

Product:	Version #:	To be released to:	On date:
Online Banking	16.11	Online CUs	December 6, 2016

Updated booklets will be posted on our website no later than:

November 28, 2016

Key to the symbols:

Your member can use this feature immediately if it is allowed (by your credit union configurations) in **It's Me 247**.

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Mobile Web Banking Enhancements

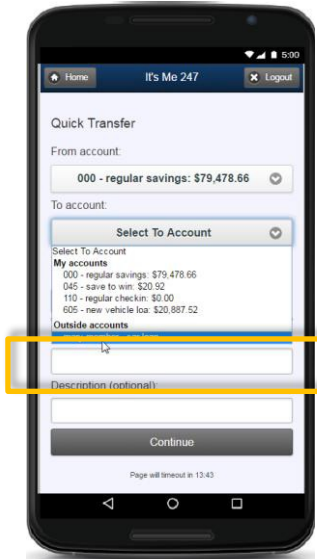
This release significantly increases the what members can do on their phone or mobile device in Mobile Web Banking with the aim to give members a similar feature set whether they use Mobile Web Banking or the desktop **It's Me 247** edition.

Mobile Web Banking is the banking interface used by the FREE CU*Answers Mobile App as well as any third-party apps that have a wrapper around Mobile Web Banking. Because of this, all but one feature (which is still in development) will be enjoyed by members using both products. This continues to show the strong commitment CU*Answers has to the continued development of all self-service platforms.

Upon implementation of this release, members can immediately use all these features in Mobile Web Banking provided the features are allowed by your credit union in **It's Me 247**. If your credit union has not yet activated any of these features in **It's Me 247**, refer to the booklets noted in this document for more information.

✓ Members Can Now Make Transfers on their Phone with Outside Accounts (Right-Now and Scheduled)

Learn more: [Account-to-Account \(A2A\) Transfers](#) and [Mobile Web Banking](#).



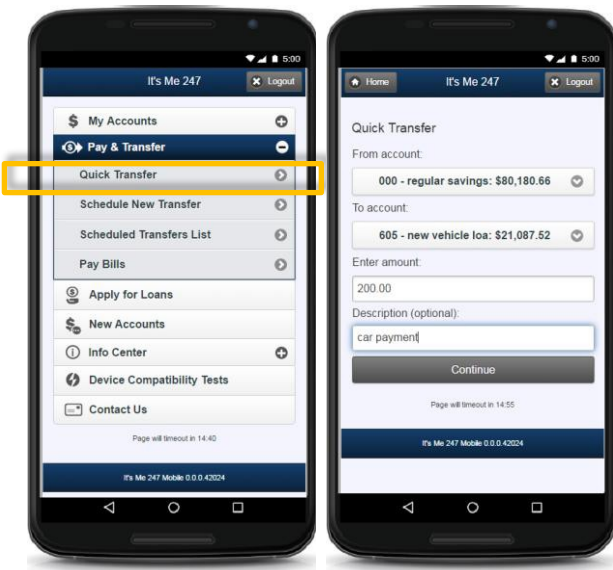
You have asked for it in Idea forms, and now it is a reality. With the 16.11 release members can make transfers on their phone to make transfers to a loan at another credit union or any other external account using the CU*BASE Account-to-Account (A2A) feature.

And it is not only one-time (“Right Away”) transfers that are now allowed with this release. The 16.10 release allowed members to use Transfer Wizard in **It’s Me 247** to create scheduled Automated Funds Transfers (AFTs) to and from A2A accounts. With the 16.11 release we have added this feature as well to Mobile Web Banking, allowing members to schedule payments to these accounts.

As with all of the features covered in this document, this follows the same configuration settings and permissions that are used by your credit union for **It’s Me 247**.

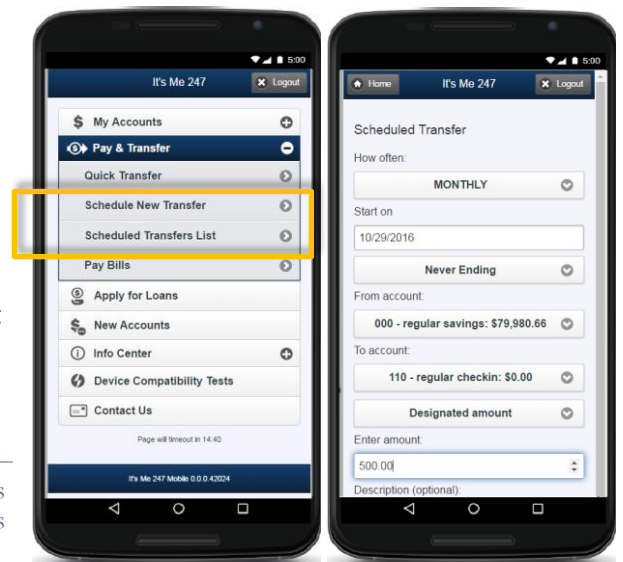
✓ Members Can Now Schedule Transfers (Automated Funds Transfers) Using Mobile Web Banking

Learn more: [Automated Funds Transfer/Check Funds Transfer](#) and [Mobile Web Banking](#).



Currently only one-time transfers (that are called “Right Away” in **It’s Me 247**) are allowed in Mobile Web Banking. With this release, we are giving members two options for making transfers on their phone under “Pay and Transfer” called “Quick Transfer” and “Scheduled Transfer.”

The existing “Transfer” option has been renamed “Quick Transfer” and will cover the majority of members wanting to schedule transfers that are “Right Away.”



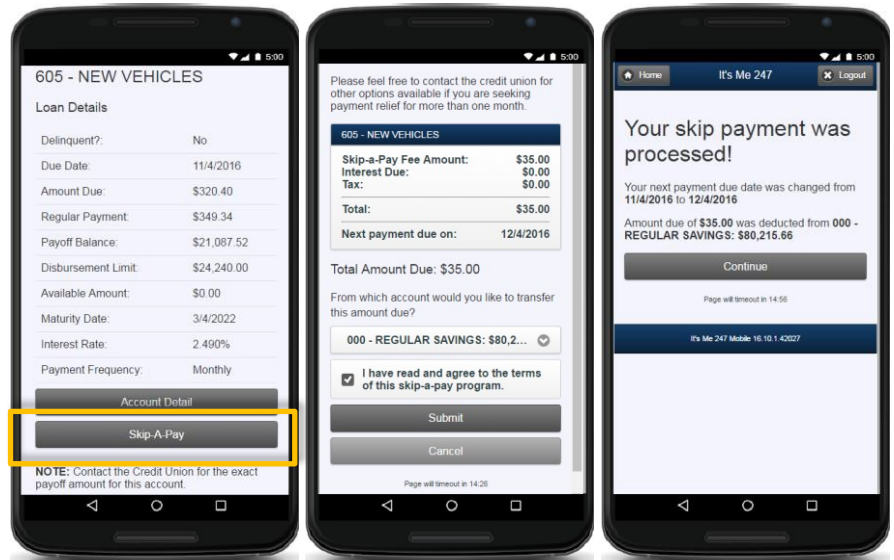
However, members who want to create an Automated Funds Transfer (AFT) to set up recurring transfers can now use the new “Schedule New Transfer” feature to set up payments using a frequency offered by your credit union. Once the AFT is scheduled, it can be viewed, edited and deleted using the new “Scheduled Transfers List.”

The Transfer Wizard feature in **It’s Me 247** was exchanged for the two different transfer options to optimize use of the smaller phone size.

Members Can Now Skip a Payment on a Qualifying Loan on their Phone

Learn more: [Skip Pay for Consumer Loans](#) and [Mobile Web Banking](#).

The Skip-Pay Processing for Consumer Loans feature automates most of the manual processing done by credit unions to allow members to skip a payment on loans as configured by your credit union. Currently an employee can process a skip in CU*BASE and (if configured) a member can also do so in **It's Me 247**. With this release, members will now also be able to skip a payment while on their phone or mobile device.



First the member selects to view their loan accounts. Then similar to **It's Me 247**, the member will see the symbol “SP” in the summary listing indicating this is a loan that qualifies for a skip. From the detail they will see a “Skip-A-Pay” button to click to view the details of the skip pay program including fees they will be charged. Once the member clicks the “Submit” button, they will be notified that their skip has been processed and their loan payment due date has been advanced.

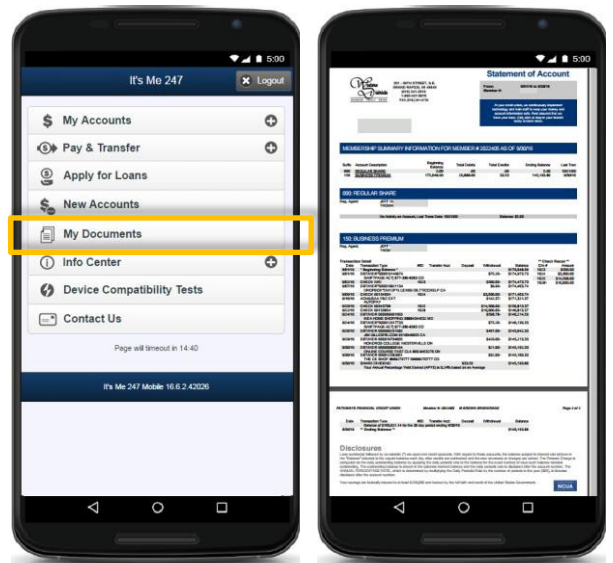
This process mimics the experience of members in the desktop version and will be quickly adopted by members wanting this service.

Members Can View All Account eStatements (including Credit Card eStatements) on their Phone

Learn more: [Getting Started with eStatements](#) and [Mobile Web Banking](#).

Now members will see a new “My Documents” selection on the Mobile Web Banking home page. From this selection they will be able to view all statements they can view online including account statements (previously called “Monthly Statements”), credit card statements, mortgage statements, and the teller receipt analysis. (Credit unions with in-house eDocument servers may have additional categories.)

After selecting a date, a PDF will be downloaded (as presented by the phone) that the member can view as shown to the right.

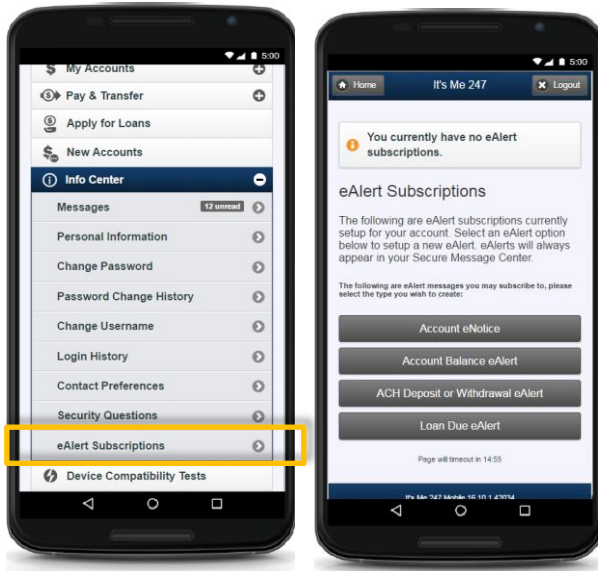


As part of this release, **It's Me 247** will also show the verbiage “Account Statements” which more accurately covers all types of statements that members can receive, including quarterly statements.

Unlike all the other features covered in this document, this feature will initially only be rolled out to members using Mobile Web Banking. However, the development from 16.11 forms the foundation for work to also add this feature to our hybrid Mobile App. Watch for more information soon in this space!

✓ Members Can Enroll in Balance eAlerts, Loan Payment Due eAlerts, and ACH eAlerts on their Phone

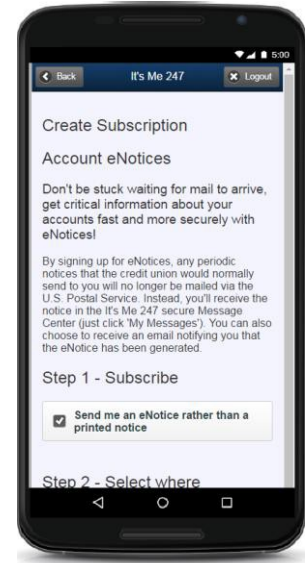
Learn more: [eAlerts](#) and [Mobile Web Banking](#).



Now members can enroll in eAlerts from their phone, to monitor their balance falling below a certain amount, watch for their direct deposit, and get reminders that it is time to pay on their loan!

Members will now see a new “eAlert Subscriptions” section in Info Center. From the next screen they will select the type of alert. The following screen is dependent on the type of alert selected, and also allows the member to select to have an email sent to their phone (or a text message if they are already enrolled in Mobile Text Banking). Once they enter their email address, they are good to go!

This enhancement adds yet one other feature available in the Info Center of **It's Me 247** to Mobile Web Banking.

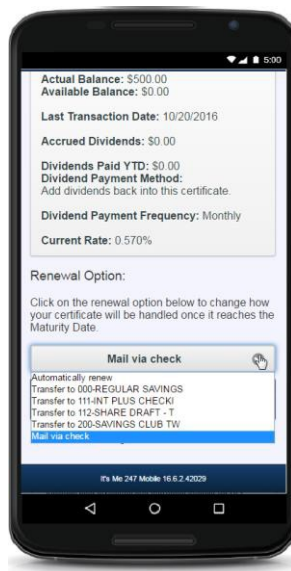


✓ Members Can Sign Up for eNotices on their Phone

Learn more: [Member Notices](#) and [Mobile Web Banking](#).

Another option available in the eAlert Subscriptions mentioned above is the ability for members to enroll in eNotices via Mobile Web Banking. This postage-cutting feature allows members to request to receive notification that they have received a notice.

All that will be shared in the email or text is the title of the notice and notification that the eNotice is available. As with eNotices in **It's Me 247**, the member will need to log on to the **It's Me 247** Message Center to read the full text of the message.



✓ Members Can Adjust Their Certificate Renewal Options on their Phone

Learn more: [Mobile Web Banking](#).

This release adds another way to reduce the number of calls to your credit union call center. Now if members are allowed to change their renewal options for Certificates in **It's Me 247** they will also be able to do so on their phone.

Similar to in **It's Me 247**, the member selects from renewal options allowed by your credit union (as presented by their phone) and clicks the “Save” button.

It is just that easy!

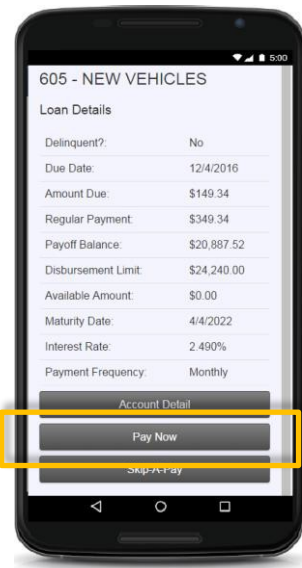
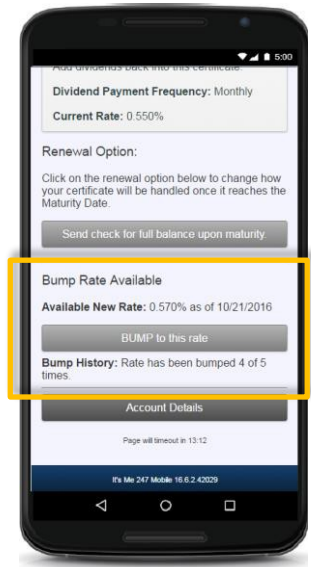
Members Can “Bump the Rate” of their Certificate on their Phone

Learn more: [Bump Certificates](#) and [Mobile Web Banking](#).

The Bump Rate Certificate feature allows you to configure and market special Certificate products that allow a member to buy a Certificate at a lower rate and then “bump their rate” to a higher rate when one becomes available.

Currently you can allow a member to “bump their rate” in **It’s Me 247** but with this release, members can also do this in Mobile Web Banking.

When the higher rate become available, members will see the new rate with a “BUMP to this rate” button in the Certificate detail. After they select this button, they will see a confirmation screen and a record of the number of times their Certificate rate has been changed. (The number of times a Certificate can be “bumped” is set in the configuration for the Certificate product.)



Members Can Use “Pay Now” to Easily Make Loan Payments

Learn more: [Mobile Web Banking](#).

Now if a loan payment is due, members will see the “Pay Now” button that will take them directly to the Quick Transfer section with the loan payment amount already filled in. This is a great addition to Mobile Web Banking that was previously only available to members using the desktop version of **It’s Me 247**.

END