



ONLINE¹⁹

Designing the Future for Online and Mobile Tools

2018 CEO Strategic Developers Boot Camp

Contents

Designing the Future for Online and Mobile Tools.....	4
<i>What is Online 19?</i>	4
Section 1 – Where are we today?	6
Section 1 – Discussion.....	8
<i>Remembering cuanswers.com</i>	9
<i>Remembering Online Banking</i>	12
<i>How the relationship of Online Banking and Website works today</i>	18
Section 2 – A Crossroads.....	20
Section 2 – Discussion.....	22
Section 3 – What if?	24
Section 3 – Discussion.....	26
Section 4 – Can we pull it off?.....	28
Section 4 – Discussion.....	30
<i>Limiting the Activities Available</i>	30
<i>Fueling the Sales Engine</i>	32
<i>What sales opportunities can we offer? Brainstorm a list of sales scenarios below:</i>	33
<i>The Mobile Situation</i>	36
<i>Regulatory Considerations</i>	36
<i>Pulling it Off</i>	37
Appendix - Concepts & Mockups.....	40
<i>Concept – Index Page</i>	42
<i>Concept – Action/Sales Engine</i>	43
<i>Concept – Tabbed content for Logged In Action vs Logged Out Marketing content</i>	44
<i>Concept – Related Promos in Transaction History</i>	45
<i>Concept - Mint.com – in transaction listing promotions</i>	46
<i>Concept – Screen Real Estate</i>	47
<i>Concept – Not Logged In – Transfer Money</i>	48
<i>Concept – Logged In – Transfer Money</i>	49
<i>Concept – Drawer Slide Out Online Banking (closed)</i>	50
<i>Concept – Drawer Slide Out Online Banking (open)</i>	51
<i>Concept – Partial Authentication – First Visit</i>	52

<i>Concept – Partial Authentication – Welcome back.....</i>	<i>53</i>
<i>Concept – Partial Authentication – First Visit</i>	<i>54</i>
<i>Concept – Partial Authentication – Returning Visit</i>	<i>55</i>
<i>Concept – Partial Authentication – Log In.....</i>	<i>56</i>
<i>Concept – Partial Login – Dark Panels</i>	<i>57</i>
Appendix - Optics Events – It’s Me 247 Desktop	58
Appendix - Optics Events – It’s Me 247 Mobile	61
Appendix - Current It’s Me 247 Navigation	63
Appendix - Additional Reading.....	66

Designing the Future for Online and Mobile Tools

What is Online 19?

Online 19 is the codename for our discussion and project about designing the future for online and mobile self-service options. That includes transactional

The logo for 'ONLINE 19' features the word 'ONLINE' in a bold, dark blue, sans-serif font. To its right, the number '19' is rendered in a stylized, orange, handwritten-style font.

online banking tasks as well as the marketing component of your credit union website. Specifically, what if we could merge the two into a single website, where your membership authenticated directly on your website and never left?

This workbook is a guide to help us design what this might be, to discuss what the tradeoffs might be and how they affect your online presence. With new insight into your member's online activities, how would your credit union leverage this knowledge?

This discussion and brainstorming about Online '19 is the project.

Certainly, aspects of this dialogue will work their way into future iterations of our collective online products. But whether a distinct product derived from these conversation remains to be seen.

Section 1 – Where are we today?

Reviewing where we are today with online banking for desktop and tablet approaches. How do we see the future of CU websites from both a CU and CUSO perspective?

Section 1 – Discussion

Review where we are today with online banking for desktop and tablet approaches. How do we see the future of CU websites from both a CU and CUSO perspective?

1. Think back to what Online Banking was 10 years ago, what made it successful?
2. What makes Online Banking successful today?
3. What will make Online Banking successful in the future? Tomorrow, next year, 5 years?
4. Think back to your website 10 years ago, what made it successful then?
5. What makes your website successful today?
6. What will make your website successful in the future? Tomorrow, next year, in 5 years?

Remembering cuanswers.com

October 2003

WESCO Provides
CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

Clients
Click Here

CU*ANSWERS

Consulting

Employment Opportunities

About Us

Related Sites

Home

Guaranteeing the Difference

Guaranteeing the difference with an alternative vendor model.

CU*Answers is organized as a Credit Union Service Organization (CUSO) owned by over 50 credit unions nationwide. What does that mean to your credit union? It means a new way of doing business with partners who are vested in your credit union's success.

As experienced credit union professionals, CU*Answers provides expertise on implementing technical solutions to operational needs, and is a leader in helping credit unions form strategic alliances and partnerships.

As experienced data processing professionals, CU*Answers functions as your credit union's Information Technology department. Our experienced team works as your partners to help you provide better service to your members.

WESCO is now CU*Answers!

- Several years ago, WESCO introduced CU*Answers as the umbrella name for our entire suite of products. Today, CU*Answers defines all of who we are... the Credit Union Answers people.

[Learn More >>](#)

Guaranteeing the difference with powerful core solutions.

A robust, flexible core member processing system...comprehensive member information databases...complete imaged check and item processing services...on-line retrieval of reports and member statement images...host-direct home banking tools...state-of-the-art audio response...

...All add up to the powerful core solution your credit union needs.

[More About Our Solutions >>](#)

Guaranteeing the difference with experienced resources.

CU*Answers is a champion of the credit union philosophy of cooperation and collective action. Whether helping to facilitate new strategic alliances between credit unions, or assisting CU leaders with planning an overall strategic direction, or just helping your credit union implement an effective new member service, CU*Answers team of experienced credit union professionals can help your credit union meet its goals.

[More About Cooperation >>](#)

Guaranteeing the difference with technology experts.

Investing in technology is becoming a more critical management process for every credit union. And like any organization, credit unions want technology to make them more competitive, not merely more efficient. Success with technology implementation comes not just from selecting a better tool, but from choosing the right business partner.

[More About WESCO Net >>](#)

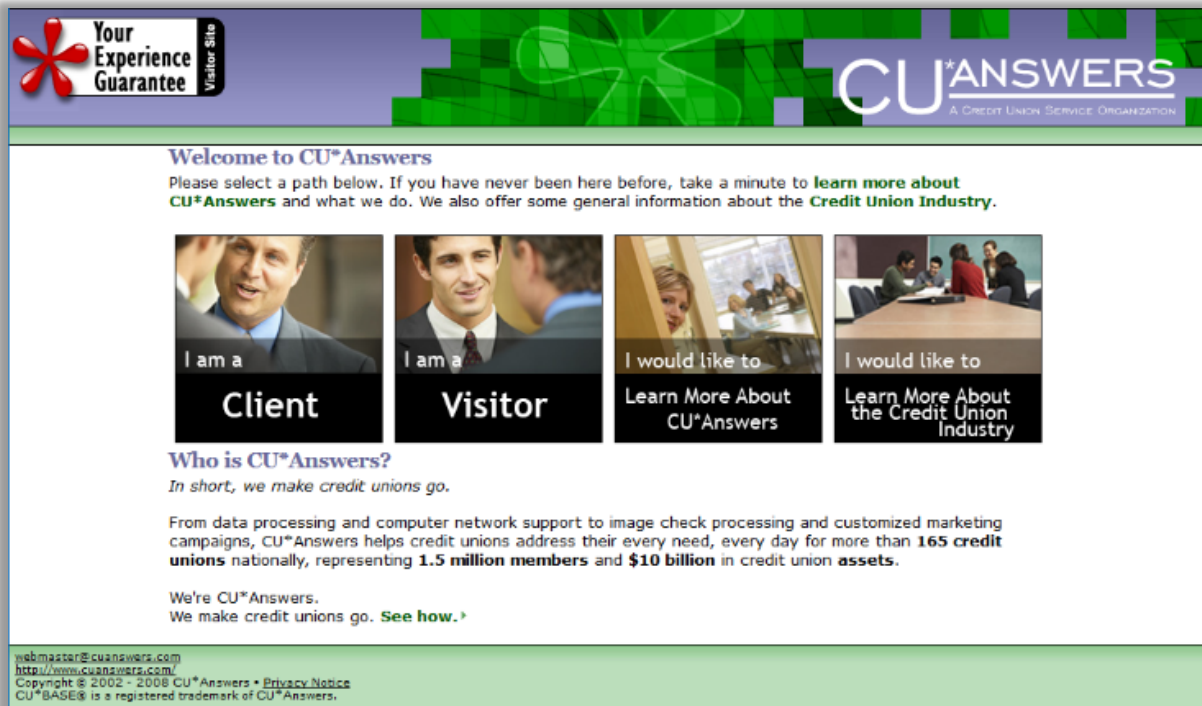
Guaranteeing the difference with power users.

CU*Answers truly cares about education, not only as a way to help your credit union make the most of its investment, but also as a way to encourage an interactive dialog between your staff and ours. As your credit union's partner, we are committed to helping your staff learn and advance their careers as credit union professionals, as well as learning from your staff so we can act on your needs and desires for the future.

[More About Our Education Program >>](#)

© 2003 CU*Answers
webmaster@cuanswers.com | <http://www.cuanswers.com/>
CU*BASEZ is a registered trademark of CU*Answers.
[Privacy Notice](#)

May 2008



The screenshot shows the CU*ANSWERS website interface. At the top, there is a navigation bar with a red flower logo and the text "Your Experience Guarantee" and "Visitor Site". The main header features a green abstract graphic and the "CU*ANSWERS" logo with the tagline "A CREDIT UNION SERVICE ORGANIZATION".

Welcome to CU*Answers
 Please select a path below. If you have never been here before, take a minute to **learn more about CU*Answers** and what we do. We also offer some general information about the **Credit Union Industry**.

Below the welcome message are four interactive buttons, each with a small image and text:

- I am a Client** (Image of a man in a suit)
- I am a Visitor** (Image of a man in a suit)
- I would like to Learn More About CU*Answers** (Image of a woman in a business setting)
- I would like to Learn More About the Credit Union Industry** (Image of a group of people in a meeting)

Who is CU*Answers?
In short, we make credit unions go.

From data processing and computer network support to image check processing and customized marketing campaigns, CU*Answers helps credit unions address their every need, every day for more than **165 credit unions** nationally, representing **1.5 million members** and **\$10 billion** in credit union **assets**.

We're CU*Answers.
 We make credit unions go. [See how.](#)

webmaster@cuanswers.com
<http://www.cuanswers.com/>
 Copyright © 2002 - 2008 CU*Answers • [Privacy Notice](#)
 CU*BASE® is a registered trademark of CU*Answers.

October 2018

Shop Contact Support Google Custom Search

CU*ANSWERS Products Solutions Resources Events Shop About

DONT MISS OUT! 2018 CEO STRATEGIC DEVELOPERS BOOT CAMP

Register for the 2018 CEO Strategic Developers Boot Camp!

This year, we will be offering three sessions, each of which will last a day and a half. Each session will have identical events, so select the dates that best fit your schedule. Join us for a discussion on the future of internet retailing, teller platforms, and online/mobile tools.

[Register Today!](#)

Custom Online Form Generator

Credit unions will work with IRSC and create custom online forms to be listed from your credit union website, mobile app, or from a banner within It's Me 247 desktop, as well as It's Me 247 Mobile Web.

[Learn More](#)

Owner's Voice

As a cooperative, we need your input to move in the right direction. Every owner's input allows CU*Answers to shape our future together. Discussion and voting within Owner's Voice allows every owner to contribute to the process of guiding the priorities for the products and services offered at CU*Answers and our cuasterisk.com partners.

[Find Out More!](#)

Website Accessibility Service - Scanning, Reporting, Remediation

Concerned about your website and web accessibility? Worried about the WCAG 2.1 guidelines and how your website conforms? CU*Answers Web Services is launching a new scanning, reporting and remediation service to monitor your website and guide your accessibility journey toward conformance.

[Discover More](#)

Video of the Week: Touring the Home Page

[View the Video](#) Touring the Home Page Do you have employees who are new CU*BASE users? Check out this video for a

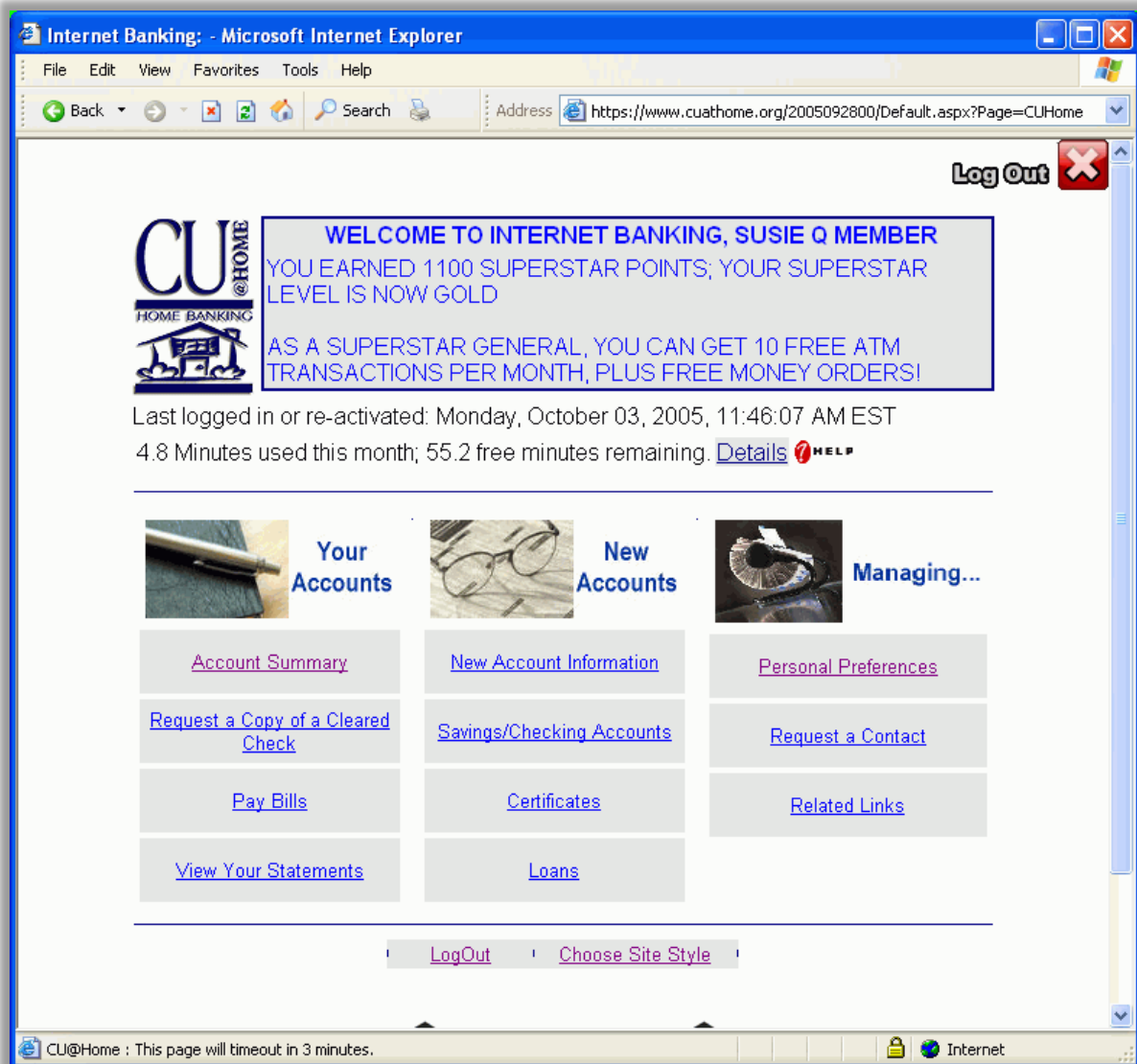
[Chat With Us](#)

Remembering Online Banking

2005



2005



2008

http://ws.wesconet.com - It's Me 247: My Accounts - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search

Success Federal Credit Union Preferences Manage My Security Logout

It's Me 247
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Holiday Club Contact Us

My Accounts | I'm a Platinum member.

My Savings Accounts

My Accounts

Account Summary

Nickname My Accounts

Transfer Money Between My Accounts

Manage Incoming

	Checking/Savings	Available Balance	Actual Balance	Last Transaction
000	SAVINGS ACCOUNT	\$119.60	\$144.60	05/19/2006
001	CHECKING	\$193.11	\$193.11	05/19/2006
002	CRAZY CASH	\$100.00	\$100.00	11/28/2000
003	HOUSEHOLD	\$22.00	\$22.00	05/19/2006
004	CHECKING	\$21.00	\$21.00	05/19/2006
005	CHECKING	\$500.00	\$500.00	05/19/2006

I Have 1,500 Points

Done Internet

2008

http://ws.wesconet.com - It's Me 247: My Accounts - Microsoft Internet Explorer

Success Federal Credit Union Preferences Manage My Security Logout

It's Me 247
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements New Car Loan Contact Us

My Accounts | I'm a Platinum member.

My Savings Accounts

I Have 1,500 Points

Checking/Savings	Available Balance	Actual Balance	Last Transaction
000 SAVINGS ACCOUNT	\$119.60	\$144.60	05/19/2006
001 CHECKING	\$193.11	\$193.11	05/19/2006
002 CRAZY CASH	\$100.00	\$100.00	11/28/2000
003 HOUSEHOLD	\$22.00	\$22.00	05/19/2006
004 CHECKING	\$21.00	\$21.00	05/19/2006
005 CHECKING	\$500.00	\$500.00	05/19/2006

Account Summary

Nickname My Accounts

Transfer Money Between My Accounts

Manage Incoming

Done Internet

2018

Training Credit Union

HELP ? CONTACT US LOGOUT X

It's Me247 Online Banking

Info Center | My Accounts | New Accounts | Pay & Transfer | My Documents | Personal Finance | Go Mobile

We're here to help! Live Chat

My Account

Johns Towing

Switch Memberships

Rewards

VIP

Earned Last Month 1,025

View Point Details

Messages

Messages 0

Members

Come in We're OPEN Visit Our Site for rates, hours and more

ACCOUNT SUMMARY | I'M A VIP MEMBER

Looking for the perfect home loan? You found it. The Success Home Loan

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	FUN MONEY	\$1.00	\$6.00	9/25/2018	\$1,484.29
001	YES ACCOUNT	\$44.00	\$694.00	9/28/2018	\$0.00
002	REGULAR CHECKIN	\$10,783,613.81	\$10,783,613.81	10/5/2018	\$0.00
003	REGULAR CHECKIN	\$5.00	\$5.00	9/12/2018	\$0.00
012	TRADITIONAL IRA	\$1,085.00	\$1,085.00	10/4/2016	\$0.00
020	CHRISTMAS CLUB	\$495.00	\$495.00	9/12/2018	\$0.00
023	SUB SHARES	\$5.00	\$5.00	10/5/2018	\$0.00
025	VACATION SHARES	\$1,000.00	\$10,999.99	10/5/2018	\$0.00
060	SAVING	\$0.00	\$0.00	5/29/2018	\$0.00
088	STANDARD CHECKI	\$0.00	\$0.00	8/16/2018	\$0.00
089	QD CHECKING	\$50.00	\$50.00	7/30/2018	\$0.00

2018

Training Credit Union

HELP ? CONTACT US CREATE MY SECURITY ! LOGOUT X

It's Me 247 Online Banking

Info Center My Accounts New Accounts Pay & Transfer My Documents Personal Finance Go Mobile

We're here to help! Live Chat

My Account

John A Customer

Switch Memberships

Rewards

VIP

Earned Last Month 1,000

View Point Details

Messages

Messages 23

Members

CU*SECURE Are You Safe?

ACCOUNT SUMMARY | I'M A VIP MEMBER

It's been a while since you've changed your password. Change Password Remind Me Later

Looking for the perfect home loan? You found it. The Success Home Loan

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	BIG SAVINGS	\$38,228.26	\$39,233.26	9/12/2018	\$4,192.49
001	INTEREST	\$0.00	\$6,150.00	1/25/2016	\$0.00
010	INTEREST BEARIN	\$14,891.15	\$140,241.15	8/31/2018	\$0.00
012	TRADITIONAL IRA	\$5,000.00	\$5,000.00	12/26/2012	\$0.00
028	ESCROW HAPPY 10	\$436.10	\$436.10	8/27/2018	\$0.00
ACCOUNT TOTALS		\$58,555.51	\$191,060.51		\$4,192.49

Certificates

Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date
---------	------	-------------------	----------------	-------------------	---------------

How the relationship of Online Banking and Website works today

Let's review how members access online banking from your website today. This seems like a simple concept, but as you can see from this documentation from Web Services there are many options and nuances to how it works.

1. Traditional

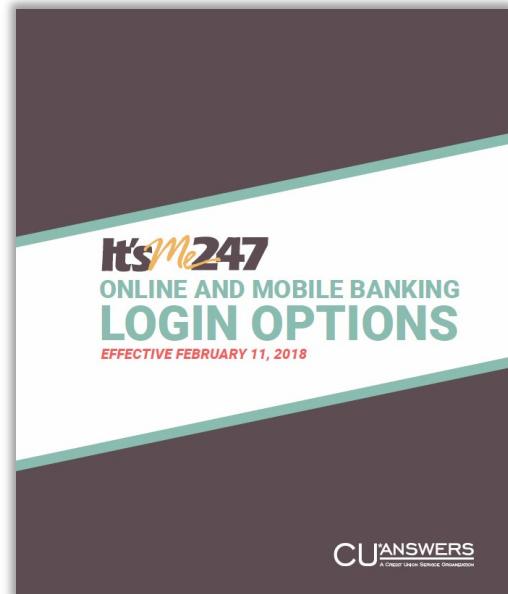
- a. Website → OBC → **It's Me 247**
- b. Represented by one of the following:
 - i. Login Button
 - ii. Direct Login Widget
 - iii. Targeted Direct Login Widget
- c. OBC fulfills certain regulatory requirements for credit unions
 - i. Financial, security and identity theft education
 - ii. Maintenance and system problem messages
 - iii. Mobile detection

2. Proposed OBC Bypass

- a. Website → **It's Me 247** (bypassing the OBC)
- b. Represented by one of the following:
 - i. Direct Login Widget
 - ii. Targeted Direct Login Widget
- c. Credit union is responsible for OBC functions
- d. Has proven to be a technical challenge due to browser security differences

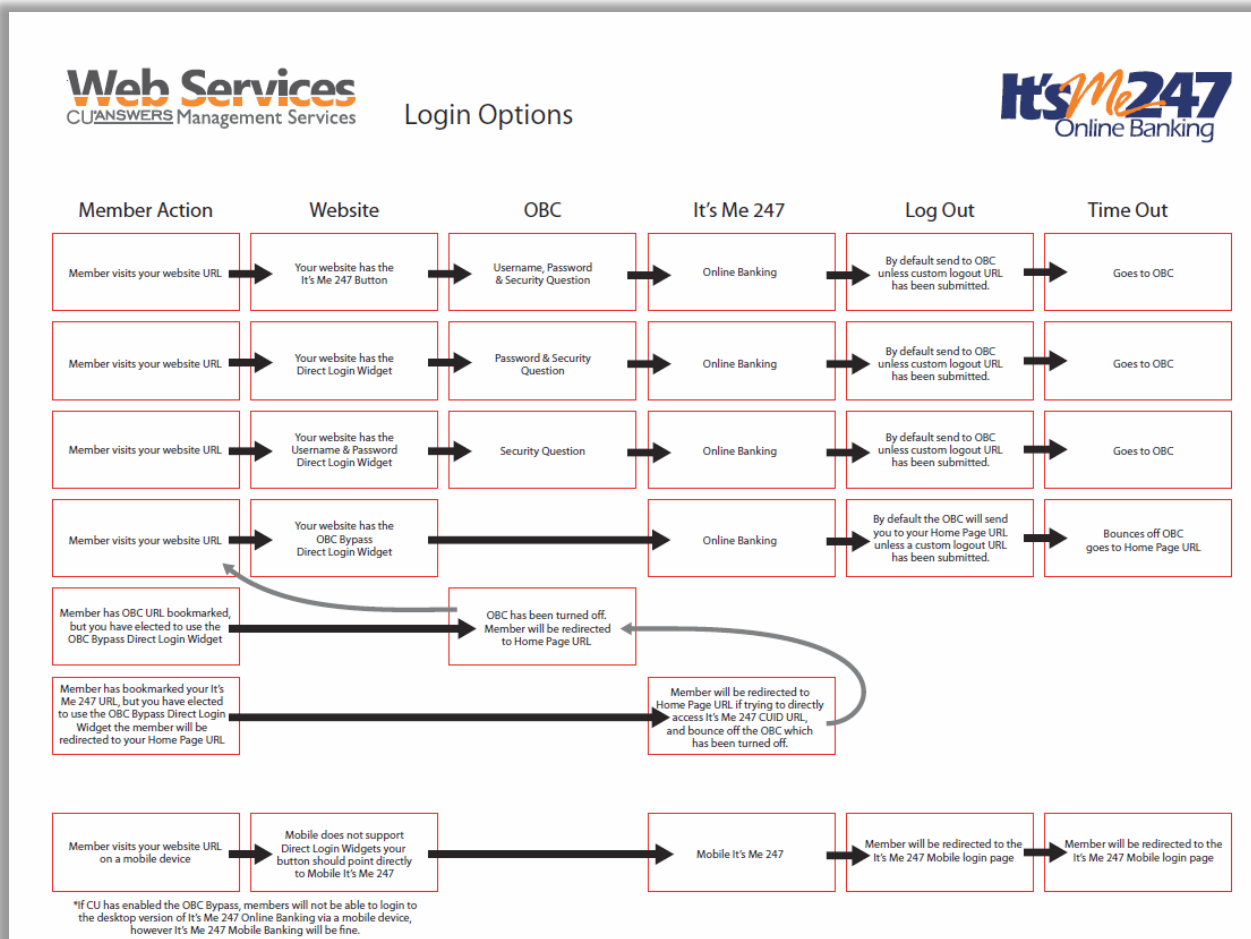
3. Mobile detection and responsive web design

- a. OBC redirects mobile browsers to **It's Me 247** mobile web
- b. Responsive websites handle redirection at the code level



7. Describe challenges you see in how members access online banking from your website.

Web Services training guide for new employees explaining *It's Me 247* login options



Section 2 – A Crossroads

The next generation of the current approach vs. going rogue for a new approach. Can we do both? Must we do both? Who will pioneer each set?

Section 2 – Discussion

A crossroads: The next generation of the current approach versus going rogue for a new approach. Can we do both? Must we do both? Who will pioneer each set?

8. Brainstorm on continuing with the current approach (separate transactional online banking and marketing websites)

Pros of this approach	Cons of this approach

9. Brainstorm on a new authenticated member approach (combine transactional online banking and marketing websites)

Pros of this approach	Cons of this approach

Section 3 – What if?

Adopting a member-authenticated CU website. How would CUs see the channel if they knew 80-85% of the visitors, and channeled differently the people they did not know?

Section 3 – Discussion

What if we adopted a member-authenticated CU website that included the transactional activities of online banking all baked together? What if the focus of your online presence was knowing your member and focusing on serving your existing member?

10. How would you see your website if you knew 80-85% of the visitors, and channeled differently the people you did not know?

Vocabulary

What does **personalization** mean?

What does **contextual engagement** mean?

What is the difference between **descriptive analytics** and **predictive analytics**?

11. What would you have to do differently if you knew who was browsing your website right now?

12. How would you capitalize on this knowledge?

13. What tradeoffs would you be willing to make for this data? Functionality? Control? Design? Privacy?

14. How would this affect your privacy policy?

Section 4 – Can we pull it off?

A new approach to dual navigation and an orchestrated dance between the values of a website and the actions of a banking toolset.

Section 4 – Discussion

Can we pull it off? A new approach to dual navigation and an orchestrated dance between the values of a website and the actions of a banking toolset.

Let's brainstorm on what the tradeoffs might be. How do we get to a Phase 1 prototype?

Limiting the Activities Available

15. Would you be willing to limit the pages that your site contained? Why or why not?

It's Me 247 Desktop Optics

Let's review the Optics (see "Appendix – Optics Events – **It's Me 247** Desktop")

Note that not all features are in Optics, notably message center (see "Appendix – Current **It's Me 247** Navigation" for reference)

Spoiler: 60% of all activity is viewing transaction details

Add the next 4 actions and we're already over 90% of activities

Is that good enough? What would be?

16. What features of **It's Me 247** Online Banking could be left behind? (See the "Appendix – Current **It's Me 247** Navigation" for reference.)

17. What actions are required for compliance reasons, even if not used?

18. What actions are required for member experience, even if rarely used? *Remember that some actions spawn a whole subset of other actions (e.g., bill pay needs enrollment vs the actual use to pay bills, ability to manage payees, manage bills, manage schedules, etc.)*

19. How should logged in/logged out/non-members be handled?

- a. What would you show on an action panel when a member isn't logged in?
 - b. What would you show on an action panel when a member hasn't enabled a feature?
20. Is limiting features in online banking the opportunity to add gradual acceptable use agreements?
21. What if you required *all* access to your entire website to be authenticated (i.e., members must sign in before seeing anything)? What would you do with non-members?
- a. Would you redirect non-members to your MAP/MOP site? Why or why not?
 - b. Would you be concerned about how this affects your search engine rankings (SEO)? Does it matter? Why or why not?

22. Besides online banking pages, what marketing pages are needed that do not have transactional activity on them?

Some Marketing Page Suggestions

- About us
- Contact Us
- Partners
- Privacy Policy
- Disclosures
- Other Important Numbers (could be listed under contact/about)
- Locators
- Social media

Fueling the Sales Engine

23. If you knew every online action of your authenticated member on your website, what would you do with the data?

24. Where would you view this tracking data showing what the member is doing on your website (specifically, by the member)?

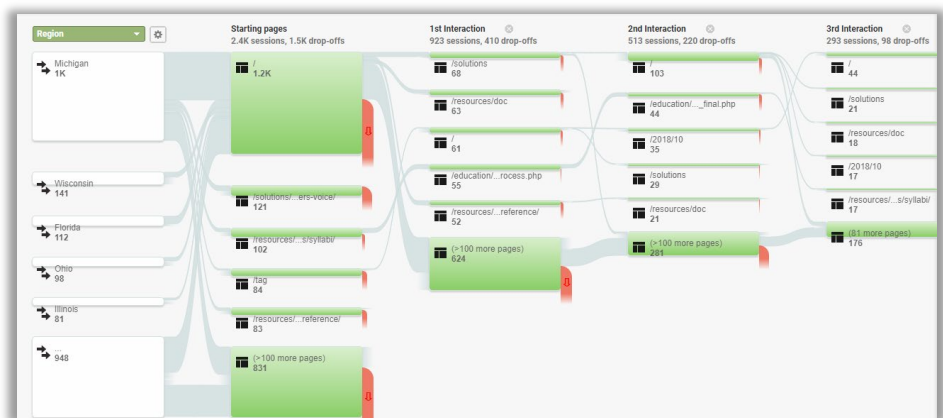


Figure 1 Google Analytics Visitor Behavior

25. Where is this data stored and for how long? Would you consider this to be private data?

- CU*Publisher? Request Center? CU*BASE?
- Analytics Booth doesn't have private data
- As part of your website?
- Something else? Is this Optics 2.0?

26. If you have this data, what do you do with it?

27. How do you determine a member is interested in _____?

What sales opportunities can we offer? Brainstorm a list of sales scenarios below:
Are these suggestions that make the credit union money? Save the member fees? Improve the perception of their service?

If the member...	Suggest they...
Has over \$_____ in savings	Buy a certificate
Has a loan about to be paid off	Pre-approved for _____
Doesn't have a credit card	Apply for one
Doesn't have eStatements	Enroll for eStatements
Doesn't have bill pay	Enroll for bill pay
Has a bill due	Pay bill
Is over ____ years old and _____	???
Is/is not _____	Pre-approved for <ul style="list-style-type: none"> • Auto loan • Mortgage • HELOC • Credit Card
Has _____	Skip a payment

28. Describe how you would manage that member X should be shown offer Y? Where would this system operate?

29. Is this tagging of member automatic based on standing rules you create? What are those rules?

30. Would you buy canned cooperative campaigns that includes a bucket and targeted campaign? What would you pay?

31. Is “sales” the right word for this process? Why or why not?

32. How does this process relate to Next Suggested Product in CU*BASE?

33. If you knew a member kept viewing your auto loan rates, what would you want the website to do?

Predictive Analytics



ASTERISK
INTELLIGENCE

What if Asterisk Intelligence could tell you the average age for a member to get their first car loan? Would you target these members with a special marketing campaign and have them pre-approved?

The Mobile Situation

34. Would you be willing to not offer mobile web online banking at all – only an app? Why or why not?

It's Me 247 Mobile Optics

Let's review the Optics (see "Appendix – Optics Events – **It's Me 247 Mobile**")

Spoiler: 85% of members simply view transaction details.

What if you had a micro app that just showed balances and transactions?

The next 8% are doing transfers.

Just these 2 actions cover 93% of all mobile web activity.

35. How about showing a mobile splash page that directs mobile members to download apps specific to their needs? Think Micro Apps or your app store.

36. Would you rather that mobile browser detections redirect mobile members directly to **It's Me 247 Mobile Web Banking**? Why or why not?

Regulatory Considerations

37. How does a member get to PIB to manage layered security? What if all access required authentication first?

38. How would you handle other regulatory and cooperative requirements like security education and training? Would you manage these yourself? Where would you find content?

39. Describe how you would handle service-related issues and alerts, both planned and unplanned? How would these be communicated to your members?

Pulling it Off

40. Given the sky is the limit, what does this type of site look like? Remember, you may have to trade off limited customizability as marketing content and transactional actions have to fit together. Draw a sketch:

Limited Customization

41. What if all marketing content had to fit in a template – think Mad Libs-like fill-in-the blanks. Is this a deal breaker? Why or why not?

Think about Self Service Channel Custom Branding Options, would this base set of customizations be enough? Why or why not?

1. Logo
2. Primary color
3. Secondary color
4. Monthly banner ads
5. Monthly marketing content

42. What if you were limited to only market 3 credit card types (for example)? Would this be a deal breaker?

43. How important is a content management system for your team to be able to make their own web updates? Why?

a. Are you concerned about breaking the rendering (how it looks in a browser) of the website?

b. What about browser testing?

c. How important is WCAG conformance? Today? In the future?

44. Is requiring web updates to be performed by Web Services Professional Services so that online banking actions aren't broken a deal breaker? Why or why not?

45. In your mind does this type of code and marketing content integration require professional coders and developers versus the ease of use for marketing individuals to make content changes?

46. How much are you spending on web work annually? How much is marketing content updates?

Web Services Professional Services

47. How often is your marketing content actually changing? Is it frequent enough? Should it be more or less?

In 2017, CU*Answers Web Services maintained credit unions spent just under \$400 per year on web updates. Ten credit unions spent over \$1,000 for the year on web updates.

[2017 DAILY PRODUCTION = \$43,473.99 / 114 CUs = \$381.35]

48. Does your credit union participate in the cooperative campaigns? Why or why not?

49. Are you using Request Center to be an internet retailer? Why or why not? What forms could be built for Request Center to raise your internet retailing game? See the forms gallery at <https://irsc.cuanswers.com/pages/portfolio/forms-gallery/>

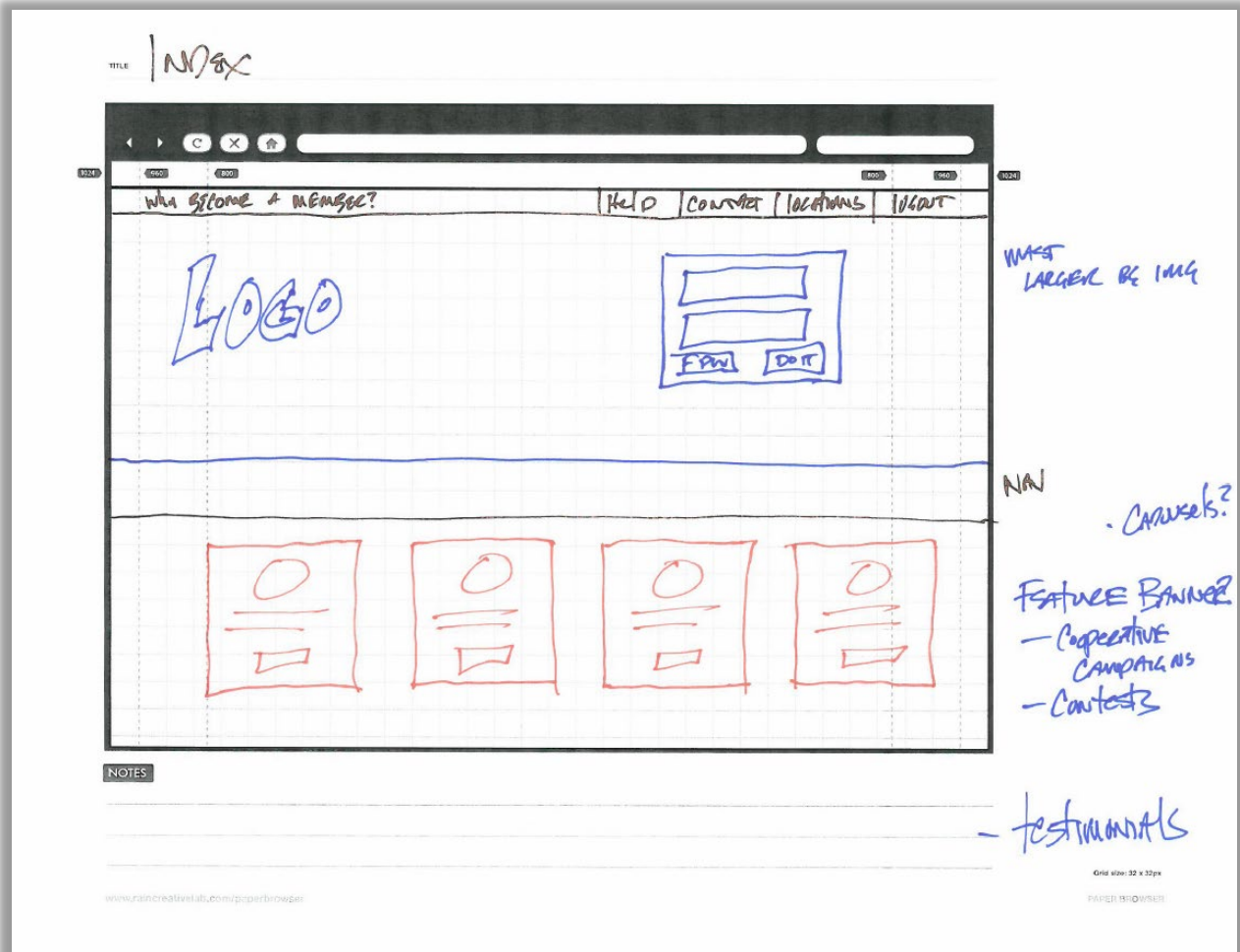
Appendix - Concepts & Mockups

The following are some concepts and mockups created by the CU*Answers Teams.

Remember the tip-of-the-iceberg t-shirt from the 2017 Leadership Conference? These concepts are superficial and there are multitudes of technical details to be worked out on the delivery.

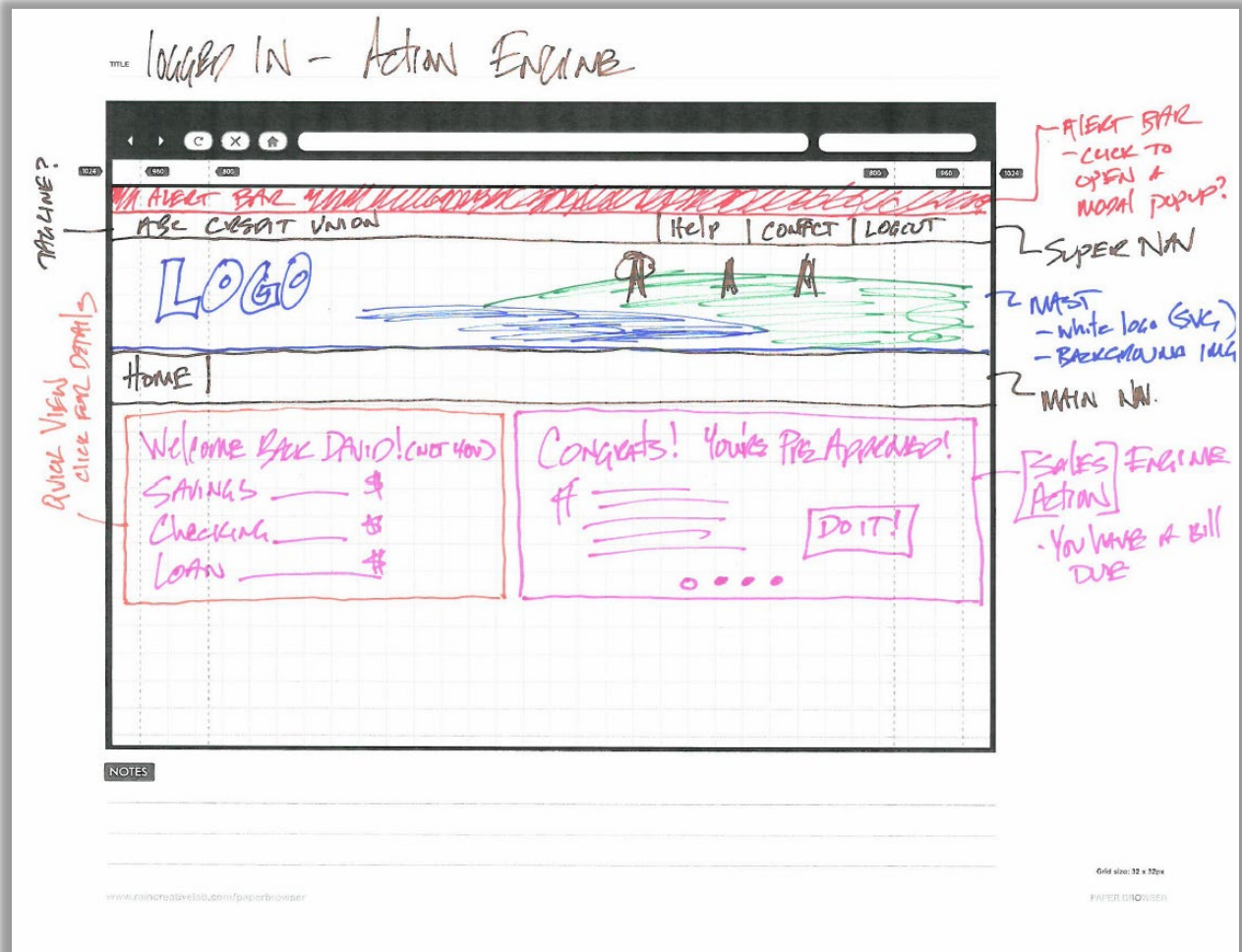
Concept – Index Page

Showing a traditional credit union index page.

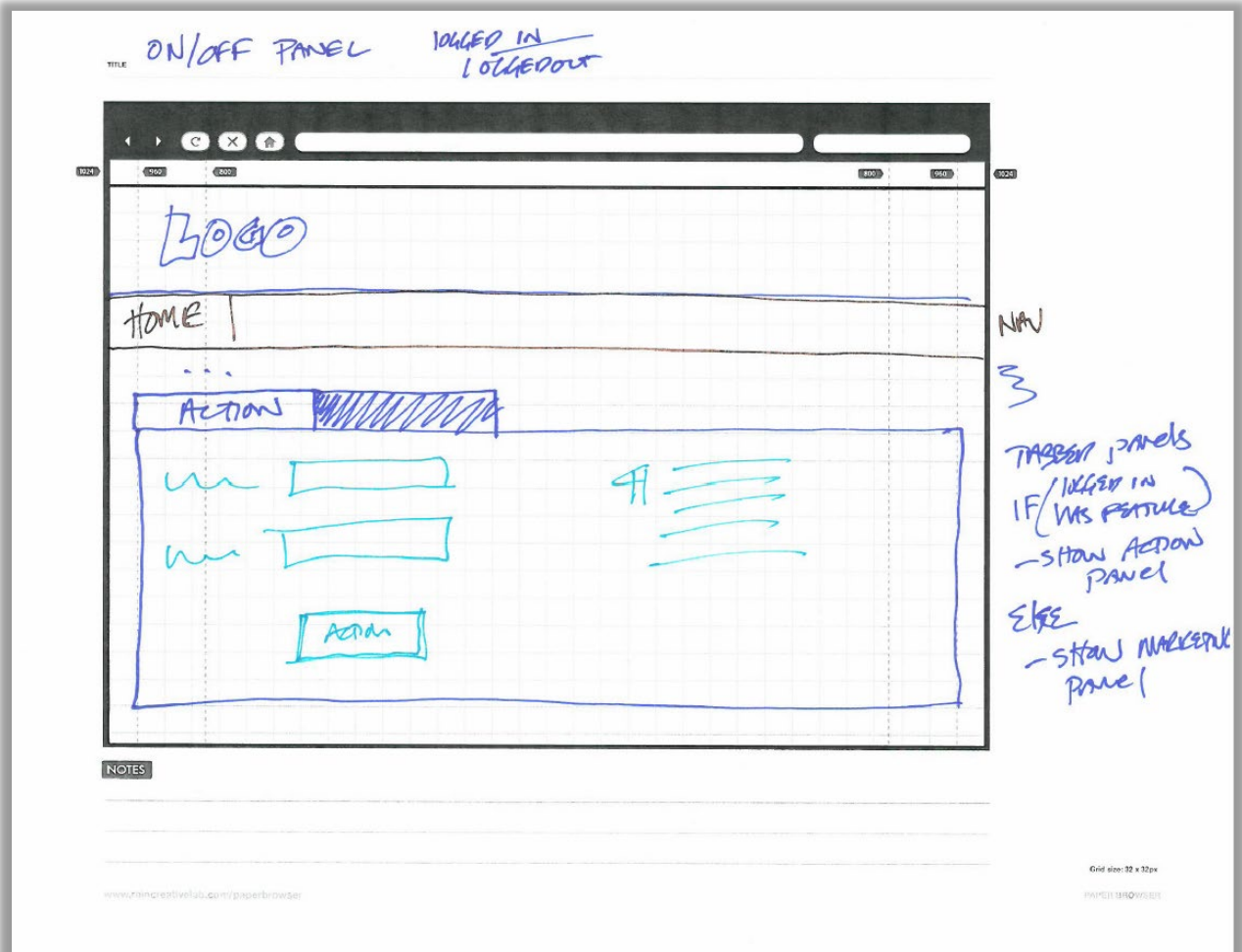


Concept – Action/Sales Engine

Showing a credit union index page with side-by-side welcome back and account quick reference and sales engine concept.

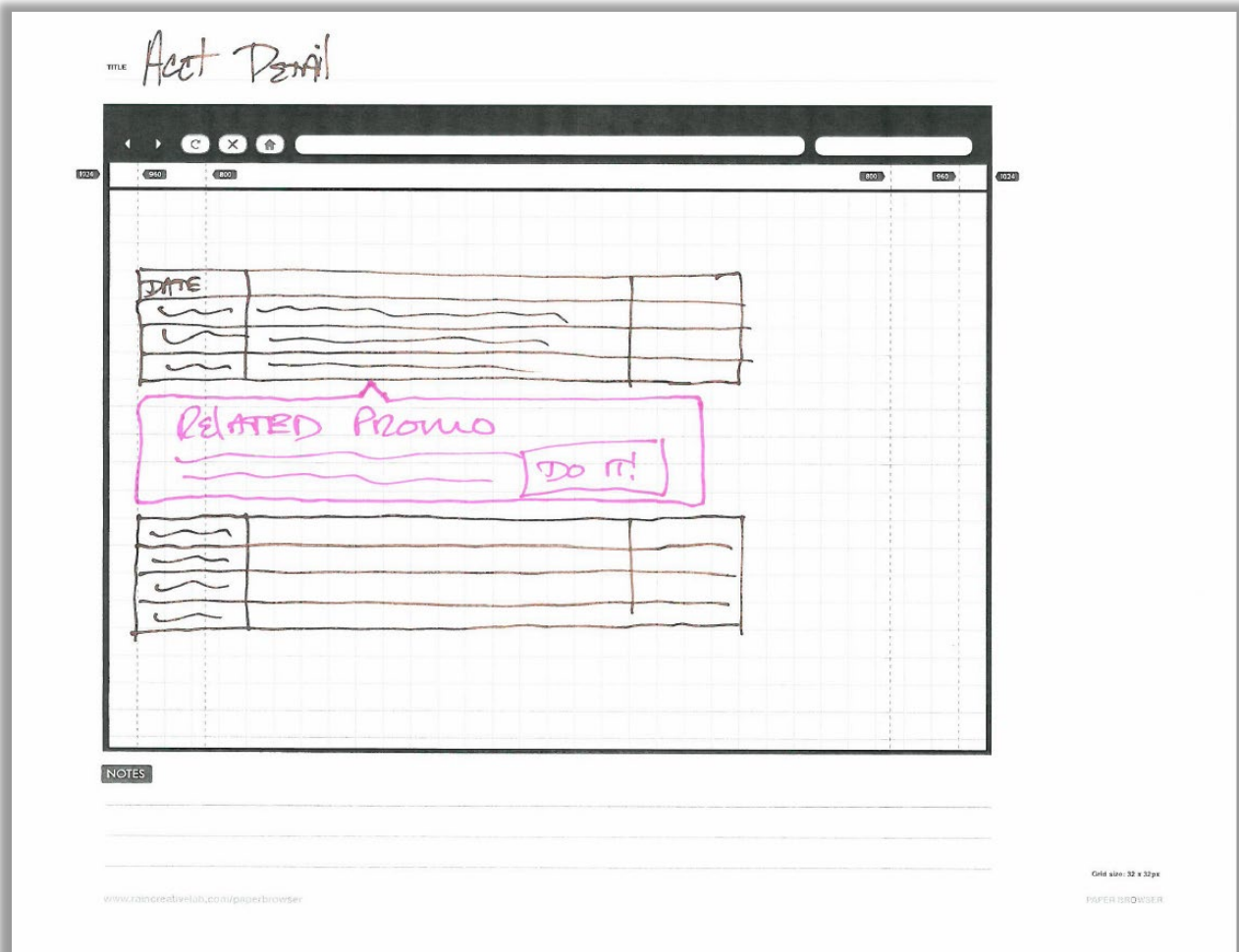


Concept – Tabbed content for Logged In Action vs Logged Out Marketing content
 Showing a tabbed interface for logged in action versus logged out marketing content. This allows the member to view both.



Concept – Related Promos in Transaction History

Showing related promotions inline in the transaction history.



Concept - Mint.com – in transaction listing promotions


Showing mint.com's version of transaction history promotions.

All Cash & Credit Accounts

You have added 6 accounts.
[Add another?](#)

TOTAL CASH
\$1595.02

TOTAL DEBT
-\$112.95




Earn 100,000 Bonus Points

Earn 100,000 Hilton Honors Bonus Points with the Hilton Honors American Express Ascend Card after you use your new Card to make \$2,000 in eligible purchases within the first 3 months of Card Membership.

[Paid Advertiser Disclosure](#)

<input type="checkbox"/>	Date	Description	Category		Amount
▶ Pending (5)					
<input type="checkbox"/>	OCT 9	Amazon	Shopping		-\$130.32
<input type="checkbox"/>	OCT 9	Potbelly Sandwich Works	David's Lunch		-\$5.67
<input type="checkbox"/>	OCT 9	Precision Driver Testing Inc	Education		-\$50.00



Unlimited 1.5% cash back with Chase Freedom Unlimited®

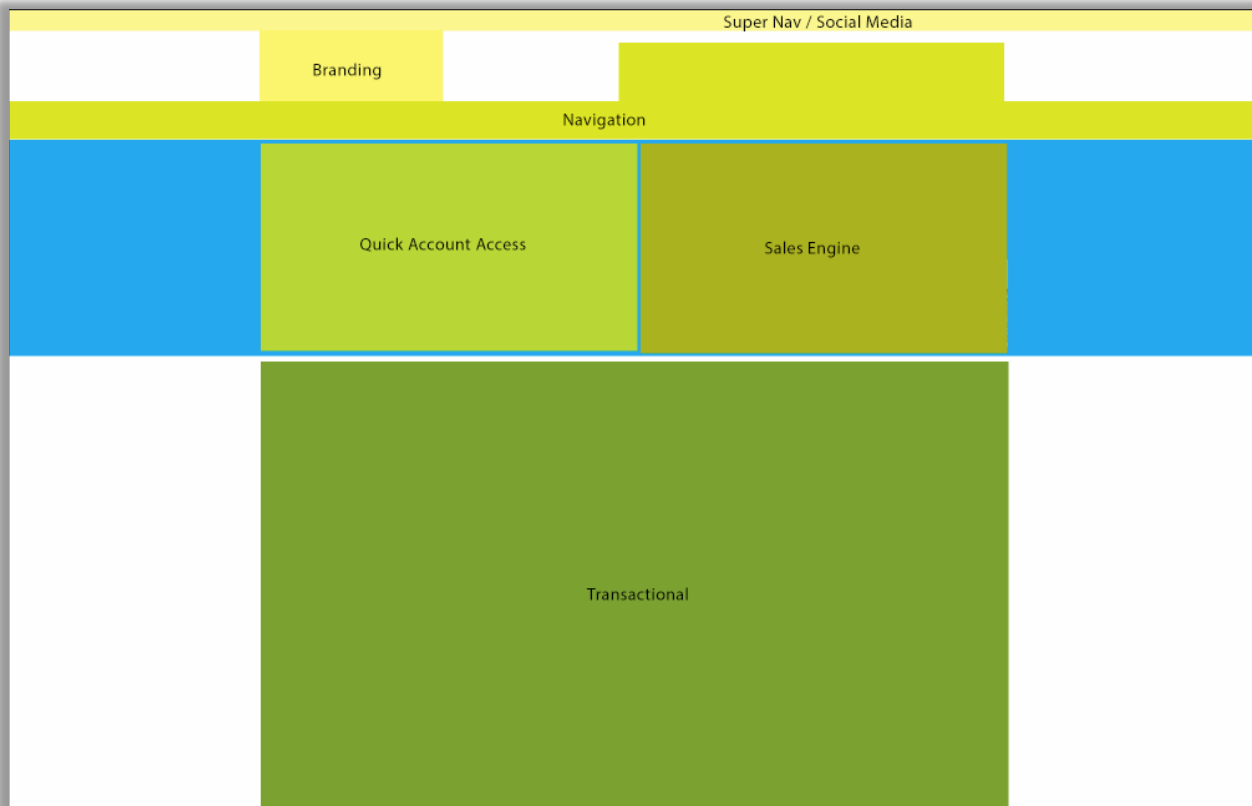
Unlimited 1.5% cash back on every purchase - it's automatic! Plus, earn a \$150 Bonus after spending \$500 on purchases in the first 3 months from account opening. No annual fee.

[Paid Advertiser Disclosure](#)

<input type="checkbox"/>	OCT 8	Amazon	Shopping		-\$158.97
<input type="checkbox"/>	OCT 8	Meijer	Groceries		-\$158.27

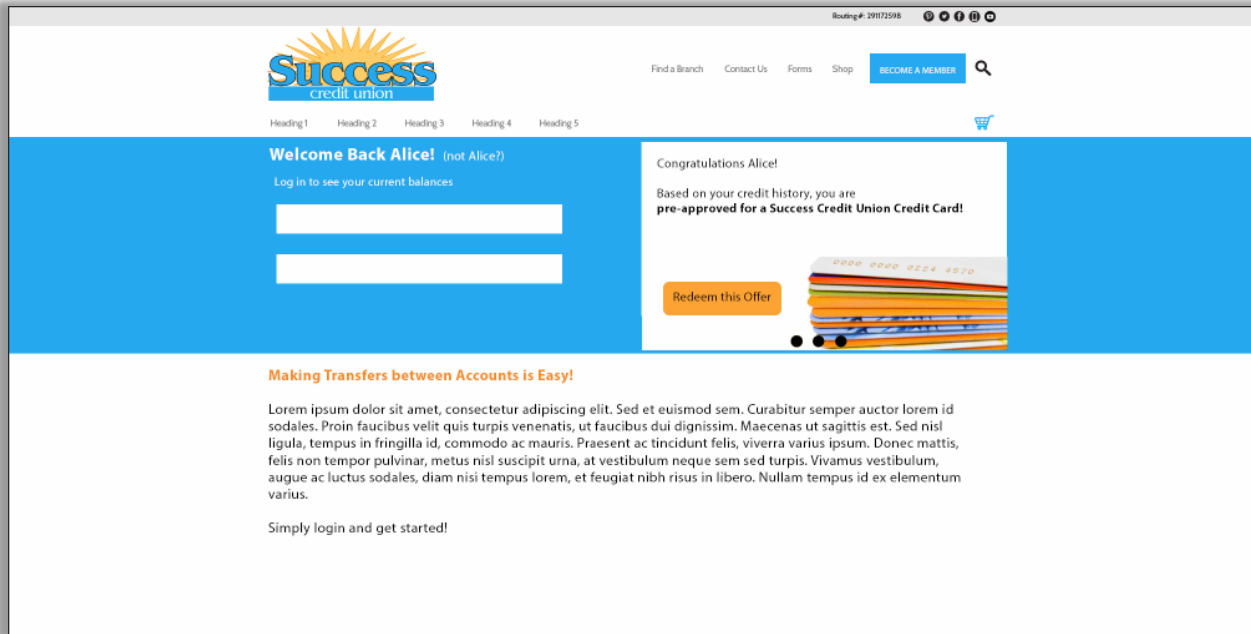
Concept – Screen Real Estate

Showing a break down of screen real estate for a side-by-side quick account access and sales engine content blocks.



Concept – Not Logged In – Transfer Money

Showing side-by-side quick account reference, member has not logged in, therefore marketing content is shown in the body.



Concept – Logged In – Transfer Money

Member has logged in. Main body content is now transactional online banking and quick account reference is shown.

Routing #: 29172598

Find a Branch Contact Us Forms Shop [BECOME A MEMBER](#)

Heading 1 Heading 2 Heading 3 Heading 4 Heading 5

Welcome Back Alice! (not Alice?)

Current Balances

Account	Available	Actual Balance	Last Transaction
000 SHARE SAVINGS	\$0.00	\$5.00	7/22/2018
010 CHECKING	\$0.00	\$0.00	

Loans

Account	Name	Regular Payment	Amount Due	Due Date
610	DEALER LOAN	\$426.08	\$422.16	8/9/2018
611	DEALER LOAN	\$369.87	\$369.87	8/25/2018

Congratulations Alice!

Based on your credit history, you are **pre-approved for a Success Credit Union Credit Card!**

[Redeem this Offer](#)

Movin' My Money Around

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! All that's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

If you want this to happen right away, pick Right Away. Or, you can schedule it to happen at a later date and whether or not it repeats:

☐ Right Away
☐ Bi-weekly
☐ Monthly
☐ One Time Only
☐ Quarterly
☐ Weekly

Step 2. Where am I getting the money?

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Memo:

☐ Show on the "To" account also

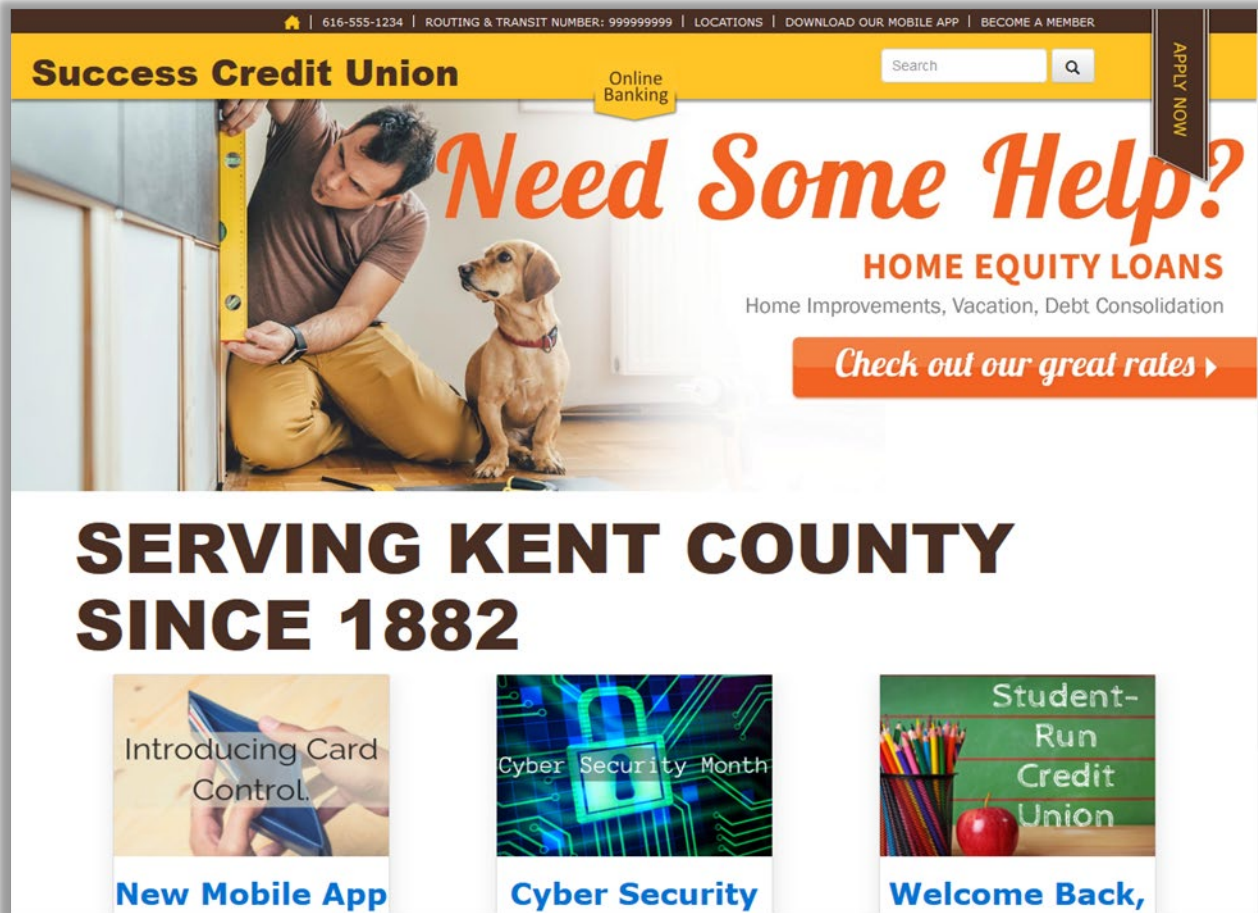
[Continue with transfer](#)

What I have so far:

When?
 From Where?
 To Where?
 How Much?
 Memo:

Concept – Drawer Slide Out Online Banking (closed)

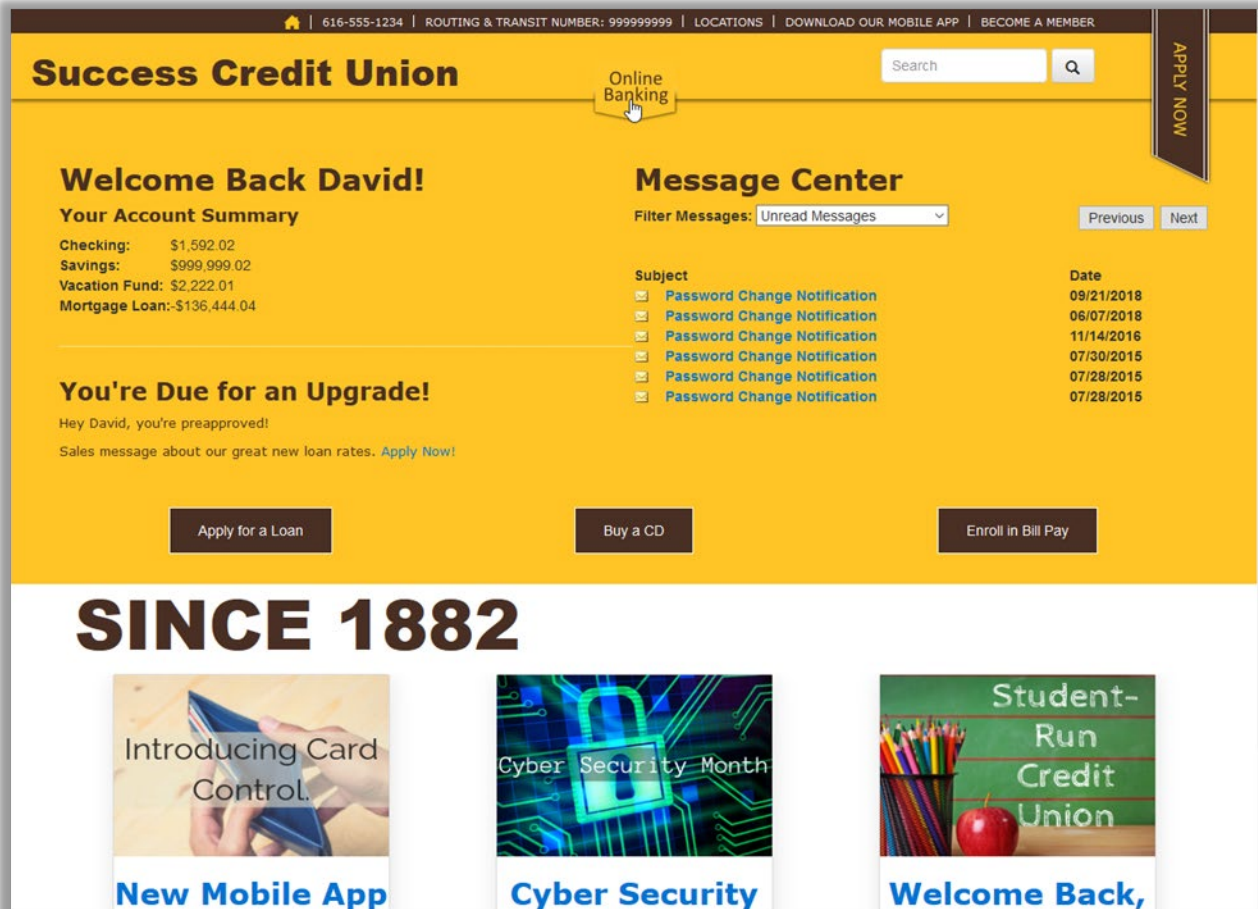
Showing a slide out drawer concept for online banking. The drawer is currently closed.



...

Concept – Drawer Slide Out Online Banking (open)

Member opens the drawer to view online banking. Drawer is context aware of which page of the website the member is on.



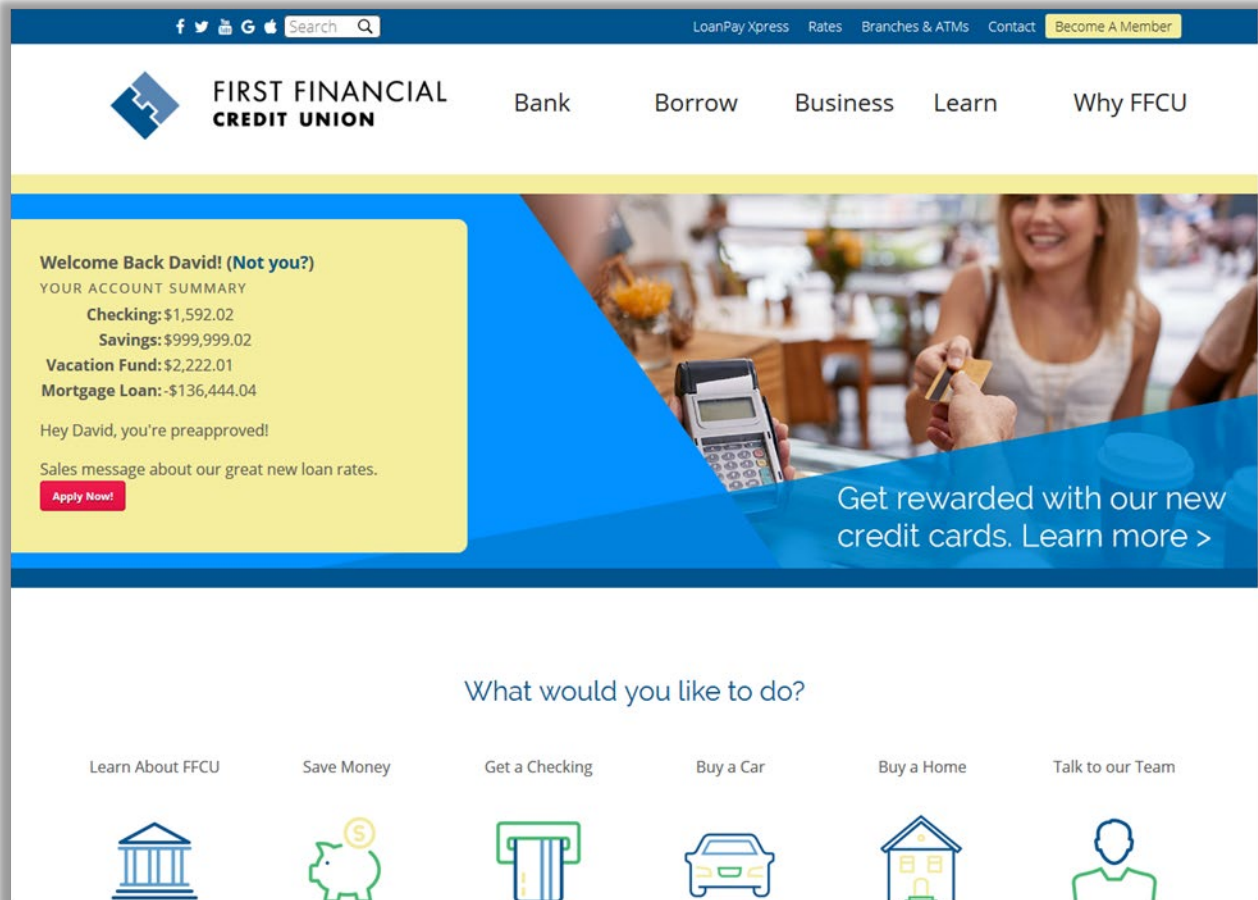
Concept – Partial Authentication – First Visit

Showing first visit, or unauthenticated visit to a website. Once authenticated a cookie is set on the browser for future visits.

The screenshot displays the First Financial Credit Union website. At the top, a dark blue header contains social media icons (Facebook, Twitter, YouTube, Google+, Apple) and a search bar. To the right of the header are links for "LoanPay Xpress", "Rates", "Branches & ATMs", "Contact", and a yellow "Become A Member" button. Below the header, the First Financial Credit Union logo is on the left, and a navigation menu with "Bank", "Borrow", "Business", "Learn", and "Why FFCU" is on the right. The main content area features a large blue banner with a background image of a woman smiling. On the left side of the banner is a yellow login box titled "Online Banking Secure Login" with a sub-note: "If you have not setup your username, please enter your account number." The login box contains fields for "Username:" and "Password:", a "Login" button, and a link "I forgot my password". To the right of the login box is a small "PIB" logo. On the right side of the banner, white text reads "Get rewarded with our new credit cards. Learn more >". Below the banner, a section titled "What would you like to do?" features six icons with corresponding text: "Learn About FFCU" (bank building icon), "Save Money" (piggy bank icon), "Get a Checking" (checking book icon), "Buy a Car" (car icon), "Buy a Home" (house icon), and "Talk to our Team" (person icon).

Concept – Partial Authentication – Welcome back

Showing a return visit. Member does not need to reauthenticate to view quick account reference.



Concept – Partial Authentication – First Visit

Concept for a partial authentication scheme, where members are shown basic information but must reauthenticate to perform any transactional actions. On first visit, or if partial authentication is reset, the member must log in to online banking.



Concept – Partial Authentication – Returning Visit

Concept for a partial authentication scheme, where members are shown basic information but must reauthenticate to perform any transactional actions. On return visit, basic account details are shown. Member must log in to perform any transactions.



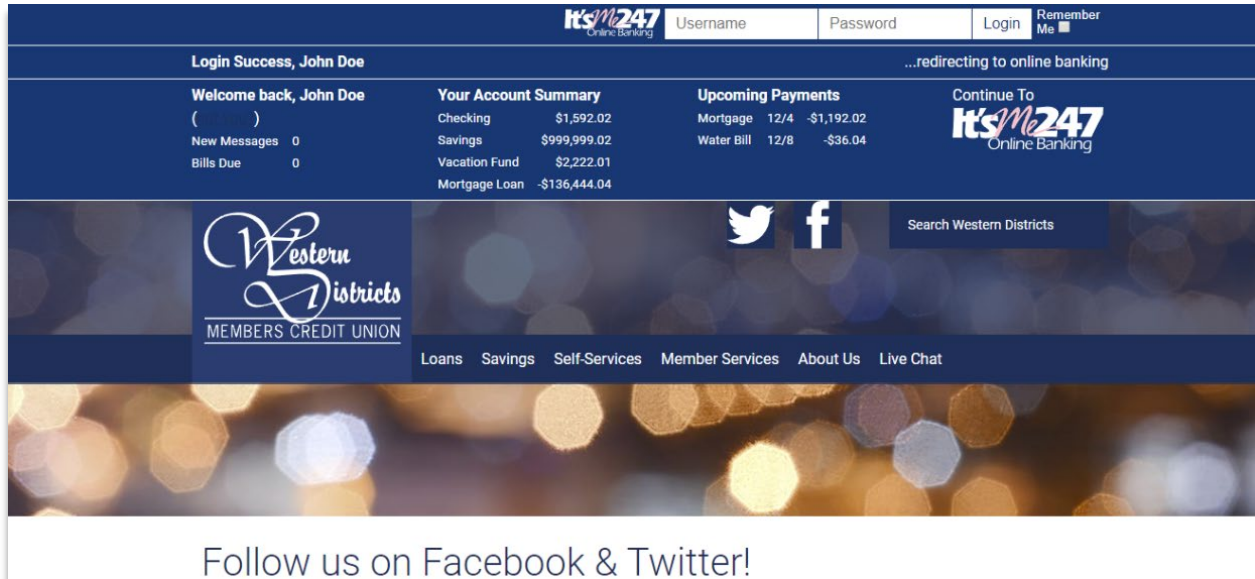
Concept – Partial Authentication – Log In

Concept for a partial authentication scheme, where members are shown basic information but must reauthenticate to perform any transactional actions. Log in to perform transactional online banking.



Concept – Partial Login – Dark Panels

Showing all three partial login panels - stacked, but with a matching color scheme.



Appendix - Optics Events – It's Me 247 Desktop

Optics statistics for It's Me 247 Online Banking Desktop version from 4/1/2018 to 8/3/2018.

Aggregators have been removed.

Activity	Count	Activity Percent	Without Login/Out	also without x details	per day	Comments
Viewed Transaction Details	18,028,152	30.8753%	57.1451%		144,225.22	
Logged In	16,842,667	28.8451%			134,741.34	
Logged Out	9,999,446	17.1252%			79,995.57	
Submitted A Transfer	3,119,536	5.3426%	9.8882%	23.0737%	24,956.29	
Visited Bill Pay	2,232,650	3.8237%	7.0770%	16.5138%	17,861.20	
Viewed A Check Image	1,826,336	3.1278%	5.7891%	13.5085%	14,610.69	
Viewed Credit Card Account Information	1,339,161	2.2935%	4.2448%	9.9051%	10,713.29	
Viewed Loan Account Information	1,118,784	1.9160%	3.5463%	8.2751%	8,950.27	
Downloaded Transaction Details	957,619	1.6400%	3.0354%	7.0831%	7,660.95	
Jumped To An Account	665,330	1.1395%	2.1089%	4.9211%	5,322.64	
Paid A Bill	656,600	1.1245%	2.0813%	4.8566%	5,252.80	
Viewed eStatements	411,764	0.7052%	1.3052%	3.0456%	3,294.11	
Forgot Password	160,902	0.2756%	0.5100%	1.1901%	1,287.22	
Viewed The Newsletter	147,540	0.2527%	0.4677%	1.0913%	1,180.32	
Clicked On A Smart Message	143,436	0.2457%	0.4547%	1.0609%	1,147.49	
Viewed Tiered Services Point Summary	81,211	0.1391%	0.2574%	0.6007%	649.69	
Viewed Credit Score	73,547	0.1260%	0.2331%	0.5440%	588.38	
Viewed Loan Rate Board	69,807	0.1196%	0.2213%	0.5163%	558.46	

Viewed Certificate Account Information	52,970	0.0907%	0.1679%	0.3918%	423.76	
Viewed Dividend/Interest Summary	49,367	0.0845%	0.1565%	0.3651%	394.94	
Scheduled An AFT	45,438	0.0778%	0.1440%	0.3361%	363.50	
Clicked A Customized Launch Point Link	38,187	0.0654%	0.1210%	0.2825%	305.50	
Viewed Shares Rate Board	36,182	0.0620%	0.1147%	0.2676%	289.46	
Submitted An A2A Transfer	33,450	0.0573%	0.1060%	0.2474%	267.60	
Viewed New Loan Details	29,164	0.0499%	0.0924%	0.2157%	233.31	
Viewed Mobile Web Banking Information	27,726	0.0475%	0.0879%	0.2051%	221.81	<-- ????
Created A Payee	26,676	0.0457%	0.0846%	0.1973%	213.41	
Changed Personal Information	23,497	0.0402%	0.0745%	0.1738%	187.98	
Changed Security Questions	22,268	0.0381%	0.0706%	0.1647%	178.14	
Viewed Certificate Rate Board	19,285	0.0330%	0.0611%	0.1426%	154.28	
Viewed MoneyDesktop	18,592	0.0318%	0.0589%	0.1375%	148.74	
Viewed New Share Details	18,218	0.0312%	0.0577%	0.1347%	145.74	
Went To PIB	12,283	0.0210%	0.0389%	0.0909%	98.26	
Enrolled In Bill Pay	11,834	0.0203%	0.0375%	0.0875%	94.67	
Printed Loan Coupons	10,878	0.0186%	0.0345%	0.0805%	87.02	
Sent A P2P	8,929	0.0153%	0.0283%	0.0660%	71.43	
Viewed My Virtual StrongBox	7,795	0.0133%	0.0247%	0.0577%	62.36	
Used A Skip-A-Pay Program	6,640	0.0114%	0.0210%	0.0491%	53.12	
Viewed New Certificate Details	3,875	0.0066%	0.0123%	0.0287%	31.00	
Viewed Investment Account Information	3,710	0.0064%	0.0118%	0.0274%	29.68	

Created An ACH Distribution	3,314	0.0057%	0.0105%	0.0245%	26.51	
Scheduled An A2A AFT	1,893	0.0032%	0.0060%	0.0140%	15.14	
Changed Contact Preferences	1,633	0.0028%	0.0052%	0.0121%	13.06	
Added A Check Stop Payment	932	0.0016%	0.0030%	0.0069%	7.46	
Logged In via API	546	0.0009%	0.0017%	0.0040%	4.37	<----- Members coming over from MAP/MOP
Created A Promise Deposit	265	0.0005%	0.0008%	0.0020%	2.12	
Scheduled A CFT	97	0.0002%	0.0003%	0.0007%	0.78	Check Fund Transfer - mail a check to a specified address

Appendix - Optics Events – It's Me 247 Mobile

Optics statistics for It's Me 247 Online Banking Mobile Web from 4/1/2018 to 8/3/2018. Aggregators have been removed.

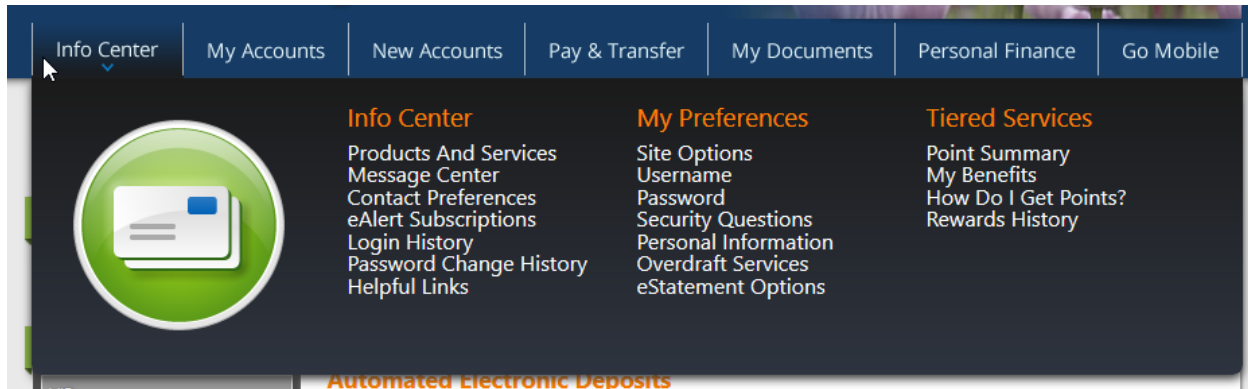
Activity	Count	Activity Percent	Without Login/Out	also without x details	per day	Comments
Viewed Transaction Details	41,573,539	48.6700%	84.2623%		332,588.31	
Logged In	15,999,404	18.7304%			127,995.23	
Logged In via API	12,920,956	15.1265%			103,367.65	<-- Mobile App Users
Logged Out	7,160,664	8.3830%			57,285.31	
Submitted A Transfer	3,955,594	4.6308%	8.0173%	50.9432%	31,644.75	
Viewed A Check Image	901,859	1.0558%	1.8279%	11.6148%	7,214.87	
Visited Bill Pay	869,803	1.0183%	1.7629%	11.2020%	6,958.42	
Viewed Loan Account Information	790,901	0.9259%	1.6030%	10.1858%	6,327.21	
Jumped To An Account	392,652	0.4597%	0.7958%	5.0569%	3,141.22	
Viewed eStatements	207,932	0.2434%	0.4214%	2.6779%	1,663.46	
Forgot Password	163,298	0.1912%	0.3310%	2.1031%	1,306.38	
Paid A Bill	141,294	0.1654%	0.2864%	1.8197%	1,130.35	
Viewed Dividend/Interest Summary	133,789	0.1566%	0.2712%	1.7230%	1,070.31	
Viewed Shares Rate Board	33,966	0.0398%	0.0688%	0.4374%	271.73	
Viewed New Share Details	28,535	0.0334%	0.0578%	0.3675%	228.28	
Submitted An A2A Transfer	21,689	0.0254%	0.0440%	0.2793%	173.51	
Changed Personal Information	15,829	0.0185%	0.0321%	0.2039%	126.63	
Viewed Certificate Account Information	15,255	0.0179%	0.0309%	0.1965%	122.04	
Viewed Loan Rate Board	13,684	0.0160%	0.0277%	0.1762%	109.47	

Scheduled An AFT	12,540	0.0147%	0.0254%	0.1615%	100.32
Viewed Certificate Rate Board	11,916	0.0140%	0.0242%	0.1535%	95.33
Viewed New Loan Details	9,618	0.0113%	0.0195%	0.1239%	76.94
Sent A P2P	9,078	0.0106%	0.0184%	0.1169%	72.62
Viewed New Certificate Details	8,735	0.0102%	0.0177%	0.1125%	69.88
Changed Security Questions	8,426	0.0099%	0.0171%	0.1085%	67.41
Used A Skip-A-Pay Program	5,792	0.0068%	0.0117%	0.0746%	46.34
Created A Payee	5,575	0.0065%	0.0113%	0.0718%	44.60
Enrolled In Bill Pay	3,973	0.0047%	0.0081%	0.0512%	31.78
Changed Contact Preferences	1,669	0.0020%	0.0034%	0.0215%	13.35
Scheduled An A2A AFT	891	0.0010%	0.0018%	0.0115%	7.13
Added A Check Stop Payment	423	0.0005%	0.0009%	0.0054%	3.38

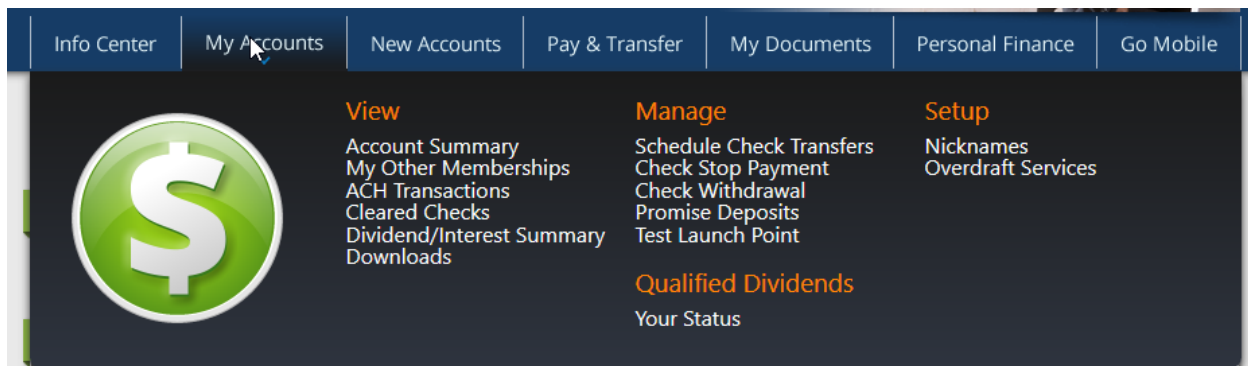
Appendix - Current It's Me 247 Navigation

For reference

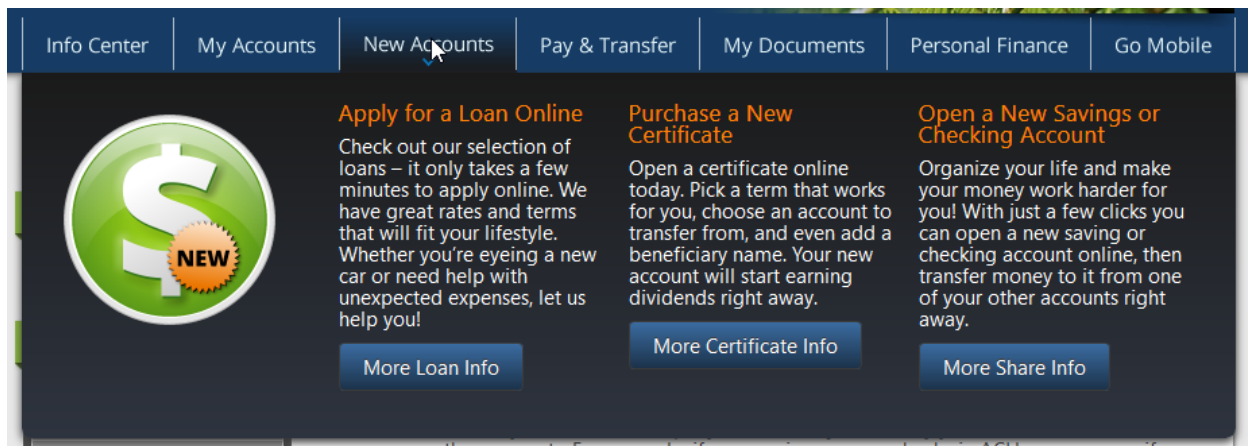
1.



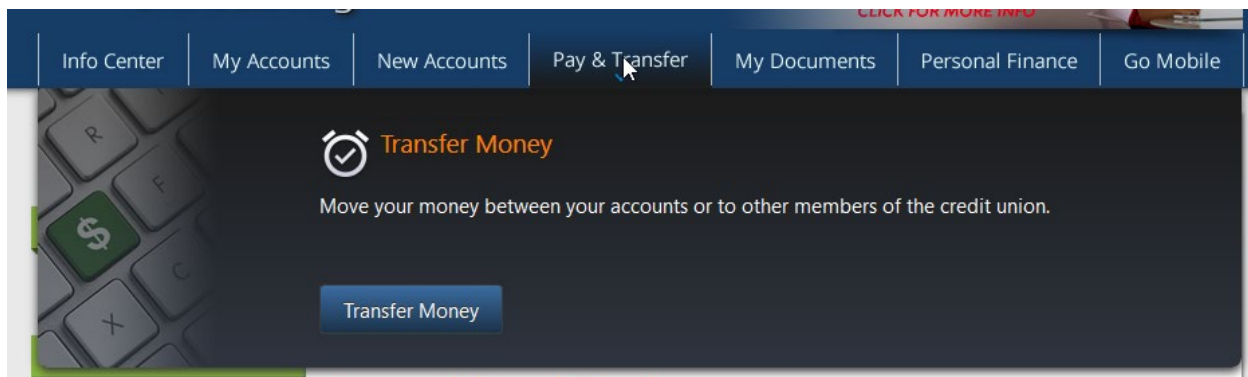
2.



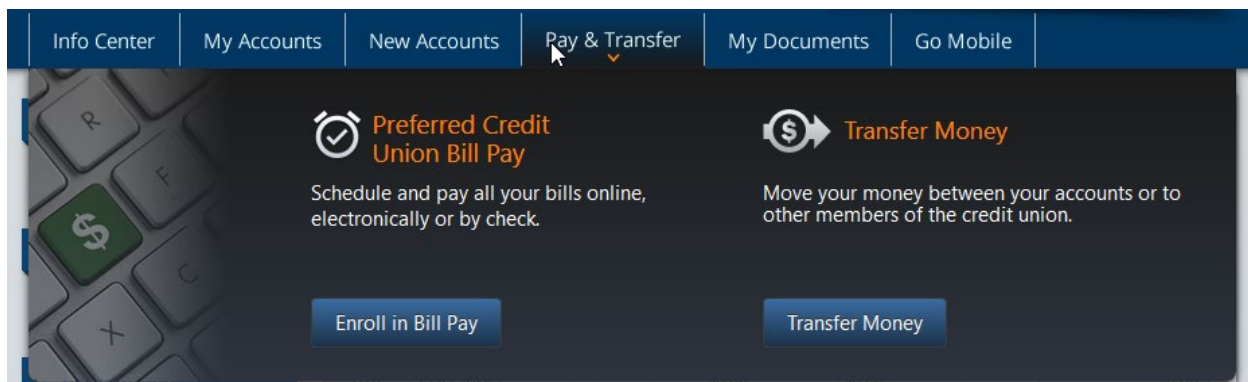
3.



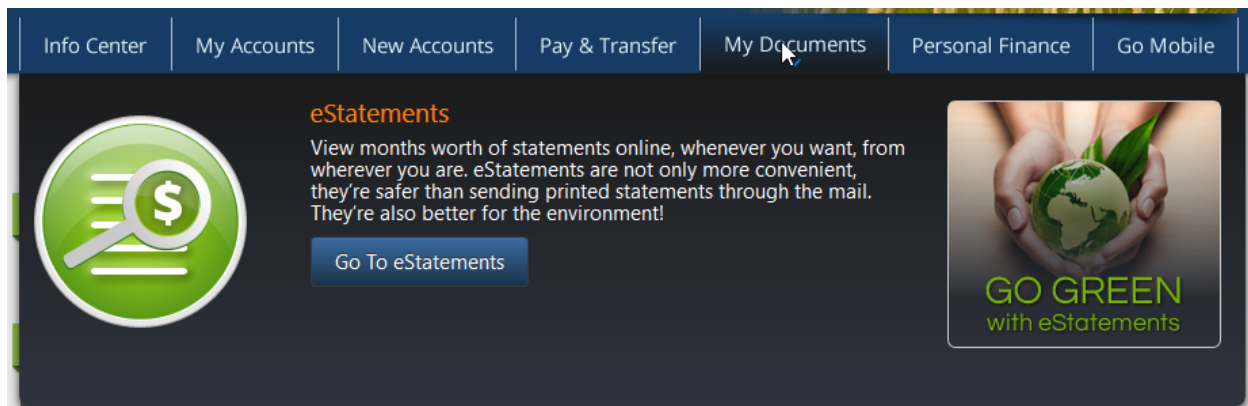
4.



5.



6.



7.

The screenshot shows a web application interface for a credit union. The navigation bar includes tabs for 'Info Center', 'My Accounts', 'New Accounts', 'Pay & Transfer', 'My Documents', and 'Go Mobile'. Below the navigation bar, there are two main promotional banners. The first banner is for 'eStatements', featuring a green circular icon with a magnifying glass over a dollar sign. The text describes the convenience and security of viewing statements online. The second banner is for 'My Virtual StrongBox', featuring a green circular icon with a magnifying glass over a dollar sign. The text describes the convenience and security of storing important documents online. To the right of these banners is a 'GO GREEN with eStatements' graphic showing hands holding a globe.

Info Center | **My Accounts** | **New Accounts** | **Pay & Transfer** | **My Documents** | **Go Mobile**

eStatements
View months worth of statements online, whenever you want, from wherever you are. eStatements are not only more convenient, they're safer than sending printed statements through the mail. They're also better for the environment!

Enroll Now!

My Virtual StrongBox
My Virtual StrongBox is the perfect blend of online convenience and safe deposit security. You get as much space as you need to save all your important documents - wills, mortgages, tax documents, and much, much more.

Go to Virtual StrongBox

GO GREEN with eStatements

8.

The screenshot shows a web application interface for MoneyDesktop. The navigation bar includes tabs for 'Info Center', 'My Accounts', 'New Accounts', 'Pay & Transfer', 'My Documents', 'Personal Finance', and 'Go Mobile'. Below the navigation bar, there are two main promotional banners. The first banner is for 'All Your Accounts | One Place', featuring the 'MD moneydesktop' logo. The text describes how MoneyDesktop can automatically pull all of your financial information into one place. The second banner is for 'Access MoneyDesktop on your mobile device', featuring two buttons for 'MoneyDesktop for iPhone' and 'MoneyDesktop for Android'.

Info Center | **My Accounts** | **New Accounts** | **Pay & Transfer** | **My Documents** | **Personal Finance** | **Go Mobile**

All Your Accounts | One Place
MoneyDesktop can automatically pull all of your financial information into one place, so you can finally get the full picture.

- ✓ Account Aggregation
- ✓ Expense Tracking
- ✓ Budget and Debt Management
- ✓ Financial Reporting

Access Now

Access MoneyDesktop on your mobile device

MoneyDesktop for iPhone

MoneyDesktop for Android

Appendix - Additional Reading

1. Technology and Real-Time Data Give Marketers the Personalization 'Golden Ticket'
 - a. <https://thefinancialbrand.com/74183/technology-real-time-data-personalization-banking/>
2. Personalized Experiences Are The Only Way Banking Brands Can Differentiate
 - a. <https://thefinancialbrand.com/75689/banking-marketing-personalization-ai-targeting-trends/>
3. Personalization: Moving From Optional to Necessity in Banking
 - a. <https://thefinancialbrand.com/75321/digital-banking-personalization-strategy/>
4. Power of Personalization in Banking 2018
 - a. <https://www.digitalbankingreport.com/trends/power-of-personalization-in-banking-2018/?2018-september-s>
 - b. Digital Banking Report – August 2018
5. Form Design Patterns
 - a. <https://www.smashingmagazine.com/2018/10/form-design-patterns-release/>
- 6.