





INSIDE THIS GUIDE:

This guide describes an overview of eAlerts, a helpful self-service tool your members are sure to appreciate! Included is a discussion of the timing of the different eAlerts, how to activate eAlerts at your credit union, what the members see in online banking and how to assist the member in setting up an eAlert in CBX!

Last Revision date: May 19, 2025

Find other Reference Materials page on our website: <u>https://www.cuanswers.com/resources/doc/cubase-reference/</u>

Start your online help journey here: https://help.cubase.org/cubase/Welcome.htm

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The CU*Answers IRSC team is here to assist at any time. Find us, contact us, and learn more via <u>The Store | The Website | Email</u>

Activating eAlerts

eAlerts allow members to request electronic alerts when account balances get to a certain level, when ACH items are posted, when loan payments are coming due, or when an eNotice is generated. With eAlerts, you can now respond automatically to members who want you to...

- Tell them when they have enough money in their savings account to buy a CD!
- Let them know when their checking account is getting low so they can make a transfer from savings!
- Let them know when their paycheck comes in!
- Tell them when deductions are made from their account via ACH!
- Remind them a week before their loan payment comes due so they can transfer funds or mail in a check!
- Send them notices from the credit union in an electronic format, so they can get this information faster than regular mail!

When subscribing for an eAlert, a member can elect to have the alert delivered just to the Message Center, or they can choose to have a message also sent to them via email. The email can be just a generic "check your Message Center in **It's Me 247**" note or the member can select the "long" email option which gives them more complete details (without disclosing any personal information, of course!). A member can request as many different eAlerts on as many different accounts as they wish.

To activate eAlerts for your members, select e-Alerts/e-Notices from the screen accessed via **Tool #569** *Online/Mobile/Text Banking VMS Config*.

Corp ID	01	Alert/e-Notic	e Settings	5					CHAN	GE
Activat	e e-Alerts/e-N	lotices								
Do not sen	d email or tex	t message n o	otificatior	IS						
petween	12:00	(HHMM)	MA (0	PM					
and	12:00	(HHMM)	AM	0	PM					
ocal credit (standard t	union time ea	ach calendar not adjust fo	day r daylight	-savin	g time)					
ocal credit (standard t	union time ea	ach calendar not adjust fo	day r daylight	-savin	g time)					
ocal credit (standard t	union time ea	ach calendar not adjust fo	day r daylight	-savin	g time)	Update				

Tool #569 > e-Alerts/e-Notices

Once *Activate e-Alerts/e-Notices* is checked, members will see the option to set up eAlerts in **It's Me 247**.

Configuring a Block Out Time for eAlert Emails and Text Messages

You can configure a black out period when emails and text messages (which can be requested by the member) are not sent using the screen above.

This is local credit union time and does not adjust for daylight savings time. If you wish to
adjust for this period of the year, simply re-enter this screen and change the configured hours
for the block out. When you plan for daylight savings time, a good rule of thumb is to plan for
adjusting this screen as well.)

Available eAlert Types and Timing

Alert Type	Generated				
Account Balance (AB)	Accounts requesting a balance alert are evaluated on a 30 minute* cycle.				
	 This eAlert is based on the member's available balance, not current balance. CBX takes the current balance and subtracts any funds not available to the member, for example holds or secured funds, in order to determine the available balance. 				
	 Multiple eAlerts may be sent within a 24-hour time period if the available balance changes and still exceeds the eAlert threshold. If the available balance remains unchanged at that level, the system will wait 24 hours before sending another eAlert. 				
ACH (AC)	When ACH transactions are posted to member accounts.				
Daily Balance Notify (DB)	Once per day, during beginning of day processing.				
Daily # of Transactions (DC)	Once per day, during end of day processing.				
Daily Transaction Amount (DD)	Once per day, during end of day processing.				
Loan Payment Due (LN)	Once per day, during end-of-day processing.				
eNotice	(Considered an eAlert by the system.)				
	When notices are printed.				
	 NOTE: Members can only receive the email notifications of eNotices; they cannot receive the "long" version of the eNotice in email form. Members will need to login to online banking and read the text of their eNotice in their Secure Online Banking Message Center. 				

The following eAlert types are available for configuration:

*NOTE: 30 minutes is the designated interval currently being used for online clients. Self-Processing credit unions and other data centers may choose a different interval depending on system resources. See page 25 for more details.

Table Names for eAlerts

Table Name	Contains
SMMBRMHD	Contains the eAlert Header record.
SMMBRMDT	Contains the eAlert message detail.
SMNOTEHD	Contains the eNotice Header records.
SMNOTEDT	Contains the eNotice message detail
TXTMBRHD	Contains the text alert header record.
TXTMBRDT	Contains the text alert message detail.

Why Didn't a Member Receive an Email/Email Notification

Members can sign up to receive emails or email notifications for their eAlerts or eNotices. This requires that the member have a valid email address in the system (or that the member supplies a valid email address). The systems will cease sending email notifications if this address is later deleted from the system or if the email is marked as an invalid email.

Additionally, refer to the sections on handling spam emails following.

Wrong Email Address Handling

Invalid email addresses are collected by the system throughout the day. Then during BOD processing, CBX marks each email address as a wrong email address and records a Tracker conversation with the name of the operator who ran BOD. An email address is marked as being a wrong email address only if it is returned with a "fatal" error. If the system receives a non-fatal error, such as a bounce-back due to a mailbox being full or an "out of office" email, CBX will not mark this address as being invalid.

Learn more in the AnswerBook.

If an email is a wrong email address, you can also mark it as an incorrect email address yourself in CBX using the Wrong Email flag which you can access through the **Name/Address** screen through Teller, Phone Operator, and Inquiry or through email maintenance via **Tool #14** *Member Personal Banker*. That way no additional communications will be sent to this address. Credit union employees can turn this flag off when the member provides a correct address. The member will be alerted in online banking that they need to update their address as well.

Handling Spam Alerts from Members

Because of the way our system will send a batch of email messages to a large group of members at the same time, there may be some Internet Service Providers that interpret these email messages as "spam" (junk email) messages, especially if you have a large number of members who use the same ISP. If you hear from members that your emails are being marked as spam, here's what you should do:

- 1. Make sure that your credit union email address is correct in CBX. The "from" address is a back-office configuration. (Learn more about your "from" email address.)
- 2. Ask the member for the name and a contact number for their ISP. Also request a copy of the email message that the member received with "spam" notification on it. Explain to the member that the ISP probably has a standard scanning software that assumes the email was spam because it was sent as part of a batch of email messages from your credit union.
 - In order to prevent members from seeing another member's email address, all addresses on emails sent by CBX will use the "BCC" (blind carbon copy) address field. This can sometimes be interpreted as spam by ISPs but is in fact the best way to protect member privacy and prevent viruses from being propagated between email boxes.
- 3. Contact the ISP and request that these email messages be excluded from spam detection software. If appropriate, the member can even contact the ISP directly. Otherwise, contact CU*Answers for assistance in working with the ISP and providing any information they need to exclude these messages. DO NOT have members contact CU*Answers under any circumstances.

Spam Alerts from Your Own Email Provider

The "from" address for all your outgoing emails is a back-office configuration. (Learn more about your "from" email address.) Any replies to the message, or any notifications of "invalid address," will be sent to this email box. This must be a valid email address, and this account should have adequate capacity to handle the potential traffic generated by the message. (For example, if you plan to send an email to 1,000 members, the email box should be able to handle up to 1,000 replies!)

IMPORTANT: Be sure your email provider is aware of the volume of emails you may receive and does not misinterpret your email traffic as spam. It is recommended that you establish a relationship with a provider who understands your credit union and its email marketing needs. Some providers, such as AOL, have restrictions in place to prevent people from signing up for an email box and then using it to send junk messages to a large number of email addresses. Be sure your email provider does not misunderstand your intentions.

Remember that the cleaner and more up to date your email address list is, the less likely you are to receive a large number of returned emails. Remind your members to keep you in the loop when they change email addresses!

Setting Up and Monitoring eAlerts in CBX

Although members can set up their own eAlert subscriptions in **It's Me 247** (shown in the following section), credit union staff can also assist members in setting up, modifying, or even deleting eAlert subscriptions on their accounts. Additionally, an MSR can read the actual alert that was delivered to the member.

From Phone Operator, employees can click the **Online Banking** button to display the Online Banking window. (This can also be accessed via Member Inquiry; however, after selecting **eAlerts/eNotices** from this access point, you will view the Member eAlert/eNotice Inquiry screen where you can only view configured eAlerts/eNotices.)

Online Banking Member

🔀 - Online/Mobile Settings for This Member			•
Agreement accepted Date opened Dec 19, 2024 Text banking E-statements Apr 23, 2025 E-STMT ONLY Bill payment Apr 08, 2025 ENROLLED P2P 0/00/00 NOT ENROLLED RDC services NOT ENROLLED PIB	Activity Logons used Free logons remaining Last logged in 0/00/00	Current Month 0 999999	Previous Month 0
eAlerts/eNotices PIB Settings $\leftarrow \rightarrow \uparrow \oplus \oslash \odot \odot \odot \odot$	Password History	Displa	y Username (323)

Select the **eAlerts/eNotices** button to access the eAlert Maintenance screen. If a member has configured eAlerts or eNotices on file, you will see a checkmark in the corresponding box.

After selecting the **eAlerts/eNotices** button, employees can maintain the eAlerts as follows.

Member eAlert/eNotice Maintenance (Phone Operator > Online Banking > eAlerts/eNotices)

Member eAlert/	eNotice Maintenance						CHANGE
View Mobile Devices MSG History	Member Email		Mobile devices 90				
Email	Options						↑ ↓
Add	Туре	#	Account Details	Message Center	Email Summary	Full Alert in Email	Text Message
	AB Account Balance	000	Available balance. >\$99,999.99 <\$50.00	Х			
	NP eNotices			х			

- This screen can also be accessed via Tool #14 Member Personal Banker by selecting eAlerts/eNotices (subscribe or change settings; view eAlert history).
- Use **Email** to view or modify the member's email address. (This is helpful if the member says they never received the email they were supposed to get!)
- Use MSG History to see the actual eAlerts that were delivered to the member in the It's Me 247 Secure Message Center.

Select an existing alert to *Edit* or *View* it, or use **Add** to create a new one.

eAlert/eNotice Subscriptions (Phone Operator > Online Banking > eAlerts/eNotices > Add)

eAlert/eNotice St	ubscriptions		
Continue	Member		
	Choose an	account suffix 000	
	Туре	Description	Frequency
	AB	Account Balance	Near real time
	AC	ACH	Near real time
	DB	Daily Balance Notify	Once per day
	DC	Daily# of Trans	Once per day
	DD	DailyTrans \$	Once per day
	NP	eNotices	When generated
	Colore		
	Select		

Select an account suffix to see the available alert types for that account.

Following are samples of the different screens that will appear depending on what type of eAlert subscription is being set up.

NOTE: If a member wishes to receive Text Alerts, the member must first enroll in Text Alerts online. The option to send a Text Alert will only appear if a member is enrolled.

eAlert Subscription	Maintenance
Add	Member Email address
	eAlert type Account Balance Frequency Near real time Account 000 REGULAR SAVINGS Frequency Account nickname REG SAVINGS Frequency
	Send eAlert when my Available Current balance is above 0.00 or below 0.00 Send eAlert Only to secure message center Only to secure message center with a simple email reminder Send the complete alert via email only

eAlert Detail Maintenance: Account Balance (AB)

eAlert Detail Maintenance: ACH (AC)

Č B×	Member eAlert ACH	Transaction Detail Maintenance
Add		Member
		Email address
		eAlert type ACH Frequency Near real time
		Account 000 REGULAR SAVINGS
		Account nickname REG SAVINGS
		Send eAlert when selected transactions affect this account:
		ACH withdrawals
		ACH deposit
		Send eAlert Only to secure message center
		O Only to secure message center w/simple email reminder
		O Send the complete alert via email only

eAlert Detail Maintenance: Daily Balance Notify (DB)

🕅 eAlert Subsc	iption Maintenance ADD			
Member Email address				
eAlert type	Daily Balance Notify	Frequency	Once per day	
Account	000 REGULAR SAVINGS	Account nickname	REG SAVINGS	
Send daily	notification of account balance (current and availal	ble)		
Send alert 🔘	Only to secure message center			
0	Send the complete alert via email only			
0	Only to secure message center w/simple email re	eminder		
		Add		
$\leftarrow \rightarrow \uparrow$	(I) & (i) (? @			(6866)

eAlert Detail Maintenance: Daily-# of Trans (DC)

Ç\$×	eAlert Subscrip	tion Maintenance
Add		Member Email address
		eAlert type Daily# of Trans Frequency Once per day Account 000 REGULAR SAVINGS Account nickname
		Send alert if # of transactions posted in a business day exceeds
		Include transaction type 💿 Any deposits 🔿 Any withdrawals
		Send alert Only to secure message center
		O Only to secure message center with a simple email reminder
		O Send the complete alert via email only

• **Important:** Due to the way that transactions are processed, transaction-based eAlerts can only be configured for withdrawals OR deposits, per account.

eAlert Detail Maintenance:	Daily-Trans \$ (DD)
----------------------------	---------------------

eAlert Subscription	Maintenance
Add	Member Email address eAlert type DailyTrans \$ Frequency Once per day Account 000 REGULAR SAVINGS Account nickname REG SAVINGS
	Send alert if total \$ amount posted in a business day exceeds 0.00 Include transaction type Any deposits Any withdrawals Send alert Only to secure message center Only to secure message center with a simple email reminder Send the complete alert via email only

eAlert Detail Maintenance: Loan Payment Due (LN)

eAlert Subscription	Maintenance
	Member Email address
	eAlert type Loan Payment Due Frequency Once per day
Add	Account 645 SIGNATURE LOAN
	Account nickname
	Send eAlert days prior to my due date days after my due date
	Skip if amount due is \$0.00
	Send alert Only to secure message center
	O Only to secure message center w/simple email reminder
	O Send the complete alert via email only

eAlert Detail Maintenance: eNotices (NP)

2 - eNotice Subscription Maintenance	
Member	ADD
Email address	
Send eNotices Frequency When generated	
Send eAlert Only to secure message center Only to secure message center with a simple email reminder 	
Add	
← → ↑ ◎ ∅ ③ ⑦ @	(4045)

 For more information on eNotices, check out the eNotices section of the Member Notices reference guide: <u>https://www.cuanswers.com/wp-content/uploads/MemberNotices.pdf</u>

You must use Add to create the new eAlert/eNotice and return to the main eAlert Maintenance screen.

To edit an existing eAlert/eNotice, select the listed item and use *Edit*. Make your changes, then use **Update** to save your changes and return to the main eAlert Maintenance screen.

To view a history of the eAlerts that were delivered to this member (only if an online banking message was sent), use **MSG History** on the initial eAlerts Maintenance screen.

Message Center History (Phone Operator > Online Banking > eAlerts/eNotices > MSG History)

Me	ssage C	enter Hi	story					
Member Message type Messages: Read Subject contains	O Yes	• • • • • •	Create da	te: From Emailed	00000000 O Yes O	to No O	00000000 Both	₩
	Created	Read	Emailed	Message	Туре	Messag	ge Subject	

Other message types, such as PIB and eNotice messages show on this screen. All columns are sortable, and you can see if an email was sent along with the message. Double-click on any item in the list to read the complete message presented to the member in the **It's Me 247** Secure Message Center.

What the Member Receives

The member can elect to receive several different forms of communication to alert them of changes to their accounts.

Online Banking Messages

eAlerts are sent to the member's Secure Online Banking Message Center. The member can view this message in the Personal & Info Settings section of online banking. A number at the top of that menu lists the number of unread messages. Below are examples of the Message Center and an online banking eAlert message.

Example of eAlert in Message Center

≡ Success CreditUnion		= Success
• Daily Balance Notify eAlert	>	< View Message
Account Balance eAlert 10/7/2021	>	Daily Balance Notify eAlert Received 10/6/2021 at 12:51 AM For Account 000 NENE SAVINGS
Daily Balance Notify eAlert 10/7/2021	>	The current balance in your 000 SAVINGS
• Account Balance eAlert 10/6/2021	>	is \$5.03 and your available balance is \$.03 at 12:51 AM ET on 10/06/2021.
Daily Balance Notify eAlert 10/6/2021	>	This message will be automatically deleted 30 days from when it was read.
Account Balance eAlert 10/5/2021	>	Delete Message
Daily Balance Notify eAlert 10/5/2021	>	Page will timeout in 14:53
• Account Balance eAlert 10/4/2021	>	
Daily Balance Notify eAlert 10/4/2021	>	
Showing 20 Messages		Success Credit Union
Load More Messages		This site contains links to other sites on the internet. We, and your credit union cannot be responsible for the

Email Notification

Members can select from the "Long email" with more complete information of the details of the eAlert or select a short email notification (that instructs them to log onto online banking to view the complete details).

Following is an example of what the member will receive in email form if they select to receive the "full" email notification. This example is for a balance notification. Notice how the balance threshold amount, sub account, nickname, and time are included. This is similar to the information provided in the online banking message.

Long Email

Subject: Account Balance eAlert

The available balance in your 000 SAVINGS was above \$1,000.00 at 09:31 on 11/18/22

This eAlert is being sent at your request. If you do not wish to continue receiving these alerts, log in to online banking and access eAlert Subscriptions in Personal Info & Settings. Want to confirm this email is from the credit union? Sign on to online banking and go to Info Center. Then choose Message Center and look for previously delivered eAlerts.

Although the longer version is more complete, it does not include any personal details of the member or the membership number, similar to the online banking message shown above. As with the online banking message previously, the member is only presented with the account suffix and nickname of the

affected account. For this reason, credit unions offering eAlerts should also consider activating the Nicknames feature in online banking. This allows the member to create a "nickname" for each account for identification.

 NOTE: If the member enrolls in the "long" email option, the corresponding online banking message will be set to the "Read" setting (as if the member had opened the message and read it in online banking). After 30 days all "Read" online banking messages are automatically deleted by the system.

The example below is what the member will receive in email form if they select to receive an email notification only. Notice how this version only tells the member that they have received an Account Balance eAlert but does not show the details provided in the longer version shown previously.

Short Email Notification

On 11/09/2022 an Account Balance Alert was sent to your secure online banking Message Center. To view this alert, log in to online banking and access the Message Center. Please contact your credit union if you cannot locate your eAlert.

Why Didn't a Member Receive an Email?

Members can sign up to receive email notifications or "long" emails along with the eAlert. This requires that the member have a valid email address in the system (or that the member supplies a valid email address). The systems will cease sending emails (notifications or "long" emails) if this address is later deleted from the system or if the email is marked as an invalid email.

Text Alert

Members enrolled in Text Banking can receive one-way eAlerts sent to their enrolled mobile phone. Text Banking is an optional offering that a credit union must activate in order to offer Text Alerts. Members who wish to receive text alerts then must enroll in Text Banking and agree to the text banking fees charged by the credit union for this service.

For more information on Text Banking, refer to the Text Banking reference guide, available on the CBX Reference Page. (<u>https://www.cuanswers.com/wp-content/uploads/MobileTextBanking.pdf</u>)

Member Self-Service: Setting Up eAlerts Online

To access the set-up, members click **eAlert Subscriptions** in the Personal and Info section. From here the member will see a listing of the eAlerts they have already configured. To start configuring a new eAlert, the member clicks **Create New eAlert**.

=	Success CreditUnion		≡ *	Success CreditUnion	
20			eAlert Subscripti	ons	
MARY		eAlerts are notificat want to be notified a to alert you about ar amounts, loan paym can also configure t	ions for account activity yo about. You can configure th ccount balances, transactio ent reminders, and more. ² hem to be delivered via em	ou nem on You nail,	
\geq	Message Center	2 >	message center, or	both.	_
0	eAlert Subscriptions	>	Crea	te New eAlert	
Θ	Personal Information	>			
C.	Contact Preferences	>	Your Current Ale	rts	
		_	All Accounts	eNotices	~
0	Change Username	>	000 SAVINGS	ACH	~
	Change Password	>	000 SAVINGS	Account Balance	~
0	Change Security Questions	>	000 SAVINGS	Daily Balance Notify	~
()	Login History	>	018 CHECKING	ACH	~
0	Password Change History	>	821 CAR LOAN	Loan Payment Due	~
	Page will timeout in 14:17		Page v	vill timeout in 14:52	

First, the member selects the type of eAlert. (Note: Email notifications require a valid email address.)

eAlert Subscription Options

=	Success CreditUnion	
<	Configure Alert Preferences	
Sele	ct the type of eAlert you'd like:	
0	Account eNotices	0
	Daily Account Balance	0
6	Account Thresholds	0
←	ACH Transactions	0
=,	Number of Posted Transactions	0
\$	Total of Posted Transactions	0
Ļ	Payment Due	0
	Continue	
	Page will timeout in 14:50	
	Success Credit Union	

The member fills out one of the following screens, depending on the alert type chosen, and then is presented a confirmation window before selecting **Add Alert** to add the alert.

The types of eAlerts available to members online match the types available to members to configure in CBX. Below are examples of what the member will see when selecting to configure the various types of eAlerts.

Daily Account Balance eAlert

This eAlert sends the member a daily alert with the balance of the selected account.



• This member is not enrolled in Text Banking, so the member must first sign up for Text Banking to select to receive alerts in the form of a one-way text. Credit union configured charges apply for each text the member receives.

Account Threshold ACH eAlert

This alert sends the member a message when the selected account is above or below the entered amount. Members can receive alerts based on available or currant balance.

= Success	= Success
 Configure Alert Preferences 	Alert Me When My Balance is Above
Account Thresholds Alert Send an eAlert message at the end of each business day when my account balance is above or below the threshold.	Alert Me When My Balance is Below
Step 1 - Select Account for Alert Account Select An Account	 Balance to use for this alert: Actual balance (this is the total current balance in the account) Available balance (this excludes any funds on hold, such as pending transactions)
Step 2 - Select eAlert Trigger	Step 3 - Alert Destination 2
Alert Me When My Balance is Above	O Secure Message Center Only
\$0.00	O Secure Message Center & Email Reminder
Alert Me When My Balance is Below	O Complete alert via Email Only
\$0.00	Send a message to my mobile device(s)
Balance to use for this alert:	
Actual balance (this is the total current balance in the account)	Cancel Add Alert
 Available balance (this excludes any funds on hold, such as pending transactions) 	Page will timeout in 14:28

• This member is enrolled in Text Banking, so the member can receive text banking alerts.

ACH Transactions

This alert sends a message when either an ACH deposit or withdrawal occurs for the selected account.

= Success
Configure Alert Preferences
ACH Transactions eAlert
Send an eAlert message when an automatic deposit or withdrawal occurs.
Step 1 - Select Account for Alert
Account
Select An Account
Step 2 - Select eAlert Trigger
Alert me when an ACH deposit occurs
Alert me when an ACH withdrawal occurs
Step 3 - Alert Destination 😢
O Secure Message Center Only
O Secure Message Center & Email Reminder
O Complete alert via Email Only
Send a message to my mobile device(s)

Transaction # Limit eAlert

This alert sends a message when the member exceeds the selected number of deposits or withdrawals for the selected account.

≡ Success
< Configure Alert Preferences
Number of Posted Transactions eAlert Send an eAlert message about my transaction activity.
Step 1 - Select Account for Alert Account
Select An Account
Step 2 - Transaction Details
Any Deposits
O Any Withdrawals
And alert me when that total exceeds this # of transactions in a single business day:
Step 3 - Alert Destination 😢
O Secure Message Center Only
O Secure Message Center & Email Reminder

Important: Due to the way that transactions are processed, transaction-based eAlerts can only be configured for withdrawals OR deposits, per account. If a member attempts to set up an eAlert on which an account is already configured for withdrawal or deposit, they will receive an error:



Transaction \$ Limit eAlert

This alert is sent when the member receives a certain number of dollars either incoming or outgoing for the selected account.

= Success
< Configure Alert Preferences
Total of Posted Transactions eAlert
Send an eAlert message about my transaction activity.
Step 1 - Select Account for Alert
Account
Select An Account
Step 2 - Transaction Details
O Any Deposits
O Any Withdrawals
And alert me when that total exceeds this \$ amount in a single business day:
\$0.00
Step 3 - Alert Destination 😢
O Secure Message Center Only
O Secure Message Center & Email Reminder

Important: Due to the way that transactions are processed, transaction-based eAlerts can only be configured for withdrawals OR deposits, per account. If a member attempts to set up an eAlert on which an account is already configured for withdrawal or deposit, they will receive an error:



Loan Payment Due eAlert

This alert is sent when a certain number of days before the selected loan is due or a certain number of days after a payment is missed. The member can elect to skip the alert if the payment is zero.

= Success
 Configure Alert Preferences
Payment Due eAlert
Send an eAlert message at the end of the business day to remind me when my loan payment is coming due.
Step 1 - Select Account for Alert
Account
Select An Account 🝷
Step 2 - Enter Alert Timing
Days prior to payment due date for reminder:
0
Remind me this many days after the due date (if I miss my payment):
0
Skip if the amount due is \$0
Step 3 - Alert Destination 😢

eNotice eAlert



If the member selects the Text option for eNotices, the member will only receive a text that there is an eNotice in the members Secure Message Center. The eNotices will not be included in the text message.

What About Other Types of eAlerts – eNotices

Besides the balance, ACH, deposit or withdrawal, or loan payment due eAlert, members can also be notified of changes to their account through eNotices. This is an electronic alternative to the paper notice. Enrollment in eNotices is covered in the previous section, but it is important to note that this will allow you to communicate other changes to a member's account, such as Delinquent Payment Reminders and CD Maturity Notices.

Members can receive emails and text alerts that they have an eNotice and the title of the eNotice is included in the email or text alert. To read the full notice, members must log onto the full online banking site and read the notice in the Secure Message Center. (This is due to the sensitive information included in the eNotice.)

≡ Success CreditUnion
< View Message
ACH Overdraft and/or NSF Notice Received 10/7/2021 at 4:19 AM
ACH - NSF Notice
Account Number
Transaction Date 10/06/21
Amount \$199.75
Fee Amount \$38.00
ACH Company Name/Entry Desc. DTE Energy
The credit union was presented for payment the ACH items listed above on your behalf. There were not available funds to cover this amount so the item has been returned. Please deduct the fee from your records. If you have any questions regarding this notice, contact our office.

For more information on eNotices and a full list of eNotices available, refer to the Member Notices: Configuring and Printing CU Defined Notices and eNotices: check out the eNotices section of the Member Notices reference guide: <u>https://www.cuanswers.com/wp-</u> <u>content/uploads/MemberNotices.pdf</u>

Special Instructions for Self-Processing Credit Unions

NTALERTS Subsystem

A subsystem called NTALERTS is used to handle the automated processing of eAlerts for your members. Like your subsystem for online banking, this will need to be monitored regularly by your Ops team and must be brought down during your nightly processing.

• If you use stand-in processing: Stand-in will automatically take care of bringing NTALERTS down for you and will bring it back up again once you move out of stand-in.

 If you do not use stand-in processing: Please contact us if you wish to add these steps to your automated end-of-day process.

NOTE: You can stop this subsystem at any time if needed; when it is restarted it will automatically catch up any missed eAlerts from the period during which it was offline.

Member Communications Menu

The Member Communications Switch Control menu contains options related to eAlerts, including commands to start and stop the subsystem and also an option to display its current status.

To access this menu, launch OPER Tool #5459 Display Near Real-Time Alerts.

Setting Your Monitoring Timeframe

The near real-time alerts system has been set up so that it automatically monitors your eAlert subscriptions for balance changes at a specified time interval. CU*Answers will be using a 30-minute interval, and your credit union can stay with that timeframe, or you may change it at any time, according to your system resources.

To change the interval to something other than 30 minutes:

- 1. Launch OPER Tool #5400 eAlerts Monitoring Interval Cfg.
- 2. Change the delay interval (5 minutes minimum; 30-60 is recommended) as desired.
- 3. Use Update to save changes.

Configuration Change for Your Training Library

To prevent eAlerts from being sent inadvertently from your training library (FILE99), you'll need to make the following configuration change:

- 1. Launch OPER Tool #5368 CU Master Profile (CUMSTRPF).
- 2. Choose your 99 Training Library entry and use Enter.
- 3. Set the *Available for processing* field to Never.

For your actual credit union live file library, this flag must be set to A = Available. (The system will cycle this to S for stand-in automatically during stand-in processing, then back to A when stand-in is done.)