



Selling Products Online

Becoming an Internet Retailer

INSIDE THIS GUIDE:

This guide describes selling products online effectively by using several CBX and online banking tools and implementing strategies to provide special pricing and discounts for online users.

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The CU*Answers IRSC team is here to assist at any time. Find us, contact us, and learn more via [The Store](#) | [The Website](#) | [Email](#)

Built-In Tools for Developing an Effective Online Banking Strategy

Below, you will find strategies for selling different products online.

How Can I Give Members Better Checking Dividend Rates Online with Qualified Dividends?

You can offer your online members the ability to track their qualified dividends.

What are Qualified Dividends?

In a nutshell, you can configure a checking dividend application with specific eligibility requirements, then set up two rate schedules: the qualified rate schedule, which can have multiple ranges for regular or reverse tiers (i.e., lower rate at higher balances), and the base rate for non-qualified accounts, which can even be set to 0% if you wish. When dividends are posted at the end of the month, CBX will automatically evaluate the membership for enrollment in products your credit union selects such as eStatements and transaction activity on the member's account configured for the Qualified rate. It will then calculate dividends according to the appropriate rate schedule.

What is the Member Experience Online?

When you sell Qualified Dividend products on your rate board, members see the difference since the product will be presented with a special "QD" button. This gives easy access to learn more about the special requirements to receive the higher rate. Once the member opens this checking account, they can use a special tracking page in online banking to watch their progress toward the higher rate.

How Does the Member See the Difference in Participating with You Online?

The member sees the difference in participating with your credit union online when this results in a higher dividend payment on qualified accounts. It is more likely that they will open the Qualified Dividend checking account due to the special rate board features. Also, if they return to online banking to monitor their progress, it is more likely that they will receive the higher rate.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Create a checking account dividend product and use the Qualified Dividend configuration to set up qualifiers for the higher rate. These might include membership-level requirements such as enrollment in eStatements or bill pay. Additionally, you can require transaction activity on the account configured for the Qualified rate, for example a minimum dollar amount of ACH transactions or minimum number of debit card transactions.
- Activate the feature that allows members to use online banking to track their progress (real-time) toward the higher rate. (This is also in the Qualified Dividends configuration.)
- Enter the sales text the member will see online that explains these qualifiers and any other marketing text you want the member to see. This is done in the Member Sales Text

information screen, accessed from Rate Maintenance. See the Savings/Checking section of this booklet for more details.

- Activate this product so that it will show on the rate board for purchases. This is also accessed from the Rate Maintenance area. See the Savings/Checking section of this booklet for more details.

What Documentation Resources are Available?

Refer to the [Qualified Dividends booklet](#) for more information.

How Can I Give Members Better Certificate Dividend Rates Online with Bump Rate Certificates?

You can offer your online members better dividend rates on their bump rate certificates.

What are Bump Rate Certificates?

A different certificate marketing strategy is available in the credit union's savings arsenal. Bump Rate Certificate products allow members to change the rate of their certificates (a configured number of times) when it is to their advantage to do so, such as when the current rate is better than the existing rate. Members will be intrigued by this option to get better returns, and you have a marketing tool to sell more certificates, even when interest rates are low.

What is the Member's Experience Online?

When you sell bump rate certificates on your rate board, your member can view marketing text to learn about the bump rate feature. At any time, the member can see the "Current Available Rate" for the certificate. If the current rate is higher than the rate of the certificate and the member has not exceeded their number of allowed bumps, the member can select (whenever they want) to "jump to" a greater rate.

How Does the Member See the Difference in Participating with You Online?

The member sees the difference in participating with your credit union online when this results in a higher certificate rate. It is more likely they will know that it is a good time to "bump" their rate because they can look at any time in online banking.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Activate the Bump Rate feature in the Certificate Type configuration and select the number of times the member can change their rate.
- Enter the sales text the member will see online that explains this special feature and any other marketing text you want the member to see. This is done in the Member Sales Text information screen accessed from Rate Maintenance. See the Certificate Products section on page 20 for more details.
- Activate this product so that it will show on the rate board for purchases. This is also accessed from the Rate Maintenance area. See the Certificate Products section on page 20 for more details.

What Documentation Resources are Available?

Refer to the [Bump Rate Certificates booklet](#) for more information.

How Can I Give Members Better Loan Interest Rates Online Just by Adjusting the Loan Product?

You can offer your online members better loan interest rates.

How Can I Use the Loan Product Configuration to Set Lower Online Rates?

With every loan product you offer, you have the ability to offer a discount for members to apply for their loans via online banking. On the fourth screen in the Product configuration, there is a variant field that allows you to offer the discount for applying online. This is a powerful tool to encourage members to check out your rates online and use your online loan application!

What is the Member's Experience Online?

The member sees the lower rate in the rate board. It is just as easy at that!

How Does the Member See the Difference in Participating with You Online?

Configure a lower rate online for any loan product and the member gets an automatic deal for shopping online.

Then, advertise this special savings in your marketing text, so the member sees that they are getting a deal.

NOTE: This special online rate does not apply to credit cards products. Offering promotional rates on credit cards is covered in the next section of this booklet.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Lender*VP team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Use the *Variant* field on the Online Banking Loan Product Configuration screen to change the *Online banking offered rate* that members will be offered if they apply for this loan via online banking. NOTE: Risk-based pricing must be used to use this feature. See page 29 for an example of this screen.
- Configure the loan product so it is available in online banking by using an online banking display sequence number and application defaults. Be sure to enter in the member instructions/sales information that this rate is a special online rate! This text will appear when the member clicks on the product name on your online rate board. See page 24 for information about configuring loans to appear on the online rate board.

What Documentation Resources are Available?

Refer to the Loan Products section at the end of this document for more details.

How Can I Use Promotional Rates in Online Banking to Sell More Credit Card Products?

You can offer your online members exclusive promotional rates on credit cards.

How Can I Use Promotional Rates in Online Banking to Sell More Credit Card Products?

Advertising your credit card promotions online is a great way to get the word out about them. Going the step further to allow members to open credit card loans online gives your member one more reason to shop your rate board for their next credit card.

What is the Member's Experience Online?

If you are offering a 3.99 introductory rate or a 5 percent “back to school special”, the member can easily learn more about the deals while reading the marketing text which advertises these promotions.

How Does the Member See the Difference in Participating with You Online?

The member sees the lower promotional rate while shopping online and can immediately apply for the new credit card right from your rate board.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Cards & Payments team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Create a promotional rate for your credit card product. Refer to the [Credit Card Configuration guide](#) for more details.
- Configure the loan product so it is available in online banking by using an online banking display sequence number and application defaults. Enter the member instructions/sales information that will appear when the member clicks on the product name. See page 24 for information about configuring loans to appear on the online rate board.
 - **IMPORTANT NOTE:** Need to provide access to your credit card disclosures process? Use the *URL* field on the Sales Text screen to provide access to a website with these forms and add text in the Sales text message area that says that accepting this page in the application indicates that they have read and accepted these forms.

What Documentation Resources are Available?

Refer to the Loan Products section at the end of this document for more details on placing the product on your rate board.

Refer to the [Credit Card Configuration Guide](#) for more information on creating credit card promotions.

How Can I Use Tiered Services Online and Sell Rewards for Greater Participation in my Credit Union?

You can offer your online members special features for tiered services.

What is the Benefit of a Tiered Services Program?

Tiered Service program is a great way to encourage desirable behavior by rewarding desirable behavior. Want your members to keep higher deposit balances in their accounts? Want to encourage use of non-teller contact avenues such as ATMs and automatic deposit? You can then reward those behaviors with meaningful benefits and incentives.

If you activate the built-in online features (explained below), you can then easily communicate the benefits of participation to your members while they bank online. (See the listing below of online features you can activate.)

What is the Member's Experience Online?

The member sees the Tiered Service features that are built into online banking and at a glance can see the benefit of higher participation with your credit union. (See the listing below of online features you can activate.)

How Does the Member See the Difference in Participating with You Online?

Members see the difference in participating with your credit union online when they see the rewards they earn for their participation with your credit union.

You can communicate to members about your Tiered Service program by activating any (or all) of the items below:

- The Tiered Services badge indicates to members their Tiered Service level.
- The “How do I get my points” page lists the things your credit union counts toward getting that score and the points received (and the total available). This might include a higher savings balance, having a loan, or using a self-service feature, such as a debit card or ATM card.
- The “Instant Rewards” page lists the reward your credit union gives for the member participation at their Tiered Service level. This might include waiving over-the-counter transaction fees, waiving fees on member-elected services, or waiving self-service fees.
- The “Rewards History” page shows the history of points received (and used, if appropriate) each month.

They will also see your marketing text that appears at the top of the detail page, explaining how you value their participation in your credit union.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Activate your Tiered Services program.
- Active the online banking features. This includes displaying the Tiered Score level, the “How do I get my points?” page, the “Instant Rewards” page, and the “Rewards History” page. (See above for an explanation of each item.)
- Add text promoting the rewards of participation in your program. Your credit union may select to add a link to a website where you detail even more information.

What Documentation Resources are Available?

Refer to the [Tiered Services booklet](#) for more information.

How Can I Use Statement Styles to Sell “Get it My Way” Features Online and Increase eStatement Enrollments?

You can offer your online members features to choose their preferred statement style.

What are Member-Selected Printed Statement Styles?

- NOTE: As of the last update of this document, Member-Selected Printed Statement Styles are only available to credit unions that utilize Sage Direct or Bridgestone Preferred Statement vendors.

Traditionally, members have selected between eStatements and paper statements with no real pricing variations to consider, other than some indirect pricing. Member-Selected Printed Statement Styles drive the idea of statements having value by adding the ability for the member to choose a personal option; it also drives the concept of “for pay paper statements” (with eStatements eventually being the only free option).

What is the Member’s Experience Online?

Once your credit union activates the online selection of a style, members not already enrolled in eStatements will see the new “My Printed Statements” page. Clearly marked links on this page encourage the selection of a style or enrollment in eStatements.

How Does the Member See the Difference in Participating with You Online?

The member sees the difference in participating with your credit union online when they can get the large-print statement they have been wanting. If you charge a fee for your paper statement, the member clearly sees their paper statement options. Or they might just find this to be an easy way to access the eStatement enrollment screen.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- In the statement style configuration, select the new statement designs (for example the Large Print design). From this foundation, you can expand to a “for pay” paper statement program. (eStatement design is not affected by this selection.) If your credit union moves directly to charging a fee for your standard statement, you enter the fee in this configuration.
- The configuration allows you to enter text the member sees when making a selection of a statement style. This page also encourages eStatement enrollment.
- Once your credit union activates Printed Statement Style selection online, members not already enrolled in eStatements will see the new “My Printed Statements” page. Clearly marked links on this page encourage selection of a style or enrollment in eStatements.

What Documentation Resources are Available?

Refer to the [Member Selected Printed Statement Styles booklet](#) for more information.

How Can I Use Skip-a-Pay to Put Some Extra Money in Members' Pockets?

You can offer your online members the freedom to elect to skip a loan payment (if qualified) without having to step foot into your credit union.

What is the “Skip-a-Pay for Consumer Loan” Feature?

Skip-Pay programs allow the credit union to offer the member the opportunity to skip a payment on their consumer loan, should they qualify.

What is the Member's Experience Online?

If the loan may qualify for skip-pay based on loan category, the member will view a SP button next to their loan listed on the rate board. This allows them to access a page for more details, which takes them to the loan detail screen. There they will view a button labeled “Skip A Pay.” (The member can also view the button by navigating directly to the loan detail screen.)

Once the member clicks this button, the system evaluates whether the member qualifies for the skip based on the configuration of the program.

If the member qualifies, the member is presented with a screen showing the details of the program (including a fee if one is charged). The member checks a box to agree to the conditions and selects an account to pay the fee, if one is charged.

The member finally clicks Submit and is presented with a confirmation window.

How Does the Member See the Difference in Participating with You Online?

The member sees the difference in participating with your credit union online when this results in them being able to skip a payment without even needing to speak to a lending officer. Since this is very visible online, this program can be advertised simply by activating the feature in online banking. The member does not even need to read a marketing piece advertising the program!

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Lender*VP team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Your credit union configures a program and advertises that it is available for a certain period (i.e. December for Christmas).
- Your credit union types the online banking instructions that the member views in online banking explaining the program once the member qualifies.
- Your credit union then activates the feature to allow a member to skip a payment in online banking.

What Documentation Resources are Available?

Refer to the [Skip Payment for Consumer Loans booklet](#) for more information.

How Can I Use List Generator and Member Connect to Offer Special Deals to my Online Banking Members?

You can send special offers to your online members.

How do List Generator and Member Connect Work to Promote Special Online Discounts and Offers?

With the List Generator and Member Connect tools, your credit union can send selected members targeted information on promotions and discounts directly through the Online Banking Message Center. The List Generator tool allows you to create your targeted list of members to whom you'd like to market. Then, the Member Connect tool allows you to deliver an online banking message to these members.

- NOTE: This process can also be used to send targeted emails to members.

What is the Member's Experience Online?

The member can view marketing text promoting the special offers and discounts in a message in their Online Banking Message Center.

How Does the Member See the Difference in Participating with You Online?

The member sees the difference in participating with your credit union online because they get special offers directly in their Online Banking Message Center, which gives them easy access to the message. Since you can use Member Connect to send both an online banking message and an email, you are able to easily, at no cost, deliver your targeted message through multiple channels to maximize the ability for your busy members to see your promotion details.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- First, build the targeted list to reach out to members who will already be receptive to your message such as members with checking accounts at your credit union who do not have a delinquency. Using the List Generator tool, select your criteria.
- On the final screen of the List Generator tool, enter the file name where it says *Output to database file* and check the *Print/save account #* checkbox to create the file.
- Then, use the Member Connect feature and type the name of the database file you just created into the *File name* field at the top of the screen. Choose *Online Banking/Email message*, create or choose your message, and follow the screens to send the message directly to members. If you'd like to send it via both online banking and the member's email address, repeat this last step and choose the email option.

What Documentation Resources are Available?

Refer to the [Member Connect booklet](#) for more information.

How Can I Sell Different Savings, Certificate, or Loan Products and Rates to my Business Members?

You can offer your online business members different products and rates than your individual members.

How Do Online Banking Rate Boards Promote Special Products and Offers?

CBX lets you configure savings, certificate, and loan products to appear on a “Rate Board” in online banking. Both **It’s Me 247** standard and **BizLink 247** can display these products and allow members to learn more, open savings/certificate accounts, and apply for loans online.

If you have products that are specifically intended for your business members, or if you have products that cannot be opened by your business members, you can elect to show specific products via standard online banking, business banking, or both.

- NOTE: There is only one sales text message per product. So, for generic products that work the same for businesses and individuals, you can create a single product for display in both platforms. But if you wish to customize your sales text based on the audience, we recommend building unique products for your business members.

What is the Member’s Experience Online?

Members will log in to either **It’s Me 247** online banking or **BizLink 247** business online banking according to the platform designated under their assigned Membership Designation code. When they use the New Accounts feature to view savings, certificate, or loan products, only the products that have been flagged to appear under that platform will appear.

How Does the Member See the Difference in Participating with You Online?

Members see only products and services that fit their particular situation, either business or personal.

Who Can I Turn to for More Assistance?

Don't have time to set it up? Engage the Earnings Edge team to help you design and execute this initiative.

What is a Breakdown of the Steps for my Credit Union?

- Create savings, certificate, and loan products for display online as usual.
- When prompted, select in which online banking platforms the product should be displayed to members: standard online banking (**It’s Me 247**) or business (multi-login) online banking (**BizLink 247**).

What Documentation Resources are Available?

Refer to the Savings Products, Certificate Products, and Loan Products sections of this booklet for more information.

Savings Products

There are three basic steps needed to implement the online banking feature for savings products:

1. Configure the savings products and sales information you wish to make available in online banking. Products can be opened online or simply displayed for information only. Enter the member instructions/sales information that will appear when the member clicks on the product name.
 - See below and page 19 for details.

2. Activate the feature to allow members to open savings accounts in online banking via **Tool #569 Online/Mobile/Text Banking VMS Config**. Remember this just enables the buttons related to savings products in online banking. Only products configured as available for purchase (“P”) will actually allow an account to be opened on line.
 - See page 33
3. On a daily basis, check your Member New Account Report (**LNWACE**) for all accounts opened with a Reason Code = 95 and follow up as needed with appropriate paperwork, personal contact, etc.

Member New Account Report (LNWACE)

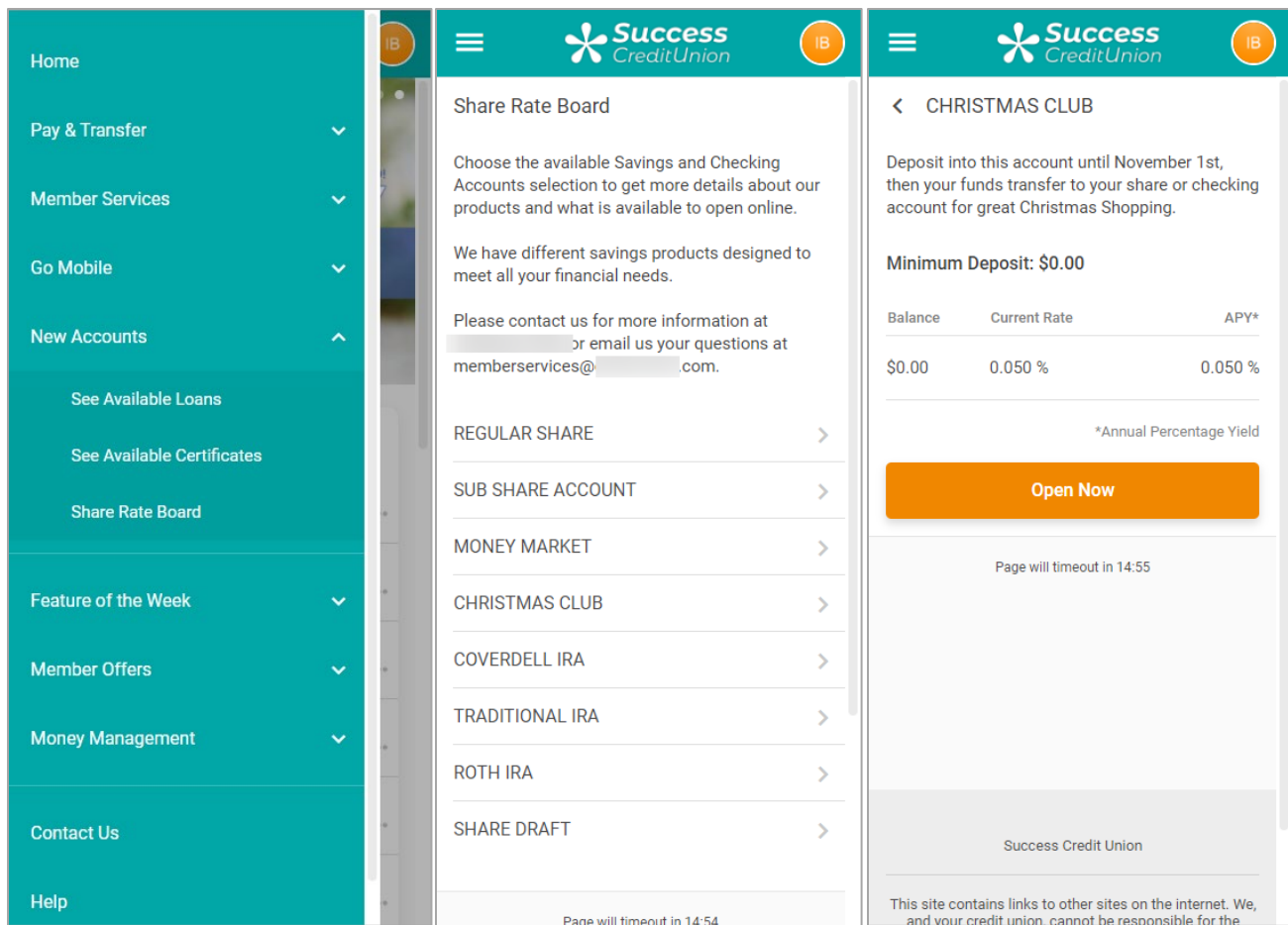
5/28/25	27.59		CREDIT UNION		LNWACE	PAGE	78				
RUN ON	5/29/25		MEMBER NEW ACCOUNT REPORT			USER OPER					
APPLICATION TYPE	- SH										
ACCOUNT NO.	MEMBER NAME	DATE OPENED	- DATE	LAST TRANSACTION TYPE	- AMOUNT	CURRENT BALANCE	OPND BRNCH	DIVD BY	SEG APPL	REA CODE	CDE
-000		5/28/25	5/28/25	11	15.00	5.00	47	S1	SH	0000	01
-064		5/28/25	5/28/25	11	50.00	50.00	47	S1	KY	0000	
Total Application Type -		2			65.00	55.00					

Sample Online Banking Savings Pages

The online banking savings pages are generally accessed from New Accounts section on the Mega Menu; however, different wording and access can be configured by the credit union in ItsMe247 Manager/BizLink247 Manager.

First the rate board is shown. When the member selects a share product, detail on that product is shown.

Here in the detail, the sales and marketing text is shown. If the product is available for sale, the member will click **Open Now** to open the sub account.



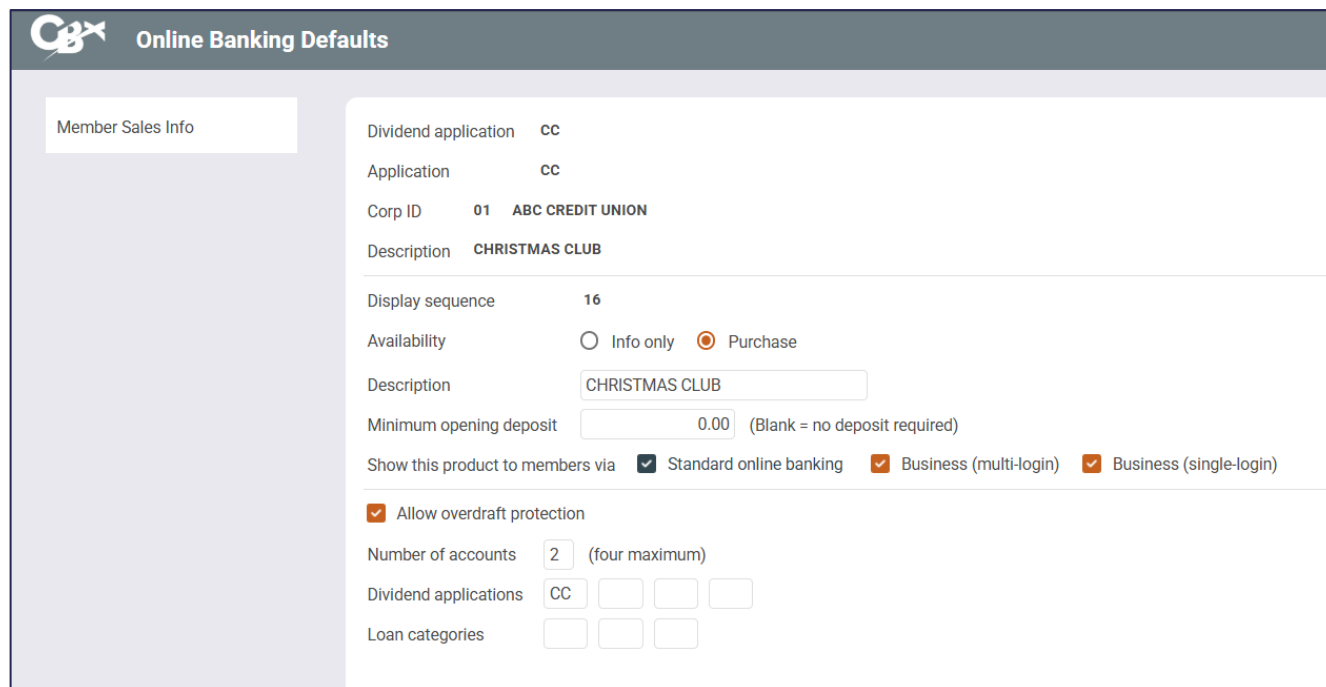
If the member is able to open the account online, the member will advance to the next screen (shown to the left) where they will be able to select the amount to deposit, choose the account to take the funds from, and add a joint owner if desired. The member clicks **Continue** to view a confirmation page before clicking **Open Account** to open the account.

- NOTE: New sequence numbers are NOT saved unless you have also used the pencil icon in the OLB column to set up default parameters for each individual product. For example, if you enter 11 onto an item, then immediately exit this screen, that sequence number will not be saved.

<i>If you want to do this...</i>	<i>Follow these steps:</i>
Start from scratch (create new products)	<ol style="list-style-type: none"> 1. Use the OLB column to enter sequential numbers (01 to 50) for up to 50 different share products. Do not use the same sequence number more than once. Always enter an <u>unused</u> sequence number when adding a new product to the list. 2. Use Enter to show the pencil icon. 3. Click the pencil icon to set up the parameters and sales information/instructions for each product. 4. When parameters have been set up for all sequences and you are returned to this list, use Enter one last time to save all changes on this screen and then use back arrow to exit. <p>CU*TIP: It pays to plan ahead! Because it can be tricky to re-sequence items after they have been entered, we recommend you set up your “standard” products using the lower sequence numbers, and then skip a few numbers between these and any “specialty” products that are more likely to change or be deleted.</p>
Modify defaults or sales information for an existing product	<ol style="list-style-type: none"> 1. Click the pencil icon in the OLB column next to the product that is shown online. 2. Click Member Sales Info. 3. The next screen appears. Be sure to use Save Changes to save changes before using the back arrow to return to the configuration screen.
Delete a product from the online banking rate board	<ol style="list-style-type: none"> 1. Change the OLB sequence number to 00 or blank. 2. Use Enter to save then the back arrow to exit this screen. (This will have no effect on the actual savings product in CBX; it simply keeps the product from appearing in the online banking rate board.) <p>CU*TIP: Remember that this will also delete any sales information configured for these products. You may want to access the sales information screen and print a copy of the text for future reference before deleting the product.</p>
Re-sequence some existing products	<p>Because the OLB sequence number is the key code that identifies both the product defaults and the sales information, it is not possible to re-sequence two existing products that have already been configured.</p> <ul style="list-style-type: none"> ▪ For example, if you’ve configured Special Savings as sequence 01 and VIP Savings as sequence 02, you cannot re-

If you want to do this...	Follow these steps:
	<p>sequence to make VIP Savings 01 and Special Savings 02. You would need to delete at least one of the products (remember to print any sales information first) and then use the steps below to change the remaining product.</p> <p>If you are adding a <i>new</i> product, you <i>can</i> use the number from an existing product as long as you <i>also</i> change that existing product to use a new, unused number. For example, say you already have three products configured: Special Savings as 01, VIP Savings as 02, and Money Market as 03. You can assign 03 to your Checking product, as long as you also change the existing Money Market sequence number from 03 to 04 at the same time.</p> <p>Make sure you check the Sales Information by clicking the pencil icon directly next to the OLB column. It will appear once a sequence number is entered in the OLB column, (See directions above.)</p> <p>CU*TIP: <u>Always</u> use Enter immediately after changing a sequence number for any reason, then use Save/Done on the configuration screen to save both the defaults and sales information using the new sequence number (even if you didn't change anything on the defaults screen).</p>

Tool #506 > Share Rate Update > OLB




The screenshot shows the 'Online Banking Defaults' configuration screen. On the left is a sidebar with 'Member Sales Info'. The main area contains the following fields and options:

- Dividend application: CC
- Application: CC
- Corp ID: 01 ABC CREDIT UNION
- Description: CHRISTMAS CLUB
- Display sequence: 16
- Availability: ☐ Info only ☒ Purchase
- Description: CHRISTMAS CLUB (text input)
- Minimum opening deposit: 0.00 (Blank = no deposit required)
- Show this product to members via: ☒ Standard online banking ☒ Business (multi-login) ☒ Business (single-login)
- ☒ Allow overdraft protection
- Number of accounts: 2 (four maximum)
- Dividend applications: CC [] [] []
- Loan categories: [] [] []

Use the *Show this product to members via* to control where this product will appear – in **It's Me 247** standard online banking, or **BizLink 247** business online banking, or both.

(NOTE: Business (single-login) is not currently used by any process.)

This screen is used to define exactly how the share product should appear and behave when shown on the rate board in both **It's Me 247** online/mobile banking and **BizLink 247** business online/mobile banking. Complete all fields, and then use Enter to save all changes.

- For a complete list of field descriptions and instructions, please refer to Online Help by clicking the  icon while working on this screen.

To enter the product sales information that will appear when the member views information about this account, use **Member Sales Info**. The screen shown on page 19 will appear. After sales information has been entered and the **Save Changes** button has been pressed, use the up arrow to display the next new item in sequence (if any) or return to the share product list.

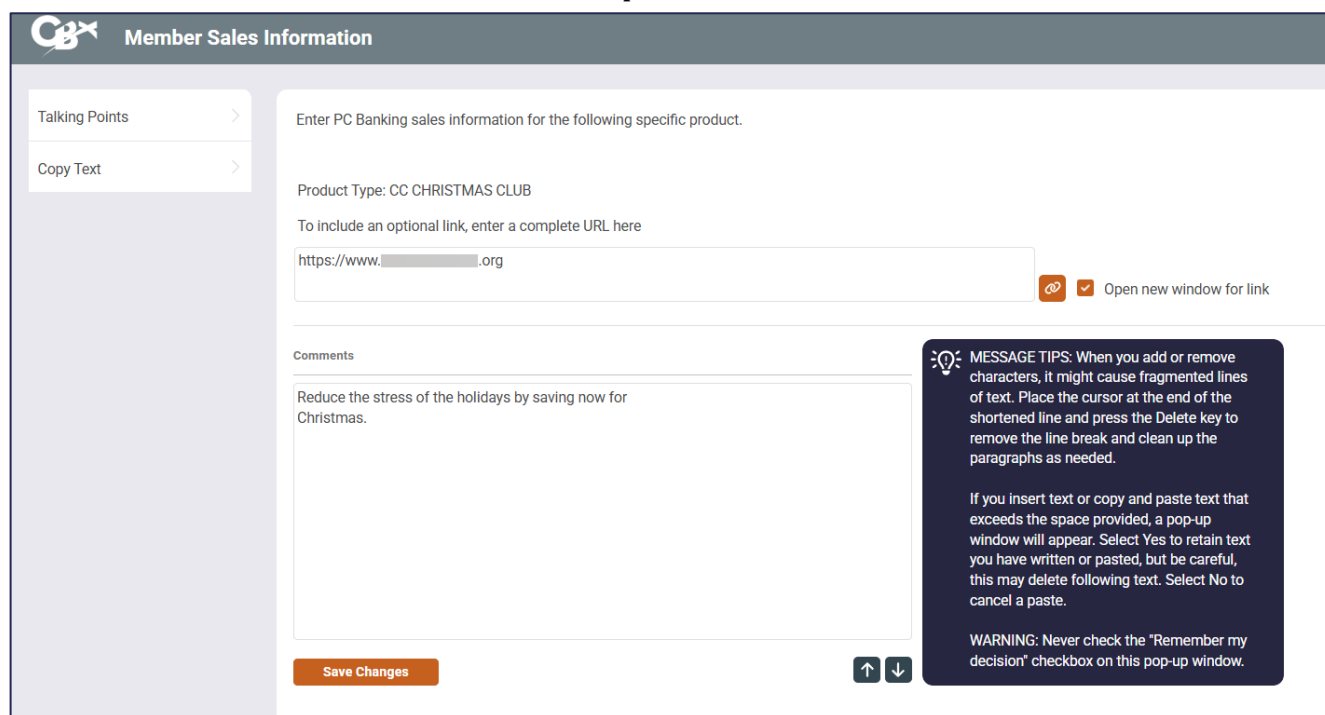
A Note About External Rate Boards

If you have created external rate boards on your credit union's website (outside of online banking itself) that pull from your CBX configuration, special handling will be necessary to accommodate different products based on platform. (No action is needed unless you want your external rate board to conditionally display products based on the new flag. By default, external rate boards will show all products configured for online banking display.)

- If you use CU*Answers Web Services to host your website, contact them for assistance.

Recording Sales Information for a Specific Savings Product

Tool #506 > Share Rate Update > OLB > Member Sales Info



The screenshot shows the 'Member Sales Information' form. On the left is a sidebar with 'Talking Points' and 'Copy Text' buttons. The main area has a header 'Enter PC Banking sales information for the following specific product.' Below this, the 'Product Type' is set to 'CC CHRISTMAS CLUB'. There is a text field for an optional link with the value 'https://www. .org' and a checkbox labeled 'Open new window for link' which is checked. A 'Comments' section contains the text 'Reduce the stress of the holidays by saving now for Christmas.' At the bottom right, there is a 'Save Changes' button and two arrow buttons (up and down). A dark blue message box on the right contains tips about text formatting and a warning about the 'Remember my decision' checkbox.

CU*TIP: Check *Open new window for link* to leave online banking running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning the online banking session), and the member will be forced to navigate back and log in again.

This screen is used to record sales information, procedures, tips, and even disclosure information to members about this specific savings product type. In addition to providing a place for a competitive market statement about why the member should choose this account, you can also use this space for other helpful instructions, such as:

- If the product is being made available to be opened in online banking, this would be a great place to tell members what will happen when the account is opened (forms you'll send, etc.).

- If the product is not for sale online (such as an IRA), this is the ideal spot to describe how a member can open an IRA, even including your IRA specialist's name and contact details.
- Include details about special promotions, rate comparisons, and other details that show the value of opening a credit union savings account.

For a complete list of field descriptions and instructions, please refer to Online Help by clicking the icon while working on this screen.

Certificate Products

There are three basic steps needed to implement the VMS feature for certificate products:

1. Configure the certificate types and sales information you wish to make available in online banking. CDs can be opened online or simply displayed for information only. Enter the member instructions/sales information that will appear when the member clicks on the product name.
 - See below and page 23 for details.
2. Activate the feature to allow members to open certificates in online banking via **Tool #569 Online/Mobile/Text Banking VMS Config**. Remember that this just enables the buttons related to certificate products in online banking. Only CDs configured as available for purchase ("P") will actually allow an account to be opened on line. NOTE: IRA and HSA Certificates cannot be offered for sale.
 - See page 33 for details.
3. On a daily basis, check your Member New Account Report (**LNWACE**) for all accounts opened with a Reason Code = 95 and follow up as needed with appropriate paperwork, personal contact, etc.

Member New Account Report (LNWACE)

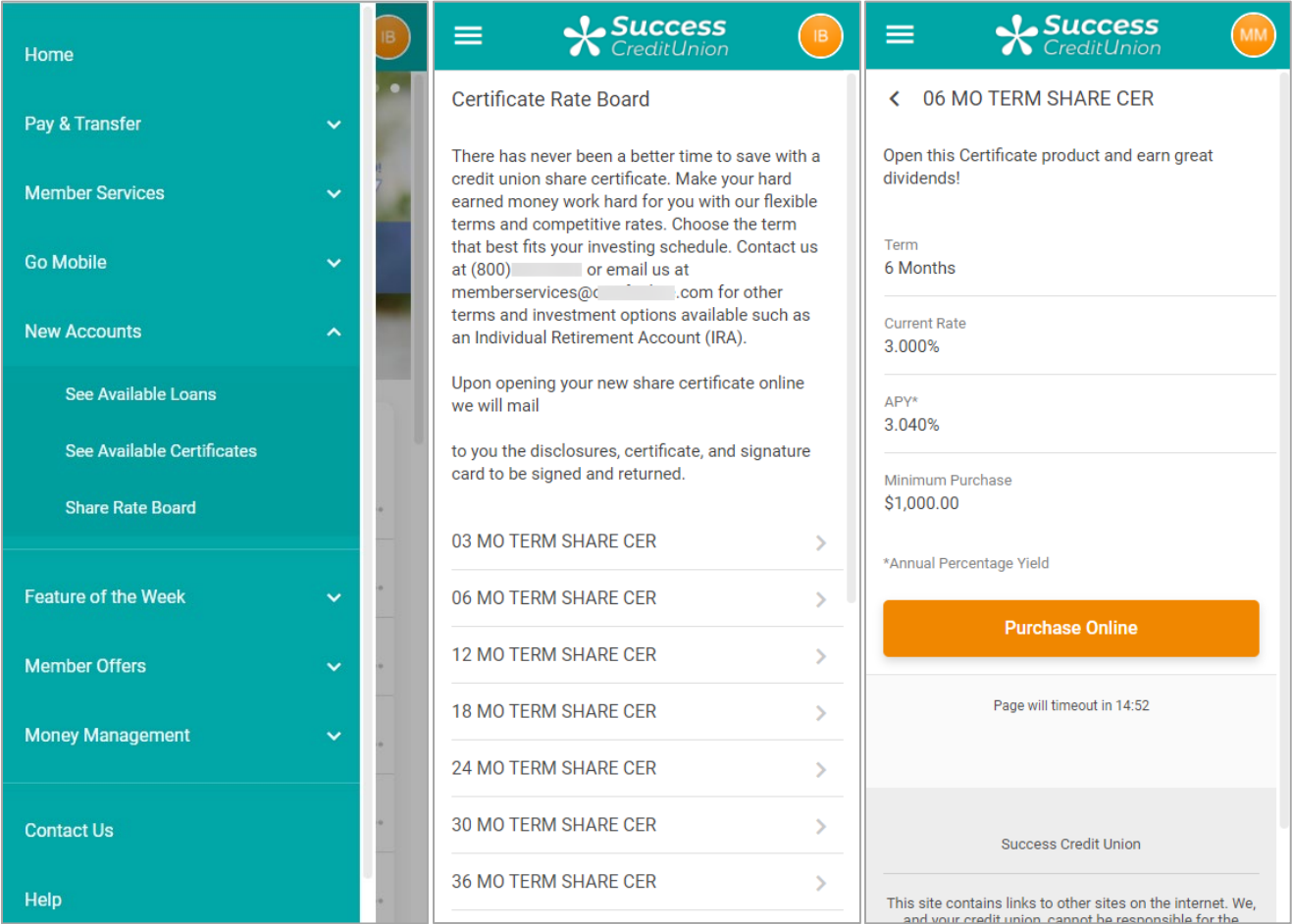
5/28/25	27.59		CREDIT UNION	LNWACE	PAGE	5
RUN ON	5/29/25		MEMBER NEW ACCOUNT REPORT		USER OPER	
APPLICATION TYPE	- CD					
ACCOUNT NO.	MEMBER NAME	DATE OPENED	LAST TRANSACTION DATE	TYPE	AMOUNT	CURRENT BALANCE
						BRNCH
						BY
						CERT TYPE
						SEG CODE
						REA CDE
		5/28/25	5/28/25	42	100,000.00	100,000.00
						04 P1 05 0000
Total Application Type -		1			100,000.00	100,000.00

Sample Online Banking Certificate Pages

The online banking certificate pages are generally accessed from New Accounts section on the Mega Menu; however, different wording and access can be configured by the credit union in ItsMe247 Manager/BizLink 247 Manager

First the rate board is shown. When the member selects a certificate product, they move to the detail screen.

Here in the detail, the sales and marketing text is shown if configured. If the product is available for sale, the member will click **Purchase Online** to open the certificate.

































































If the member is able to open the account online, the member will advance to the next screen (shown to the right) where they will be able to select the amount to deposit, choose the account to take the funds from, and add a joint owner if desired. The member can also select alternative maturity options on this page if allowed. Then the member clicks **Continue** to view a confirmation page before clicking **Purchase** to buy the certificate.

[In online banking, why is my member restricted from adding a beneficiary to a new CD even though the person is already a beneficiary on a different CD on the same membership?](#)

Setting Up the Certificate Product Rate Board


Tool #506 > Certificate Rate Update

Corp ID 01 ABC CREDIT UNION										
Current Certificate Types										
Type	Description		Term	PC	Current Rate	Tiered Rates	APY	Current Rate Effective Date	New Rate	New Rate Effective Date
B3	36 MONTH BUMP UP CD	  	36 M	00	1.830		1.85	 Mar 21, 2023	0.000	MMDDYYYY 
B4	36 MONTH IRA BUMP CD	  	36 M	00	1.830		1.85	 Mar 21, 2023	0.000	MMDDYYYY 
H1	HSA CERTIFICATE	  	12 M	00	4.000		4.07	 Mar 05, 2025	0.000	MMDDYYYY 
OL	TEST 24 MONTH CD	  	24 M	00	0.250		0.25	 Jul 14, 2021	0.000	MMDDYYYY 
P1	48-MO TRUMP IRA BUMP	  	48 M	00	0.050		0.05	 Nov 08, 2016	0.000	MMDDYYYY 
S1	12-MO NEW BRANCH CD	  	12 M	00	0.200		0.20	 Mar 12, 2019	0.000	MMDDYYYY 
S2	12-MO IRA NEW BRANCH	  	12 M	00	0.200		0.20	 Mar 12, 2019	0.000	MMDDYYYY 
01	7 MONTH CERTIFICATE	  	7 M	00	5.130		5.25	 Jun 18, 2024	0.000	MMDDYYYY 
02	3 MONTH CERTIFICATE	  	3 M	04 	1.290		1.30	 Mar 21, 2023	0.000	MMDDYYYY 
03	6 MONTH CERTIFICATE	  	6 M	05 	1.340		1.35	 Mar 21, 2023	0.000	MMDDYYYY 

This screen, which is used to schedule rate changes for all certificate products, is also used to define which certificate types will appear in the online banking certificate rate board and to specify whether the accounts can be purchased on line or will simply display sales information.

- For tips on creating, deleting, and re-sequencing rate board items, refer to the chart on page 16.

Tool #506 > Certificate Rate Update > OLB


Certificate of Deposit Maintenance

Member Sales Info

Certificate type 03

Corp ID 01 ABC CREDIT UNION

Application CD

Description 6 MONTH CERTIFICATE

Display sequence 05

Availability

☐ Info only
 ☒ Purchase

Description

6 MONTH CERTIFICATE

Show this product to members via

☒ Standard online banking
 ☒ Business (multi-login)
 ☒ Business (single-login)

Div disbursement code

☐ Transfer
 ☒ Addback
 ☐ Check

Div payment/transfer freq

Identify as MONTHLY

Default renewal code

☒ Auto renew
 ☐ Transfer To
 ☐ Check

☐ Allow member to choose other renewal code

This screen is used to define exactly how the certificate product should appear and behave when shown on the rate board in both **It's Me 247** online/mobile banking and **BizLink 247** business online/mobile banking. Complete all fields, then use Enter to save the changes.

For a complete list of field descriptions and instructions, please refer to Online Help by clicking the icon while working on this screen.

Next, to enter the product sales information that will appear when the member views information about this certificate type, use **Member Sales Info**. After sales information has been entered and the **Save Changes** button has been used, use the back arrow to display the next new item in sequence (if any) or return to the certificate product list.

A Note About External Rate Boards

If you have created external rate boards on your credit union's website (outside of online banking itself) that pull from your CBX configuration, special handling will be necessary to accommodate different products based on platform. (No action is needed unless you want your external rate board to conditionally display products based on the new flag. By default, external rate boards will show all products configured for online banking display.)

- If you use CU*Answers Web Services to host your website, contact them for assistance.

Recording Sales Information for a Specific Certificate Product

Tool #506 > Certificate Rate Update > OLB > Member Sales Info

Member Sales Information

Talking Points >

Copy Text >

Enter PC Banking sales information for the following specific product.

Product Type: 03 6 MONTH CERTIFICATE

To include an optional link, enter a complete URL here

☐ Open new window for link

Comments

Short term investment for your short term needs.

Save Changes

MESSAGE TIPS: When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste.

WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

- **TIP:** Check *Open new window for link* to leave online banking running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning the online banking session), and the member will be forced to navigate back and log in again.

This screen is used to record sales information, procedures, tips, and even disclosure information to members about this specific certificate type. In addition to providing a place for a competitive market statement about why the member should choose this certificate, you can also use this space for other helpful instructions, such as:

- If the product is being made available to be opened in online banking. This would be a great place to tell members what will happen when the account is opened (forms you'll send, etc.).

- If the product is not for sale on line (such as an IRA certificate). This is the ideal spot to describe how a member can open an IRA, even including your IRA specialist's name.
- Include details about special promotions, rate comparisons, and other details that show the value of opening a credit union certificate.

For a complete list of field descriptions and instructions, please refer to Online Help by clicking the icon while working on this screen.

Loan Products

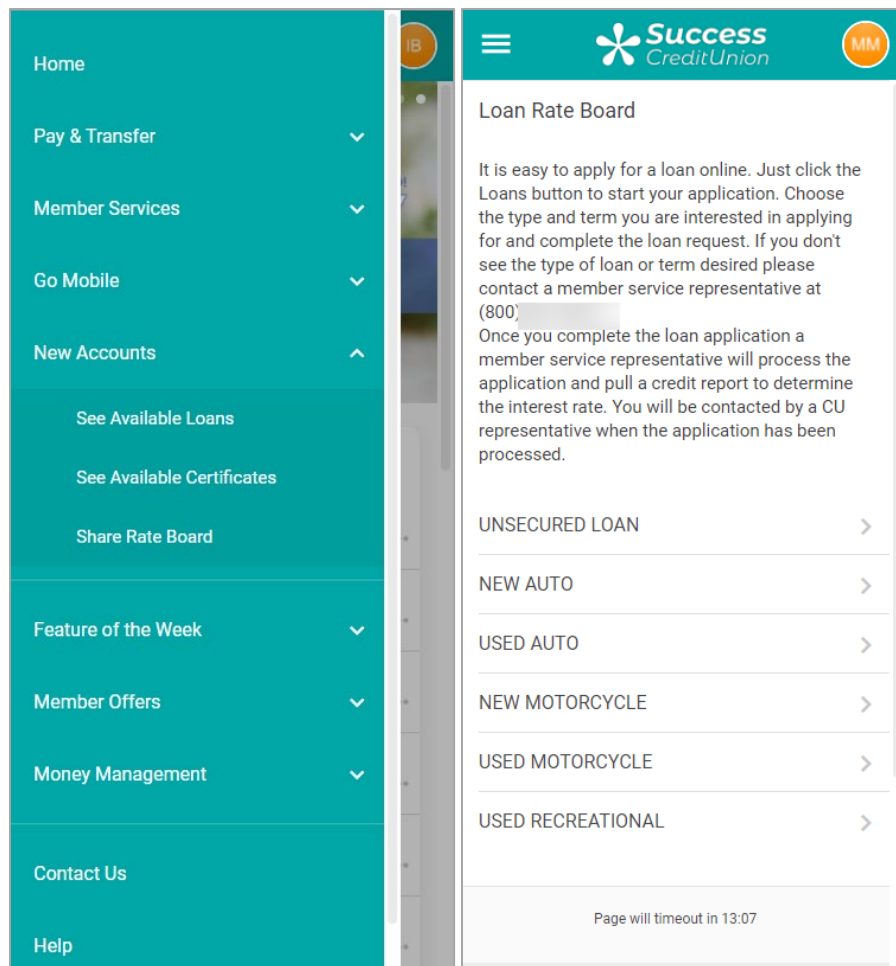
There are a few basic steps needed to implement the VMS feature for loan products:

1. If you are offering a special online rate, enter a *Variant* on the Online Banking Loan Product Configuration screen.
 - See page 29 for details.
2. Configure the loan products you wish to make available in online banking with an online banking display sequence number and application defaults. Enter the member instructions/sales information that will appear when the member clicks on the product name.
 - See page 31 for details.
3. If you will be offering payment protection for any of your loan products, configure the sales information that members will see when they click the Learn More button in the loan application.
 - This is configured via **Tool #465 Loan Insurance/Debt Protection Config**. Use the "Configure Sales Information for PC Banking Loan Application" button on the main configuration screen to enter text explaining payment protection options.
4. Activate the feature to allow members to view the loan rate board. Remember that this just enables the buttons related to loan products in online banking. Only loans configured for "application" will allow a member to submit an online loan application.
 - See page 33 for details
5. On a daily basis, use the **Tool #2 Work/View Loan Application Status** to review and process incoming loan applications.
 - See Page 32 for more information.

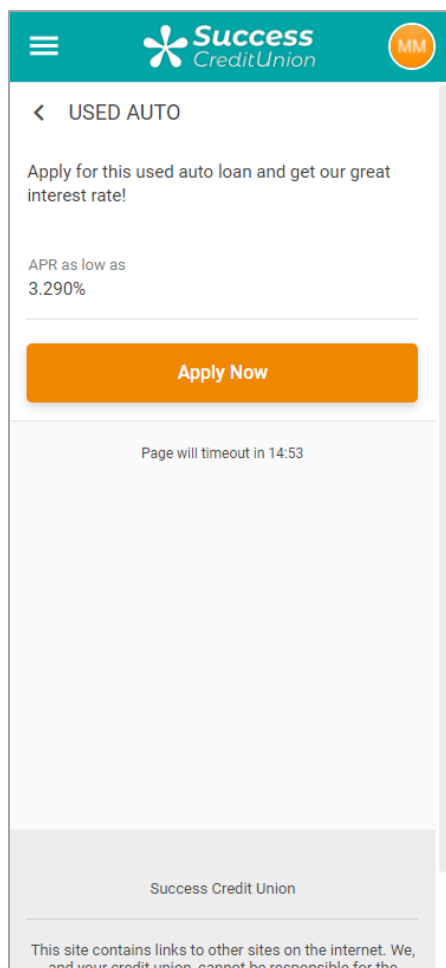
Sample Online Banking Loan Pages

The online banking certificate pages are generally accessed from New Accounts section on the Mega Menu; however, different wording and access can be configured by the credit union in ItsMe247 Manager/BizLink247 Manager.

First, the rate board is shown. When the member selects a loan product, detail on that product is shown.



Here in the detail, the sales and marketing text is shown. Then the member will click **Apply Now** and will be redirected to the loan application screens.



Setting Up the Loan Product Rate Board

Tool #470 Loan Product Configuration

Loan Product Configuration

Add New Product >

Search Options

Product code

Search for product

Options...

Display Options

Loan category

Corp ID (99 = all)

Delivery channel

Corp ID	Prod #	Sequence	Product Description	Loan Category
01	001	00	NEW VEHICLE 27 MONTHS	14-NEW VEHICLES
01	002	00	NEW VEHICLE 72 MONTHS	14-NEW VEHICLES
01	003	00	New Motorcycle FUEL Decision Model	14-NEW VEHICLES
01	004	02	NEW VEHICLE FUEL Decision Model	14-NEW VEHICLES
01	005	00	NEW VEHICLE 39 MONTHS	14-NEW VEHICLES
01	006	00	FIRST LIEN CLOSED END HOME EQUITY LOAN	FL-1ST LIEN EQUITY
01	007	00	FLOOD RELIEF SECURED LOAN	FS-FLOOD SECURED

This is the entry screen used to build loan products for use in selling loans to members, either through the Rate Inquiry button or through the online banking loan rate board.

Select any product that should appear on your online banking rate board and choose the *Change* option. The following screen will appear:

Tool #470 > Change

CBX - Loan Product Configuration Options

Corp ID 01 Product # 802 ONLINE CD SECURED LOANS CHANGE

☒ General loan information ☐ Default loan forms

☐ Loan product defaults ☐ Checklist

☐ Insurance/Debt protection product selection ☐ Procedures

☐ Online banking ☐ Marketing tips

☐ Member sales information

Risk-based pricing and miscellaneous coverages are available via the General loan information option.

← → ↑ ⏸ 🔗 ⓘ ? @ (5970)

From this screen, select *General loan information* and use Enter to access the following screen:

Tool #470 > Change > General loan information

Product Configuration

Recalculate
Rate History

Product # 802 ONLINE CD SECURED LOANS

Loan category 03 SHARE PLEDGE LN Low 1.520

Corp ID 01 High 15.000

Use application workflow style 000 (blank = standard)

Product code base rate 2.000

Loan fees to be included in modified APR 0.00

Default collections officer XX

☐ Require Dealer/Indirect ID

☐ Miscellaneous coverage on loan ☐ Run loan deal filters

CLR Path program code

Amortization/External Loan Delivery Channel Defaults

Variant 0.000 + - Rate 2.000 - Or - ☐ Use risk-based pricing

Frequency code M Purpose 88 Delinquency code 3 % to use for calculating payment 0.000 (for CC and LOC)

of payments 60 Security code 93 Collateral type C ECOA code 1 Variable rate code 000

Loan Quoter Defaults

☒ Quote multiple payments ☐ Payment in final

Loan type ☐ Balloon ☐ Lease ☒ General

Variant 0.000 + - Rate 2.000 Rate var + 0.000 - 0.000

of payments and frequency A) 012 M B) 024 M C) 036 M

Amortization term for balloon loans A) 000 B) 000 C) 000

Display In

☒ Loan processing

☒ Loan quoter

☐ External loan delivery channels

- It is not necessary to check the *External loan delivery channels* box for online banking - all online banking setup features are on the next screen.

This screen defines the product and how it is used in CBX Loan Processing and Loan Quoter, as well as how it can be used by any external delivery channel such as a web site or third-party resource. Use Enter to proceed to the next screen or to return to the selection screen shown on the previous page. (Other General loan information screens include a screen to configure miscellaneous coverage if this option is selected on this screen. Also, if the *Use risk-based pricing* flag is checked, a separate screen will appear to allow you to set up the risk-based pricing matrix.)

For a complete list of field descriptions and instructions, please refer to Online Help by clicking the icon while working on this screen.

Tool #470 > Change

CBX - Loan Product Configuration Options

Corp ID 01 Product # 802 ONLINE CD SECURED LOANS CHANGE

☐ General loan information ☐ Default loan forms

☐ Loan product defaults ☐ Checklist

☒ Insurance/Debt protection product selection ☐ Procedures

☐ Online banking ☐ Marketing tips

☐ Member sales information

Risk-based pricing and miscellaneous coverages are available via the General loan information option.

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From this screen, select *Insurance/Debt protection product selection* and use Enter to select whether to offer Insurance or Debt Protection. Then next two screens (not shown) allow you to configure this insurance or debt protection (you cannot offer both).

Tool #470 > Change

CBX - Loan Product Configuration Options

Corp ID 01 Product # 802 ONLINE CD SECURED LOANS CHANGE

☐ General loan information ☐ Default loan forms

☐ Loan product defaults ☐ Checklist

☐ Insurance/Debt protection product selection ☐ Procedures

☒ Online banking ☐ Marketing tips

☐ Member sales information

Risk-based pricing and miscellaneous coverages are available via the General loan information option.

(5970)

From this screen, select *Online banking* and use Enter to access the screen shown below.

Loan Product (Tool #470 > Change > Online banking)

Online Banking

Recalculate Rate
Rate History

Product #802 ONLINE CD SECURED LOANS

Loan category03 03-SHARE PLEDGE LN

Low1.520High15.000

Corp ID01

Product code base rate2.000

- Variant0.005

Online banking offered rate1.995

Rate Board Display

Display sequence00 (00 = Do not display in online banking)

Product nameShare Pledged Loan

Rate board teaserBuild your credit back up with our share secured loan!

Available onlineApplication

Show this product to members via
☒ Standard online banking
☒ Business (multi-login)
☒ Business (single-login)

Application Only

Frequency codeM
Security code93
Delq fine code3
Purpose code default34
Optional purpose codes
Term default060
Optional terms012024036048
Collateral type

Payment protection codes

Single CL
Joint CL
Disability

For single premium payment protection
☒ Add to balance
☐ Include in balloon amount

- Use *Variant* to change the online banking offer rate, to use a lower rate for members who apply online. NOTE: Risk-based pricing must be used. (This field is not used for credit card loans; enter zeros in this field those products.)
- Enter a *Display sequence* number and fill in this section to make this product appear on your loan rate board.
- HINT: If this product has a lower rate, use the *Rate board teaser* to highlight that special rate.
- If this product will be available for online application, be sure to complete all fields in this bottom section.

This screen is used to define how the loan product should appear and behave when shown on the loan rate board in both **It's Me 247** online/mobile banking and **BizLink 247** business online/mobile banking.

A *Display sequence* number should be entered only if you wish this product to appear in your online banking loan rate board. The bottom section is used only if *Available online* is set to *Application* to allow loan applications to be submitted online.

Up to 50 products can appear in the rate board. HINT: Use sequence numbers 5, 10, 15, etc., to allow additional items to be easily inserted between existing items later (6, 11, 12, etc.)

If you wish to remove an existing item from online banking while still keeping it in your product list for other channels, enter 00 in the *Display sequence* field.

29 | Selling Products Online

Credit Card Product (Tool #470 > Change > Online banking)

Online Banking

Recalculate Rate
Rate History

Product #095Mastercard Gold 16.4/3.0% Payment
Loan category9595-MC GOLDLow0.000High25.000
Corp ID01Product code base rate0.000
N/AVariant0.000
Online banking offered rate0.000

Rate Board Display

Display sequence00(00 = Do not display in online banking)
Product nameMasterCard Gold
Rate board teaserEarn cash back on every purchase!
Available onlineApplication
Show this product to members via
☒ Standard online banking
☒ Business (multi-login)
☒ Business (single-login)

Application Only

Frequency codeM
Security code40
Delq fine code
Purpose code default35
Optional purpose codes
Term default000
Optional terms000000000
Collateral type

Payment protection codes
Single CLML
Joint CLML
DisabilityML
For single premium payment protection
☐ Add to balance
☐ Include in balloon amount

- **IMPORTANT:** For a credit card product, you will not use the *Variant* field to offer a promotional rate. Instead, you will use a credit card promotion. See the [Credit Card Configuration guide](#) for more details.
- Use the *Show this product to members via* field to control where this product will appear – in **It's Me 247** standard online banking, **BizLink 247** business online banking, or both.
(NOTE: Business (single-login) is not currently used by any process.)

When ready, use Enter to add marketing tips.

For a complete list of field descriptions and instructions, please refer to Online Help by clicking the i icon while working on this screen.

A Note About External Rate Boards

If you have created external rate boards on your credit union's website (outside of online banking itself) that pull from your CBX configuration, special handling will be necessary to accommodate different products based on platform. (No action is needed unless you want your external rate board to conditionally display products based on the new flag. By default, external rate boards will show all products configured for online banking display.)

- If you use CU*Answers Web Services to host your website, contact them for assistance.

Recording Sales Information for a Specific Loan Product

Tool #470 > Change

CBX - Loan Product Configuration Options

Corp ID 01 Product # 802 ONLINE CD SECURED LOANS CHANGE

☐ General loan information
 ☐ Default loan forms

☐ Loan product defaults
 ☐ Checklist

☐ Insurance/Debt protection product selection
 ☐ Procedures

☐ Online banking
 ☐ Marketing tips

☒ Member sales information

Risk-based pricing and miscellaneous coverages are available via the General loan information option.

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(5970)

From this screen, select *Member Sales Information* and use Enter to access a screen (shown on the following page) to record sales information, procedures, tips, and even disclosure information to members about this loan product. In addition to providing a place for a competitive market statement about why the member should choose this loan, you can also use this space for information on how an on-line loan application will be processed (forms, who will contact them, etc.). Use **Save Changes** to return to the original screen.

Tool #470 > Change > Member sales information

Member Sales Information

Talking Points >

Copy Text >

Enter PC Banking sales information for the following specific product.

Product Type: 802 - ONLINE CD SECURED LOANS

To include an optional link, enter a complete URL here

☐ Open new window for link

Comments

Build your credit up with our share secured loan. Must have shares on deposit with to cover loan balance. Rate is based on the rate of the product being used to secure the loan. The rate will be 3.00% over the rate of the product being secured. The minimum rate of the loan will be 4.25%.

Save Changes

MESSAGE TIPS: When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste.

WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

- **CU*TIP:** Check *Open new window for link* to leave online banking running and open a separate browser window for the link. Otherwise, the link will open using the same browser window (abandoning the online banking session), and the member will be forced to navigate back and log in again.

- You can add a link to the webpage with your disclosures and also mention it in your sales text.

NOTE: Remember there is only one sales text message per product. So for generic products that work the same for businesses and individuals, you can create a single product for display in both platforms. But if you wish to customize your sales text based on the audience, we recommend building unique products for your business members.

Linking to Online Loan Application from a Website

By setting up a link to the online loan application from a website (yours, a SEGs, or anywhere you wish!), members and non-members can apply for loans even if they do not have access to online banking. Apps will be funneled directly into CBX, just like the ones members fill out from online banking.

- Remember that if you host with CU*Answers Web Services you can also put all of your rate boards on your website. That way that you only have to change rates in one place to update savings, certificate, and loan rates in online banking, CBX, and your website all at the same time. (See page 30 for details if you wish to display different products for business members on your external rate boards.)

Working Online Banking Loan Applications

Loan applications submitted in online banking are the same types of records as loan applications that are created in CBX. This means they are worked using the same procedures and CBX features.

Work/View Application Status (Tool #2 > Delivery channel = HB)

Date created
Apr 30, 2025
To
May 30, 2025
Filters
UW status
Select
Interviewer ID
Select
Jump to:
Loan #...
Last name...
Dealer
Select
Underwriter ID
Select
Loan category
Select
Interviewer branch
Select
Product code
Select
Delivery channel
1 Selected
Business unit
Select
Clear All Filters
Save Settings

Key activity tracking:
SUBMIT- UNDERWRITER (0)
SUBMIT- LOAN REVIEW (0)
SUBMIT- MSO/MSR (0)
HOME BANKING REQUEST (4)
DEALERTRACK (4)
ROUTE ONE (0)

Pending
Booked
Denied
Modifications
1Click Offers
Options...

App #	Applicant Name	App Date/Time	DC	Pass	Fail	Review	Central Underwriting Status		
							Int	ID	Action
589041		May 14, 2025 10:38	HB				96	96	HOME BANKING REQUEST
589042		May 14, 2025 10:41	HB				96	96	HOME BANKING REQUEST
589029		May 01, 2025 15:06	HB				96	96	HOME BANKING REQUEST

- Use the Delivery Channel filter to view only loans that originated from online banking.

This screen allows you to work all incoming applications, whether they were created in CBX by a loan officer or came in through the online banking loan rate board.

Applications that come in from online banking will show a Delivery Channel code (the DC column) of HB and will show the Interviewer ID designated in your delivery channel configuration. If an Approval UW code was designated in that configuration, it will appear here as well.

- For complete information about working online banking applications, refer to Online Help by clicking the i icon while working on the screen.

- For details about the security and tracking features available with Underwriting Codes, refer to the [Configuring Tools for the Loan Team booklet](#).

Activating Selling Accounts Online

Tool #569 Online/Mobile/Text Banking VMS Config > Online/Mobile Web Banking Features

Update Credit Union Online Banking Settings

Corp ID 01

☒ Allow new membership application online **Member Instructions**

☒ Apply membership application fee

Dividend application to be used SH

☒ Activate savings rate board **Member Instructions**

☒ Activate certificate rate board **Member Instructions**

☒ Activate loan rate board **Member Instructions**

☐ Require co-applicant if marital status is Married

Allow maint of personal info by member (online) ☐ Direct update (no approval) ☐ Reviewed update (approval required) ☐ No

☒ Direct update with two factor (text/email)

☒ Allow member to enter account nicknames

Default setting when setting up transfer control list ☒ All sub-accounts ☐ Owned sub-accounts only ☐ Specify

☐ Allow member to change Reg E Opt In/Out choice **Member Instructions**

☒ Show who was served (either a jump guest or via Teller Currently Serving) in transaction history

☒ Apply two factor authentication to P2P

Email address to notify of incoming request

(Includes only reviewed personal info and contact requests. Other notifications are configured separately.)

- The *Activate...* flags must be turned on even if all you plan to do is display rate and sales information for these products. Essentially, these flags turn on the buttons needed to access the rate boards.
- Click the **Member Instructions** buttons to enter the general sales information and instructions for each area.

On this screen:

- Activate one or more of the features that let your members view savings, certificate, and loan rates, open new accounts, apply for loans, change account nicknames, update personal information, and request a contact from a CU representative from online banking.
- Configure the **Member Instructions**, which is general sales information about opening new savings accounts or certificates and applying for loans, which will appear when your member uses the “New Account” links in online banking.

Activation of Email Notification of Online Loan Applications

Your lending department can receive email notifications whenever an online loan application appears in the loan queue. This queue is accessed via **Tool #2 Work/View Loan Application Status**.

The setup of the automated email is done by activating a feature on the underwriting code configuration (shown below). For the Home Banking (HB) underwriting code, check *Generate email when this underwriter code is used* and enter an email address in the *Send to email address* field. It is recommended that you use a group distribution list so that you do not need to edit this configuration when employee roles or email addresses change.

- For underwriting codes other than the HB code, these fields are used to activate the sending of emails when the configured underwriting code is used on the Loan Recap screen. The use of these fields in the HB underwriting code, however, causes an email to be sent when an online loan application hits the loan queue.

Tool #880 Underwriting Code Configuration > Home Banking Request

The screenshot shows the 'Centralized Underwriting Codes' configuration interface. On the left is a sidebar with a 'Delete' button. The main area is titled 'Centralized underwriting code HB'. It contains several configuration options: 'Type' with radio buttons for 'Approval', 'Denial', and 'Memo' (selected); 'Description' with a text field containing 'HOME BANKING REQUEST'; a list of checkboxes for various security and audit features, most of which are checked; 'Display seq in status window' with a dropdown set to '04'; and 'Generate email when this underwriter code is used' which is checked. At the bottom, there is a 'Send to email address' field with the text 'LoanProcessing@' and a placeholder for a domain.

- CU*TIP: Only one email address can be specified per underwriting code, so use a group email address that you can adjust separately as your team changes.

Check the *Generate email when this underwriter code is used* flag and enter an email address to receive a notification email whenever this code is entered onto a pending loan application.

For more details on using this screen, refer to Online Help by clicking the *i* icon on this screen.