WHAT CEOS NEED TO KNOW ABOUT

The Mobile First Revolution

Webinar #4
Thursday, 11/12/2020
9:00am-10:30am

STUDIO B GUEST: Ken Vaughn
"Mobile First design" means design starts from the mobile end – which has more restrictions – then expands features to create the tablet and desktop versions.

Why is this important for our evolving deployment and organizational resources?
Why is Mobile First important for CU*Answers?

- Making this declaration gives the marketplace insight into the evolution of our products, the direction of our investments, and some insight into the priorities as we invest in people, ideas, and the evolution of our software products.
- It signals that we now believe that the marketplace defaults to appreciating software from a mobile buyer’s standpoint, and that we will push to be seen in that light.
- Mobile experiences become the new compass for consumer expectations and our measurements for what to do next.

While it is not as black and white that everything will be a mobile app, it is a new tone for what is expected and appreciated.
DEVELOPMENT DETOUR: Building the Mobile-First Model Foundation

MOBILE 5
Completely New Customizable iOS & Android Mobile & Tablet App with an all new Mobile-First UI.

Online 247
Completely New Customizable Mobile-First Desktop / Tablet & Mobile Web Online Banking Solution with a Business Tier.
Online 247: 2 Unique Master Navigations & 70+ Shared Web Modules

Huh?
CU Publisher Marketing & Branding Configurations
New Terms for our Mobile-First Vocabulary

At CU*Answers, you will begin to hear more about a term we call Master Navigation. In this mobile-first model, we strictly distinguish between an Online Banking Features and the Navigational Elements the member uses to get to them.

Web Modules (Shared Across Platforms)

- Standalone
- Contextual
- Contextual Standalone
- Standalone SSO (3rd Party Integrations)

Master Navigation (Unique Across Platforms)

- Feature & Profile Menus
- CU Widget Column & Marketing
- Account Summaries
- Contextual Navigation
- Member Messaging

New Web Login Page (Sunsetting the OBC Page)

- New It’s Me 247 Web Prototype Demo
Web Module: A Self Contained Online Banking Feature

Feature Landing Page

Quick Transfer
Transfer From
001 - Savings ($6,345.90)
Transfer To
000 - Steve's Checking ($470.00)
Amount
$ 50.00
Memo – Optional
Kids Lunches

Review & Submit

Quick Transfer
Review Transfer
Amount
$50.00
Transfer From
001 - Savings ($6,345.90)
Transfer To
000 - Steve's Checking ($470.00)
Amount
$ 50.00
Memo
Lunch Money

Transferring...

Confirmation

You transferred
$50.00
Transfer From
001 - Savings
Transfer To
000 - Steve's Checking
Memo
N/A
Make Another Transfer
Web Module: Moving away from Macro towards Micro Functionality
Web Module: Mobile-First Web Form User Interfaces

Mobile

Quick Transfer
Transfer From
001 - Savings ($6,345.90)

Transfer To
000 - Steve's Checking ($470.00)

Amount
$50.00

Memo – Optional
Kid's Lunches

Continue

Tablet & Desktop

Quick Transfer
Transfer From
Savings ($6,345.90)

Transfer To
Natasha's Checking ($470.00)

Amount
$50.00

Memo (Optional)
Kid's Lunches

Continue
What is a Web Module? 70+ Mobile-First Online Banking Features

Last week MTG, handed off our 500th prototype page to the Online Banking Team.

**Standalone**

These modules require no particular launch point and contain a single or specific set of functions that can be accessed from any place in the master navigation.

- Quick Transfer
- Schedule a Transfer
- View/Edit Scheduled Transfers
- Pay Anyone
- Bill Pay
- Automated Check Transfers
- Check Withdraw
- Cancel Check Payments
- Text Banking
- ACH Transactions
- Overdraft Services
- Tiered Services
- Personal Information
- Contact Preferences
- eAlert Subscriptions
- Change Username
- Change Password
- Change Security Questions
- Password Change History
- Login History
- Dividends/Interest Summary
- Order Checks
- Credit Score
- Loan Rate Board
- Share Rate Board
- Certificate Rate Board
- eStatements
- Printed Statement Style Options
- Contact Us (Simple & w/Response)
- Bulletins
- Message Center
- 1Click Loans Offers
- 1Click Credit Card Offers
- Helpful Links

**Standalone Contextual**

Standalone Contextual modules, like contextual, do pertain to a particular account, but include a landing page and can be accessed from anywhere.

- Debit Card Round Ups
- Pay with a Credit Card
- ACH On Demand
- Skip a Pay
- Modify loan Payment

**Standalone SSO**

SSO Launch modules act as launch/landing pages for SSOS. The following list is an inventory of all SSOS currently in use by CP Answers clients.

- Money Desktop
- Virtual Strongbox (Cloud Document Storage)
- Deluxe Check Ordering
- Legacy Check Ordering
- Harland Clark Check Ordering
- Augeno Droppoints
- SavvyMoney
- PIS OTB Card Management
- PSCU OTB Card Management
- Franklinworth Scorecard
- Vantrix OTB Card Management
- CFS Investments
- Everence MyNeighbor Dashboard
- Parkside Perks

**Contextual**

Contextual modules are launched in reference to a particular account and require information from the master navigation about which account’s information to populate.

- Account Details & Transaction History
- Qualified Dividend Status
- Edit Account Nickname
- Start a CD Secured Loan
- Simple Loan/CC Payment
- Print Loan Coupons
- Qualified Dividend Status
Web Modules: Contextual (Category 2 of 4)
Web Modules: Standalone Contextual (Category 3 of 4)

Master Navigation

Skip-a-Pay

There are times when you may need a little extra cash due to unexpected financial obligations. Skip-a-Pay allows you to skip a payment by adding it to the end of your loan term and does not impact your credit rating.

The following Loan or Credit Card accounts are currently available for Skip-a-Pay.

Select an Eligible Account

$100.00 due 6/10/2020
201 Home Reno. Loan

$40.00 due 6/24/2020
333 ULTRA REWARDS

Master Navigation
Web Modules: Standalone SSO (Category 4 of 4)

Money Desktop

Money Desktop is an online money management tool, securely integrated into online banking, that empowers you to take control of your finances and simplify your life. Budgeting, account aggregation, auto categorization and debt management are just a few of the tools that make money think.

Go to Money Desktop
Web Modules: Standalone SSO Examples

**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

**SavvyMoney**

SavvyMoney gives you free, ongoing access to your credit score and credit report. Understand your credit score, factors that impact it, and what you can do to strengthen it. Plus, you'll have custom recommendations to improve it along with personalized offers.

Go to SavvyMoney

**ScoreCard Rewards**

View your reward balance, search and view all available redemption options and more!

Go to ScoreCard Rewards

**MyNeighbor**

Everence MyNeighbor Dashboard

The Everence credit card program, MyNeighbor, offers individuals, businesses, and congregations the unique ability to generate donations for their favorite charitable organization each time they use their card. With the MyNeighbor dashboard, you can select and change the Neighbor you support at any time. You can also track your earned donations for the year and your lifetime total.

Go to MyNeighbor Dashboard

**Order Checks**

Order Checks

Select the account you would like to order checks for...

Go to Check Ordering
Web Modules: Standalone SSO Advanced (Phase II Concept)
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New Web Login Page (Sunsetting the OBC Page)
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Master Navigation: Feature & Profile Menus
Master Navigation: CU Customizable Marketing
Master Navigation: Account Summaries / Member Favorites

### Mobile 5

**Accounts & Favorites**

- **Good Morning, Steve**
  - Here's Your Account Summary

  **Favorite Accounts**
  - 000 Steve Checking
    - Available Balance: $470.00
  - 001 Savings
    - Available Balance: $6,779.00
  - 201 Home Reno. Loan
    - Payoff Balance: $16,233.90
  - 333 ULTRA REWARDS
    - Balance: $459.30

  **See All Accounts**

**Favorite Features**

- Quick Transfer
- Schedule a Transfer

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**Account Summaries**

- **Favorite Accounts**
  - 000 SAVINGS
    - Available Balance: $2,406.39
  - 010 STEVE CHECKING
    - Available Balance: $3,789.54
  - 600 AUTO LOAN
    - Balance: $14,397.78
  - 800 ULTRA REWARDS CREDIT CARD
    - Balance: $341.82

  **See Full Account Summary**

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**Member Favorites**

- **Your Favorite Features**
  - Bill Pay
How do we create a mobile-first UX that exposes members to more product-specific features like Skip-A-Pay.
Master Navigation: Contextual Navigation
Master Navigation: Contextual Navigation
Master Navigation: Contextual Navigation for Loans

A UX that Exposes More Members to More Features

Mobile 5
Master Navigation: Member Messaging

Mobile 5

Member Messaging
Message Messaging is Core-API-Driven & Member-Specific.

This UI Element will aggregate member prompts & offers in a familiar UX across all devices and browsers.
The Accounts “Drawer”

Contextual Standalone

Master Navigation

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Prototype Demo: Starting with the New Web Login

The current OBC Page will be Sunset in 2021
Timeline for Online 247 Products

Anxious for your staff to be ready for the new It’s Me 247?

Then be first in line for the Mobile 5.0 upgrade!

- **Mobile 5 CU Staff Betas**
- **Release of new It’s Me 247**
- **Verifying 70+ Features (Shared Web Modules)**
Questions??

Feel free to reach out to me with questions!
Ken.Vaughn@cuanswers.com

Want to See it for Yourself?
Download the CEO Strategies Mobile App and Test Drive these Prototypes Now!

Search “cu answers” to easily locate in the Android or iOS Store
WHAT SHOULD A CREDIT CEO TAKE AWAY FROM ALL OF THIS?

- Expect CU*Answers to be a valuable partner in creating the future that this generation of members is expecting from credit union technology.
- Go to work selling that future to your team, your boards, and ultimately your members.
  - Remember both your team and your members are developing the same expectations for tech – you are a partner in the manufacturing approach.
- See the potential for your own authored approaches to mobile and even OLB in the future.
  - Decide on how you are going to push your point of view forward to your community.
Conclusion
Get ready to campaign new solutions in 2021
- Consider approaches that will allow you to campaign evolving new versions of Mobile and OLB for years to come

Make the jump in your retailing
- Understand that the computer is now your order taker
- You need to develop your people into the higher functions of developing opportunities and negotiating value with your members

It will take time and talent... get started in 2021
Thank you!