
Communication with Members

When Members Receive Emails and Online Banking Messages

WHEN IS A MEMBER CONTACTED?

Communication with members is a key component for successful customer service by a credit union. CU*BASE sends emails or **It's Me 247** online banking messages to member to alert them of changes to their account, for example, a new online banking password, an updated email address, or enrollment eStatements. This document provides a detailed look into what changes (by the member in **It's Me 247** or by the employee in CU*BASE) result in communication, as well as whether this communication comes in the form of an online banking message or as an email notification.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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INFORMATION ABOUT THE MEMBER

ONLINE BANKING PASSWORD CHANGE

The system automatically generates an email notification any time a member makes online banking password change. This email is sent whether the change is made online by the member (in the Preferences area of **It's Me 247**) or by an employee in CU*BASE (via **Tool #14 Member Personal Banker**).

This is a security feature that is intended to warn members if someone else initiates a password change on their accounts without their knowledge. The content of the email reads as follows. (The text changes slightly if the change was made in CU*BASE.)

Example of Message

Your online banking password was changed 08/04/10. For your protection we are sending this message as confirmation to verify that this change was made according to your instructions.

If you did not initiate this change, please contact your credit union immediately. Remember that if you have more than one membership at the credit union, the change may only have affected one of these accounts.

ABC Credit Union
616-555-1212
www.abccreditunion.com

- NOTE: This email ends with the credit union's Signature Line (SL) message to further confirm the message has come from the credit union. This is configured in the Master Message Center. (Refer to the *Marketing Campaigns with Member Connect* booklet on the CU*BASE Reference Page for details.)
- The message is slightly different depending on whether the change was made by the member or by an employee.

CHANGES TO PERSONAL INFORMATION VIA “IT’S ME 247”

The system automatically sends a confirmation online banking message to members any time they make a change to the “My Information” page in the Preferences section in **It’s Me 247** (see below for example). Additionally, an email address is sent to the member when changes are made to the items listed below with an asterisk next to them. If the member changes his or her email address, an online banking message and two confirmation emails are sent (one to the old email address and one to the new one).

- The emails that are generated are formatted in a similar style as the online banking message shown in the previous section.

On the “My Information” page members can make changes to the following items:

- Address Line 1*
- Address Line 2*
- City*
- State*
- Zipcode*
- County
- Home Phone*
- Work Phone
- Other Phone
- Fax Phone
- Email*
- Code Word

My Information Page in It’s Me 247

The screenshot displays the 'Update Personal Information' page. At the top, it says 'Success Credit Union' and 'It's Me 247 Online Banking'. Below the navigation bar, there's a 'Live Chat' button and a 'My Account' section. The main form area is titled 'Update Personal Information' and includes a note: 'This is your primary membership address. If you receive mail from the credit union at another mailing address, please contact the credit union to update that address, if necessary.' The form fields are: 'USA Address' (checked), 'Address Line 1: 6000 28TH STREET', 'Address Line 2:', 'City: GRAND RAPIDS', 'State: MI - MICHIGAN', 'Zip Code: 49446', 'County: KENT', 'Home Phone: 616 285 5711', and 'Work Phone:'. There is also an 'Email Address: pmember@cuanswers.com' field and a 'Code Word:' field. A yellow box contains a message about the Code Word: 'When you contact us on the phone or visit our lobby, for your protection we may ask you a few questions to verify your identity. A Code Word is one of the questions we can ask to confirm who you are. It doesn't need to be as complex as your online banking password, but use something you can remember that would be difficult for someone else to guess. Like the security chain on a hotel door, a Code Word adds a measure of extra protection—another way for you to say "It's Me!"'

- NOTE: If the credit union is configured to review these changes prior to the system making the change, the online banking message (or email where applicable) are sent when the approval is made.

CHANGES TO PERSONAL INFORMATION IN CU*BASE

When the member's email address is changed by an employee in CU*BASE, an online banking message and two confirmation emails are sent to the member (one to the old address and one to the new address).

If an employee uses CU*BASE to make a change to any of the other items listed on the previous page, as well as to the member's name, the member will receive an online banking message to confirm that the change was made. Members also receive email notification if the change is made to the Name, Address (Line 1 and Line 2), City, State, Zipcode and Home Phone (Phone).

EALERTS AND ENOTICES

Members can enroll to receive eAlerts and eNotices through **It's Me 247**. Employees can also assist a member to enroll in these services via CU*BASE.

The eNotices and eAlerts themselves are sent to the member as online banking messages. If the member's email address is valid in the system, the member can also select to receive an email notification whenever eAlerts or eNotices are sent. Any time the member's email is marked as invalid, however, the member will cease receiving these email notifications until the condition is corrected.

- Members can enroll in eNotices and eAlerts even if they have an invalid email address in the system. They require a valid email address only to receive the email notifications.

Members are alerted that their address has been marked as invalid first thing upon entering online banking, thus giving them an immediate option to update it. They also have the opportunity to change the address when they enroll in eNotices or add an eAlert. Messaging in CU*BASE alerts employees that the email address is invalid, should the member select to receive the email notification.

ENOTICE AND EALERT ENROLLMENT SCREENS

Following are samples of the screens used for eNotice and eAlert enrollment:

Enrollment in eNotices via CU*BASE

An employee checks this box if the member wants email notification in addition to the e-Notice online banking message.

Session 0 CU*BASE GOLD Edition - Member eNotices Detail Maintenance

File Edit Tools Help

Member [redacted] CRAIG R MEMBER ADD

Email address cnenber@yahoo.com

Send eNotices

Send eAlert Only to secure message center Only to secure message center with a simple email reminder

Send text alert to mobile devices

Update

FR (4045)

Enrollment in eAlerts via CU*BASE

An employee checks this box if the member wants email notification in addition to the e-Alert online banking message.

An employee checks this box if the member wants email containing the contents of the alert (minus personal information).

Session 1 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member eAlert Account Balance Detail Maintenance UPDATE

Member [redacted] CRAIG R MEMBER

Email address cnenber@yahoo.com

eAlert type Account Balance

Account 000 REGULAR SAVINGS

Send eAlert when my account balance is above 0.00

Send eAlert when my account balance is below 500.00

Send eAlert Only to secure message center Only to secure message center with a simple email reminder Send the complete alert via email only

Send text alert to mobile devices

Enrollment in e-Notices via Online Banking

The screenshot displays the Success Credit Union online banking portal. At the top, the logo 'It's Me 247 Online Banking' is visible. A navigation bar includes links for 'Info Center', 'My Accounts', 'New Accounts', 'Pay Bills', 'eStatements', 'MoneyDesktop', 'Go Mobile', and 'Contact Us'. A 'Live Chat' button is prominently displayed on the left sidebar. The main content area is titled 'Create an eAlert Subscription' and 'Account eNotices'. It features a green header with the text 'Don't be stuck waiting for mail to arrive, get critical information about your accounts fast and more securely with eNotices!'. Below this, a paragraph explains that signing up for eNotices means periodic notices will be sent via the credit union's secure Message Center instead of the U.S. Postal Service. The enrollment process is divided into three steps: Step 1 - 'Subscribe to eNotices' with a checkbox for 'Send me an eNotice rather than a printed notice'; Step 2 - 'Select where you receive your eNotices' with radio buttons for 'Only to Secure Message Center' (selected) and 'Secure Message Center with email reminder'; and Step 3 - 'Enter your email address' with an input field. A 'Text Banking is required to send alerts to mobile devices...Sign up here!' link is also present.

- NOTE: eNotices are considered a form of eAlert in online banking. Members see a similar format for eAlert enrollment

E-STATEMENTS

CHANGE OF STATUS

Whenever members change their eStatement enrollment status, either to enroll or unenroll, the members receive both an email notification and a secure online banking message confirming the status change. These emails are generated both when the member makes the change in online banking and when an employee makes the change in CU*BASE.

A valid email may be required in order for the member to be able to enroll in eStatements. (Credit unions can select whether to require a valid email address for their members using eStatements in their eStatement configuration.)

During enrollment via CU*BASE, there is a email address field for the employee to either enter an email address if one does not exist in the system or to update the email address if it is incorrect. Members can easily change their email address via online banking prior to enrolling in eStatements.

E-STATEMENT NOTIFICATION

Each time an eStatement is generated, the member receives an email notification that the eStatement is ready for viewing. Credit unions generally require that the member have a valid email address in the system for enrollment, to ensure the system also has a valid email address to which to send the notification.

- For credit union requiring a valid email address for eStatements: With this configuration, a member will receive a paper statement whenever the email address is marked as invalid in the system. (An eStatement is still generated, however, and the member remains enrolled in eStatements.) Once the email address is updated, the member will cease receiving the paper statements and will resume receiving the email notification. (Rare exceptions to this are when credit unions have specifically selected to offer members the option to receive both paper statement and email notification, for example during an initial enrollment period.)

ONLINE BANKING INDEMNIFICATION NOT REQUIRED FOR ESTATEMENTS

Once a member is enrolled in eStatements, the system begins generating eStatements for the member. The member does not need to log into online banking and accept the Online Banking Use Agreement. To audit the creation of eStatements to only members who have logged into online banking, use the batch unenroll feature covered in the next section of this booklet.

UN-ENROLLING A BATCH OF MEMBERS

The member will receive an email when they are unenrolled from eStatements.

You can unenroll members from eStatements using the feature below. This feature lets you gather a batch of members according to their e-Statement enrollment status, compared to either their Use Agreement acceptance date, or their last logged in date, or even the status of their email address, and then elect to un-enroll them from e-Statements all at the same time. This screen allows you to run an Audit and prints a corresponding report. After evaluation, select the Update mode.

eStatement Batch Un-enrollment (Tool #365)

The screenshot shows a software window titled "Session 0 CU*BASE GOLD Edition - Batch Un-enroll Members from E-Statements". The window contains the following elements:

- Corp ID:** 01
- Report Options:**
 - Processing type: Audit Update
 - Print report
 - Export to file
- Response:**
 - Job queue
 - Copies: 1
 - Printer: P1
- Online banking use agreement last updated on Jan 27, 2010
- Online banking passwords expire after 90 days of non-use.
- Membership qualifications un-enroll members with an e-statement enrollment date PRIOR TO: 00000000 [MMDDYYYY]
- That have:
 - Not accepted the use agreement
 - Not logged into the online banking in over 000 days
 - Bad email address

At the bottom of the window is a navigation bar with icons for back, forward, up, down, print, refresh, help, and search. The text "FR (4339)" is visible in the bottom right corner.

Following is the email received by the member:

Email Received by Member

Credit Union E-Statement Unenrollment

Your request for un-enrollment of the e-statement program has been received.

If you received this message in error, please reply to the above email address.

PERSONAL INTERNET BRANCH (PIB)

Personal Internet Branch (PIB) provides a layered security approach to add additional authentication controls and member personalization features to **It's Me 247**. Through an individualized account on a separate web application, members can use PIB to customize multiple, configurable controls that govern how their online banking account behaves. For example, PIB allows members to control the day of week or time of day their accounts can be accessed, or to define additional confirmation passwords for certain activity in their accounts, such as a transfer over a certain dollar amount.

Members will receive online banking messages whenever PIB settings are changed or when an infraction of a PIB setting occurs. For example, an online banking message is sent to a member if an incorrect confirmation codes is entered or if someone attempts to access an online account outside of the PIB-allowed hours.