

# eAlerts



## INTRODUCTION

This booklet covers 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 CU\*BASE.

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
<http://www.cuanswers.com/resources/doc/cubase-reference>  
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# EALERTS: ACTIVATION AND OVERVIEW

## ACTIVATING EALERTS

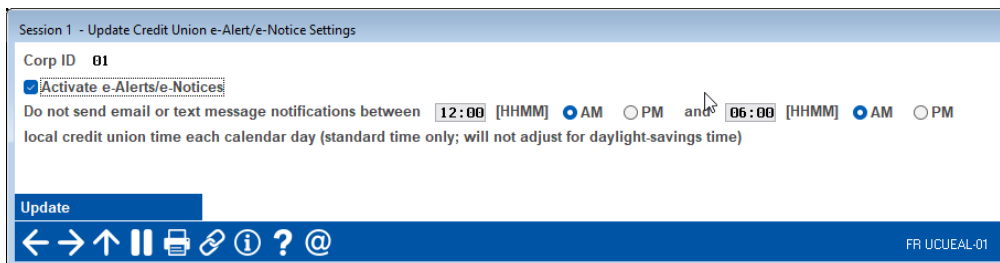
eAlerts allow members to request electronic alerts when account balances get to a certain level, when ACH items are posted, when loan payments are coming due, or when an eNotice is generated. With eAlerts, you can now respond automatically to members who want you to...

- ♦ *Tell me when I have enough money in my savings account to buy a CD!*
- ♦ *Let me know when my checking account is getting low so I can make a transfer from savings!*
- ♦ *Let me know when my paycheck comes in!*
- ♦ *Tell me when deductions are made from my account via ACH!*
- ♦ *Remind me a week before my loan payment comes due so I can transfer funds or mail in a check!*
- ♦ *Send me notices from the credit union in an electronic format, so I 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**.

### **Online/Mobile/Text Banking VMS Config (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

The following eAlert types are available for configuration:

<i>Alert Type</i>	<i>Generated</i>
Account Balance (AB)	Accounts requesting a balance alert are evaluated on a 30 minute* cycle. <ul style="list-style-type: none"><li>This eAlert is based on the member's available balance, not current balance. CU*BASE 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.</li><li>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.</li></ul>
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)	During end-of-day processing.
eNotice	(Considered an eAlert by the system.) When notices are printed. <ul style="list-style-type: none"><li>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.</li></ul>

\*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 24 for more details.

### Table Names for eAlerts

<i>Table Name</i>	<i>Contains</i>
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 an 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, CU\*BASE 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, CU\*BASE 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 CU\*BASE 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 CU\*BASE.** The “from” address is taken from **Tool #233 Config CU FROM Email Addresses**. Ensure that the *Credit Union General Email Address* is the address you want to use with your eStatement notifications.
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 CU\*BASE 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 will be taken from the *Credit Union General Email Address* in **Tool #233 Config CU 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 CU\*BASE

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.

## Inquiry, Phone Operator, and Teller Funds In

From the Inquiry, Phone Operator, or Teller Funds In screen, employees can click the Online Banking button to display the Online Banking window:

Select the eAlert/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.

Session 0 CU\*BASE GOLD Edition - Online Banking Member

Agreement accepted	Jan 02, 2019	
Date opened	Aug 26, 1985	
Days between open and agreement		
<input type="checkbox"/> Text banking		
E-statements	Oct 04, 2009	E-STMT ONLY
Bill payment	Feb 22, 2016	ENROLLED
<input type="checkbox"/> Joined via online banking		
<input checked="" type="checkbox"/> eAlerts/eNotices		
<input checked="" type="checkbox"/> PIB		

Activity	Current Month	Previous Month
Logons used	0	0
Free logons remaining	999	
Last logged in	Jun 19, 2019	

eAlerts/eNotices	PIB Settings	Reset Questions	Password History	Reset Password
Display Username				

← → ↑ || ⌨ 🔗 ⓘ ? @ FR (323)

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

## eAlert Maintenance

Use **Email (F9)** to view or modify the member's email address (helpful if the member says he never received the email he was supposed to get!)

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

### Member eAlert/eNotice Maintenance

Member: ALICE A MEMBER  
Email: myemailaddress@cuanswers.com  
Mobile devices: 00

Type	#	Account Details	Message Center	Email Summary	Full Alert in Email	Text Message
AB Account Balance	110	Available balance. >\$5,000.00 <\$500.00	X	X		
DC Daily-# of Trans	110	Any withdrawals. 015*	X	X		
LN Loan Payment Due	605	10 days before. 02 days after. skip if \$0	X			
NP eNotices			X			

■ Edit ■ Delete ■ View ↑ ↓

**i** The member will not be able to sign up for an email notification if his or her email address is flagged as incorrect. The member will be presented with a field to enter a correct email address immediately upon logging into online banking. Credit unions will also receive a warning when assisting the member in CU\*BASE. These screens are intended to allow an MSR to access the member's settings while working with the member over the phone or in person.

Add  
Email  
MSG History  
View Mobile Devices

← → ↑ || ⌨ 🔗 ⓘ ? @ (4048)

Use **MSG History (F10)** to see the actual eAlerts that were delivered to the member in the **It's Me 247** Secure Message Center.

## Adding a New eAlert

**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 Detail: Account Balance (AB)

eAlerts 7

## eAlert Detail: ACH Transaction (AC)

Session 0 CU\*BASE GOLD - ABC CREDIT UNION  
File Edit Tools Help

**Member eAlert ACH Transaction Detail Maintenance** ADD

Member ALICE A MEMBER  
Email address myemailaddress@cuanswers.com

eAlert type ACH Frequency Near real time  
Account 110 CHECKING  
Account nickname

Send eAlert when selected transactions affect this account:  
☒ ACH withdrawals  
☒ ACH deposit

Send eAlert ☒ Only to secure message center  
☐ Only to secure message center w/simple email reminder  
☐ Send the complete alert via email only

## eAlert Detail: Daily Balance Notification (DB)

Session 0 CU\*BASE GOLD - ABC CREDIT UNION  
File Edit Tools Help

**eAlert Subscription Maintenance** ADD

Member ALICE A MEMBER  
Email address myemailaddress@cuanswers.com

eAlert type Daily Balance Notify Frequency Once per day  
Account 110 CHECKING  
Account nickname

☒ Send daily notification of account balance (current and available)

Send alert ☒ Only to secure message center  
☐ Only to secure message center w/simple email reminder  
☐ Send the complete alert via email only

## eAlert Detail: Daily # of Transactions (DC)

Session 0 CU\*BASE GOLD - ABC CREDIT UNION  
File Edit Tools Help

**eAlert Subscription Maintenance** CHANGE

Member ALICE A MEMBER  
Email address myemailaddress@cuanswers.com

eAlert type Daily--# of Trans Frequency Once per day  
Account 110 CHECKING  
Account nickname

Send alert if # of transactions posted in a business day exceeds 15  
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

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

## eAlert Detail: Daily # of Transactions (DC)

Session 0 CU\*BASE GOLD - ABC CREDIT UNION  
File Edit Tools Help

**eAlert Subscription Maintenance** ADD

Member ALICE A MEMBER  
Email address myemailaddress@cuanswers.com

eAlert type Daily--Trans \$ Frequency Once per day  
Account 000 REGULAR SAVINGS  
Account nickname

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

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




## eAlert Detail: Loan Payment Due (LN)

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

### eAlert Subscription Maintenance

CHANGE

Member  ALICE A MEMBER  
Email address myemailaddress@cuanswers.com

---

eAlert type **Loan Payment Due** Frequency **Once per day**  
Account **605 NEW VEHICLE LOANS**  
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  
☐ Only to secure message center w/simple email reminder  
☐ Send the complete alert via email only

## eNotice

Session 0 CU\*BASE GOLD Edition - eNotice Subscription Maintenance

Member  ALICE A MEMBER ADD  
Email address myemailaddress@cuanswers.com

---

☒ Send eNotices Frequency When generated

Send eAlert ☒ Only to secure message center ☐ Only to secure message center with a simple email reminder

Add

← → ↑ || 🖨 🔗 ⓘ ? @ (4045)

For more information on eNotices, check out the booklet  
“Member Notices: Configuring and Printing CU-Defined  
Notices. Look in the eNotices section in this booklet:  
[http://www.cuanswers.com/pdf/cb\\_ref/Notices.pdf](http://www.cuanswers.com/pdf/cb_ref/Notices.pdf)

You must use *Update* (F5) to save any changes and return to the main eAlert Maintenance screen.

[illegible]

## 10 eAlerts

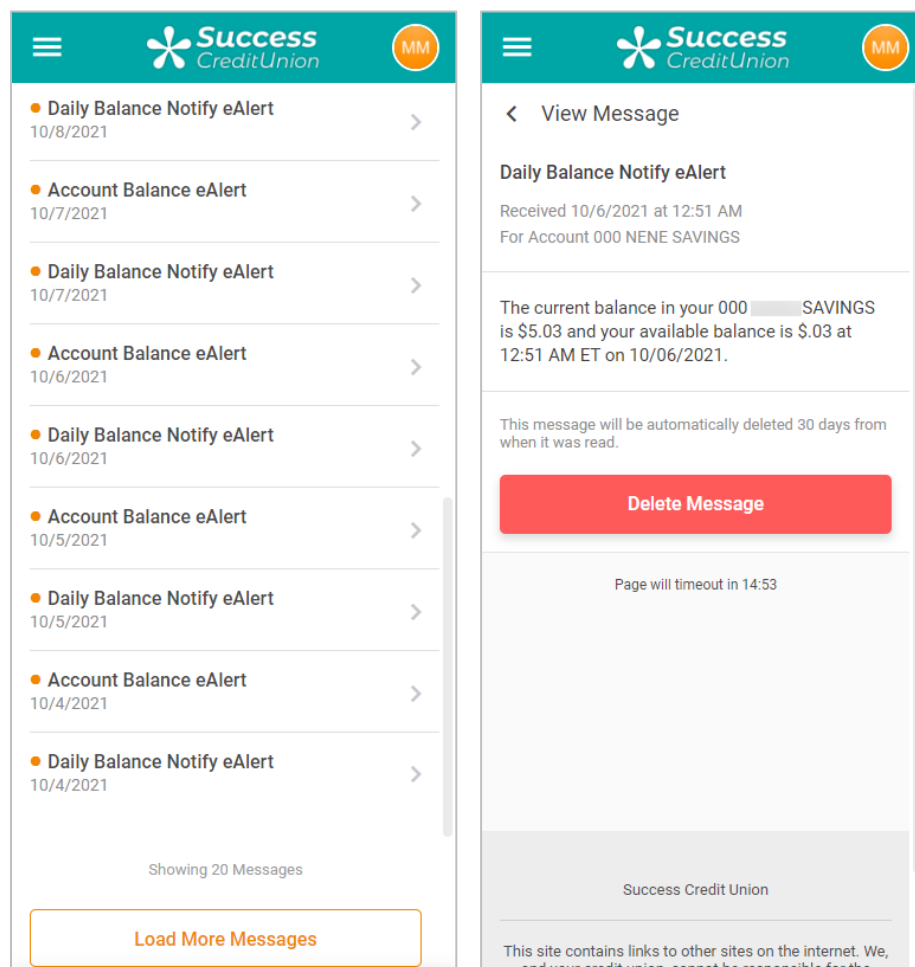
# WHAT THE MEMBER RECEIVES

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 accessed the to Online Banking to view this message in the Personal & Info Settings. A number at the top of that menu lists the number of unread messages. Below are example of the Message Center and an online banking eAlert message.

### Example of eAlert in Message Center



## EMAIL “LONG” VERSION AND NOTIFICATION

Members can select from the “Long email” with more complete information of the details of the eAlert, or simply 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 shows 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?**

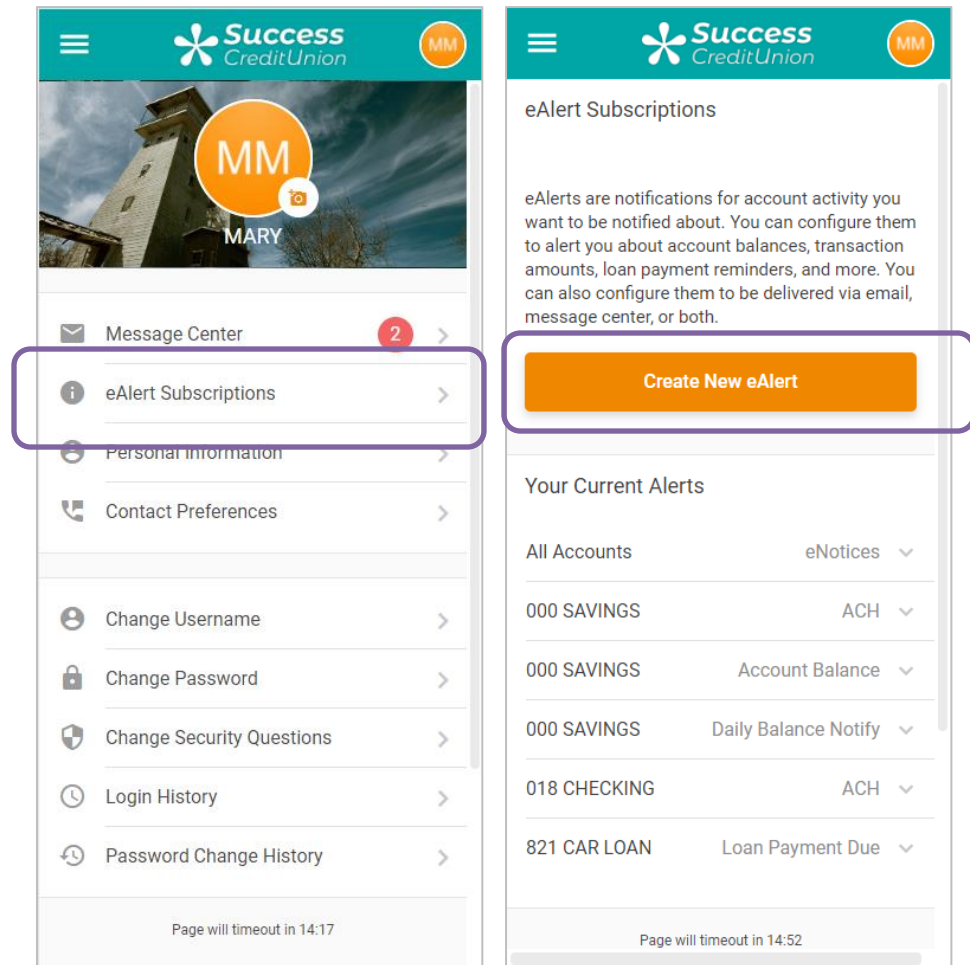
Members can sign up to receive email notifications or “long” emails along with the eAlert. This requires that the member have a valid email address in the system (or that the member supplies an email address). The systems will cease sending emails (notifications or “long” emails) if this address is later 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* booklet, available on the CU\*BASE Reference Page. (<https://www.cuanswers.com/wp-content/uploads/MobileTextBanking.pdf>)

# 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**.



First, the member selects the type of eAlert. Then the member fills in the conditions for the eAlert and clicks Add. Email notifications require a valid email address.

### eAlert Subscription Options

Success Credit Union

MM

< Configure Alert Preferences

Select the type of eAlert you'd like:

- Account eNotices ☐
- Daily Account Balance ☐
- Account Thresholds ☐
- ACH Transactions ☐
- Number of Posted Transactions ☐
- Total of Posted Transactions ☐
- Payment Due ☐

Continue

Page will timeout in 14:50

Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

The member fills out one of the following screens 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 CU\*BASE. 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.

The screenshot shows the 'Success Credit Union' mobile app interface. At the top is a teal header with a menu icon, the Success Credit Union logo, and a member ID 'MM'. Below the header is a back arrow and the title 'Configure Alert Preferences'. The main section is titled 'Daily Account Balance eAlert' with a description: 'Send an eAlert message at the end of each business day with my account balance.' Below this are three steps: 'Step 1 - Select Account for Alert' with a dropdown menu showing '018 SHARE DRAFT'; 'Step 2 - Select eAlert Trigger' with a checked checkbox for 'Send me a daily alert showing the current and available balance in this account'; and 'Step 3 - Alert Destination' with three radio button options: 'Secure Message Center Only', 'Secure Message Center & Email Reminder', and 'Complete alert via Email Only'. At the bottom, a yellow warning box with an exclamation mark icon states: 'Text Banking is required to send alerts to your mobile devices. Visit Text Banking to enroll.' An arrow from the text on the left points to this warning box.



## 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 current balance.

**Success Credit Union**

**< Configure Alert Preferences**

**Account Thresholds Alert**

Send an eAlert message at the end of each business day when my account balance is above or below the threshold.

**Step 1 - Select Account for Alert**

Account

Select An Account...

**Step 2 - Select eAlert Trigger**

Alert Me When My Balance is Above

\$0.00

Alert Me When My Balance is Below

\$0.00

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 3 - Alert Destination**

☐ Secure Message Center Only

☐ Secure Message Center & Email Reminder

☐ Complete alert via Email Only

☐ Send a message to my mobile device(s)



**Cancel** **Add Alert**


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 the member when either an ACH deposit or withdrawal occurs for the selected account.



 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**   

☐ Secure Message Center Only

☐ Secure Message Center & Email Reminder

☐ 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.

The screenshot shows the 'Configure Alert Preferences' screen in the Success Credit Union mobile app. The header includes the Success Credit Union logo and a user icon labeled 'MM'. The screen is titled 'Configure Alert Preferences' with a back arrow. Below this is the section 'Number of Posted Transactions eAlert' with the description 'Send an eAlert message about my transaction activity.' The screen is divided into three steps: 'Step 1 - Select Account for Alert' with a dropdown menu labeled 'Select An Account...'; 'Step 2 - Transaction Details' with two radio button options: 'Any Deposits' and 'Any Withdrawals', followed by a text input field for the number of transactions (currently set to 0) with the label 'And alert me when that total exceeds this # of transactions in a single business day:'; and 'Step 3 - Alert Destination' with two radio button options: 'Secure Message Center Only' and '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:



eAlert already exists

## Transaction \$ Limit eAlert

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

The screenshot shows the 'Configure Alert Preferences' screen in the Success Credit Union mobile app. The header is teal with the Success Credit Union logo and a user icon labeled 'MM'. The title is 'Configure Alert Preferences' with a back arrow. The alert type is 'Total of Posted Transactions eAlert' with a description: 'Send an eAlert message about my transaction activity.' The screen is divided into three steps: Step 1 - Select Account for Alert, Step 2 - Transaction Details, and Step 3 - Alert Destination. Step 1 has a dropdown menu for 'Account' with the text 'Select An Account...'. Step 2 has two radio buttons for 'Any Deposits' and 'Any Withdrawals', followed by a text input field for the alert limit, currently set to '\$0.00'. Step 3 has two radio buttons for 'Secure Message Center Only' and 'Secure Message Center & Email Reminder'.

Success Credit Union

MM

< 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**

☐ Any Deposits

☐ Any Withdrawals

And alert me when that total exceeds this \$ amount in a single business day:

\$0.00

**Step 3 - Alert Destination** ?

☐ Secure Message Center Only

☐ 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:



eAlert already exists

## 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.




[<](#) 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):

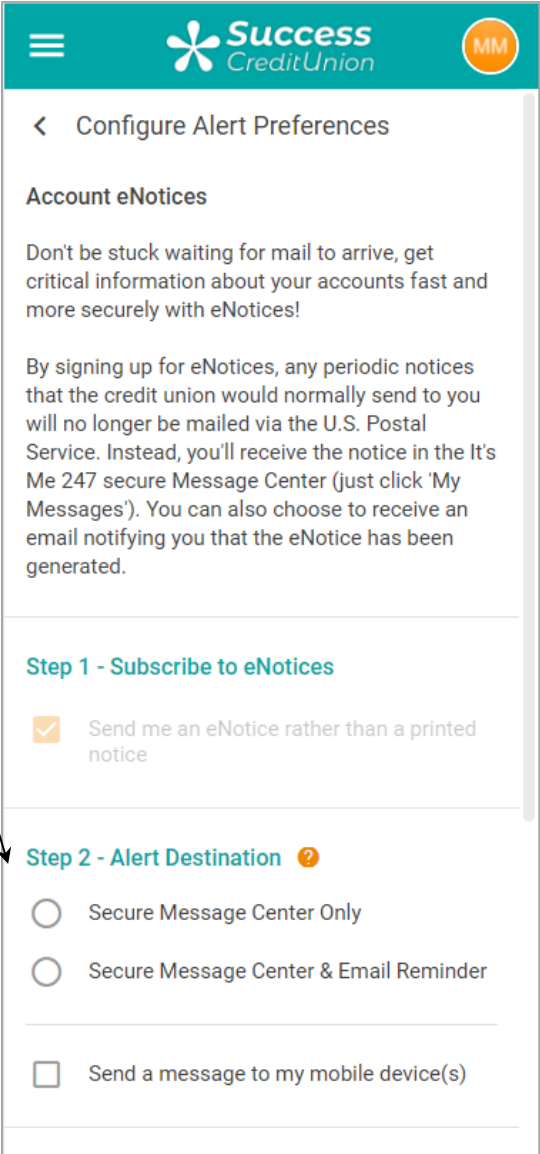
0




☐ 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.



 Configure Alert Preferences


**Account eNotices**

Don't be stuck waiting for mail to arrive, get critical information about your accounts fast and more securely with eNotices!

By signing up for eNotices, any periodic notices that the credit union would normally send to you will no longer be mailed via the U.S. Postal Service. Instead, you'll receive the notice in the It's Me 24/7 secure Message Center (just click 'My Messages'). You can also choose to receive an email notifying you that the eNotice has been generated.

**Step 1 - Subscribe to eNotices**

☒ Send me an eNotice rather than a printed notice

**Step 2 - Alert Destination** 

☒ Secure Message Center Only

☐ Secure Message Center & Email Reminder

☐ Send a message to my mobile device(s)

# 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.)

The screenshot shows a mobile application interface for Success Credit Union. At the top, there is a teal header with a menu icon, the Success Credit Union logo, and a circular 'SR' icon. Below the header, the screen displays 'View Message' with a back arrow. The message title is 'ACH Overdraft and/or NSF Notice', received on 10/7/2021 at 4:19 AM. The main content area has a teal title bar 'ACH - NSF Notice'. Below this, the details are listed: Account Number (XXXXXXXX), Transaction Date (10/06/21), Amount (\$199.75), Fee Amount (\$38.00), and ACH Company Name/Entry Desc. (DTE Energy). At the bottom, a text box explains that the credit union was presented for payment, funds were not available, and the item has been returned, with a request to deduct the fee and contact the office if there are questions.

ACH - NSF Notice	
Account Number	XXXXXXXX
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:  
[http://www.cuanswers.com/pdf/cb\\_ref/Notices.pdf](http://www.cuanswers.com/pdf/cb_ref/Notices.pdf)

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# 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:

1. OPER
  2. **#1** Back Office Products: Rec/Post
  3. **#14** Online EFT Processing
  4. **#20** Mbr Communications Control Menu
- OR

Use this shortcut command to display the subsystem: **WNTA**

## 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. Navigate to OPER > **#1** Back Office Products: Rec/Post > **#14** Online EFT Processing > **#20** Mbr Communications Control Menu
2. Choose **#8** eAlerts Monitoring Interval Cfg
3. Change the delay interval (5 minutes minimum; 30-60 is recommended) as desired
4. Use *Update* (F5) 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. Navigate to OPER > **#10** Credit Union Configurations > **#3** CU Master Profile (CUMSTRPF)
2. Choose your 99 Training Library entry and press Enter
3. Change the *Available for processing* setting to Never

Available for processing

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.)*