"It's Me 247" Risk Assessment: Product Feature Matrix

May 12, 2017

Legend:

- (A) Types of information that can be seen about the member should an unauthorized person gain access to a member account via **It's Me 247**.
- (B) Actions that can be taken with the member's information or money should an unauthorized person gain access to a member account via **It's Me 247**.
- (C) Marked if the feature is considered a special security feature of the online banking software to help prevent unauthorized access or alert members of unauthorized activity.

Feature	Feature Overview	(A) Member Information That Can Be Seen	(B) Actions That Can Be Taken with Member Money / Info	(C) Considered a Special Security Feature
Security Features				
Password security	• The credit union can select minimum number of characters. This minimum must be 6-10 characters. • The credit union can optionally select to force complex password rules. This requires three of the four of the following: uppercase letter, lowercase letter, number, and special character. • Regardless if complex passwords are required, members can use numeric, alphabetic, and special characters in the passwords. Passwords are case-sensitive.	--	--	Yes
Temporary password	• This system-generated password used for new members, members whose password is reset by a credit union employee, or the password used during a promotional campaign for **It's Me 247**. • The credit union selects one of the four temporary password settings. They include: birth year and first two letters of last name (all capital letters), last 4 of SSN and birth year, last four of SSN, or first 4 of SSN and first two letters of first name (all capital letters). • Temporary passwords are only available for 24 hours. If the member does not log into online banking and change the password in 24 hours, the password expires, and the member must have the password reset again.	-- password not visible to member or CU staff; encrypted in CU*BASE files	Password can be changed	Yes

Feature	Feature Overview	(A) Member Information That Can Be Seen	(B) Actions That Can Be Taken with Member Money / Info	(C) Considered a Special Security Feature
	• The member is required to change the temporary password immediately after logging into online banking for the first time. The member is not allowed to set a new password that matches the temporary password.			
Security questions and answers	• Members must answer a security question and a password each time they log into online banking. • Members set up three questions and answers the first time they log into online banking. The member is given the option of composing both the question and answer for one security question. • Security questions can also be set up in Mobile Web Banking (for example on the member's phone during the membership opening process). • Security question answers can be a maximum of 30 characters, allowing members to create a phrase as an answer. • Security questions are also used when members reset their passwords through the "I forgot my password" feature. Members must answer all three security questions correctly to reset their password. • Member Service representatives can delete security questions and answers (first following credit union policies). In this case, the member will set up security questions next time the member logs into online banking.	-- security question answer available in Query; member can elect to hide answers when typing it in a public area (see below)	Security questions and answers can be changed	Yes
Restricted password/ security question retries	• Members are only allowed 3 attempts to enter the correct password and security question answer combination before the password is disabled. • This feature is used to prevent someone from trying to "guess" a member's password or security question.	--	--	Yes
Reset of disabled password	• Once password is disabled, a credit union employee can reset the disabled password to the default password setting (see previous section on credit union options). Member is required to change password upon first access. • Member can also use the "I forgot my password" feature to reset their password. The member must answer all	--	--	Yes

Feature	Feature Overview	(A) Member Information That Can Be Seen	(B) Actions That Can Be Taken with Member Money / Info	(C) Considered a Special Security Feature
	three security questions correctly to reset their password.			
Member notification of password change	• Members receive an email notification and a message in their Secure Message Center in online banking every time their password is reset, regardless of who resets the password. (A password might be reset by a credit union employee in CU*BASE or by the member in online banking.) • Additionally members can see these password changes in online banking to self-monitor activity on their account – only for their account.	--	--	Yes
Credit union monitoring of password changes	• The Member Password Change History report and online management dashboard lists all online banking password changes. • Both indicate the reason for the change. Two examples are that a credit union employee reset the password in CU*BASE or member locked the account with three incorrect entry combinations and used the "I forgot my password" feature to rest the password.	--	--	Yes
Username	• Usernames are use in place of account number when member logs into **It's Me 247**. • Usernames are defined by members in **It's Me 247**. Usernames can also be set up in Mobile Web Banking (for example on the member's phone during the membership opening process). • A credit union employee cannot set up a username in CU*BASE for a member. • The first time members log into online banking, their account number is used since a username is not yet defined. • Usernames may not include the member's account number. They may be 1-20 characters, cannot be all numbers, cannot contain the member's first or last name, and are not case sensitive. • Credit union employee can view username of member and assist member who forgets (after first confirming identity of member).	username can be displayed to CU staff in CU*BASE	Username can be changed	Yes

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	• Credit union employees can delete usernames (after confirming identity of member). In this case the member will use the account number until another username is configured by member.			
Required usernames	• Credit union can elect to require usernames. In this case all members are required create a username and use it in place of their account numbers when they login to online banking. (See above for more information on usernames.)	--	--	Yes
New members access	• The credit union can elect to activate **It's Me 247** automatically for new members. They can also require member to request access before manually activating. • The credit union can define the number of days a new member can access online banking with the system generated temporary password before the password expires. Expiration length for new member password can be set to a configured 1-7 days. • The temporary password follows the rules defined by the default temporary password. (See previous section.) • The member is required to change the password immediately on the first access to online banking as with access with any temporary password. (They are not allowed to set a new password that matches temporary password setting) • Members can use Mobile Web Banking to reset passwords (for example during membership opening). Passwords can also be reset in online banking.	n/a	Password can be changed	Yes
"Non-use" password expiration	• Passwords can be configured to "expire" automatically after a certain number of days of non-use • Credit unions can select the number of days (1 – 90 days) • Credit unions can select to never expire a password due to non-use by entering 999 days. • NOTE: If a member logs in during this time period, a member's password will not expire • Member may contact CU to have password reset when the password "expires." Or members can use the "I	--	--	Yes

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	forgot my password" link and answer three security questions to reset the password themselves.			
Deactivate access at member's request	• The credit union can deactivate a member's password altogether so that no access is allowed to online banking.	--	--	Yes
Hide my Typing	• Members can select to use the "Hide my Typing" feature to type the answers to their security answers as asterisks (instead of the actual text of the answer)	--	Extra security feature	Yes
Password Strength Meter	• When members create their passwords, the password strength meter indicates with a colored indicator whether the password is weak or short (red), good (yellow) or strong (green) • This encourages members to select strong (green) passwords	--	--	Yes
Reminder when member has not changed their password in last 30 days	• **It's Me 247** displays an automated "soft" warning message to encourage members to change their password, without making it mandatory. This message will appear when the member has not changed their password for the last thirty days. • Members can elect to change their password or ask to be reminded again in 30 days. • Member's selection is recorded in CU*BASE for auditing purposes. Members can also see their selections online.	--	--	Yes
Evaluation of activated but inactive members	• Auditing report helps evaluate risk of inactive members. • Available on the auditing menu for restricted access. • Lists member who are activated, but have not logged in. for a selected date range	Member accounts	--	Yes
Usage statistics for CU employee on member access	• Displayed via CU*BASE Inquiry, Phone Op, Teller; shows logons used current and previous month and other self-service status (bill pay, eStatements) • Management dashboard show stats for online/mobile web banking, mobile text banking, and audio-response banking). Shows logons used current and previous month and other self-service status (bill pay, eStatements)	--	--	Yes

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Usage statistics to member	• Details times logged into online banking as well as access point (online banking, mobile banking, jump from other accounts or see balances from other accounts	--		Yes
Confirmation email and secure online banking message for personal information changes	• Members receive confirmation emails and secure message center messages whenever a personal item, such as address, email address, or code word is changed (both via **It's Me 247** by the member or via CU*BASE by a CU employee • If the email is changed, the member receives and email to the old and new email address. • No personal information is shared in the email. Members receive notification of what element has changed but not the actual change itself.	Item that changed, not data	--	Yes
Transfer controls	• Must first activate transfers to other credit union accounts. • Transfer Control is used to limit the member accounts to which funds can be transferred. (Requires password access on the "from" account only) • A: Transfer control configuration restricts transfers to select to: accounts. These relationships must be set up by credit union employee. • B: Transfer control configuration allow for optional restriction to require member to enter specific to: account information (acct # with 3 characters of the last name for confirmation) • Either A, B, or A and B can be used by credit union	--	--	Yes
Online Banking Use Agreement (Member Indemnification)	• Members are required to accept the "**It's Me 247** Online Banking Use Agreement" the first time they access **It's Me 247** • Acceptance date is recorded in credit union files	--	--	Yes
Timeout Notification/session "timeout"	• Members are alerted after twelve minutes of inactivity or page refresh with a pop-up window that counts down the remaining three minutes. • If the member clicks "Continue This Session," the timer will be reset and the page will not be refreshed (so the	--	--	Yes

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	member will not lose anything they have done on the page). • If the user does not respond or clicks "Log me out," they are automatically logged out of **It's Me 247** or mobile web banking.			
Stand-in processing for 24x7 availability	• Stand-in processing makes online banking services available even during nightly and monthly CU*BASE processing	--	--	Yes
Additional confirmation required when member makes Account-to-Account (A2A) transfer	• If A2A is activated, members must select an additional confirmation checkbox before authorizing an A2A transfer. • Members are then provided a page where they can print the transaction for their records.	--	--	Yes
Standard Features – Basic Features				
Mobile Web Banking (used by Mobile App Banking. Mobile App Banking is not a standard feature. See section on Mobile App Banking later in this document.)	• Mobile Web Banking is an automatic redirect from the standard **It's Me 247** website if a member is using a mobile device. Mobile Web Banking has a similar feature set as **It's Me 247** that is optimized for web browsers on mobile devices • Features allowed in Mobile Web Banking are also allowed in the standard **It's Me 247** product and include, but are not limited to checking balances, paying bills, and viewing messages in the secure message center. • Login is required (username/account number, password, and security question)	See other sections	See other sections	
Custom Password	• CU can allow MSR to set a "custom" password in CU*BASE if requested by member	-- In this case MSR views password upon entry; encrypted in CU*BASE files	Password can be changed; but this is not required if password meets CU requirements	
Deliver messages to individual members via **It's Me 247**	• Choose from 22 standard messages, such as "Your checks have arrived..." or "Your loan has been approved..." etc., or define a personalized, free-form text message	CU-defined custom message may contain personal info	--	

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Links to other websites	• Define links to any URL, including your credit union's web site (for product information, disclosures, eligibility rules, etc.), or to third-party vendors for credit card info, check re-orders, etc.	--	--	
Message if host is down	• Message displayed when **It's Me 247** services are temporarily unavailable, asking the member to try later	--	--	
Online help	• Context-sensitive help from any screen describing **It's Me 247** features, options and answering frequently-asked questions	--	--	
Features – Member Activity				
Account balances and details	View for all share type accounts: • Current and available balance • Last transaction date • Accrued dividends • YTD dividends paid	All fields listed to the left plus: • Member name • Account suffix • Account description or nickname	--	
Detailed certificate account info	View for all certificate accounts: • Current and available balance • Current rate • Dividend payment frequency • Disbursement option • Maturity date and term • Renewal option • Last renewal/rollover date	All fields listed to the left plus: • Account suffix • Account description or nickname	--	
Detailed loan account info	View for all loan accounts: • Balance/current payoff amount • Interest rate • Next pmt date • Scheduled pmt amount • Current amt & date due • Disbursement limit (LOCs)	All fields listed to the left plus: • Account suffix • Account description or nickname • Last x digits of online credit	Make payments using funds from same membership	

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	• Available amt • Maturity date • Pmt frequency • Delinquency status • Amount paid towards principal versus interest • Last stmt balance (online CCs) • Last trans date (online CCs) • Last pmt amount (online CCs) • Pending payments (online CCs)	cards only; # of digits		

Transaction history ("Account Detail")	• View a list of all transactions on any account; shows secondary transaction description (ATM location, transfer account, etc.)
	• Choose number of transactions to display; select transactions by date range
	• Sort the list by date (ascending or descending)
	• Display transactions by type Deposits only
	  • Withdrawals only
	  • Cleared checks only
	  • ACH and Payroll transactions only
	  • ATM/Debit card transactions only
		All fields listed to the left plus:
		• Account suffix
		• Account description or nickname		

Cleared check information	• View a list of checks cleared • See if a specific check number has cleared	--	--	
Transfer between suffixes in same membership	• Transfer funds to and from savings and checking accounts, with withdrawal controls by share dividend application • Transfer funds to make payments on loan accounts, with payment controls by loan category • Transfer funds from open-credit loans, with disbursement controls by loan category	• Member name • Account base • Account suffix • Account description or nickname	Transfers as described to the left within same membership	
Previous year tax information	• View total reported dividends/interest for all accounts under the same SSN	All fields listed to the left plus: • Member name		

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Paid dividends and interest	• View current YTD paid dividend and interest totals for current accounts (both open and closed) • View information on accounts from the previous year	All fields listed to the left plus: • Account suffix • Account description or nickname • Member name		
Download to comma separated value file	• Download a .CSV file for use with a spreadsheet application, such as Microsoft Excel	• Tran date • Tran amount • Tran description	Obtain transaction data in a computer-formatted file	
View Pending ACH Transactions	• Member can view Pending incoming ACH Transactions through a number that appears on the ACH tab in Online Banking	• Company name • Amount • Date to be posted • Account suffix posting to		
Opt Out from Communication Options	• Allows member to opt out of receiving different types of communications including: solicitations from third-parties (such as CUNA loan insurance offerings) and education and marketing communications from the credit union (rates, current month's CD specials, new products/services, announcements, alerts) • Requires that the member select to opt out of these communications • Credit unions can configure customized text explaining what the member is Opting In/Out of – the service offered by the credit union. Otherwise standard text is used.	--	--	
Request a contact from a CU representative	• Members can submit requests via **It's Me 247** for a credit union representative to contact them	--	--	
Personal preferences and security controls	• Includes site styles, personal information update, password changes, username changes, eStatement options, statement style options, etc,	See below and above	See below and above	3

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Wrong email messaging	• If member's email address is flagged as a wrong email address, member will see message encouraging them to change their email address immediately upon logging in and each time thereafter until email address is updated • Member can click to save the address if it is mistakenly marked as invalid	Email address	--	
Loan coupons	• Members can select to print loan coupons directly from online banking, allowing this to be a self-service feature. Members print these coupons directly from the loan detail screen.	• Member name • Mailing address • Account base • Account suffix	Can be used to pay loan	
Optional Features				
Account to Account (A2A) Transfers	• Allow a member to make one-time incoming and outgoing transfers to an account at another financial institution set up using the CU*BASE A2A feature. • Optionally also allow member to make scheduled recurring incoming and outgoing transfers with A2A accounts using the Automated Funds Transfer (AFT) feature. (Must be set up using the CU*BASE A2A feature.) • Member Service representative must set up relationship with other account in CU*BASE. Member cannot do this online. • Credit union allowance of incoming and outgoing transfers are set up separately with separate fee structures to give credit union flexibility • Fees are tied to Tiered Services and Marketing clubs to allow credit union to waive fees for valued members • See Security features for controls in online banking	Member name Account base Routing number and institution Name of other FI	Transfer of funds to another financial institution	
Bill Payment /Bill Presentment	For **It's Me 247** Bill Pay (Payveris) • All bill pay processing, including enrolling in bill pay, adding payees, scheduling payments • All feature above available in Mobile Web Banking • When member enrolls, member receives email confirming enrollment	For both options: • Member name • Checking account base & suffix	Authorize withdrawal of funds from checking accounts	

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	• "Good funds" processing means funds must be available for payments to post, eliminating risk for CU; true "electronic checks" system • Monthly CU-defined fee structure includes age and aggregate balance waivers, excessive activity fees For all other bill pay vendors (Fiserv and iPay • Enrollment through **It's Me 247** or CU*BASE • "Consolidated logon" - member only needs to log in to **It's Me 247**, making bill payment a credit union service • When member enrolls, member receives email confirming enrollment • Ability to pay bills and other basic features through Mobile Web Banking • iPay vendor "Good funds" processing means funds must be available for payments to post, eliminating risk for CU; true "electronic checks" system • Monthly CU-defined fee structure includes age and aggregate balance waivers, excessive activity fees	• Address, City, State, Zip Account number and payment information on all member-designated payees	Checking accounts authorized at enrollment	
Check images for non-CU*Answers Item Processing clients	• For online or self-processing credit unions who do not use CU*Answers Item Processing services • Can be live interface to image database from your check processor • Uses the same buttons in **It's Me 247**; no fee will be charged to members	Images of cancelled checks, including: • MICR line • Member signature • Member and CU info imprinted on check	--	
Credit score display	• Credit union can show members the most recent score saved in the system • Credit unions can also show credit score history • Credit unions can configure which scores will show based on age.	Most recent credit score on file at CU If activated previous score history.	n/a	

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	• The idea is to begin a conversation with members on credit score education that can translate into marketing opportunities			
Custom credit union branding	• Credit unions can select to customize the look of **It's Me 247** with credit union colors and logo, and add a custom photo album. • The credit union logo will appear at the top of the page. • These selections will also update Mobile Web Banking	n/a	n/a	
Download to Quicken	• Download a customized file format (QIF &QFX/OFX) for use by the Quicken financial management software	• Account identifier • Tran date • Tran amount • Tran description	Obtain transaction data in a computer-formatted file	
Download to Money	• Download a customized file format for use by the Microsoft Money financial management software	• Account base and suffix (Money '99 only) • Tran date • Tran amount • Tran description	Obtain transaction data in a computer-formatted file	
eAlerts	• CU can elect to allow members to subscribe for eAlerts online through **It's Me 247** (CU*BASE feature also available for staff to maintain for members and view alerts sent) • Member receives the alert via the **It's Me 247** Secure Message Center • Member can optionally select to also receive email notification alerting them that an alert has been send (no account details included in the email – short option) or a "long" email containing more detailed information • If Mobile Text Banking is activated at the member's credit union, and the member is enrolled in Text Alerts, members can also select a fourth option, to receive the text of the alert in the form of a text to their mobile phone	If "long" message selection is selected, email reports the following for clarity • Account Name • Account Nickname • Suffix If balance eAlert selected, balance	n/a	

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	• eAlerts balance notifications (email and text message) are evaluated on the 30 minute (configurable for self-processors) cycle. Other emails and text messages are sent according to request, for example ACH Transaction alerts are sent when ACH transactions are posted. • e-Alert types: • Account Balance above or below specified amount (based on available balance) • ACH Deposit and/or Withdrawal posted to account • Loan Payment coming due within specified # of days	information will also be emailed. All other shorter selection options show no private data.		
eNotices	• Allow the credit union to send an electronic version of a printed notice to the member • Members can view their eNotices in their Secure Message Center in Online Banking • Content of eNotice is the same as printed notice, except that member's private information is masked in the eNotice for additional security • Members can select to have an additional email notification sent when the eNotice is sent (having the notification sent via text message is also available if the member is enrolled in Mobile Text Banking. (NOTE: Only a notification is sent; the notice text is not included in the notification.) • Members can quickly access other online banking pages via helpful links directly in their eNotices, for example to access the transfer screen to pay on a delinquent account (from a delinquency e-Notice) or to change the renewal options (from a CD Maturity e-Notice) • E-Notices email notifications and text messages are sent when notices are printed.		n/a	
eStatements	• Allow members to view up to 18 months of statements online. • View/print statement including an online reconciliation tool and downloads to *.CSV (comma separated value) format and PDF format (which is designed for printing).	Complete member account statement and credit card statement	--	

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	• Fee structure allows for members to receive only e-statements or e-statements plus mailed statements for an introductory period; fee (debit) or rebate (credit) can be posted monthly to enrolled members.	Member info displayed on statement is CU defined		
Free copies of check images using Check Viewer	• For CU*Answers Item Processing clients, can activate the Check Viewer image retrieval system for your members through **It's Me 247** • Members can view and print cleared checks using links on the Account Detail and Cleared Checks pages • No special fee will be charged to your CU or to your members for this service	Image of cancelled checks, including: • MICR line • Member signature • Member and CU info imprinted on check	--	
Maintain AFT (Auto Funds Transfer) and/or CFT (Check Funds Transfer) records	• Members can update existing auto transfers from their accounts or add new recurring transfers • Transfer Control can be used to limit the member accounts to which funds can be transferred; inter-member transfers must be enabled to modify transfers to other member accounts • Can activate just AFT maintenance, just CFT maintenance, or both	• Member name • Transfer from acct base & suffix • Transfer to acct base & suffix (AFT) or pay to name (CFT) • Transfer amount • Frequency • Next transfer date • End date	Control automated transfers from this membership to same or other CU member CFT (if available) can be set up with any pay to name and address	
Maintain ACH distribution records	• Displays incoming and outgoing transactions • Member can maintain distributions only • Members can view pending ACH deposits via a link that appears in **It's Me 247** and Mobile Web Banking	Incoming/ outgoing distributions and amounts	Can (if allowed by credit union) set up distributions to sub accounts within the membership	
Member Selected Statement Styles	• Allow members not enrolled in e-Statements can select a Statement Style for their printed statements – in online	--	--	

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	banking. Credit unions select to show Styles online for selection. • Credit unions can also use this feature to charge for the normal statement			
Mobile App Banking (without Remote Deposit Capture)	• Credit union can elect to activate Mobile App Banking and place Apps in the Apple and Google Play stores • Uses Mobile Web Banking features for the banking side (See Features Members Use section) • Areas for branding, adding credit union information, FAQ, loan application, and social media links are included. • Login is required (username/account number, password, and security question)	(See Mobile Web Banking in the Basic Features section)	(See Mobile Web Banking in the Basic Features section)	
Mobile App Banking (with Remote Deposit Capture)	• Contains features of Mobile App banking without RDC (see above) • Also includes Remote Deposit Capture (Mobile Check Deposit). This requires a separate activation and configuration by the credit union. • Members must be approved by the credit union to use RDC. • RDC includes deposit limit controls (even at the member level). • Members must accept a separate Use Agreement to use RDC. • Members must log into the RDC area (and banking areas) using their **It's Me 247** credentials: (username/account number, password, and security question)	(See Mobile Web Banking in the Basic Features section) Additionally members can view check deposit history	(See Mobile Web Banking in the Basic Features section) Additionally, members can deposit checks via Remote Deposit Capture and view check deposit history.	
Mobile Experience Center (Mobile App Store)	• The Mobile Experience Center (MXC) allows the showcase of four featured mobile apps from within **It's Me 247** and on the credit union website. • The apps appear one at a time, scrolling across so that the member is presented with all four in a quick period of time. • Members can also select the apps one at a time via the buttons at the top of the page.	Gives member access to App store to download mobile app; this determines what can be seen	Gives member access to App store to download mobile app; this determines actions	

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Mobile Text	• Credit unions can also select to activate Text Banking. • Enrolled members receive the following services from their credit union: • Members can text message requests and receive text message replies on the available balance on accounts of enrolled memberships.	Members can receive balance texts	--	
My Virtual Strongbox SSO	• Credit unions can elect to have an SSO to My Virtual StrongBox, accessed directly from **It's Me 247**. • Members can use this feature to securely save important documents	Member's financial data (requires login to separate My Virtual StrongBox website	--	
Off Trial Balance (OTB) accounts features	• Configurable option to show account details online • Configurable option to allow members to make one-time payments to OTB accounts, for example OTB loans, online through the Transfer Wizard • Configurable option to allow scheduled recurring outgoing transfers to OTB account using the Automated Funds Transfer (AFT) feature	View details (as provided by vendor). May include account base, suffix, balance figures	Payments can be made to these accounts	
Online Ballots	• Credit unions can set up simple ballots and allow their members to vote during selected time periods • Credit unions can also use this feature as a survey tool • Members can vote through Online Banking • Credit union employees can vote for members through CU*BASE	--	--	
Online savings "Rate Board" and product sales information	• Display your credit union's savings and checking products in **It's Me 247** • Shows a description, current rate, annual yield, and minimum required deposit • Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site	--		
Online certificate "Rate Board" and product sales information	• Display your credit union's certificate products in **It's Me 247**			

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	• Shows a description, current rate, term, annual yield, and minimum purchase amount • Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site			
Online loan "Rate Board" and product sales information	• Display your credit union's loan products in **It's Me 247** • Shows product name, "teaser" description, and APR range • Configure custom sales message with competitive market statement, instructions, and other disclosure information; include links to your web site	--	--	
Online opening savings and checking accounts on line	• Allow members to open select savings accounts through **It's Me 247** • Member can specify joint owner(s); only existing joint owners with valid SSN can be selected. • Optional configuration features include a minimum required deposit to open account (transferred from an existing account) and optional overdraft protection (using select savings or LOC accounts) when opening new checking accounts • Account is opened immediately with no CU intervention; use daily New Account reports for follow-up	• Member Name • Acct base • Joint owner name	• Open new sub-account • Transfer $ from other account under same membership • Set up overdraft protection (using accts under same mbrship)	
Online purchasing certificates on line	• Allow members to purchase certificate accounts in **It's Me 247** using funds from their existing savings accounts • Members can specify joint owner(s); only existing joint owners with valid SSN can be selected. • Optional configuration features include default dividend disbursement code, payment frequency, and renewal code • Account is opened immediately with no CU intervention; use daily New Account reports for follow-up	• Member Name • Acct base • Joint owner name	• Open certificate • Transfer $ from other account under same membership • Select renewal options if allowed	
Online loan applications	• Allow members to submit loan requests and complete loan applications in **It's Me 247** • Requests are delivered directly to CU*BASE and can be worked by loan underwriters along with other CU*BASE loan requests	• Home phone • Email address • Street address, city/state/zip (if	Changes to all fields listed Input of other personal info to	

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		copying when adding co-app) • Employer name • Employer phone • Date started at current employer • Annual gross income	be reviewed by loan personnel	
Online membership applications	• Allow non-members to submit membership applications from your web site or from the IT'S ME 247 login page • Data is delivered directly to CU*BASE and can be reviewed by any employee • After reviewing the application, the membership can be approved and created with the click of a button	--	Submit membership application for CU review	
Opt In/Opt Out Selection	• Credit unions can select to allow their members to make their Reg E Opt In/Opt Out selection online • Credit unions can use a default text or customize the text to match their offering	--	--	
Promise Deposits Check Deposits	• Allows members to enroll in Promise Deposits – credit unions can determine if this enrollment can be done via online banking • Enrolled members can make remote deposits of a check via online banking and then mail the check to the credit union for final processing within a certain time frame	Information on a check is entered into the online banking screen. Includes payee, amount, routing and transit number	Transfer of funds into an account (must be followed up with paper check)	
"Qualified Rate" product features	• With Qualified checking accounts, members who fulfill certain required activities (enrollment in eStatements, bill pay, certain number of debit transactions, etc.) receive the higher qualified rate. All others receive the base rate. • Credit unions can elect to sell these products on their online banking rate board	If activated, can view activity on the account toward getting the higher rate, such as enrollment in eStatements or meeting a required amount	--	

Feature	Feature Overview	(A) Member Information That Can Be Seen	(B) Actions That Can Be Taken with Member Money / Info	(C) Considered a Special Security Feature	
	• Credit unions can elect to allow members to view status updates on their progress towards receiving the higher rate.	of debit card transactions			
Request a check (Applies to both CU*TALK and **It's Me 247**)	• 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	• Acct suffix • Acct description or nickname • Member name	Check mailed to address on CU master records (cannot specify pay to name or address)		
See balances of other account they own or are joint owner of ("See")	• Feature must be activated by credit union • Allows member to view balance of other account • Allows monitoring of secondary account • Member must be either an primary or joint on secondary account; system requirement • MSR must set up relationship to grant member access to feature • This access is logged and shown to members in the login history screen.	• Member name • Acct suffix • Acct balances	n/a	Has special security features (see to left)	
Smart Messages	• Credit unions can select to display marketing messages in online banking in order to sell certain services to members not using or not enrolled in the service	--	--		
Switch to other account they own or are joint owner on ("Jump")	• Feature must be activated by credit union • Allows member to switch to access secondary account without needing to enter password of second account. • Allows monitoring of secondary account • Member must be either owner or joint owner of secondary account; system requirement • MSR must set up relationship to grant member access to feature • Certain conditions of the account "Jumped" to prohibit access: The condition of the password prohibits access. (This could happen when there is a stale password, expired password, temporary password, no password, or when a member would be required to change his or her password.); the account requires set	Full account details	All actions, except those covered to the left (change password, apply for loan, view checks)	Has special security features (see to left)	

Feature	Feature Overview	(A) Member Information That Can Be Seen	(B) Actions That Can Be Taken with Member Money / Info	(C) Considered a Special Security Feature
	up security question answers; the member has not accepted the Online Banking Use Agreement; access to online banking has been disabled for this membership; the account is closed. • Members that "Jump" to another membership cannot be allowed to apply for a loan, change the password, or view checks of the jumped to account. • This access is logged and shown to members in the login history screen.			
Stop payment on a check (Applies to both CU*TALK and **It's Me 247**)	• Members can place a stop pay order on a check drawn on any checking account • Uses your normal stop pay fees; alerts member to fee amount for confirmation • Define expiration in months or days	• Acct suffix • Acct description or nickname • Member name	Issue stop pay order on check	
Tiered Service Points and Rewards	• For CUs using CU*BASE Tiered Service levels, can display on the **It's Me 247** account summary page the same marketing messages that appear on statements • Credit unions can elect to show a score and a breakdown of point and rewards	Member's points awarded and level	--	
Transfer funds to other memberships (Applies to both CU*TALK and **It's Me 247**)	• Can activate the ability to transfer money from the member's account to another member's account (requires password access on the "from" account only) • Transfer Control can be used to limit the member accounts to which funds can be transferred (see security feature section)	"To" account shows only the acct #/suffix entered and an account description	Authenticated membership to other member account	See Transfer Controls in Security section of this document 3
Update member personal information	• Allow members to update address, phone, fax, and email address through **It's Me 247**; special helps for entering foreign address information • Credit union configure for "direct" update of credit union files, or "reviewed" update (requires credit union employee to review and approve before updating files)	• Member name • Street address • City • State • Zip • County • Home phone • Work phone • Cell phone • Fax	Changes to all fields listed (except member name) CU determines whether changes are reviewed or made directly	

Feature	Feature Overview	(A) Member Information That Can Be Seen	(B) Actions That Can Be Taken with Member Money / Info	(C) Considered a Special Security Feature
		• Email address		
Disallow deposits online to configured share accounts	• Credit unions can set up savings accounts to prevent deposits online	n/a	n/a	
Optional Reg. E transaction tracking	• CU defines whether online banking transactions are considered Reg. E	n/a	n/a	
Available balance calculation options	• 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	n/a	n/a	
Withdrawals from savings products	• By share dividend application, can define whether or not withdrawals are allowed via online banking • Can also define a minimum and maximum withdrawal amount	n/a	n/a	
Disbursements from open-credit loans	• By loan category, can define whether or not to allow disbursements via online banking • Can also define a minimum and maximum withdrawal amount	n/a	n/a	
Loan payment controls	• 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	n/a	n/a	