Reference Guide

CU*Talk Audio Response

Introductory Startup Guide

INSIDE THIS GUIDE:

This guide describes getting started with CU*Talk audio response.

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

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

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Features List

All booklets referenced below can be found at https://www.cuanswers.com/resources/doc/cubase-reference

Feature	***Comments***	***Configuration***	***For more information***
Standard Features			
Unique access phone number	• You will need to order an 800# from us and either forward your current audio line to this number or use this number • Monthly fee applies	Contact the Client Services team to order your own number	See the link below to obtain more information: https://store.cuanswers.com/product/cutalk-configuration-changes/
Custom CU greeting message	This greeting is played when the member calls	Standard feature Contact the Client Services team to define your greeting	See the link below to obtain more information: https://store.cuanswers.com/product/cutalk-configuration-changes/
"Tutorial" instructions for new users	Press # after entering Member Number and PIN	Standard feature	
Consistent navigation options on all menus	Repeat this menu (8); End the call (9); and Return to the previous menu (*)	Standard feature	See the Flowchart beginning on Page 10
Stand-in processing for 24x7 availability	Stand-in processing makes audio services available even during nightly and monthly CBX processing	Standard feature	
Message if host is unavailable	"We are sorry, but your records are currently unavailable. Please try again later. Thank you for calling."	Standard feature	
Restricted PIN Retries	• Member is only allowed 3 tries before the PIN is disabled, to prevent someone from trying to "guess" a member's PIN CU can reset a disabled PIN to the default (last four digits of SSN); member is required to change upon first access	Standard feature Reset member PIN's using **Tool #1072 *Update Audio Response Access (ARUPIN)***	Refer to CBX Online Help

Feature	*Comments*	*Configuration*	*For more information*
Standard Features			
PIN reset in CBX	• Employees can reset PIN in CBX to last four digits of member's SSN • Member is required to change the PIN immediately to PIN they can remember upon first access (not allowed to set a new PIN to match the SSN digits)	Standard feature Use **Tool #1072 *Update Audio Response Access (ARUPIN)***	Refer to CBX Online Help
Custom PIN	• Employee can set a "custom" PIN in CBX to one requested by member. • Members are not required to change PIN upon first access.	Use **Tool #1072 *Update Audio Response Access (ARUPIN)*** to set custom PIN if allowed by configuration. This feature is activated in ARU Configuration on the Operations side of CBX.	Refer to CBX Online Help For activation, contact a Client Service Representative.
CU locations and hours	• Customizable free-form message	Standard feature; contact the Client Services team to define your message	See the forms described on Page 14
Account balances	• Hear balances for all accounts • Check on a specific account	Standard feature	See the Flowchart beginning on Page 10
Cleared check information	• Hear a list of checks cleared (10 at a time) • See if a specific check number has cleared	Standard feature	See the Flowchart beginning on Page 10
Transaction history	• Hear a list of deposits, starting with the most recent (5 at a time) • Hear a list of withdrawals, starting with the most recent (5 at a time) • Hear a list of ATM/Debit transactions, starting with	Standard feature	See the Flowchart beginning on Page 10

Feature	Comments	Configuration	For more information
Standard Features			
	the most recent (5 at a time) • Hear a list of all transactions on the account, starting with the most recent (5 at a time)		
Previous year tax information	• Hear total reported dividends/interest for all accounts under the same SSN	Standard feature	See the Flowchart beginning on Page 10
Paid dividends and interest	• Hear current YTD paid dividend and interest totals for current accounts	Standard feature	See the Flowchart beginning on Page 10
Transfer funds between suffixes in same membership	• Transfer funds to and from savings and checking accounts • Transfer funds to make payments on loan accounts • Transfer funds from open-credit loans	Standard feature	See the Flowchart beginning on Page 10

Detailed loan account information	• Hear for all loan accounts, or choose a specific account and hear:
	  • Estimated payoff amount
	  • Next payment date
	  • Scheduled payment amount
	• Current amount due
		Standard feature	See the Flowchart beginning on Page 10

Current savings account APYs	• CU-defined text will be recorded according to your instructions	Standard feature	See the forms described on Page 14
Current certificate account APYs	• CU-defined text will be recorded according to your instructions	Standard feature	See the forms described on Page 14
Current loan interest rates	• CU-defined text will be recorded according to your instructions	Standard feature	See the forms described on Page 14
Current savings account APYs	• CU-defined text will be recorded according to your instructions	Standard feature	See the forms described on Page 14

Feature	*Comments*	*Configuration*	*For more information*
Standard Features			
Optional Features			
Configurable member fees	• Flexible fee structure lets you charge members per-minute fees for CU*Talk usage • Waivers for age and aggregate balance; specify number of free minutes allowed per month • Set separate waivers and free minutes for participating members using Tiered Services and Marketing Clubs	Fees configured and activated using **Tool #810 *Service Charge Configuration*** Tiered Services and Marketing Clubs configured with options in **Tool #810 *Service Charge Configuration***	Refer to CBX Online Help
Spanish language menus	• Can offer menus read in Spanish if Spanish is selected. • Credit union defined text, such as hours or locations will be read in English even if Spanish is selected. (True Spanish text to speech is currently not supported.) • Can read member-related information (i.e. account suffix, transaction amount, date) in Spanish if Spanish is selected. *(See note below about selecting the rate option with Spanish.)* • *Only for rate descriptions if Spanish is selected*: if the credit union is configured for text to speech both the prompt and rate will be read in English; if the credit union is not using text to speech, the prompt will be read in English and the rate in Spanish.	Contact the Client Services and Education team to activate	See the forms described on Page 14
Transfer funds to other memberships	• Currently not available in CU*Talk but can be configured in **It's Me 247**.		

Feature	***Comments***	***Configuration***	***For more information***
Standard Features			
Stop payment on a check *(Applies to both Audio Response and Online Banking)*	• Members can place a stop pay order on a check drawn on any of their checking accounts • Uses your normal stop pay fees	Contact the Client Services and Education team to activate	See the forms described on Page 14
Configuration Options			
Deactivate at member's request	• Can deactivate a member's PIN altogether so that no access is allowed	Use **Tool #1072 *Update Audio Response Access (ARUPIN).***	Refer to CBX Online Help
Optional access for new members	• CU can elect to activate CU*Talk automatically for new members, or require member to request access before manually activating	Contact the Client Services and Education team to configure Use **Tool #72 *Update ARU / Online Banking Access (PIN)*** to activate access for an individual member	See the forms described on Page 14
Optional Reg. E transaction tracking	• CU defines whether audio transactions are considered Reg. E	Contact the Client Services and Education team to configure	See the forms described on Page 14
Available balance calculation options	• Define whether par value should be deducted when calculating available balance for share/checking accounts • Define whether uncollected funds (check holds) should be deducted when calculating available balance for share/checking accounts • Define whether CD penalty should be deducted when calculating available balance for certificate accounts	Contact the Client Services and Education team to configure	See the forms described on Page 14

Feature	***Comments***	***Configuration***	***For more information***
Standard Features			
Withdrawals from savings products	• By share dividend application, can define whether or not withdrawals are allowed via online banking • Can also define a minimum and maximum withdrawal amount	Use **Tool #777 *Savings/Checking Products Configuration*** to configure	Refer to CBX Online Help
Disbursements from open-credit loans	• By loan category, can define whether to allow disbursements via online banking • Can also define a minimum and maximum withdrawal amount	Use **Tool #470 *Loan Product Configuration***	See the forms described on Page 14
Loan payment controls	• Can define whether or not to allow loan payments via online banking, by loan category • Can define controls to prevent partial payments, payments prior to first payment date, and payments on mortgage loans prior to accrual date	Use **Tool #470 *Loan Product Configuration***	Refer to CBX Online Help

If you have questions, visit the CU*Answers Store Page at https://store.cuanswers.com/product/cutalk-configuration-changes/ or contact the Client Services and Education team for assistance.

Demonstration

To hear all the CU*Talk features for yourself, call the regular access number and tap into our test credit union as follows:

Audio Response:	(616) 285-5720 or (800) 860-5704
Credit Union Access Code:	087

This access code will connect you to a set of "pretend" credit union member files. Below are four different accounts that can be used for the testing. **Please DO NOT change the PINs for these accounts!**

Member Number	**1782**	**2007**	**3910**	**4355**
PIN	**1234**	**1234**	**1234**	**1234**

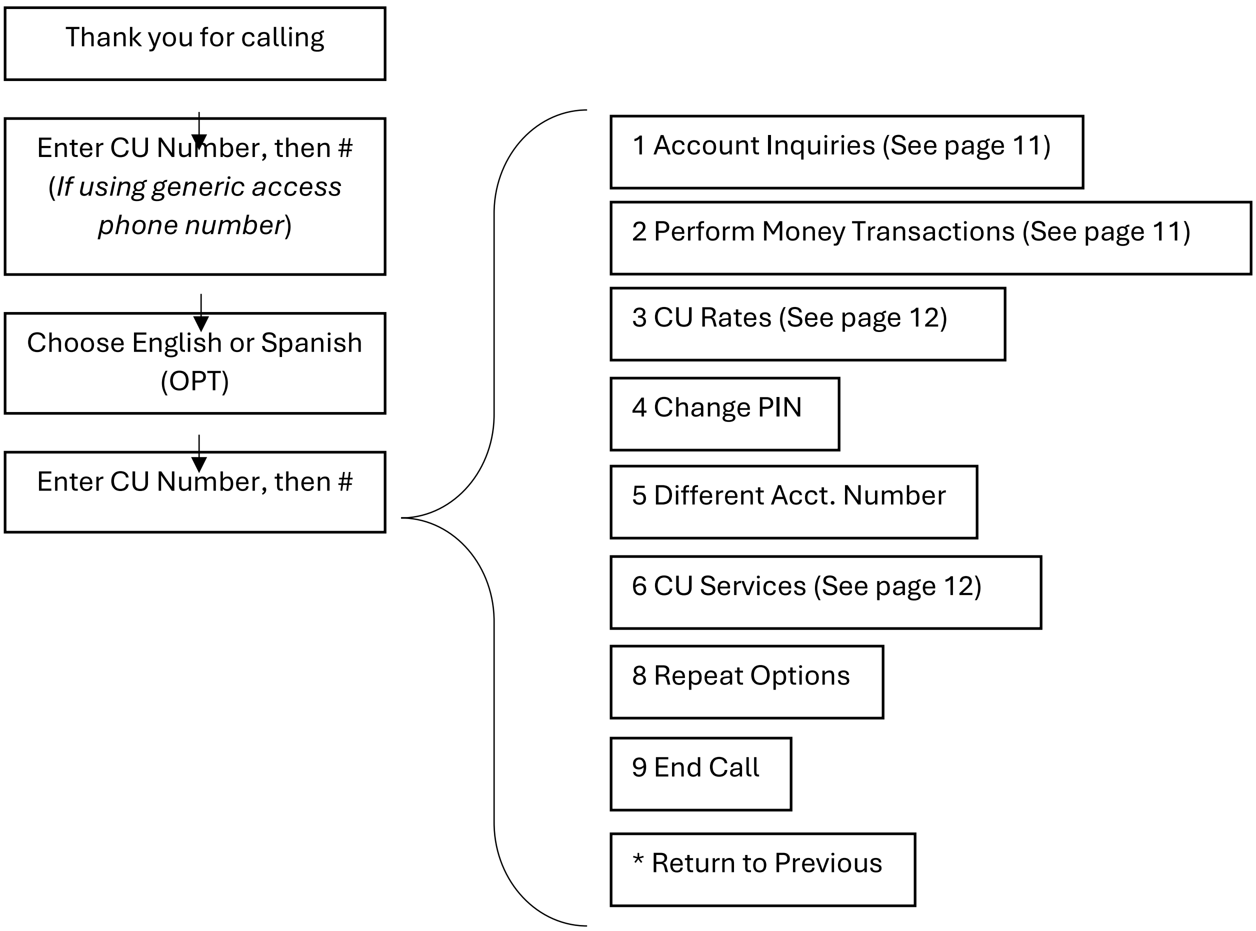
You may proceed through the normal options as described on the flowchart on Page 10. Optional features for this credit union have been set as follows:

- **Stop Payment - ACTIVE**

NOTE: Because this is a test credit union, the opening greeting, rates, and product information are not the same as you will have for your actual credit union.   Also keep in mind that because these test files are used for many different purposes, discrepancies in balances, duplicate transactions, etc., will appear, and transaction history dates will not be current.

Flowchart

The following charts show the flow of all CU*Talk menus, including both standard and optional features:



1 Account Inquiries

1 Account Balances

1 All Accounts
2 Specific Accounts
8 Repeat Offerings
9 End Call

* Return to Previous Menu

2 Cleared Check Info

Enter Account Suffix then #
1 Last 10 Checks
2 Specific Check
8 Repeat Offerings
9 End Call

* Return to Prev Menu

3 Recent Transactions

Enter Account Suffix, then #
1 Last 5 Deposits
2 Last 5 Withdrawals
3 Last 5 ATM/Debit Transactions
4 Last 5 Transactions
8 Repeat Offerings
9 End Call

* Return to Prev Menu

4 Paid Interest/Dividend Info

1 Total Prev Year IRS Reportable
2 Div/Int Paid – All Accounts
3 Div/Int Paid – Specific Account
5 Access Different Account #
8 Repeat Offerings
9 End Call

* Return to Prev Menu

5 Status of Loan Accounts

1 All Loan Accounts
2 Specific Loan Acct
5 Access Another Acct No.
8 Repeat Offerings
9 End Call

* Return to Prev Menu

6 Perform Money Transactions

(Go To “Perform Money Transactions” on the next page)

6 Perform Money Transactions

(Go To “Perform Money Transactions” on the next page)

8 Repeat Options

9 End Call

*** Return to Previous**

2 Perform Money Transactions

1 Transfer Funds

5 Access Different Account No.

8 Repeat Options

9 End Call

*** Return to Previous Menu**

3 CU Rates		
1 Current Savings APY	2 Current CD Annual Yields	3 Current Loan Rates
8 Repeat Options	9 End Call	* Return to Previous Menu

6 CU Services		
1 Stop Payment (OPT)	6 CU Locations / Hours	
8 Repeat Options	9 End Call	* Return to Previous Menu

Credit Union Task List

Following is a handy checklist of CU*Talk configuration and maintenance tasks that should be regularly monitored by a credit union employee:

Periodically / As Needed

- **Perform PIN Resets**
  Because a member is only allowed 3 invalid PIN retries before his or her PIN is disabled, you will occasionally get calls from members asking that a PIN be reset. After carefully verifying the member's identity, the PIN should be reset to the last four digits of the member's SSN using **Tool #1072 *Update Audio Response Access (ARUPIN)*.**

  Members should be instructed to call CU*Talk <u>immediately</u> and change the PIN to one known only to them.

- **Check/Update Your "Locations and Hours" Message**
  If your credit union's hours of operation or branch locations change, be sure to submit an update to your locations and hours message using the CU*Talk Change Request: Configuration form (see Page14).

- **Check/Update Your "Greeting" Message**
  If your credit union name changes, or you would like to change the secondary greeting that your members hear after entering the credit union access code in CU*Talk, use the CU*Talk Change Request: Configuration form (see Page14) to request that a new message be recorded.

Available Marketing Services

We are pleased to make available the use of the name and logo for CU*Talk for your credit union's own marketing programs. This represents significant savings for you since all the artwork has already been created and you can take advantage of the many marketing materials that have already been developed.

In addition, we have pre-designed brochures, posters, and statement inserts that can help you promote CU*Talk services to your members. Each can be customized with your credit union's logo and contact information. Or let us know how we can help you develop materials specifically for your credit union!

For sample of available materials and information about getting price quotes, visit the CU*Answers store,

https://store.cuanswers.com/product/cutalk-collateral-our-number/

Getting Started

Ready to get going? If your credit union has decided to begin offering CU*Talk services to your members, the first step is to contact the Client Services and Education team.

You will also be asked to complete and return the "**CU*Talk New Client Setup**" form (see page 14**Error! Bookmark not defined.**) to indicate the greeting, special rate and locations messages, and other optional parameters you would like.

In addition, you will need to order any necessary marketing materials and decide on a rollout strategy. The Client Services and Education team can provide valuable assistance during this phase of your planning. (See above for information about available marketing services.) Depending on the services you have chosen, the Client Services and Education team will work with you to determine realistic timing so that you can begin announcing the rollout to your membership.

Appendix: Forms

The following forms allow you to specify how CU*Talk should be set up for your credit union and give us the verbiage that will be professionally recorded for playback to your members. This includes an optional secondary greeting, a message describing credit union hours and branch locations, and current savings, certificate, and loan product rates.

For New Clients:

- **CU*Talk New Client Setup Form (also used for "It's Me 247" Online Banking)**
  This form is designed for new clients setting up audio response for the first time. The form should be submitted to your conversion coordinator approximately two months prior to your conversion date.

> ***All forms must be filled out electronically*** *and emailed either to your conversion coordinator (for new clients) or to a Client Services and Education Team Representative. View the PDF form.*

For Existing CU*Talk Users:

- **CU*Talk Change Request: Configuration**
  This form must be used to request changes to your audio response configuration settings.

> ***This form must be filled out electronically*** *and emailed to either to your conversion coordinator (for new clients) or to a Client Services and Education Team Representative. View the PDF form.*