# Getting Started with E-Statements

Configuration, Fees, and
Member Enrollment

## INTRODUCTION

CU*BASE eStatements use the CU*Spy browser-based statement retrieval system to give your members access to their own statements via **It's Me 247**. This document describes the CU*BASE configuration and maintenance options used to set up eStatements and begin offering them to your membership.

## CONTENTS

# GETTING STARTED

1. Start by reviewing the features and pricing list on the separate "E-Statements" promotional brochure (separate brochures are available for online and self processing credit unions).

2. Begin a campaign to gather member email addresses for your database. (Ask us about collaborative marketing options!)

3. Determine a rollout date, and announce the product to members. Contact Marketing if you wish to purchase any of our pre-printed marketing materials (marketing@cuanswers.com). Currently a poster, statement insert, and generic letter to members have been developed.

4. Train staff on how to sell e-statements, how to take an enrollment (and how to point a member to enrollment through **It's Me 247**) and how to answer questions on fees. Contact CU*Answers for any assistance you need.

### Configuring and Activating E-Statements

5. Determine your credit union's preferences for configuration, choosing what options will be available to members. Decide and configure the fees (or credits) that will be charged for any of the methods chosen above. **See Page 8 for instructions.**

6. The "from" email address is a back-office configuration. ([Learn more about your "from" email address](#).) This is the email box that will receive any "invalid address" alerts and must be monitored regularly. This box should be large enough to handle traffic from your maximum anticipated enrollment. Also be sure your email provider is aware of the volume of emails you may receive and does not misinterpret your email traffic as "spam." **(See Page 5.)**

   > *Remember that these notification messages are sent automatically to any enrolled member for whom a statement was generated. To "opt out" of these notification messages, a member must un-enroll from e-statements.*

7. Configure the marketing message that will appear on the email alert message (sent immediately after statements are generated each month). **This can and should be updated each month** and provides a great opportunity to communicate with your e-members about new products and services.

8. Configure the custom marketing message and disclosure text that will appear on the member enrollment page in **It's Me 247**. If enrollment will also be handled by credit union staff, develop the paperwork necessary to provide the same information to members in your office. **See Page 11 for instructions.**

9. Activate e-statements!

## MONITORING E-STATEMENT ENROLLMENTS

To monitor e-statement enrollments, you may use CU*BASE Report Builder (Query) to create a custom report or inquiry of the file called **PCMBRCFG**. There are several fields in this file related to e-statements:

| ESOPTION | The member's chosen e-statement enrollment option, for any that have been enrolled. |
|----------|-------------------------------------------------------------------------------------|
| ESENROLL | The date on which the member last enrolled for e-statements. |
| ESUNROLL | The date on which the member un-enrolled (if blank, and there is a date in ESENROLL, then the member is currently still enrolled). |
| EMAIL1 | The member's main email address (this field is used throughout CU*BASE, not just for e-statements). |

## A WORD ABOUT SECURITY

**Remember that e-statements are never mailed to members.** An email message is sent to *notify* members that statements are ready to be viewed. To view a statement, a member must log into **It's Me 247** using a valid member number and PIN/password. Therefore, members can be assured that their sensitive account information remains both secure and private.

> **CU*TIP:** With members increasingly concerned about security, now might be the time to introduce strong passwords for **It's Me 247** Online Banking. You can define the minimum number of characters (6 is required). Contact a CU*BASE client service representative if you wish to enable strong passwords for your credit union.

## SPECIAL NOTES REGARDING THE TIMING OF MONTHLY FEES/REBATES

Fees (or rebates) will be charged (or rebated) to members at the same time that statements are generated. If a statement is generated for a member, a fee will be charged; if no statement is generated, there will be no fee.

Since statements are generated on the first day of the month, the fee for that month's statement will appear on the *next* statement. For example, when July statements are generated on August 1, the appropriate fee will be charged. That fee, dated August 1, will appear on the member's August statement (generated September 1).

- NOTE: **A member is only charged a fee or rebate when a standard statement is produced.** If a member receives a quarterly statement, the member is charged the fee or receives the fee waiver only on the months when their statement is generated. Monthly credit card statements are not considered by CU*BASE when charging the fee or giving a fee waiver – only standard statements are considered.

- NOTE: If a member receives both an eStatement and a statement, in the same month, they are charged for both (although generally, the eStatement is a credit and the statement is a fee).

## SUPPORTED BROWSERS FOR E-STATEMENTS

The following browsers are currently supported for use by members viewing e-Statements:  Internet Explorer, Firefox and Safari.

## "SPAM" ALERT!

### Handling Spam Alerts From Members

Because of the way our system will send a batch of email messages to a large group of members at the same time, there may be some Internet Service Providers that interpret these email messages as "spam" (junk email) messages, especially if you have a large number of members who use the same ISP.  If you hear from members that your emails are being marked as spam, here's what you should do:

1. **Make sure that your credit union email address is correct in CU\*BASE.**  The "from" address is taken from **Tool #569 Online/Mobile/Text Banking VMS Config**.  Ensure that the address entered here is the address you want to use with your e-statement notifications.

2. **Ask the member for the name and a contact number for their ISP. Also request a copy of the email message that the member received with "spam" notification on it.**  Explain to the member that the ISP probably has a standard scanning software that assumes the email was spam because it was sent as part of a batch of email messages from your credit union.

> *In order to prevent members from seeing another member's email address, all addresses on emails sent by CU\*BASE will use the "BCC" (blind carbon copy) address field.  This can sometimes be interpreted as spam by ISPs but is in fact the best way to protect member privacy and prevent viruses from being propagated between email boxes.*

3. **Contact the ISP and request that these email messages be excluded from spam detection software.**  If appropriate, the member can even contact the ISP directly.  Otherwise, contact CU\*Answers for assistance in working with the ISP and providing any information they need to exclude these messages. **DO NOT have members contact CU\*Answers under any circumstances.**

### Spam Alerts from Your Own Email Provider

The "from" address for all your outgoing emails is a back-office configuration. (Learn more about your "from" email address.)  Any replies to the message, or any notifications of "invalid address," will be sent to this email box.  This must be a valid email address, and this account should have adequate capacity to handle the potential traffic generated by the message.  (For example, if you plan to send an email to 1,000 members, the email box should be able to handle up to 1,000 replies!)

**IMPORTANT:** Be sure your email provider is aware of the volume of emails you may receive and does not misinterpret your email traffic as spam.  It is

recommended that you establish a relationship with a provider who understands your credit union and its email marketing needs. Some providers, such as AOL, have restrictions in place to prevent people from signing up for an email box and then using it to send junk messages to a large number of email addresses. Be sure your email provider does not misunderstand your intentions.

> *Remember that the cleaner and more up-to-date your email address list is, the less likely you are to receive a large number of returned emails. Remind your members to keep you in the loop when they change their email address!*

## WRONG EMAIL ADDRESS HANDLING

Starting in 2012 with the 12.2 release, CU*Answers began running a new daily routine. Invalid email addresses are collected by the system throughout the day. Then during BOD processing, CU*BASE marks each email address as a wrong email address and records a Tracker conversation with the name of the operator who ran BOD. An email address is marked as being a wrong email address only if it is returned with a "fatal" error. If the system receives a non-fatal error, such as a bounce-back due to a mailbox being full or an "out of office" email, CU*BASE will not mark this address as being invalid.

[Learn more in the Answer Book](#).

- **NOTE:** If an email is a wrong email address, you can also mark it as an incorrect email address yourself in CU*BASE using the Wrong Email flag which you can access through the Name/Address screen through Teller, Phone Operator and Inquiry or through email maintenance via **Tool #14** *Member Personal Banker*. That way no additional communications will be sent to this address. Credit union employees can turn this flag off when the member provides a correct address. The member will be alerted in Online Banking that they need to update their address as well.

## WHY DIDN'T A MEMBER RECEIVE AN EMAIL NOTIFICATION

**Learn more in the Answer Book about email notification delays:**

[I sent our eStatement notification emails an hour ago and still haven't received one in my personal email box. What could be causing the delay?](#)

# INCREASE E-STATEMENT ENROLLMENT THROUGH MEMBER SELECTED STATEMENT STYLES

Use Statement Styles to drive greater e-Statement enrollment at your credit union!

Traditionally members have selected between e-statements and paper statements with no real pricing variations to consider, other than some indirect pricing.   The new Member Selected Statement Styles will drive the idea of *statements having value* by adding the ability for the member to choose a personal paper option, as well as the concept of "paper statements for a fee" (with e-Statement eventually maybe becoming the only free option).



Credit unions can begin by introducing the new statement designs (for example the Large Print design) and not charge for their regular statement. From this foundation they can expand to charge for all paper statements, driving members to the free e-Statement option.

Once your credit union activates Statement Style selection online, members *not already enrolled in e-Statements* will see the new "My Printed Statements" page.  Clearly marked links on this page encourage selection of a Style or enrollment in e-Statements (which may soon be your only free option).

- NOTE:  This feature can also allow you to charge a fee for printed statements.  Many credit unions are using this feature for just that purpose.

For more information, refer to the "Member Selected Printed Statement Styles" booklet under "S" on the Reference Page.

http://www.cuanswers.com/pdf/cb_ref/statement_styles.pdf

# CONFIGURING E-STATEMENTS

*Configure eStatements Settings & Fees* **(Tool #251) - Screen 1**

CU*BASE defaults to require a valid email address for a member to qualify to receive e-Statements, but has given the credit unions the option of making this an optional requirement.  See page 14 for a discussion on the effects of this selection.



This is the first of two screens used to configure e-statement fees, marketing text and options for your membership.  On this screen, start by setting up the options you wish to offer to your members, including fee information for each selected option.  (You can wait to check the *Activate e-statements* flag until all configuration options are completed.)

CU*BASE defaults to require a valid email address for a member to qualify to receive e-Statements, but has given the credit unions the option of making this an optional requirement.  Check this checkbox to require a valid email address in order for a member to receive e-Statements.  See page 14 for a discussion on the effects of this selection.

Next, use **Enrollment Sales Info** (F11) or **Continue** (Enter) to proceed to the E-Statement Enrollment marketing message configuration screen (shown on Page 11).  When done on that screen, save and return to this screen.

## Field Descriptions

| Field Name | Description |
|---|---|
| Corp ID | Enter the corporate ID for this configuration (usually 01). |
| Activate e-statements | Once all configuration has been done, including the sales information and email message on the next screen, this flag must be checked to activate e-statements.  If needed, you may return to this screen as often as necessary while configuring, then turn this flag on once everything is set up to your satisfaction. |

| Field Name | Description |
|---|---|
| | Turning on this flag will immediately allow members to enroll through online banking as well as allow staff to enroll through CU*BASE. (It is not possible to allow enrollment through only one channel.) |
| Require an email for e-Statements | CU*BASE defaults to require a valid email address for a member to qualify to receive e-Statements, but gives credit unions the option of making this an optional requirement. Leave this checkbox checked to require a valid email address in order for a member to receive e-Statements. Uncheck this checkbox to waive this requirement. See page 14 for a discussion on the effects of this selection. |
| Allow e-statement with no mailed copy (1) | If you wish to allow members to select this option, place a checkmark here. Leave the checkbox unchecked and this option will not be offered to members on the enrollment form. Members who choose this option receive the email notification when statements are generated, **but will not receive a printed statement in the mail**. |
| Monthly Fee | Enter the monthly fee amount for this option. (See the note on Page 4 regarding timing of fees.) |
| Fee transaction description | Enter a description to appear in member account history for the fee (or rebate) transaction. |
| Transaction Type | Choose whether the fee amount should be debited (withdrawn) from member accounts or credited (deposited) into member accounts for this option. For example, a credit may use "Require an email for eStatements" to encourage members to receive their statements only electronically, saving postage and printing costs over paper statements. |
| Charge to dividend application | Enter the dividend application from which the fee should be taken (such as SH for your regular share account). |
| Offset G/L account | Enter the general ledger account number for the fee income (or rebate). |
| Allow e-statement with additional mailed copy (2) | If you wish to allow members to select this option, place a checkmark here. Leave the checkbox unchecked and this option will not be offered to members on the enrollment form. Members who choose this option receive the email notification when statements are generated, and **will also receive a printed statement in the mail**. |
| Monthly Fee | Enter the monthly fee amount for this option. (See the note on Page 4 regarding timing of fees.) |
| Transaction Type | Choose whether the fee amount should be debited (withdrawn) from member accounts or credited (deposited) into member accounts for this option. |
| Fee transaction description | Enter a description to appear in member account history for the fee (or rebate) transaction. |
| Charge to dividend application | Enter the dividend application from which the fee should be taken (such as SH for your regular share account). |
| Offset G/L account | Enter the general ledger account number for the fee income (or rebate). |

| Field Name | Description |
|---|---|
| Allow e-statement with additional mailed copy for xx months (3) | If you wish to allow members to select this option, place a checkmark here. Leave the checkbox unchecked and this option will not be offered to members on the enrollment form. Enter a number of months (up to 99) where indicated.<br><br>Members who choose this option receive the email notification when statements are generated. They **will also receive a printed statement in the mail for the specified number of months**, starting from their enrollment date. After that period of time, printed statements will no longer be sent and the member will only receive email notifications when statements are generated.<br><br>> NOTE: This will be measured in months regardless of how often a member receives statements. If a member only gets a statement once a quarter, and this is set to 3 months, this member may only receive one more printed statement in the mail. |
| Monthly Fee | Enter the monthly fee amount for this option. (See the note on Page 4 regarding timing of fees.) |
| Transaction Type | Choose whether the fee amount should be debited (withdrawn) from member accounts or credited (deposited) into member accounts for this option. |
| Fee transaction description | Enter a description to appear in member account history for the fee (or rebate) transaction. |
| Charge to dividend application | Enter the dividend application from which the fee should be taken (such as SH for your regular share account). |
| Offset G/L account | Enter the general ledger account number for the fee income (or rebate). |

**Enrollment Sales Info (F11) or Continue from Previous Screen**



Press Ctrl + Enter to move to a new line of text here.

*This screen appears when you use "Enrollment Sales Info" (F11) on the first e-statement configuration screen (shown on Page 8).*

This screen is used to create a block of text that will appear in the middle of the e-statement enrollment page in **It's Me 247**. This area should be used to explain your fee structure, how and when fees will be charged, who to call with questions, other tips and instructions, and any other disclosure information you wish to include on this page. (See Page 19 for a sample of the enrollment page where this block will be inserted.)

There are two ways you can provide this information to your members - use either one or both as you wish:

- **Link to an existing web site** - Enter the complete URL (including the http:// or https:// at the beginning) into the Link field. (Will accept case-sensitive URLs.) Click the checkmark on the right to verify that the link will actually work as expected. Members will see a "Click To Learn More" link in **It's Me 247**.
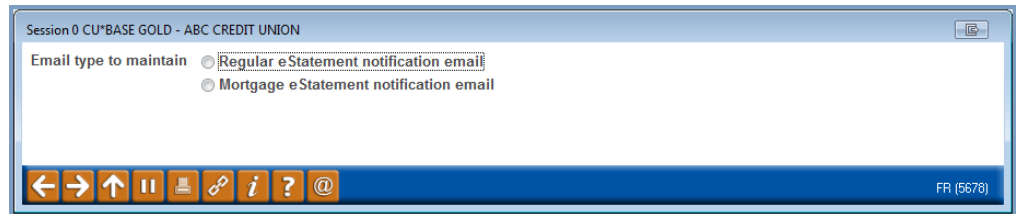
  If you wish to leave **It's Me 247** running and open a separate browser window for the link, check the *Open new window for link* option. Otherwise, the link will open using the same browser window (abandoning **It's Me 247**), and the member will be forced to access **It's Me 247** again and log back in to continue working with his accounts.

- **Enter free-form sales text** - Use the fields at the bottom of the screen to type up to 48 lines of sales information and instructions. All lines will be centered automatically when displayed in **It's Me 247**. Casing and punctuation, including exclamation marks, can be entered exactly as you wish them to appear in **It's Me 247**.

  > *To move to a new line, press Ctrl and Enter at the same time.*

After the configuration is set up, you will next need to compose the email message that will be sent each month when statements are ready.

### Configure Monthly eStatement Emails (Tool #262)
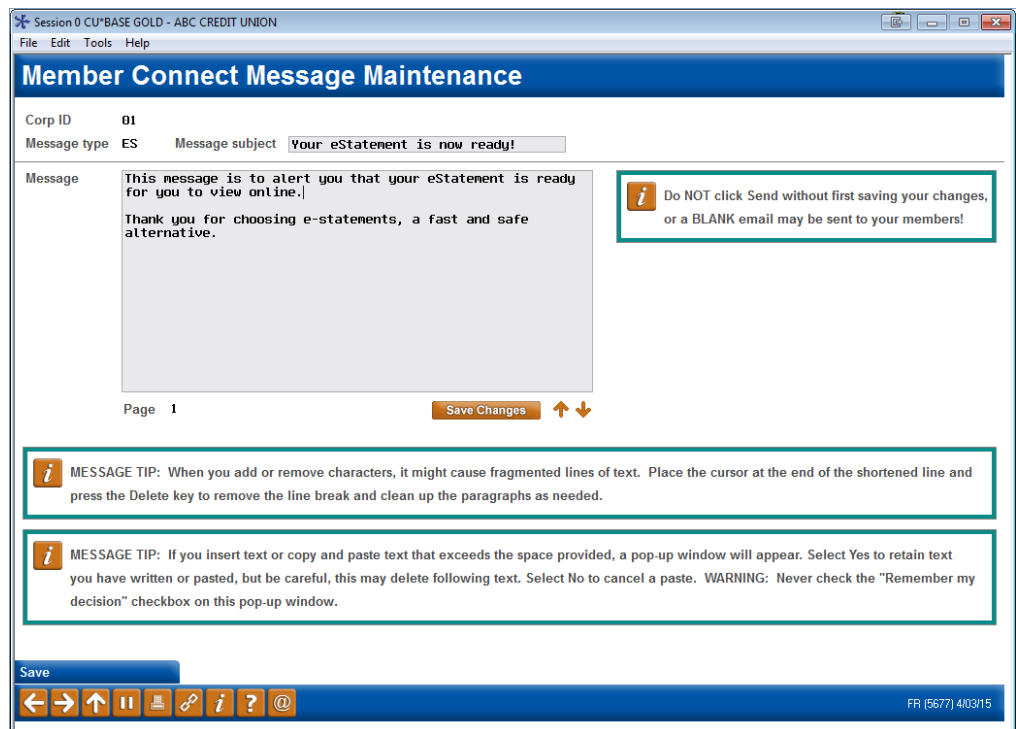


On this screen select to compose the email message that is sent when regular eStatements are ready. On the entry screen you can select to compose either your regular eStatement notification email or your mortgage eStatement notification email.

- For more information on mortgage statements refer to the "Periodic Mortgage Statements" booklet posted under "S" on the CU*BASE Reference page.

Select *Regular eStatement notification* and press Enter to advance to the screen where you can enter the message you would like members to receive.

### Screen 2



This screen is used to set up the email notification message that will be sent every month when standard statements are generated. (As noted previously a separate email message is created for mortgage statements.) The message will go to all enrolled members for whom a statement has been generated. (For on-line clients, this happens automatically as part of statement processing. For self processing clients, this is a separate step that must be completed once statements have been moved to our e-statement server.)

> **The message can be changed as often as you like—just make sure the message is updated before the last day of the month so that it is ready when statements are being generated.  Please note that if the message is changed prior to the first last day of the month, the new message will be delivered to the members.  Also if you are composing a message for the next month, be sure to wait until the message is sent before changing the message.**

> *CU\*TIP: Although you could create just a generic message explaining that a statement is ready and how to get to the statement through **It's Me 247**, this message should be used as an opportunity to communicate regularly to these important members.  Introduce new products and services, alert members of upcoming events, and point out other **It's Me 247** features that members may not currently be using.  It is also a good idea to include a statement explaining how to un-enroll from the e-statements program.*

All you need to do is compose the text of the message.  Up to 48 lines can be entered, including punctuation, line spacing and special characters.  The Message Subject (subject line) can be changed each month.

> ***Including Links in Emails:*** *You may wish to include a link in an email, such as to your web site or to an email address.  Use the following format when entering the URL on this screen:*
>
> *For a website:* ***http://www.websitename.com***
>          or   ***www.websitename.com***
>
> *For an email address:* ***mailto:person@domain.com***

When done, Save (F5) to return to the previous screen.

Replies to this message will be sent to the address entered at **Tool #233 *Configure CU FROM Email Addresses***.  (Select Credit Union General Email Address.)  Notifications of any invalid email addresses will also be relayed to this address.  Therefore, this email box must be monitored regularly, and should have enough capacity to handle the traffic from the members who are enrolled for e-statements.  (Also be sure your email provider is aware of the volume of emails you may receive, and does not misinterpret your email traffic as "spam" or junk email.)

## CHANGING THE SIGNATURE LINE TEXT

With email messages, you need to include your credit union name and contact information in a "signature line" but with home banking messages, since the member is already logging into his or her account, this type of formal signature line is really unnecessary.

Because you can send email messages and online banking messages through the same channel, CU\*BASE now allows you to send a separate "message" called the Signature Line (code SL).  This message is automatically tacked on to email messages, but not online banking messages.

If you do not want to use the SL message, simply leave the message blank and include the personalized information in the text or the e-Statement

message itself. For this process, you will need to create a Query containing only account numbers. (This query will only be used to access the SL message).

- Create a Query using Report Builder of only account numbers.

- Select **Tool #497** *Member Connect Marketing Tools*.

- Enter your Query name in the space provided and select *Online banking and/or email message*.

- In the Message type field type SL.

- Select the message and select *Change*.

- Type the text for the signature line.

> *You may only enter five lines of text in your SL message.*
>
> *To go to a new line, press both the Ctrl key and Enter at the same time.*

- Press Enter to save your changes.

## VALID EMAIL CONSIDERATIONS AND ITS EFFECT ON E-STATEMENTS

As mentioned earlier, the default in the CU*BASE system is to require a member have recorded a valid email address in order to receive e-Statements; however, your credit union can choose to deselect this option. If a wrong email address is registered in the system, several locations, including Member Personal Banker, and optionally Phone Operator and Inquiry, will warn the credit union employee of this condition so that it can be corrected.

If a member has an email address flagged as invalid and a valid email address is required for e-Statements, the member **will not receive an e-Statement**, even if he or she is signed up to receive them. Until the member's email address is corrected, the member will receive a paper statement. The member remains enrolled in e-Statements (this does not un-enroll the member). Once a correction has been made to the email address on file, the member will resume receiving his or her e-Statements.

If the member's email address is incorrect, the first warning message that the member will see upon entering **It's Me 247** will be a notification that the email address on file is incorrect and needs to be updated. This will not prevent the member from entering online banking and using the product, but this message will appear every time the member enters online banking until it is corrected.

**Note on Fees**

Additionally, the selection of whether to require a valid email has an effect on the rebates/fees that a member pays/receives for participation in e-Statements. If a valid email address is required and the member's email address is flagged as invalid, the member will not be charged a fee or given a rebate for his or her e-Statement participation. On the other hand, if you do not require a valid email for e-Statements, the member will receive the fee/rebate for e-Statement participations regardless of whether his or her email address is valid.

# ENROLLING MEMBERS FOR E-STATEMENTS IN CU*BASE

*Member Personal Banker* (Tool #14) > E-statements enroll or change enrollment status



- **Note:** Immediately upon selecting Member Personal Banker, the credit union employee will see the following warning message alerting him or her to the fact that the member is not enrolled in e-Statements, if the member is not enrolled:

By pressing Enter and selecting *E-statements enroll or change enrollment status*, the employee will then move to the following screen.



This screen is available in case a credit union representative needs to enroll (or un-enroll) a member for e-statements. Complete all fields and use Enter to save. A confirmation email will automatically be sent to the member's email address. Once Enter is used, the enrollment date or unenrollment date (depending on the action taken) will be updated to the current date.

- If a member is enrolled in e-Statements by a credit union employee, the member's enrollment date on the Online Banking Use Agreement will revert to 000000. This will force the presentation of the Agreement to be posted again the next time the member accesses **It's Me 247**. The wording in the Agreement fulfills regulation requirements that the member electronically consent to receiving e-Statements. Be sure to have your members log into **It's Me 247** to complete the enrollment. There will be a Help button on the **It's Me 247** Indemnification that reads "Why am I seeing this page," that should reduce the number of calls to the credit union.

**Field Descriptions**

| Field Name | Description |
|---|---|
| E-statement enrollment option | Choose one of the options shown to enroll this member (shown below), or choose "Unenroll from e-Statements" (99) to un-enroll a member that has already been enrolled. |
| | The options shown will depend on your credit union's configured choices selected on page 8, but can include: |
| | - Receive estatement only (1) |
| | - Receive estatement with additional mailed copy (2) |
| | - Receive estatement with additional mailed copy for xx months (3) |
| | NOTE:  If your credit union selects option 2 or 3, the member will be charged for both the eStatement (generally a credit) and the statement (if a fee is charged for this service via the statement styles feature) for as long as they receive both an electronic and paper statement. |
| Email address | This shows the member's email address. |
| Enrollment date | If enrolling (option 1, 2 or 3—see above), this will automatically default to the current date and will be updated upon entry.  (This date is used to determine the number of months to produce mailed statements under enrollment option 3.) |
| Unenrollment date | If un-enrolling (option 99), this will automatically default to the current date and will be updated upon entry. |

Regulations state that a member must electronically accept the receipt of e-Statements before being able to receive them.  Therefore, **if a credit union employee signs the member up for e-Statements using CU\*BASE**, the member will be asked to reaccept the **It's Me 247** Indemnification Agreement (or accept it for the first time if they have not previously logged on to **It's Me 247**) to give the proper authorization.

> *This is accomplished by resetting the date the agreement was accepted to 000000 on the member's online banking record, which causes online banking to represent the agreement on the next login.  If the member enrolls in e-Statements online, then this covers the need for the member to accept the enrollment electronically.*

# QUALIFYING MEMBERS TO RECEIVE E-STATEMENTS

Credit unions need to define their policies about the requirements for qualifying a member to receive e-Statements and e-Notices. Just what do guidelines like Reg. E have to say about how members confirm that they wish to (and can) receive these documents electronically?

As credit unions try to drive members towards these convenient, low-cost channels, they've begun testing the boundaries, anywhere from automatically enrolling everyone, to making members sign practically in blood that they really, really want to receive these documents electronically. And examiners, auditors, and compliance consultants continue to roll out new interpretations of the rules.

## EMAIL ADDRESS AS A REQUIREMENT FOR E-STATEMENTS

CU*BASE already allows you to require a valid email address in order to receive e-Statements. This is optional because many CUs understand that the e-Statement email notification is simply that: a *notification* to the member ("Go read your e-Statement!") and they believe their members do not need to receive that notification to be part of their program.

What does your credit union do? If you turn this control on (it's configured as part of your e-Statement configuration - see page 9), then CU*BASE sends paper statements until such time as the email address is entered or corrected (or the member is manually un-enrolled).

## 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

Because CU*BASE already contains tools that let a CU monitor and manually handle members according to their policies (more on that in a moment), what's left is to add another tool to make it easier should you wish to un-enroll members who do not comply with whatever rules you've decided to set.

To do this, use the on-demand feature that will let 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.

### e-Statement Batch Un-enrollment (Tool #365)

| Session 0 CU*BASE GOLD Edition - Batch Un-enroll Members from E-Statements | |
|---|---|
| **Corp ID** 01 | |

**Report Options**    **Response**

| | |
|---|---|
| Processing type | ◉ Audit   ○ Update |
| ☑ Print report | |
| ☐ Export to file | |

☑ 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

FR (4339)

The member will receive an email when they are unenrolled from eStatements notifying them of this condition.

### Email Received by Member

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**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.

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- NOTE: The eStatement batch unenrollment process includes members that have been enrolled in eStatements but have not accepted the Online Backing Agreement

# E-STATEMENT ENROLLMENT REPORT

### E-Statement Enrollment Report (Tool #366)



Use this report to monitor members who have enrolled in e-Statements, but who have not logged on to online banking to view them, members who might be at risk.  Additionally you can select to view members who have signed up for e-Statements and who have accepted the agreement or to view all members who have signed up for e-Statements.

The screen allows you to select an e-Statement enrollment date, and then also select from the following options:

- 1= Not Accepted the Use Agreement

- 2=Accepted the Use Agreement

- 3=Show All Enrolled Members

You can then also export these results for use with Member Connect (or Report Builder) so that you can contact these members directly.  This allows you to easily follow up with members who were enrolled in their new member orientation, but who might need to be reminded that they need to log onto online banking to view their statements online!

```
10/29/08  13:15:15                        CU*BASE CREDIT UNION          LINDMESTAL      PAGE      1
                                       E-STATEMENT ENROLLMENT REPORT                     ALYCIA

 Show members with estatement enrollment date on or after:  01/01/2008
 Members who have not yet logged in and accepted the agreement

                              MEMBERSHIP   ENROLLMENT   SUBSCRIPTION            USE AGREEMENT    LAST LOG-IN
 ACCOUNT BASE  MEMBER NAME    DATE         DATE         TYPE                    DATE             DATE

       22950   HANNAH MEMBER  09/28/1981   09/08/2008   2 EStatement & printed     No Date       09/09/2008
      108010   BARBARA MEMBER 03/02/1970   06/30/2008   2 EStatement & printed     No Date       05/22/2004
     1463240   ALLAN MEMBER   08/03/1983   06/30/2008   3 EStatement & print 3 months  No Date    05/22/2004
     1822950   JANE MEMBER    06/14/1985   06/30/2008   1 EStatement only           No Date       05/22/2007
```

## ADDITIONAL AUDITING TOOLS

These tools can also assist you with your internal auditing.

1.  New Member Online Banking Use Report (*Tool #549 Configure Monthly eStatement Emails*). If you enroll members for e-Statements as a standard part of opening a new membership, use this report to get a feel for how long it typically takes members to try online banking for the first time.

2.  Disabled/Inactive PIN/Passwords Report (*Tool #161 Audit Disabled/Inactive PIN/PWs Rpt*) - Lists members with "stale" passwords that might be potential targets for fraud. Cross-check this against the e-Statement Enrollment report for members that might be even more vulnerable to unauthorized account activity.

3.  Member PIN/Password Change History (*Tool #505 Member PIN/Password Change History*) - A dashboard that shows passwords changed, reset or disabled, showing whether changes were made by members or by CU staff.

# SAMPLE "IT'S ME 247" PAGES

Following is are samples of **It's Me 247** pages that a member might see if he or she signs up with e-Statements.

## Enrollment Page

Below is a sample of the page that will appear when a member clicks "E-Statements" in **It's Me 247** online banking, if the member has not already been enrolled. (Members that are already enrolled will proceed directly to their statements.) Enrolling in this manner is considered as covering the regulation for them to have accepted e-Statements retrieval electronically and these members will not have the Indemnification Agreement presented to them afterwards.

When the member selects "eStatements" from the Mega Menu (configured in Its Me Manager), they will be presented with the option to enroll in eStatements. Your credit union sales text will appear. Their email address is presented for review. The member selects *Enroll in eStatements*.



After selecting this option, the member will be presented with the following screen. Once the member selects to receive e-Statements and then "Accept," the member is enrolled.

Once the member is enrolled, they will be presented a list of their available statement types. In this example, we will select account statements.
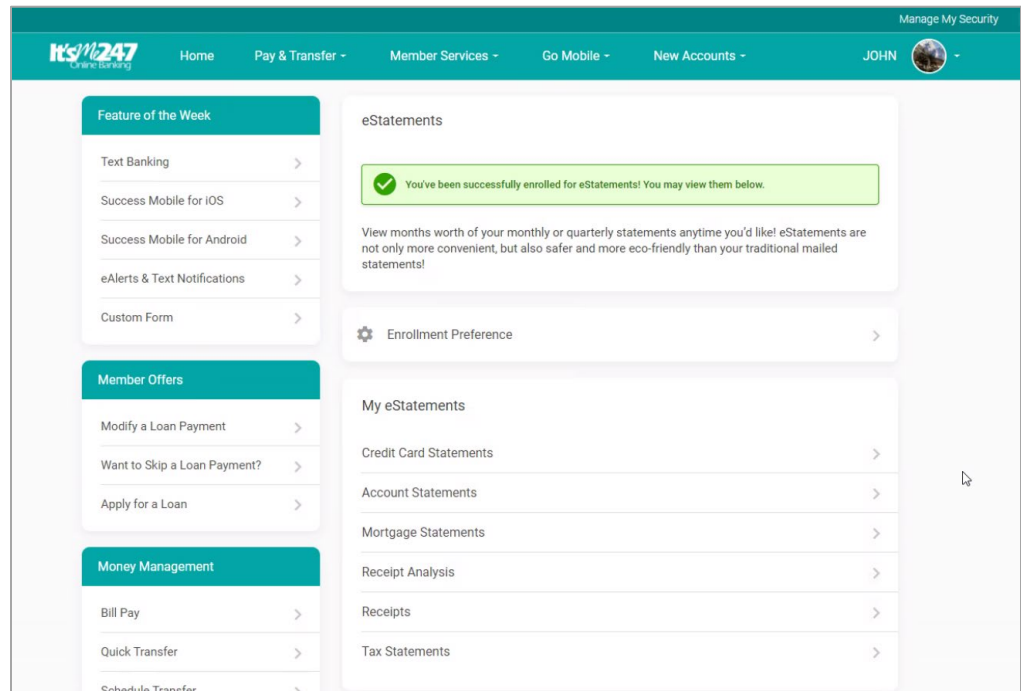


The member is then presented a list of available statements by date.
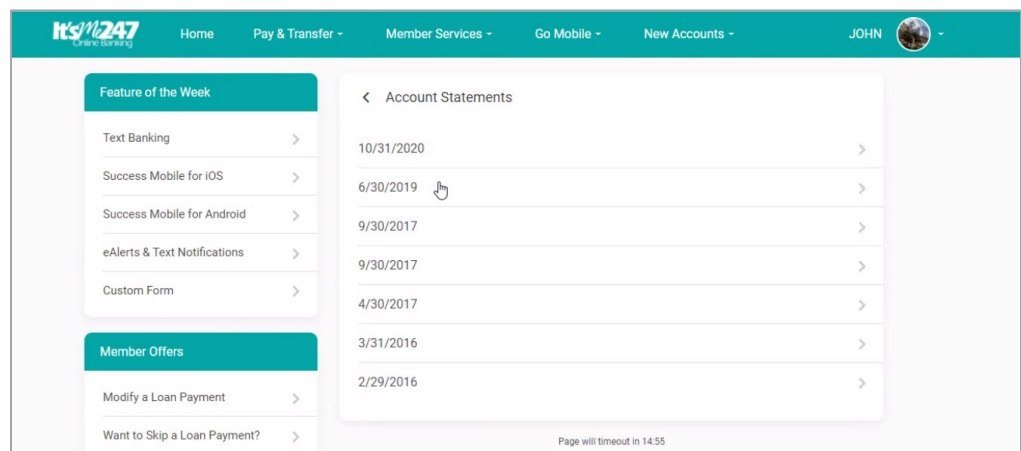
When the select a date, the statement is opened by the PDF viewer on the member's device. Below is an example.



Statements are available for a rolling eighteen months, regardless of when the member enrolled.

## Enrollment Message

When the member enrolls, they will receive the following message:

*Your request for credit union e-Statement enrollment has been received. Thank you! If you received this message in error, please reply to the above email address.*

## Unenrollment Page

To unenroll form eStatements, the member will select "Enrollment Preference" which appears above the statement types.



The member will then be given the option to unenroll from eStatements.
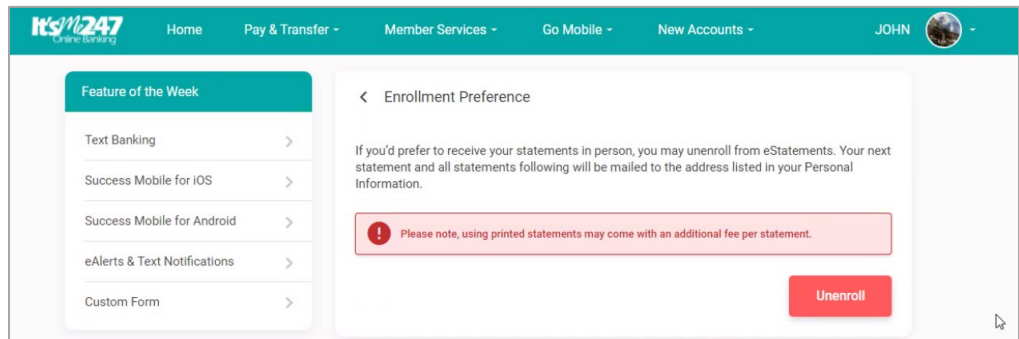
# SPECIAL INSTRUCTIONS FOR SELF PROCESSING CREDIT UNIONS

In addition to the configurations and instructions on the previous pages, there are a few other monthly tasks that self processing credit unions must perform.

Specifically, there is a process to initiate the upload of statement files from your iSeries to our CU*SPY server so that they are available to members via **It's Me 247**, and a separate process for you to initiate email notifications to your members when statements are ready. All emails are sent through our mail forwarding server with your credit union's designated email address as the "from" address.

> *NOTE:  The confirmation email that is sent immediately whenever a member enrolls (or un-enrolls) for e-statements will be handled automatically by our mail forwarding server with no steps required by you.*

## MONTHLY TASK 1: INITIATING THE STATEMENT FILE UPLOAD TO CU*SPY

On your custom tool menu, use **Send eStatement File to CU*Spy**. The tool number may vary.

After your member statement archival file has been created at the end of the month, use the following option to create an e-statements file and notify CU*Answers Operations that the file is ready to be downloaded to our optical server.

The screen asks if you want to send member statements, credit card statements or mortgage statements to CU*Spy. (Pick one at a time.)

Click Select (or press Enter). This process creates the e-statements file, "zips" it, and saves it on your iSeries. An email initiated from your iSeries (through the SMTP service) will automatically be sent to **operations@cuanswers.com** informing us that the file is ready for pickup via FTP.

## MONTHLY TASK 2: SENDING MEMBER NOTIFICATION EMAILS AND POSTING FEES/REBATES

Notification are sent via **Tool #5120** *Send eStatement Email Notifications* and fees and rebates are posted via **Tool #5121** *Post Statement & eStatement Fees/Rebates.*

After we have uploaded your statements to the CU*SPY server, we will notify you via email that statements are ready to be viewed.

**Always verify the upload by logging into It's Me 247 and viewing statements using a few sample accounts** (usually asking your staff to check their own statements works well).

When you are confident the statements are correct, use **Tool #5120** to initiate the email notifications to your members. Once you enter this screen

you will be asked if you want to send notifications for *Regular eStatements* or *Mortgage eStatements*.

Notification emails also pass through our mail forwarding server, but must be initiated by you. The text for this email is configured by you and should be updated each month as needed. (See Page 12 before doing this step.)

The eStatment Notification log is generated if eStatment notifications are generated. This lists the members that received the email notifications.

```
8/03/15  16:18:49                      THIS IS THE CU NAME                      PESTMTN2        Page
   RUN ON   8/05/15                  Estatement Notification Log                           User ▓▓▓▓▓▓
                                   Corp ID: 01 Regular eStatements
   Account  Name                        Delivery Channels
        1  JOHN Q PUBLIC                   E-mail
                    2@aol.com
        3  CALVIN                          E-mail
                    @yahoo.com
        2  DAWN                            E-mail
```

In addition to launching the notification emails, you can also process and posts the fees, if any, that you have configured for your e-statement members (see Page 8). This is done via **Tool #5121**. You will do this once a month to process the fees/rebates for eStatements.

- NOTE: This option also generates the fees and exceptionns for statement styles, which is not covered in this booklet.

```
Session 0 CU*BASE GOLD Edition - Post eStmt and Printed Stmt Fees                                    ⬚

 Corp ID  01                                                                    ☑ Job queue
                                                                                Copies  1
                                                                                Printer  P1        🔍

 Process
 ← → ↑ II 🖨 🔗 i ? @                                                                        TR (4267)
```

The following report will be generated to document the fees/rebates that were given.

```
5/22/15  15:57:11                          THIS IS THE CU NAME                       PESTMTN1        PAGE
   RUN ON    8/05/15                  E-STATEMENT FEE TRANS REGISTER                            User ▓▓▓▓▓▓
                         TRAN    TRAN    TRAN       FEE     REBATE    PREVIOUS      CURRENT
ACCOUNT NO.     SEQ #    DATE    TYPE    CODE     AMOUNT    AMOUNT     BALANCE      BALANCE    DESCRIPTION
        ▓▓-000 0005944  8/05/15   11      12       .00       .25      4960.70      4960.95    ESTMT CREDIT
        ▓▓-000 0004923  8/05/15   11      12       .00       .25      1480.30      1480.55    ESTMT CREDIT
        ▓▓-000 0003528  8/05/15   11      12       .00       .25       825.21       825.46    ESTMT CREDIT
        ▓▓-000 0004858  8/05/15   11      12       .00       .25       282.75       283.00    ESTMT CREDIT
        ▓▓-000 0011137  8/05/15   11      12       .00       .25      1937.13      1937.38    ESTMT CREDIT
```