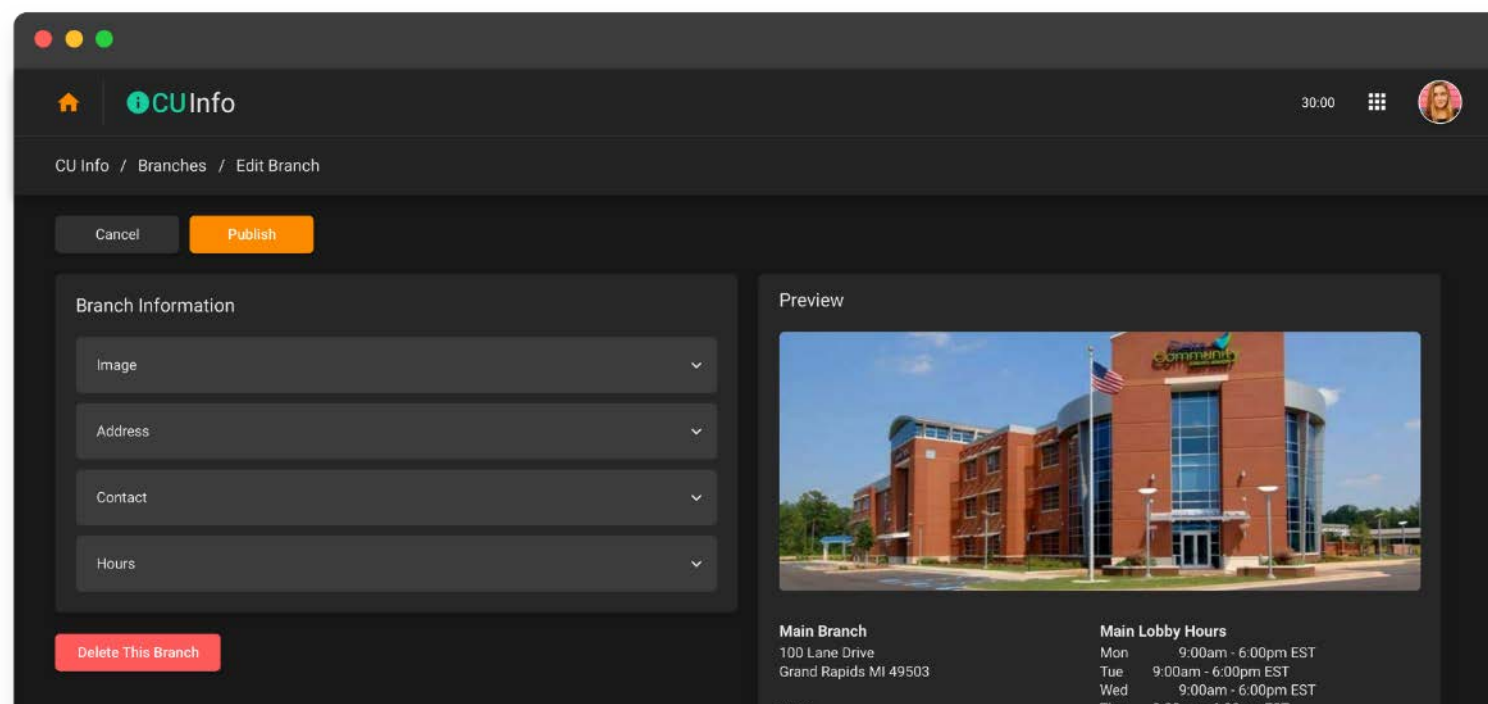
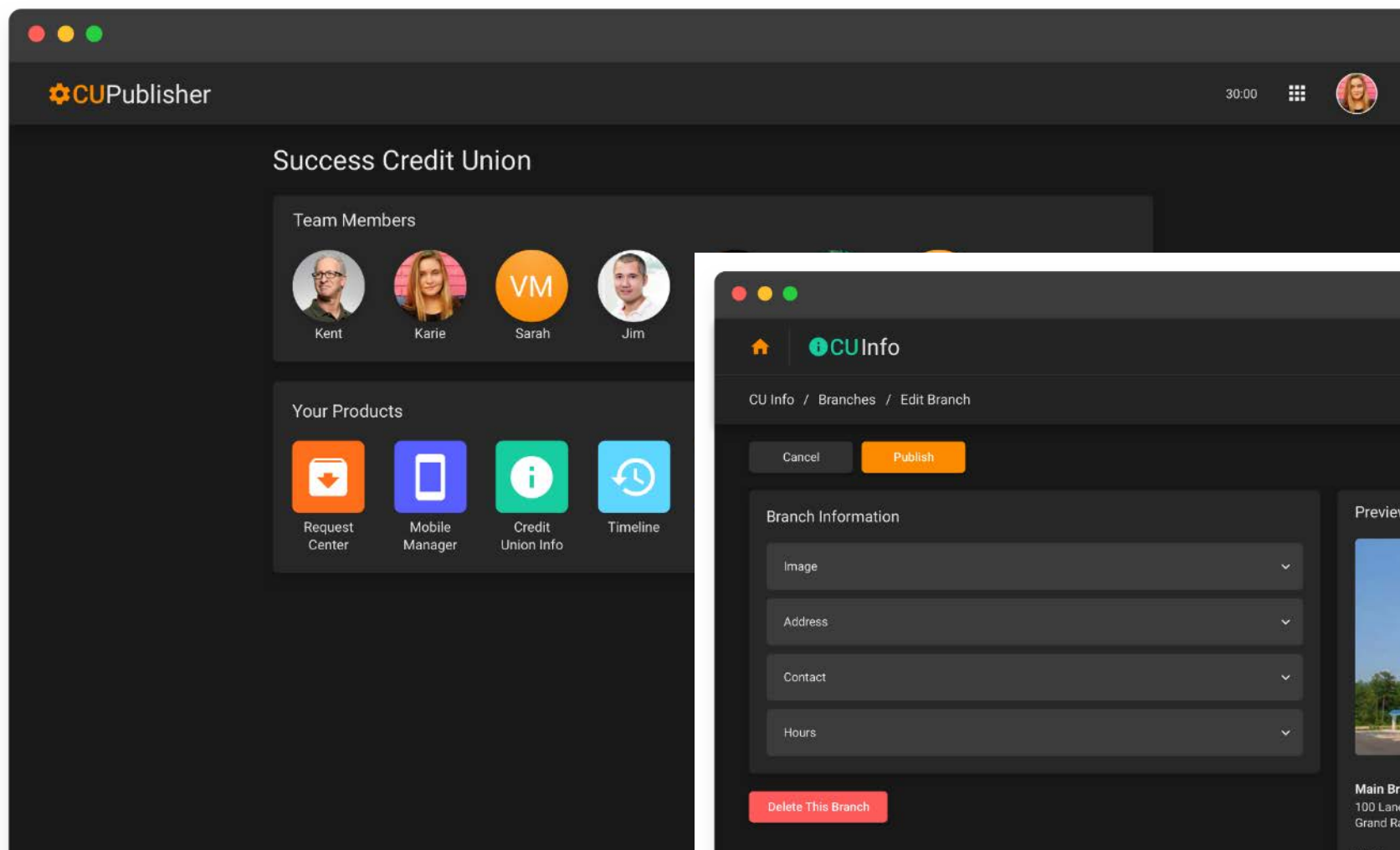
 **BizMobile** Manager

 **Form** Generator

 **Request** Center

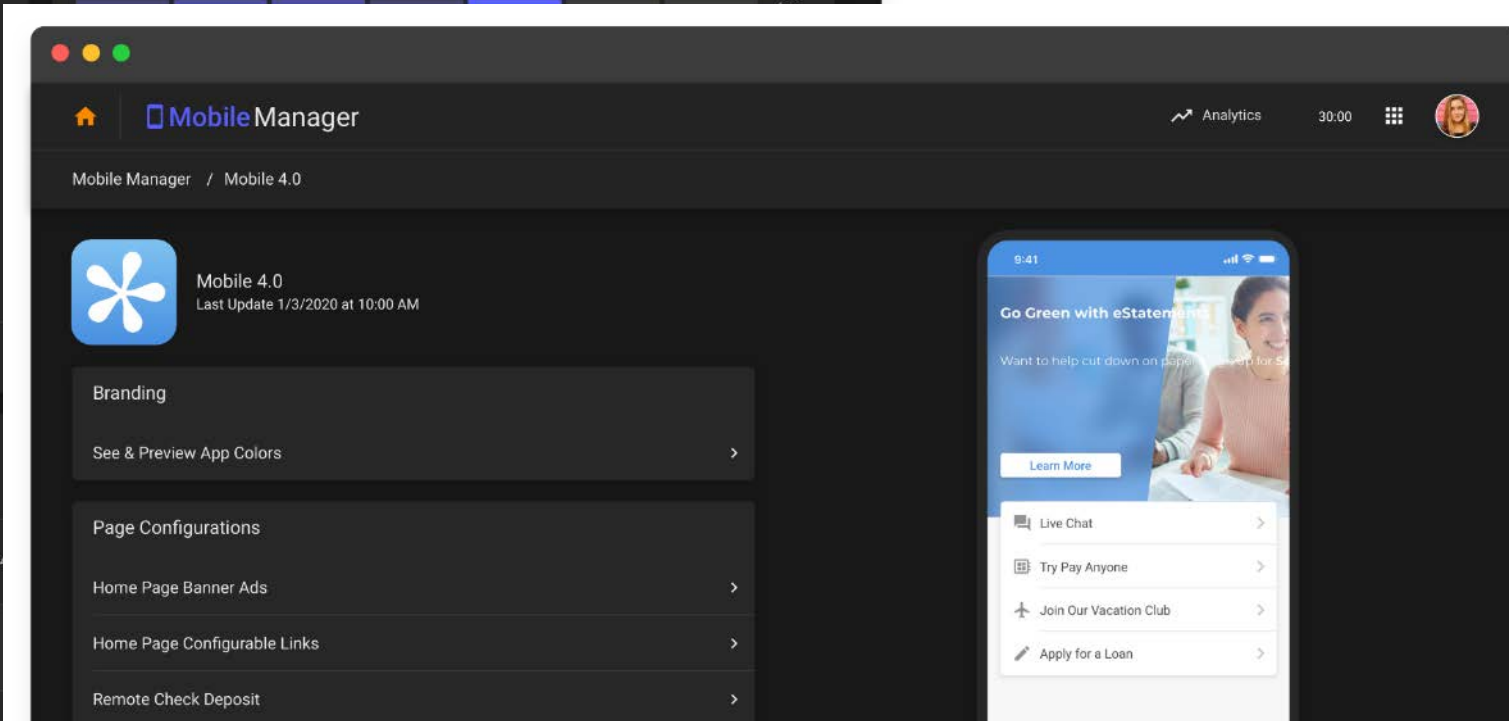
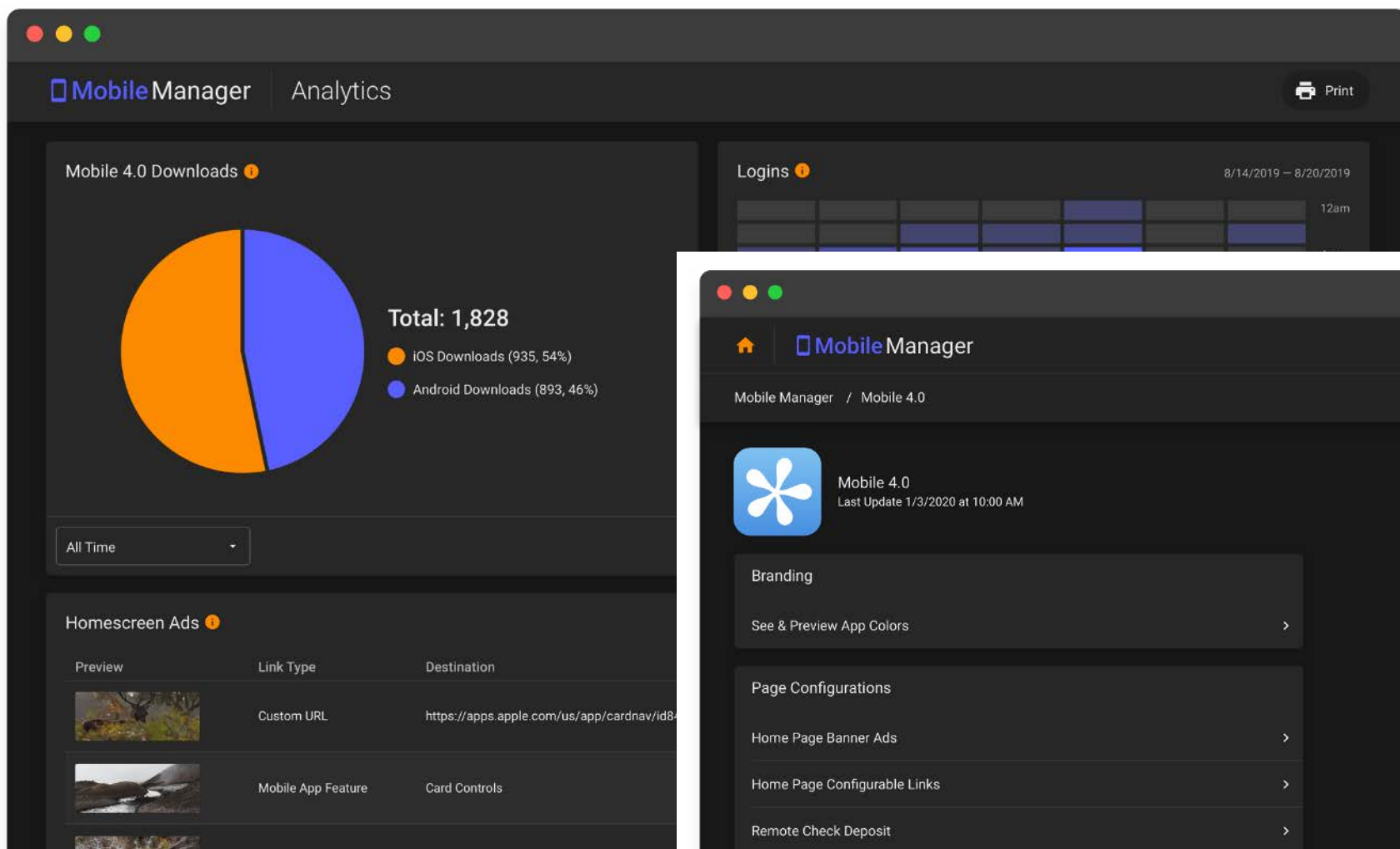
 **Payments** Manage

**INCLUDES
ENHANCED SEARCH
TO LOCATE AND
ACCESS A FEATURE**

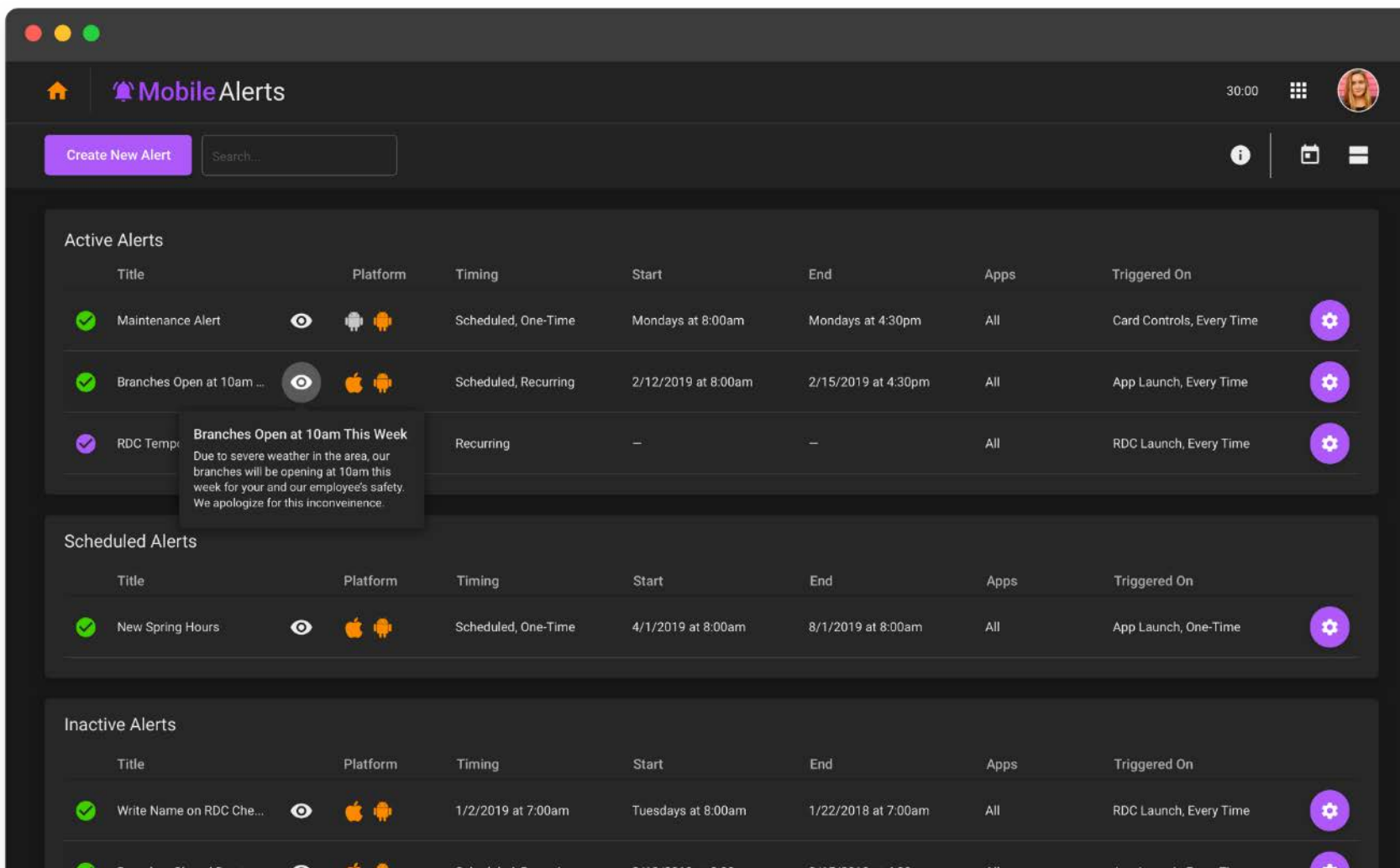


Mobile Manager










**REQUIRES
MOBILE 4.0**






Mobile Alerts






Active Alerts

Title	Platform	Timing	Start	End	Apps	Triggered On
Maintenance Alert	  	Scheduled, One-Time	Mondays at 8:00am	Mondays at 4:30pm	All	Card Controls, Every Time
Branches Open at 10am ...	  	Scheduled, Recurring	2/12/2019 at 8:00am	2/15/2019 at 4:30pm	All	App Launch, Every Time
RDC Temp	  	Recurring	—	—	All	RDC Launch, Every Time

Scheduled Alerts

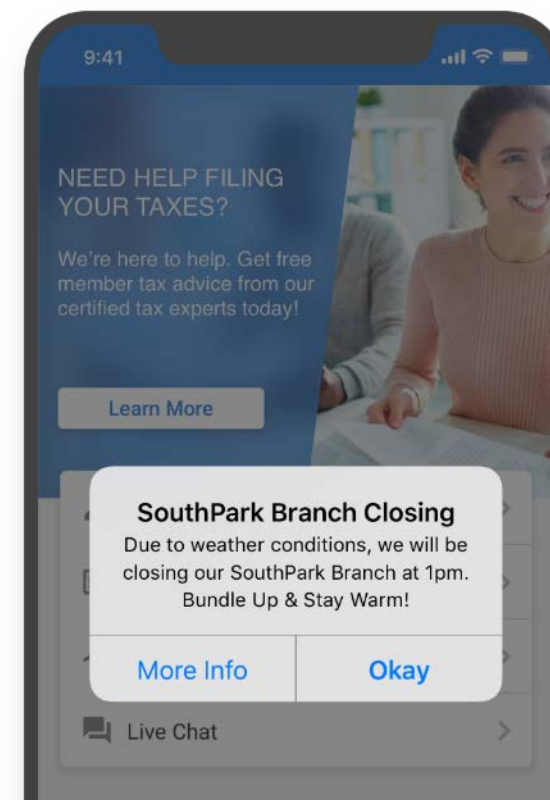
Title	Platform	Timing	Start	End	Apps	Triggered On
New Spring Hours	  	Scheduled, One-Time	4/1/2019 at 8:00am	8/1/2019 at 8:00am	All	App Launch, One-Time

Inactive Alerts

Title	Platform	Timing	Start	End	Apps	Triggered On
Write Name on RDC Che...	  	1/2/2019 at 7:00am	Tuesdays at 8:00am	1/22/2018 at 7:00am	All	RDC Launch, Every Time

Branches Open at 10am This Week
Due to severe weather in the area, our branches will be opening at 10am this week for your and our employee's safety. We apologize for this inconvenience.

**SUPPORTS
MOBILE 4.0 AND
BIZ MOBILE 1.0**





Mobile Technologies Group • CU*Answers

Package Pricing Coming Late 2020

Included



December 2019

\$20/mo



December 2019

\$50/mo



December 2019

\$50/mo



January 2020

Included



January 2020

\$50/mo



January 2020

\$30/mo



December 2019

\$30/mo



February 2020

\$15/mo



February 2020

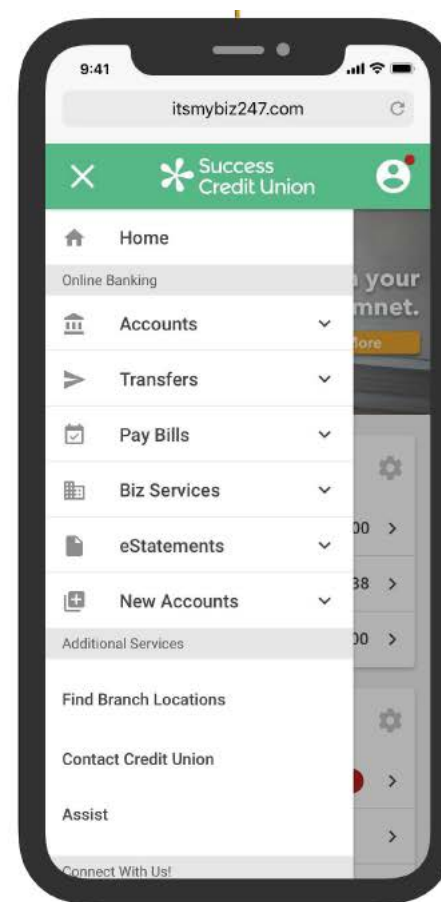
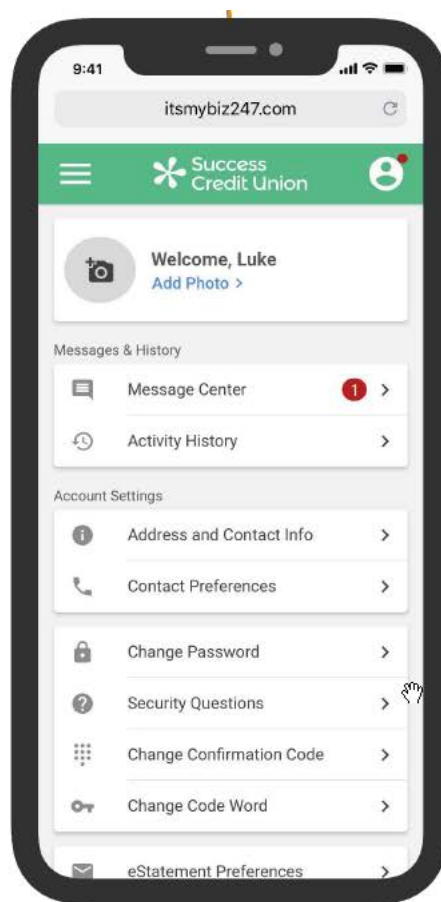
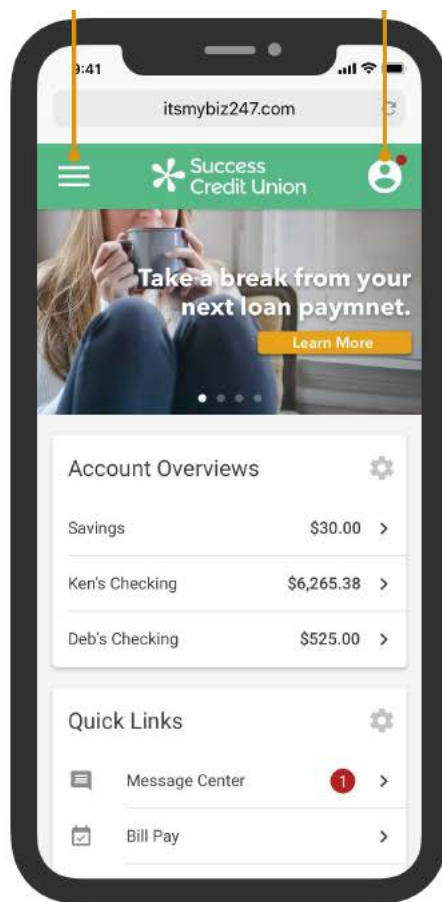


9

**ARE YOU READY FOR A NEW
MOBILE IT'S ME 247?**

PREPARING FOR A NEW LOOK AND FEEL FOR IT'S ME 247 MOBILE WEB BY YEAR-END 2020

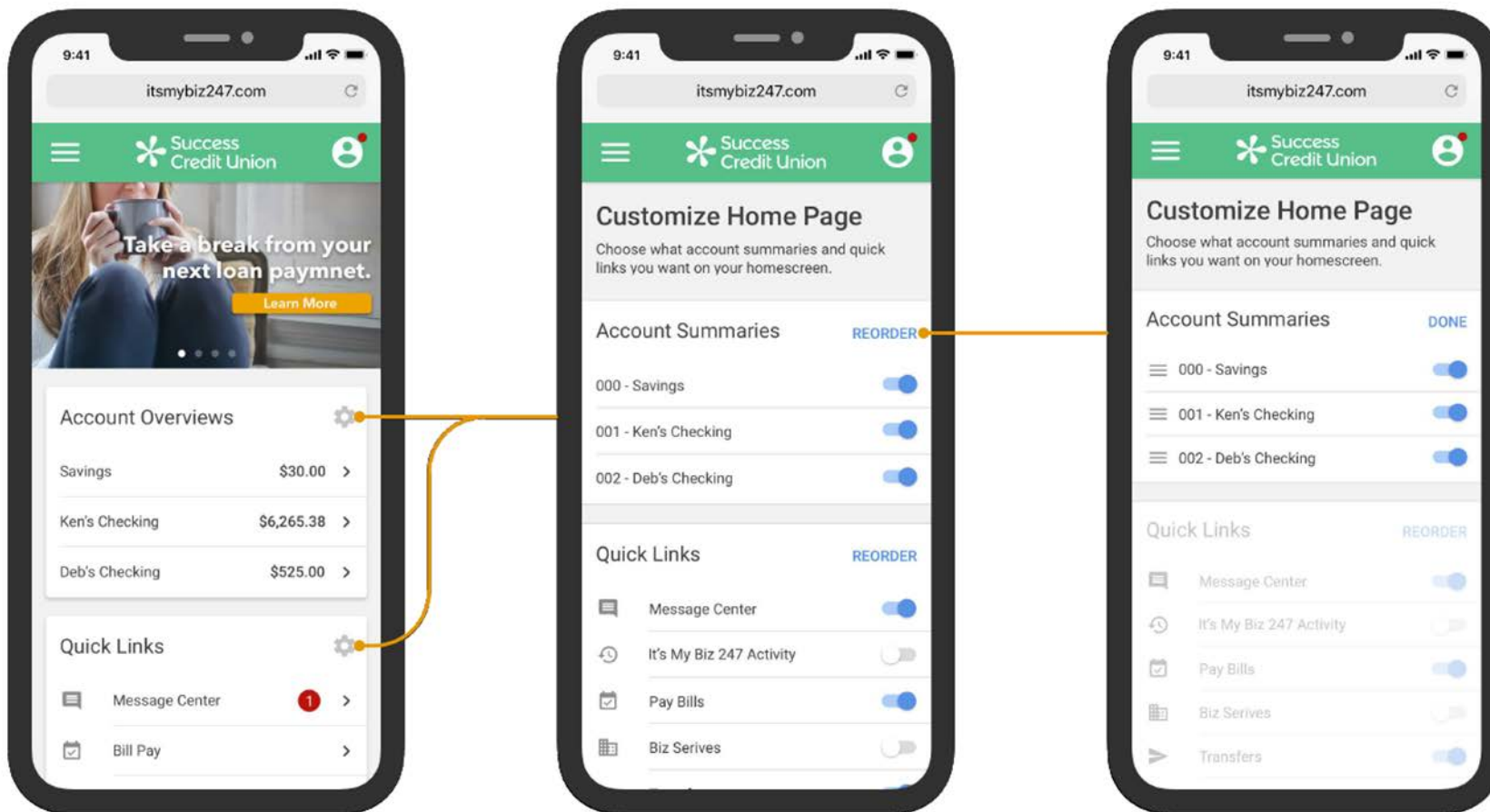
IT ALL STARTS WITH THE ROLLOUT OF IT'S MY BIZ 247 MOBILE WEB, UNDERWAY NOW



Kill two birds with one stone: roll out your BizLink mobile apps and go to school on your next version of the mobile app

CURRENTLY 6 CUS IN THE BETA-TEST, PLANNING TO ROLL TO MEMBERS WITHIN 30 DAYS

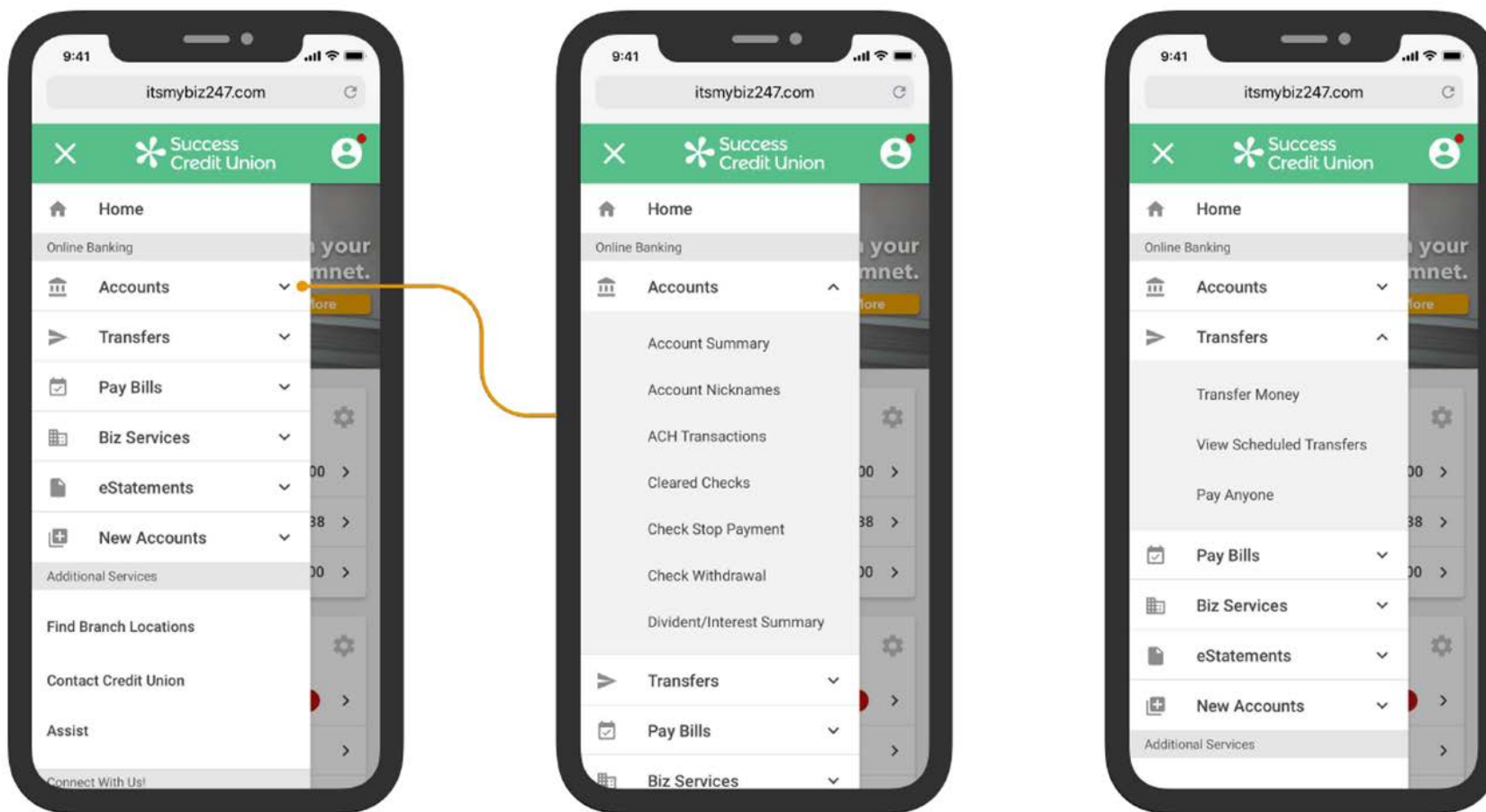
WE WILL MARRY THE STYLE HERE WITH THE MOBILE 5.0 CONCEPTS FOR **IT'S ME 247** BY YEAR-END



Contact the beta CUs and get a sense of how your members might respond to a new format for mobile navigation

IT'S MY BIZ 247 MOBILE WEB WILL BE AVAILABLE FOR CUS IN JANUARY

THE PLAN IS TO HAVE A YEAR'S WORTH OF EXPERIENCE BEFORE 5.0 ROLLS OUT NEXT YEAR



This will be the first comprehensive solution using web modules...and just a few short months later, we'll roll out the new **It's Me 247** desktop version with the same foundation

10

ENVISIONING THE NEXT ONLINE '19 PROJECT

BACK TO THE DRAWING BOARD

ONLINE¹⁹

BACK TO THE DRAWING BOARD

TIME FOR A NEW NAME, TOO

Firefox starts blocking third-party cookies by default ...

<https://venturebeat.com> › 2019/06/04 › firefox-enhanced-tracking-protectio...

Jun 4, 2019 - Uploaded by Firefox

The company has turned on Enhanced Tracking Protection, which blocks **cookies** from **third-party** trackers ...

Firefox to Block Third-Party Tracking Cookies by Default ...

<https://www.pcmag.com> › news › firefox-to-block-third-party-tracking-co...

Jun 4, 2019 - The latest release of Mozilla's **Firefox** browser will now block **third-party** tracking **cookies** by default. The privacy protection arrived Tuesday in ...

Enable Cookies in Firefox - WhatIsMyBrowser.com

<https://www.whatismybrowser.com> › Guides › How to enable Cookies ▼

This guide will step you through the process of enabling Cookies in **Firefox**. ... To block all **third party cookies** with **Firefox**, choose the Custom option and then for ...

Enable Cookies in Firefox on iPhone - WhatIsMyBrowser.com

<https://www.whatismybrowser.com> › Guides › How to enable Cookies ▼

The Mozilla team have removed the ability to block/allow cookies in **Firefox** on iPhone! ... However completely removing the ability to control **third party cookies** ...

Mozilla flips the default switch on Firefox tracker cookie blocking

<https://techcrunch.com> › 2019/09/03 › mozilla-flips-the-default-switch-on-... ▼

Sep 3, 2019 - The feature takes clear aim at **third party cookies** that are used to track Internet users for creepy purposes such as ad profiling. (**Firefox** relies on ...

How Will Google's Move To Restrict Third-Party Cookies Affect ...

<https://adexchanger.com> › the-sell-sider › how-will-googles-move-to-restri... ▼

Apr 5, 2019 - There have been an increasing number of recent rumors that Google **Chrome** might block **third-party cookies**, or at least limit them to some ...

Google Chrome Starts Testing Third-Party Cookie Blocking

<https://www.bleepingcomputer.com> › News › Google ▼

Sep 4, 2019 - Not to be outdone by Firefox, Google has also started to test a new feature that will block **third-party** tracking **cookies** within Google **Chrome**.

Google's Chrome will change cross-site cookie handling ...

<https://martechtoday.com> › googles-chrome-will-change-cross-site-cookie-... ▼

May 8, 2019 - New tools in **Chrome** will allow users to block or clear **third-party cookies** more easily, Google said. The company also announced a browser ...

Enabling Third-Party Cookies on Web Browsers - ResOnline

<https://www.resonline.com> › resources › 7-articles › 54-enable-cookies ▼

Your browser must be configured to accept **third-party cookies** to avoid issues with ... Open **Chrome** preferences click on Settings, then Show Advanced Settings.

How to Enable Third-party Cookies - University of Connecticut ...

<https://offcampushousing.uconn.edu> › auth › help-cookies ▼

Safari; Google **Chrome** ... Select the 'Accept' or 'Prompt' option under 'Third-party Cookies.' (Note: if you select ... To enable cookies in Google **Chrome** (Mac):.

Disable third-party cookies in IE, Firefox, and Google Chrome ...

<https://www.cnet.com> › how-to › disable-third-party-cookies-in-ie-firefox-... ▼

Mar 14, 2011 - They aren't the only way advertisers and other companies track us, but **third-party cookies** are the most prevalent Web-tracking technology.

Introducing...

WAM

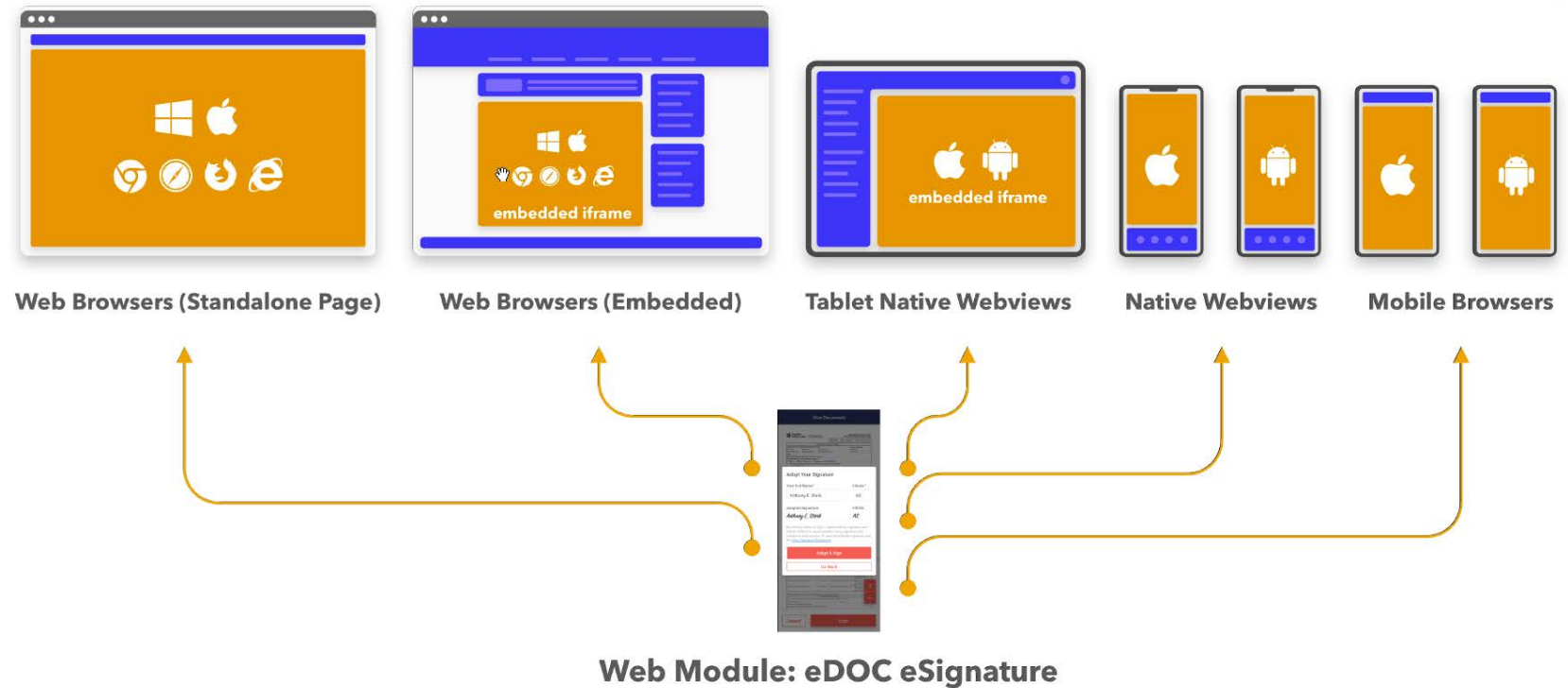
Websites for Authenticated Members

MERGING BROCHURE-WARE &
BANKING WEBSITES

WAM

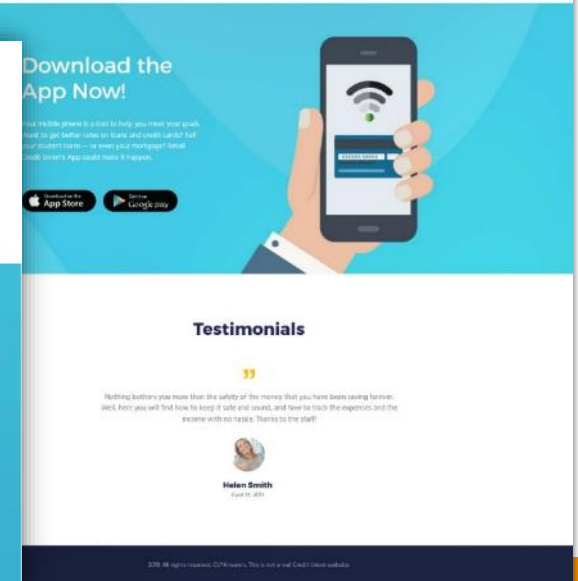
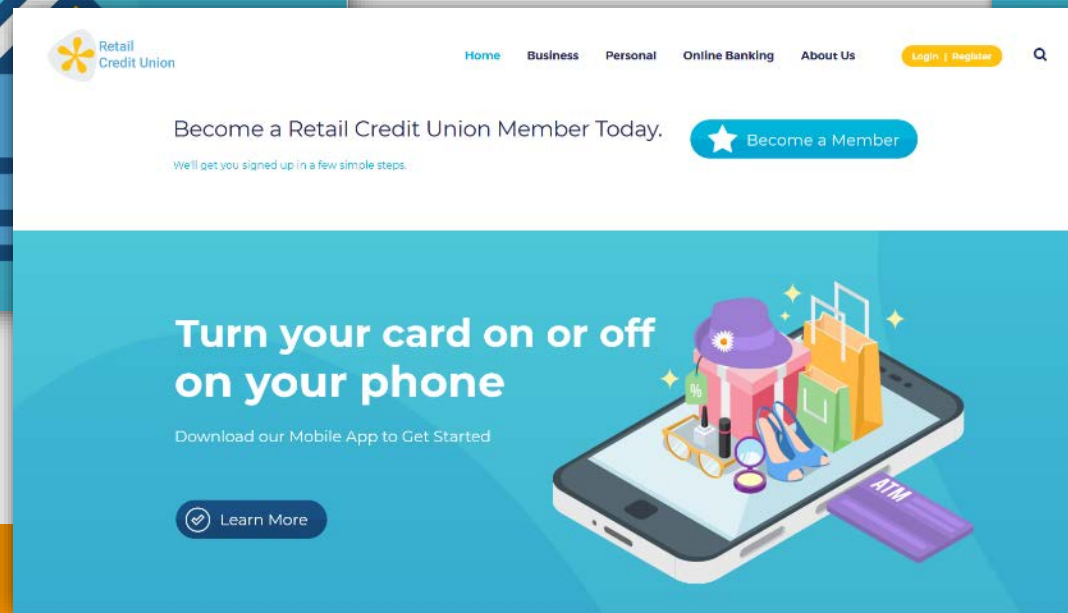
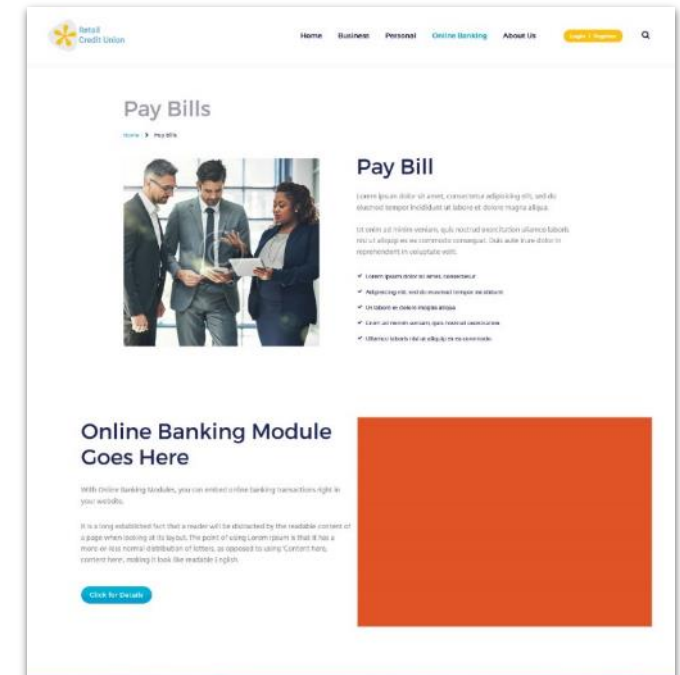
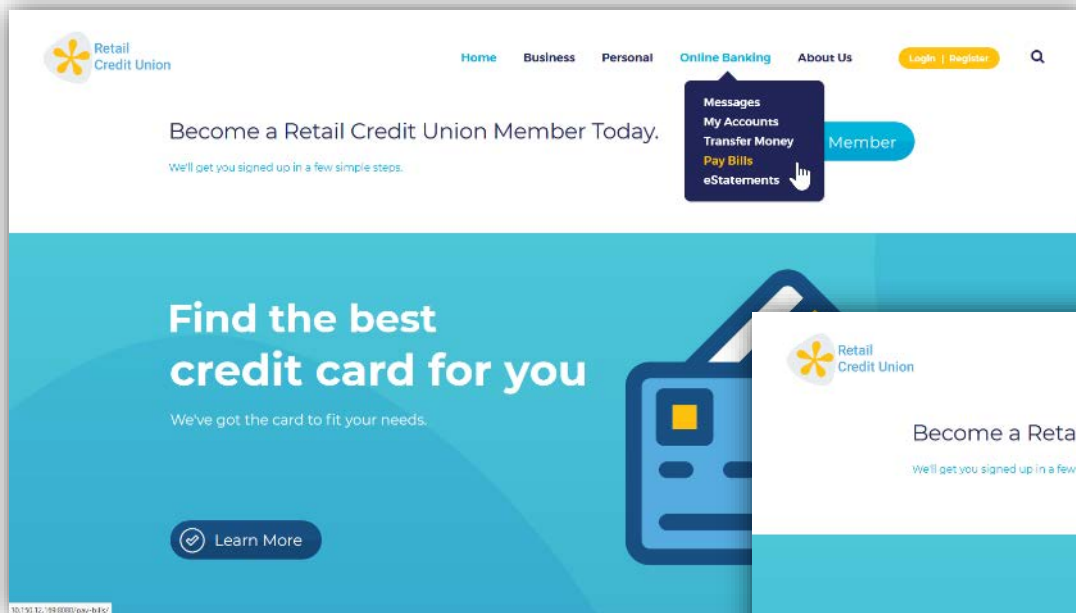
WEBSITES FOR AUTHENTICATED MEMBERS

MERGING BROCHURE-WARE &
BANKING WEBSITES



MERGE WEBSITE

BECAUSE WEB MODULES ARE SELF CONTAINED, WE COULD EMBED THEM IN YOUR WEBSITE



Become a Retail Credit Union Member Today.

We'll get you signed up in a few simple steps.

★ [Become a Member](#)

Turn your card on or off on your phone

Download our Mobile App to Get Started



[Learn More](#)



Become a Retail Credit Union Member Today.

We'll get you signed up in a few simple steps.

Messages
My Accounts
Transfer Money
Pay Bills
eStatements

Member

Find the best credit card for you

We've got the card to fit your needs.



Learn More



Pay Bills

[Home](#) > [Pay Bills](#)

Pay Bill

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit.

- ✓ Lorem ipsum dolor sit amet, consectetur
- ✓ Adipiscing elit, sed do eiusmod tempor incididunt
- ✓ Ut labore et dolore magna aliqua
- ✓ Ut enim ad minim veniam, quis nostrud exercitation
- ✓ Ullamco laboris nisi ut aliquip ex ea commodo

Online Banking Module Goes Here

With Online Banking Modules, you can embed online banking transactions right in your website.

It is a long established fact that a reader will be distracted by the readable content of a page when looking at its layout. The point of using Lorem ipsum is that it has a more-or-less normal distribution of letters, as opposed to using 'Content here, content here', making it look like readable English.

[Click for Details](#)

Download the App Now!

Your mobile phone is a tool to help you meet your goals. Want to get better rates on loans and credit cards? Get your student loans — or even your mortgage? Retail Credit Union's App could make it happen.



My Accounts

[Home](#) > [My Accounts](#)

Share Accounts

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.

[Open New Account](#)

Loan Accounts

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.

[Apply for Loan](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SHARE SAVINGS	\$111.12	\$116.12	9/27/2019	\$0.00
010			\$100.00		\$0.00
			\$112.12		\$0.00

[LOG IN](#)[First Time User Instructions](#) | [Forgot Password](#)[Accept Credit Card Offer](#)

Account	Name	Regular Payment	Amount Due	Due Date	Balance
611	DEALER LOAN	\$369.87	\$369.87	11/25/2019	\$439.08
612	DEALER LOAN	\$151.42	\$151.42	11/27/2019	\$6,133.07
613	DEALER LOAN	\$169.38	\$169.38	11/27/2019	\$6,860.93
	ACCOUNT TOTALS	\$690.67	\$690.67		\$13,433.98

My Accounts

[Home](#) > [My Accounts](#)

Share Accounts

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.

[Open New Account](#)

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SHARE SAVINGS	\$111.12	\$116.12	9/27/2019	\$0.00
010	CHECKING	\$1000.00	\$1000.00		\$0.00
	ACCOUNT TOTALS	\$1111.12	\$1116.12		\$0.00



You're Pre-Approved

[Accept Credit Card Offer](#)

Congratulations! You've been pre-approved for a new credit card. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut elit tellus, luctus nec ullamcorper mattis, pulvinar dapibus leo. [Details](#)

Loan Accounts

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[Apply for Loan](#)

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	ACCOUNT TOTALS	\$690.67	\$690.67		\$13,433.98



My Accounts

[Home](#) > [My Accounts](#)

Share Accounts

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 [Open New Account](#)

Account

000

Name

Last Transaction

Accrued Dividends

\$0.00



You're Pre-Approved

Congratulations! You've been pre-approved for a new credit card. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Ut elit tellus, luctus nec ullamcorper mattis, pulvinar dapibus leo. [Details.](#)

[Accept Credit Card Offer](#)

Loan Accounts

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.

Loan Accounts

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 [Apply for Loan](#)

Account

611

Name

[DEALER LOAN](#)

Regular Payment

\$369.87

Amount Due

\$369.87

Due Date

11/25/2019

Balance

\$439.98

Account

612

Name

[DEALER LOAN](#)

FUTURE PHASES

MODULES ARE A NEW FOUNDATION

- ✓ Build in a tracking mechanism to know the member and their actions
- ✓ Build in marketing to suggest actions to the known member
- ✓ ...?



**This isn't a done deal...
there are still challenges to be resolved**



Wrapping up
the week...



Membership Opening 2.0 (did you see it in the app?)

The eDOC Signature process opens in a full screen viewer.

Carol's Documents

View, sign, or upload the documents listed below. Once you've completed all necessary documents, you can download a copy for your own records and continue.

- Membership Application Agreement
- Financial Disclosure Notification
- Direct Deposit Approval Form
- Member Perks Brochure

View & Sign All

Decline to Sign

Adopt Your Signature

Your Full Name* Carol L. Danvers Initials* CD

Adopted Signature: Carol L. Danvers Initials: CD

By clicking "Adopt & Sign", I agree that the signature and initials will be the representation of my signature and initials for all purposes. To view the full terms, please read the [eDoc Signature Agreement](#).

Adopt & Sign

Go Back

Improved eSign Experience

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Adopt & Sign

Go Back

Cancel **Start**

UI refresh and support for more devices



Check it out in the app!

Joint MOP Applicants with ID verification

**THANKS FOR THE DAY
(AND THE WEEK)!**