



# □ □ □ PRESENTING . . . CU\*TALK AUDIO RESPONSE

Introductory/Startup Guide

Rev. October 24, 2022

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# ☐ ☐ ☐ FEATURES LIST

Generic number\*, if calling from the Grand Rapids, MI, local area: **616-285-5720**

Generic number\*, toll-free from anywhere in the U.S.: **800-860-5704**

All of the separate booklets referenced below can be found at <http://www.cuanswers.com/resources/doc/cubase-reference/>

## Software Highlights

<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
<b>Standard Features</b>			
*Generic access phone number	<ul style="list-style-type: none"> <li>Requires member to enter a 3-digit credit union access code</li> </ul>	Standard feature	
*Optional unique access phone number	<ul style="list-style-type: none"> <li>You may order a unique 800# from us and either forward your current audio line to this number or use this number</li> <li>Monthly fee applies</li> </ul>	Contact the Client Services and Education team to order your own number	See the link below to obtain more information: <a href="https://store.cuanswers.com/product/cutalk-configuration-changes/">https://store.cuanswers.com/product/cutalk-configuration-changes/</a>
Custom CU greeting message	<ul style="list-style-type: none"> <li>If using the generic number, this greeting is played after the credit union access code has been entered</li> <li>If using a unique phone number, this greeting is played immediately when the member calls</li> </ul>	Standard feature Contact the Client Services and Education team to define your greeting	See the link below to obtain more information: <a href="https://store.cuanswers.com/product/cutalk-configuration-changes/">https://store.cuanswers.com/product/cutalk-configuration-changes/</a>
"Tutorial" instructions for new users	<ul style="list-style-type: none"> <li>Press # after entering Member Number and PIN</li> </ul>	Standard feature	
Consistent navigation options on all menus	<ul style="list-style-type: none"> <li>Repeat this menu (8); End the call (9); and Return to the previous menu (*)</li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Stand-in processing for 24x7 availability	<ul style="list-style-type: none"> <li>Stand-in processing makes audio services available even during nightly and monthly CU*BASE processing</li> </ul>	Standard feature	See the "Stand-In ARU Processing" flyer
Message if host is unavailable	<ul style="list-style-type: none"> <li>"We are sorry, but your records are currently unavailable. Please try again later. Thank you for calling."</li> </ul>	Standard feature	



<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
Restricted PIN Retries	<ul style="list-style-type: none"> <li>Member is only allowed 3 tries before the PIN is disabled, to prevent someone from trying to “guess” a member’s PIN</li> <li>CU can reset a disabled PIN to the default (last four digits of SSN); member is required to change upon first access</li> </ul>	<p>Standard feature</p> <p>Reset member PIN’s using <b>Tool #72 Update ARU / Online Banking Access (PIN)</b></p>	Refer to screen instructions in CU*BASE Online Help
Custom PIN (Personal Identification Number)	<ul style="list-style-type: none"> <li>4-digits, customized by member in CU*TALK</li> <li>Default is last four digits of SSN; member is required to change the PIN immediately on the first access (not allowed to set a new PIN that matches the SSN digits)</li> <li>CU can set a “custom” PIN in CU*BASE if requested by member</li> </ul>	<p>Standard feature</p> <p>Use <b>Tool #72 Update ARU / Online Banking Access (PIN)</b></p>	<p>See the Flowchart beginning on Page 8</p> <p>Refer to screen instructions in CU*BASE Online Help</p>
Deliver messages to individual members via CU*TALK	<ul style="list-style-type: none"> <li>Choose from 22 standard messages, such as “Your checks have arrived...” or “Your loan has been approved...” etc.</li> <li>Message is read immediately after the member number and PIN is entered</li> </ul>	<p>Standard feature</p> <p>Create message at any time using <b>Tool #70 Enter General Member Comments / Messages.</b> (Comment Type 7)</p>	See the <i>Leaving Special Messages for Members via Audio Response and Online Banking</i> booklet
CU locations and hours	<ul style="list-style-type: none"> <li>Customizable free-form message</li> </ul>	Standard feature; contact the Client Services and Education team to define your message	See the forms described on Page 18
Account balances	<ul style="list-style-type: none"> <li>Hear balances for all accounts</li> <li>Check on a specific account</li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Cleared check information	<ul style="list-style-type: none"> <li>Hear a list of checks cleared (10 at a time)</li> <li>See if a specific check number has cleared</li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Transaction history	<ul style="list-style-type: none"> <li>Hear a list of deposits, starting with the most recent (5 at a time)</li> <li>Hear a list of withdrawals, starting with the most recent (5 at a time)</li> <li>Hear a list of ATM/Debit transactions, starting with the most recent (5 at a time)</li> <li>Hear a list of all transactions on the account, starting with the most recent (5 at a time)</li> </ul>	Standard feature	See the Flowchart beginning on Page 8



<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
Previous year tax information	<ul style="list-style-type: none"> <li>Hear total reported dividends/interest for all accounts under the same SSN</li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Paid dividends and interest	<ul style="list-style-type: none"> <li>Hear current YTD paid dividend and interest totals for current accounts</li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Transfer funds between suffixes in same membership	<ul style="list-style-type: none"> <li>Transfer funds to and from savings and checking accounts</li> <li>Transfer funds to make payments on loan accounts</li> <li>Transfer funds from open-credit loans</li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Detailed loan account information	<ul style="list-style-type: none"> <li>Hear for all loan accounts, or choose a specific account and hear:               <ul style="list-style-type: none"> <li>Estimated payoff amount</li> <li>Next payment date</li> <li>Scheduled payment amount</li> <li>Current amount due</li> </ul> </li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Current savings account APYs	<ul style="list-style-type: none"> <li>CU-defined text will be recorded according to your instructions</li> <li>Rates can be updated at any time by CU through CU*BASE</li> </ul>	Standard feature  Rates are updated using <b>Tool #882 Update ARU Interest Rates</b>	See the forms described on Page 18  Also refer to screen instructions in CU*BASE Online Help
Current certificate account APYs	<ul style="list-style-type: none"> <li>CU-defined text will be recorded according to your instructions</li> <li>Rates can be updated at any time by CU through CU*BASE</li> </ul>	Standard feature  Rates are updated using <b>Tool #882 Update ARU Interest Rates</b>	See the forms described on Page 18  Also refer to screen instructions in CU*BASE Online Help
Current loan interest rates	<ul style="list-style-type: none"> <li>CU-defined text will be recorded according to your instructions</li> <li>Rates can be updated at any time by CU through CU*BASE</li> </ul>	Standard feature  Rates are updated using <b>Tool #882 Update ARU Interest Rates</b>	See the forms described on Page 18  Also refer to screen instructions in CU*BASE Online Help
Loan estimate calculations	<ul style="list-style-type: none"> <li>Estimate a loan term or loan payment</li> </ul>	Standard feature	See the Flowchart beginning on Page 8
Request a loan application to be mailed	<ul style="list-style-type: none"> <li>Member can submit request; CU views and works request from option in CU*BASE</li> </ul>	Standard feature	See the Flowchart beginning on Page 8



Feature	Comments	For configuration...	For more information...
		View incoming requests using <b>Tool #138 ARU Loan App Request Inquiry (AUDILA)</b>	Also refer to screen instructions in CU*BASE Online Help
Request a loan officer to call	<ul style="list-style-type: none"> <li>Member can submit request; CU views and works request from option in CU*BASE</li> </ul>	Standard feature View incoming requests using <b>Tool #138 ARU Loan App Request Inquiry (AUDILA)</b>	See the Flowchart beginning on Page 8 Also refer to screen instructions in CU*BASE Online Help
<b>Optional Features</b>			
Configurable member fees	<ul style="list-style-type: none"> <li>Flexible fee structure lets you charge members per-minute fees for CU*TALK usage</li> <li>Waivers for age and aggregate balance; specify number of free minutes allowed per month</li> <li>Set separate waivers and free minutes for participating members using Tiered Services and Marketing Clubs</li> </ul>	Fees configured and activated using <b>Tool #810 Service Charge Configuration</b>  Tiered Services and Marketing Clubs configured with options in <b>Tool #810 Service Charge Configuration</b>	Refer to the “Member Self-Service Fees” booklet
Spanish language menus	<ul style="list-style-type: none"> <li>Can offer menus read in Spanish if Spanish is selected.</li> <li>Credit union defined text, such as hours or locations will be read in English even if Spanish is selected. (True Spanish text to speech is currently not supported.)</li> <li>Can read member-related information (i.e. account suffix, transaction amount, date) in Spanish if Spanish is selected. (See note below about selecting the rate option with Spanish.)</li> <li>Only for rate descriptions if Spanish is selected: if the credit union is configured for text to speech both the prompt and rate will be read in English; if the credit union is not using text to speech, the prompt will be read in English and the rate in Spanish.</li> </ul>	Contact the Client Services and Education team to activate	See the forms described on Page 18



<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
Transfer funds to other memberships	<ul style="list-style-type: none"> <li>Currently not available in CU*Talk but can be configured in <b>It's Me 247</b>.</li> </ul>		
Request a check	<ul style="list-style-type: none"> <li>Currently not available in CU*Talk but can be configured in <b>It's Me 247</b>.</li> </ul>		
Stop payment on a check <i>(Applies to both Audio Response and Online Banking)</i>	<ul style="list-style-type: none"> <li>Members can place a stop pay order on a check drawn on any of their checking accounts</li> <li>Uses your normal stop pay fees</li> </ul>	Contact the Client Services and Education team to activate	See the forms described on Page 18
<b>Configuration Options</b>			
Deactivate at member's request	<ul style="list-style-type: none"> <li>Can deactivate a member's PIN altogether so that no access is allowed</li> </ul>	Use <b>Tool #72 Update ARU / Online Banking Access (PIN)</b>	Refer to screen instructions in CU*BASE Online Help
Optional access for new members	<ul style="list-style-type: none"> <li>CU can elect to activate CU*TALK automatically for new members, or require member to request access before manually activating</li> </ul>	Contact the Client Services and Education team to configure Use <b>Tool #72 Update ARU / Online Banking Access (PIN)</b> to activate access for an individual member	See the forms described on Page 18
Optional Reg. E transaction tracking	<ul style="list-style-type: none"> <li>CU defines whether audio transactions are considered Reg. E</li> </ul>	<b>b</b> Contact the Client Services and Education team to configure	See the forms described on Page 18
Available balance calculation options	<ul style="list-style-type: none"> <li>Define whether par value should be deducted when calculating available balance for share/checking accounts</li> <li>Define whether uncollected funds (check holds) should be deducted when calculating available balance for share/checking accounts</li> <li>Define whether CD penalty should be deducted when calculating available balance for certificate accounts</li> </ul>	Contact the Client Services and Education team to configure	See the forms described on Page 18
Withdrawals from savings products	<ul style="list-style-type: none"> <li>By share dividend application, can define whether or not withdrawals are allowed via online banking</li> <li>Can also define a minimum and maximum withdrawal amount</li> </ul>	Use <b>Tool #777 Savings/Checking Products Configuration</b> to configure	Refer to screen instructions in CU*BASE Online Help



<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
Disbursements from open-credit loans	<ul style="list-style-type: none"><li>• By loan category, can define whether or not to allow disbursements via online banking</li><li>• Can also define a minimum and maximum withdrawal amount</li></ul>	Use <b>Tool #470 Loan Product Configuration</b>	See the forms described on Page 18
Loan payment controls	<ul style="list-style-type: none"><li>• Can define whether or not to allow loan payments via online banking, by loan category</li><li>• Can define controls to prevent partial payments, payments prior to first payment date, and payments on mortgage loans prior to accrual date</li></ul>	Use <b>Tool #470 Loan Product Configuration</b>	Refer to screen instructions in CU*BASE Online Help

If you have questions, visit the CU\*Answers Store Page at <https://store.cuanswers.com/product/cutalk-configuration-changes/> or contact the Client Services and Education team at 800-327-3478 x 255.



## □ □ □ DEMONSTRATION

To hear all of the CU\*TALK features for yourself, call the regular access number and tap into our test credit union as follows:

Audio Response: (616) 285-5720 or (800) 860-5704  
Credit Union Access Code: 087

This access code will connect you to a set of “pretend” credit union member files. Below are five different accounts that can be used for the testing. **Please DO NOT change the PINs for these accounts!**

Member Number	1782	2007	3910	4355
PIN	1234	1234	1234	1234

You may proceed through the normal options as described on the flowchart on Page 8. Optional features for this credit union have been set as follows:

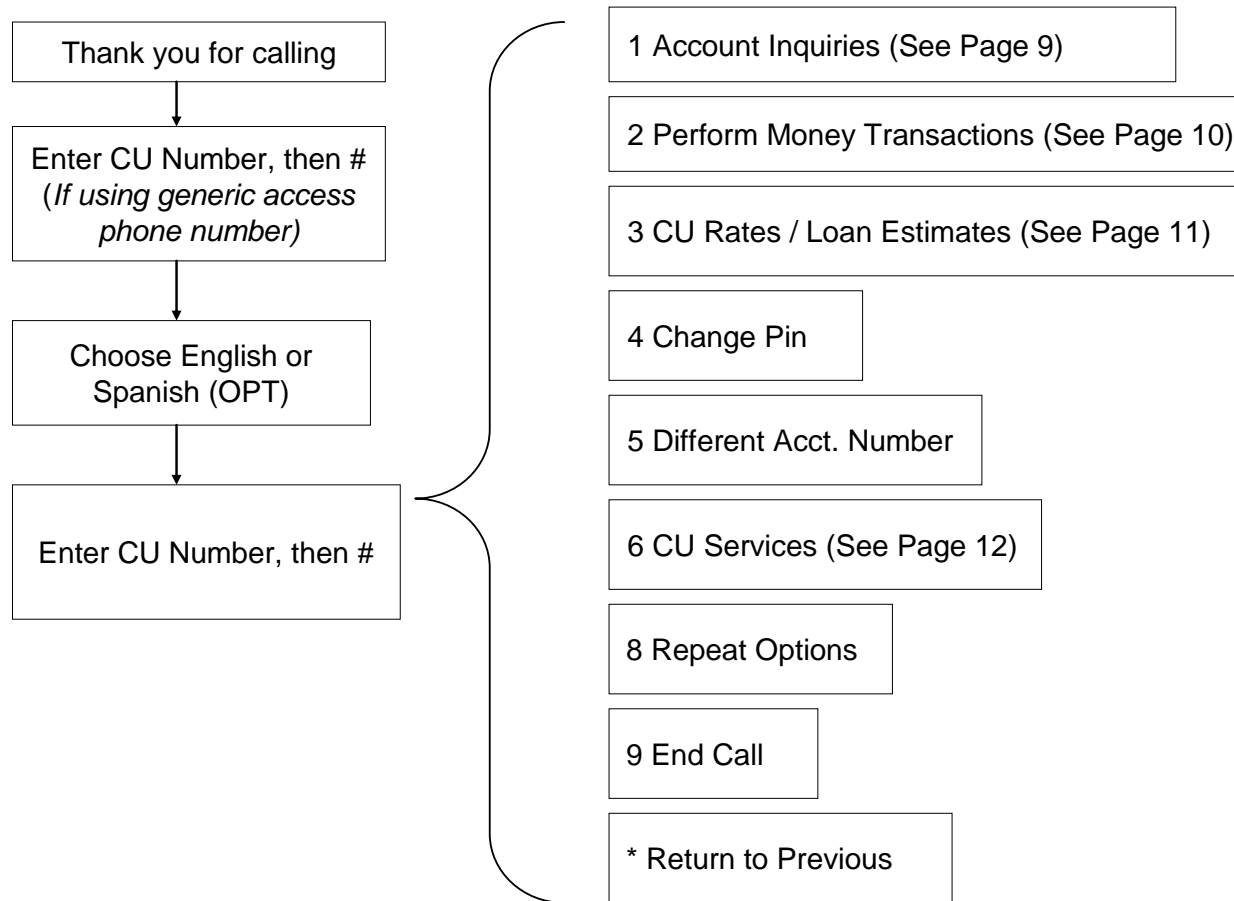
- Stop Payment - ACTIVE

NOTE: Because this is a test credit union, the opening greeting, rates, and product information are not the same as you will have for your actual credit union. Also keep in mind that because these test files are used for many different purposes, discrepancies in balances, duplicate transactions, etc., will appear, and transaction history dates will not be current.



## ■■■ FLOWCHART

The following charts shows the flow of all CU\*TALK menus, including both standard and optional features:



# ■ ■ ■ FLOWCHART

## 1 Account Inquiries

### 1 Account Balances

- 1 All Accounts
- 2 Specific Accounts
- 8 Repeat Offerings
- 9 End Call
- \* Return to Prev Menu

### 3 Recent Transactions

- Enter Account Suffix, then #
- 1 Last 5 Deposits
- 2 Last 5 Withdrawals
- 3 Last 5 ATM/Debit Transactions
- 4 Last 5 Transactions
- 8 Repeat Offerings
- 9 End Call
- \* Return to Prev Menu

### 5 Status of Loan Accounts

- 1 All Loan Accounts
- 2 Specific Loan Acct
- 5 Access Another Acct No.
- 8 Repeat Offerings
- 9 End Call
- \* Return to Prev Menu

### 2 Cleared Check Info

- Enter Account Suffix, then #
- 1 Last 10 Checks
- 2 Specific Check
- 8 Repeat Offerings
- 9 End Call
- \* Return to Prev Menu

### 4 Paid Interest/Dividend Info

- 1 Total Prev Year IRS Reportable
- 2 Div/Int Paid – All Accounts
- 3 Div/Int Paid – Specific Account
- 5 Access Different Account #
- 8 Repeat Offerings
- 9 End Call
- \* Return to Prev Menu

### 6 Perform Money Transactions

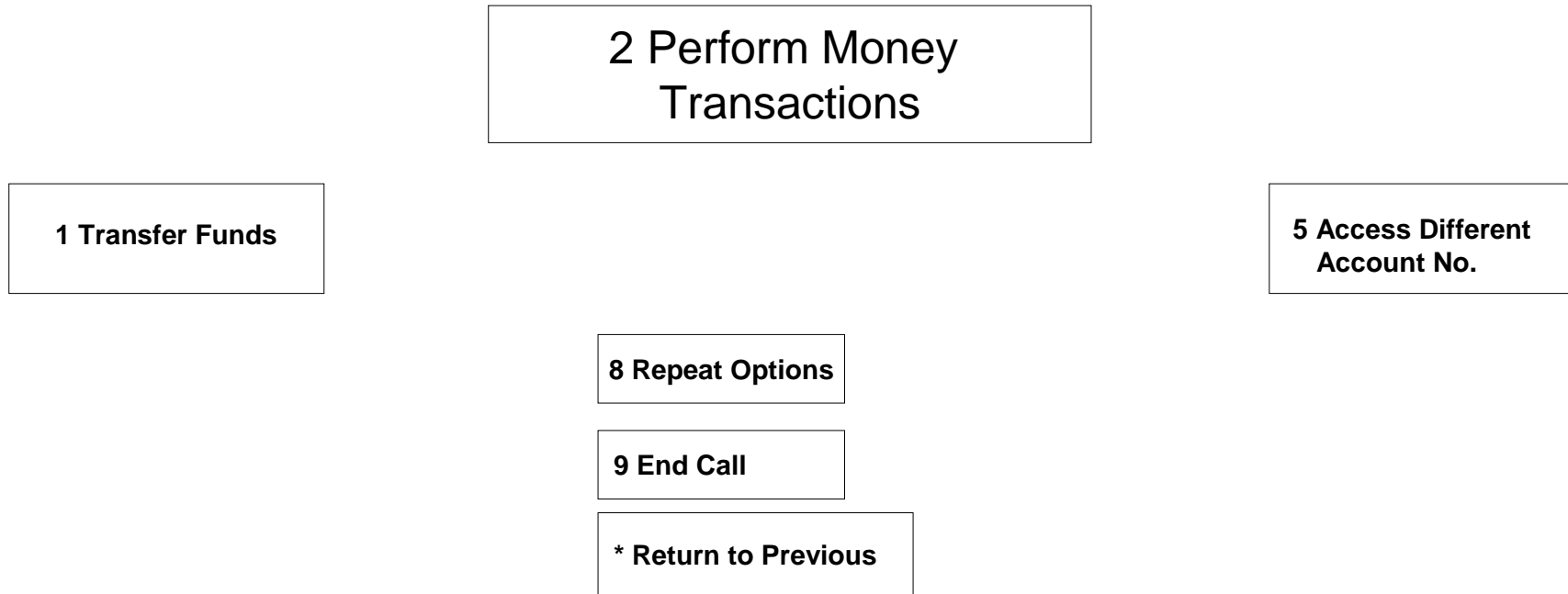
(Go To “Perform Money Transactions” next page)

**8 Repeat Options**

**9 End Call**

**\* Return to Previous**

■■■ FLOWCHART



## ■ ■ ■ FLOWCHART

### 3 CU Rates / Loan Estimates

**1 Current Savings APY**

**3 Current Loan Rates**

**4 Perform Loan Estimate Calc.**

- 1 Loan Payment
- 2 Loan Term
- 3 Request a Loan App Mailed
- 5 Request a Loan Officer to Call
- 8 Repeat Offerings
- \* Return to Prev Menu

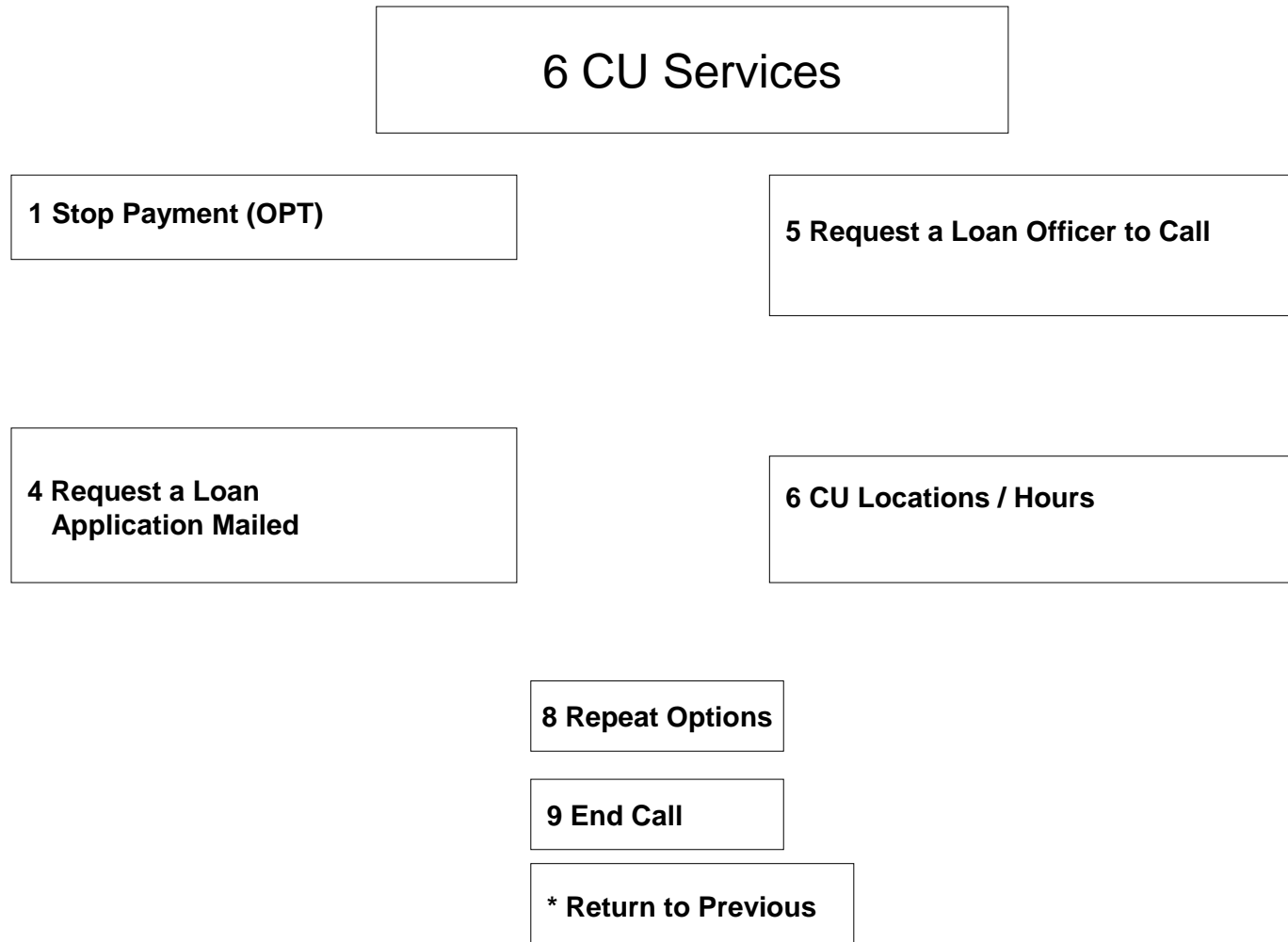
**2 Current CD Annual Yields**

**8 Repeat Options**

**9 End Call**

**\* Return to Previous**

## ■ ■ ■ FLOWCHART





# ☐ ☐ ☐ CREDIT UNION TASK LIST

Following is a handy checklist of CU\*TALK configuration and maintenance tasks that should be regularly monitored by a credit union employee:

## Daily/Weekly

### ☐ Work Audio Loan Requests

Members can request that a loan officer contact them or that a loan application be mailed to them. These requests are sent to a file, and a Query of that file is available via the “Audio Loan Request Inquiry” feature (Tool #138). You may use standard Query selection criteria to view just requests made on a certain day or range of days. Following is an example of the types of records displayed with this Query:

CU ID	Year	Mth	Day	Mail Appl. y/n	Account Number	Member's First Name	Member's Last Name	Member's Phone	Day Time Phone	Night Time	Time
000001	020	2006	02	13	Y	8881	MICHAEL	TESTPERSON		20:12:17	
000002	020	2006	02	21		7590	RYAN	MEMBER	616-555-1813	616-555-1813	19:44:21
000003	020	2006	02	21	Y	4998804	SALLY	TESTING		12:34:14	
000004	020	2006	02	21	Y	9004719	WENDY	ANOTHERTEST		11:30:44	
000005	020	2006	02	22		5883	ALEXANDER	AMEMBER	555-5826	616-555-5582	15:12:08
000006	020	2006	02	29	Y	5153703	CHRIS	PERSON		17:15:22	

Notice that if a member requested a loan application to be mailed, the “Mail Appl” column will read Y. Otherwise, the member has requested a contact from a credit union loan officer, with contact phone numbers provided.

## Periodically / As Needed

### ☐ Update Product Rates

As your credit union’s savings, certificate and loan rates are changed, be sure to make those same changes to the rates used by Audio Response. These rates are maintained using the “Update Audio Interest Rates” feature (Tool #882). Remember that you can use this option only to change the rates themselves; if you wish to add, rearrange, or remove products, you must complete the appropriate form (see Page 18) in order for the proper messages to be recorded and played by CU\*TALK.

### ☐ Perform PIN Resets

Because a member is only allowed 3 invalid PIN retries before his or her PIN is disabled, you will occasionally get calls from members asking that a PIN be reset. After carefully verifying the member’s identity, the PIN should be reset to the last four digits of the member’s SSN using the “Update Audio/Online Banking Access” feature (Tool #883). **Members should be instructed to call CU\*TALK immediately and change the PIN to one known only to them.**

### ☐ Check/Update Your “Locations and Hours” Message

If your credit union’s hours of operation or branch locations change, be sure to submit an update to your locations and hours message using the CU\*TALK Change Request: Configuration form (see Page 18).



**Check/Update Your “Greeting” Message**

If your credit union name changes, or you would like to change the secondary greeting that your members hear after entering the credit union access code in CU\*TALK, use the CU\*TALK Change Request: Configuration form (see Page 18) to request that a new message be recorded.


## ▣ ▣ ▣ AVAILABLE MARKETING SERVICES

### CU\*TALK Marketing Services

We are pleased to make available the use of the name and logo for CU\*TALK for your credit union's own marketing programs. This represents a significant savings for you since all of the artwork has already been created and you can take advantage of the many marketing materials that have already been developed.

In addition, we have a number of pre-designed brochures, posters, and statement inserts that can help you promote CU\*TALK services to your members. Each can be customized with your credit union's logo and contact information. Or let us know how we can help you develop materials specifically for your credit union!

For sample of available materials and information about getting price quotes, visit the CU\*Answers store, then Marketing, CU\*TALK.



## CU\*Talk Collateral (Our Number)

Quote Provided

This collateral package includes a tri-fold brochure, poster and statement insert for marketing your CU\*Talk offerings. This package uses our CU\*Talk number.

[Place an Order](#)

Category: [Marketing](#)

<https://store.cuanswers.com/product/cutalk-collateral-our-number/>





# □ □ □ CU\*TALK GETTING STARTED

## Getting Started

Ready to get going? If your credit union has decided to begin offering CU\*TALK services to your members, the first step is to contact the Client Services and Education team.

You will also be asked to complete and return the “**CU\*TALK New Client Setup**” form (see Page 18) to indicate the greeting, special rate and locations messages, and other optional parameters you would like. You will also decide whether or not you wish to use the generic access phone numbers or order your own, unique access number (800 or local).

In addition, you will need to order any necessary marketing materials and decide on a rollout strategy. The Client Services and Education team can provide valuable assistance during this phase of your planning. (See Page 16 for information about available marketing services.) Depending on the services you have elected, the Client Services and Education team will work with you to determine realistic timing so that you can begin announcing the rollout to your membership.

## □ □ □ APPENDIX: FORMS

The following forms allow you to specify how CU\*TALK should be set up for your credit union, and also give us the verbiage that will be professionally recorded for playback to your members. This includes an optional secondary greeting, a message describing credit union hours and branch locations, and current savings, certificate, and loan product rates.

### ***For New Clients:***

**CU\*TALK New Client Setup Form (also used for “It’s Me 247” Online Banking)**

This form is designed for new clients setting up audio response for the first time. The form should be submitted to your conversion coordinator approximately two months prior to your conversion date.

A sample form is attached to help you make decisions about your configuration and messages. However, **all forms must be filled out electronically** and emailed either to your conversion coordinator (for new clients) or to a Client Services and Education Team Representative. To open the PDF form, go to our web site at [www.cuanswers.com](http://www.cuanswers.com), select Resources and then **Online Mobile Banking Reference**. This form is located under I (for **It’s Me 247**).

### ***For Existing CU\*TALK Users:***

**CU\*TALK Change Request: Configuration**

This form must be used to request changes to your audio response configuration settings, as well as to change your secondary greeting message and/or locations and hours message.

**CU\*TALK Change Request: Rate Messages**

This form must be used to request changes to your savings, certificate, and/or loan rate recorded messages.

*NOTE: Remember that the rates themselves can be updated by you at any time using **Tool #882 Update ARU Interest Fees**. The form is needed if you are rearranging your products, adding new ones, or wish to change the verbiage that is read on the recording*

**Both forms must be filled out electronically** and emailed to either to your conversion coordinator (for new clients) or to a Client Services and Education Team Representative. To open the PDF form, go to our web site at [www.cuanswers.com](http://www.cuanswers.com), click Resources then **CU\*BASE Reference**. Forms are located under “C” (for CU\*TALK).