GET CONNECTED

WI-FI ACCESS

Select KALISPEL GUEST from the network list.

No password is needed!

Accept the Terms of Agreement.

YOU'RE READY TO GO!

Thank you to our sponsors!

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CU*ANSWERS
A Credit Union Service Organization

SHAZAM

Magic Wrighter
Payment Solutions. Partnerships. Opportunities.

eDOC Innovations

MAP
Member Access Processing

The Master's Touch, LLC
Your Print & Mail Specialists

2023 Leadership Conference

July 25-26, 2023

What is the event is all about?

CU*NorthWest

A Credit Union Service Organization

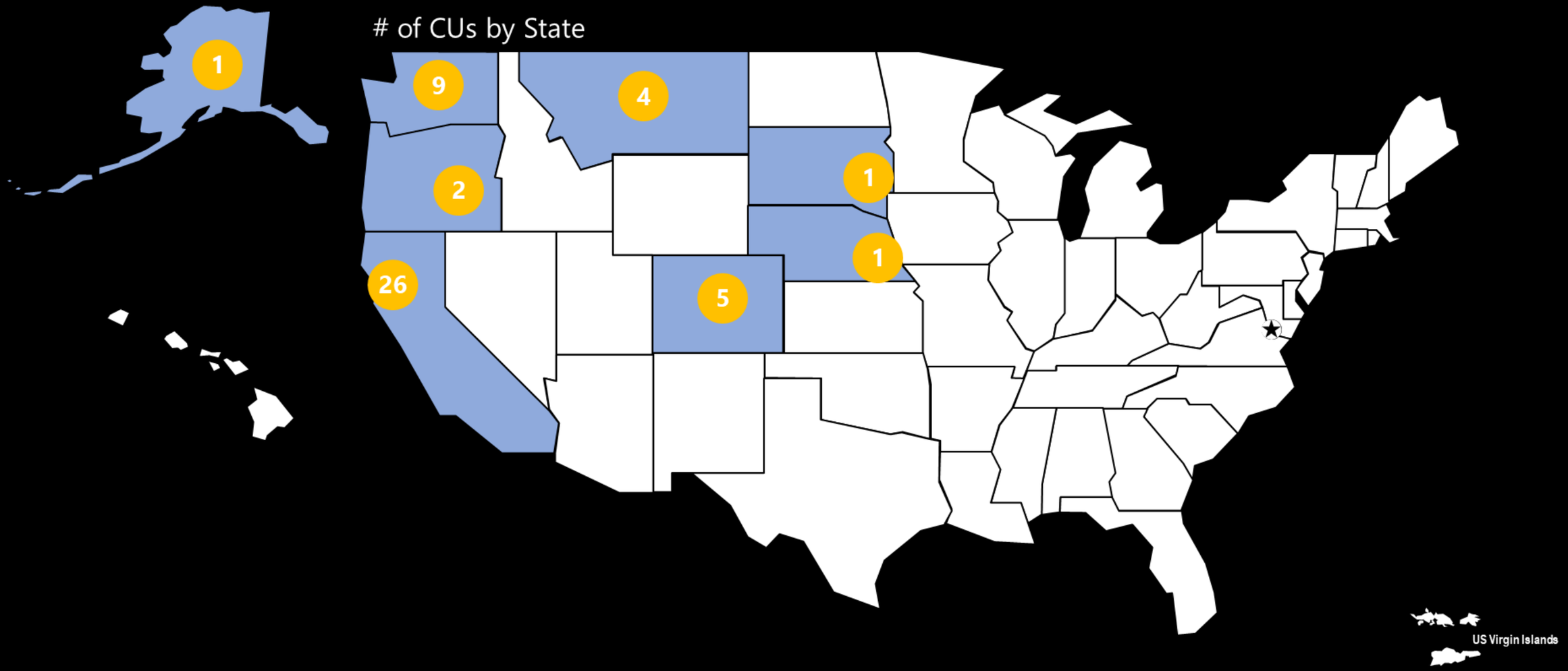
CU*BASE® gold edition

Why this theme?

Ferdi Rizkiyanto

CU*NorthWest
A Credit Union Service Organization

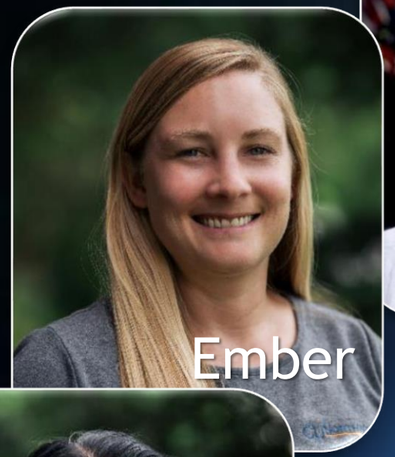
49
CU*BASE Credit Unions
in **8** States

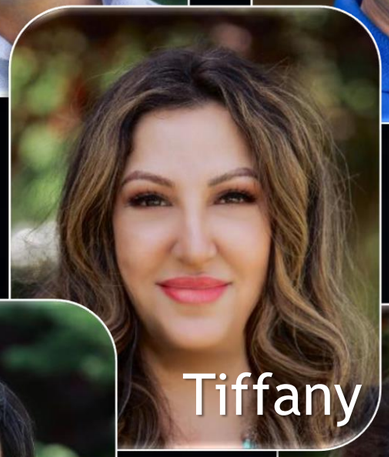


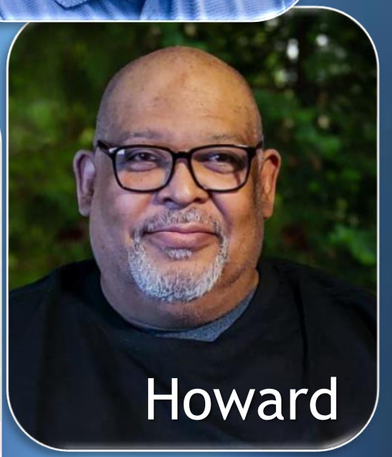
Includes all clients under contract as of 4/1/2023

The Faces Behind the Work

Making It Personal







Welcome, partners!

CU*ANSWERS
A Credit Union Service Organization

CU*SOUTH

Xtend

Introducing our new website!

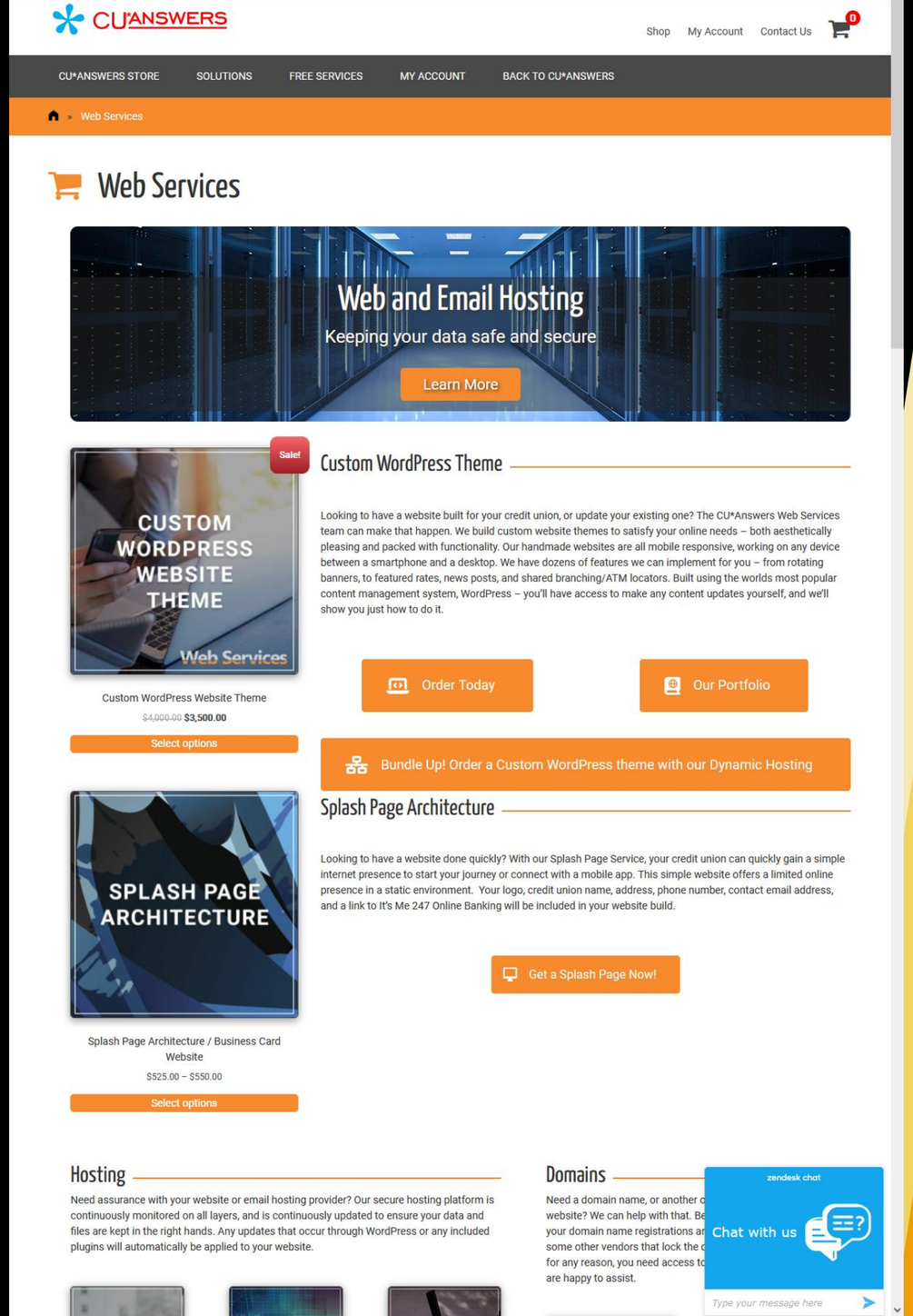
https://test.cunorthwest.com

Brought to you by...

CU*ANSWERS Web Services

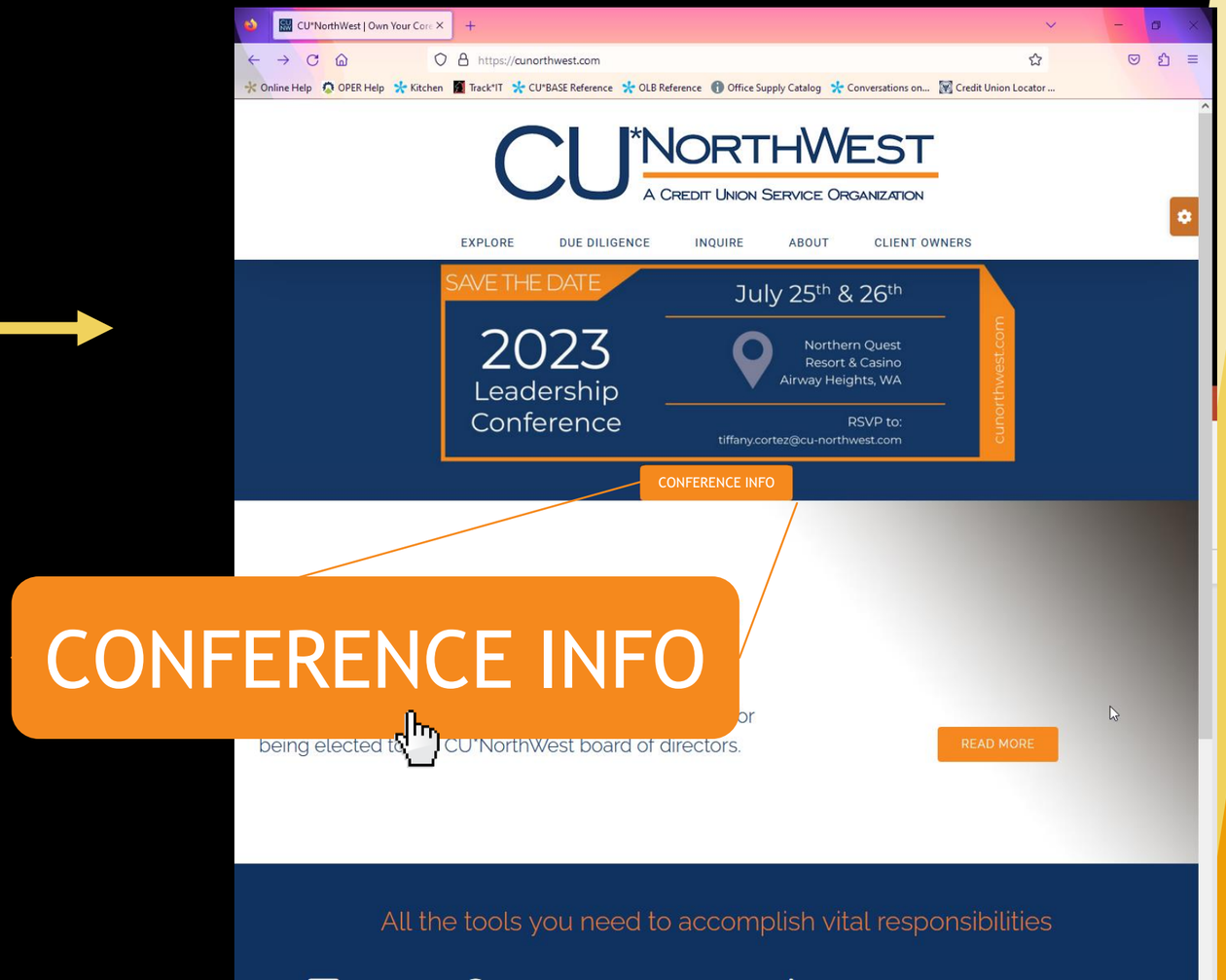
CU*ANSWERS Web Services

https://store.cuanswers.com/web-services/



This presentation and other conference materials have been posted on our (current) website

Follow along with today's presentation!



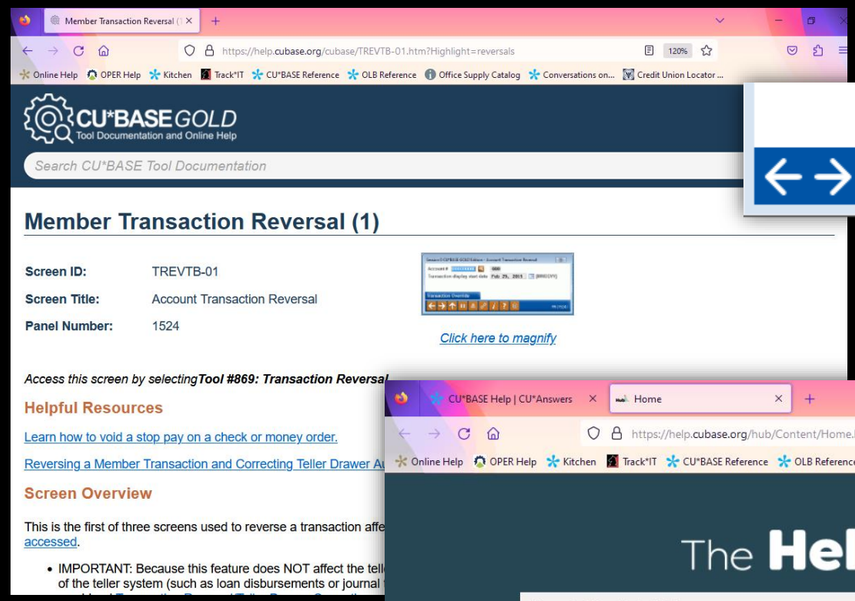
CONFERENCE INFO

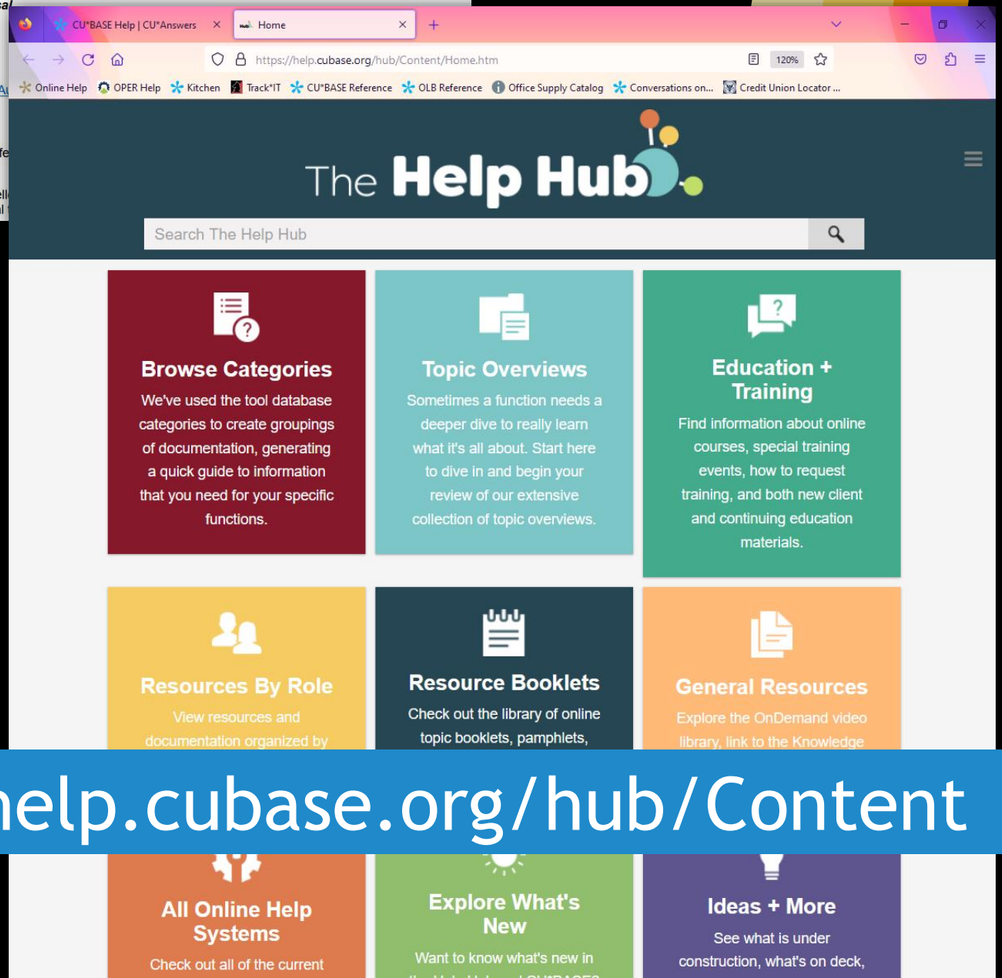
Serving Our Clients

Client Support Update

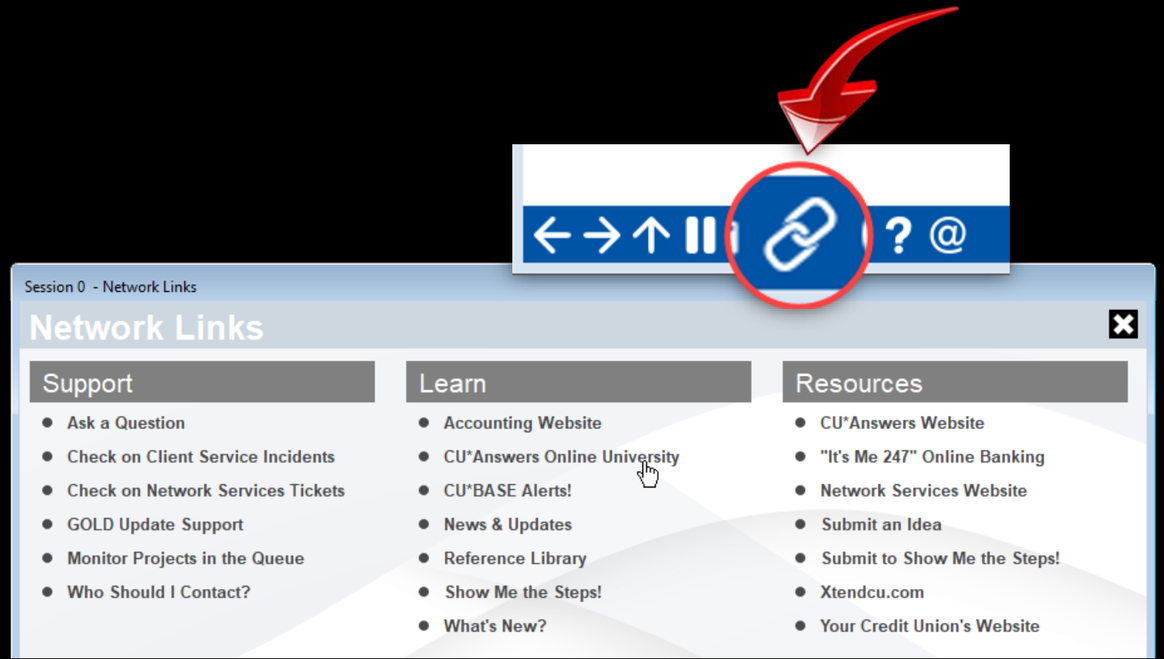
Most Common Calls

- Reversals
- Teller balancing
- Which report...?





help.cubase.org/hub/Content



New Pillars for Customer Experience

Ownership

Proactivity

Making It Personal

The Stars of Today's Show

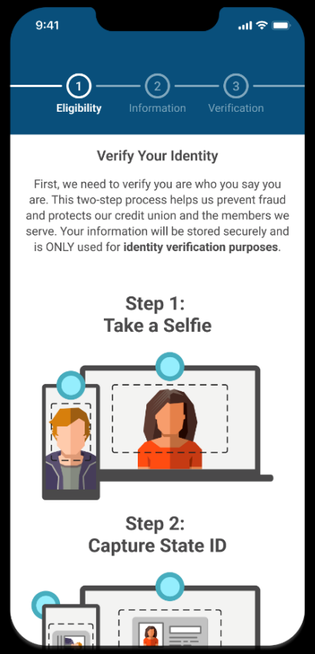
Deep Dive on Online/Mobile Products, Integrations, and the CU*BASE UI

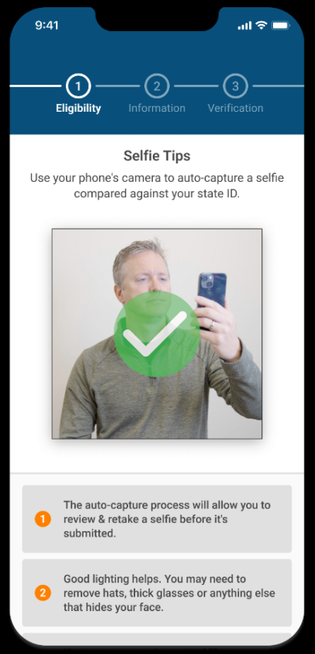
Online/Mobile Banking

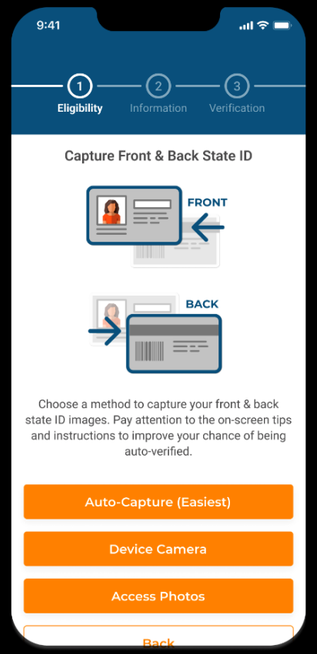
What’s new for your members?

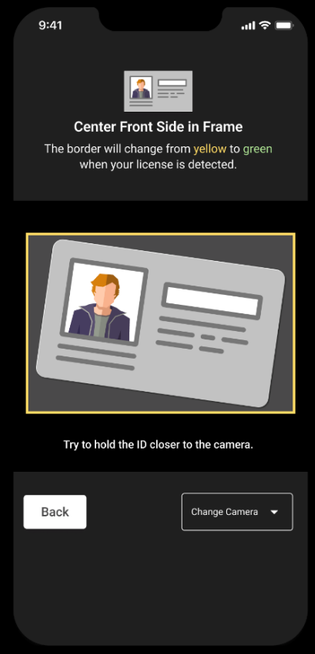
Membership Opening 3.0
State ID Proofing

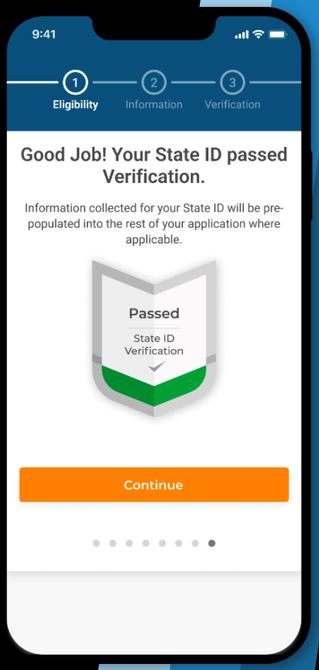
Live at 20 CUs!







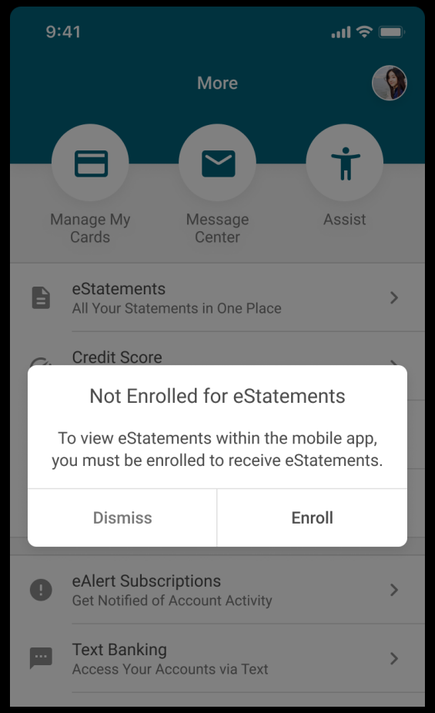


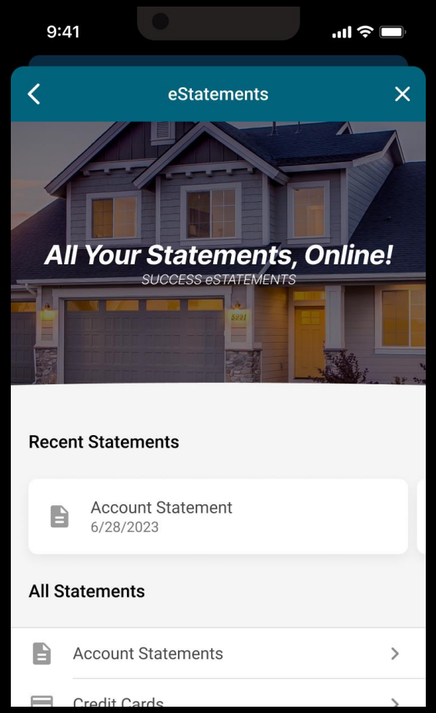


Order today! open.cuanswers.com/Mop3.0

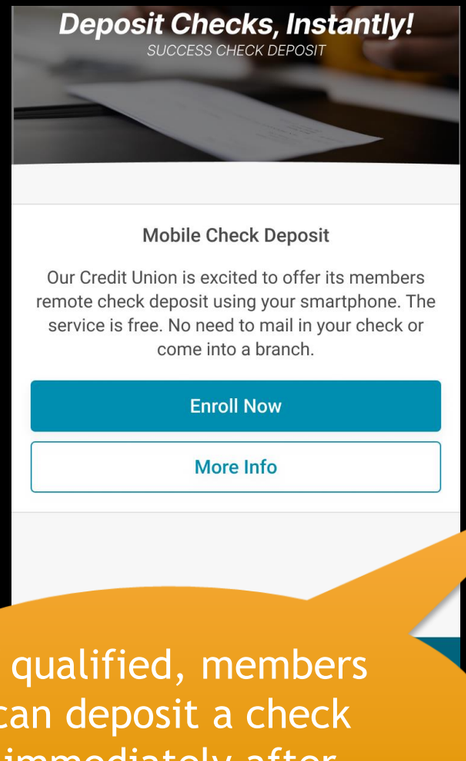
Mobile 6.2

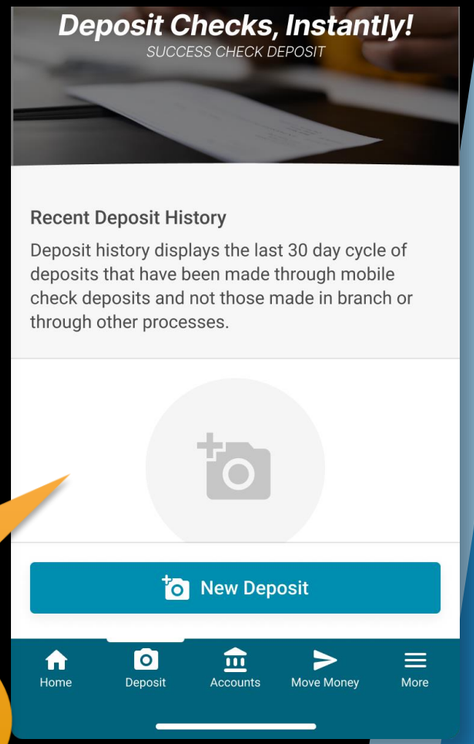
eStatement Enrollment





RDC Enrollment



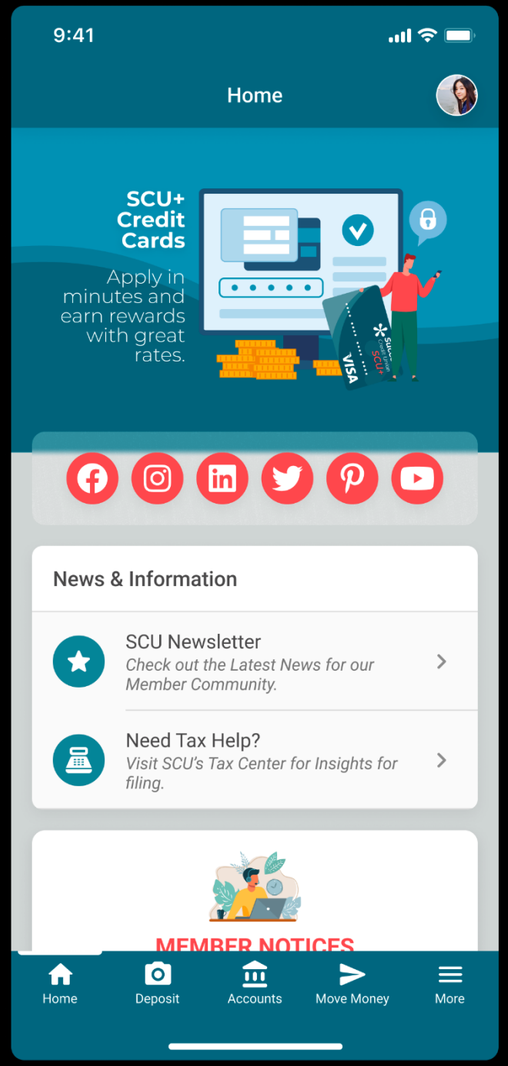


If qualified, members can deposit a check immediately after enrolling!

Annual Mobile App Updates

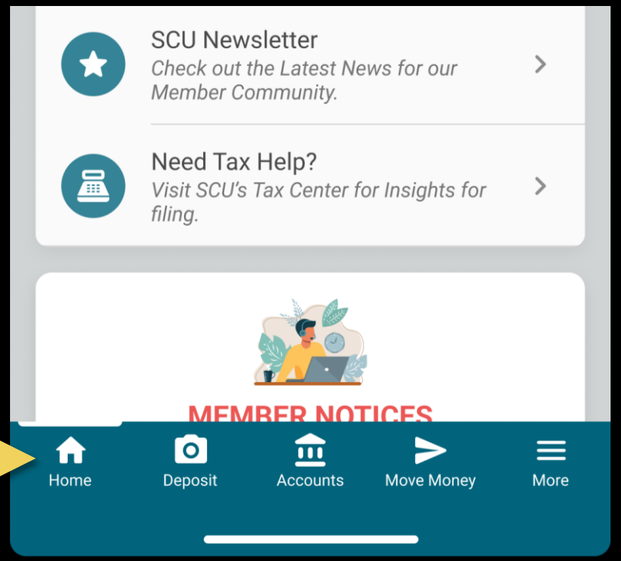
Changes to the Train Schedule

- Starting with Mobile 7.0
- More train stops
  - Quarterly updates
  - Same annual costs
  - More iOS & Android support updates



Upcoming Mobile Updates

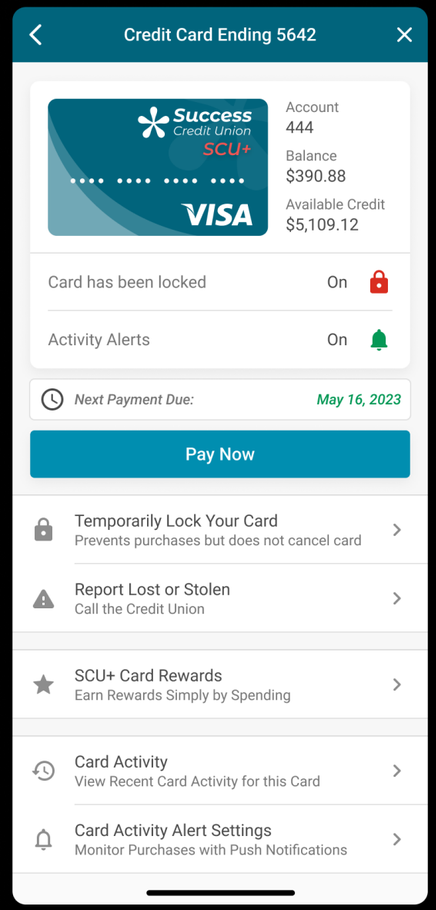
- Mobile 7.0
  - Savvy Money is Live! Web too!
- Mobile 7.1
  - New Home Tab Widgets
    - Social Media Widget
    - Mobile Alerts Widget
    - Button Links II Widget
    - Support Widgets
    - Regulatory Widgets



Order today! store.cuanswers.com/store

Upcoming Mobile Updates

- Mobile 7.1
  - Card Center Enhancements
    - Customizable Card Features menu
- Mobile 7.2
  - 2FA authentication & device registration
  - Biometric Updates for MACO



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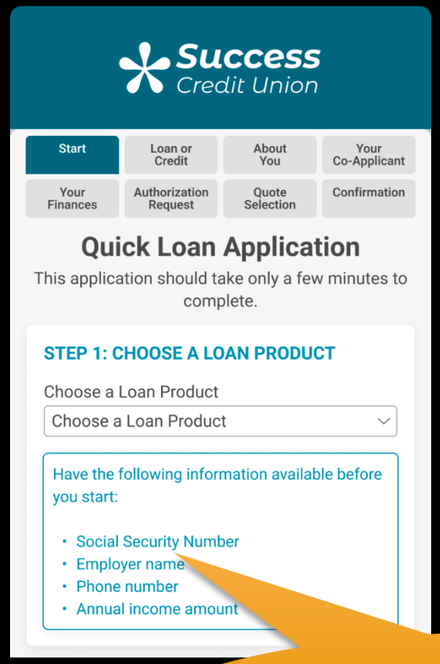
Our Online Loan Application

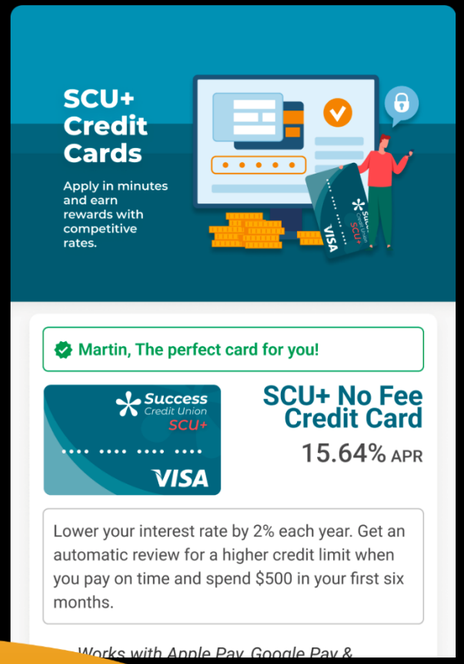
Available Now

Phase I
Loan App 1.0 UI Refresh



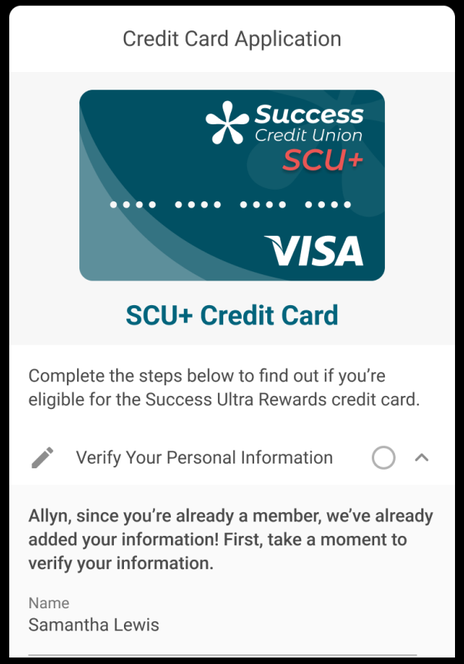
Start Building Today!

Phase II
Storefront Web Modules



Targeting Fall for CCs

Phase III
Loan App Web Modules



Check out LoanManager to get this new look TODAY!

Making it all possible: CUPublisher

LoanManager NEW

IM247Desktop

MOPManager

Order today! store.cuanswers.com/product/loan-manager/

Spotlight on...
Online Banking “Localization”

¡Sí, esto significa
banca en línea y móvil
en español!

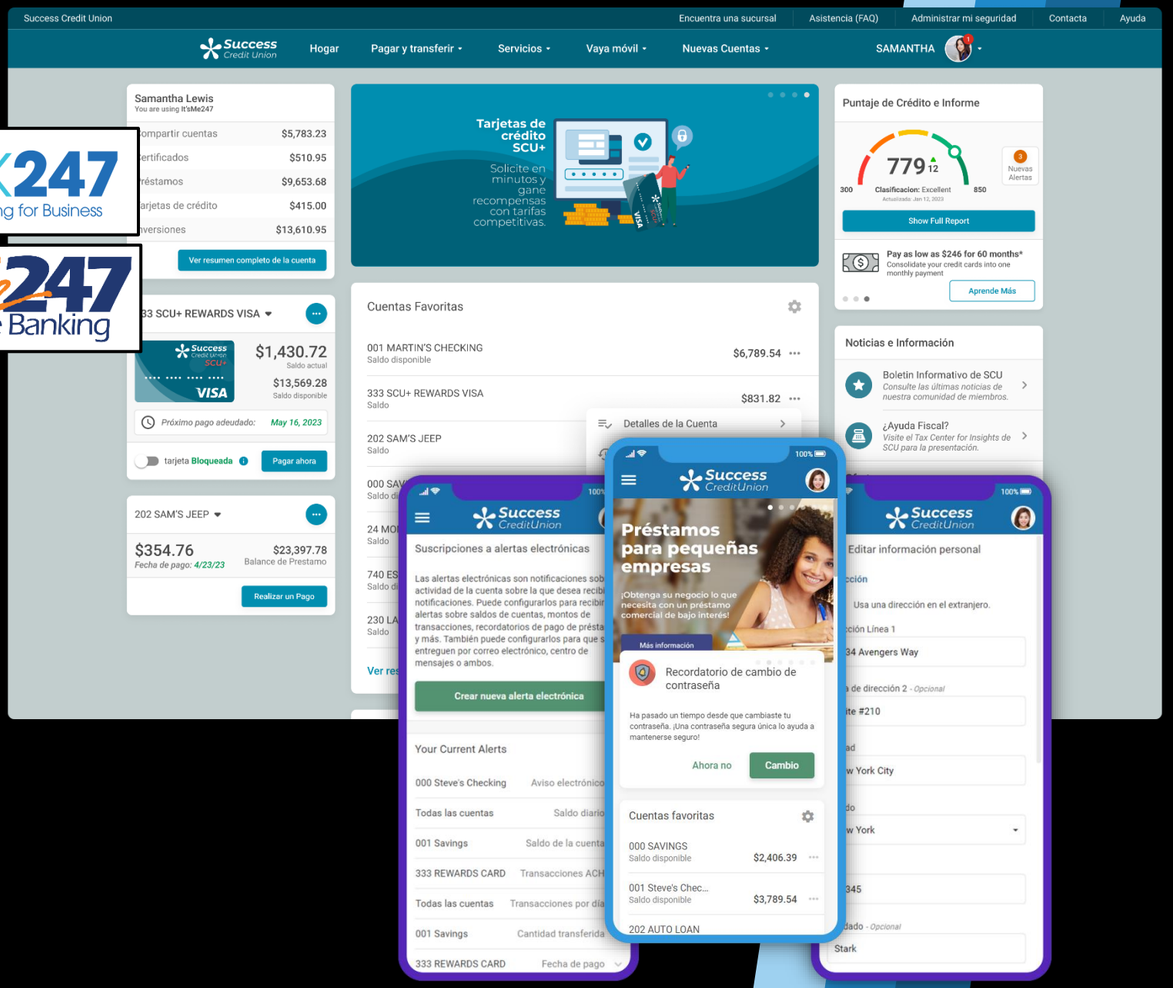
(Yes, this means online and mobile
banking in Spanish!)

Online Banking “Localization”

- Localization means you can now offer your members the choice of viewing online and mobile banking in another language.
- That means the main menu, side menus, ads, loan offers, and alerts in Spanish!

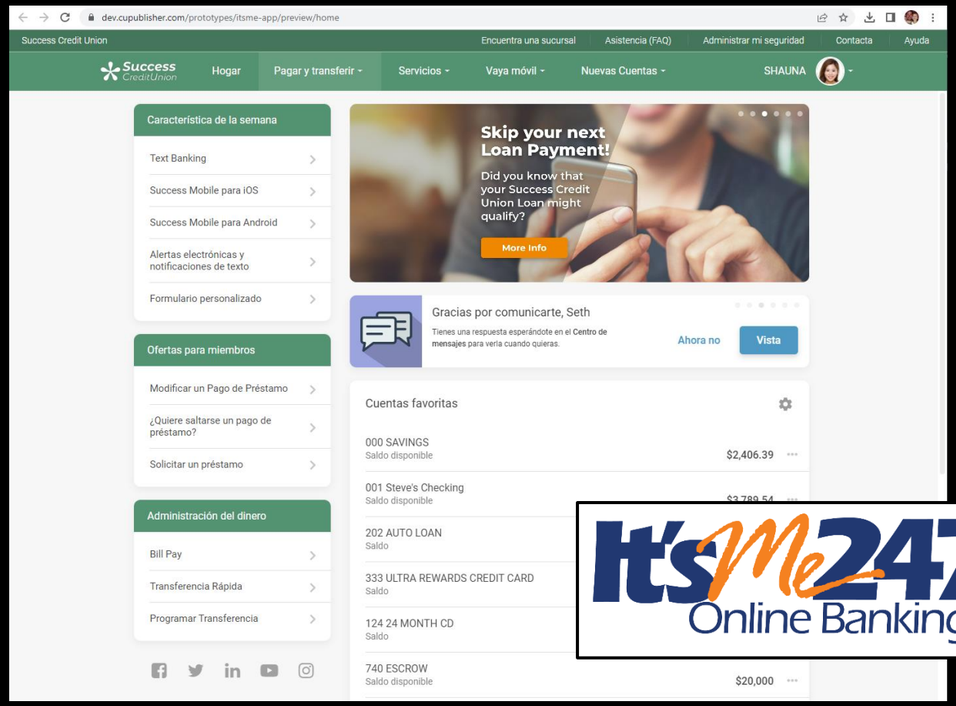
BIZ LINK247 Online Banking for Business

It’sMe247 Online Banking

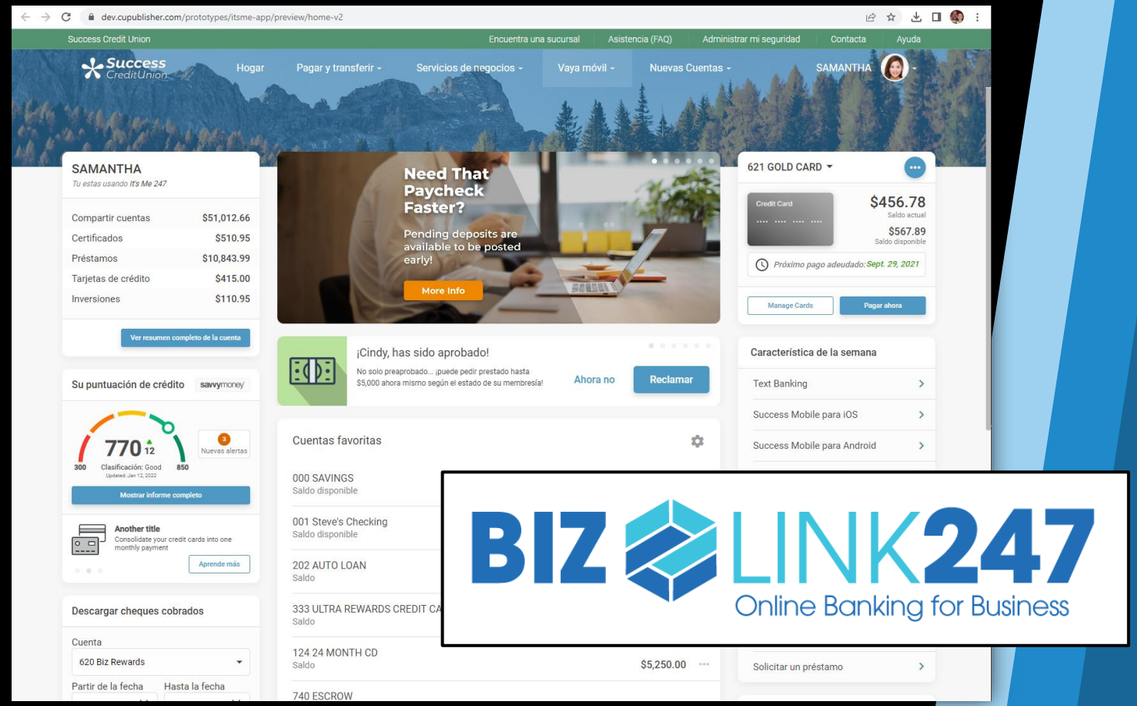


Online Banking “Localization”

- Can be applied to **It’s Me 247…**

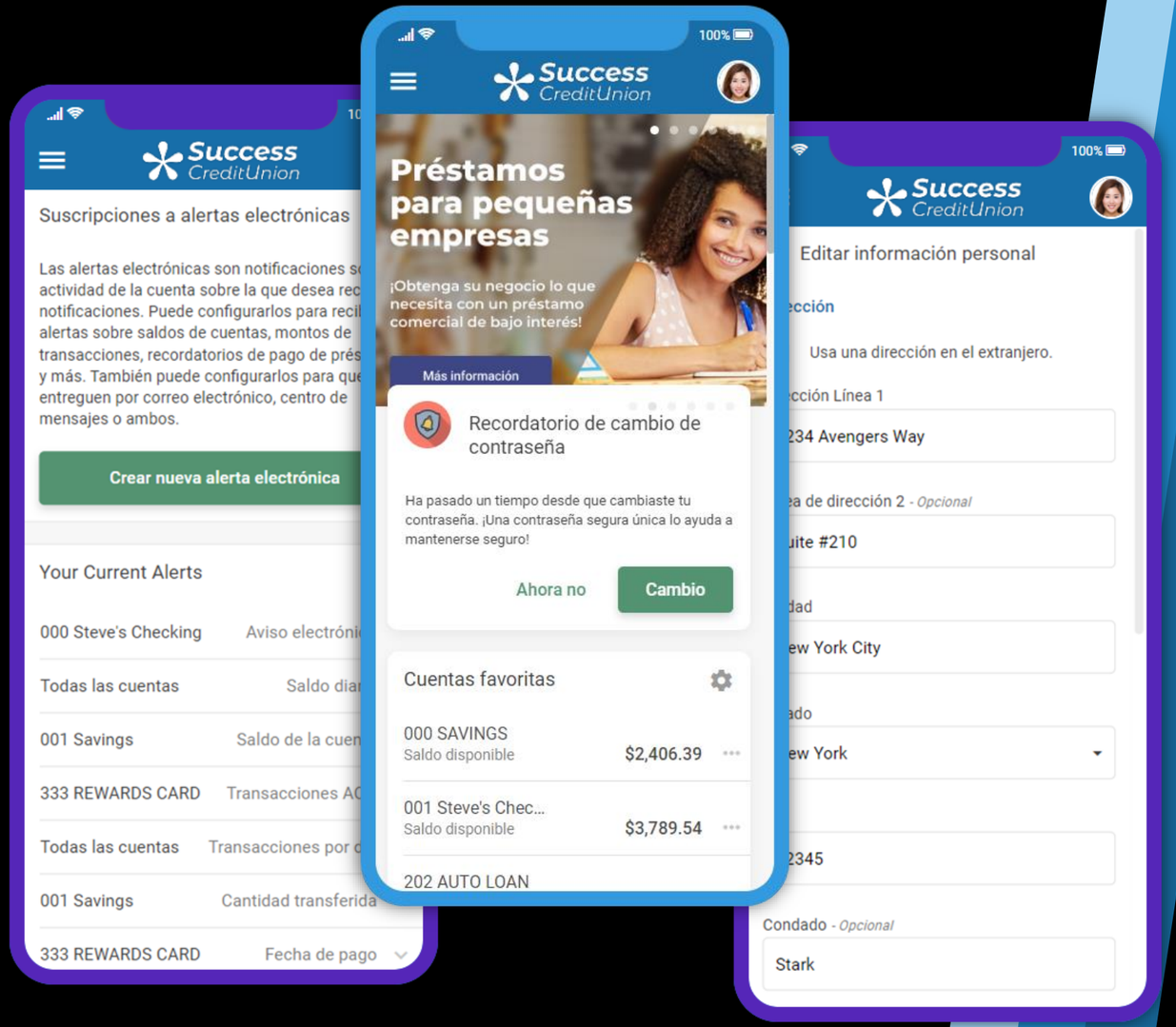


- …as well as **BizLink 247**



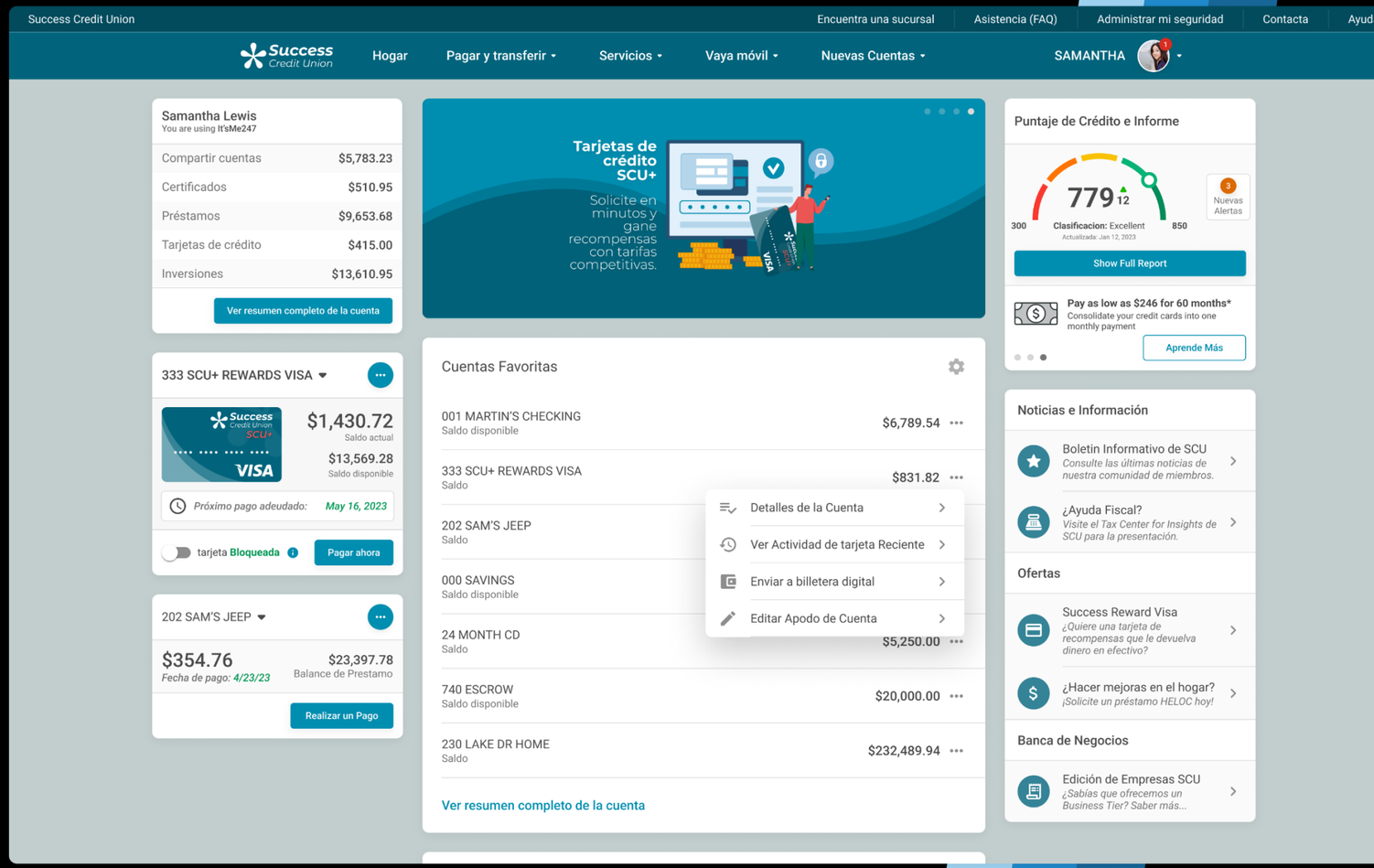
Online Banking “Localization”

- Controlled by a setting in the member’s browser
- Automatically translates all standard content
- You can also translate your custom content via CU Publisher
  - Including graphical ads!
  - Does not apply to disclosures/usage agreements



Online Banking “Localization”

- Includes only desktop/mobile web functions
  - Mobile app native functions coming soon!
- Will support other languages such as French, Italian, and German



Online Banking “Localization”

- Get it today for desktop and mobile web!

store.cuanswers.com/product/online-banking-localization/

- Requires one-time implementation fee and monthly maintenance fee for each language/OLB platform

Update on Integrations

For Your Members and Your Employees

Integrations with Plaid

- What does this integration get us?
  - What's different from how your members use Plaid now?
- Status updates:
  - Plaid integration to It's Me 247
  - Plaid integration to BizLink 247
- If you don't want this integration, you must specifically opt out

Learn more: open.cuanswers.com/Plaid

Integration to Zelle

- Working on an integration to Zelle
  - Champion: CU*South
- Via the CO-OP national shared branch rails
  - Don’t need to use shared branching
- Still in early research & design phase

Learn more: open.cuanswers.com/Zelle

RTP© Update

- Development and rollout planning for the **receive** side is well underway
  - Beta-testing starts this summer
  - Full release with 23.10
  - Requires certification with TCH
  - SettleMINT & Corp One will guide you through the 1-2 month process
- Design started for the **send** side
  - Many components need to be invented and built
- Check out the Kitchen for news on next phases

Learn more: open.cuanswers.com/RTP

FedNow℠ Update

- We are connecting direct to the Fed first
  - We may work with partners (Corp One, Vizo, etc.) down the road, but not until we're done with our Fed connection
- Direct to the Fed makes sure every CU can hook in without having to change their corporate relationship
  - Receive first, then Send/Request for Payment
- Check out the new Kitchen page for news!

Learn more: open.cuanswers.com/FedNow

Other Integrations

- OpenLending
  - Default insurance for higher-risk loans
  - Submit app/collateral from CU*BASE LOS to OpenLending for certification - no rekeying!
  - Available now
- Auto Financial Group (AFG)
  - AFG Balloon Lending: Residual-based, walk-away vehicle financing
  - New button in CU*BASE LOS to pull a residual value from the AFG calculator – no rekeying!
  - Targeted for 24.05 release

Sign up today: store.cuanswers.com

Other Integrations

- Cryptocurrency
  - CryptoFI
  - More about this in the Kitchen!
- Loadable gift cards
  - Prizeout
- SSOs to CheckLogic Biz and Magic-Wrighter ACH via BizLink 247

- Web chat:
  - Glia – R&D phase
  - Unblu – live this month
  - Pop/IO (Eltropy) – in development

Multi-factor Authentication Update

MFA for Online Banking

- MFA for personal info updates
  - Turn this on now via Tool #569!
- MFA for P2P enrollments & transactions
  - Coming in 23.10
- Next up: MFA for logins
  - Text, email, or both
  - New technique for device registration

MFA for CU*BASE

- In the design phase: integration to MemberPass
- Authenticates the member by connecting to their mobile device
  - Requires one-time registration for the member
  - Enroll / Authenticate / Unenroll buttons in CU*BASE Phone, Inquiry & Teller

Time to start cleaning up your phone #s and email addresses!

BREAK TIME!

Thank you to our sponsors!

Xtend

CU*ANSWERS
A Credit Union Service Organization

SHAZAM

Magic Wrighter
Payment Solutions. Partnerships. Opportunities.

eDOC Innovations

MAP
Member Access Processing

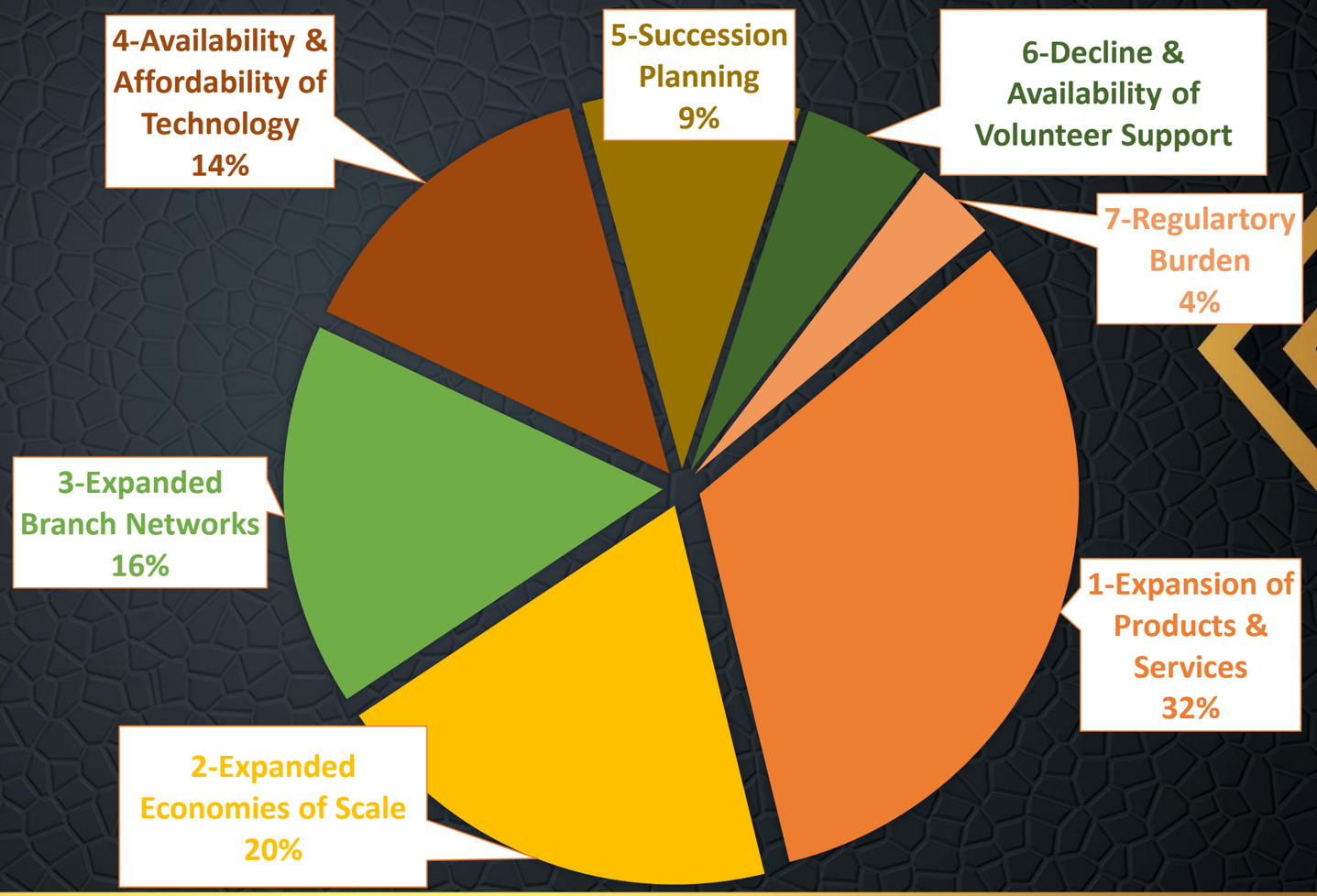
The Master's Touch, LLC
Your Print & Mail Specialists

Celebrating our 20th Anniversary

CU*NorthWest Leadership Conference 2023

Conditions for CU Mergers

Our analysis identified 7 primary conditions listed in the merger applications



What can CUSOs do?

- Identify special pricing models to support and subsidize small CUs
- Don’t become the competition
- Build a collaborative solution set with other CUSOs customized for all sizes of credit unions
- Recognize the individual credit union brands regardless of size or growth potential
- Building and leaning into what we are known for; building economies of scale for our credit unions.

Xtend communications

Member Marketing & Communications

Communications Team

- One-stop-shop to support CU marketing needs
- Divide and conquer projects and services
  - Campaigns & Digital support = promotional, engaging, CU driven & data supported

  vs.

  - Recurring support = train schedule of repeatable communications, driven by member data

Campaign Services

Standard Campaigns:

- Single-Send Message - The “one and done” campaign
- Custom Campaign - Multi-channel, targeted audiences, + reporting
- RevGen - Bundle of campaigns & pricing

Enhanced Campaigns:

- CLIP - Credit Limit Increase Program,
- Letter Checks - Printed checks for balance transfers
- 1-Clicks - Promote online offers; accepted with a click

Campaigns

RevGen Remains Relevant

- increasing participation by 30% since 2022, resulting in over 100 campaigns to be scheduled throughout the year for CUs
- 57% of campaigns launched YTD
- 2.6 million (2,675,187) emails sent
  - Average Open rate of 37%
  - Average Click rate of .10%

Results

1Click **Loans**

- 387 accepted/booked
- $400,000 added to secured loan portfolios

1Click Credit Cards

- 598 accepted/booked
- $2 million added to plastics portfolios

- Certificates of Deposit
  - 477 CDs opened
  - $11.7 million total increase to deposit dollars

Comparing our Results

1-Click Credit Cards

Xtend Campaign:

- 20,143 Members
- 8.90% avg interest rate
- $3,565 avg disb. limit

Without Xtend Marketing:

- 21,746 Members
- 7.27% avg interest rate
- $1,195 avg disb. limit

Certificates of Deposit

Xtend Campaign:

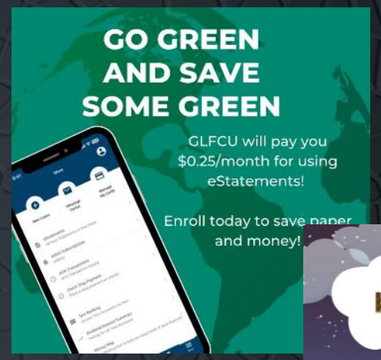
- 32,567 Members
- 169 CDs opened for 129 members
- 9.9% more CDs opened since campaign launch

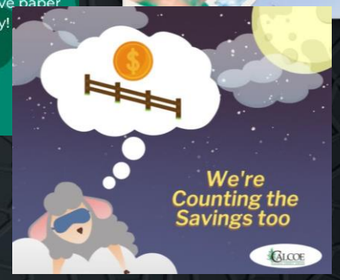
Without Xtend Marketing:

- 38,026 Members
- 7 CDs opened for 7 members

Xtend's Social Cloud

- Social Media Management for Credit Unions & CUSOs
- 11 Social Media clients
- 1,104 posts created by Xtend YTD
- 17.93% increase in followers for collaborative clients
- 199,244 total impressions for collaborative clients



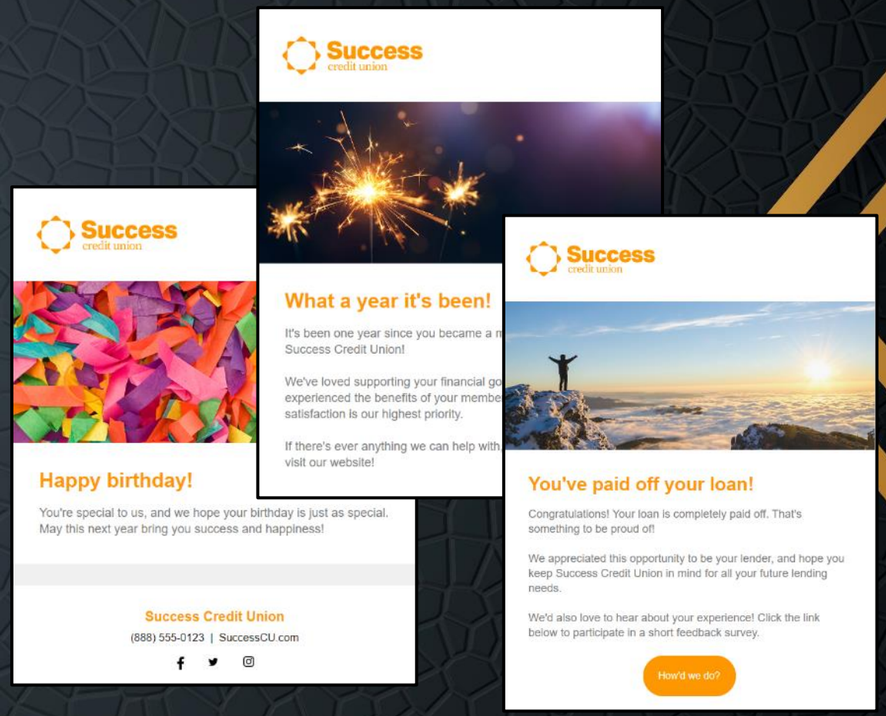


Xtend
communications

Member Reach

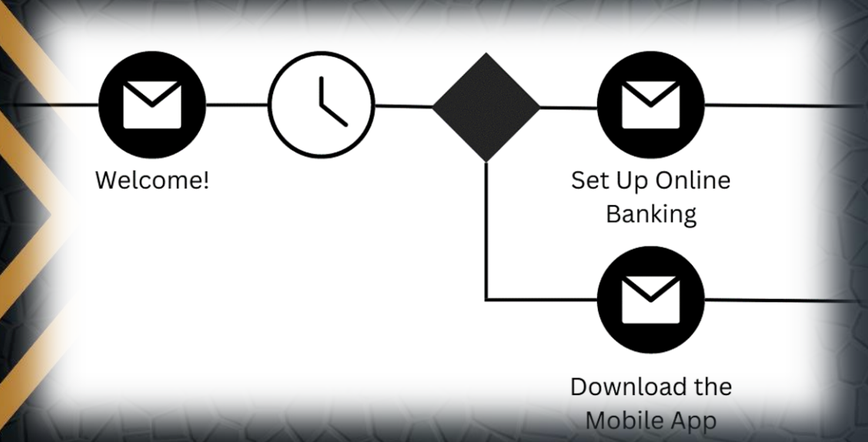
40+ Prebuilt automations to help you communicate with individuals throughout the member lifecycle. Messages from Happy Birthday, Loans Approaching Payoff, & more.

- 1,233,221 automated emails sent
- 161,341 Happy Birthdays
- 49% average read rates



Journeys

The Data Focused Approach



A deep dive into a specific event with more data and message options.

New Member Onboarding (NMO)

- Begins messaging when a membership opens

Plastics

- Begins messaging after a member orders a fresh credit or debit card

Youth Member Onboarding

- Begins messaging when a member turns 18

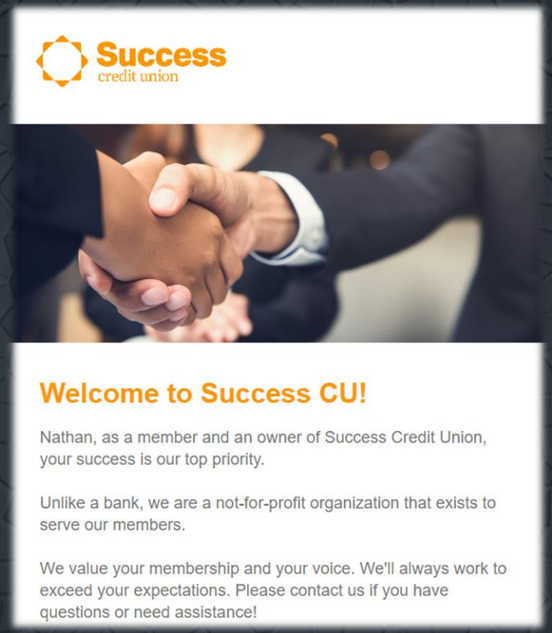
Custom Journeys

- Define your own triggers and start messaging members on their schedule

Xtend communications

Engagement Metrics

- 34 Credit Unions utilizing New Member Onboarding Journeys
  - 7,213 New Members Welcomed
  - Welcome Open Rates – 70%
- 8 CUs with Custom Journeys
- 7 CUs launched a journey this year



On average CUs using NMO Journeys see:

- Higher member retention rates
- Double the number of members using ACH transactions
- 7% Increase in CD usage

Focus areas for now and into the future

Campaigns & Digital

Quality Refresh

- Reviewing quality of content and products to revise standards, drive consistency, and exceed expectations

Improved 1:1 with clients

- Dedicated time with clients to learn best what they want, and need delivered to their members

Recurring Communications

Data Improvements

- As the databases update and change, we maintain quality of the service. When opportunities arise to improve the data, improve reporting, improve targeting we take it.

Better Bundles, Better Reporting

- Member Reach Monthly Report, NMO + New Member Reporting powered by DA, Outbound Calls with Journey

Building Better Together

Xtend communications

The bigger picture planning…

Focus Groups to Build Better…

- Data focused marketing strategies
- CU sales and marketing cultures
- Services from Xtend

Data Aggregation, Mapping, & Marketing

- Researching technology platforms to support more data and drive action to inboxes.

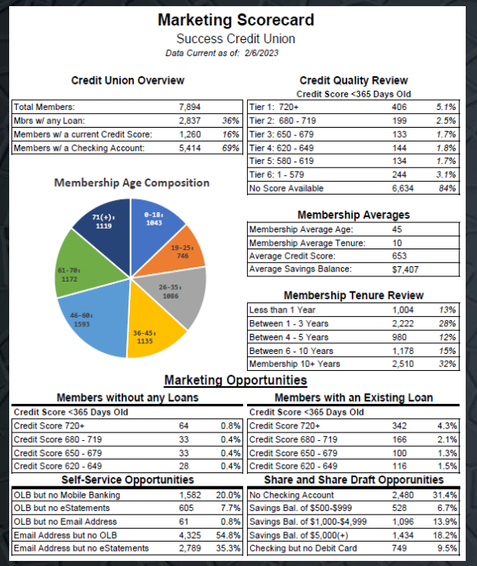
Email Platform Migration

Xtend
data analytics

The story of a CUSO, as told through data

Xtend Scorecard Products

Xtend data analytics



Marketing Scorecard

Success Credit Union

Data Current as of: 2/6/2023

Credit Union Overview

Total Members:	7,894	
Mbrs w/ any Loan:	2,837	36%
Members w/ a current Credit Score:	1,260	16%
Members w/ a Checking Account:	5,414	69%

Credit Quality Review

Credit Score <365 Days Old

Tier 1: 720+	406	5.1%
Tier 2: 680 - 719	199	2.5%
Tier 3: 650 - 679	133	1.7%
Tier 4: 620 - 649	144	1.8%
Tier 5: 580 - 619	134	1.7%
Tier 6: 1 - 579	244	3.1%
No Score Available	6,634	84%

Membership Age Composition

Membership Averages

Membership Average Age:	45
Membership Average Tenure:	10
Average Credit Score:	653
Average Savings Balance:	$7,407

Membership Tenure Review

Less than 1 Year	1,004	13%
Between 1 - 3 Years	2,222	28%
Between 4 - 5 Years	980	12%
Between 6 - 10 Years	1,178	15%
Membership 10+ Years	2,510	32%

Marketing Opportunities

Members without any Loans

Credit Score <365 Days Old

Credit Score 720+	64	0.8%
Credit Score 680 - 719	33	0.4%
Credit Score 650 - 679	33	0.4%
Credit Score 620 - 649	28	0.4%

Members with an Existing Loan

Credit Score <365 Days Old

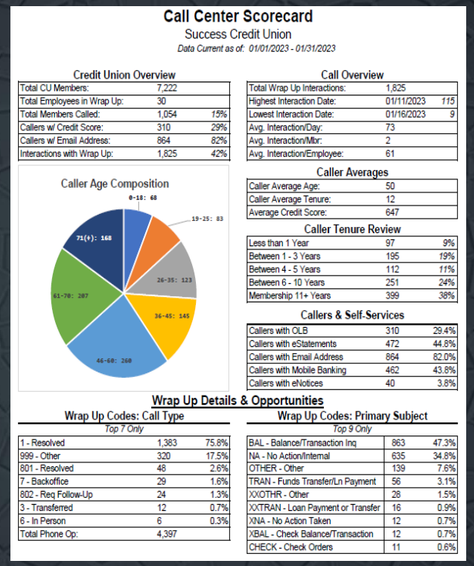
Credit Score 720+	342	4.3%
Credit Score 680 - 719	166	2.1%
Credit Score 650 - 679	100	1.3%
Credit Score 620 - 649	116	1.5%

Self-Service Opportunities

OLB but no Mobile Banking	1,582	20.0%
OLB but no eStatements	605	7.7%
OLB but no Email Address	61	0.8%
Email Address but no OLB	4,325	54.8%
Email Address but no eStatements	2,789	35.3%

Share and Share Draft Opporunities

No Checking Account	2,480	31.4%
Savings Bal. of $500-$999	528	6.7%
Savings Bal. of $1,000-$4,999	1,096	13.9%
Savings Bal. of $5,000(+)	1,434	18.2%
Checking but no Debit Card	749	9.5%



Call Center Scorecard

Success Credit Union

Data Current as of: 01/01/2023 - 01/31/2023

Credit Union Overview

Total CU Members:	7,222	
Total Employees in Wrap Up:	30	
Total Members Called:	1,054	15%
Callers w/ Credit Score:	310	29%
Callers w/ Email Address:	864	82%
Interactions with Wrap Up:	1,825	42%

Call Overview

Total Wrap Up Interactions:	1,825	
Highest Interaction Date:	01/11/2023	115
Lowest Interaction Date:	01/16/2023	9
Avg. Interaction/Day:	73	
Avg. Interaction/Mbr:	2	
Avg. Interaction/Employee:	61	

Caller Age Composition

Caller Averages

Caller Average Age:	50
Caller Average Tenure:	12
Average Credit Score:	647

Caller Tenure Review

Less than 1 Year	97	9%
Between 1 - 3 Years	195	19%
Between 4 - 5 Years	112	11%
Between 6 - 10 Years	251	24%
Membership 11+ Years	399	38%

Callers & Self-Services

Callers with OLB	310	29.4%
Callers with eStatements	472	44.8%
Callers with Email Address	864	82.0%
Callers with Mobile Banking	462	43.8%
Callers with eNotices	40	3.8%

Wrap Up Details & Opportunities

Wrap Up Codes: Call Type

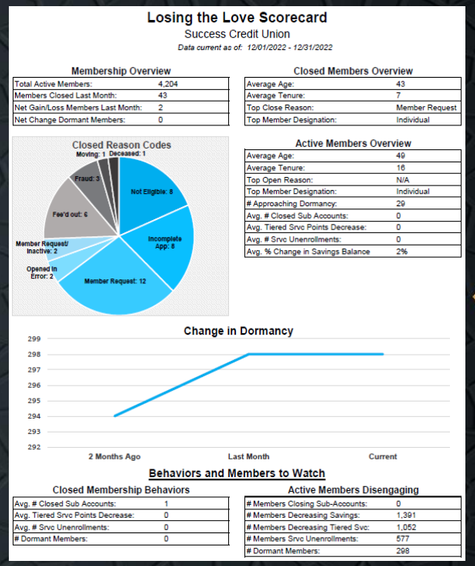
Top 7 Only

1 - Resolved	1,383	75.8%
999 - Other	320	17.5%
801 - Resolved	48	2.6%
7 - Backoffice	29	1.6%
802 - Req Follow-Up	24	1.3%
3 - Transferred	12	0.7%
6 - In Person	6	0.3%
Total Phone Op:	4,397	

Wrap Up Codes: Primary Subject

Top 9 Only

BAL - Balance/Transaction Inq	863	47.3%
NA - No Action/Internal	635	34.8%
OTHER - Other	139	7.6%
TRAN - Funds Transfer/Ln Payment	56	3.1%
XXOTHR - Other	28	1.5%
XXTRAN - Loan Payment or Transfer	16	0.9%
XNA - No Action Taken	12	0.7%
XBAL - Check Balance/Transaction	12	0.7%
CHECK - Check Orders	11	0.6%



Losing the Love Scorecard

Success Credit Union

Data current as of: 12/01/2022 - 12/31/2022

Membership Overview

Total Active Members:	4,204
Members Closed Last Month:	43
Net Gain/Loss Members Last Month:	2
Net Change Dormant Members:	0

Closed Members Overview

Average Age:	43
Average Tenure:	7
Top Close Reason:	Member Request
Top Member Designation:	Individual

Closed Reason Codes

Active Members Overview

Average Age:	49
Average Tenure:	16
Top Open Reason:	N/A
Top Member Designation:	Individual
# Approaching Dormancy:	29
Avg. # Closed Sub Accounts:	0
Avg. Tiered Srvc Points Decrease:	0
Avg. # Srvc Unenrollments:	0
Avg. % Change in Savings Balance	2%

Change in Dormancy

Behaviors and Members to Watch

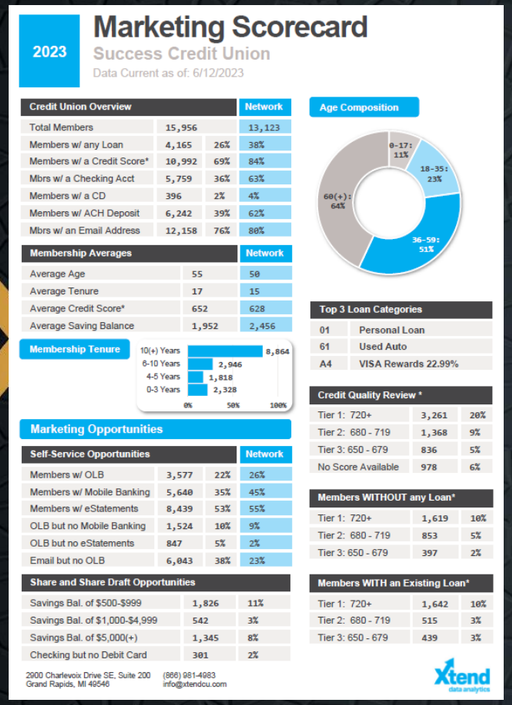
Closed Membership Behaviors

Avg. # Closed Sub Accounts:	1
Avg. Tiered Srvc Points Decrease:	0
Avg. # Srvc Unenrollments:	0
# Dormant Members:	0

Active Members Disengaging

# Members Closing Sub-Accounts:	0
# Members Decreasing Savings:	1,391
# Members Decreasing Tiered Svc:	1,052
# Members Srvc Unenrollments:	577
# Dormant Members:	298

New & Improved: Marketing Scorecard



2023

Marketing Scorecard

Success Credit Union

Data Current as of: 6/12/2023

Credit Union Overview			Network
Total Members	15,956		13,123
Members w/ any Loan	4,165	26%	38%
Members w/ a Credit Score*	10,992	69%	84%
Mbrs w/ a Checking Acct	5,759	36%	63%
Members w/ a CD	396	2%	4%
Members w/ ACH Deposit	6,242	39%	62%
Mbrs w/ an Email Address	12,158	76%	80%

Membership Averages		Network
Average Age	55	50
Average Tenure	17	15
Average Credit Score*	652	628
Average Saving Balance	1,952	2,456

Membership Tenure

Age Composition

Top 3 Loan Categories	
01	Personal Loan
61	Used Auto
A4	VISA Rewards 22.99%

Credit Quality Review *		
Tier 1: 720+	3,261	20%
Tier 2: 680 - 719	1,368	9%
Tier 3: 650 - 679	836	5%
No Score Available	978	6%

Members WITHOUT any Loan*		
Tier 1: 720+	1,619	10%
Tier 2: 680 - 719	853	5%
Tier 3: 650 - 679	397	2%

Members WITH an Existing Loan*		
Tier 1: 720+	1,642	10%
Tier 2: 680 - 719	515	3%
Tier 3: 650 - 679	439	3%

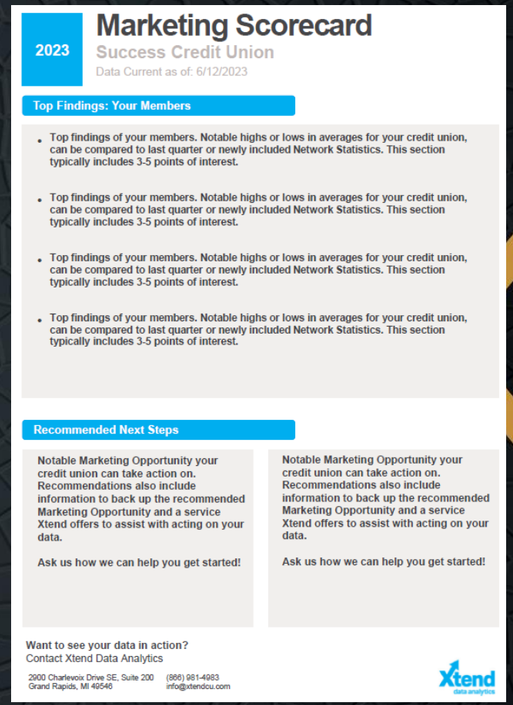
Marketing Opportunities

Self-Service Opportunities			Network
Members w/ OLB	3,577	22%	26%
Members w/ Mobile Banking	5,640	35%	45%
Members w/ eStatements	8,439	53%	55%
OLB but no Mobile Banking	1,524	10%	9%
OLB but no eStatements	847	5%	2%
Email but no OLB	6,043	38%	23%

Share and Share Draft Opportunities		
Savings Bal. of $500-$999	1,826	11%
Savings Bal. of $1,000-$4,999	542	3%
Savings Bal. of $5,000(+)	1,345	8%
Checking but no Debit Card	301	2%

2900 Charlevoix Drive SE, Suite 200
Grand Rapids, MI 49546

(866) 981-4983
info@xtendcu.com



2023

Marketing Scorecard

Success Credit Union

Data Current as of: 6/12/2023

Top Findings: Your Members

- Top findings of your members. Notable highs or lows in averages for your credit union, can be compared to last quarter or newly included Network Statistics. This section typically includes 3-5 points of interest.
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Recommended Next Steps

Notable Marketing Opportunity your credit union can take action on. Recommendations also include information to back up the recommended Marketing Opportunity and a service Xtend offers to assist with acting on your data.

Ask us how we can help you get started!

Notable Marketing Opportunity your credit union can take action on. Recommendations also include information to back up the recommended Marketing Opportunity and a service Xtend offers to assist with acting on your data.

Ask us how we can help you get started!

Want to see your data in action?
Contact Xtend Data Analytics

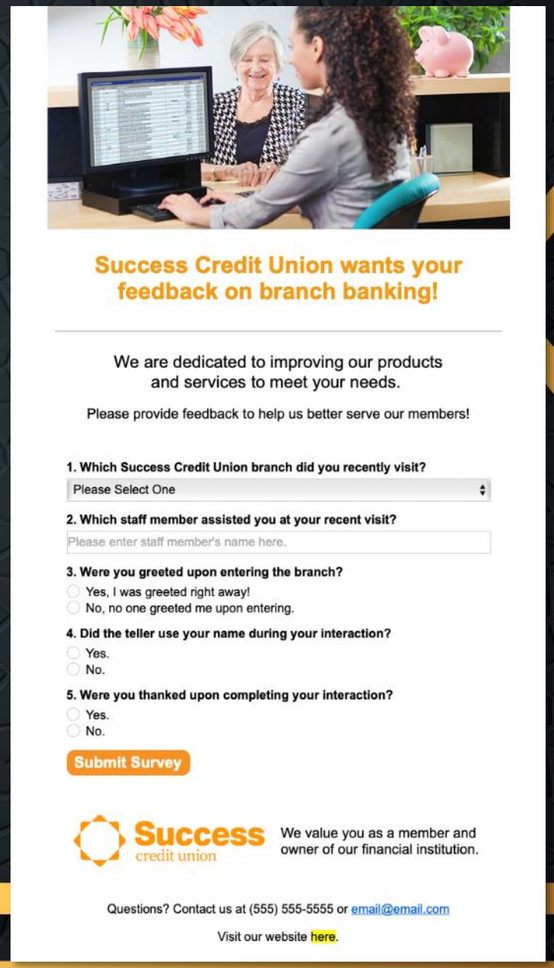
2900 Charlevoix Drive SE, Suite 200
Grand Rapids, MI 49546

(866) 981-4983
info@xtendcu.com

Member Survey Program

- Survey Completion Rates (after open)
  - Lending: 71%
  - In-Branch Experiences: 60%
  - Phone Support: 47%

- HTML Surveys are sent via email button link or NEW email integration with email address capture capabilities.



Success Credit Union wants your feedback on branch banking!

We are dedicated to improving our products and services to meet your needs.

Please provide feedback to help us better serve our members!

1. Which Success Credit Union branch did you recently visit?
Please Select One

2. Which staff member assisted you at your recent visit?
Please enter staff member's name here.

3. Were you greeted upon entering the branch?
Yes, I was greeted right away!
No, no one greeted me upon entering.

4. Did the teller use your name during your interaction?
Yes.
No.

5. Were you thanked upon completing your interaction?
Yes.
No.

Submit Survey

Success credit union
We value you as a member and owner of our financial institution.

Questions? Contact us at (555) 555-5555 or email@email.com

Visit our website here.

Losing the Love

Legacy Audiences

Behavior	Audience
eStatements	Unenrolled
Bill Pay	Unenrolled
Online/Mobile Banking	Decreased Transfers
Teller Transactions	Decreased Transactions
Debit Card Transactions	Decreased Transactions
Credit Card Transactions	Decreased Transactions
ACH Deposits	Decreased Transactions
Sub-Account Closing	1 or more sub-accounts closed
Aggregate Savings Balance	Decrease in Aggregate Balance -SH and CD Accounts
Tiered Services	Decrease in tiered service points

New & Improved

Behavior	Audience
eStatements	Unenrolled
Bill Pay	Decreased Transactions
Online/Mobile Banking	Decreased Log-Ins
Teller Transactions	Decreased Transactions -No Increase in Mobile/Online Banking
Debit Card Transactions	Decreased Transactions - Excluding Hot/Closed Cards
Credit Card Transactions	Decreased Transactions - Excluding Hot/Closed Cards
ACH Deposits	Decreased Deposit $ Amount
Sub-Account Closing	1 or more sub-accounts closed
Aggregate Savings Balance	Decrease in Aggregate Balance -SH and CD Accounts
Tiered Services	Decrease in tiered service points

Falling in Love, Again

After one year of using Losing the Love with Xtend DA, credit unions experienced on average:

- Number of members retained increased by 43%
- Number of total membership closings decreased by 7%
- Highest click-after-open rating of 26%
- 45% of contacted members reversed behaviors

Xtend

contact center

Branch ST: Outbound Service Calls

- Pre-card conversion/post card conversion outbound calls
- Fraud support outbound calls
- Invalid addresses & pre-dormancy calls

Lending: Loan Call Support

- XTD’s departure, Core Direct & SYNC1 moving forward.
- Continuing to grow our lending team/lending certification push
- Underwriting BETA

Webchat Service

- Updated online banking platform
- Internal webchats
- Webchat wrap up codes

Branch XT: Inbound Call Support

- SLAs – Priority & Service queue
- Magic Writer loan payments
- CUSO Partnerships

New Phone System

- Sunset of Genesys IC
- Automated Verification
- IVR Settings
- Increased Reporting Options

Xtend

bookkeeping

Daily Backoffice Services

Xtend bookkeeping

- Share Draft & ACH Exceptions
- SD & ACH settlement & return postings and balancing
- Settlement Postings & Balancing for Plastics
  - ATM, Debit, & Credit Cards (both online & OTB) if applicable
  - CU provides daily reports OR vendor login credentials
- Visa cash advance GL balancing
- CUSC (Shared Branching) postings & balancing, if applicable
- Reconciliation of:
  - Change fund
  - Corporate checks & money orders
  - Member trial balance
  - Suspense accounts (GLs 870.00 - 870.99)
- EOD Summary Report Sent to the CU

Additional Backoffice Services

Bookkeeping

- Lockbox
- Year-End Closings
- Xtend Shared Branching – *Annual audit coming in July*

Mortgage Servicing

- In partnership with CUA hosting the service, Xtend supporting the service

20th
Anniversary

LUNCH TIME!

Sponsored by

The Future of the CU*BASE UI

A New Platform for Your Core Tool

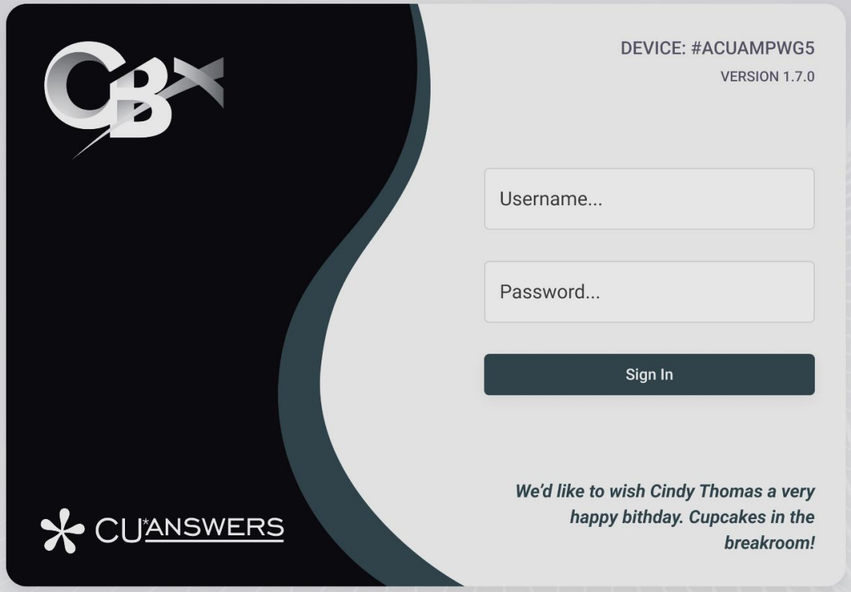
A New Platform for CU*BASE

- Working with Rocket Software (makers of LegaSuite) to put **CU*BASE in a browser** window
- Converting 18,000 panels
  - About half are custom
- Basic one-to-one conversion
  - Bells and whistles coming in future evolutions
  - Low learning curve for your teams
- Targeting fall 2024!

- Why?
  - To leverage large screen sizes
  - Expectation for a “web” look and feel
  - Foundation for future evolution
  - Open doors for new technology
  - Planning for an eventual sunset of our current LegaSuite platform

Introducing the New Face of CU*BASE:

Design mockup only; all details subject to change



Design mockup only; all details subject to change

CU*BaseWeb

cubaseweb.com/webclient/

Success Credit Union

Auto Security ON

Welcome, Mike Warren

All Available Tools

Enter Search Criteria...

Exact Match

Search Long Description

Enter Tool #...

Filters Off

Enter Shortcut Name...

All My Tools

	#	Title	Shortcut	Tool Info
☆	1	Teller Line Posting	TELLER	
★	2	Work/View Loan Application Status	LOANQ	
★	3	Open/Maintain Memberships/Accounts	OPEN	
☆	4	View My Cross Sales Status	MYXSALES	
☆	5	Work with Member Follow-ups	TRACKERS	
☆	10	Member Starter/Replacement Checks	STARTER	
☆	11	ATM/Debit Card Maintenance	CARD	
☆	12	Update/Order Online Credit Cards	CC	
☆	13	Work Online Banking Apps/Requests	ONLINE	
☆	14	Member Personal Banker	PB	
☆	15	Update Membership Information	UMBR	
★	20	Update Account Information	ACCT	

INTERNET RETAILER SUPPORT CENTER

What Would You Like to Learn

Design mockup only; all details subject to change

CU*BaseWeb

cubaseweb.com/webclient/

Success Credit Union

Auto Security ON

Welcome, Mike Warren

Individual Account

- Verify My ID
- Comments
- New Account
- Closed Accounts
- Name/Address
- Sales Tools
- OTB/Cards
- Tax File Inquiry
- ARU/HB Transfers
- Statements
- Show Nicknames
- Show Card #
- Procedures
- Scan e-Document
- View e-Document

JOHN Q MEMBER

Account #: 2001 Name ID: ME Corp ID: 01

GOLD-ING Member with **500 Points!**

More Info

Opened	Jan 01, 1960
SSN/TIN:	123-45-6787
Birthdate:	Jan 01, 1950
Mother's Maiden Name:	NONE
Driver's License	ABD123

Scan e-Document | View e-Document

Contact Information | Member Data | Participation/Products | Status Flags

Address 135 Apple Ave.
Suite #1000
Grand Rapids, MI 02222

Phone #1 616-363-3331 Cell

Phone #2 616-111-2222 Work

Email member@gmail.com

My Other Accounts | Follow-Ups | Secondary Names | Cross Sales | Transaction Activity | Print Envelope | Online Banking | Household Stats

Type	Description	Loan Payoff / Current Balance	Loan Payment New Available	Next Pmt / Last Trans / CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	SHARE	480.4	3.64	2/11/2022	·	Y	Y	·	0	Y	Y	·	·	Y
001	CHECKING	932.00	4.00	2/09/2022	·	Y	Y	Y	0	·	·	·	·	Y
002	CHECKING	23,176.12	15,307.88–	11/12/2021	·	·	·	·	0	·	·	·	·	·
003	CHECKING	5.13	0.00	2/09/2022	·	·	·	·	1	·	·	·	·	·
028	ESCROW	0.14	0.14	11/12/20221	·	·	·	·	0	·	·	·	·	·
330	CERTIFICATE	598.94	0.00	10/22/2014	·	·	·	·	0	·	·	·	·	·
550	CERTIFICATE	0.00	0.00	0/00/0000	·	·	·	·	0	·	·	·	·	·

After the foundation is built...

Some things we're excited about for after the initial rollout

- Combining data from multiple screens onto one
- Improvements to workflow and usability
- Set the foundation for API development
- 3rd party direct integrations

Planning for CBX Rollout

What you'll see in the next 18 months

- Dual development – GOLD & CBX
  - For at least 2 releases after CBX rolls out
  - Training, new client conversions, CTE
- During 2024 we'll focus more on projects that don't touch CU*BASE screens

Getting your network ready for CBX

- Bandwidth considerations
  - MPLS update ➔ time to move to VPN!
  - Approx. 5X-7X GOLD
- Future of GUAPPLES
  - (Hint: They're staying for now)

Learn more: open.cuanswers.com/CBX

What’s available to you in our network?

cuasterisk.com

Lending Products

Brought to you by

Lender*VP

CU*ANSWERS Management Services

Variable Rates

- Everyone’s relearning how to do variable rates!
  - Lender*VP has been holding special training events
  - Do you know how your programs work?
- Recently enhanced contract variable rates to support automated payment changes on LOCs *(23.05 release)*
  - Also changed rate change frequency on the notice
- What’s next?

Participation Lending

Recent enhancements:

- Package loans for sale via Tool #574, then auto-create them in the CU*BASE Participation Loan subsidiary *(22.10)*
- New reports *(22.10)*
- Support for tracking deferred government-backed loans *(23.05)*

1-Click Offers

- Recent enhancements:
  - Expanded to allow checking-secured loan offers (23.05)
  - Added ability to charge a processing fee (22.12)
  - Assign default approver ID (23.05)
- Coming soon:
  - Adding processing fees to APR calc
  - Add e-signing to credit card offers
  - More e-sign forms per offer
  - Use first payment date from your product config

1-Click Unfunded Loan Offers

- Pre-approved secured loan offers via online banking
- Current flow minus immediate funding/loan creation
- Approved pending confirmation of purchase and exact $ amount
- Member gets pre-approval document to take to your chosen dealer
- You close the loan from the CU*BASE queue

Special thanks to project champion RVA Financial!

Learn more: open.cuanswers.com/internet-retailing

CLR Path Decision Advisor

CLR PATH
Character Lending on Reputation

- Use what you already know about your members to make decisions!
- Decision advice FREE for all CU*BASE credit unions!
  - Adoption slow so far
- In 23.05 we added links so you can use this to help make non-lending decisions
  - Teller, Inquiry, Phone, Transfers, and at account opening

What's next?

1 CLICK OFFERS + CLR PATH Character Lending on Reputation

- 1-Click Offers based on CLR Path score
  - Instead of creating an account list, you set up a CLR Path score matrix
  - Score 400-500 = $750 max
  - Score 501-600 = $1,000 max, etc.

Learn more: open.cuanswers.com/internet-retailing

FUEL Decision Model

FUEL
Forecasted Underwritten Express Lending

- The FUEL decision model is in use by 34 CUs
  - Another 6 in the queue
- Enhancements in the works:
- FUEL performance report (23.10)
- Re-decision with single credit pull (in development)

Third-party Lending Solutions

Integrations	CUs	Applications
RouteOne Integration	31	31,553
DealerTrack Integration	25	9,466
Sync1 Integration	20	20,653
Allied Insurance Integration	19	1,367
CUNA Misc Coverage Integration	11	890
Fannie Mae Integration Import	11	386
MeridianLink	6	6,925
Lending360 Integration	5	9,763
Allegro/Dills Integration	4	1,916
CUDL	4	2,192
Decision Lender 4.0 (R2L)	4	1,980
Retailer Direct Integration	4	819
Decision Lender 4.0 (R2B)	3	3,934
Frost Integration	3	944
Kasasa Application Export	3	200
Loanliner Integration (R2L)	3	3,448
CUDC Integration	1	346
Scienaptic Application Export	1	2,469

158 CUs
99,251 applications

Deposit & Member Service Products

Brought to you by...

What is Earnings Edge up to?

- PACHSU dashboard *(23.05 release)*
  - Work ACH exceptions *before* they become exceptions!
- Coming in 2024: “Accounting University” week
- New solutions for gathering ratios
  - Automated 5300 generation?
- Simplifying board meeting prep
  - New financial reporting tools on the journey to a simplified board packet

EarningsEdge

Spotlight on the Ascensus Integration

Link from CU*BASE Teller to the Ascensus IRAdirect express™ web-based solution

Brought to you by: EarningsEdge

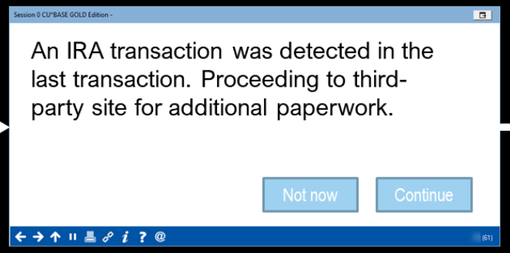
Ascensus Integration

- Automated workflow
  - IRAs and HSAs
  - CU*BASE teller posting (standard & Xpress Teller)
  - Creating new savings/ checking & CD accounts
- Eliminates re-keying!
- One-time setup & monthly maintenance fees

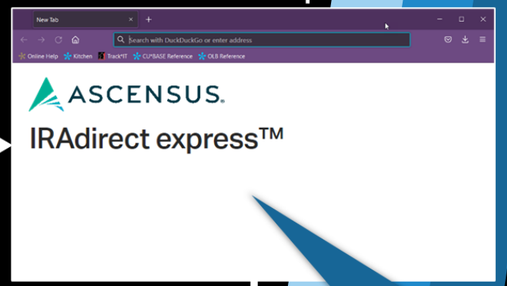
Post in CU*BASE..

CU*BASE gold edition

... pop-up appears...

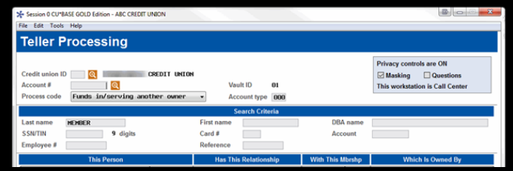


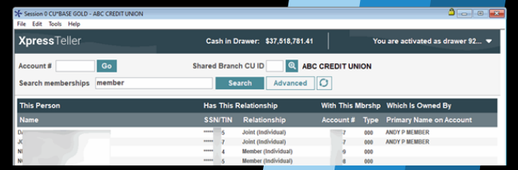
... IRAdirect express launches...



Transaction data is passed to the web tool – no rekeying!

...then back to teller





Learn more: open.cuanswers.com/AscensusIntegration

EarningsEdge

Studying ANR/NSF Fees

- Ideas people are tossing around:
  - Database changes to identify ANR vs. ODP used in authorizations?
  - Disclose to member via push notifications when ANR limits were used?
  - More balance details stored in hold records?
  - Wait to charge fees (daily monitoring vs. real-time)?
  - More granularity for NSF fee options?
- Bottom line: it's a moving target, so we're studying
  - There's no "solution" or silver bullet yet
  - Disclosures need to match what you do
- Are you getting creative with what you already have?

EarningsEdge

If your auditor asks...

- What is a “junk fee” anyway?
- CU*BASE has no such thing, so how do we identify how you translate this consistently?
- How good is your data governance?
- Don’t forget about Tool #906 Update NSF Stats/Reg DD Fees
  - Are you adjusting for refunds?

EarningsEdge

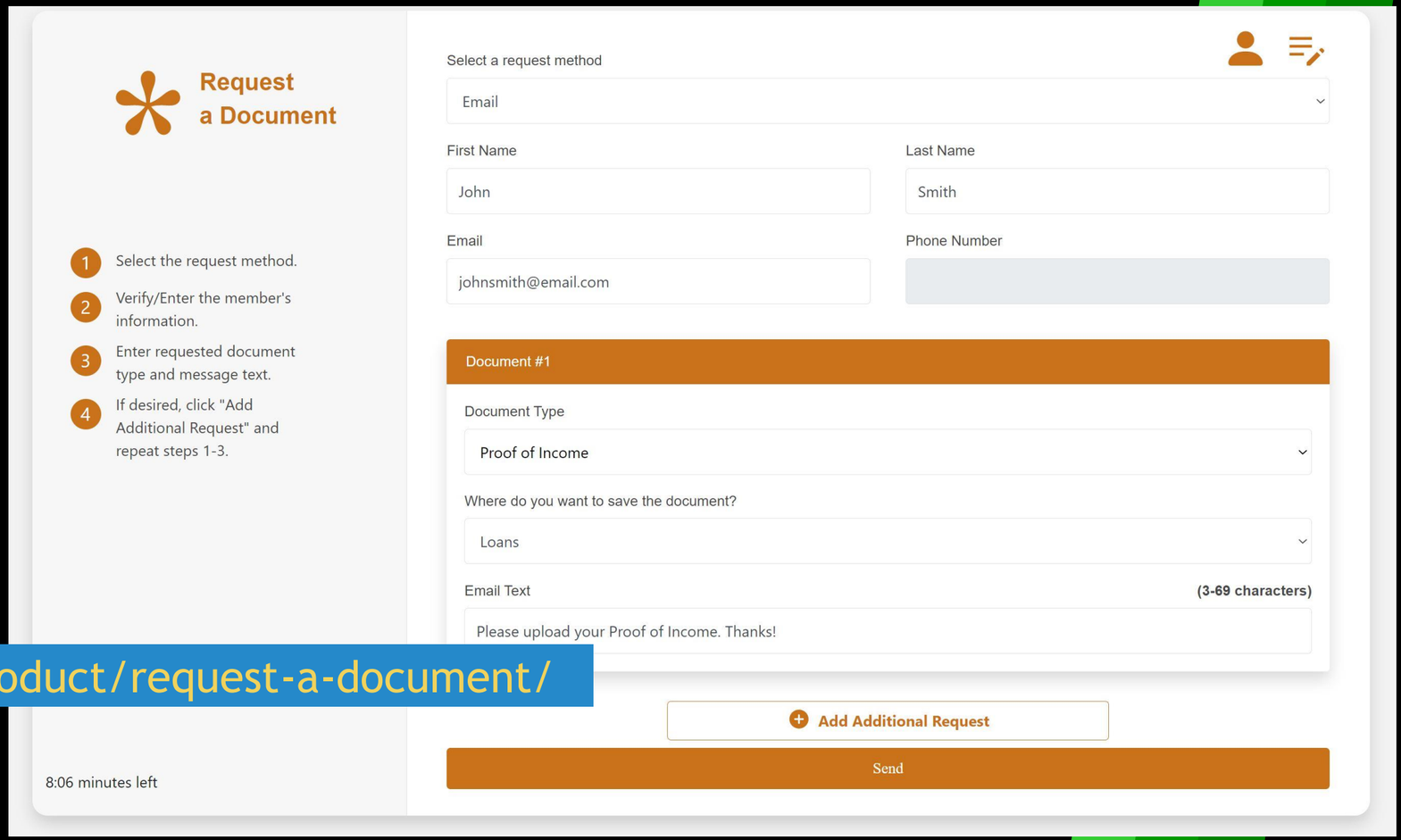
Imaging Products

Brought to you by...

CU*ANSWERS
Imaging Solutions

Request a Document in CU*BASE

- Started with loan documents *(23.05)*
  - FREE for enhanced & release management clients
- Where else would you like to see access to this?



Sign up today! store.cuanswers.com/product/request-a-document/

CU*ANSWERS Imaging Solutions

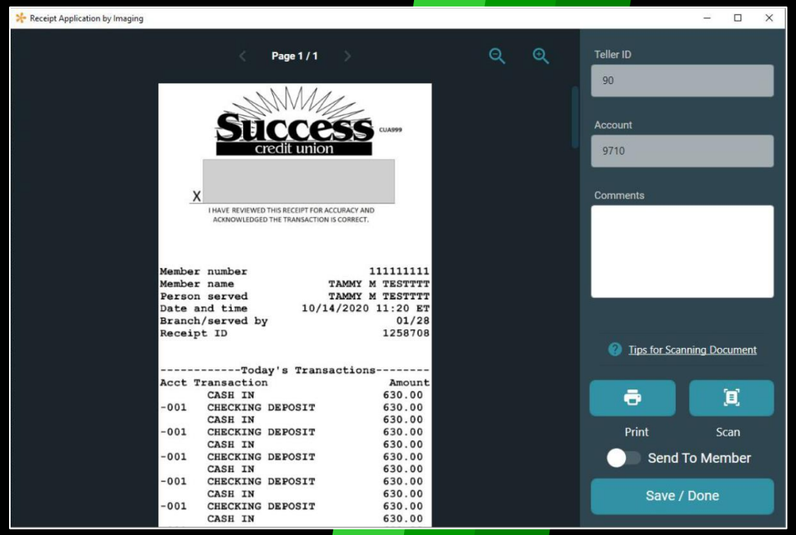
Transaction Receipts

Vertical Receipts

- Already used by 196 CUs (58%)
  - 24 CU*NW CUs (21 more to go!)
- Announcing a sunset of horizontal receipts: **Fall 2025**
  - Do your receipt printers support vertical receipts?
  - Budget $190-$420 each

Native Receipts

- In active beta via in Xpress Teller
  - Activated by 11 CUs
  - 100,000 receipts processed
- Coming this fall:
  - Marketing messages on receipts
  - Cash tracker
- In development:
  - All other receipt channels



CU*ANSWERS Imaging Solutions

ITM Update

Hyosung

- 3 credit unions live
  - 12 more in process
- In the works:
  - Authentication by teller
  - Mini statements
- Authentication is not the same as authorization

NCR

- Project kicked off at Honor CU!
- A teller-centric integration
- Timeline similar to Hyosung: 6-8 months
- Authentication is not the same as authorization

CU*ANSWERS Imaging Solutions

A New Future for
Member Forms

Introducing CU*Forms

Introducing CU*Forms

In a nutshell

- New browser-based tool for building and using forms in CU*BASE
  - No ProDOC, no iSweeps, no print sessions!
- Build your own forms
  - Use your existing PDF or Word documents
  - Map membership data directly from CU*BASE
- Generate forms from anywhere in CU*BASE

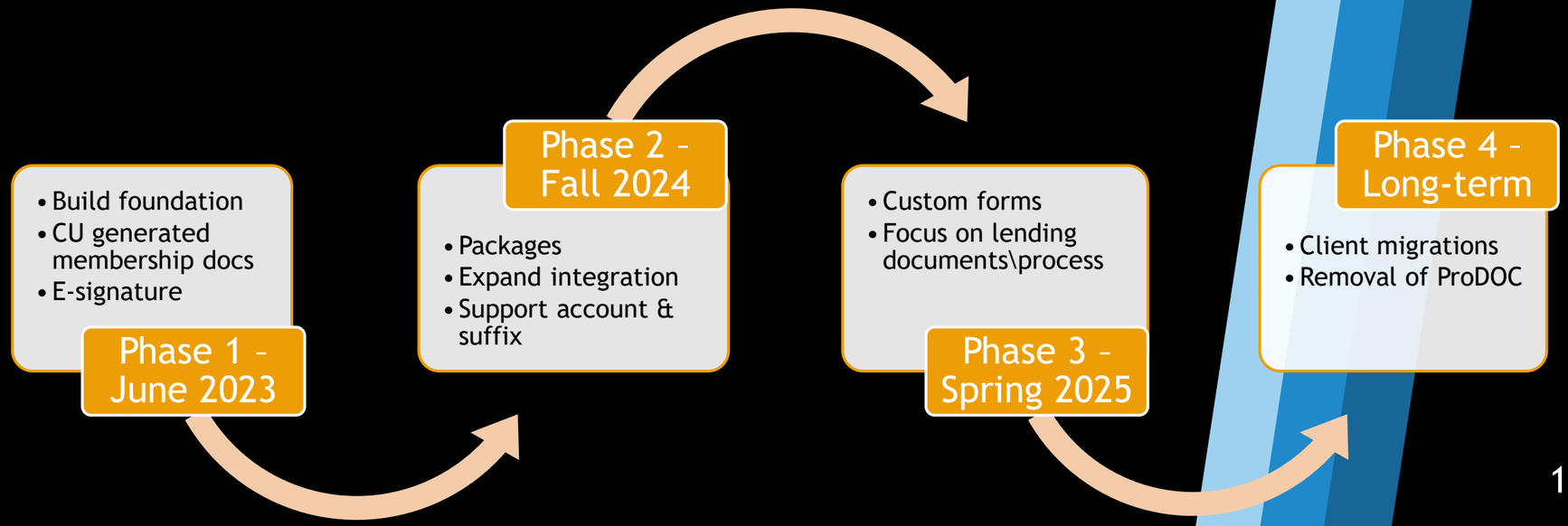
Join the Beta! store.cuanswers.com/product/cuforms

CU*ANSWERS Imaging Solutions

CU*Forms

This is just the beginning!

- This is a foundational project
  - To eliminate print sessions, must also address reports, checks, etc.
- Starting on membership side of the business
  - No auto printing when opening a membership yet
  - Not all fields are available
  - Staff may need to use ProDOC and CU*Forms with each other for a while



CU*ANSWERS Imaging Solutions

BREAK TIME!

Thank you to our sponsors!

Xtend

CU*ANSWERS
A Credit Union Service Organization

SHAZAM

Magic Wrighter
Payment Solutions. Partnerships. Opportunities.

eDOC Innovations

MAP
Member Access Processing

The Master's Touch, LLC
Your Print & Mail Specialists

EFT Products

Brought to you by...

SettleMINT EFT

CU*ANSWERS Management Services

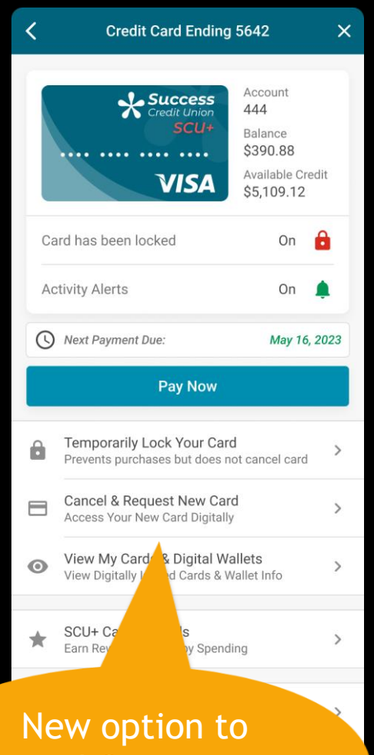
Digital Card Issuance & Push Provisioning

- Slow but steady progress
- Not all vendors are created equal!
  - Each vendor will require a unique solution
  - Still looking for a vendor-agnostic solution

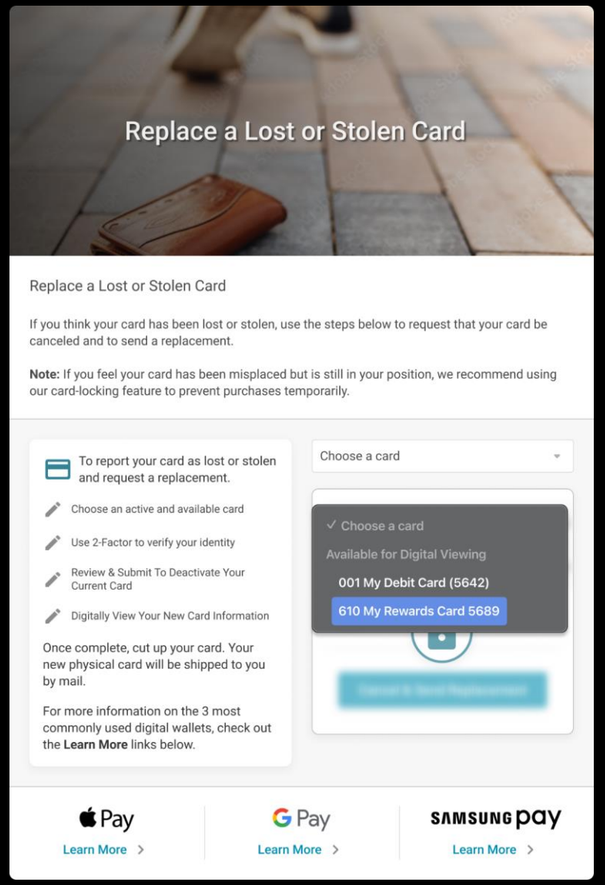
Learn more: open.cuanswers.com/DCI

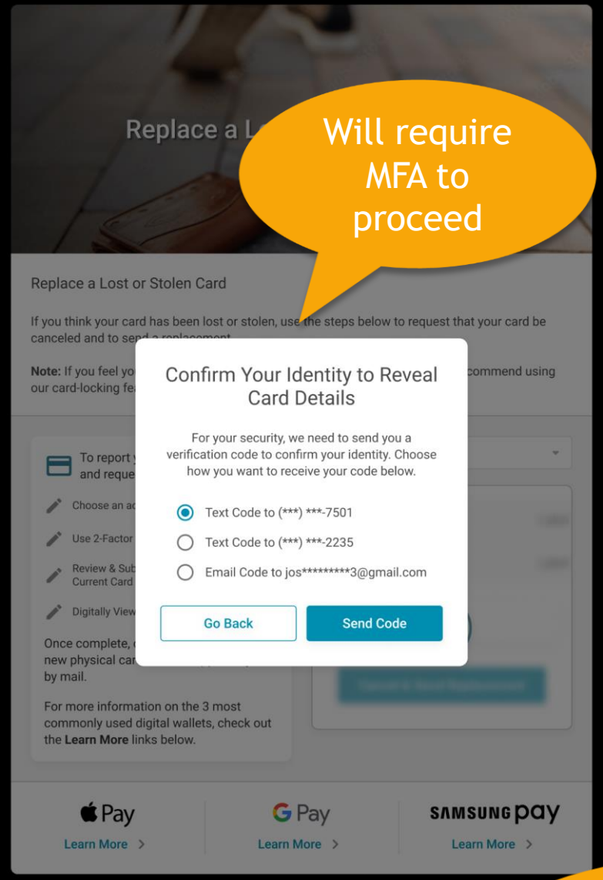
SettleMINT EFT
CU*ANSWERS Management Services

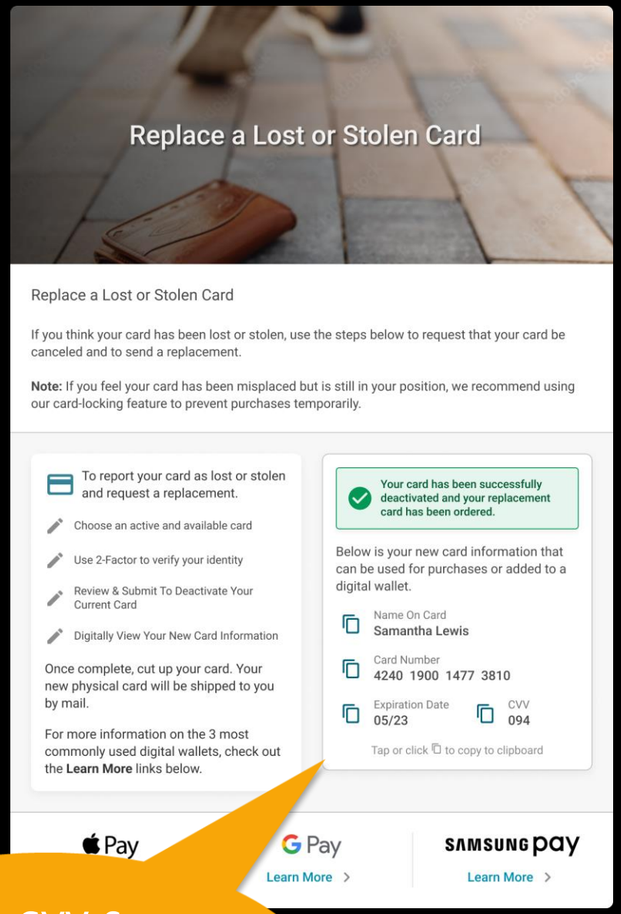
DCI via CO-OP: Phase 1



New option to cancel & request a new card







Card #, CVV & exp. date are revealed for manual push to wallet

Learn more: open.cuanswers.com/DCI

Member Access Processing (MAP) EFT

- Partnership update
- Success stories
  - 1 debit & credit conversion
  - 1 start-up
  - 1 in the queue
- What's next?

SettleMINT EFT
CU*ANSWERS Management Services

Other SettleMINT Projects

Instant Card Issuance (ICI)

- Plugging into our new API
  - AB Corp
  - Entrust Datacard Group
  - HID Global

Live now with Journey CU!

P2P via Payrailz

- Real-time payments via the debit rails or next day ACH
- Supports one-time, future dated, and recurring payments
- Targeted for 23.10

payrailz™

SettleMINT EFT
CU*ANSWERS Management Services

Putting It All Together

Recap From a CEO’s Point of View

Starting Conversations

- Taking focus groups and boot camps to the next level
  - **18** groups launched so far
  - **32** events held, over **1,000** participants
  - More than a dozen ideas added to the Wish List
  - Several very active email groups

Learn more: open.cuanswers.com/conversations

Conversations on*

CU*Answers Collaboration Groups

Conversations on *

Accounting/Back Office

A CU*Answers Collaboration Group

Conversations on *

Human Resources

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Conversations on *

Collections

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Conversations on *

Deposit Operations & Member Service

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Conversations on *

Data

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Conversations on *

Compliance

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Conversations on *

Education

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Conversations on *

Mergers/ CU Partnerships

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Conversations on *

Plastics

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Conversations on *

Online Member Experience

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Integrations

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Lending

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Conversations on *

Fraud

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Xpress Teller

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ITMs

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Conversations on *

Serving Business Members

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Conversations on *

Cybersecurity

A CU*Answers Collaboration Group

Conversations on *

Bill Pay/P2P

A CU*Answers Collaboration Group

Welcome back, Idea Forms!

- New website launched on June 20
- Simplified form
- Send direct to CEO or “general” box for triage

+

Conversations on*

CU*Answers Collaboration Groups

Today's Top Takeaways

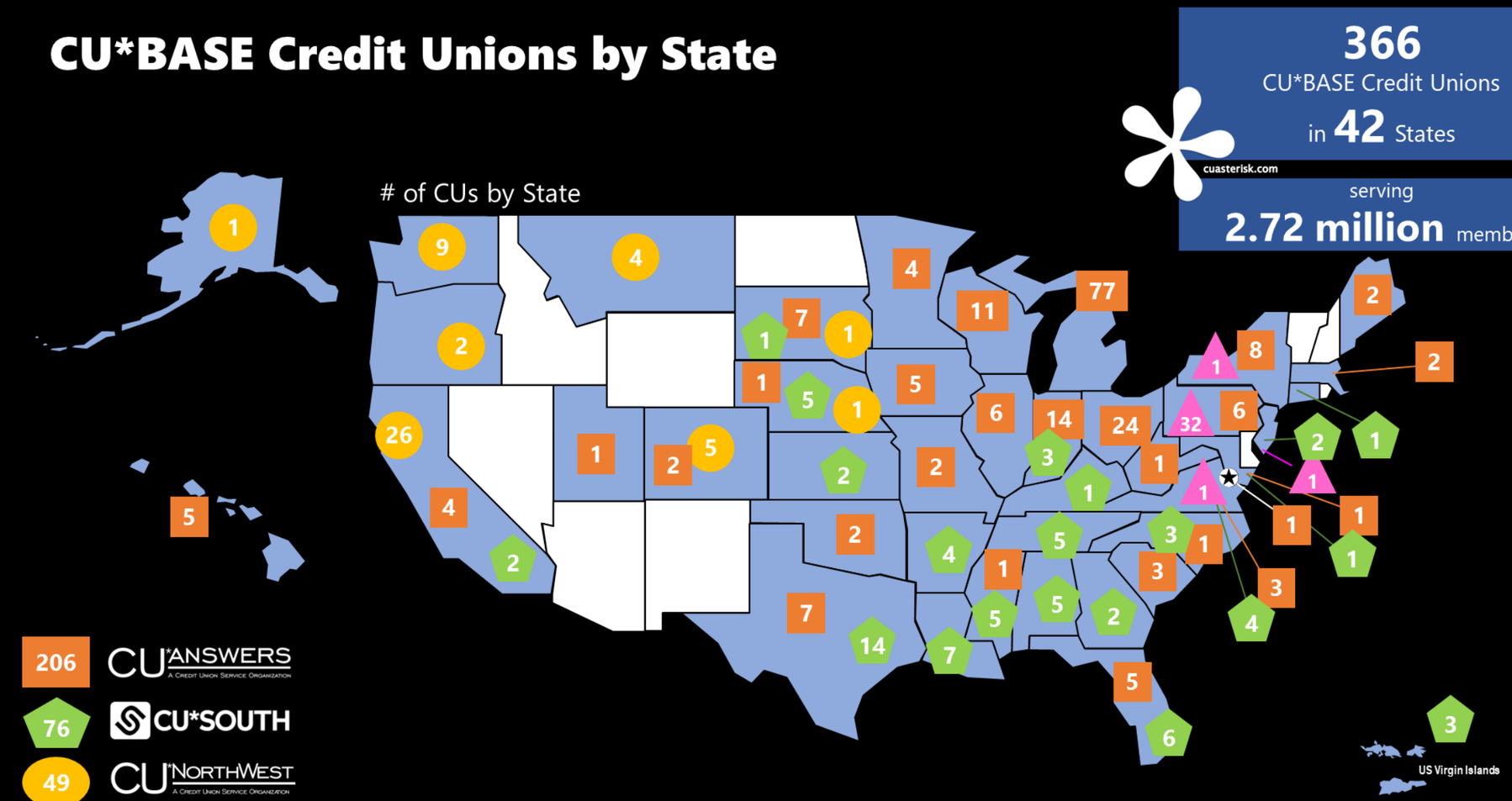
Turn these on now!

- 1-Click Offers
- CLR Path Decision Advisor
- OpenLending Integration
- Mobile 7.0
- MOP 3.0
- MFA for Online Banking
- MFA for Your Network
- Vertical Receipts
- Native Receipts
- Conversations on...

Add these to next year's business plan!

- 1-Click Unfunded
- 1-Click + CLR Path
- AFG Integration
- Participation Lending
- FUEL Decision Model
- RTP
- FedNow
- Ascensus Integration
- Digital Card Issuance
- Credit Card Cash Back

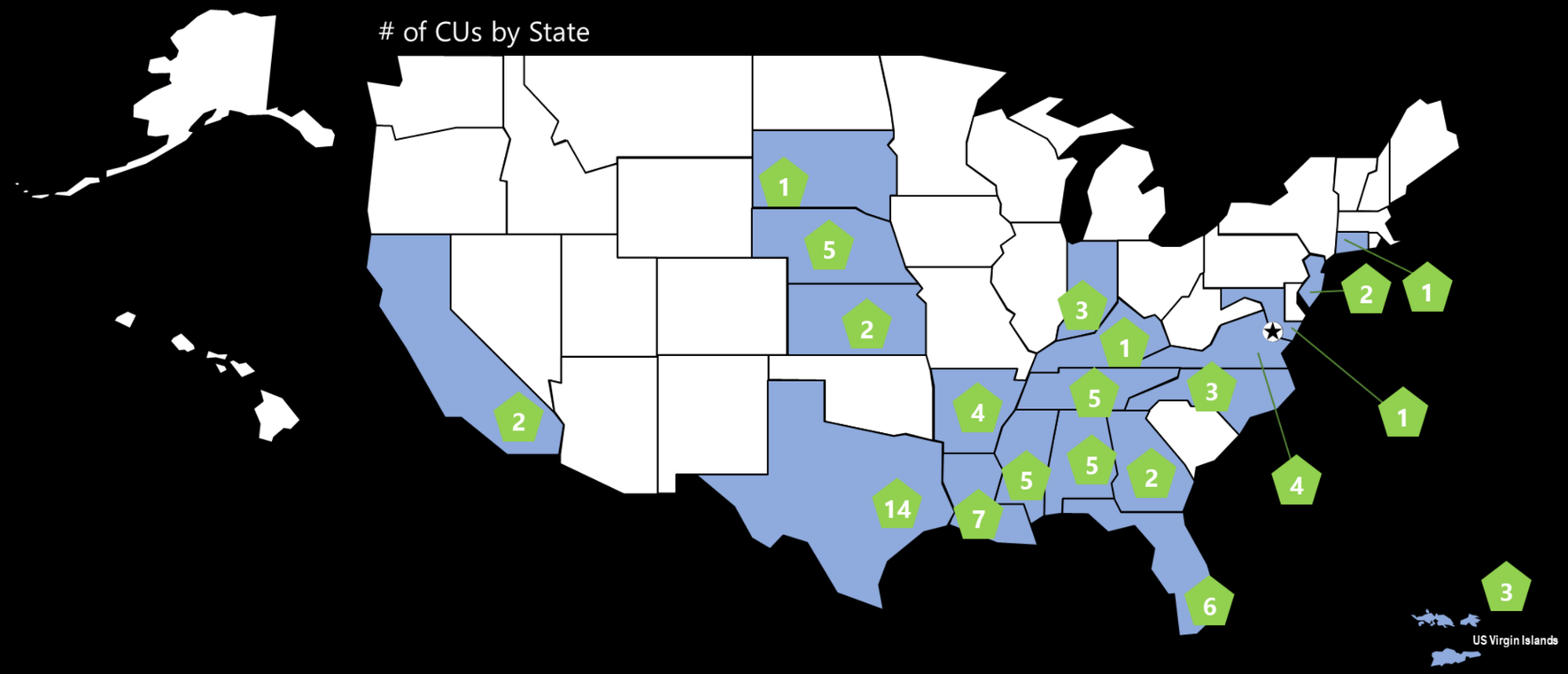
Our Network of CU*BASE Users



Partnerships Update: CU*South

CU*SOUTH

76
CU*BASE Credit Unions
in **20** States

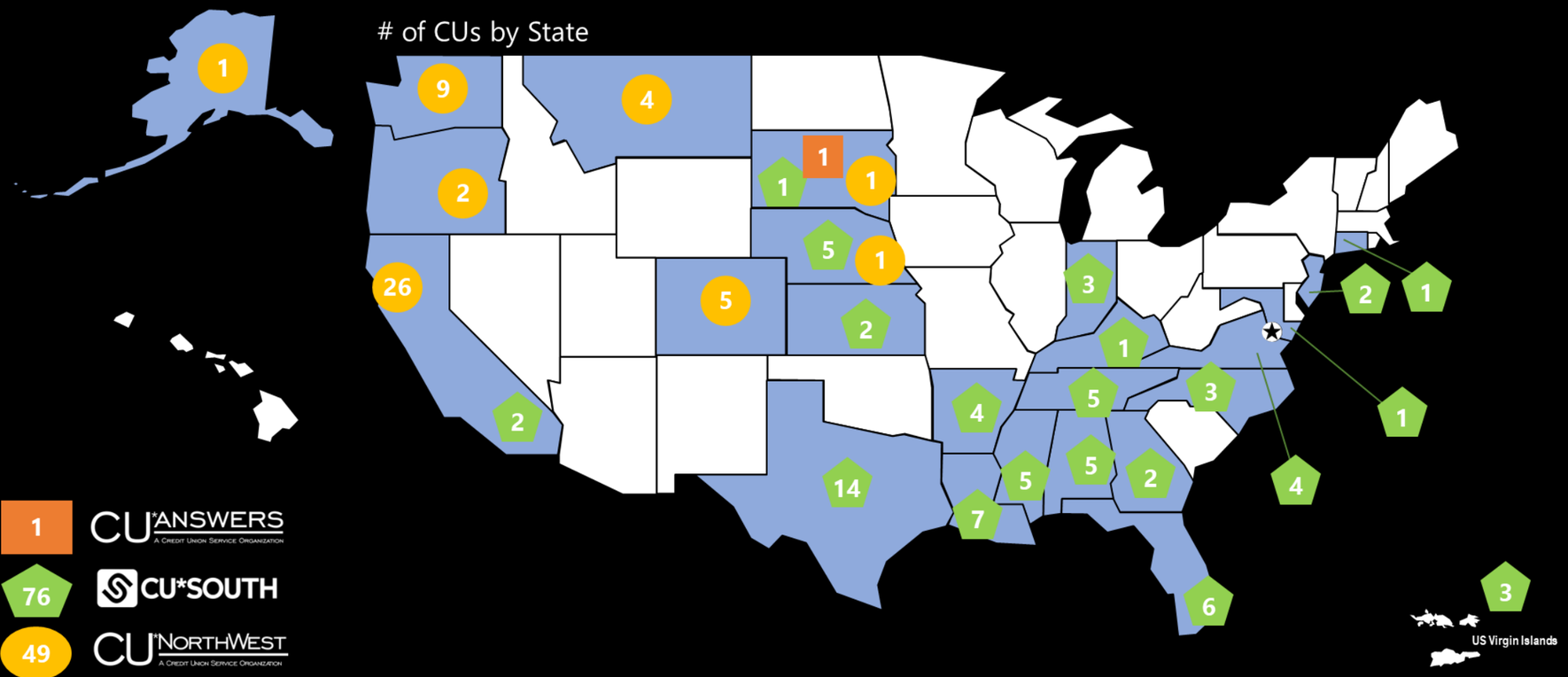


Includes all clients under contract as of 4/1/2023

Partnerships Update: Site-Four

site-Four

126
CU*BASE Credit Unions
in **24** States



1 CU*ANSWERS
A Credit Union Service Organization

76 CU*SOUTH

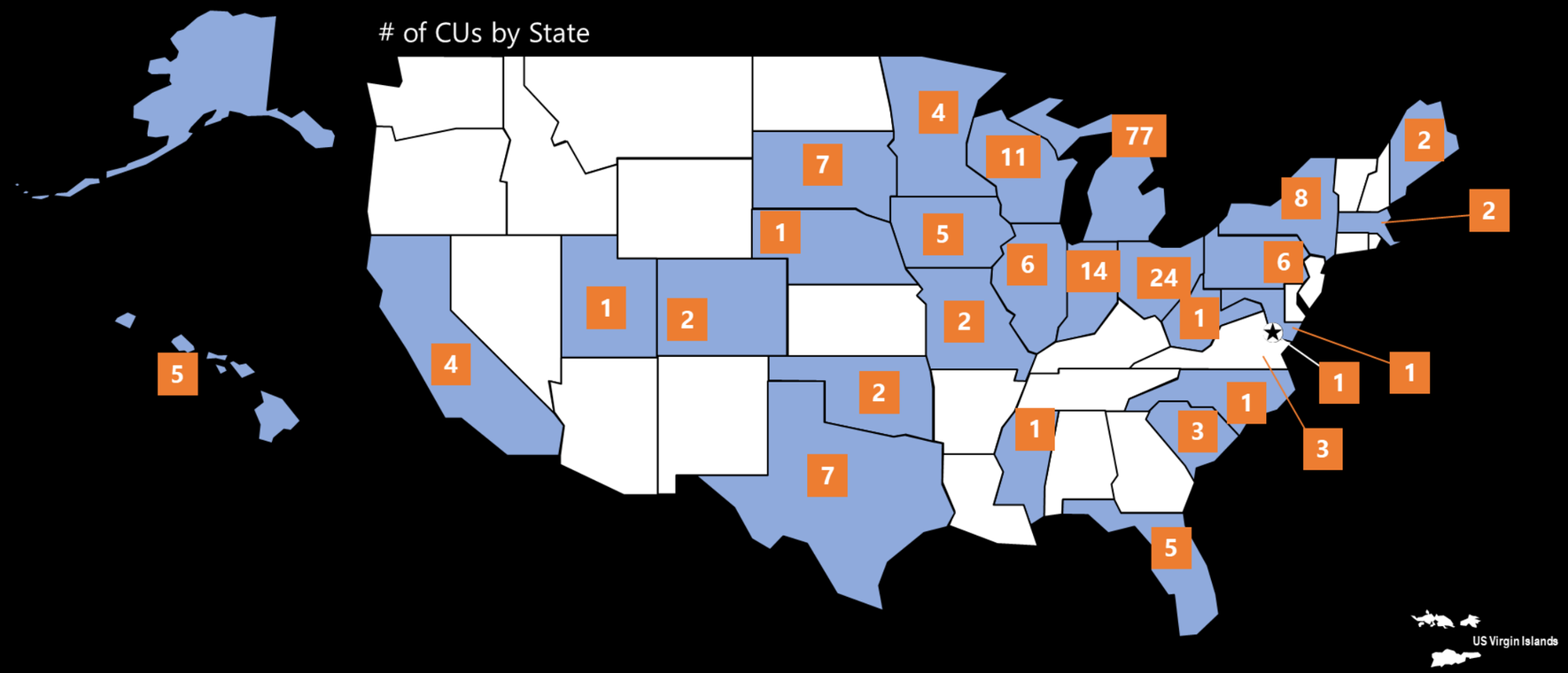
49 CU*NorthWest
A Credit Union Service Organization

Includes all clients under contract as of 4/1/2023

Partnerships Update: CU*Answers

CU*ANSWERS
A Credit Union Service Organization

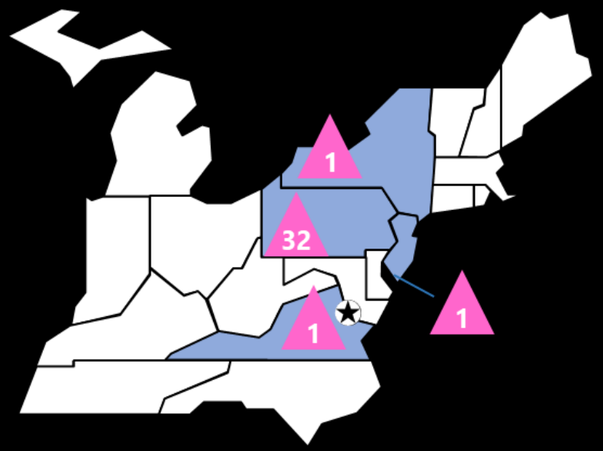
206
CU*BASE Credit Unions
in **28** States



Partnerships Update: CU Axis

CUaxis
a community for credit unions

35
CU*BASE Credit Unions
in **4** States

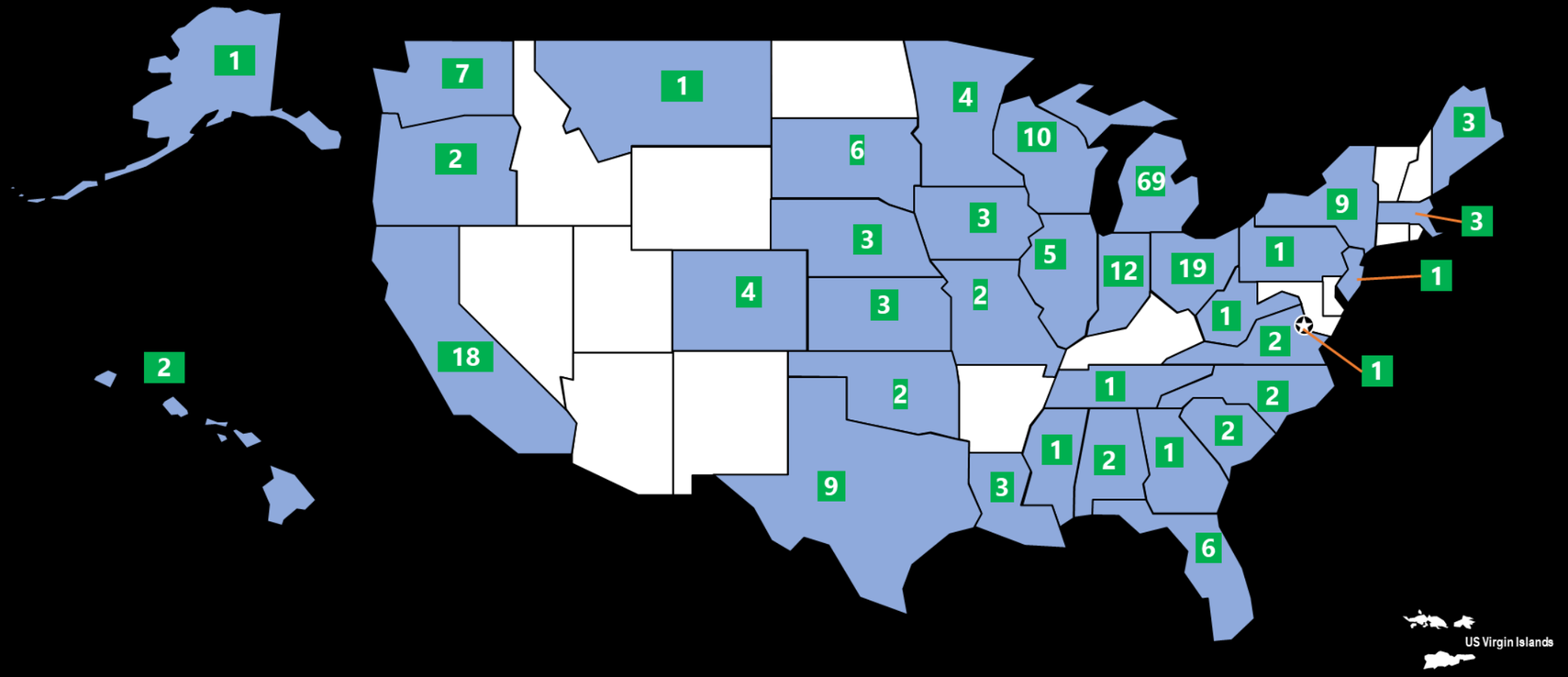


Includes all clients under contract as of 4/1/2023

Partnerships Update: Xtend

Xtend

221
Credit Union Clients
in **36** States

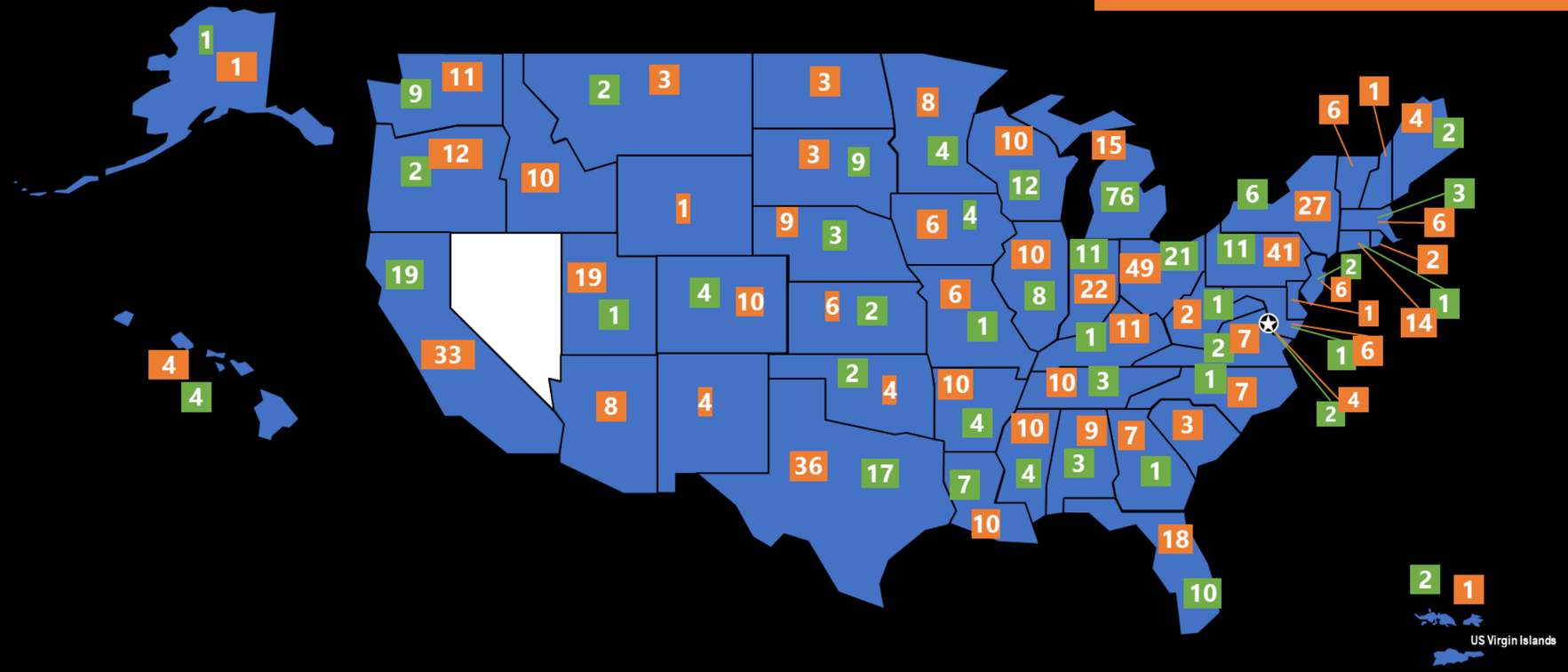


Partnerships Update: eDOC Innovations

eDOC INNOVATIONS

279 In-network CUs in **41** States
2.5 million members

526 Out-of-network CUs in **51** States
6.7 million members



Wrapping Up the Day

2023 CEO Strategies

Save the date!

- Tues: CEO School
- Wed: CEO Roundtable
- Sheraton Grand Rapids Airport Hotel

Learn more: cuanswers.com/events/ceo-strat/ceo-strategies-2023/

Visit us in Las Vegas!

Training Rooms
Board Rooms
Lobby with Amenities

Innovation Center

National Center for Collaboration & Innovation

Learn more: https://wecanbeyourwildcard.com/reservations

Our Guests for Tomorrow

Conversations with
Jim Vilker & Keegan Daniel

- Conversations on
  - Regulatory environment
  - Hot exam issues
  - Fall out from Bank failures
  - Fraud and cyber
  - How you should be using Analytics Booth
  - Analyzing your income
    - ANR/NSF fees
  - Analyzing your plastics volumes
  - Liquidity

Thank you for the day!

DINNER

Kalispel Ballroom

Sponsored by

BREAKFAST

1 hour

Sponsored by