

**Conversations on\***

# Online Member Experience

A CU\*Answers Collaboration Group

## **Misc. Topics, Including RDC Auto Enrollment**

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- RDC Auto Enrollment
- Support for Mobile Apps
- Running QualiFile in MOP
- Other Misc. Options Available
- Next Conversations on Topic...

# Agenda

**Conversations on\***

# Online Member Experience

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## Online Member Experience

A CU\*Answers Collaboration Group

### Conversations on Online Member Experience

Learn from each other what works and what doesn't and talk to the professionals who make their living designing ways to connect your members to your credit union's products and services...and keep them coming back for more. We will discuss items such as how credit unions are using online membership opening, how credit unions are making money over the internet, and other eService related topics. This is an open forum discussion on member experience and eService products that are offered by credit unions.



Event Sign up



Visit Our Website



Resources

[www.cuanswers.com/solutions/irsc/online-member-experience/](http://www.cuanswers.com/solutions/irsc/online-member-experience/)

# RDC Auto-Enrollment - Tool #1655

- What criteria does your credit union set to auto-approve members?
- Do you often change per member limits?
- Does your credit union set an item review amount?
- What other criteria would you include for auto-enrollment?

## Remote Deposit Capture Enrollment Settings UPDATE

Activate for new enrollments

Default Deposit Limits for New Enrollees		If Daily Limit is Exceeded	
Maximum amount per item	<input type="text" value="5,000.00"/>	<input type="radio"/> Review item	<input checked="" type="radio"/> Reject item
Maximum items per day	<input type="text" value="5"/>	<input type="radio"/> Review item	<input checked="" type="radio"/> Reject item
Maximum amount per day	<input type="text" value="10,000.00"/>	<input type="radio"/> Review item	<input checked="" type="radio"/> Reject item
Maximum amount per rolling 30 days	<input type="text" value="20,000.00"/>	<input type="radio"/> Review item	<input checked="" type="radio"/> Reject item
		Review all items over	<input type="text" value="0.01"/>

### Auto-Enrollment via the Mobile App

Activate auto-enrollment

Auto-enroll with default limits if

- Membership open  days or more
- Member age  or older
- Credit score  or higher
- Currently not delinquent more than  days on any loan
- No delinquencies of  or more times over life of loan (any loan)

Membership designations excluded from auto-enrollment [Select](#)

Send email when enrollment request needs review

To email address

# Where else can RDC enrollment data be used in CU\*BASE?

- Member enrollment record lives in tool #14.
- Active status monthly parameter tracking for marketing clubs.
- Where else can RDC data be used within CU\*BASE?

## Remote Deposit Capture (RDC) Member Enrollment

UPDATE

UR

Account # 000018884 MEMBER J DO

Enrollment status **Enrolled** Status last changed 12/08/2023 by 89 CU\*ANSWERS CLIENT SUPPORT  
EULA accepted on 01/01/0001 Version  
Enrollment action **No change to enrollment status**

Deposit handling for this member **Use configured deposit limits**

Deposit Limits	Configured Item Handling Settings
Maximum amount per item 5,000.00	If exceeded, item will be rejected
Maximum items per day 5	If exceeded, item will be rejected
Maximum amount per day 10,000.00	If exceeded, item will be rejected
Maximum amount per rolling 30 days 20,000.00	If exceeded, item will be rejected
	All items over .01 will be flagged for review

The screenshot shows the 'Club Active Status Tracking' interface. At the top, it displays 'Club name: GLD GOLD TIER CLUB' and 'Qualified'. Below this, there are options to 'Monitor for active status' (Monthly selected) and 'Reactivate member' (Monthly selected). The 'Daily and/or Monthly Tracking Parameters' section includes fields for age range, number of dividend applications selected (0), number of loan categories selected (0), loan balance required (0.00), savings balance required (0.00), and combined loan/savings balance required (0.00). There are also checkboxes for 'Require: ATM card', 'Debit card', 'OTB credit card', and 'Online credit card'. The 'Monthly Only Tracking Parameters' section includes a note that all selected parameters must be met, and checkboxes for 'Require valid address', 'Valid email address', 'Loan payment via ACH', 'Opt-in Credit Union marketing', 'Opt-in 3rd party marketing', and 'Opt-in Reg E'. A red box highlights the 'Minimum # of:' and 'Minimum amount of:' fields for Payroll/ACH deposits, Debit card transactions, and Credit card transactions. The 'Required participation' section includes checkboxes for 'Audio response/Online banking', 'AFT', 'Required enrollment: Bill Pay', 'E-Statements', 'E-Notices', and 'RDC' (which is checked and highlighted with a red box).

# Mute eAlerts/ e-Notices During Specific Time

Session 0 - Update Credit Union e-Alert/e-Notice Settings

Corp ID 01

Activate e-Alerts/e-Notices

Do not send email or text message notifications between 12:00 [HHMM] AM and 06:00 [HHMM] AM local credit union time each calendar day (standard time only; will not adjust for daylight-savings time)

Update

← → ↑ ↓ ⏸ 🖨️ 🔗 ⓘ ? @ UCUEAL-01

- **Tool #569 - set quiet times for eAlerts and e-Notices.**
- **How many credit unions have this activated?**

# Keeping App Stores Updated



- Apple developer account expires each year
- New Agreements need to be accepted, requires login



- Watch for rejections, verify the correct email address
- Google may remove your mobile app from the Google Play Store for incorrect test account credentials

# QualiFile Scans in MOP

- How will CU\*Answers handle the report if we run a QualiFile within MOP? Where will the report be saved to?
  - We will need help from QualiFile to change our interface
- How will the pass/fail work - does a primary member automatically turn into a MAP with a failure?
  - Also need to determine where to store the info normally put into a Tracker
- Any other thoughts on QualiFile in MOP?





# Opening Sub- Accounts with MOP

- How many of your members will open a checking account or sub-shares once they make it into online banking?
- Does your credit union review these from tool #552 on a daily basis?
- Any other ideas for opening sub-accounts with MOP?



# Recent Ideas from Your Peers



## Idea Forms

# Pending ACH Items



001 Steve Checking

\$470.00 Available Balance      \$483.92 Actual Balance

[More Account Details](#)

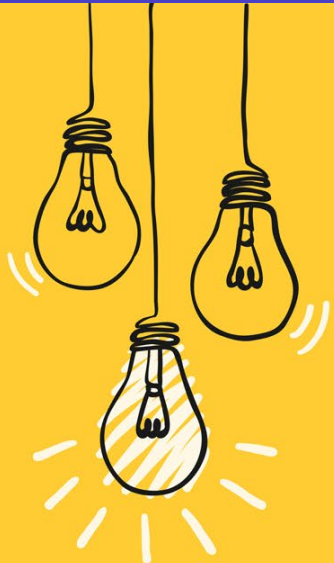
Search Transactions Advanced

Pending Transactions		- \$13.62
HALL STREET BAKERY 12/2/2019		-\$3.92 >
MEIJER INC #050 Q01 12/1/2019		-\$9.70 >
Aug 13, 2019		
PC CU TRANSFER Transfer	\$348.10	\$5,990.46 >
Aug 26, 2019		
		\$24.00

**Have these display similar to pending debit card transactions?**

Does it matter that we could only show these only on the base distribution account?

More ideas from  
you???



**Idea Forms**

# Thank you

Next time:

**TBD - Discussing Attracting Youth  
Accounts**

[cuanswers.com/solutions/irsc/  
online-member-experience/](https://cuanswers.com/solutions/irsc/online-member-experience/)

