

■ ■ ■ “It’s Me 247” Configuration Change Request

Revised: September 7, 2022

The purpose of this form is to define the configuration parameters and special messages used by **It’s Me 247** for your credit union. This form should be used to define the initial configuration (for new clients) as well as to request changes to existing parameters.

Credit Union Name _____

CU# _____

Completed by _____

Date _____

Submitting This Form

After completion, save this form by using *Save As* or by scanning it to your PC. Then, have the CEO or authorized executive management submit as an attachment to an [AnswerBook inquiry](#).

Questions? Contact the Client Services and Education team by phone, 616-285-7285.

All changes submitted by the 10th of each month will be implemented no later than the 20th of that same month. Changes received after the 10th deadline will not be implemented until the following month.

Configuration Parameters

This section contains other configuration parameters that can be set up to allow access to optional features, control member access to certain account types, etc. Unless otherwise noted, settings will apply to both audio response and online banking; it is not possible to use different settings for each system.

1	Allow audio response for your members? <i>(Each member will need to be enrolled in CU*BASE)</i> If yes, would you like to have a unique 1-800 audio response phone number? <i>(Otherwise, members will call the standard number (616-285-5720 or 800-860-5704) and then enter your 3-digit CU access code before logging in).</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
2	Allow online banking for your members? If yes, activate online banking automatically for all new memberships?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
3	Should CU staff be allowed to set specific custom PIN/passwords based on a member’s request?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4	Enforce complex rules for online banking passwords?	<input type="checkbox"/> Yes <input type="checkbox"/> No

5	Minimum length for online banking passwords (6-10 characters)	
6	<p>Do you want a member's password to "expire" after a period of non-use?</p> <p>If yes, after how many days would you like to "expire" online banking passwords? Enter a number of days (1-90). <i>(NOTE: If a member logs into online banking at least one time during this period, the member's password will never expire.)</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No (1-90)
7	<p>What would you like to have as your default temporary default password? <i>(pick one of the following)</i></p>	<input type="checkbox"/> 4 digit birth year and first two letters of last name (All Caps) <input type="checkbox"/> Last 4 of SSN and 4 digit birth year <input type="checkbox"/> Last 4 of SSN <input type="checkbox"/> First 4 of SSN and first two letters of last name (All Caps)
8	<p>How would you like your members to access It's Me 247 for the first time?</p> <p>Option A, use temporary password reset (option selected above)</p> <p>Option B, send one-time authorization code by email, text message, or both</p>	<p>Select one or both of the following:</p> <input type="checkbox"/> Option A <input type="checkbox"/> Option B <p>If you selected Option B, how would you like the code to be sent?</p> <input type="checkbox"/> Email only <input type="checkbox"/> Text message only <input type="checkbox"/> Email or text message
9	<p>Do you want to require that members create a username to use in place of the account number when logging into online banking? <i>(NOTE: Once you activate this requirement (select "Yes"), all members will be forced to create a username, either during the initial login process or the next time they log into online banking.)</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
10	<p>Should audio/online banking transactions be considered Regulation E?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
11	<p>Are transfers between different account base numbers allowed? <i>(online banking only)</i></p> <p>If yes, select to offer one or both of the options below:</p> <p>Do you wish to control to which accounts each member can transfer?</p> <p>Do you want to allow members to transfer funds to accounts by entering the account number directly with the first three letters of the last name?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No

12	<p>Allow a member to request a CU check? <i>(online banking only)</i></p> <p>If yes, what is the minimum check amount required?</p> <p>If yes, what is the maximum check amount required?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No \$ \$
13	<p>Allow a member to stop payment on a check?</p> <p>If yes, how long should these stop pays be retained before purging?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Days <input type="checkbox"/> Mos
14	<p>Allow members to maintain distributions on incoming ACH deposits? <i>(online banking only)</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
15	<p>Allow members to maintain AFT (Automated Funds Transfer) records? <i>(online banking only)</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
16	<p>Allow members to maintain CFT (Check Funds Transfer) records? <i>(online banking only)</i></p> <p>If yes, should partial checks be generated if all funds are not available?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
17	<p>Should check images be available to members through CU*Answers Item Processing? <i>(online banking only)</i></p> <p>Your check processing vendor <i>(custom programming changes may apply for third party item processors)</i></p>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> CU*A Item Processing <input type="checkbox"/> Other:
18	<p>Would you like to display your Tiered Service Levels statement messages in online banking?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
19	<p>When calculating available balance for share accounts, should par value be deducted from the available balance?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
20	<p>When calculating available balance for share accounts, should uncollected funds be deducted from the available balance?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
21	<p>When calculating available balance for certificate accounts, should the penalty be deducted from the current balance?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
22	<p>Should members be allowed to give <i>Jump</i> permissions to their accounts in online banking? <i>Jump allows a member to log into one of their memberships, then "jump to" another of their memberships (same SSN) without additional authentication.</i></p> <p>Restrictions apply: for memberships with same SSN or Joint on base share 000 only.</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No
23	<p>Should credit score history be shown online to members?</p> <p>Show only if most recent score is not more than xxx days old <i>(maximum allowed 999)</i></p> <p>Tracker Type to use if scores are viewed by the member</p> <p>Memo Type to use if scores are viewed by the member</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No Days Tracker Type Memo Type
24	<p>Are you interested in an online banking product designed for businesses with multi-user login capabilities?</p>	<input type="checkbox"/> Yes <input type="checkbox"/> No