



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

Introductory/Startup Guide

Rev. January 7, 2025

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FEATURES LIST

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

Software Highlights

Feature	Comments	For configuration...	For more information...
Standard Features			
Unique access phone number	<ul style="list-style-type: none"> You will need to order an 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 # 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 8
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 "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 	Standard feature Reset member PIN's using Tool #72 Update ARU / Online Banking Access (PIN)	Refer to screen instructions in CU*BASE Online Help

<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
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 	<p>Standard feature</p> <p>Use Tool #72 Update ARU / Online Banking Access (PIN)</p>	<p>See the Flowchart beginning on Page 8</p> <p>Refer to screen instructions in CU*BASE Online Help</p>
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 16
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 8
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 8
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 8
Previous year tax information	<ul style="list-style-type: none"> • Hear total reported dividends/interest for all accounts under the same SSN 	Standard feature	See the Flowchart beginning on Page 8
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 8
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 8

<i>Feature</i>	<i>Comments</i>	<i>For configuration...</i>	<i>For more information...</i>
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 8
Current savings account APYs	<ul style="list-style-type: none"> CU-defined text will be recorded according to your instructions 	Standard feature	See the forms described on Page 16
Current certificate account APYs	<ul style="list-style-type: none"> CU-defined text will be recorded according to your instructions 	Standard feature	See the forms described on Page 16
Current loan interest rates	<ul style="list-style-type: none"> CU-defined text will be recorded according to your instructions 	Standard feature	See the forms described on Page 16
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 	<p>Fees configured and activated using Tool #810 Service Charge Configuration</p> <p>Tiered Services and Marketing Clubs configured with options in Tool #810 Service Charge Configuration</p>	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 	Contact the Client Services and Education team to activate	See the forms described on Page 16

Feature	Comments	For configuration...	For more information...
	prompt will be read in English and the rate in Spanish.		
Transfer funds to other memberships	<ul style="list-style-type: none"> Currently not available in CU*Talk but can be configured in It's Me 247. 		
Stop payment on a check (Applies to both Audio Response and Online Banking)	<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 16
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 16
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 16
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 when calculating available balance for certificate accounts 	Contact the Client Services and Education team to configure	See the forms described on Page 16
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

<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"> • 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 16
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 four 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

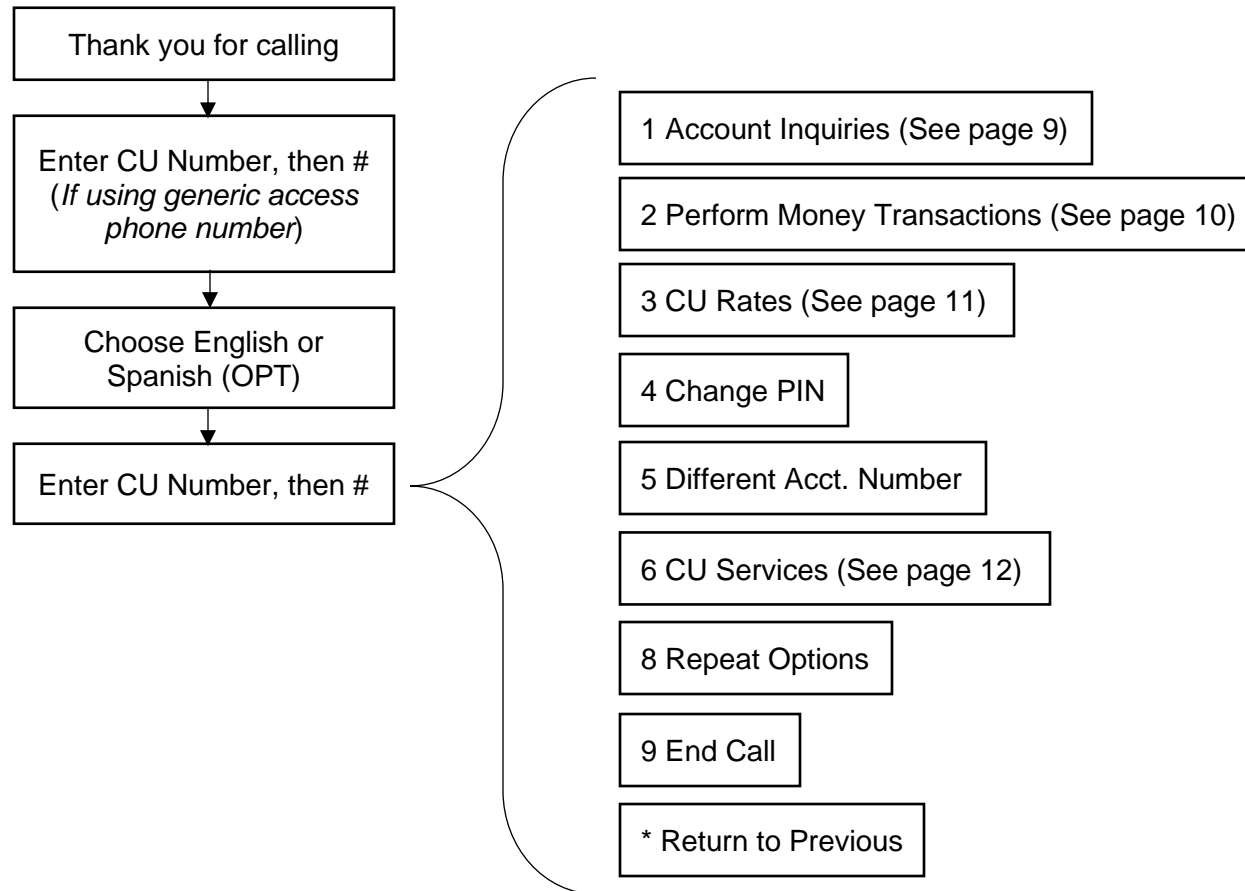
You may proceed through the normal options as described on the flowchart on Page 8. Optional features for this credit union have been set as follows:

- 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

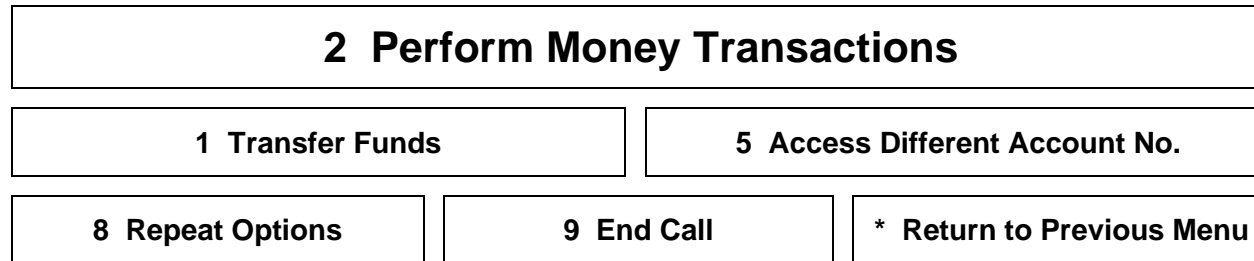
The following charts show the flow of all CU*Talk menus, including both standard and optional features:

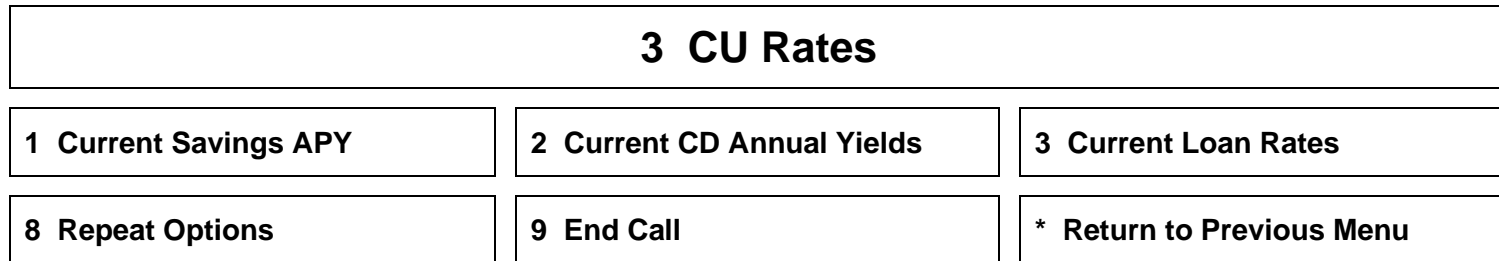


□ □ □ FLOWCHART

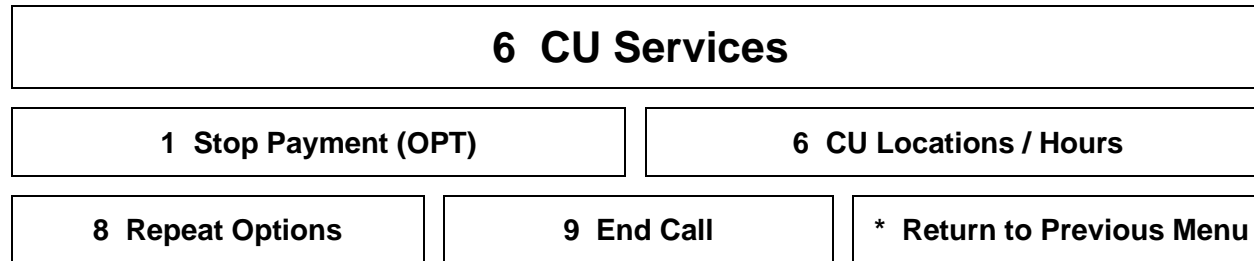
1 Account Inquiries		
1 Account Balances <ul style="list-style-type: none"> 1 All Accounts 2 Specific Accounts 8 Repeat Offerings 9 End Call * Return to Previous Menu 	2 Cleared Check Info <p>Enter Account Suffix then #</p> <ul style="list-style-type: none"> 1 Last 10 Checks 2 Specific Check 8 Repeat Offerings 9 End Call * Return to Prev Menu 	3 Recent Transactions <p>Enter Account Suffix, then #</p> <ul style="list-style-type: none"> 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
4 Paid Interest/Dividend Info <ul style="list-style-type: none"> 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 	5 Status of Loan Accounts <ul style="list-style-type: none"> 1 All Loan Accounts 2 Specific Loan Acct 5 Access Another Acct No. 8 Repeat Offerings 9 End Call * Return to Prev Menu 	6 Perform Money Transactions <p>(Go To “Perform Money Transactions” on the next page)</p>
8 Repeat Options	9 End Call	* Return to Previous

□ □ □ FLOWCHART



□ □ □ **FLOWCHART**

□ □ □ 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:

Periodically / As Needed

☐ **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 16).

☐ **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 16) 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.

A photograph of a man with dark hair, wearing a light-colored button-down shirt, smiling and holding a black phone to his ear. Overlaid on the bottom half of the image is the text "CU*TALK COLLATERAL (OUR NUMBER)" in white, bold, sans-serif font. A small magnifying glass icon is in the top right corner of the image.

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 16) 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 14 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 **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-

This form 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 **CU*BASE Reference**. Forms are located under “C” (for CU*Talk).