



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

Introductory/Startup Guide

Rev. July 23, 2020

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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>
Standard Features			
*Generic access phone number	<ul style="list-style-type: none"> Requires member to enter a 3-digit credit union access code 	Standard feature	
*Optional unique access phone number	<ul style="list-style-type: none"> You may order a unique 800# from us and either forward your current audio line to this number or use this number Monthly fee applies 	Contact the Client Services and Education team to order your own number	See the link below to obtain more information: https://store.cuanswers.com/product/cutalk-configuration-changes/
Custom CU greeting message	<ul style="list-style-type: none"> If using the generic number, this greeting is played after the credit union access code has been entered If using a unique phone number, this greeting is played immediately when the member calls 	Standard feature Contact the Client Services and Education team to define your greeting	See the link below to obtain more information: https://store.cuanswers.com/product/cutalk-configuration-changes/
"Tutorial" instructions for new users	<ul style="list-style-type: none"> Press 0 after entering Member Number and PIN 	Standard feature	
Consistent navigation options on all menus	<ul style="list-style-type: none"> Repeat this menu (8); End the call (9); and Return to the previous menu (*) 	Standard feature	See the Flowchart beginning on Page 9
Stand-in processing for 24x7 availability	<ul style="list-style-type: none"> Stand-in processing makes audio services available even during nightly and monthly CU*BASE processing 	Standard feature	See the "Stand-In ARU Processing" flyer
Message if host is unavailable	<ul style="list-style-type: none"> "We are sorry, but your records are currently unavailable. Please try again later. Thank you for calling." 	Standard feature	
Restricted PIN Retries	<ul style="list-style-type: none"> Member is only allowed 3 tries before the PIN is disabled, to prevent someone from trying to 	Standard feature	Refer to screen instructions in CU*BASE Online Help



Feature	Comments	For configuration...	For more information...
	<ul style="list-style-type: none"> “guess” a member’s PIN CU can reset a disabled PIN to the default (last four digits of SSN); member is required to change upon first access 	Reset member PIN’s using Tool #72 Update ARU / Online Banking Access (PIN)	
Custom PIN (Personal Identification Number)	<ul style="list-style-type: none"> 4-digits, customized by member in CU*TALK 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) CU can set a “custom” PIN in CU*BASE if requested by member 	Standard feature Use Tool #72 Update ARU / Online Banking Access (PIN)	See the Flowchart beginning on Page 9 Refer to screen instructions in CU*BASE Online Help
Deliver messages to individual members via CU*TALK	<ul style="list-style-type: none"> Choose from 22 standard messages, such as “Your checks have arrived...” or “Your loan has been approved...” etc. Message is read immediately after the member number and PIN is entered 	Standard feature Create message at any time using Tool #70 Enter General Member Comments / Messages. (Comment Type 7)	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"> Customizable free-form message 	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"> Hear balances for all accounts Check on a specific account 	Standard feature	See the Flowchart beginning on Page 9
Cleared check information	<ul style="list-style-type: none"> Hear a list of checks cleared (10 at a time) See if a specific check number has cleared 	Standard feature	See the Flowchart beginning on Page 9
Transaction history	<ul style="list-style-type: none"> Hear a list of deposits, starting with the most recent (5 at a time) Hear a list of withdrawals, starting with the most recent (5 at a time) Hear a list of ATM/Debit transactions, starting with the most recent (5 at a time) Hear a list of all transactions on the account, starting with the most recent (5 at a time) 	Standard feature	See the Flowchart beginning on Page 9
Previous year tax information	<ul style="list-style-type: none"> Hear total reported dividends/interest for all 	Standard feature	See the Flowchart beginning



<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
	accounts under the same SSN		on Page 9
Paid dividends and interest	<ul style="list-style-type: none"> Hear current YTD paid dividend and interest totals for current accounts 	Standard feature	See the Flowchart beginning on Page 9
Transfer funds between suffixes in same membership	<ul style="list-style-type: none"> Transfer funds to and from savings and checking accounts Transfer funds to make payments on loan accounts Transfer funds from open-credit loans 	Standard feature	See the Flowchart beginning on Page 9
Detailed loan account information	<ul style="list-style-type: none"> Hear for all loan accounts, or choose a specific account and hear: <ul style="list-style-type: none"> Estimated payoff amount Next payment date Scheduled payment amount Current amount due 	Standard feature	See the Flowchart beginning on Page 9
Current savings account APYs	<ul style="list-style-type: none"> CU-defined text will be recorded according to your instructions Rates can be updated at any time by CU through CU*BASE 	Standard feature Rates are updated using Tool #882 Update ARU Interest Rates	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"> CU-defined text will be recorded according to your instructions Rates can be updated at any time by CU through CU*BASE 	Standard feature Rates are updated using Tool #882 Update ARU Interest Rates	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"> CU-defined text will be recorded according to your instructions Rates can be updated at any time by CU through CU*BASE 	Standard feature Rates are updated using Tool #882 Update ARU Interest Rates	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"> Estimate a loan term or loan payment 	Standard feature	See the Flowchart beginning on Page 9
Request a loan application to be mailed	<ul style="list-style-type: none"> Member can submit request; CU views and works request from option in CU*BASE 	Standard feature View incoming requests using Tool #138 ARU Loan App Request	See the Flowchart beginning on Page 9 Also refer to screen



Feature	Comments	For configuration...	For more information...
Request a loan officer to call	<ul style="list-style-type: none"> Member can submit request; CU views and works request from option in CU*BASE 	Standard feature View incoming requests using Tool #138 ARU Loan App Request Inquiry (AUDILA)	instructions in CU*BASE Online Help See the Flowchart beginning on Page 9 Also refer to screen instructions in CU*BASE Online Help
Optional Features			
Configurable member fees	<ul style="list-style-type: none"> Flexible fee structure lets you charge members per-minute fees for CU*TALK usage Waivers for age and aggregate balance; specify number of free minutes allowed per month Set separate waivers and free minutes for participating members using Tiered Services and Marketing Clubs 	Fees configured and activated using Tool #810 Service Charge Configuration Tiered Services and Marketing Clubs configured with options in Tool #810 Service Charge Configuration	Refer to the “Member Self-Service Fees” booklet
Spanish language menus	<ul style="list-style-type: none"> Can offer menus read in Spanish if Spanish is selected. 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.) 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.) 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. 	Contact the Client Services and Education team to activate	See the forms described on Page 18
Transfer funds to other memberships (Applies to both Audio	<ul style="list-style-type: none"> Can activate the ability to transfer money from the member’s account to another member’s account (requires PIN access on the “from” account only) 	Contact the Client Services and Education team to activate Transfer Control accounts are set	See the forms described on Page 18 Refer to screen instructions

<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
<i>Response and Online Banking)</i>	<ul style="list-style-type: none"> Transfer Control can be used to limit the members to which funds can be transferred 	using Tool #883 Update ARU/Online Banking Transfer Ctrl	in CU*BASE Online Help
Request a check <i>(Applies to both CU*TALK and It's Me 247)</i>	<ul style="list-style-type: none"> Members can request a check drawn on any of their accounts Can specify minimum and maximum check amount No special fees will be charged to members for this service Checks are printed by CU on a daily basis in a batch using the CU*BASE Auto/Mail Check feature 	Contact the Client Services and Education team to activate and configure Checks are printed using Tool #632 Print Auto/Mail Checks	See the forms described on Page 18 Refer to screen instructions in CU*BASE Online Help
Stop payment on a check <i>(Applies to both Audio Response and Online Banking)</i>	<ul style="list-style-type: none"> Members can place a stop pay order on a check drawn on any of their checking accounts Uses your normal stop pay fees 	Contact the Client Services and Education team to activate	See the forms described on Page 18
Configuration Options			
Deactivate at member's request	<ul style="list-style-type: none"> Can deactivate a member's PIN altogether so that no access is allowed 	Use Tool #72 Update ARU / Online Banking Access (PIN)	Refer to screen instructions in CU*BASE Online Help
Optional access for new members	<ul style="list-style-type: none"> CU can elect to activate CU*TALK automatically for new members, or require member to request access before manually activating 	Contact the Client Services and Education team to configure Use Tool #72 Update ARU / Online Banking Access (PIN) 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"> CU defines whether audio transactions are considered Reg. E 	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"> Define whether par value should be deducted when calculating available balance for share/checking accounts Define whether uncollected funds (check holds) should be deducted when calculating available balance for share/checking accounts Define whether CD penalty should be deducted 	Contact the Client Services and Education team to configure	See the forms described on Page 18



<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
	when calculating available balance for certificate accounts		
Withdrawals from savings products	<ul style="list-style-type: none"> • By share dividend application, can define whether or not withdrawals are allowed via online banking • Can also define a minimum and maximum withdrawal amount 	Use Tool #777 Savings/Checking Products Configuration to configure	Refer to screen instructions in CU*BASE Online Help
Disbursements from open-credit loans	<ul style="list-style-type: none"> • By loan category, can define whether or not to allow disbursements via online banking • Can also define a minimum and maximum withdrawal amount 	Use Tool #470 Loan Product Configuration	See the forms described on Page 18
Loan payment controls	<ul style="list-style-type: none"> • Can define whether or not to allow loan payments via online banking, by loan category • Can define controls to prevent partial payments, payments prior to first payment date, and payments on mortgage loans prior to accrual date 	Use Tool #470 Loan Product Configuration	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

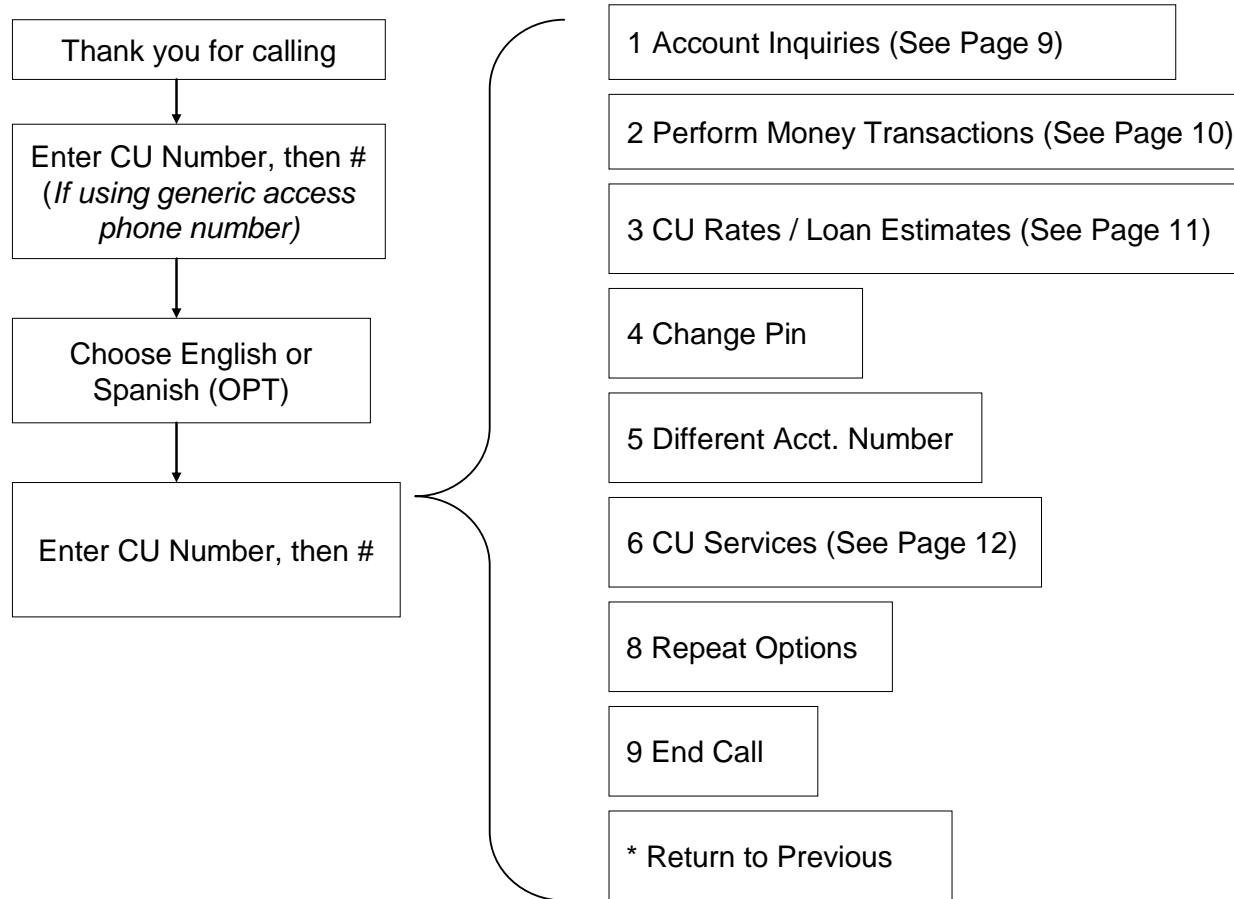
You may proceed through the normal options as described on the flowchart on Page 9. Optional features for this credit union have been set as follows:

- Transfers to Other Member Accounts - ACTIVE (you may transfer between any of the five memberships listed above)
- Request a Check - ACTIVE
- 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

2 Perform Money Transactions

1 Transfer Funds

2 Transfer to Another Member Account (OPT)

3 Request a Check (OPT)

5 Access Different Account No.

8 Repeat Options

9 End Call

*** Return to Previous**

NOTE: Items marked (OPT) will not be included unless activated for your credit union. Contact a CU*BASE Client Services Representative if you wish to activate any of these services.

■■■ FLOWCHART

3 CU Rates / Loan Estimates

1 Current Savings APY

2 Current CD Annual Yields

3 Current Loan Rates

4 Perform Loan Estimate Calc.

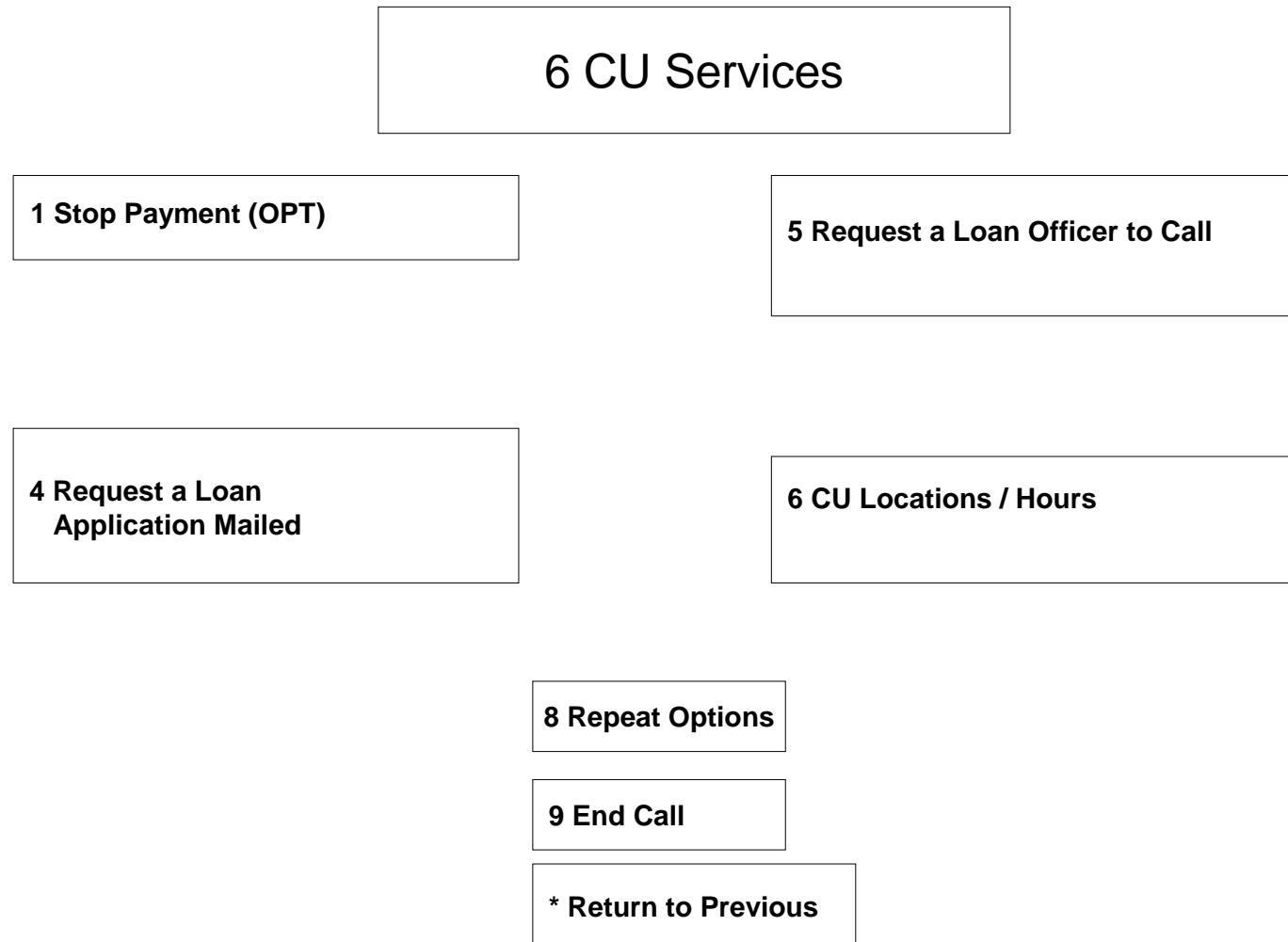
- 1 Loan Payment
- 2 Loan Term
- 3 Request a Loan App Mailed
- 5 Request a Loan Officer to Call
- 8 Repeat Offerings
- * Return to Prev Menu

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

☐ Print Audio Response Member Checks

If your credit union offers members the ability to request a check in CU*TALK, you will need to print these checks in a batch every day, using the "Print Auto/Mail Checks" feature (Tool #632).

☐ 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	Y	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	Y	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.

☐ Transfer Control

If your credit union allows members to transfer from their own accounts to another membership, the Transfer Control feature can also be activated to limit the accounts to which funds can be transferred. These settings can be controlled for individual members using the "Update Mbr Audio/PC Bank Transfr" feature (Tool #883).



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.

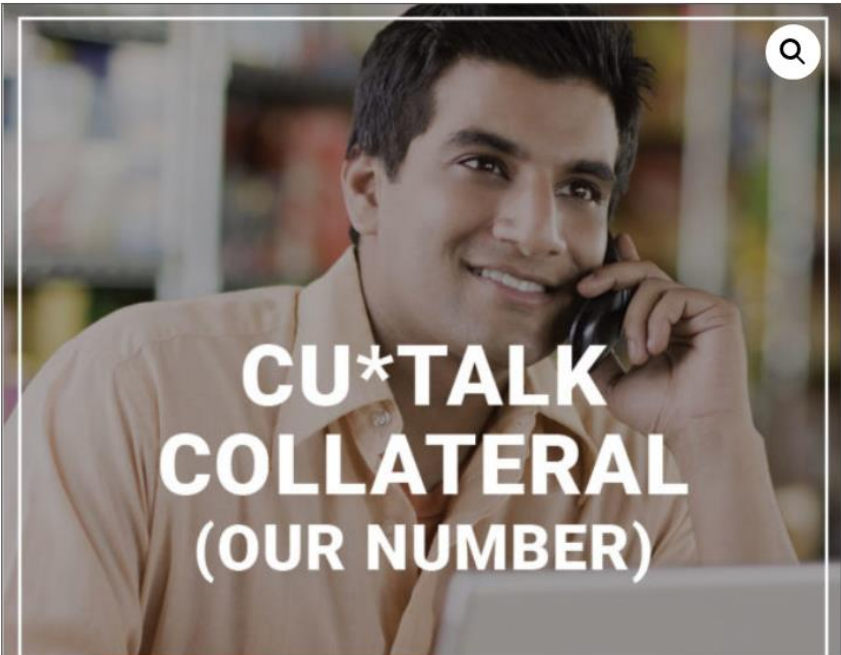
▣ ▣ ▣ AVAILABLE MARKETING SERVICES

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, select Resources and then **It’s Me 247** Reference. Forms are located under “C” (for CU*TALK) or I (for **It’s Me 247**).

When filling out this form refer to this Answer Book item: [I hear inter-member transfers can work slightly differently \(by design\) depending on whether you do it in online banking or audio banking. Please explain the difference.](#)

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, click Resources then **It’s Me 247** Reference. Forms are located under “C” (for CU*TALK) or I (for **It’s Me 247**).