



**YOUR
IDEAS**

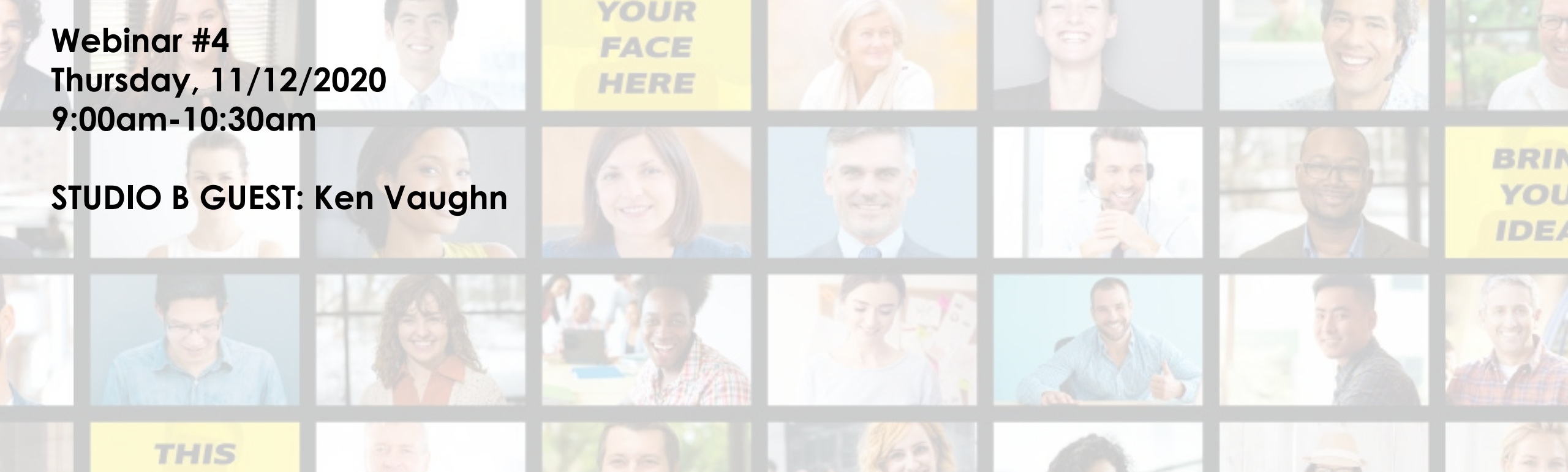
**THIS
SHOULD
BE YOU**

**COME
JOIN
US**

2020 **CEO Strategies** *an interactive event*

**SHARE
WITH
US**

**COME
GET
INVOLVED**



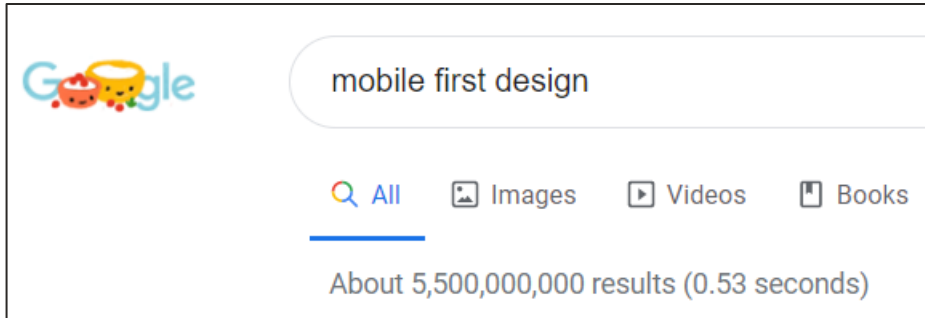
Webinar #4
Thursday, 11/12/2020
9:00am-10:30am

STUDIO B GUEST: Ken Vaughn

WHAT CEOS NEED TO KNOW ABOUT

The Mobile First Revolution

What CEOs need to know about the Mobile First revolution



- **“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?



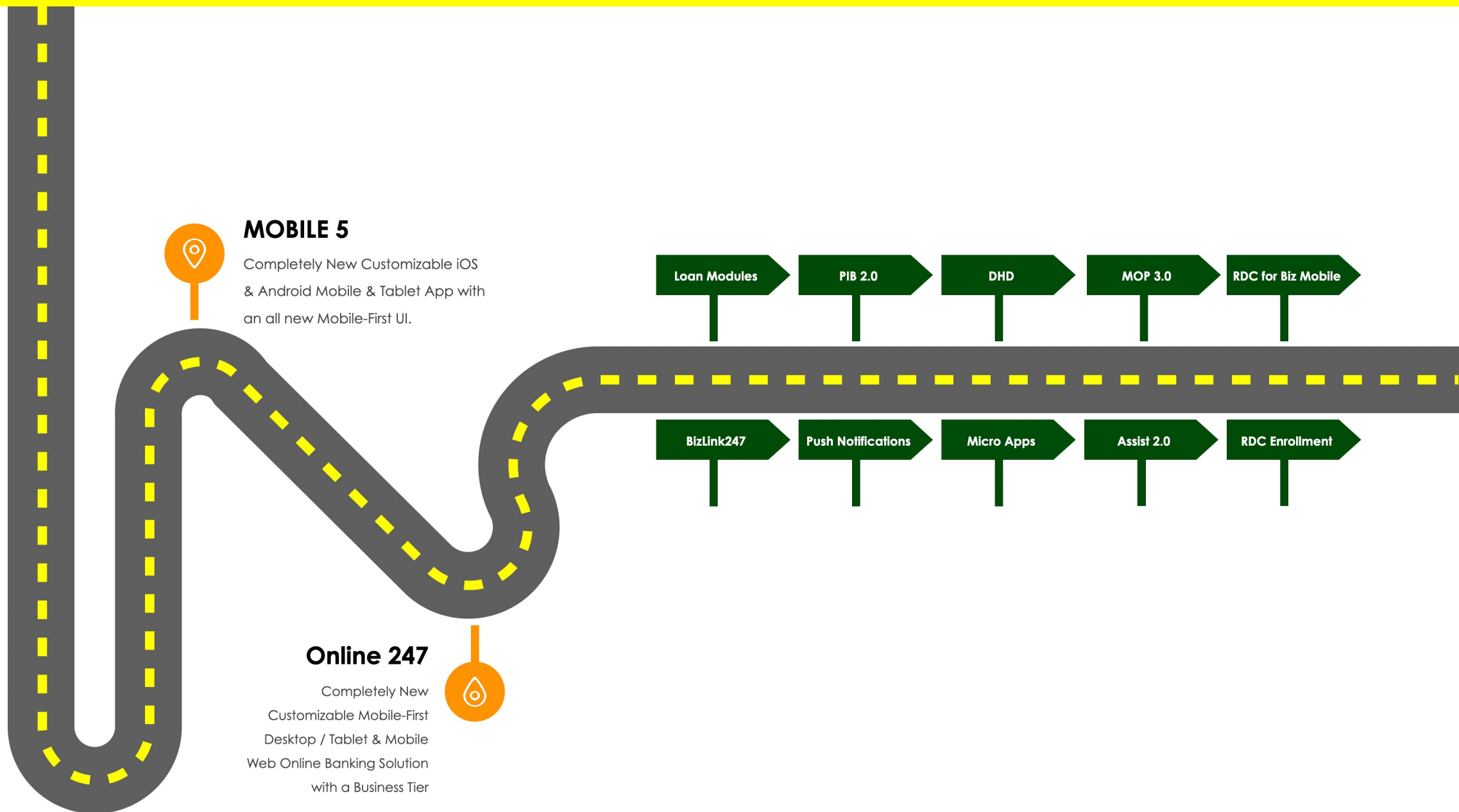
Why is Mobile First important for CU*Answers?

- 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

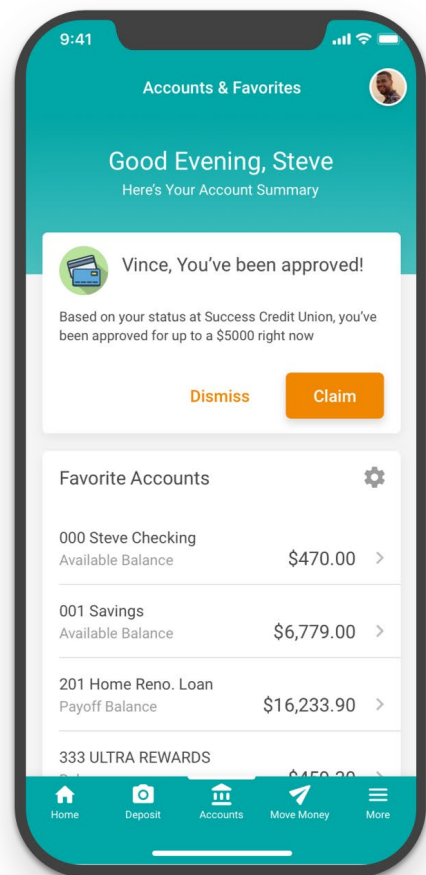
While it is not as black and white that everything will be a mobile app, it is a new tone for what is expected and appreciated

DEVELOPMENT DETOUR: Building the Mobile-First Model Foundation

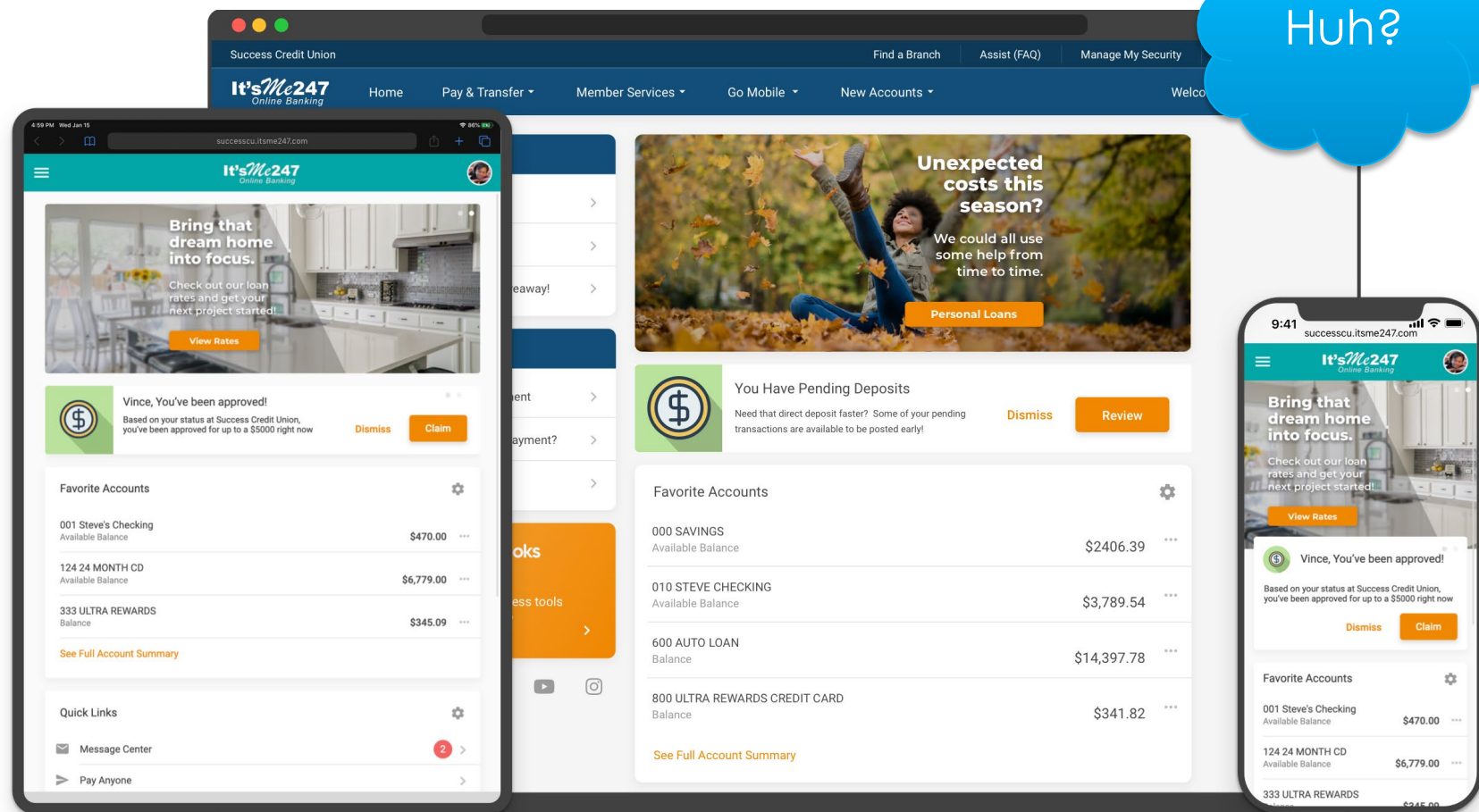
WEB MODULE DESIGN & DEVELOPMENT



Online 247: 2 Unique Master Navigations & 70+ Shared Web Modules

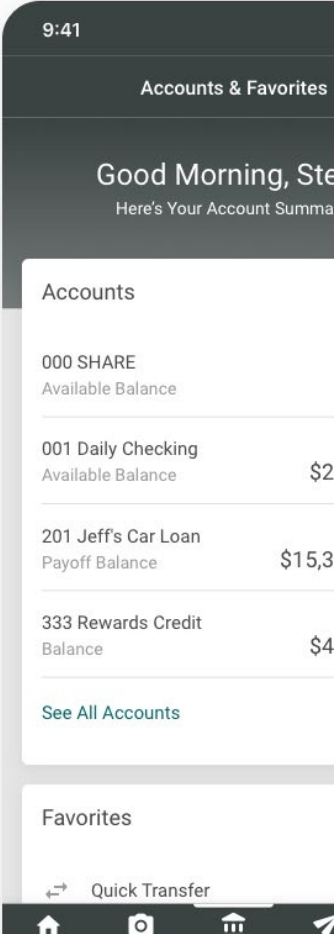
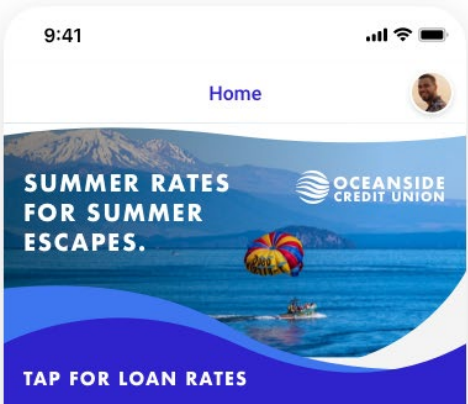
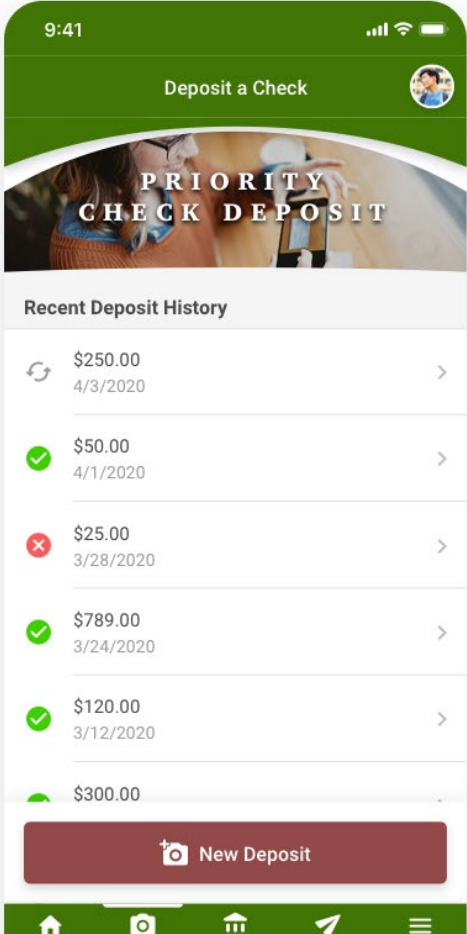
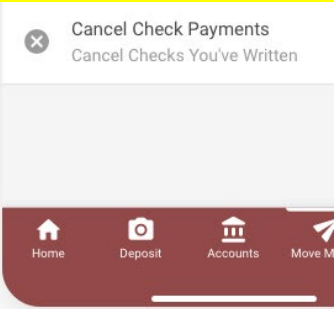
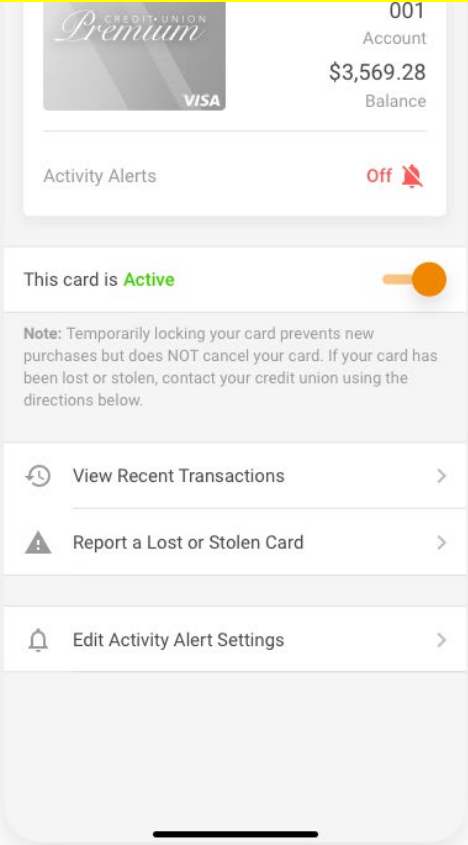
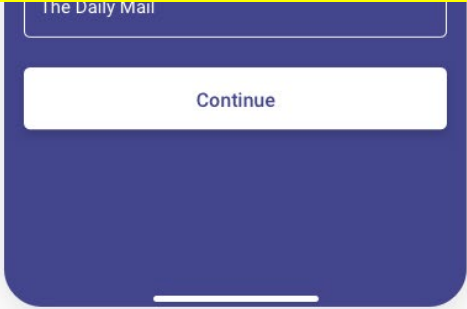


Mobile 5



It's Me 247 Desktop & Mobile Web (Single Web Application)

CU Publisher Marketing & Branding Configurations



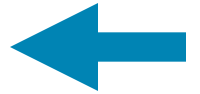
New Terms for our Mobile-First Vocabulary

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)

(ONLINE BANKING FEATURES)

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



Master Navigation (Unique Across Platforms)

(GETTING MEMBERS TO FEATURES)

- 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

Select an Account...

Transfer To

Select an Account...

Amount

\$

Memo – Optional

Continue

Review & Submit

< Quick Transfer

Review Transfer

Amount

\$50.00

Transfer From

001 Savings: \$6,345.90

Transfer To

000 Steve's Checking: \$470.00

Memo

Lunch Money

Transfer Now

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

Transferring...

Continue

Confirmation

✓

You transfered

\$50.00

Transfer From

001 - Savings

Transfer To

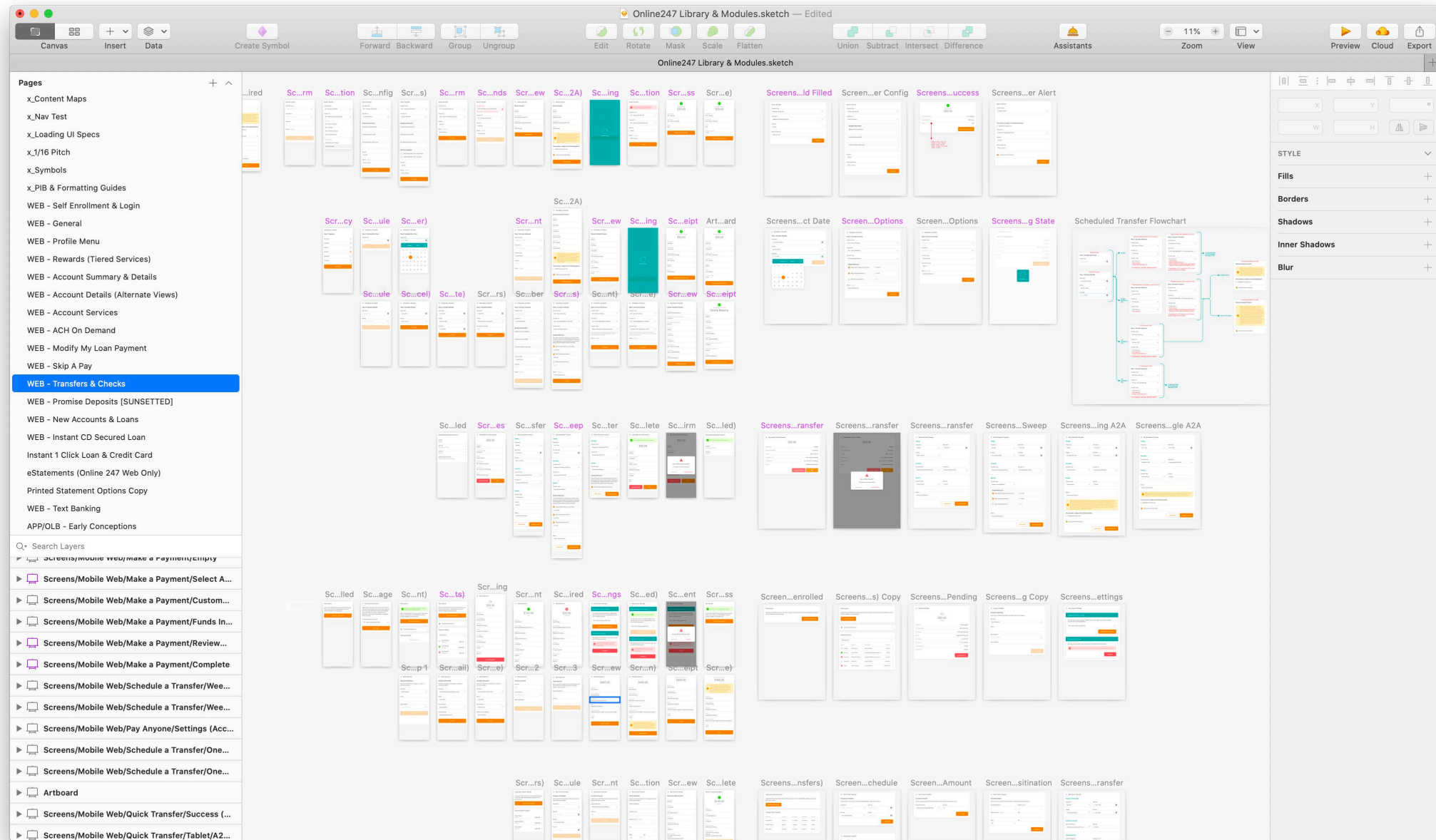
000 - Steve's Checking

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 Withdrawal
- 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
- Dividend/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)
- Ballots
- 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

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.

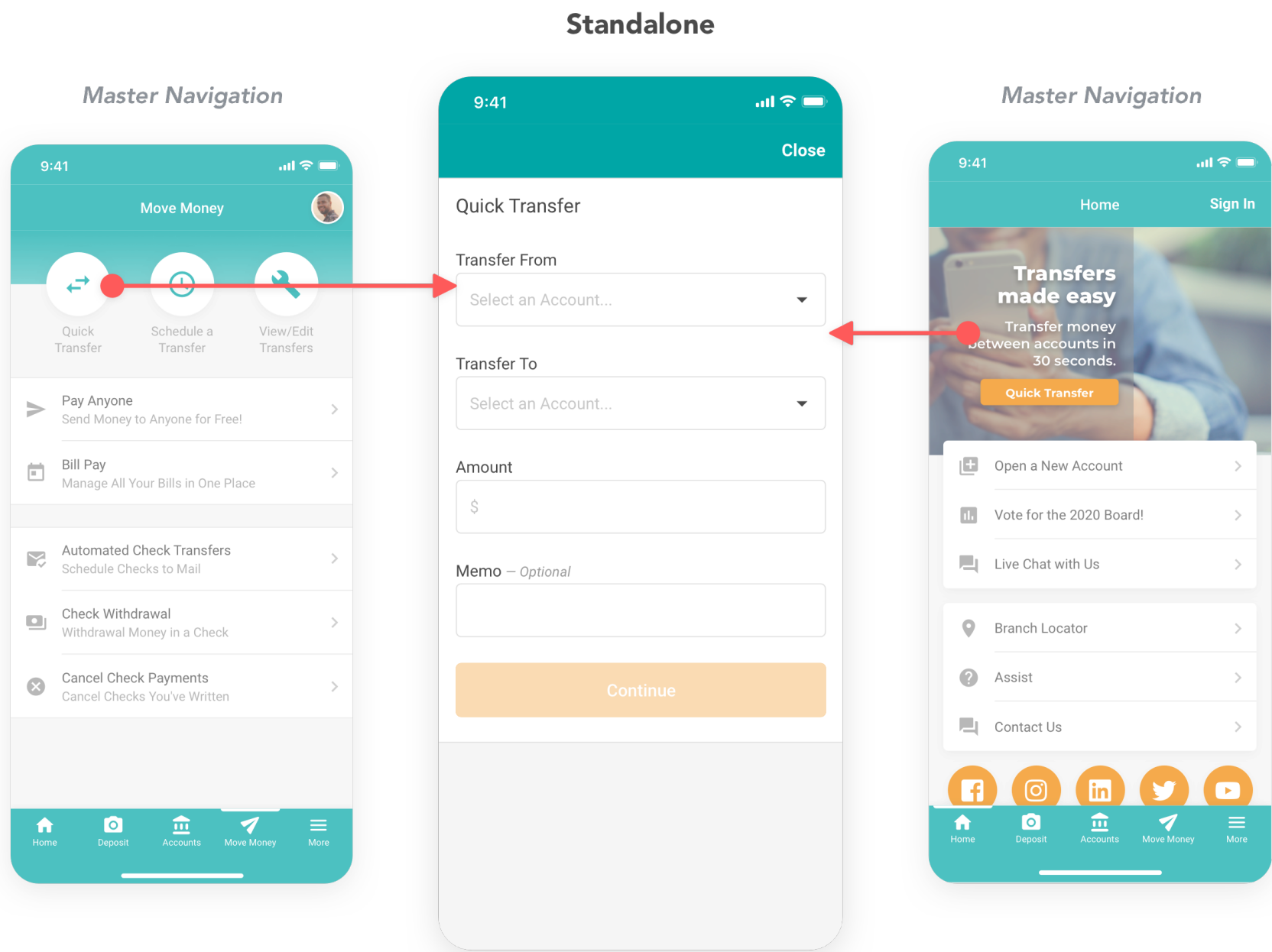
- Account Details & Transaction History
- Qualified Dividend Status
- Edit Account Nickname
- Start a CD Secured Loan
- Simple Loan/CC Payment
- Print Loan Coupons
- Qualified Dividend Status

Standalone SSO

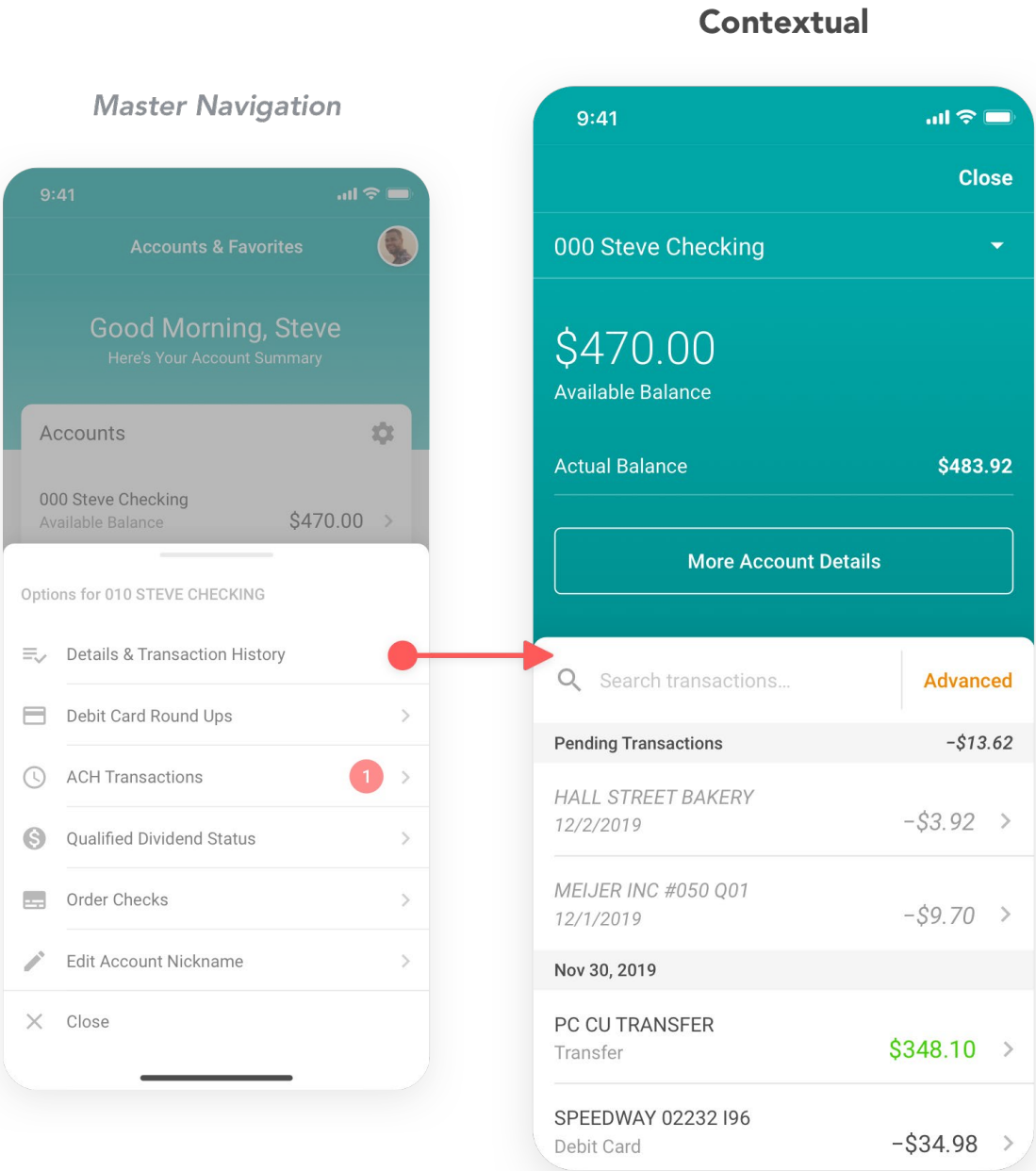
SSO Launch modules act as launch/landing pages for SSOs. The following list is an inventory of all SSOs currently in use by CU Answers clients.*

- Money Desktop
- Virtual Strongbox (Cloud Document Storage)
- Deluxe Check Ordering
- Legacy Check Ordering
- Harland Clark Check Ordering
- Augeo Dreampoints
- SavvyMoney
- FIS OTB Card Management
- PSCU OTB Card Management
- Frankenmuth Scorecard
- Vantiv OTB Card Management
- CFS Investments
- Everence MyNeighbor Dashboard
- Parkside Perks

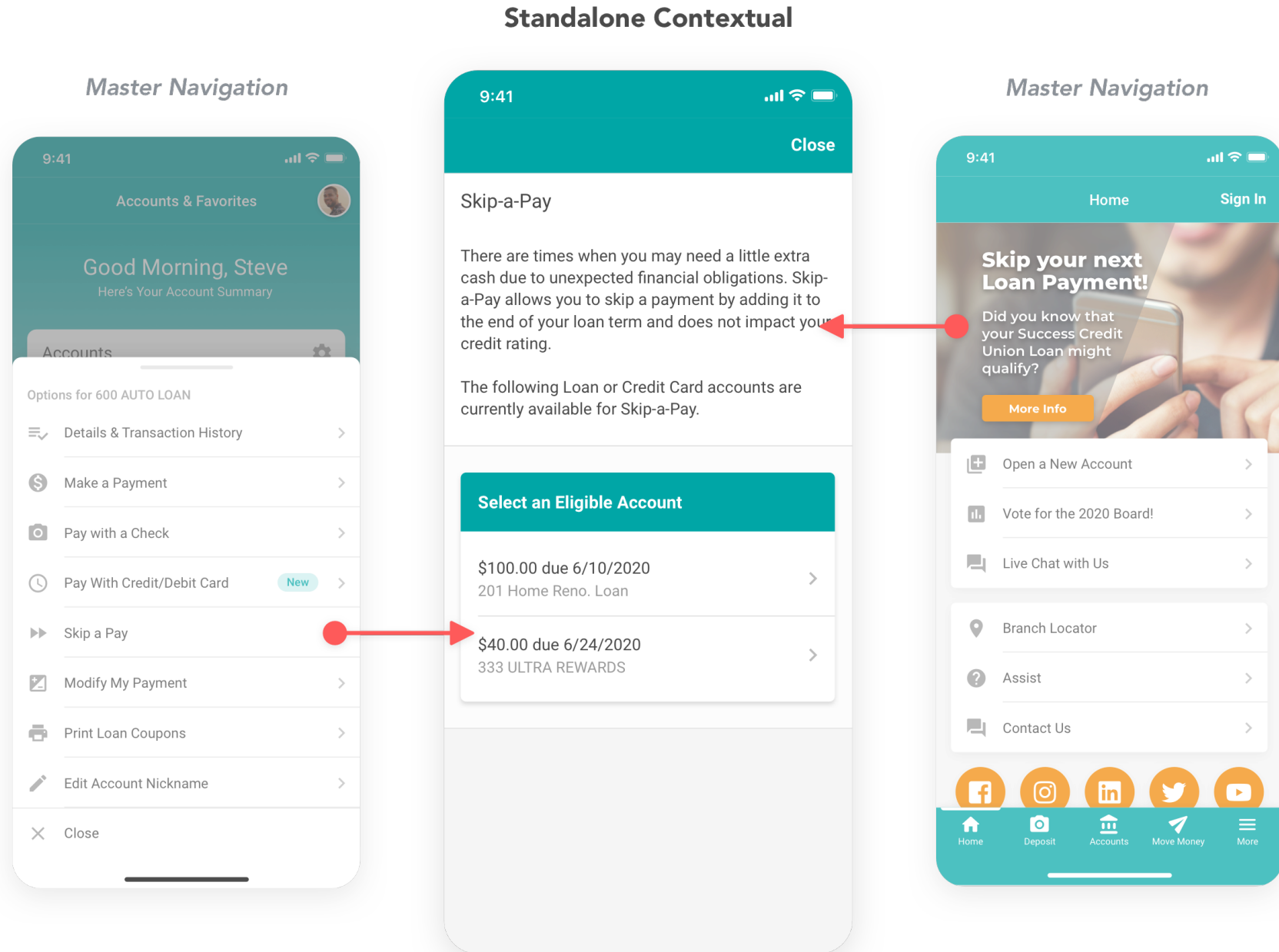
Web Modules: Standalone (Category 1 of 4)



Web Modules: Contextual (Category 2 of 4)

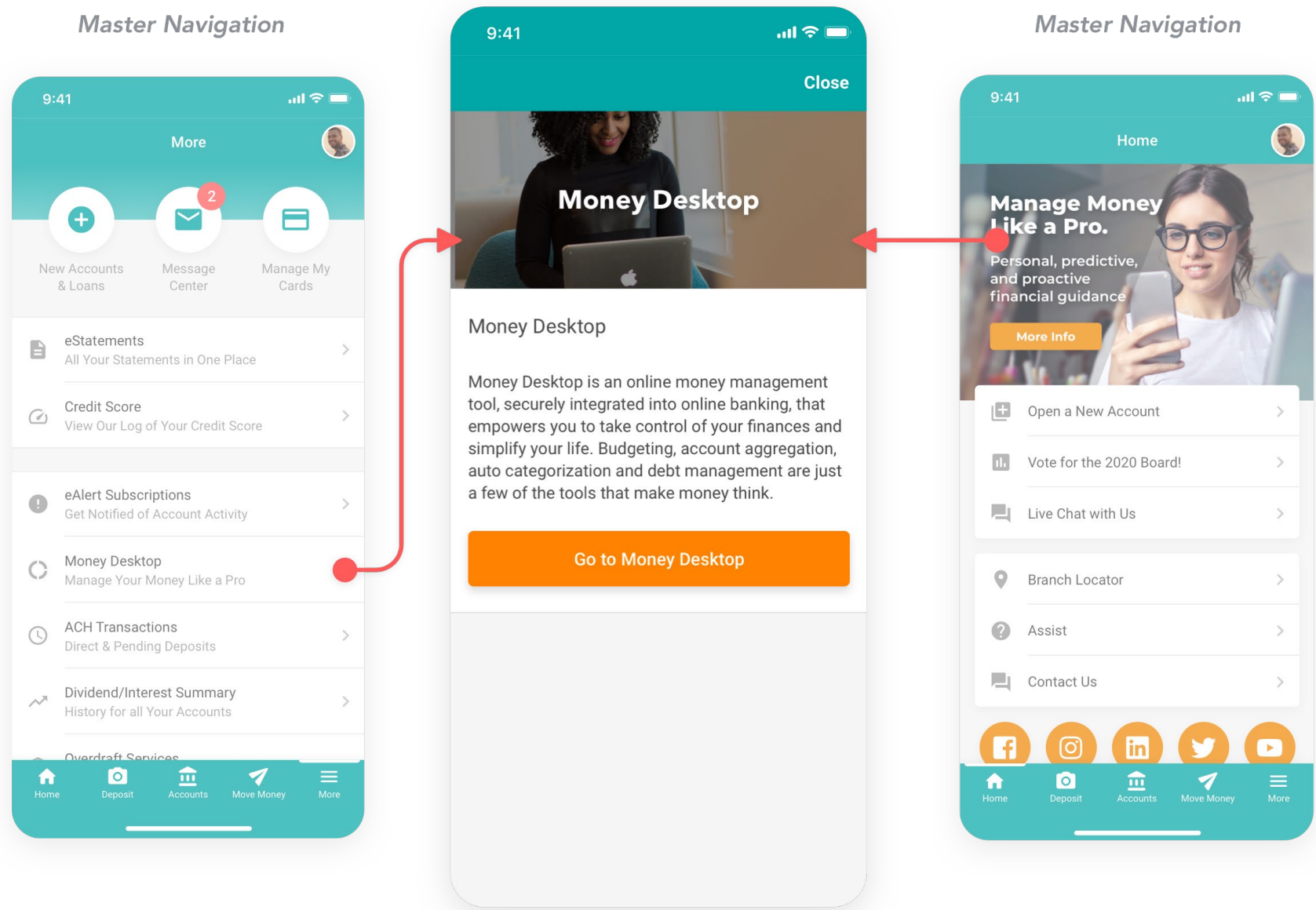


Web Modules: Standalone Contextual (Category 3 of 4)



Web Modules: Standalone SSO (Category 4 of 4)

Standalone SSO



Web Modules: Standalone SSO Examples

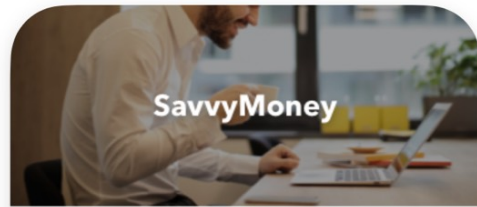


Virtual StrongBox

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](#)

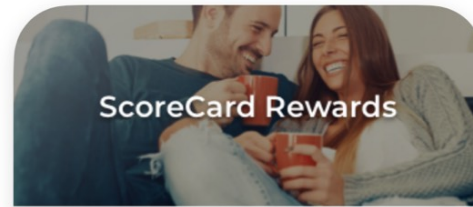


SavvyMoney

SavvyMoney

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 Virtual Strongbox](#)



ScoreCard Rewards

Score Cards Rewards

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

[ScoreCard Rewards](#)

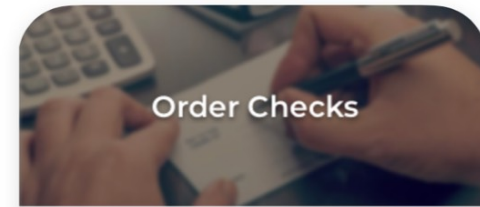


MyNeighbor

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...

001 Steve Checking

[Go to Check Ordering](#)

Web Modules: Standalone SSO Advanced (Phase II Concept)





Merchant Capture


Merchant Check Capture & Deposit

Are your customers still paying with checks? Use Merchant Check Capture to scan, process and deposit multiple checks at once using a variety of supported digital check scanners.

Enroll in Merchant Capture

 More Information
Merchant Capture For Businesses >

 Supported Check Scanners
Model Information & Purchase Options >





Merchant Capture

Merchant Check Capture & Deposit

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Web Modules (Shared Across Platforms)

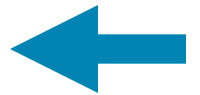
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Master Navigation (Unique Across Platforms)

(GETTING MEMBERS TO FEATURES)

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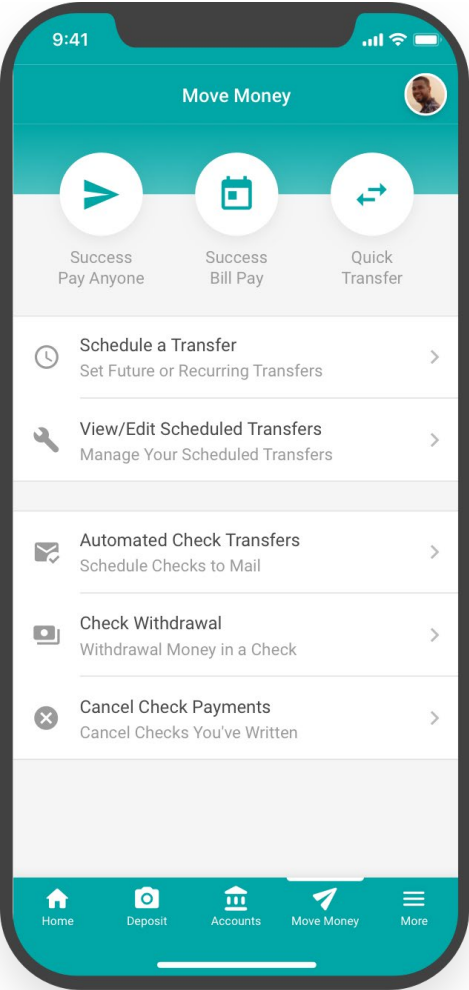


New Web Login Page

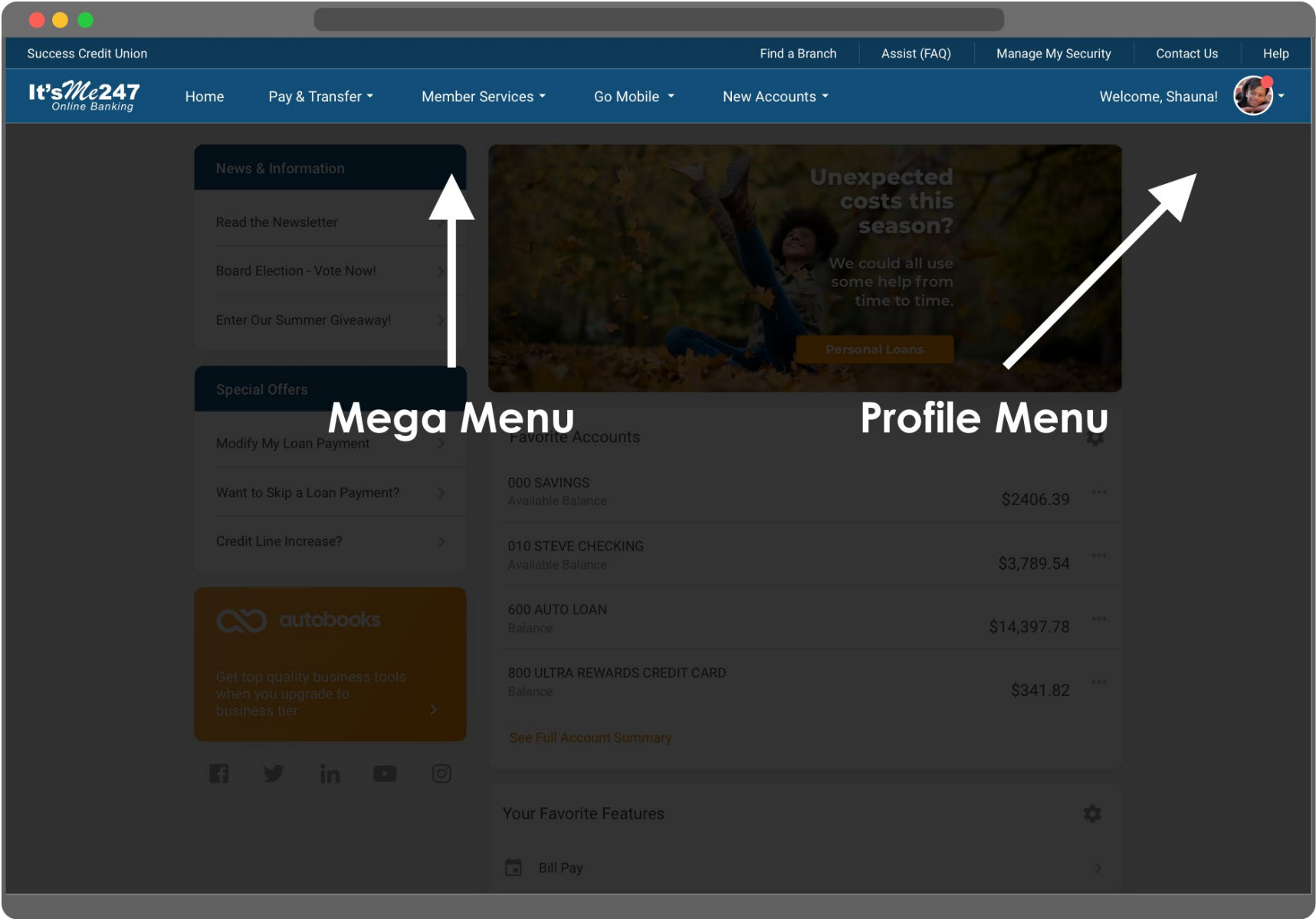
(SUNSETTING THE OBC PAGE)

- **New It's Me 247 Web Prototype Demo**

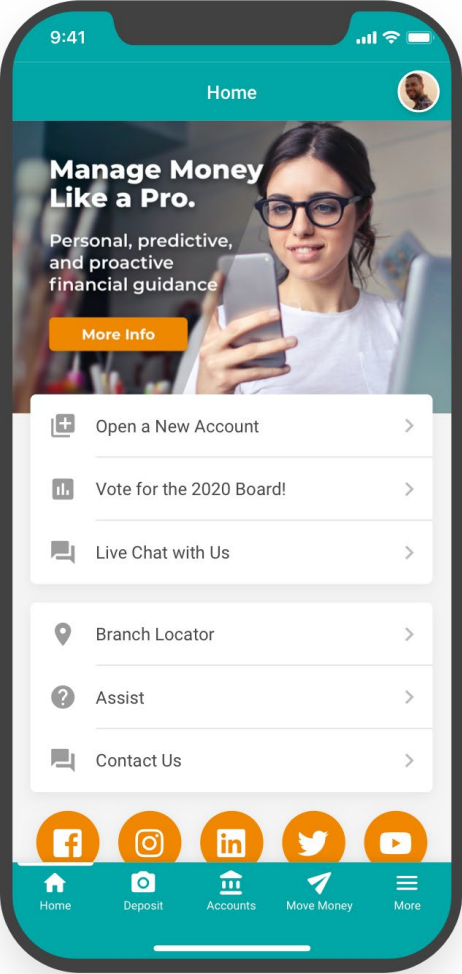
Master Navigation: Feature & Profile Menus



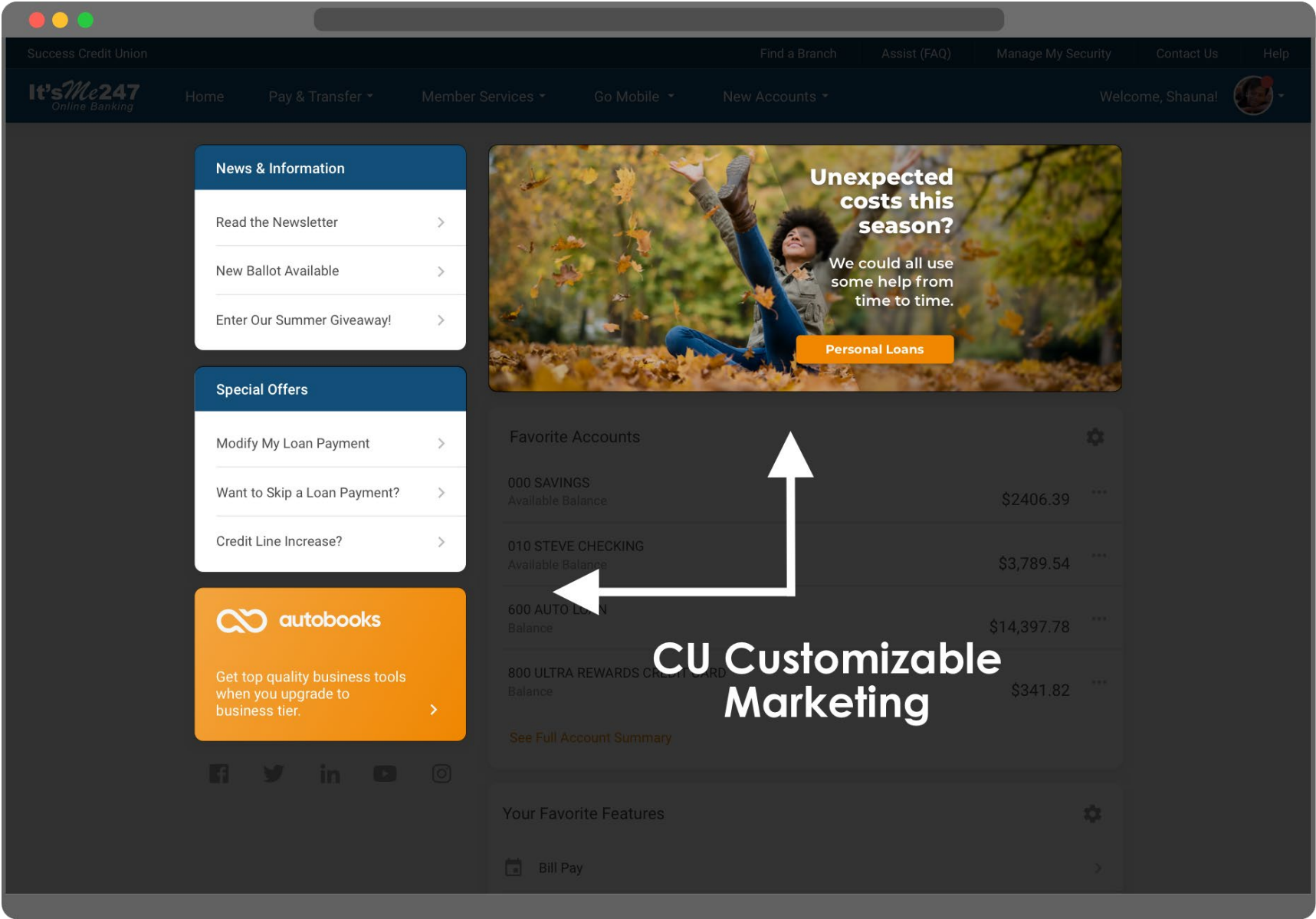
Mobile 5



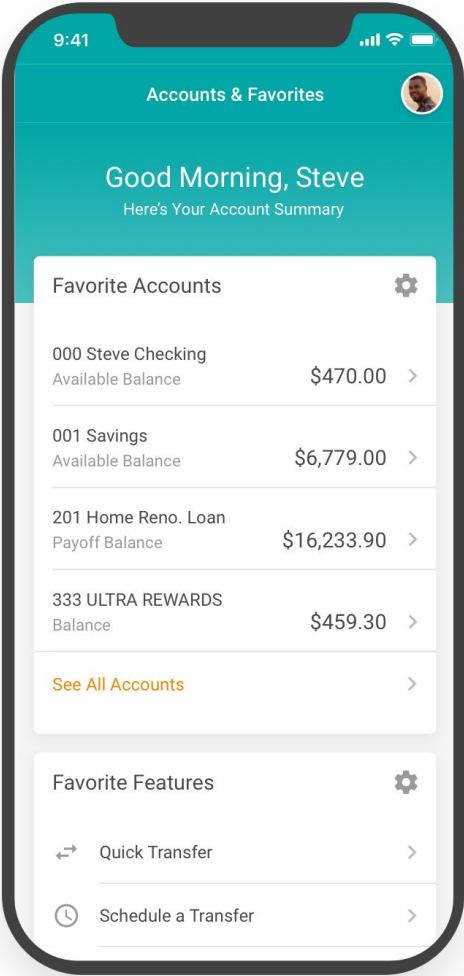
Master Navigation: CU Customizable Marketing



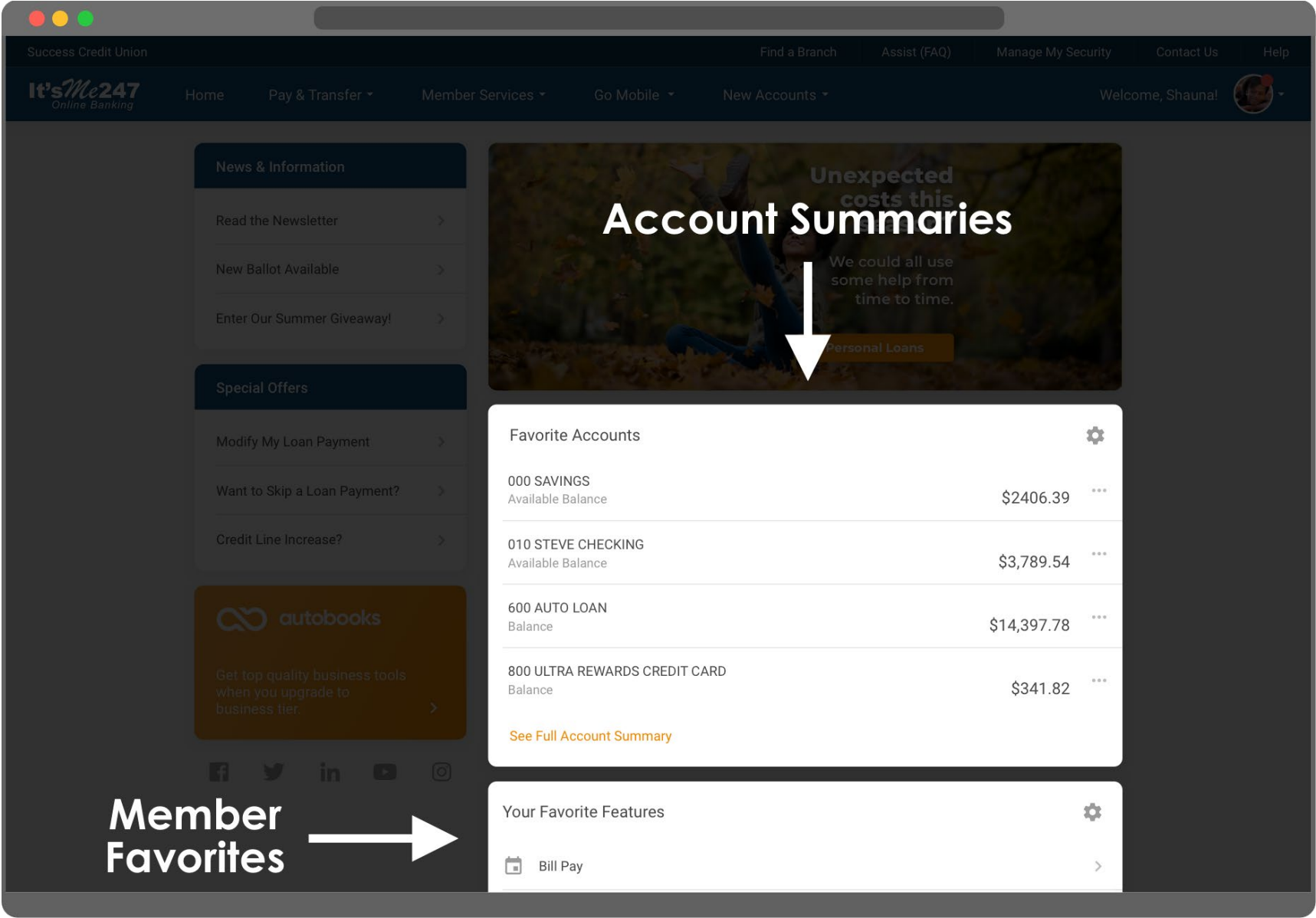
Mobile 5



Master Navigation: Account Summaries / Member Favorites

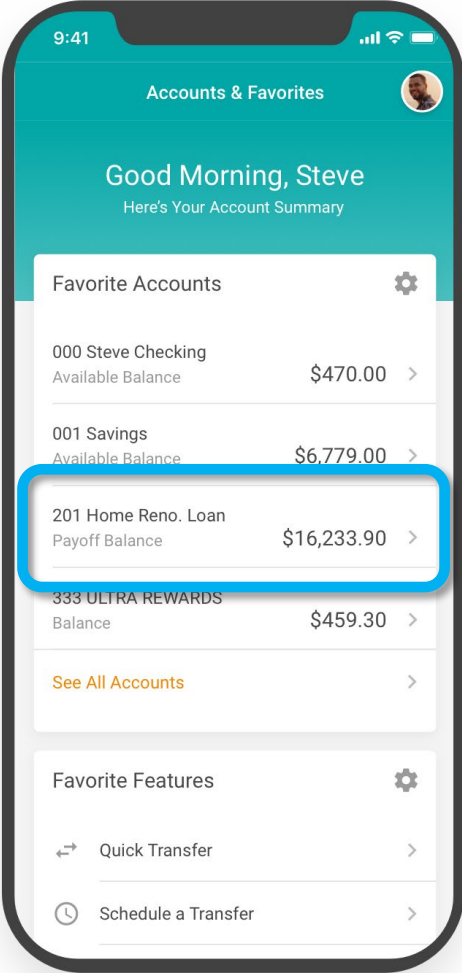


Mobile 5

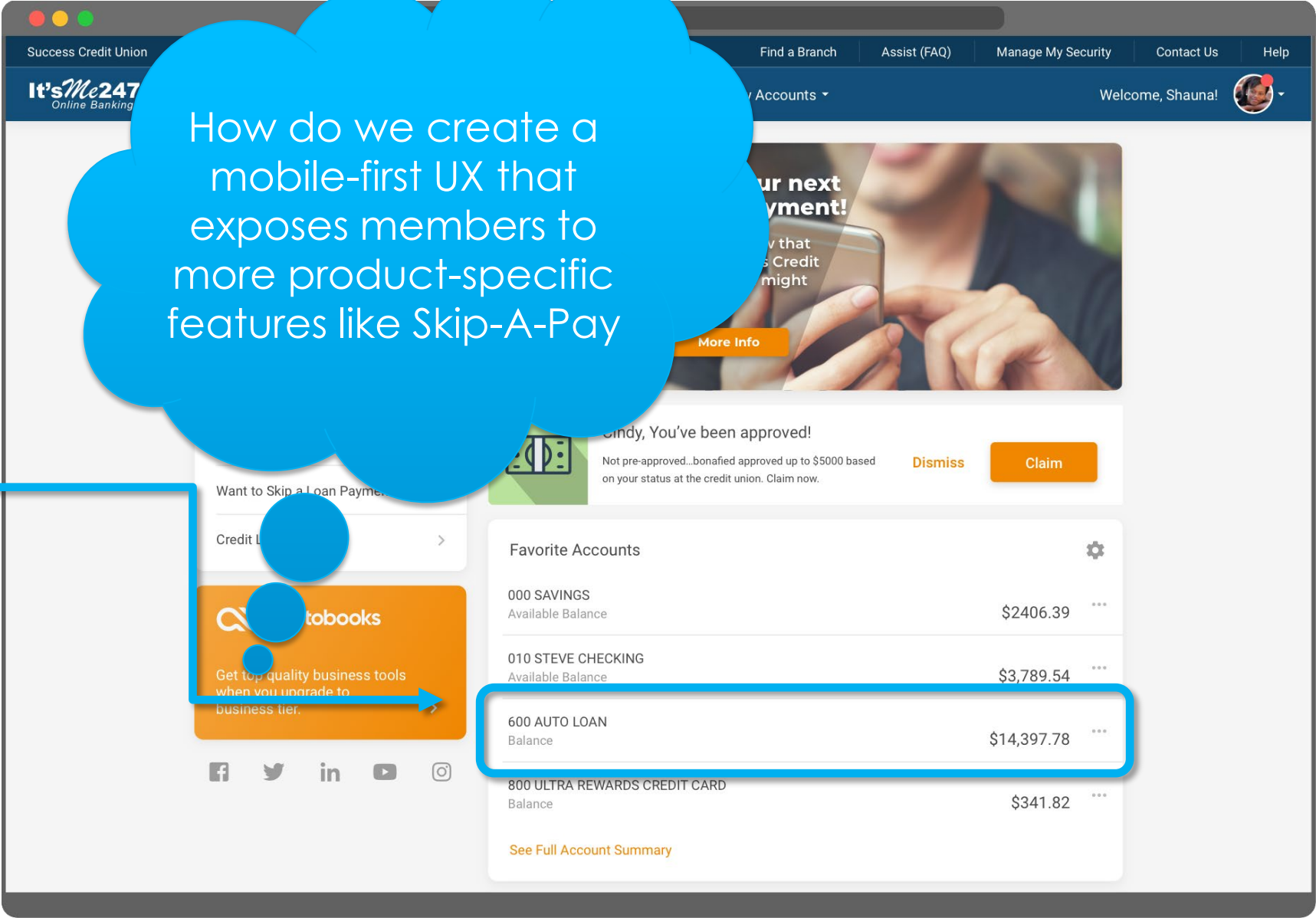


Member Favorites

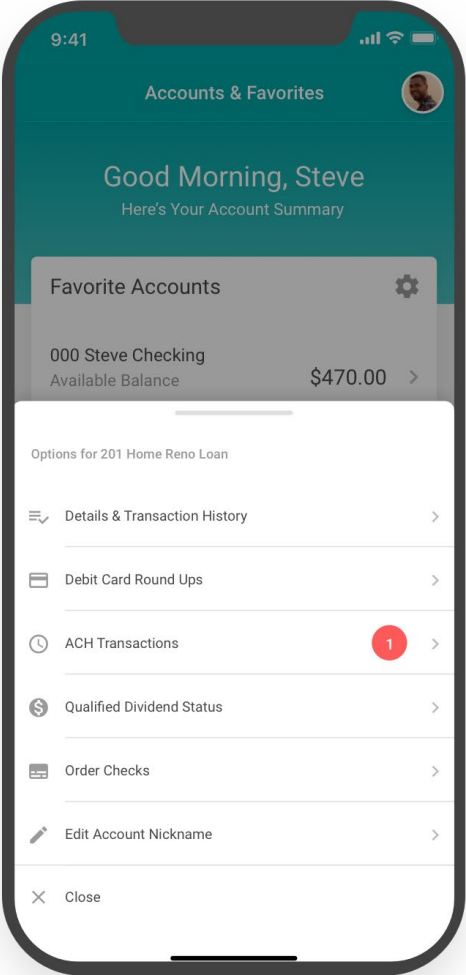
Master Navigation: Contextual Navigation



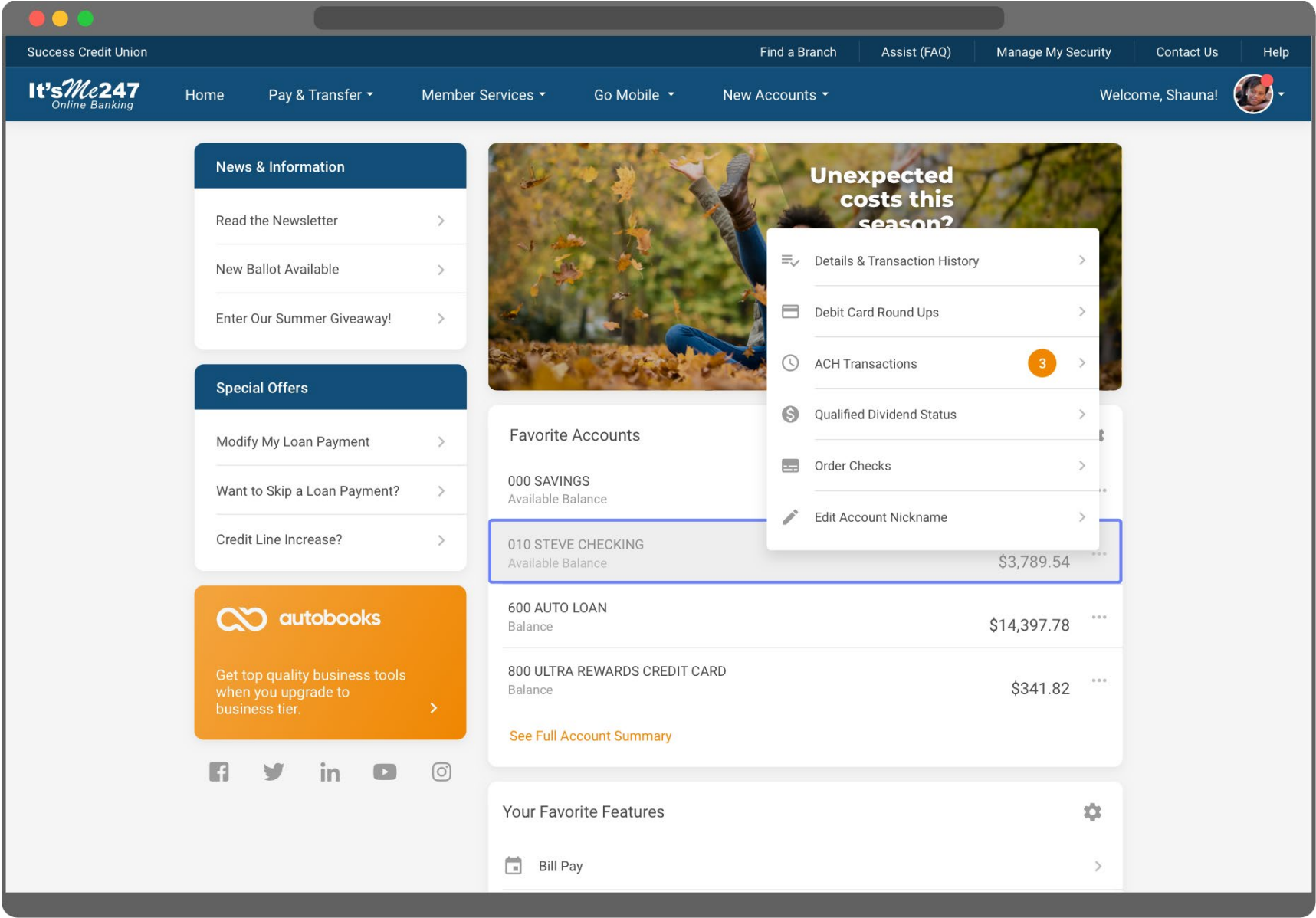
Mobile 5



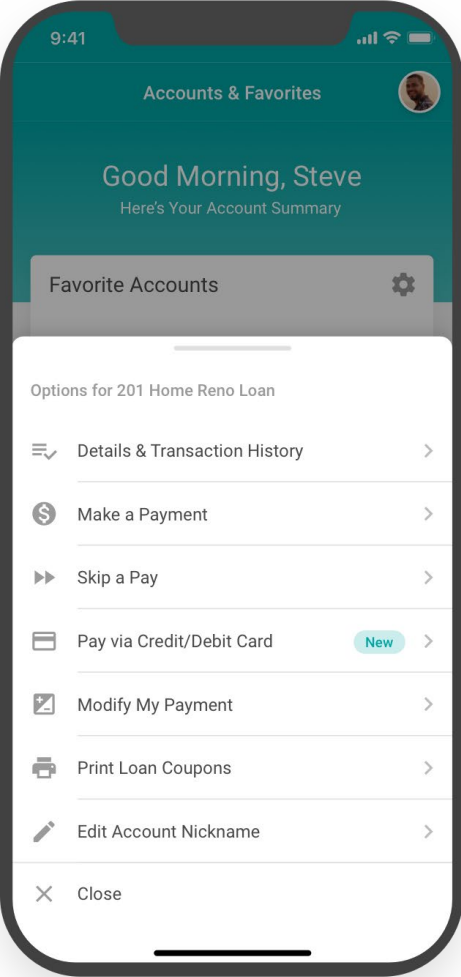
Master Navigation: Contextual Navigation



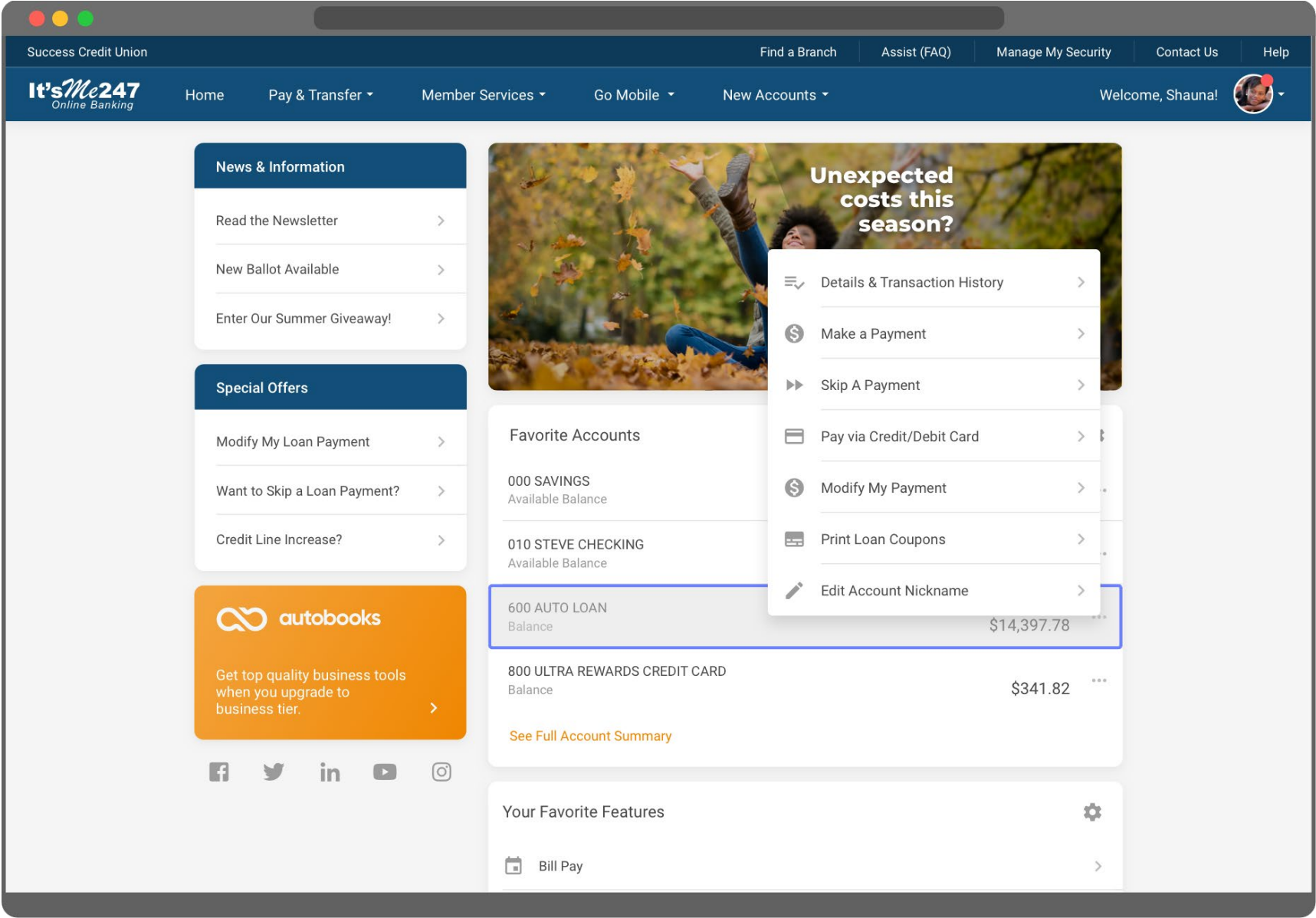
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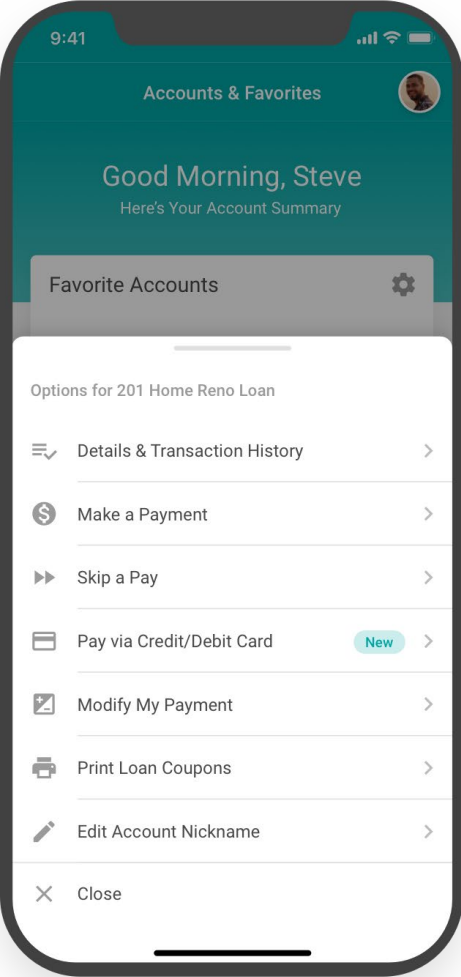
Master Navigation: Contextual Navigation



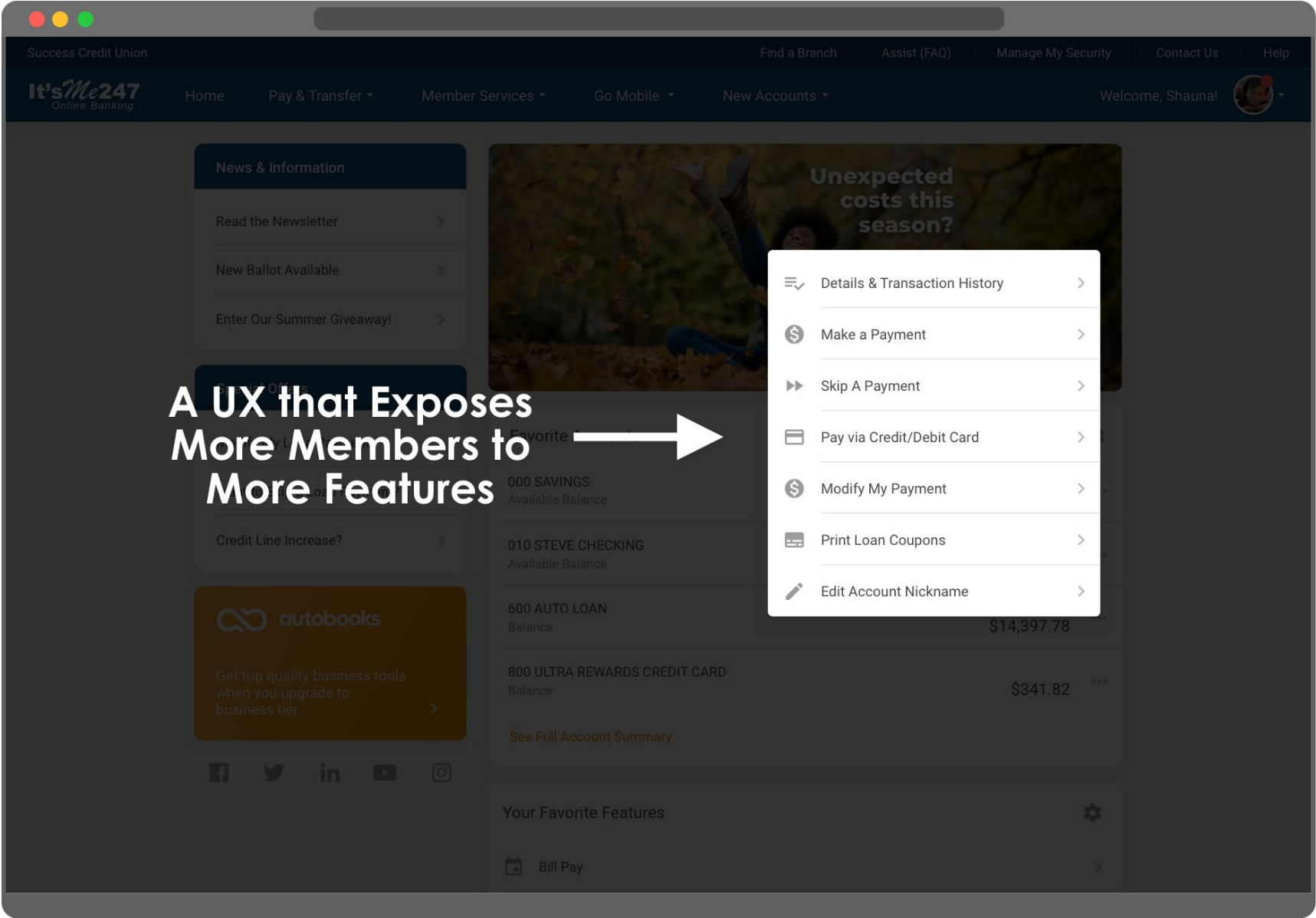
Mobile 5



Master Navigation: Contextual Navigation for Loans



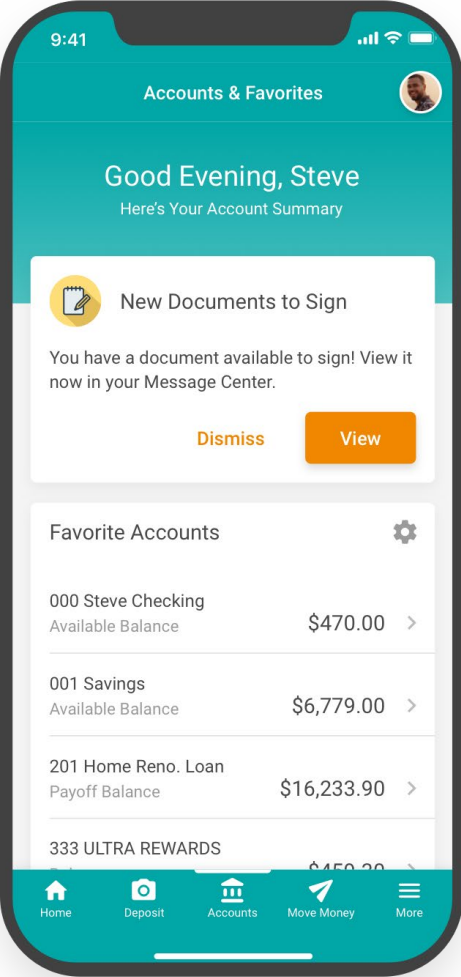
Mobile 5



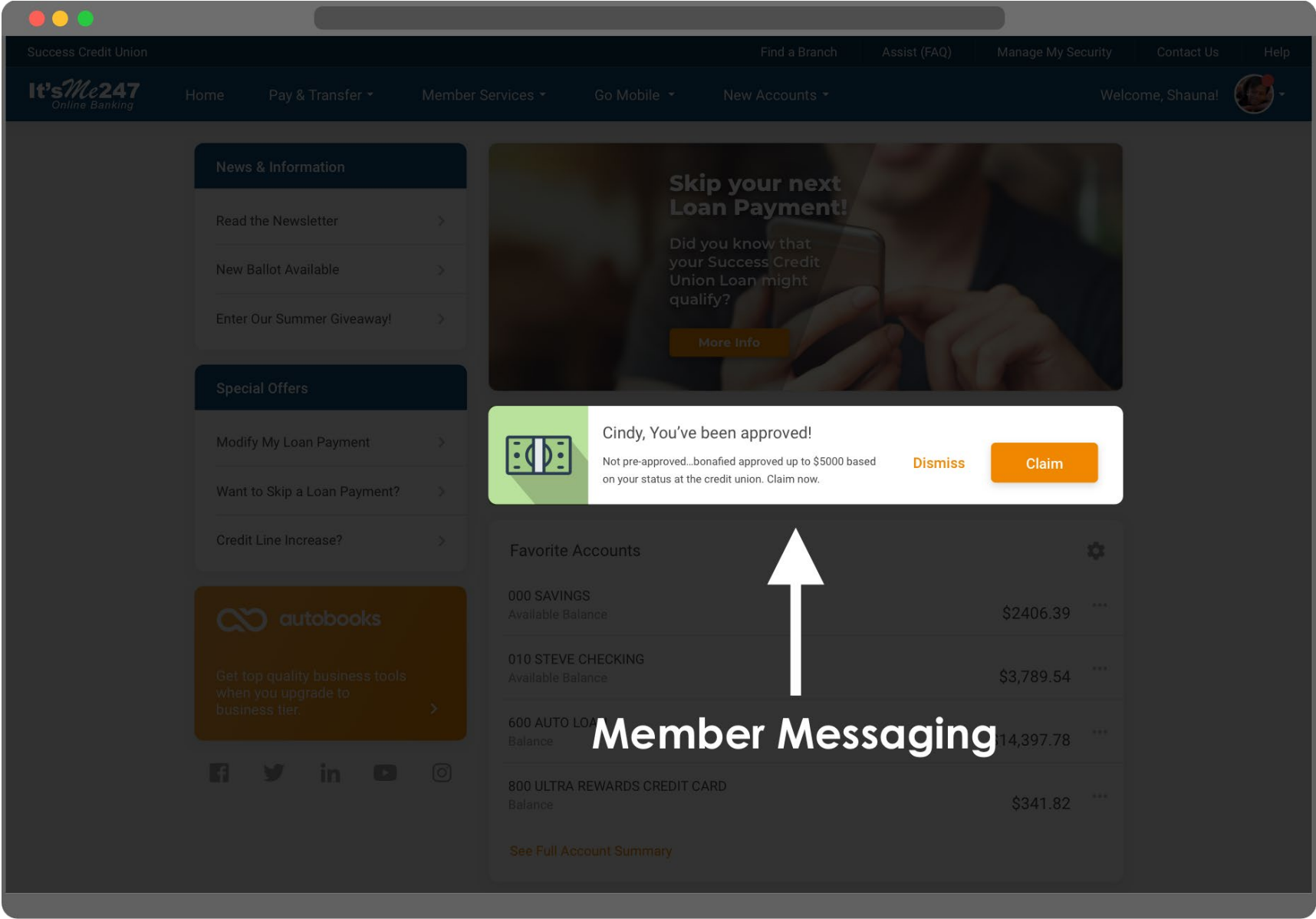
A UX that Exposes
More Members to
More Features



Master Navigation: Member Messaging



Mobile 5

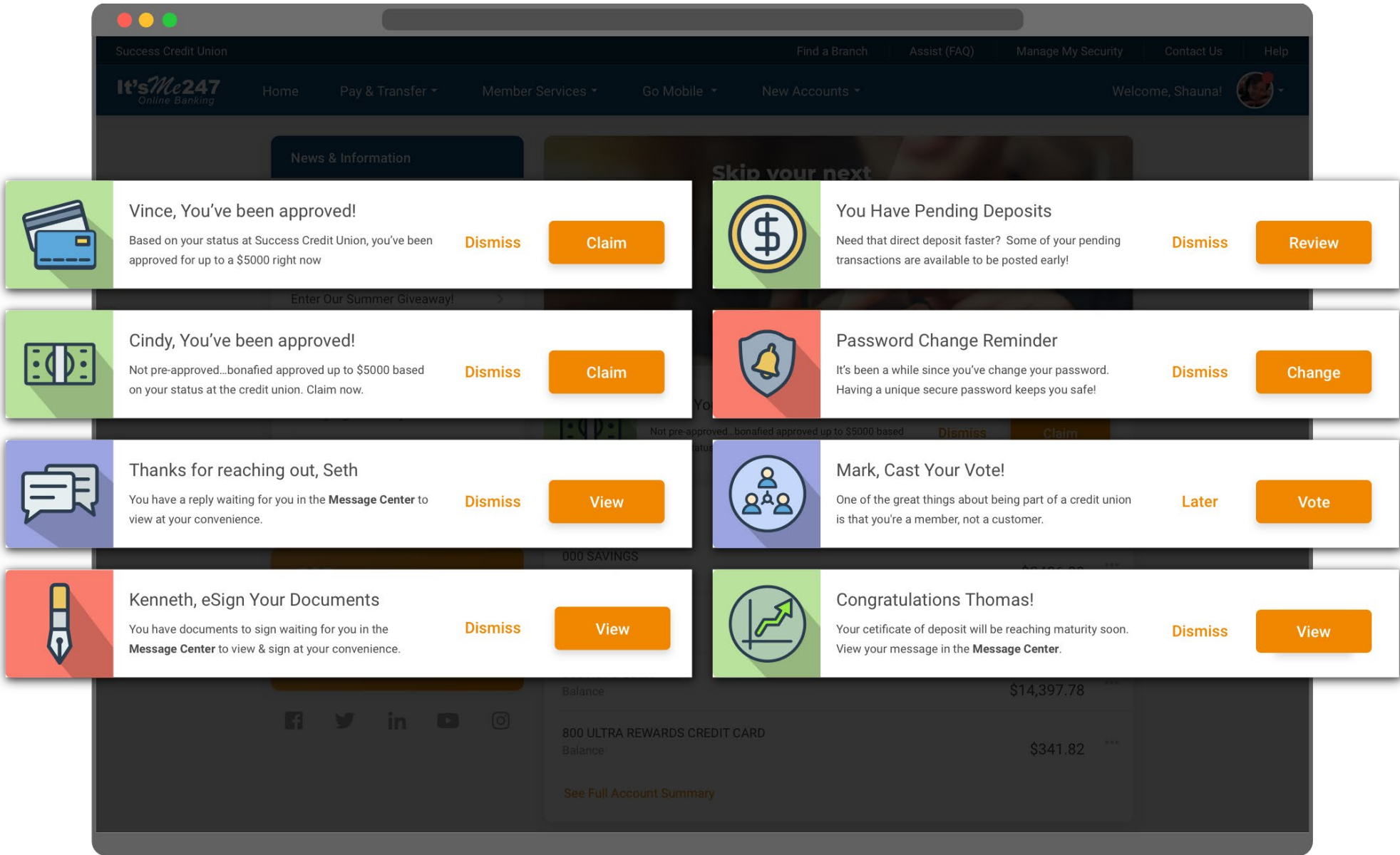


Member Messaging

Master Navigation: Member Messaging Phase I

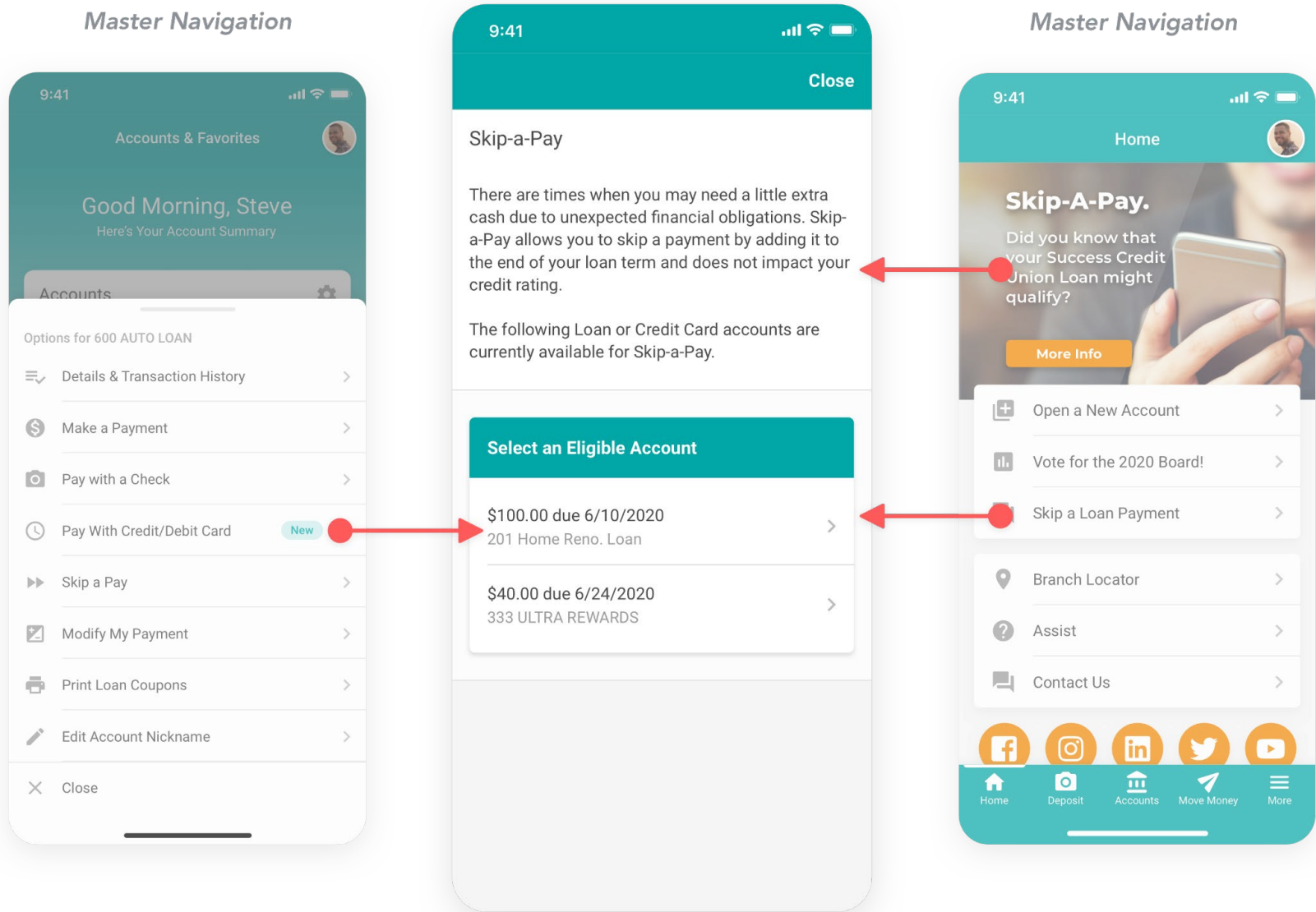
Message Messaging is Core-API-Driven & Member-Specific.

This UI Element will aggregate member prompts & offers in a familiar UX across all devices and browsers.



The Accounts “Drawer”

Contextual Standalone



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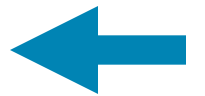
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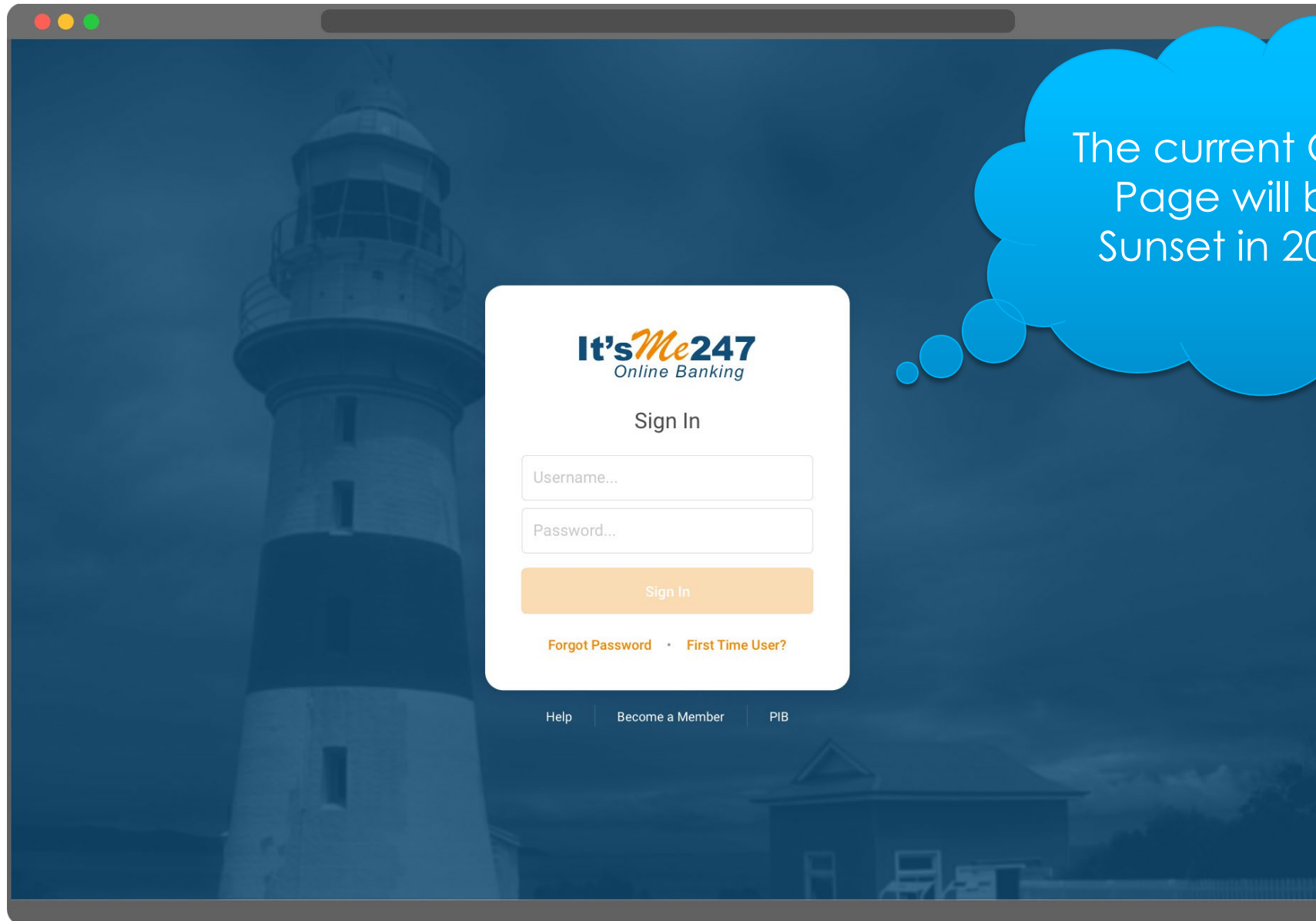
New Web Login Page

(SUNSETTING THE OBC PAGE)

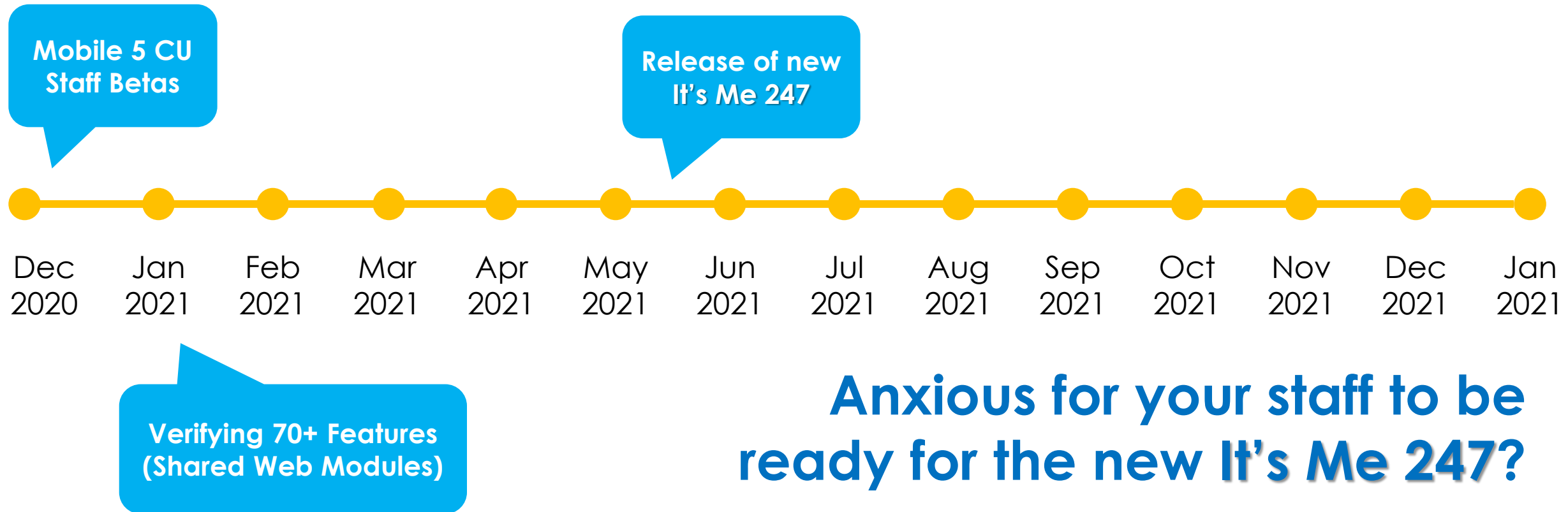
- **New It's Me 247 Web Prototype Demo**



Prototype Demo: Starting with the New Web Login



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!

Questions??

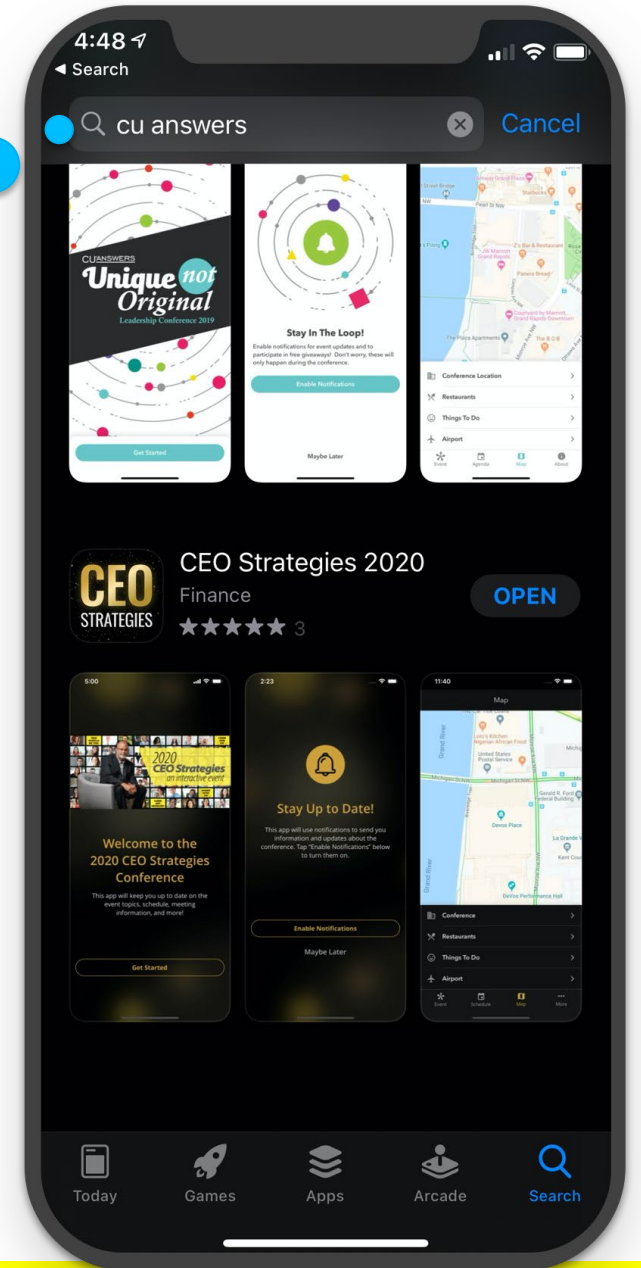
Feel free to reach out
to me with questions!

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





From a CEO's Perspective

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

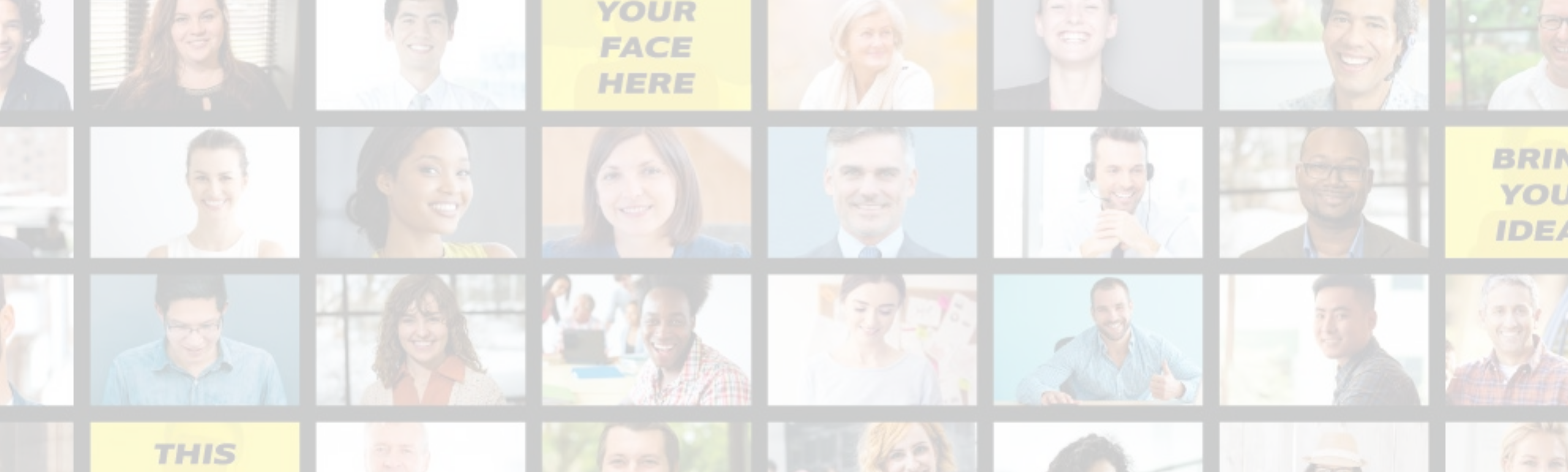
Conclusion



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!