

24/7 Processing

Dedicated to keeping the operations of your credit union running 24/7

Who is OpsEngine?

Every day there is a team of people at CU*Answers ensuring your credit union is running at optimal efficiency. This team is OpsEngine.

OpsEngine is a dynamic function at the heart of credit union business. Our team ensures your credit union members are able to transact business. Reliable performance, efficient design, flexible implementation, scalable solutions, increased security, maximized uptime. These are the qualities that OpsEngine is known for.





Dedicated to Your Future

For years, credit unions had no reason to be open on Sundays. Members stayed home, stores were closed and there was no internet. As technology has evolved, so too has the way we do business. Members shop 24 hours a day. Businesses are open 7 days a week. Members shop everywhere and every day. All of this changed the way credit unions perform. The world has changed the way we think. It's time to change the way we process.

CU*Answers is dedicated to the future of credit union data processing. OpsEngine has dedicated our time, technical resources and talented staff to the ability to serve your members 24 hours a day, 7 days a week.



CU*Answers' Response to Our Ability to Perform Business in an Online World

Time zone processing, processing 7 days a week, enhancements to ACH processes and remote deposit capture in near real time are all ways OpsEngine teams are making your credit union accessible to members around the clock.



Time Zone Processing – the 24 in 24/7

We are continuing to make major changes in our processing approach to help you keep up with the speed of business today. We are focused on making our processing environment work for you for as much of the day as we can. We call it Time Zone Processing, and it's designed so that no matter where you are, we're working on your schedule. Wherever you're at, CU*BASE will recognize your time zone allowing you to be accessible to your members in local time.

Whether your credit union is in New York City or Hawaii, your end-of-day or beginning-of-day processing will run around midnight.



Processing Seven Days a Week – the 7 in 24/7

Business and life do not stop on Sunday; neither should your credit union. While you may not open your doors on Sunday, we will continue to serve your members effectively, consistently, and securely no matter what day it is – so we're adding Sunday processing.

Members perform transactions every day of the week, and at almost every hour of the day whether your doors are open or not. Sunday processing allows you to stay current with how your members do business. Track your business more accurately, collect data every day, and have transactions occur exactly when your members expect them to. We're focused on your business 24/7, 365 days a year.

CU*Answers is going to be processing on Sundays. This does not mean that your credit union will have to have open teller lines on Sundays, but you will have Sunday reports to look at on Monday.



ACH During Local Time

Processing in several time zones and 7 days a week establishes the ability to create alignment with the Federal Reserve Bank's (FRB) schedule, which is based in the Eastern time zone. Since credit unions live in different time zones, OpsEngine is aligning the ACH process with the FRB. Imagine having the ability to align your own ACH processes in ways that meet your business needs using CU*BASE!



Remote Deposit Capture

CU*Answers listens to the needs of our credit unions and their members. The addition of Remote Deposit Capture was no exception. Processing electronic check deposits submitted by a member is one way to meet the needs of today's marketplace – no need to drive to a lobby or ATM. With near real time posting of remote deposit captures, it guarantees members the ability to transact business 7 days a week for 20+ hours per day while reducing cost for credit unions to nearly 75%. And CU*BASE dashboards track deposit activity and perform various analyses of members using this feature, giving your credit union better insight into member activity.



That's Not All We Are Doing

Coming in 2019, members will be able to enroll in RDC via their mobile app. Credit unions will be able to set enrollment controls based on member age, length of membership, credit score and delinquency status with immediate approval for the first check deposit/payment. Remote deposit checks will also be able to be applied as loan payments.

Finally, once these new features are in place, there will be a member enrollment analysis to give credit unions more data to review. RDC will also be combined into rewards points and fee waivers.



Connect on the Web

There is a lot going on at OpsEngine! Visit our website to find information on what, how, and when things are changing, and what all of this means to you, your credit union and your members. Stay tuned to this site for updates and web conference recordings all intended to ensure you receive the most current information, when you need it.

cuanswers.com/solutions/opsengine



Ready to get started?

Fill out the included form and return to

OperationJobChangeRequests@cuanswers.com





Discover More!

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