



PIB 2.0

Updated June 5, 2019

Mobile Technologies Group

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

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Phase 1 and 2 Proposals

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Proposed Phase 1 Changes



New Look & Feel

The new user interface of PIB implements new views for viewing and editing your security preferences in a simplified and modern way.



Backwards Compatibility with PIB 1.0

With the possible implementation of a new URL, PIB 2.0 can be seamlessly implemented credit unions while keeping PIB 1.0 active for credit unions waiting to adopt.



CU Brandable

Similar to the customization being implemented in It's My Biz 247 Mobile, Credit Unions will have the opportunity to customize their member's PIB colors and logos.



Works on Mobile & Tablet

PIB 2.0 is mobile friendly, and can be accessed on any mobile or tablet web browser to make security changes for their online banking.

Possible Phase II Changes



Apply PIB to Mobile Web and Apps

In Phase II of 2.0, the same security settings used to protect desktop versions of It's Me 247 could apply to mobile web and mobile apps as well.

The New Look

Updated Design and Performance

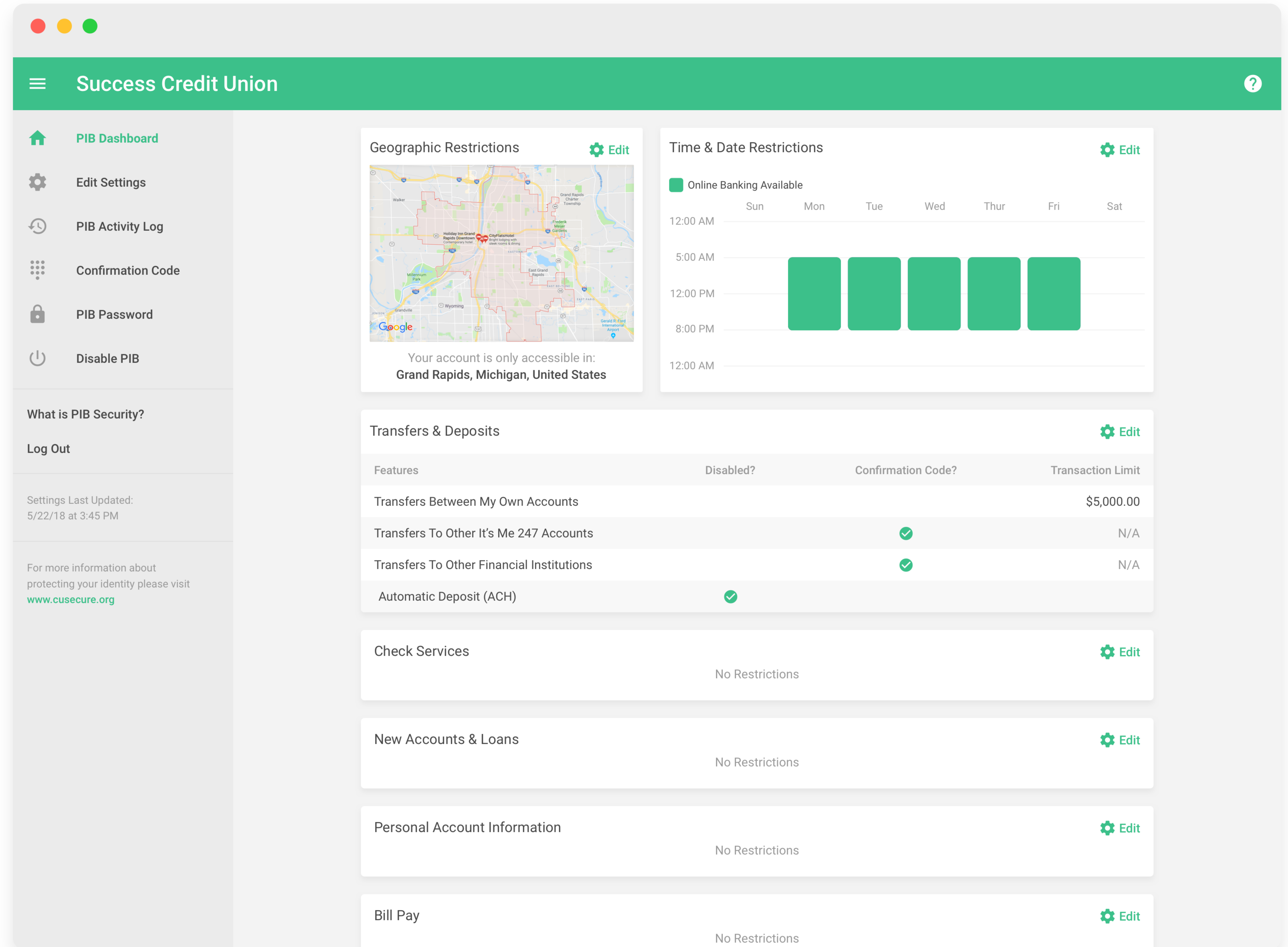
PIB Landing Page

The revised PIB Landing Page improves the organization of the login and sign up fields. A simplified feature section gives members a quick explanation of what PIB is and highlights the most popular security options available.

Dashboard

Current PIB Users have no way of seeing what security settings they have activated without starting a brand new security setting. The new dashboard would allow users to quick reference what security they have in place, and give them quick links to edit them.

Any security settings pre-existing PIB users have in place will automatically populate in this new interface when a member logs in.



Custom Branding

Similar to It's My Biz 247 Mobile, the new PIB interface will be built on a customizable design system. With this, the Credit Union will be able to configure their member's PIB profiles to match the Credit Union's brand.



Meijer Credit Union

PIB Dashboard

Edit Settings

PIB Activity Log

Confirmation Code

PIB Password

Disable PIB

What is PIB Security?

Log Out

Settings Last Updated:
5/22/18 at 3:45 PM

For more information about
protecting your identity please visit
[www.cusecure.org](#)

Geographic Restrictions

Your account is only accessible in:
Grand Rapids, Michigan, United States

Time & Date Restrictions

Online Banking Available

	Sun	Mon	Tue	Wed	Thur	Fri	Sat
12:00 AM							
5:00 AM							
12:00 PM							
8:00 PM							
12:00 AM							

Transfers & Deposits

Features	Disabled?	Confirmation Code?	Transaction Limit
Transfers Between My Own Accounts			\$5,000.00
Transfers To Other It's Me 247 Accounts		✓	N/A
Transfers To Other Financial Institutions		✓	N/A
Automatic Deposit (ACH)	✓		

Check Services

No Restrictions

New Accounts & Loans

No Restrictions

Personal Account Information

No Restrictions

4

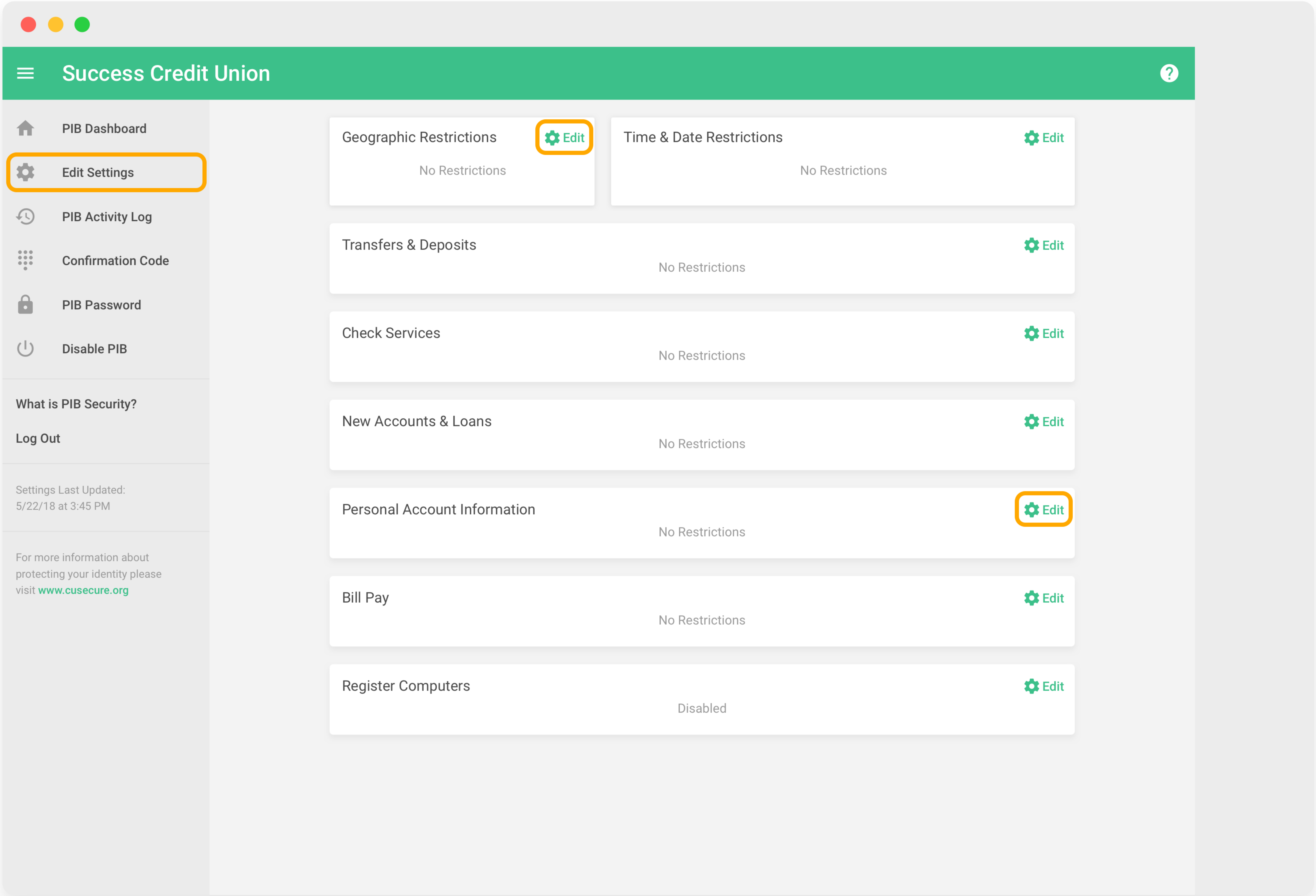
Streamlined Security Editing

Making Security Edits to Your Account

Starting a New Edit

When a member creates a new profile in PIB, they will have no security features activated. On their new dashboard, a progress bar will guide them in creating a Confirmation Code and link to a guide describing how to customize and activate their settings.

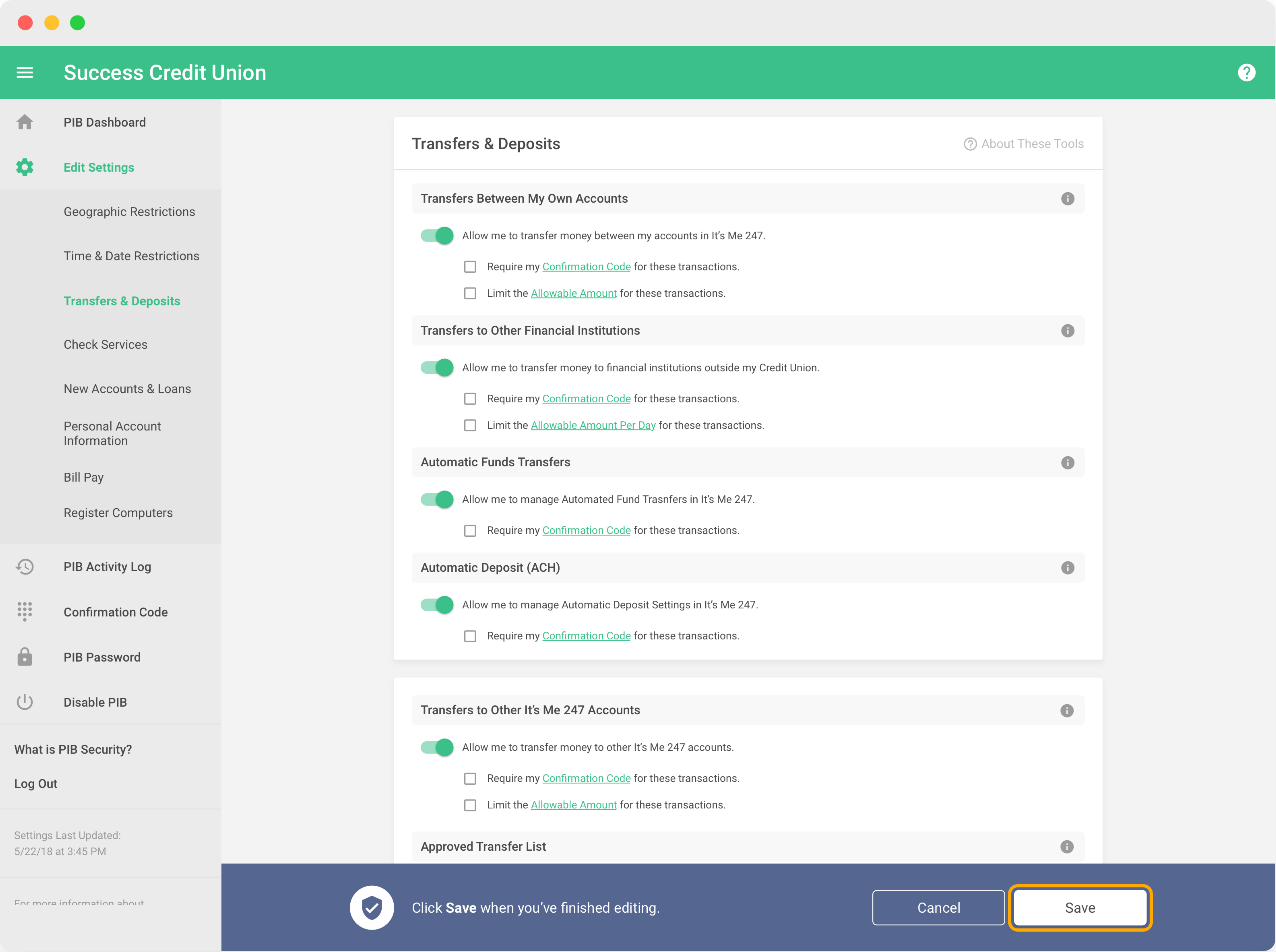
To start a new edit, a member can either click on the “Edit Settings” expandable menu, or on any of the gear icons in the section headers.



Editing a Setting

All security settings in PIB have been reorganized and grouped into eight categories, helping members locate their preferred security features when editing.

Upon adjusting a setting under one of the settings categories, a “Save” button at the bottom of the screen will appear in a fixed footed. When the member is finished editing, they must click the save button, returning them to the dashboard.



Activation Code

Upon returning to the dashboard after editing a setting, the desired new settings will be in a temporary state. A dialog will prompt members to click “Finish Editing” when all preferences have been adjusted, sending a confirmation code to the member’s email address. The member will then enter the code in the same window, activating the new settings.

Success Credit Union

PIB Dashboard

Edit Settings

PIB Activity Log

Confirmation Code

PIB Password

Disable PIB

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8:00 PM							
12:00 AM							

Edit

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Automatic Deposit (ACH)	✓		

Check Services

No Restrictions

Edit

New Accounts & Loans

No Restrictions

Edit

Personal Account Information

No Restrictions

Edit

4

✓

You have unactivated changes for **3 Security Setting** and a **New Confirmation Code**. Click **Finish Editing** to begin activating your changes.

Finish Editing

4

✓

We've emailed you a **PIB Activation Code**! Enter it here to activate your new profile. (Note: This is not your confirmation code)

Enter Code Here...

Activate

PIB Redesign | Web & Mobile Development

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Activating New Settings

Once a valid activation code is entered, the desired settings are made active and appear as active in the dashboard.

Success Credit Union

Home

PIB Dashboard

Settings

Edit Settings

Activity

PIB Activity Log

Confirmation

Confirmation Code

Security

PIB Password

Disable

Disable PIB

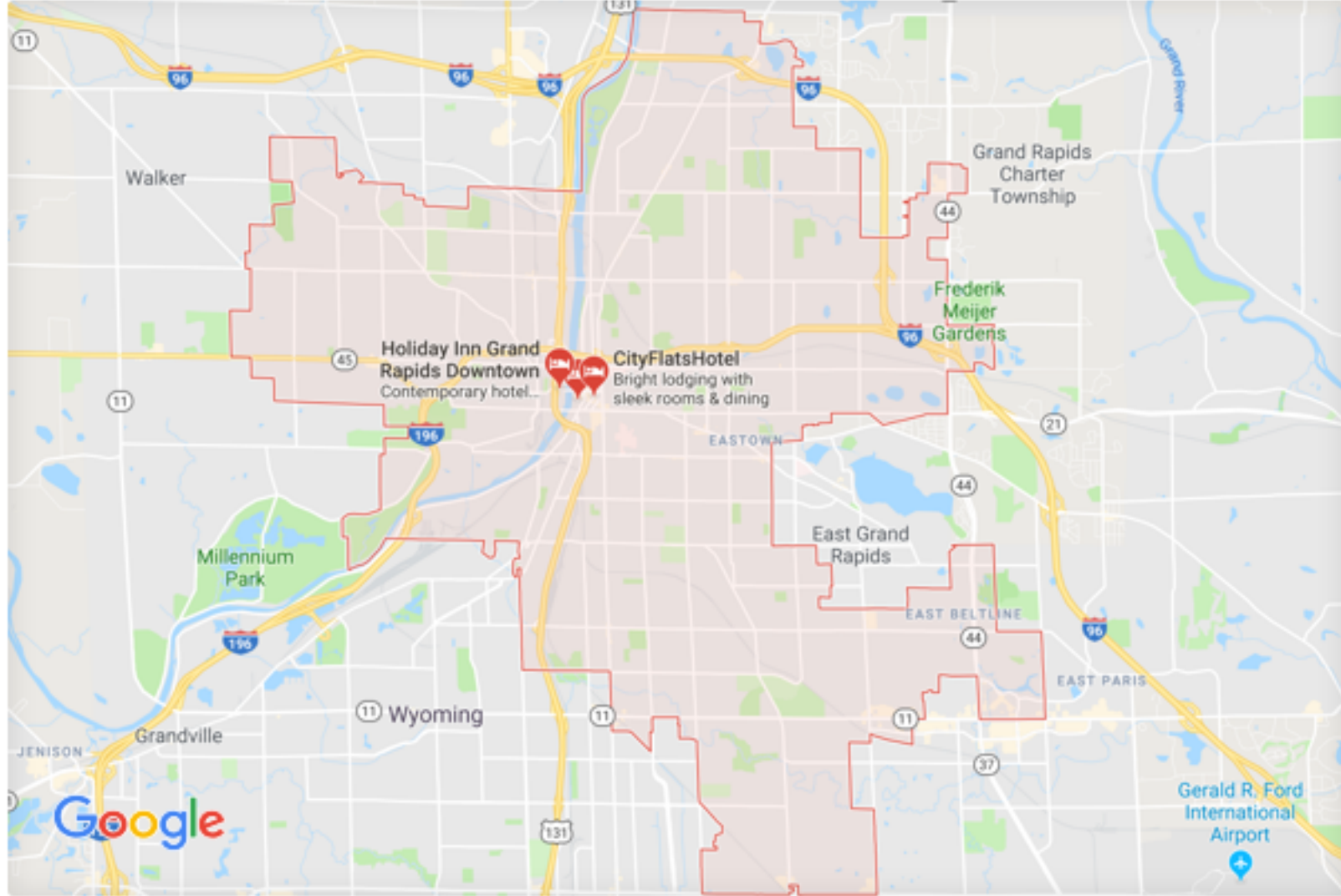
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Check Services

No Restrictions

New Accounts & Loans

No Restrictions

Personal Account Information

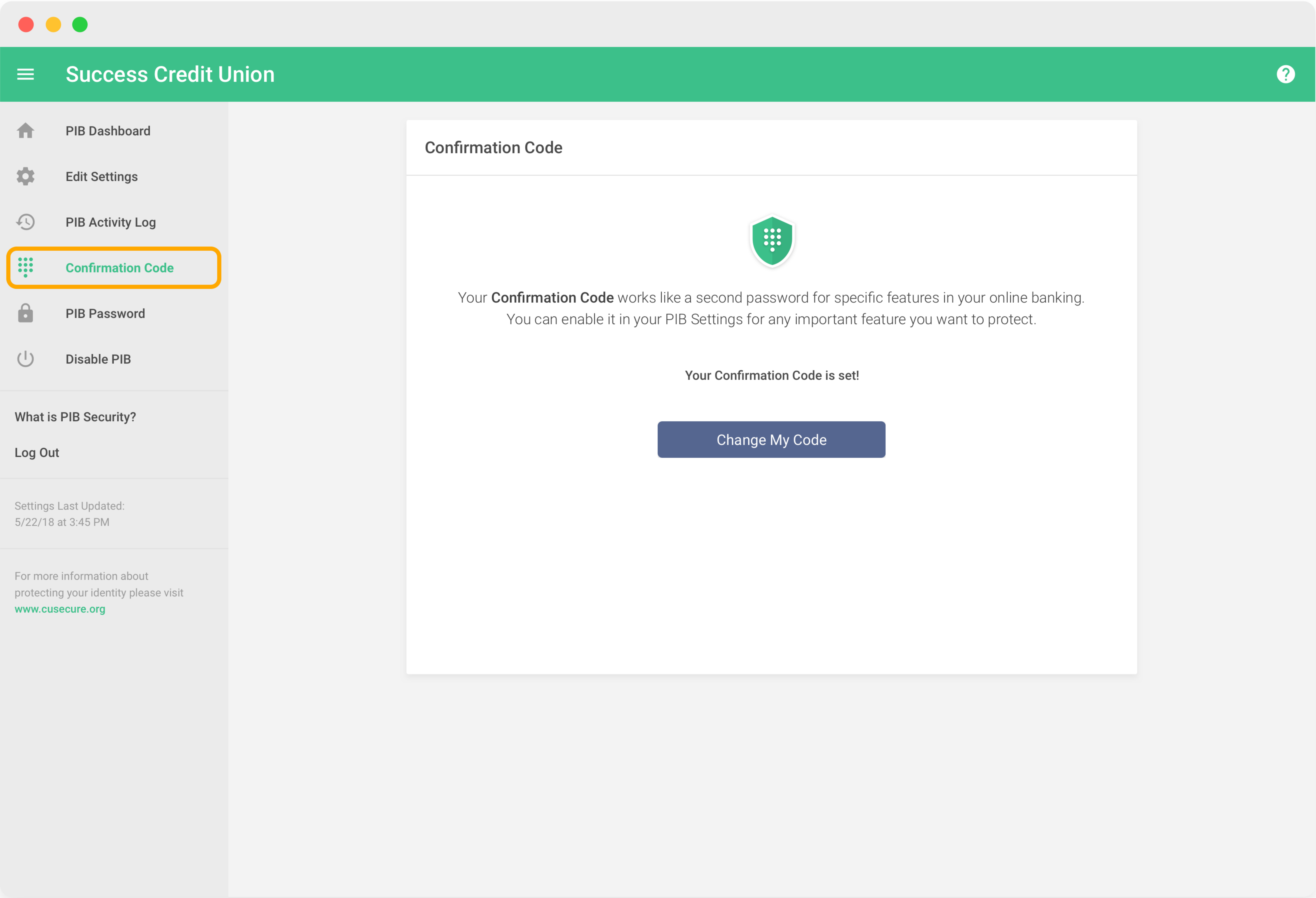
No Restrictions

Bill Pay

No Restrictions

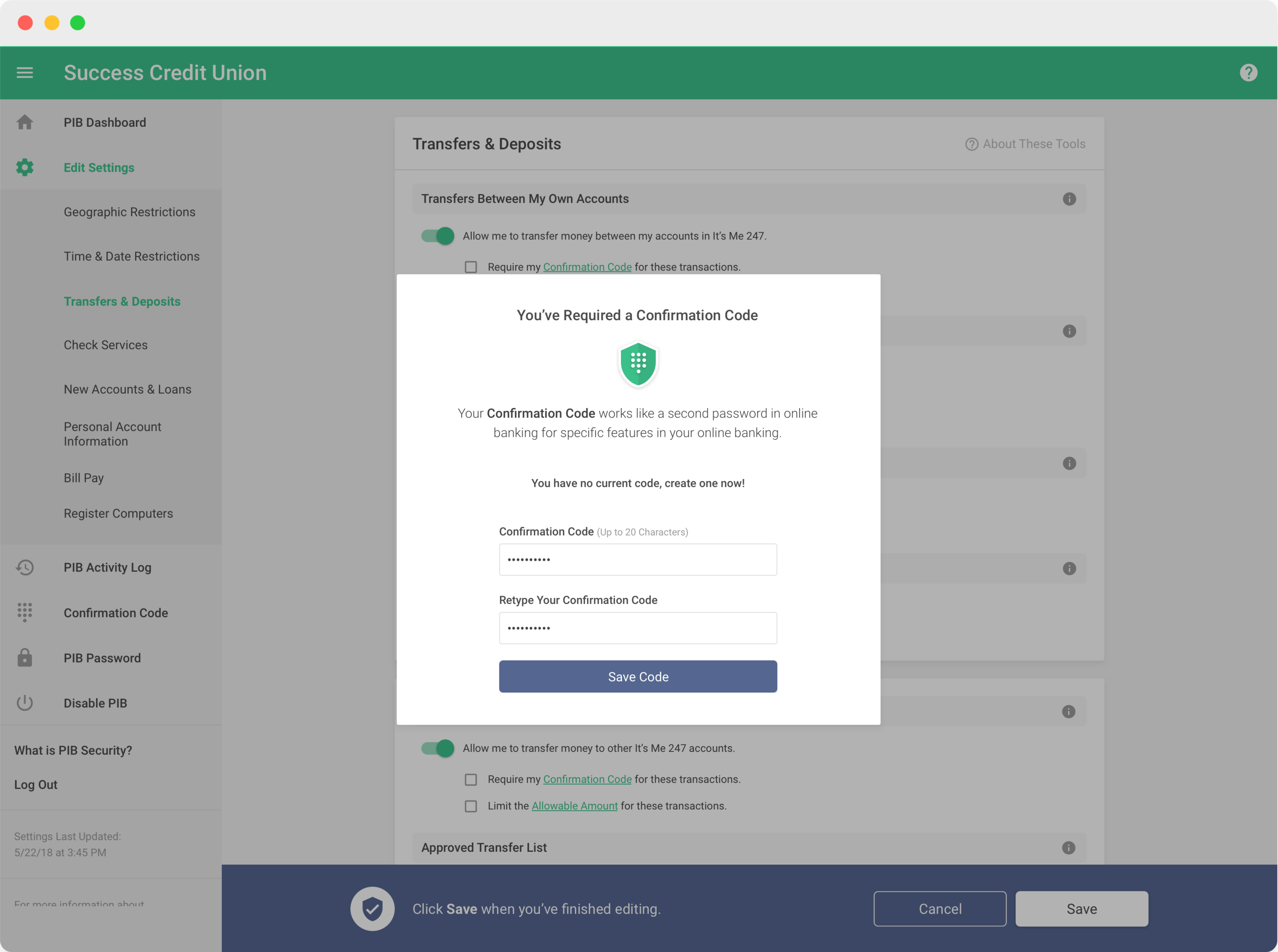
Confirmation Code

Currently, a member’s confirmation code can only be edited in the middle of a new security setting setup. Since this is often used as a secondary password for multiple types of transactions, it has been pulled to the main navigation level for easier access.



Confirmation Code (cont.)

If a member enables a transaction type to require a confirmation code, but has not yet created a code, they will be prompted to do so in an alert window before being able to send an activation code. Once the code has been created, it must be activated alongside any other new settings the member has enabled.

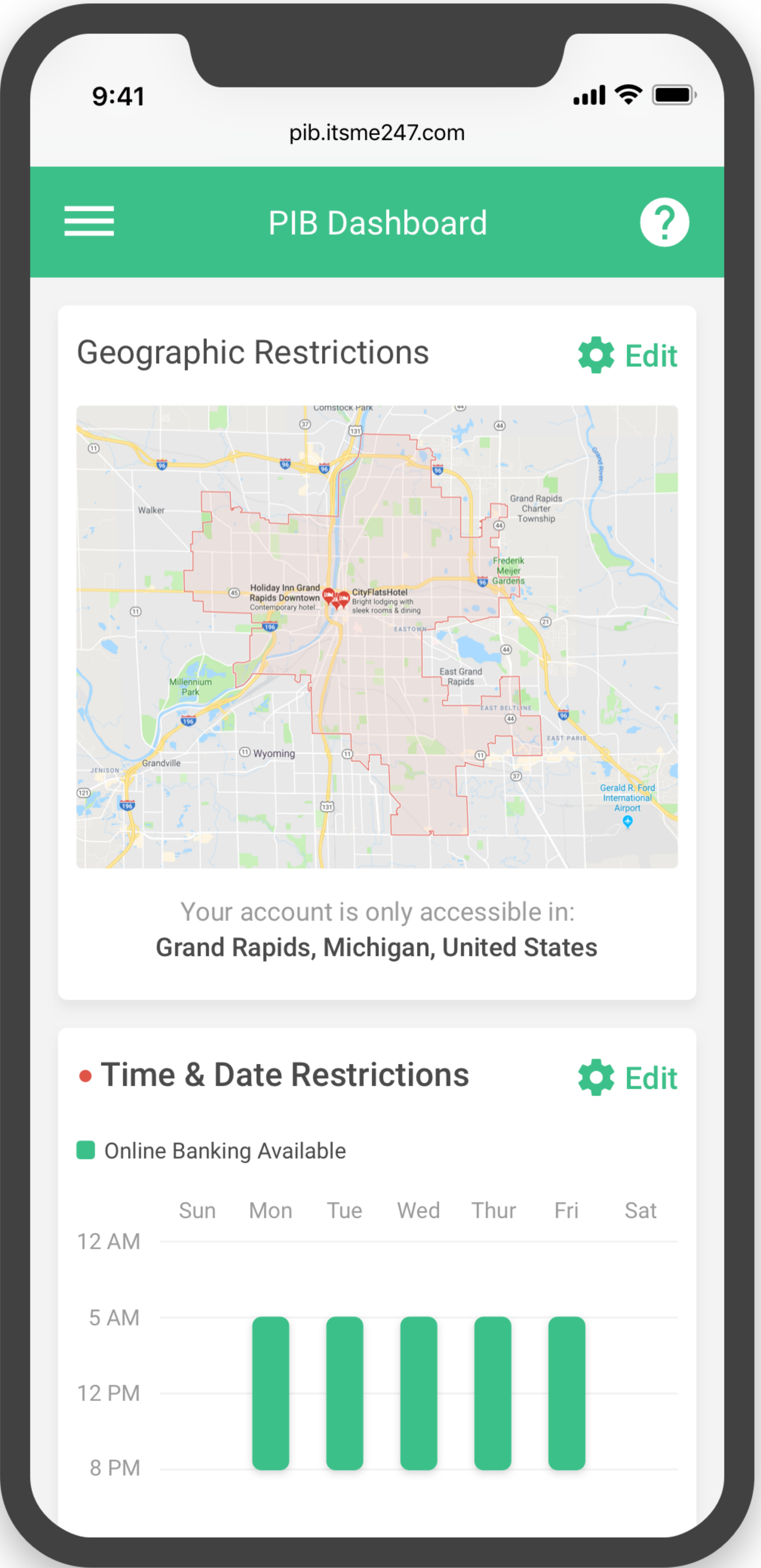
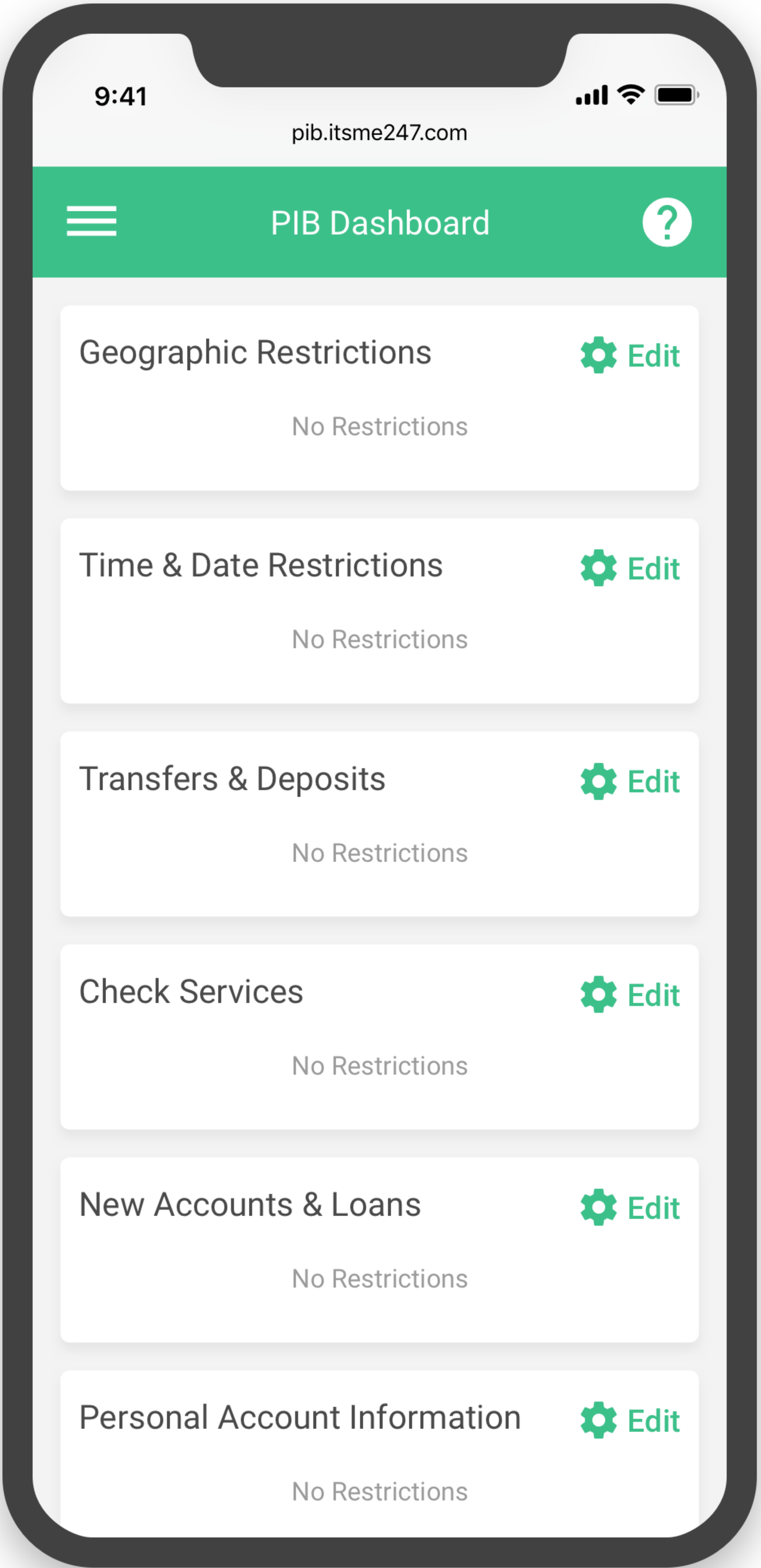
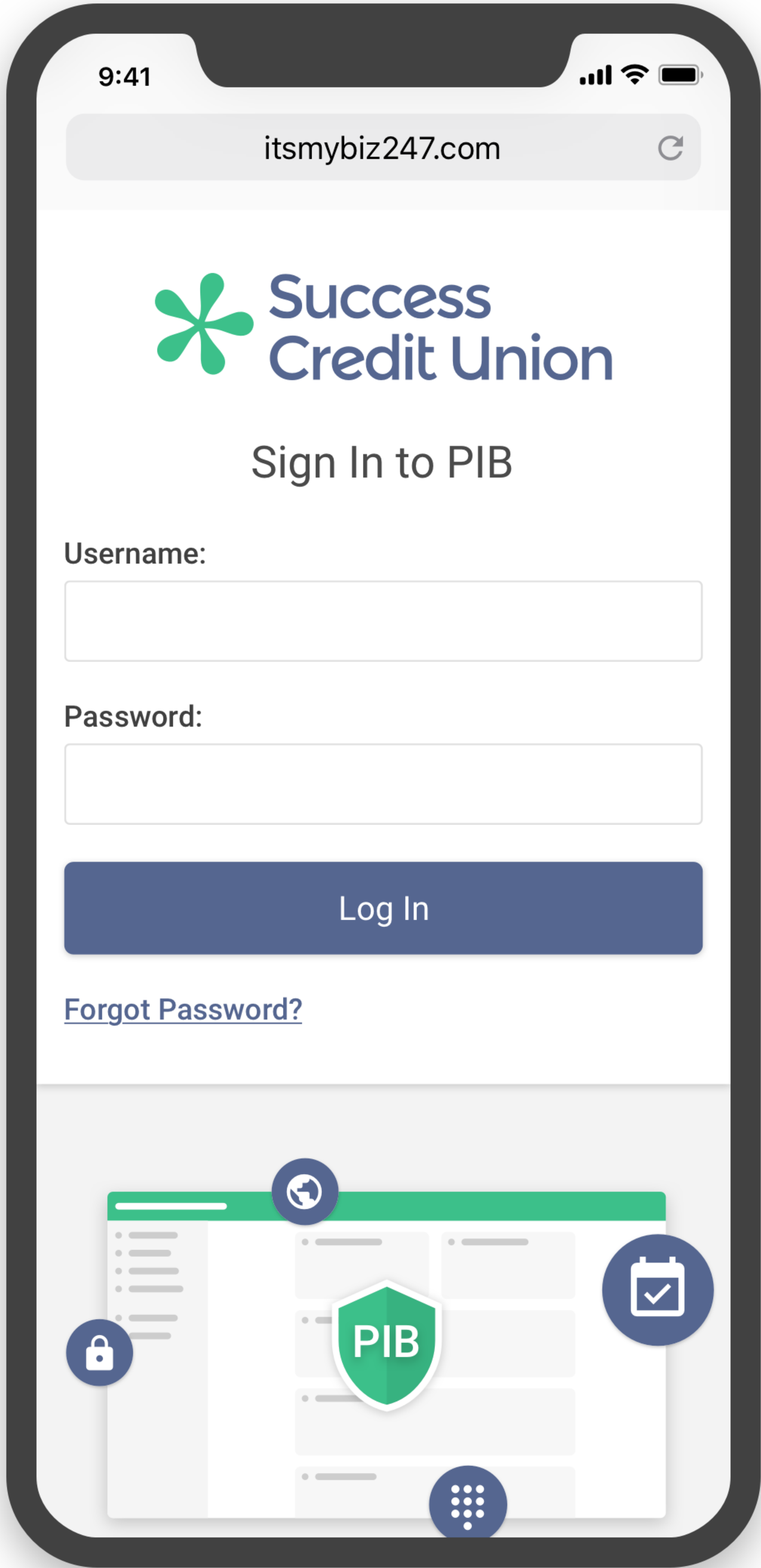


Mobile Usage

Mobile Web and Mobile App Capabilities

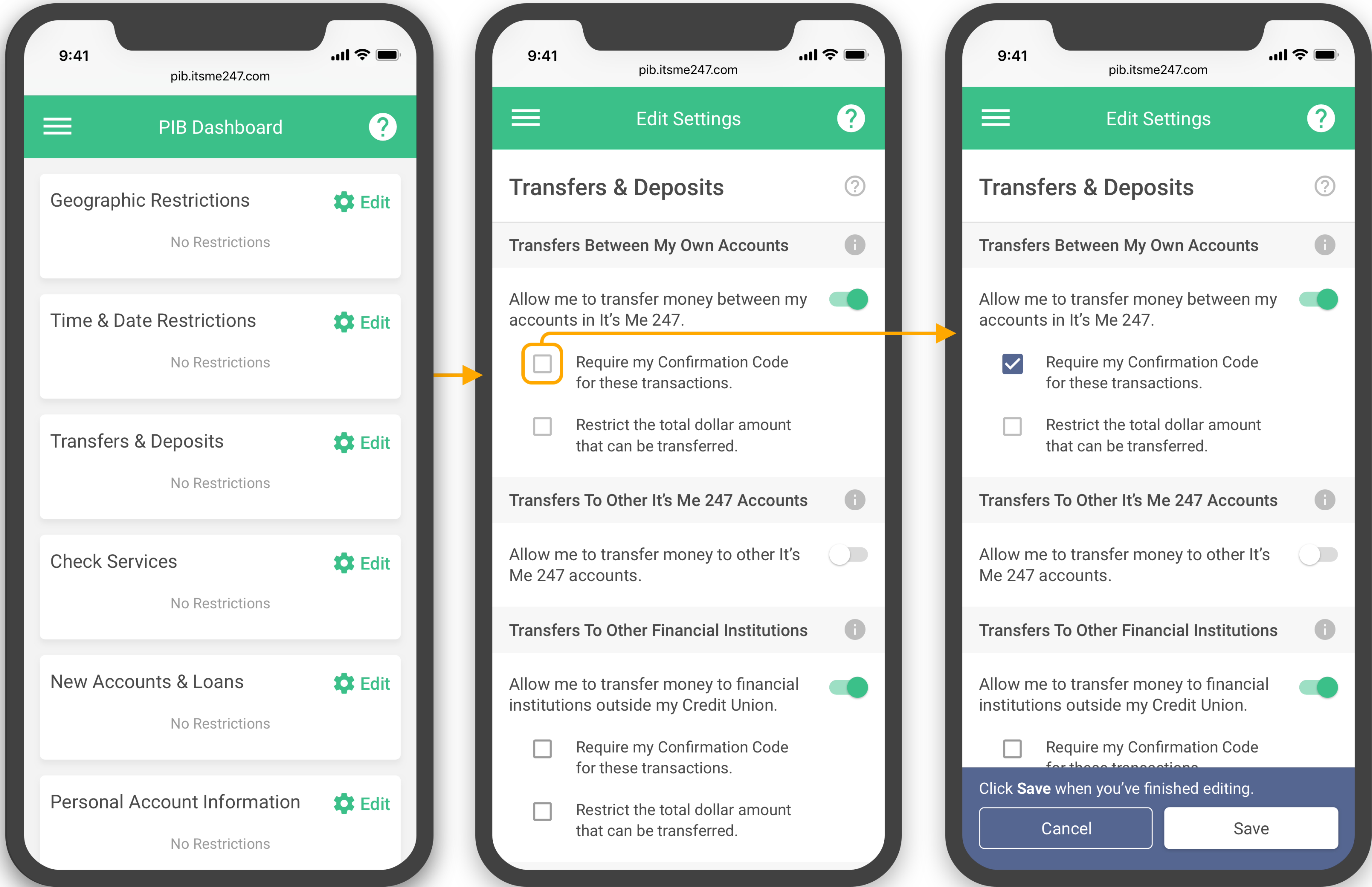
Mobile Dashboard

The new PIB Dashboard will also be available on mobile web browsers, maintaining it's clean and simple UI.



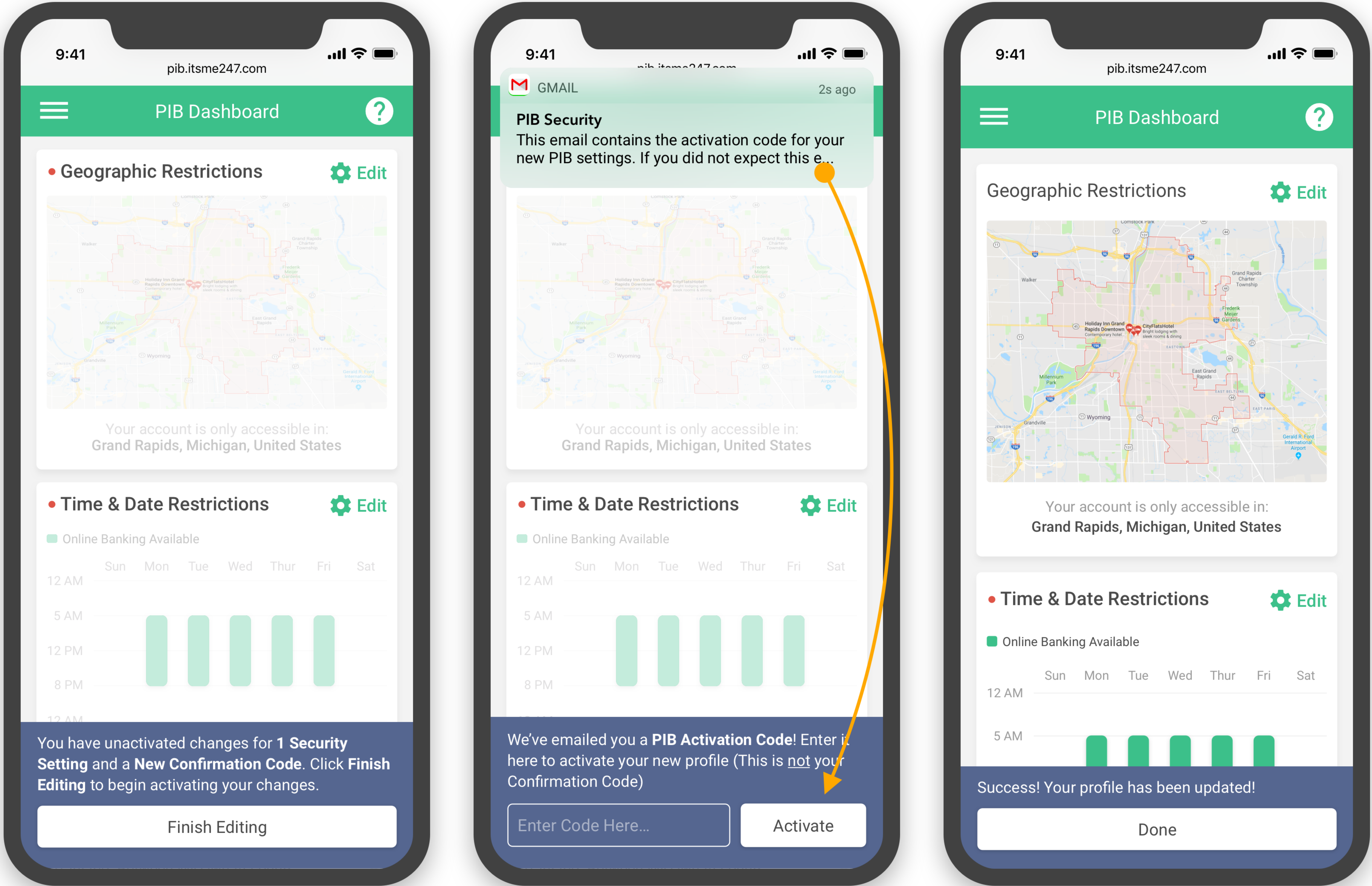
Edit Settings on Mobile

Members will also be able to view and edit their PIB settings on mobile devices. Like to the desktop, the member will edit a setting, tap "Save" (now located in a fixed footer bar), and be taken to the PIB Dashboard for activation.



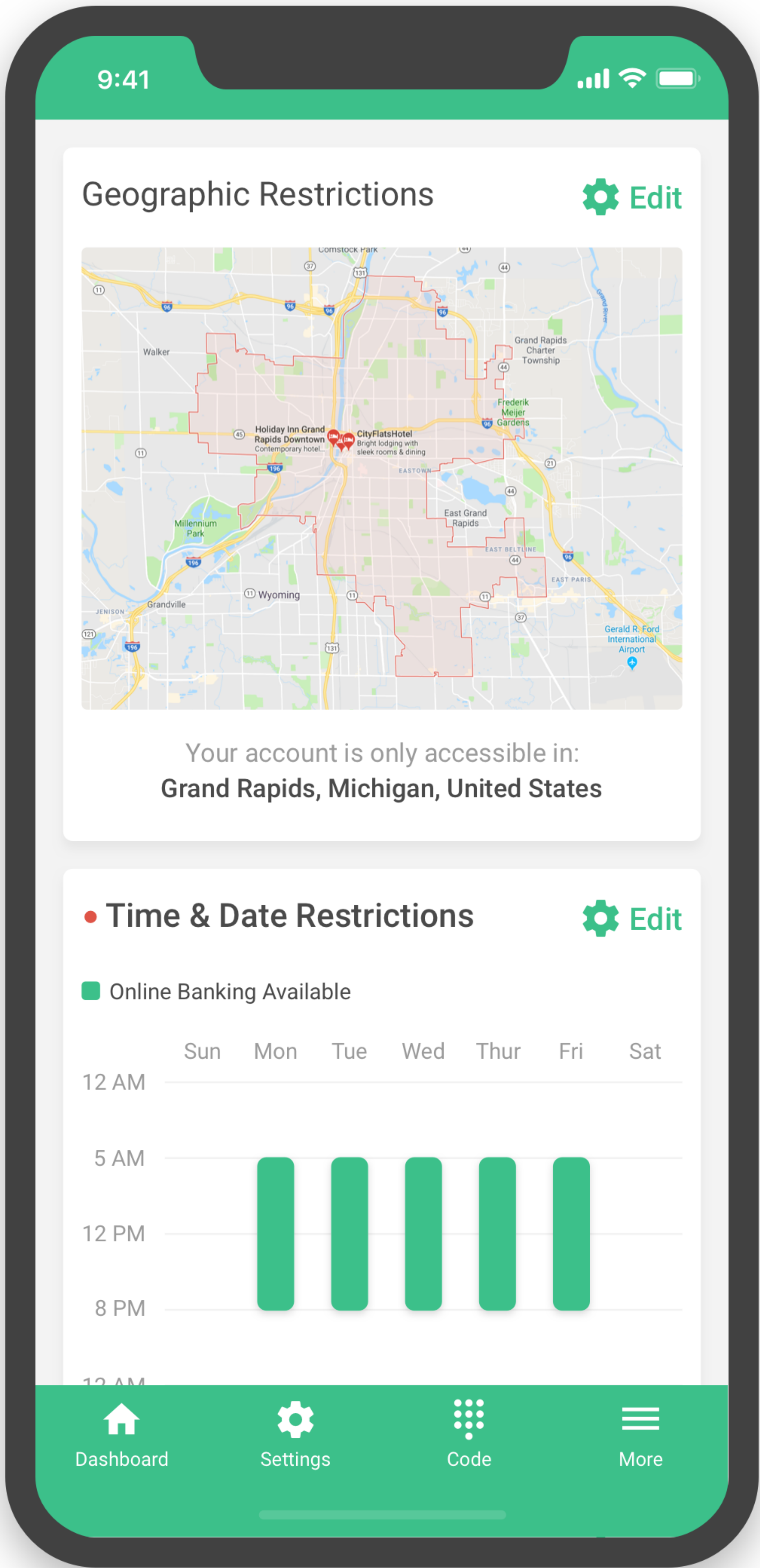
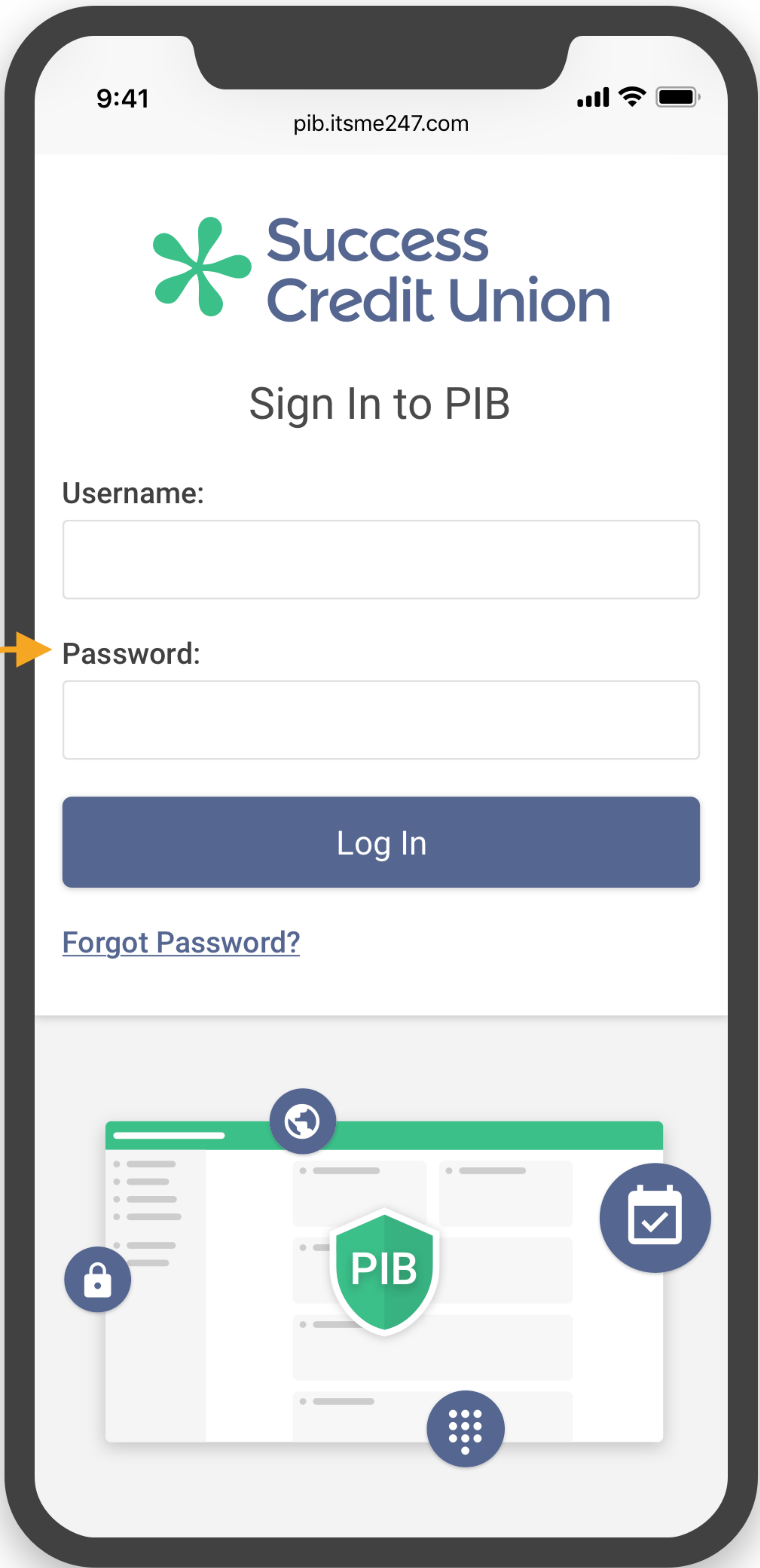
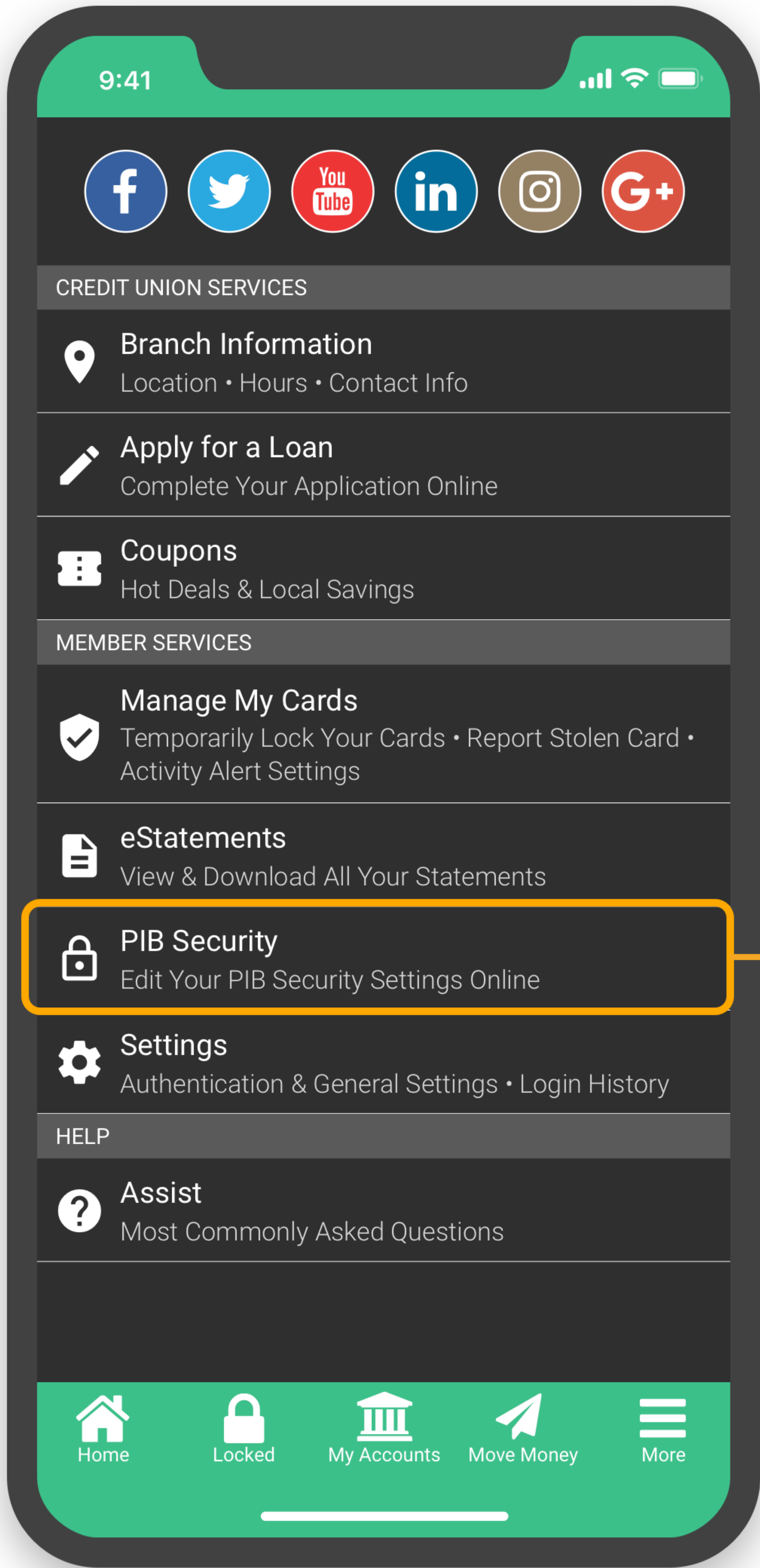
Activate on Mobile

Once returned to the dashboard, the member will be prompted to enter their activation code (identical to desktop).



Mobile Apps

Credit Unions will have the option to link their main app to mobile web or to a brand-able iOS & Android Mobile App.



Within Existing Mobile Apps

Native Wrapper App

Tablet Support

Tablet view integrates the desktop version into a widescreen mobile presentation.

