Reference Guide

It'sMe247 Text Banking

Mobile Text Banking

INSIDE THIS GUIDE:

This guide describes the use, activation and configuration of Mobile Text Banking. Information about text eAlerts, fees and waivers, and text transfers are also included in this guide.

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

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https://help.cubase.org/cubase/Welcome.htm

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Pricing

Pricing for Mobile Text Banking follows an easy-to-understand structure.

Credit Union Charges

Credit unions are charged $0.0325 for each out-going text. Incoming texts are free.

Credit unions will be charged $0.0325 for each text that **It's Me 247** sends to a member. Incoming balance or transfer requests by a member are FREE. This means that a Two-Way Balance Request, a Transfer Request and Confirmation, and a One-Way Text Alert all cost $0.0325. Credit unions' bills will include two charges, one for Text Alerts and one for Two-Way Texts.

Member Charges

Members are charged according to the credit union fee configuration (*See Page 13)*. Credit unions can select from many options, including offering a monthly fee, an introductory fee, a number of free texts, as well as a per text fee. Members who are charged a fee are charged per individual text message, whether they send the text or if they receive the text. Their pricing does not exactly match the pricing that is charged to the credit unions.

Credit unions can immediately begin charging members for Mobile Text Banking.

Members receive one fee on their statement (one charge per month) and are charged for texts made in the previous month.

- Credit unions can also opt to not charge a member a fee. In this case, the credit union still needs to compose introductory text in the configuration.

Marketing Services

CU*Answers is pleased to make available the use of the names and logos for Mobile Text Banking for your marketing campaigns. This represents a 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.

For marketing materials, including posters, brochures, and inserts, visit the CU*Answers Marketing Store https://store.cuanswers.com/product/its-me-247-text-banking-collateral/

Member Facing Frequently Asked Questions

Below are some frequently asked questions about Mobile Text Banking and their answers that are designed to answer questions members might have. Members can view these FAQs via a link provided on the Text Banking page in online banking.

What are the benefits of text banking?

Enrolled members receive the following services from their credit union:

- Members can text message requests and receive text message replies on the available balance on accounts of enrolled memberships.

- Members can enroll in eAlerts and select to have the alerts sent to them in the form of a text message.
- Members can quickly transfer funds between accounts.

How do I enroll in text banking?

Check your options in the Favorites area to find enrollment in Text Banking. (You may need to click the gear symbol you have not selected it.) Enrollment is required for text banking. If you don't see this or another option to enroll in Text Banking, it may not be available. Contact us to confirm availability.

How secure is text banking?

Our Text Banking service is secure. You can activate the service only when you are securely logged into your online banking account. Text messages will never contain confidential information about you or your accounts. Messages will never contain full account numbers.

Will I be charged for text banking?

Please see the Text Banking page in online banking for fee disclosures. In addition to any fees your credit union may charge, your mobile phone carrier may charge you standard text messaging fees. Please check with your mobile phone carrier if you aren't sure what fees apply when you send and receive text messages.

Will text banking work on my phone?

Yes, it will, if you have text messaging enabled with your mobile carrier and use a carrier that the service supports. Supported carriers are included in the listing at the end of this booklet.

How do I unenroll from text banking?

Simply text "STOP" to IM247 (46247) on your enrolled mobile phone, or you can return to the Text Banking page and click the **Unenroll** button. We will no longer send text messages to you from the Text Banking service. You can add a new phone at any time if you change your mind later.

Why do I need to verify my phone?

Verifying your phone is a one-time step and is one way we ensure the security of Text Banking.

Where do I find my verification code?

During enrollment we will send you a text message with your verification code. If you have already submitted your mobile number during enrollment, check your mobile device now. You should receive a text message with your verification code within a few minutes.

I still have not received my verification code, what do I do?

It might take several minutes to receive your code. If you feel you have waited long enough, you can click the **Send Code Now** button again. Please check your mobile device shortly for a new text message. If you still experience problems, be sure you entered your mobile device number correctly.

Can I come back later to enter my verification code?

Yes, you can. If you experience difficulties, we recommend that you go through the enrollment process again and get a new code.

What commands or keywords can be used?

You can view a list of commands by clicking the **View Available Commands** link on the Text Banking page in online banking.

Are keywords case sensitive?

No, keywords are not case sensitive. You can type ‘help’ or ‘HELP.’

What is the number I should send keywords to?

The short code is IM247 (46247). This short code will only work if you have enrolled in Text Banking.

How long does it take to get a text message?

You should receive a message within one or two minutes. Exact timing depends on your mobile service carrier.

Is there any password needed for Text Banking?

There is no password needed for sending and receiving text messages to IM247 (46247).

What should I do if I lose my phone?

You should go to the Text Banking page within online banking and delete the mobile device you have lost. That will terminate Text Banking service for that mobile device. You can always return later and enroll a new device.

I have a new mobile phone number. Can I change my number online?

Yes – you first need to delete your old phone number from within online banking or by texting STOP to IM247 (46247). Then enroll your new mobile device from within online banking.

Can I get an account balance or loan payment alert on my mobile device?

Yes, once you setup an eAlert in online banking, there is an option to receive a notification via text message.

Can I transfer money using Text Banking?

Yes, members must create custom transfer codes to transfer between suffixes. More information can be found on page 34.

Text Banking Commands

Members text the Text Banking commands to number 46247. Members are instructed to use this number in several ways: their confirmation texts during enrollment come from 46247, the Terms and Conditions that they accept during enrollment lists this number, and they are also instructed in the FAQ listing (previous section in this booklet) to text commands to this number.

- Members nickname their membership when enrolling in Text Banking. If the member enrolls in Text Banking for more than one membership, the member can use this nickname (see commands below) to indicate for which membership he or she is requesting balance information.
- NOTE: Be sure to add the spaces between commands, such as BAL (space) 010.

Trouble Shooting Member Not Receiving Messages

Below are two Answer Book items linking to the posted answers. Below the links are their answers.

My member tried enrolling for text banking but never received the verification code to complete the process. Why might that be?

The most common reason that a member is not receiving their text banking verification code is that they are **blacklisted by their provider**. To resolve this, the member needs to contact their cellular provider and have the block removed.

My member's cellular provider has cleared the block on text banking messages, but my member is still not receiving text banking messages. What is the next step?

In this case, the issue may be caused by an **application or setting on the phone**. Check to see if the number (46247), or short code messages are being blocked by the texting application on the phone.

- NOTE: This may happen more often with Android phones as the manufacturer and provider may customize base applications with proprietary versions.

If the member is still not receiving text banking messages after contacting their provider about blacklisting and confirming their application or phone are not causing the text banking number to be blocked, contact a CSR for assistance.

What should I recommend if the member does not receive the verification message or other text banking messages?

If settings are not causing the text banking number to be blocked, contact a CSR for assistance.

Member Facing Command Listing

Following are Text Banking command examples and their responses. Members can access a listing of these commands via a link in online banking during the Text Banking enrollment process.

- NOTE: The following messages are valid as of the time this booklet was written. The help topic the member sees notes that, "The following are examples. The exact messages may vary slightly."

Are keywords case sensitive?

No, keywords are not case sensitive. You can type 'help' or 'HELP.'

BAL

Reponses to BAL include the available balance on three savings accounts/and or checking accounts. (NOTE: The x's in the example below will be replaced with the credit union product name or the member's nickname for the account if they created a nickname, for example, HIGH YIELD or MY CHECKING.)

- Member: "BAL"
- ItsMe247: xxxxxxxxxxxxxxx:$-9,999,999.99, xxxxxxxxxxxxxxx:$-9,999,999.99, xxxxxxxxxxxxxxx:$-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.

If multiple memberships are enrolled with the same phone, the response will ask you to specify the membership.

- ItsMe247: You have multiple memberships for this device, please reply BAL NICKNAME, for available balances. Reply HELP for help. Msg&Data Rates May Apply.

BAL BIZ *BAL NICKNAME (where nickname is the 1-6 character nickname for your membership, in this example is BIZ)*

Returns the available balance for up to three savings and/or checking accounts for the membership nickname specified. If you want information for a different account, you can append the 3-digit account suffix to the end of this command. (NOTE: The x's in the example below will be replaced with the credit union product name or the member's nickname for the account if they created a nickname, for example, HIGH YIELD or MY CHECKING.)

- Member: "BAL BIZ"
- ItsMe247: xxxxxxxxxxxxxxx:$-9,999,999.99, xxxxxxxxxxxxxxx:$-9,999,999.99, xxxxxxxxxxxxxxx:$-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.

BAL 010 *BAL + SUFFIX (where suffix is the 3-digit account suffix, in this example 010)*

If you text for the balance of a specific account, you will receive additional information. If you have more than one membership, you will be asked to supply the nickname for the membership to which your account belongs.

NOTE: The x's in the example below will be replaced with the credit union product name or the member's nickname for the account if they created a nickname, for example, HIGH YIELD or MY CHECKING. This is done only for savings and checking accounts.)

If a member texts for a suffix that is a savings, checking or certificate account:

- Member: "BAL 033" (savings/checking)
- ItsMe247: xxxxxxxxxxxxxxx available balance: $-9,999,999.99, actual balance: $-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.
- Member: BAL 330 (certificate)
- ItsMe247 Text: actual balance:$-9,999,999.99, rate: 99.999%, maturity date: 99/99/99. Reply HELP for help. Msg&Data Rates May Apply.

If a member texts for a suffix that is a loan:

- Member: "BAL 670" (loan – closed end)
- ItsMe247 Text: due: $-9,999,999.99, next payment: 99/99/99, past due? yes, payoff: $-9,999,999.99. Reply HELP for help. Msg&Data Rates May Apply.
- Member: "BAL 890" (loan – open end or credit card)
- ItsMe247 Text: available balance: $-9,999,999.99, due: $-9,999,999.99, next payment: 99/99/99, past due? yes. Reply HELP for help. Msg&Data Rates May Apply.
- Member: BAL 900 (credit card loan)
- ItsMe247 Text: available balance: $-9,999,999.99, due: $-9,999,999.99, next payment: 99/99/99, past due? yes. Reply HELP for help. Msg&Data Rates May Apply.

BAL BIZ 010 *BAL + NICKNAME + SUFFIX (where nickname is the 1-6 character nickname for your membership, in this example BIZ and where suffix is the 3 digit account suffix, in this example 010)*

Returns the available balance of the specific membership/account combination requested. See suffix and nicknames examples above.

TRANS MYCODE 100.00 TRANS + CUSTOM CODE + AMOUNT *(where the custom code is the 1-8 character code created online, see page 34 for more information)*

Transfers the specified amount between the accounts the member configured when setting up the custom transfer code in online banking.

TRANS MAIN MYCODE 100.00 TRANS + NICKNAME + CODE + AMOUNT *(where the nickname is used by members with multiple memberships*)

Transfers the specified amount between the accounts under the membership nickname specified in the transfer message. The configured account nickname is used when a member has multiple memberships at the credit union, or another credit union on CBX software.

> *NOTE: if a member in this situation sends a transfer request without the nickname, they will receive a message indicating they must use the configured nickname to complete the request.*

STOP

Turns off all text banking and mobile alerts for which you have enrolled with this mobile phone number. This includes all memberships enrolled in text banking.

- Member: STOP
- ItsMe247: You have successfully unsubscribed & will receive no further text messages from ItsMe247. Visit Online Banking for info.

STOP BIZ *STOP +NICKNAME (where nickname is the 1-6 character nickname for your membership)*

Turns off all text banking and mobile alerts for the membership nickname indicated. Use this command if you have multiple memberships enrolled in text banking and wish to unenroll only one. See example for STOP above.

HELP

Provides help for unenrollment.

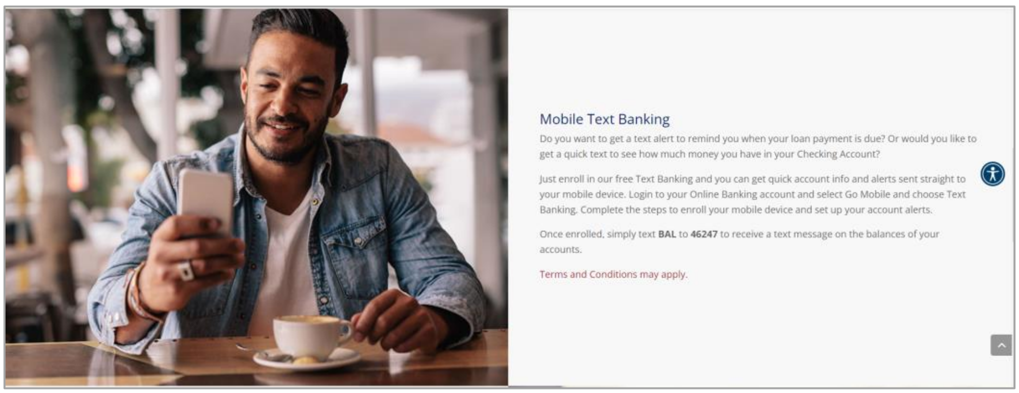
- Member: HELP
- ItsMe247 Text: Please call your Credit Union or visit Online Banking for more information. Reply STOP to unenroll. Msg&Data Rates May Apply.

Preparing Your Website to Promote Mobile Text Banking

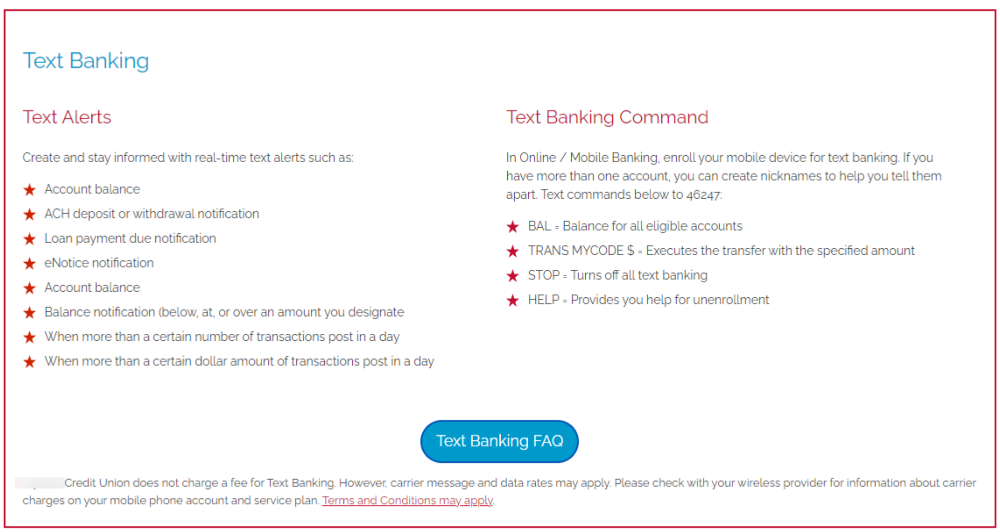
When you are rolling out your Mobile Text Banking program, it is important to ensure your program is in compliance with Sinch, a vender that is used to facilitate Mobile Text Banking services. Sinch does regular audits on credit union websites that use their services, so getting ahead of the game is always a good idea.

On any page that promotes, Mobile Text Banking, ensure that you include the text **Terms and Conditions may apply.** Link this text to the terms and condition text presented to the member during enrollment. This text is found here: https://static.itsme247.com/docs/T&C_text.pdf

Example Website



Example Website



Your credit union's privacy policy must also be prominently displayed on your website, such as a link in the footer of every page.

Activating and Configuring Fees

The configuration for Mobile Text Banking is access by selecting **Tool #569 *Online/Mobile/Text Banking VMS Config***, and then *Text Banking*. Use this configuration to activate this feature and to configure fees for Mobile Text Banking (as well as to waive them). This configuration also allows you to compose introductory text a member sees when accepting the fee schedule during the enrollment process.

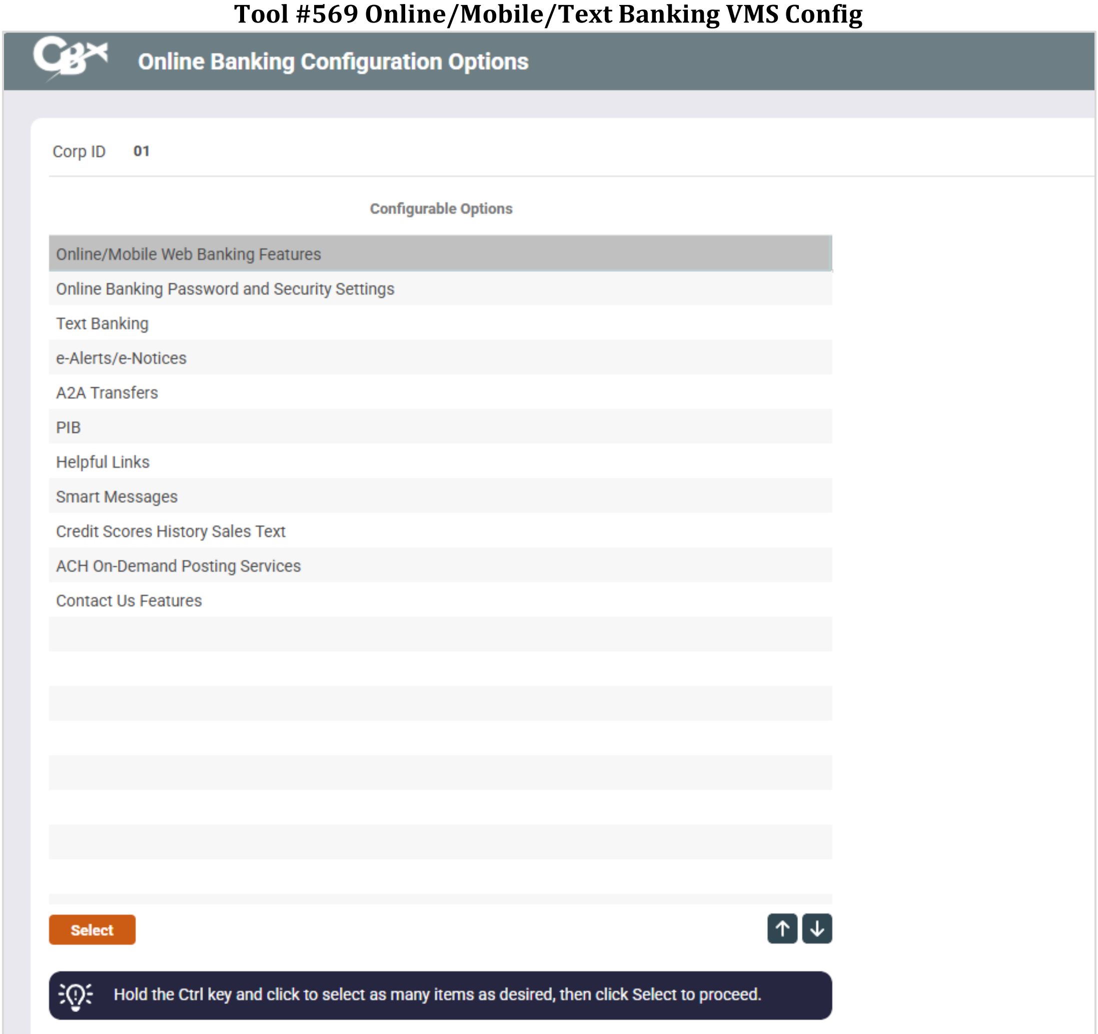
- You do not need to work with a Client Service Representative to activate this feature. This feature does not require OPER activation.
- Credit unions can also opt to not charge a member a fee. In this case, the credit union still needs to compose introductory text in the configuration.

Step by Step Activation and Configuration

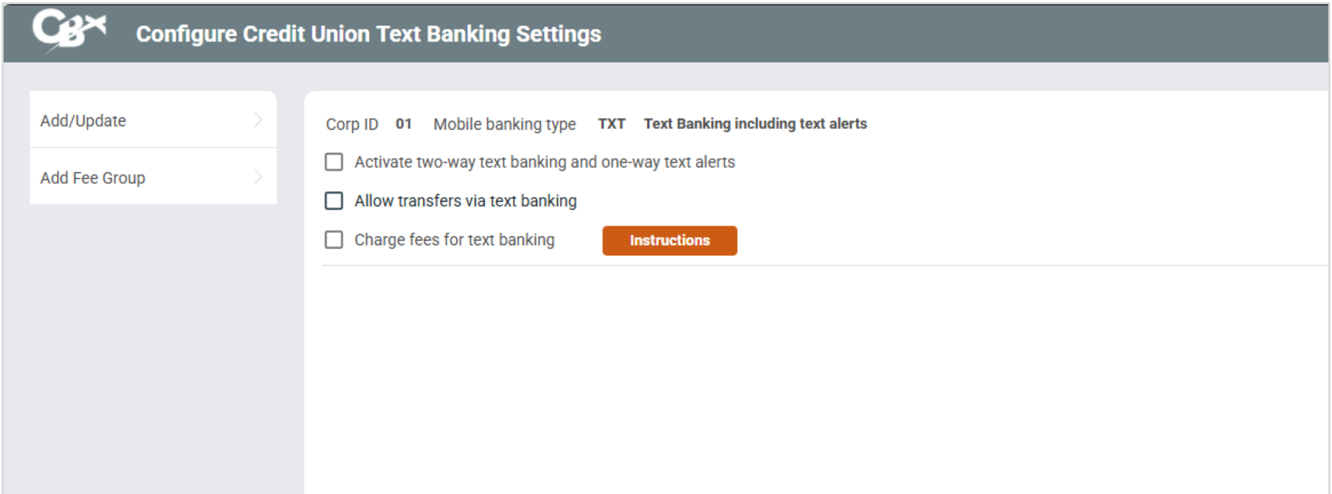
Following is a listing of the steps required to activate Mobile Text Banking.

1. From the CBX homepage, select **Tool #569** and select *Text Banking* from the list.

Tool #569 Online/Mobile/Text Banking VMS Config



Text Banking Configuration Screen



2. Upon entry to this screen there are three checkboxes and a button.

   - Check *Activate two-way text banking and one-way alerts* to activate Mobile Text Banking at your credit union.

     NOTE: Mobile Text Banking is not fully activated at this point in the process.

   - If you wish to activate text banking transfers, select the check box *Allow transfers via text banking*.

     NOTE: Mobile Text Banking Transfers not fully activated at this point in the process.

   - Check *Charge fee for text banking* to reveal the bottom part of the screen where you can set up your fees. This can remain unchecked if no fees will be charged. (See following page.)

   - Click *Instructions* to compose the instructions the members see in online banking when enrolling. (See following directions.)

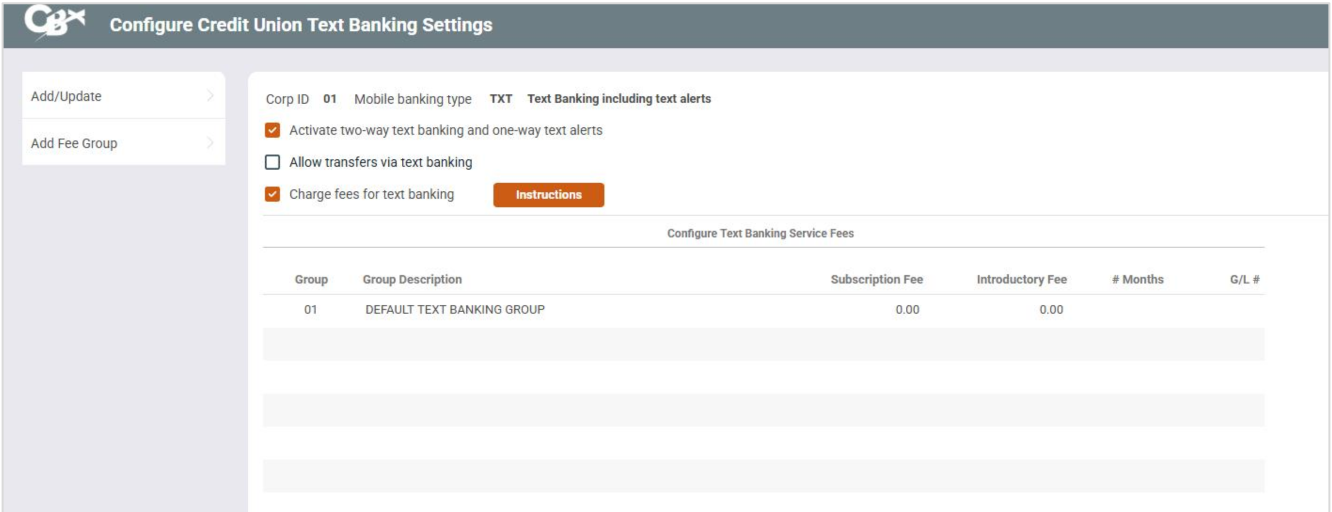
     NOTE: *DIVAPLs must be individually configured to use text transfers, both as "To" and "From" accounts. See more about configuring accounts to allow for transfers on page 19.*

     NOTE: *If you do not charge a fee, you will still need to set up introductory text. Click Instructions. (See following directions.)*

When you are done with your setup, click **Save/Done** to activate the features you selected on this screen. Then all features selected on this screen are **activated.**

As covered previously, check *Charge fees for text banking* to reveal the bottom part of the screen where you can configure your fees.

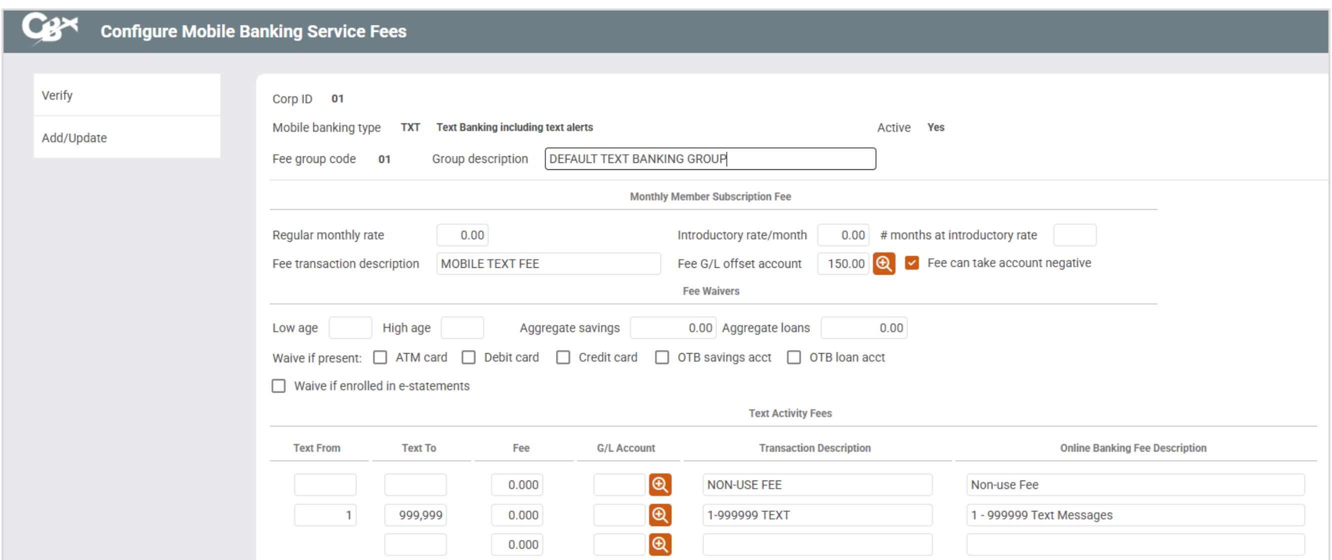
Mobile Text Banking Fee Configuration



At this point you have not configured your credit union-defined fees. Select the "01 Default Text Banking Fee Group" group that is shown by default) and use *Select*. This way you can adjust the configuration of this group to meet the requirements of your credit union. Members will view these fees online when enrolling in Mobile Text Banking.

You can also set up additional Fee Groups to charge different fees/fee waivers to members for the texts, but only your default group will be presented to the member when the member enrolls online. (You will need to use Member Personal Banker to enroll the member in any group other than the default one.) Additional fee groups can be created by selecting **Add Fee Group**.

Edit Mobile Text Banking Fee Configuration



Adjust the fees/fee waiver configuration to match those desired by your credit union. *See more about fees on page 13*. Once you have configured your Default Fee Group, use **Add/Update**.

Don't forget to add instructions and activate the feature. Adding instructions and activation are done from the entry screen. (See page 11 for the entry screen.) More on adding instructions can be found on page 16.

Charging Members a Fee/Fee Waivers

The top section of the screen allows the credit union to charge a subscription monthly fee (with an optional introductory rate for a configured number of months) and to configure fee waivers.

- If you don't charge a monthly rate, you cannot charge an introductory rate.)
- This section also allows for the **entry of the fee** and **fee waivers**, including a **waiver for enrollment in eStatements**.

> ***NOTE:*** *If the member qualifies for any waiver, all text banking fees are waived. This includes any monthly subscription fee and fees for text banking messages (shown following.)*

- See the following Field Descriptions with a detailed review of these options (next page).

The bottom of the screen allows the credit union to define their non-use and per text fees, according to a tiered hierarchy if desired. Once the fees are configured, use F5-Update to return to the fee group listing.

> *NOTE:* ***Members are charged per text by this configuration.*** *When a member texts BAL and receives a balance text, that is counted as two texts (once for the incoming balance request and once for the outgoing response with the balance information). If a member signs up for and receives a text eAlert, that is counted by the system as one text.*

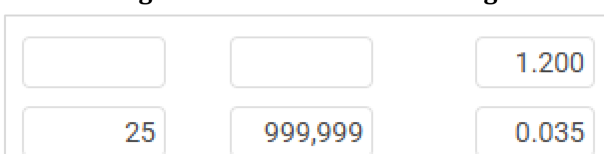
Following are examples of how you might configure the fee section at the bottom of the screen:

- Remember you can also include a monthly fee and introductory rate in addition to a per text fee.

Fee Configuration Examples

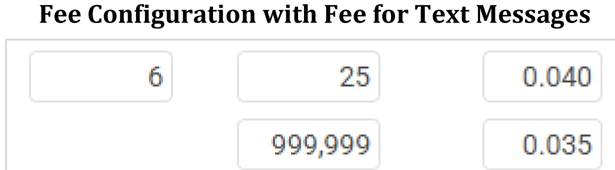
> *NOTE: If the member qualifies for any waiver, all text banking fees are waived. This includes any monthly subscription fee and fees for text banking messages (shown following.)*

Fee Configuration with Non-Use Configuration



This credit union is charging $1.20 for enrolled members who are inactive. Members receive their first 24 texts free of charge and then are charged $0.035 for the remaining texts.

Fee Configuration with Fee for Text Messages



This credit union is giving their members five free texts, then charges 4 cents for texts #6-25, and $0.035 for the remaining texts.

Fee Configuration Where All Texts Are Charged a Fee

Here the credit union charges $0.032 for each text.

Field Name	***Description***
Group Description	Enter a description for this service charge code.
Monthly Member Subscription Fees	
Another screen field (make sure that the fields here match the case structure of the field in CBX)	Here is a description with a tool name. Remember that our tool style is a full bold on the entire tool name and number, with the title italicized such as this one Tool #464 *Loan Fines Configuration*. If you reference a tool again in some way in the same area/explanation, use only the tool number, bolded, like this Tool #464 in context, without the tool name. This is optional, you can always use the entire tool name.
Regular monthly rate	Enter an amount to be charged to members enrolled in Mobile Text Banking. NOTE: If charging a monthly rate, you can also charge an introductory rate for a configured number of months. To offer this introductory rate, you must charge a monthly rate.
Introductory rate/month	If you wish to grant members a special introductory rate for the first month or more after enrollment, enter the fee amount here (two decimal places). For example, if you wish to grant members two months free before the normal monthly amount kicks in, enter 00000 here, and enter 2 in the # of months at introductory rate field. *NOTE: You must configure the number of months the member is charged this rate.* To charge an introductory rate, you must also charge a monthly rate.
# of months at introductory rate	If you wish to grant members a special introductory rate, enter the number of months that the Introductory rate/mo. fee amount should apply. *IMPORTANT: If you are not charging an introductory rate, this must be zero.*
Fee transaction description	Enter a description for the fee transaction.
Fee G/L offset account	Enter the G/L account where the fee income should be posted.
Fee can take account negative	Check if the fee can take the account (selected by the member for the fees) negative.
Fee Waivers Use these fields if the monthly subscriber fees should be waived according to a member's age and/or account balances.	

Field Name	***Description***
CU*TIP: Fees that are waived because of these parameters will be recorded in the Fee Waiver Information file (FWHIST) and can be viewed using **Tool #371 *Fee Waiver Information Report***. *NOTE: If the member qualifies for any waiver, all text banking fees are waived. This includes any monthly subscription fee and fees for text banking messages.*	
Low age	Enter an age. Any member at or below this age will not incur fees. If the field is set to 0 (zero), all ages below the High Age will be charged. For example, if you want to waive the fee for children aged 18 and under, enter 18 here. Anyone age 19 and older will be charged. NOTE: Age waivers apply ONLY to individual accounts (member type MI), not to organizations.
High age	Enter an age. Any member at or above this age will not incur fees. If the field is set to 999, all ages above the Low Age will be charged. For example, if you want to waive the fee for seniors aged 55 and older, enter 55 here. Anyone age 54 and younger will be charged. NOTE: Age waivers apply ONLY to individual accounts (membership type MI), not to organizations.
Aggregate savings	Enter a dollar amount. Any members whose aggregate end-of-month savings balance (for ALL savings and certificate accounts, including IRAs and tax escrow accounts) is above this amount will not incur fees. To charge fees regardless of the aggregate savings balance, enter 999999999. **Use this field OR the Aggregate loans field, not both.**
Aggregate loans	Enter the aggregate loan amount (for ALL loan accounts) needed to waive the fee. Any amount equal to or greater than this amount will incur fees, so it is not recommended that you enter 0.00 in this field. To charge this fee regardless of aggregate loan balance, enter all 9's in this field. **Use this field OR the Aggregate Savings field, not both.**
Waive if present	If you wish to waive the fee for members who have certain types of accounts or cards, place a check mark in one or more of these fields. ▪ ATM card - Waiver for ATM card. For online ATM card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) ATM card, waives if a card is present, regardless of status. ▪ Debit card - Waiver for debit card. For online debit card, card must be in active status (not, for example hot carded) for fee to be waived. For Off Trial Balance (OTB) debit card, waives if a card is present, regardless of status. ▪ Credit card - Waiver of fee for credit cards. For online credit card, the loan must have a Process Type of V (credit card) with a status of Active (A) and not be written off (WRTOFF of 0) for fee to be waived. For Off Trial Balance (OTB) credit card, waives if a card is present, regardless of status or balance.

Field Name	Description
	▪ OTB savings acct - Waives fee if member has Off Trial Balance (OTB) savings account, regardless of status or balance. OTB loan acct - Waives fee if member has Off Trial Balance (OTB) loan account, regardless of status or balance.
Waive if enrolled in e-statements	Check this flag if you wish to waive the fee for members who are enrolled for eStatements (with an active enrollment record) at the time the fee is assessed.

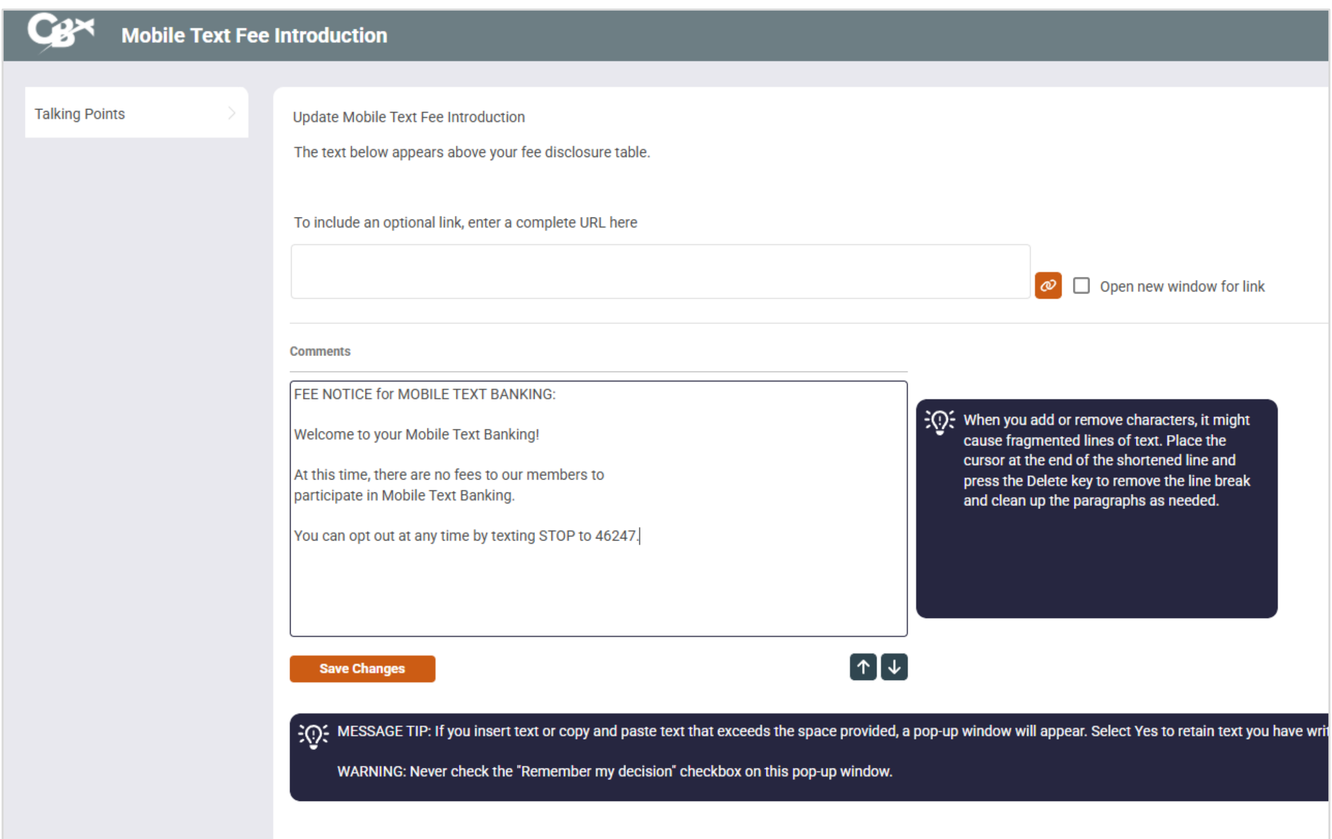
Adding Additional Fee Groups

On the configuration page, use **Add** to add additional fee groups. All members will initially be enrolled in the 01 fee group when they sign up online. However, these additional groups can be assigned to members using Member Personal Banker. See Page 21 for more information about using Member Personal Banker with text banking.

Adding Instruction

If you charge a fee, click **Instructions** on the entry screen (shown on page 11) to move to a screen where you can compose an explanation of your Mobile Text Banking fee structure. This will appear above the fee listing when the member enrolls online.

Text Banking Introduction Configuration



If you want to link to a webpage on your credit union web site, enter the URL is the space provided. The link will appear below the fee schedule.

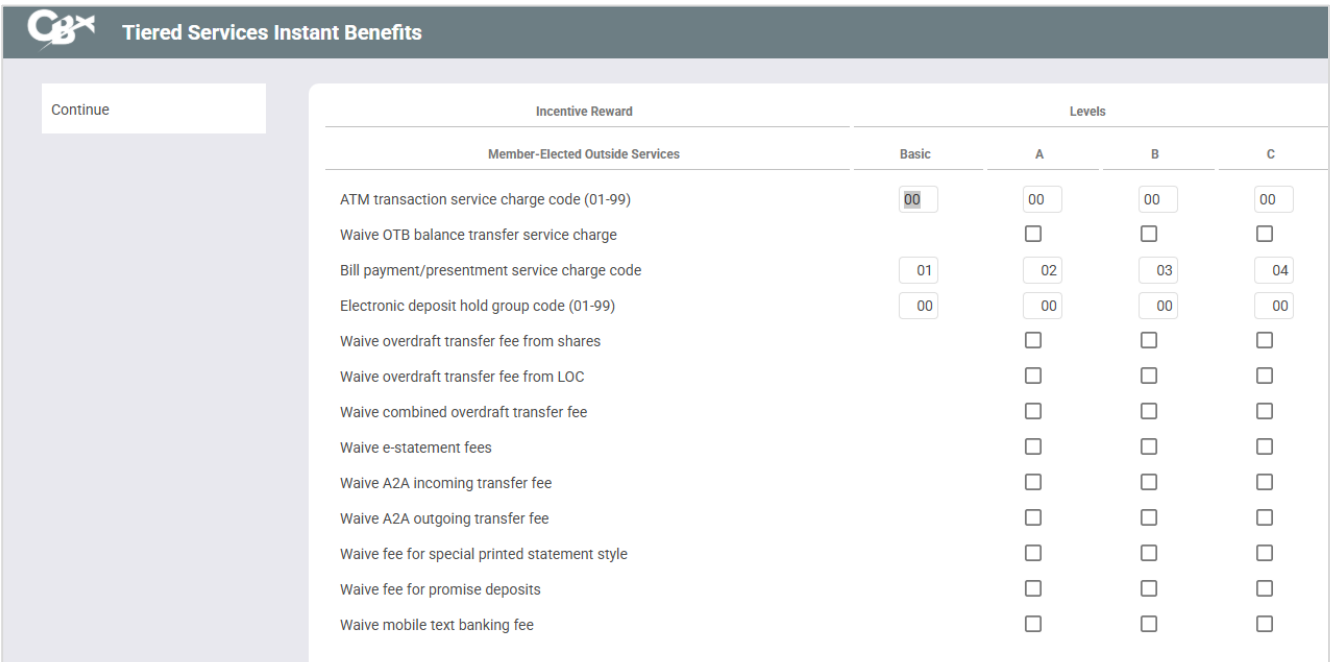
See Page 27 for an example of where a member views this text online.

> ***NOTE***: *Some states require that you state that "message and data rates apply" to a member using text banking. Other states require additional language. Follow your credit union policies and procedures.*
>
> ***Important Note***: *Even if you do not charge a fee, you need to set up introductory text. An example is shown on page 11.*

Waiving Text Banking Fees Using Tiered Services

Using the *Instant Benefits* section of **Tool #853 *Tiered Service Levels Program Config.***, you can elect to waive text banking fees.

Tiered Services Instant Benefits


Tiered Services Instant Benefits

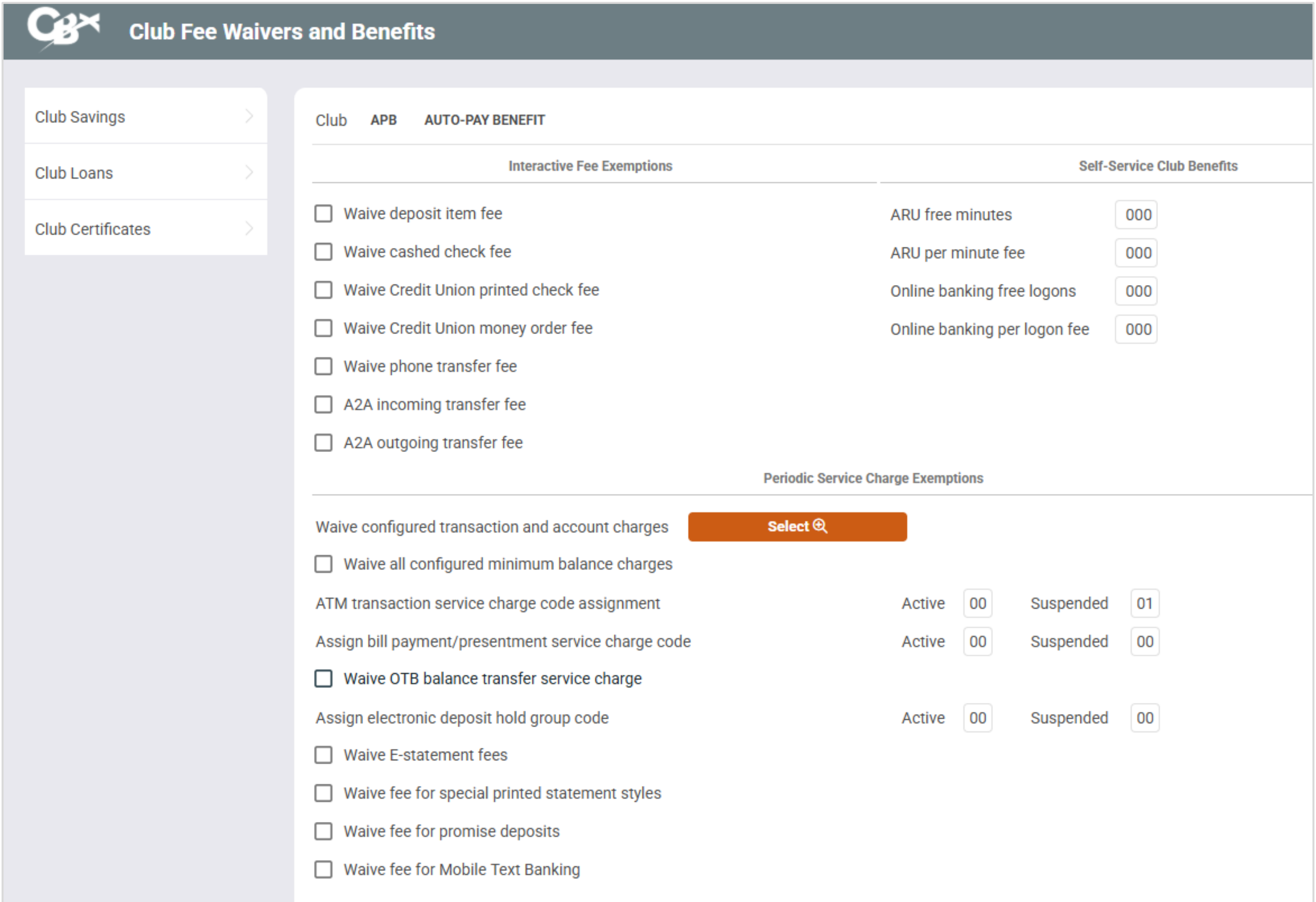
Continue

Incentive Reward	Levels			
Member-Elected Outside Services	Basic	A	B	C
ATM transaction service charge code (01-99)	00	00	00	00
Waive OTB balance transfer service charge		☐	☐	☐
Bill payment/presentment service charge code	01	02	03	04
Electronic deposit hold group code (01-99)	00	00	00	00
Waive overdraft transfer fee from shares		☐	☐	☐
Waive overdraft transfer fee from LOC		☐	☐	☐
Waive combined overdraft transfer fee		☐	☐	☐
Waive e-statement fees		☐	☐	☐
Waive A2A incoming transfer fee		☐	☐	☐
Waive A2A outgoing transfer fee		☐	☐	☐
Waive fee for special printed statement style		☐	☐	☐
Waive fee for promise deposits		☐	☐	☐
Waive mobile text banking fee		☐	☐	☐

Waiving Text Banking Fees Using Marketing Clubs

Using the *Fee Waivers and Benefits* section of **Tool #486 *Marketing Club Configuration***, you can also elect to waive text banking fees through marketing clubs.

Club Fee Waivers and Benefits

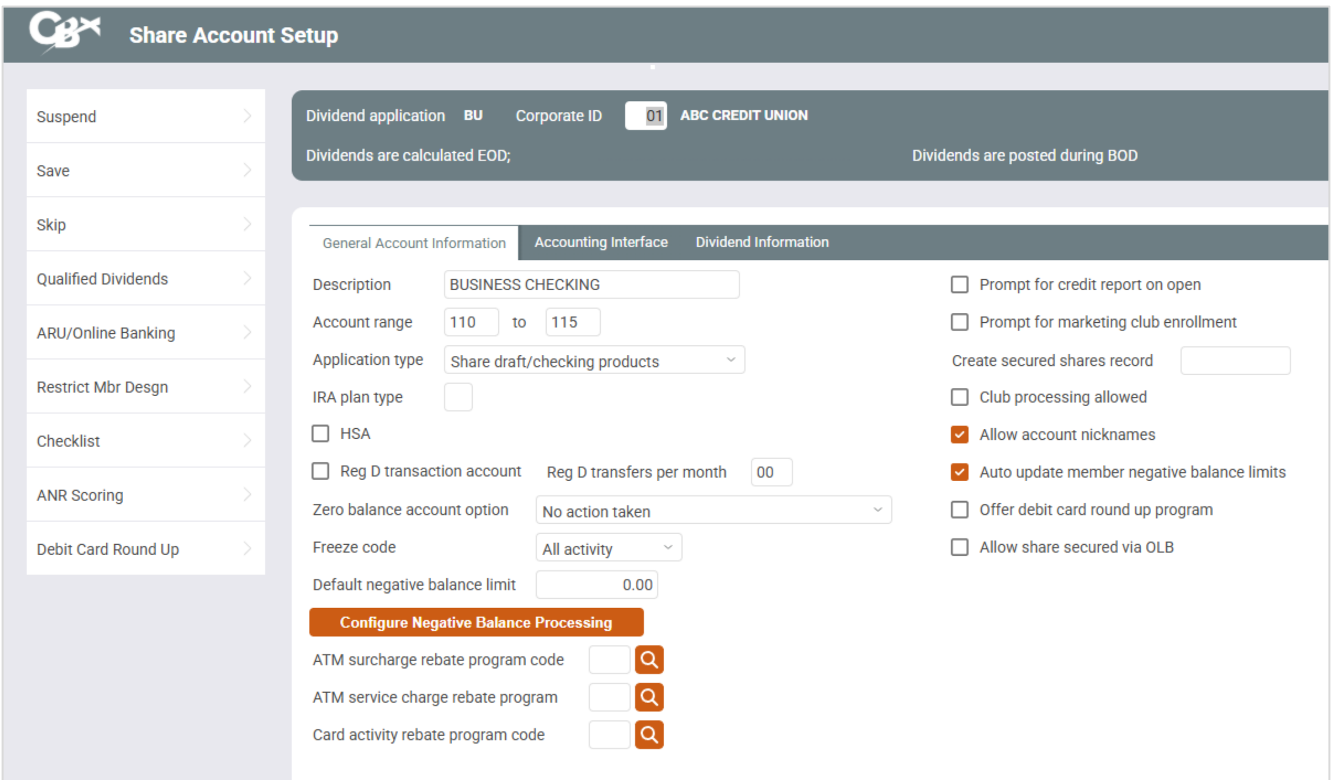


Configuring Products Available for Transfers

After activating text banking transfers in the steps above, you must select products that are available for text transfers. To do this, select **Tool #777 *Savings/Checking Product Configuration*** and/or **Tool #458 *Loan Category Configuration*** and the product/category you would like to allow members to transfer to or from.

- Text transfers are allowed to and from basic savings and checking accounts. IRAs and HSA accounts and escrow accounts cannot be configured for text banking transfers.
- Text transfer *payments* are available to all loans, except 360 Mortgage loan categories. Text transfer *disbursements* are only allowed for line LOC type loans.
- Credit Card loans only allow *payments* but not disbursements. Additionally, text transfer disbursements are not available for Closed End loans.

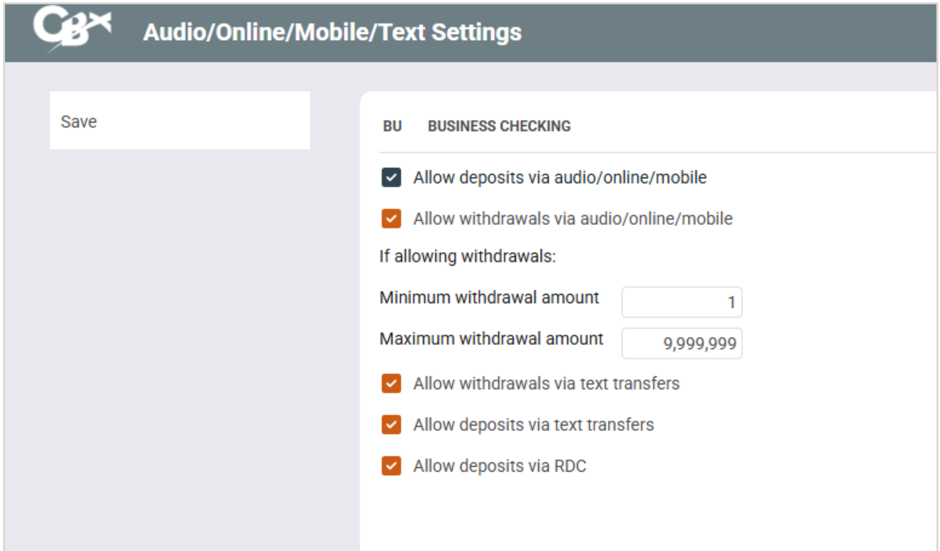
Tool #777 Savings/Checking Product Configuration



To configure this feature, select **ARU/Online Banking**.

Then select the boxes to allow withdrawals ("From" accounts) and/or deposits ("To" accounts).

Mobile Text Banking Settings

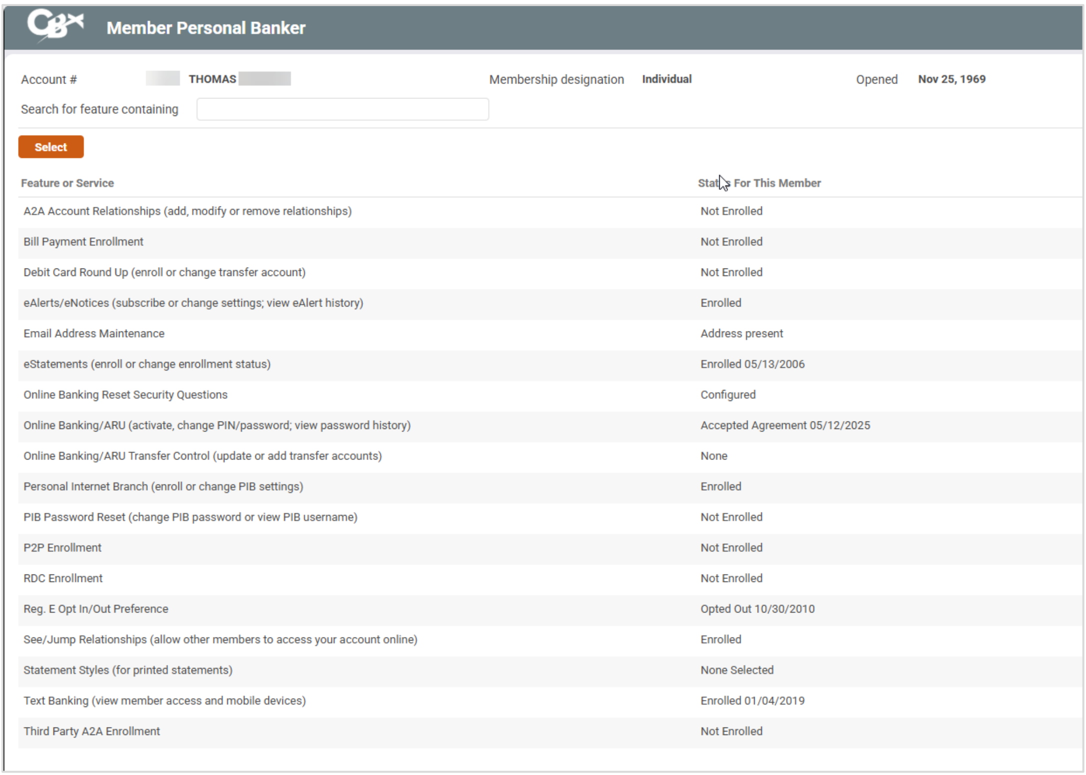


Member Personal Banker

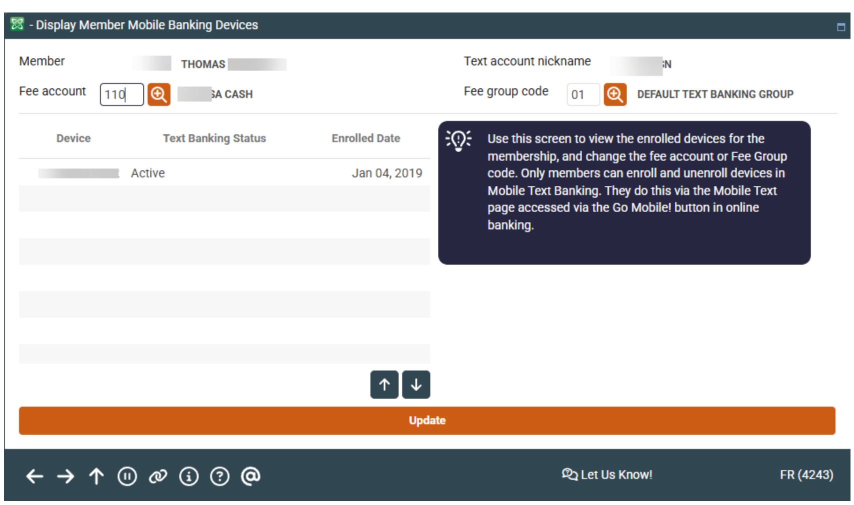
Within CBX, employees can view enrolled devices (and thus tell if a member is enrolled). Employees can also alter the fee group to which a member is enrolled or change the account to which the fee is charged.

Employees cannot enroll or unenroll a member from Mobile Text Banking. If a member wants to unenroll from Mobile Text Banking, the member can either text STOP to IM247 (46247) or delete their enrolled device via **It's Me 247**. Employees also cannot edit a member's transfer codes.

From **Tool #14 *Member Personal Banker***, the employee can select *Text Banking (view member access and mobile devices)* to view enrolled devices.



From this screen, the employee can view the enrolled devices for the membership and change the fee account or fee group code.



Accessing and Enrolling in Mobile Text Banking

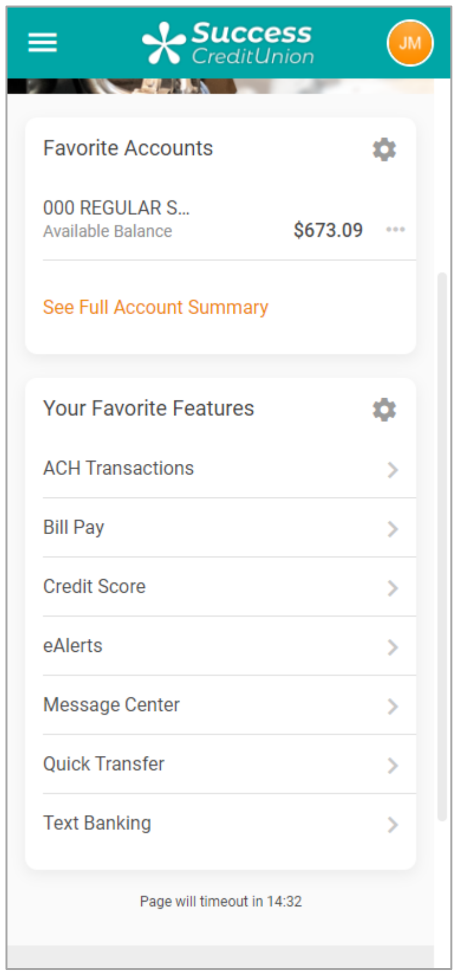
Built In Access to Mobile Text Banking

Once the feature is activated at their credit union, members can go to the enrollment screen via the Favorite Features section that is listed under the accounts on the entry screen. This is shown in the example below.

- NOTE: this will not show in the Favorite Features listing if you have not activated Mobile Text Banking.

- The member may need to click the gear symbol to select Text Banking to show it on the list.

Member Accesses Mobile Text Banking

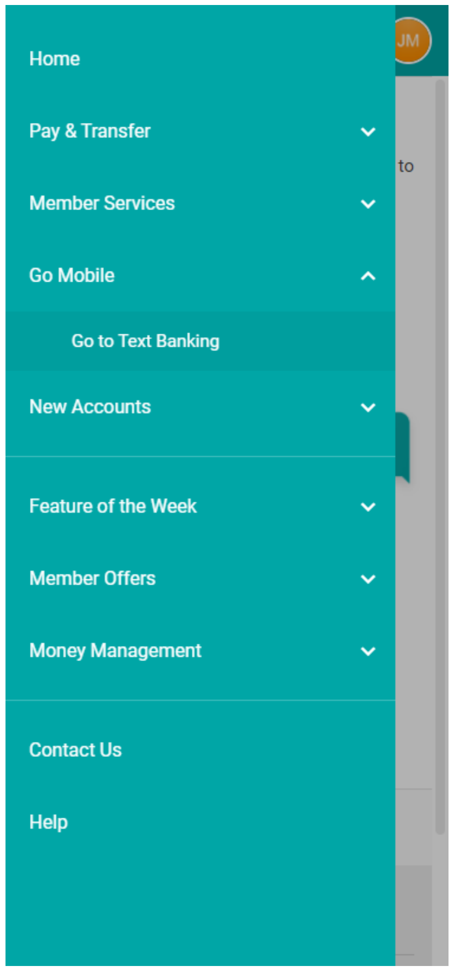


Granting Extra Access to Mobile Text Banking

For the member to access Text Banking any other way online, you must grant them access points using ItsMe247 Manager. For example, the Go Mobile section in the Mega Menu provides a great place to add Mobile Text Banking. In this example below, the *Go Mobile* drop-down menu also allows the member to select *Got to Text Banking*.

Other options and wording are available.

For more information contact the Internet Retailer Support Center at irsc@cuanswers.com. To purchase ItsMe247 Manager go to the CU*Answers store at https://store.cuanswers.com/store/irsc/cupublisher-self-service/



Enrolling in Mobile Text Banking

Regardless of how they access Mobile Text Banking, the first Mobile Text Banking enrollment screen will appear.

Members need to enroll in text banking to be able to receive text banking balance text messages.

The text on the first page reads as follows:

Text banking allows you to send text messages to Success Credit Union and receive important information about your account. Once enrolled for text banking, you can also set up your eAlert Subscriptions to be sent as text messages directly to your mobile phones.

The enrollment in Mobile Text Banking is a three-step process. The member starts by clicking **Start Enrollment**.

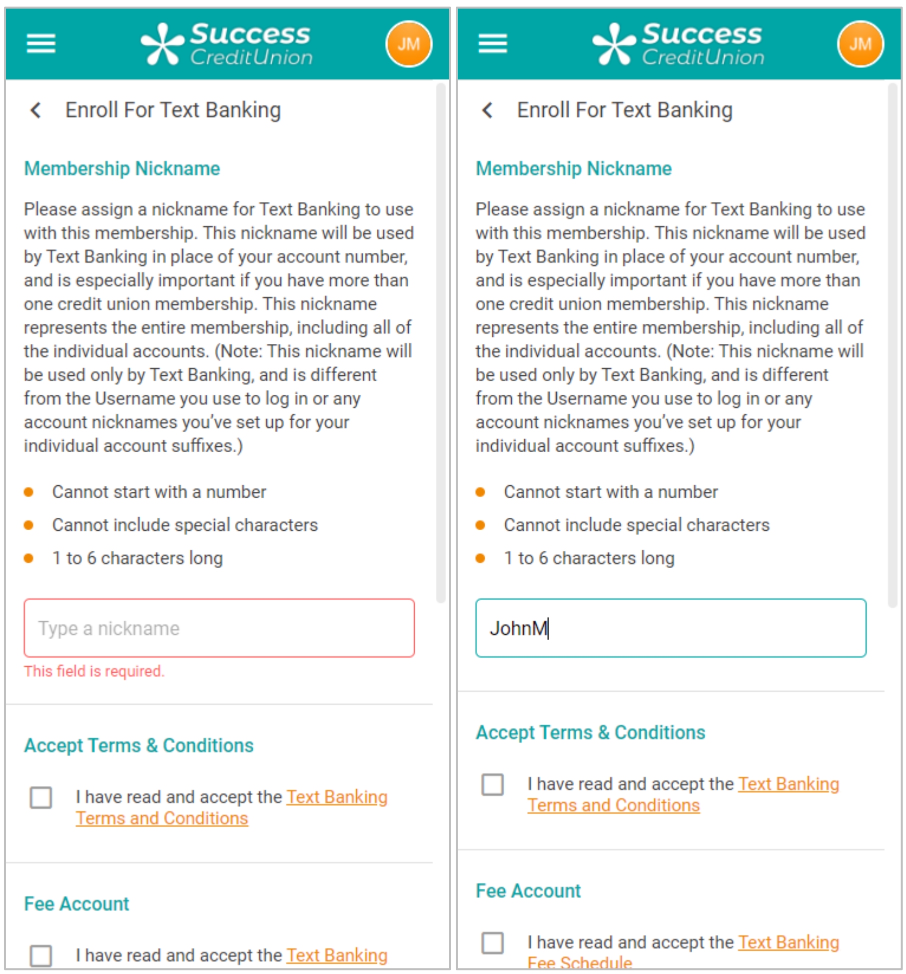
In **Step 1 – Assign a Membership Nickname**, the member enters a nickname for his or her membership. This will be helpful if the member has more than one membership enrolled in Mobile Text Banking. (Keep in mind that the member could be a member of another credit union that uses Mobile Text Banking and could use the same phone number for more than one membership).

The text reads as follows:

Membership Nickname
Please assign a nickname for Text Banking to use with this membership. This nickname will be used by Text Banking in place of your account number, and is especially important if you have more than one credit union membership. This nickname represents the entire membership, including all of the individual accounts. (Note: This nickname will be used only by Text Banking, and is different from the Username you use to log in or any account nicknames you've set up for your individual account suffixes.)

- *Cannot start with a number*
- *Cannot include special characters*
- *1 to 6 characters long*

Member Assigns a Membership Nickname

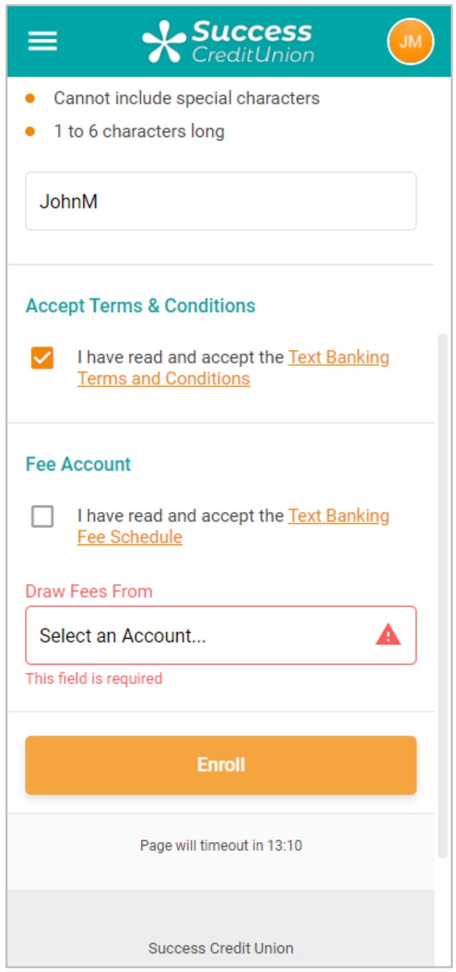


In **Step 2 – Accept Terms and Conditions**, the member checks to indicate that he or she accepts the Terms and Conditions. The member can read the Terms and Conditions by selecting the link within this section.

See page 40 for the text the member will view on the Terms and Conditions.

Important Note! *It is recommended that your credit union include the terms and condition text as well as a link to your privacy statement on any page that promotes mobile text banking.*

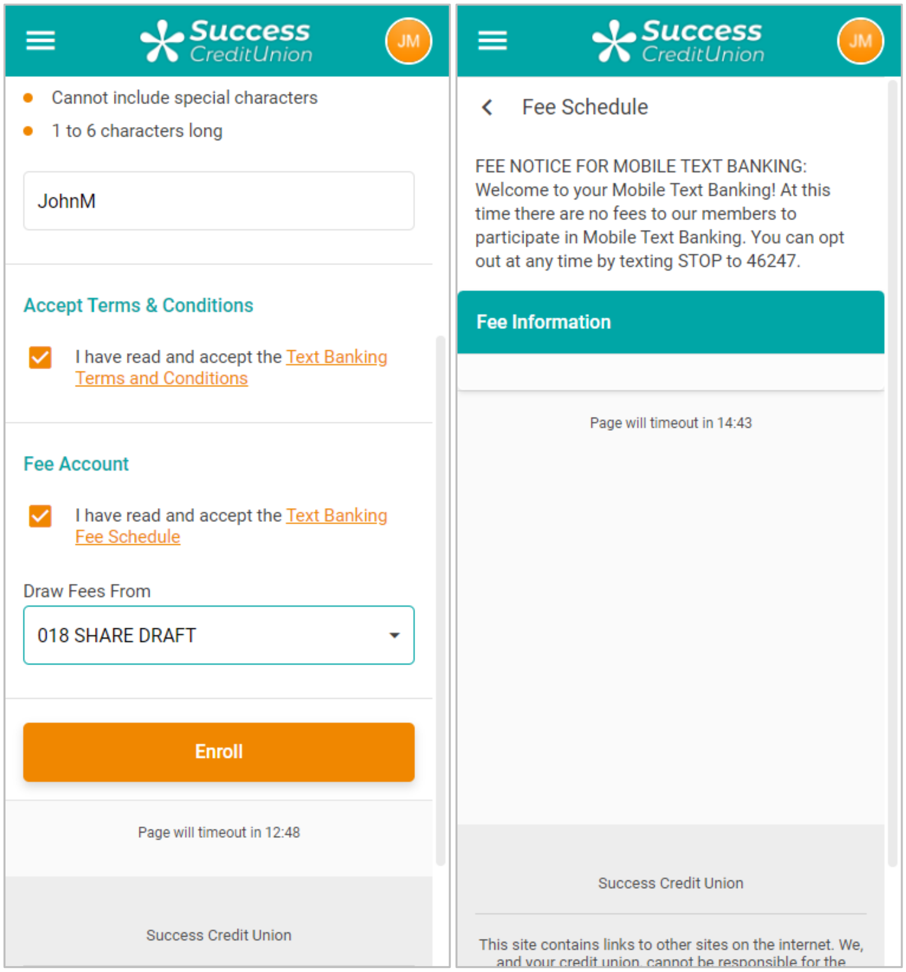
Member Accepts Terms and Conditions



In **Step 3 – Assign a Fee Account**, the member designates a sub account of this membership to be charged any fees related to Mobile Text Banking. The member can also click the link to read the credit union's fee schedule.

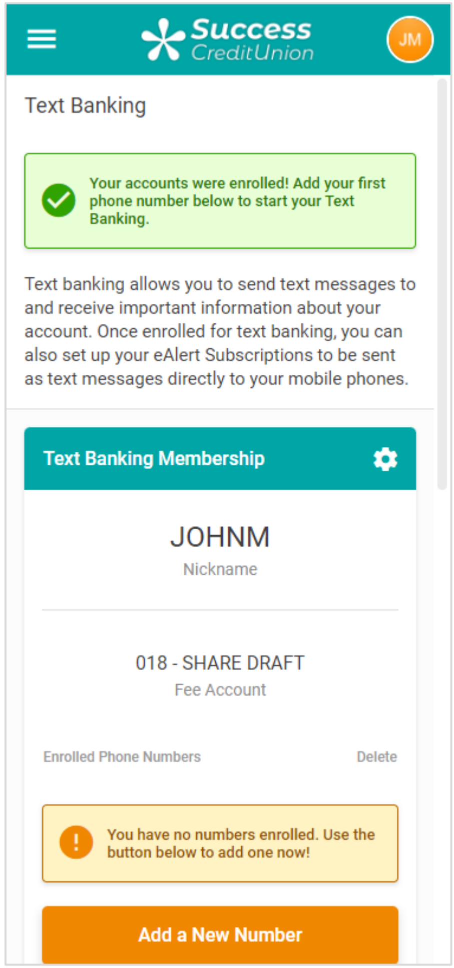
If the member clicks on *Text Banking Fee Schedule*, the credit union's fee schedule is shown. Additionally, the member can see the marketing text you enter in CBX.

Member Selects a Fee Account and Views Fee Schedule



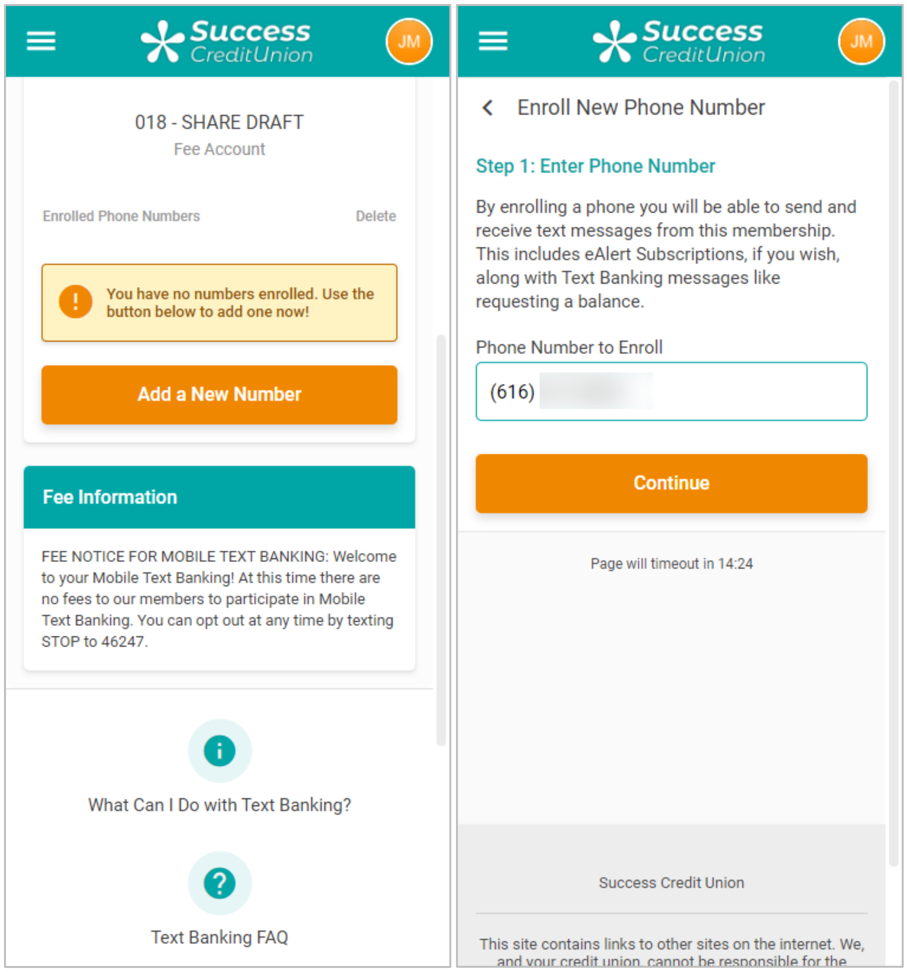
The final image below shows the member enrolled in Text Banking.

Member is Enrolled in Mobile Text Banking



In the next step the member enrolls his or her phone. If the member scrolls down the page clicks ***Add a New Number***, they are presented a box to enroll a phone number to receive a text message. They click Continue.

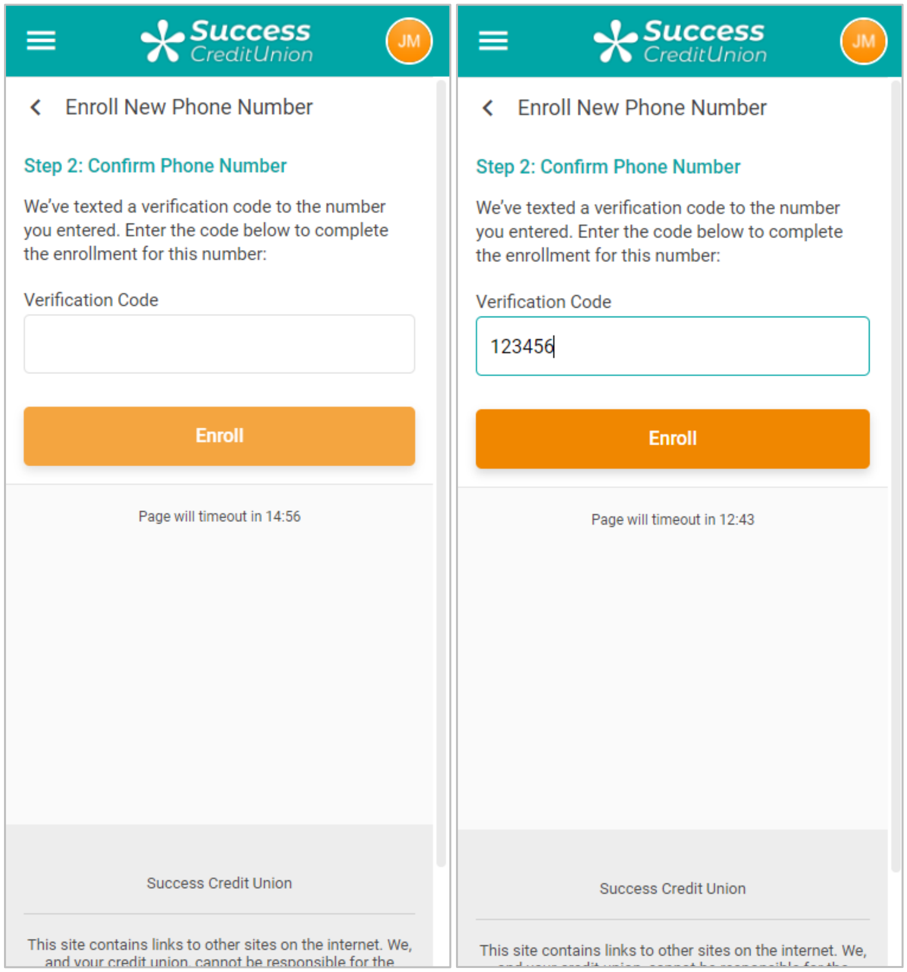
Member Begins Process to Enroll Phone Number



They are texted a verification code. An example of this message follows:

- ItsMe247: Your verification code is 304998. Reply STOP to cancel. Reply HELP for help. Msg&Data Rates May Apply.

Member Enters Verification Code and Enrolls Number

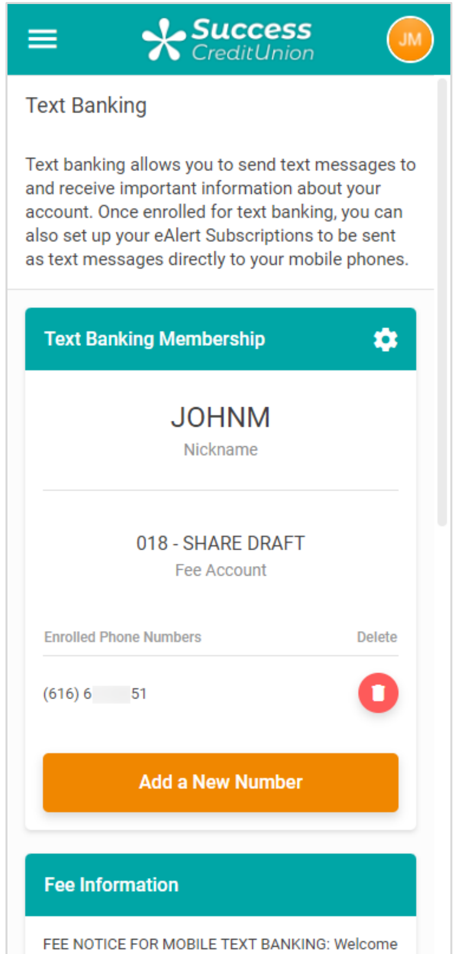


After entering the verification number, the member clicks the "Enroll" button to complete the enrollment of the number and receives a confirmation text.

- ItsMe247: You have completed the enrollment phase. Welcome to ItsMe247 Text Banking! Reply STOP to cancel. Msg&Data Rates May Apply.

Below you can see that the phone and member are enrolled. The Fee Information the member accepted is listed below the enrolled phone. The member can now use the Text Banking commands shown on page 5.

The Member's Number is Enrolled



Helpful Resources

[My member tried enrolling for text banking but never received the verification code to complete the process. Why might that be?]

[My member's cellular provider has cleared the block on text banking messages, but my member is still not receiving text banking messages. What is the next step?]

Enrolling in One-Way Text Alerts

Members enrolled in Mobile Text Banking can enroll to receive one-way eAlerts sent to their enrolled mobile phone. This includes all eAlerts (listed below), including balance eAlerts.

Members set up one-way Text alerts in the same place they enroll in other eAlerts, via the eAlert Subscriptions page.

Members can create the same type of alerts as standard eAlerts:

- Account Balance (with low and high tolerances)
- Notification of an ACH Deposit or Withdrawal
- Notification that a Loan Payment is due
- eNotice notification (eNotice text is not sent to the member via a text message. Instead, the member receives a text alert that requests that they log onto online banking to view the eNotice in their secure online banking message center.)

Timing: When eAlerts are Generated

The timing for when eAlerts will be generated depends on the alert type.

The following eAlert types are available for configuration:

Alert Type	***Generated***
Account Balance (AB)	Accounts requesting a balance alert are evaluated on a 30 minute* cycle. ▪ This eAlert is based on the member's available balance, not current balance. CBX 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. 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.
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. Members will need to login to online banking and read the text of their eNotice in their Secure Online Banking Message Center.

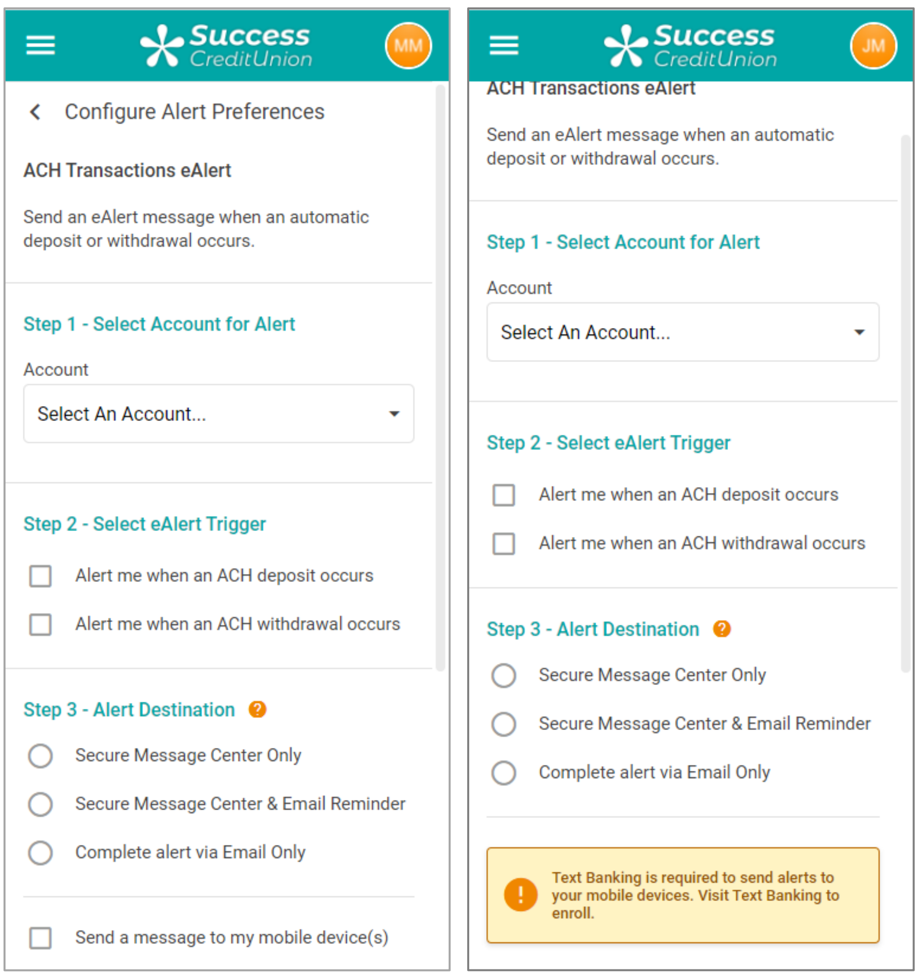
> **NOTE: 30 minutes is the designated interval currently being used for online clients. Self-Processing credit unions and other data centers may choose a different interval depending on system resources.*

Once the member is enrolled, the member can select to have the eAlerts sent via text to the enrolled mobile device. If the member is not enrolled in Mobile Text Banking, the member will see a link to take him or her to the Mobile Text Banking enrollment page as shown below.

Examples

- The member on the left is enrolled in Mobile Text Banking, so the member can select to receive alerts in the form of a one-way text. Credit union configured charges apply for each text the member receives.
- The member on the right is not enrolled in Mobile Text Banking, so the member receives a message alerting them that they first need to enroll in Mobile Text Banking.

Member Can Select Text eAlerts/Cannot Select Text Alerts



Sample One-Way Text Message a Member Receives

Following is an example of the Text Messages Alerts a member would receive.

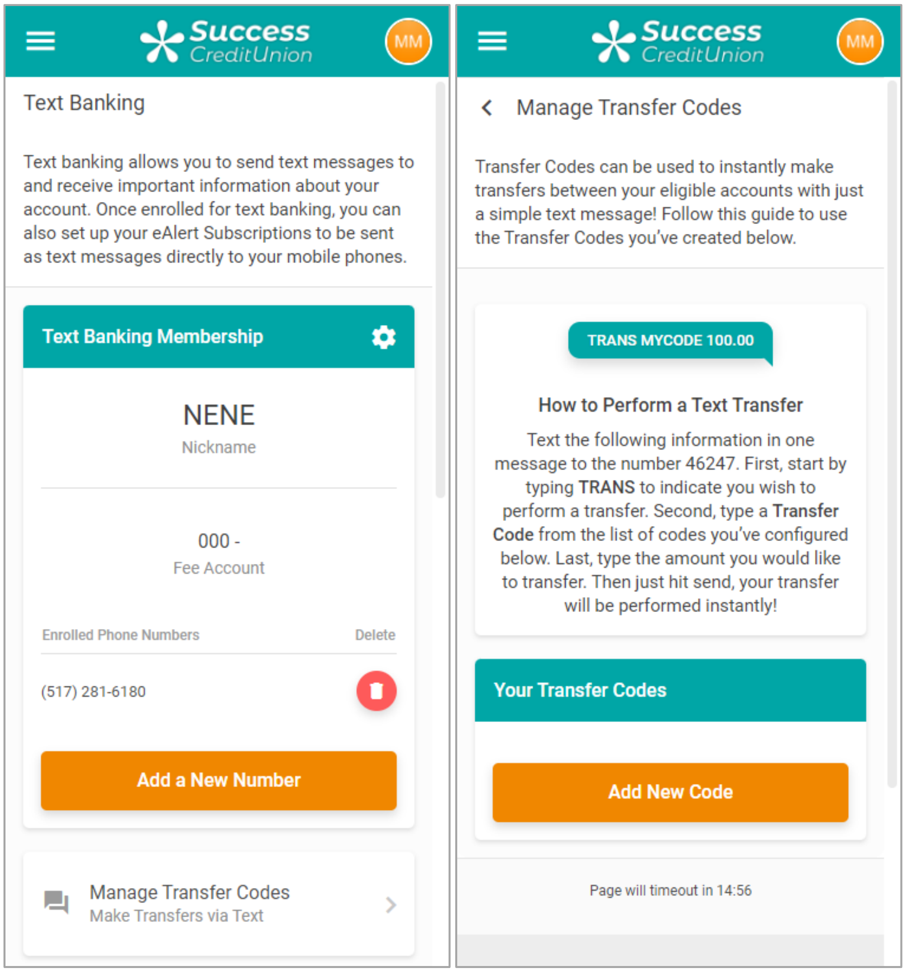
- ItsMe247 Text: The available balance in your XXXXXX 123456789012345 was below $99,999.99 at 09:45 AM ET on mm/dd/yyyy.

Creating Custom Transfer Codes

After a member is enrolled in Text Banking, they can transfer funds to and from suffixes that were designated by the credit union in the setup process on page 19.

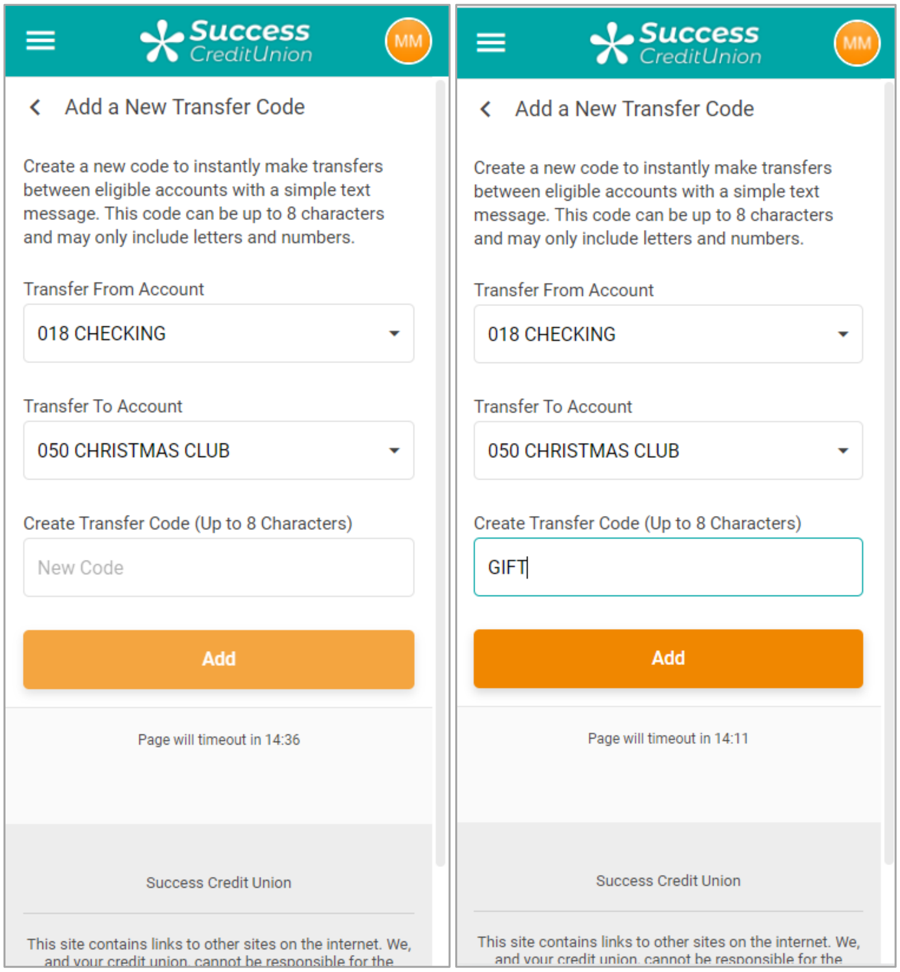
To set up a custom transfer code, members will visit the text banking page and select *Manage Transfer Codes*. From there they select **Add New Code**.

Member Adding Text Banking Transfer Code

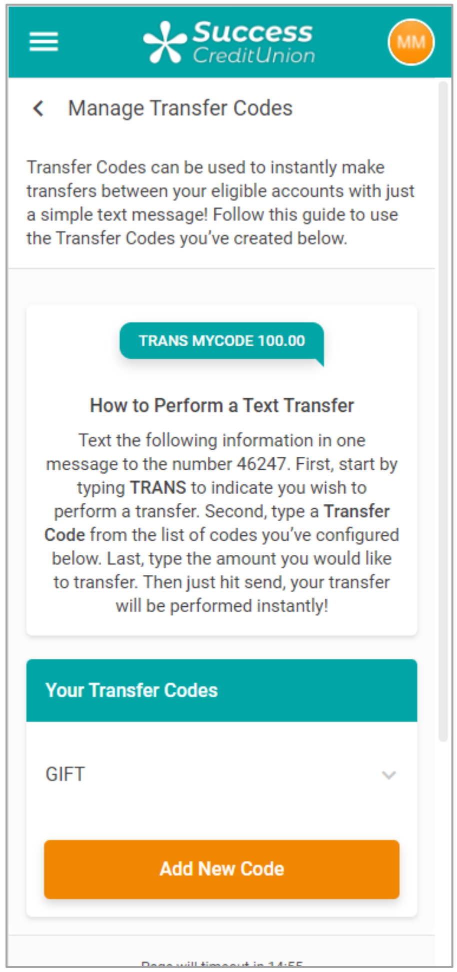


From there, members can add a new command by selecting the "From" account and the "To" account, as well as assigning a transfer code from 1-8 characters to the desired action.

Member Enters Text Banking Code



Member Transfer Code Added



Members can create as many codes as they would like to use. See page 5 for more information on how to use the TRANS commands in conjunction with the codes to transfer funds between suffixes.

Important Note! Transfers are not available on any 360 Mortgage categories, and disbursement transfers are not allowed from Closed-End loans and Credit Card loans.

Reporting

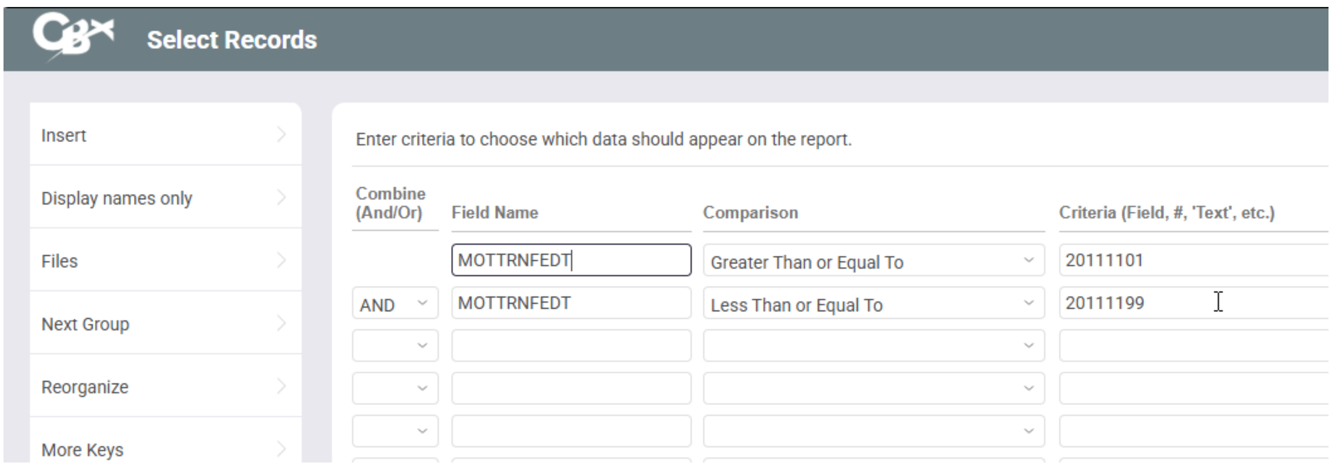
This section covers how to analyze data on mobile text members.

View Enrolled Members

To view a listing of members enrolled in Mobile Text, look for a status of ‘A’ in the MOBMBRCFH file.

View Usage Statistics via Query

Interested in statistics on your members’ Mobile Text Banking usage? Find information on specific accounts, times of service, and grand totals using **Tool #851 *Text Banking Detail Stats (MOBMBRSTS)*.** On the entry selection screen change the date range to your selected range and press Enter to view a listing of your member activity.



The Query results are broken down by “SMS” (two-way texts, for example, the member texts “BAL” and receives a response) and “TXT” (one-way text alerts, for example the member receives a balance eAlert as a text). There are total count figures for the “SMS” and “TXT” sections, as well as a Grand Total count at the bottom of the results. This Query uses the “Mobile Member Statistics” table (MOBMBRSTS).

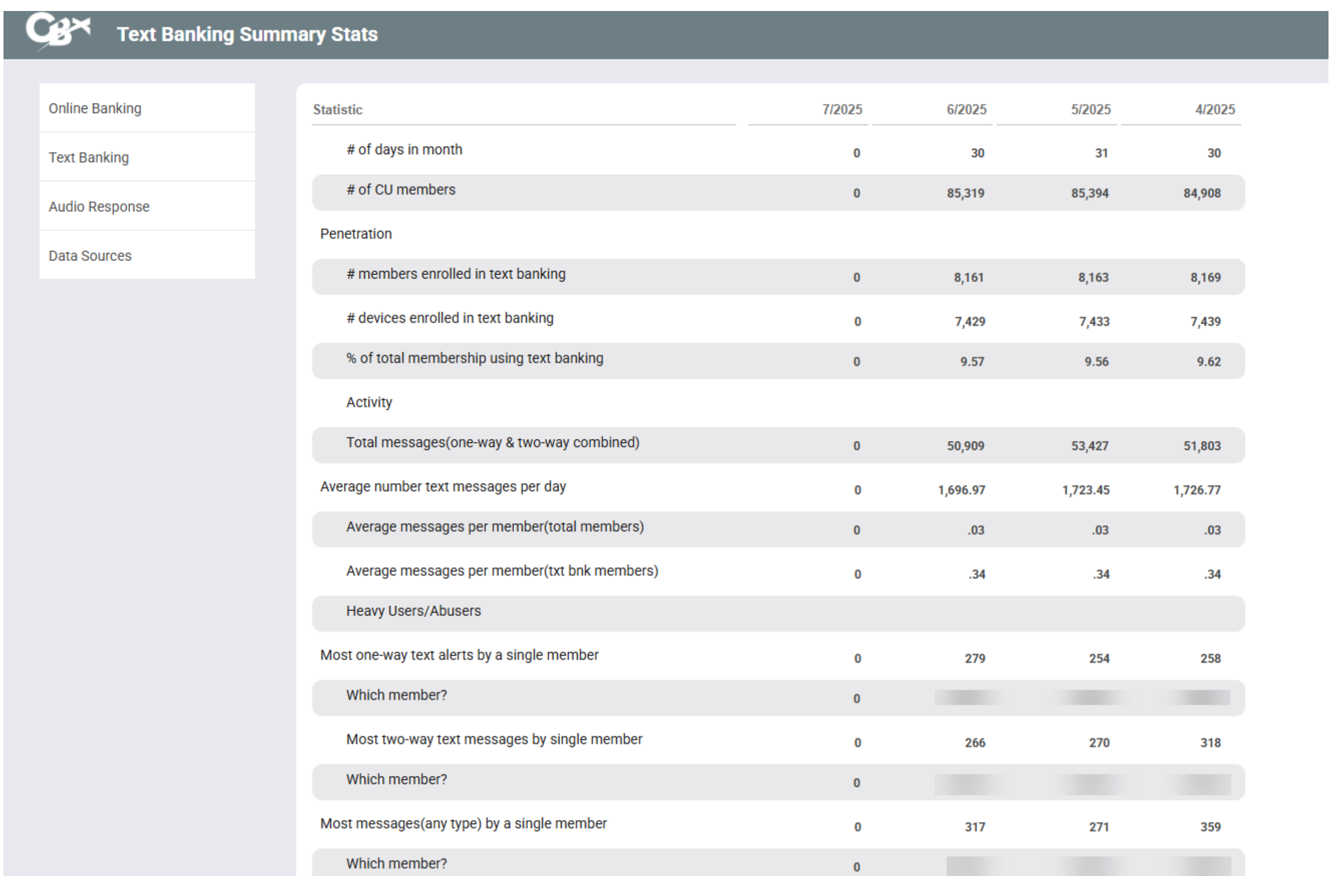
	Billed Date	Account Base	Message Type SMS = two way Txt = one way	Message Status	Billed Time (HHMMSS)	Last Name
000001	06/05/2025	0	MFA	000	11:14:47	
000002	06/05/2025	7	MFA	000	11:14:47	
000003	06/05/2025	1	MFA	000	11:14:47	
000004	06/05/2025	5	MFA	000	11:14:47	ND
000005	06/05/2025	8	MFA	000	11:14:47	AMS
000006	06/05/2025	9	MFA	000	11:14:47	AN
000007	06/05/2025	1	MFA	000	11:14:47	S

View Usage Statistics via ARU/Online Banking Stats Dashboard

In addition to Query, the Online Banking/Mobile Web Summary Stats dashboard, accessible via **Tool #141 *ARU/Online Banking Stats Dashboard***, can be used to view usage statistics for Mobile Text Banking.

First enter the four months for which you'd like to view statistics.

After selecting the time period and using Enter, click **Text Banking** and the Text Banking Summary Stats dashboard will appear.



Statistic	7/2025	6/2025	5/2025	4/2025
# of days in month	0	30	31	30
# of CU members	0	85,319	85,394	84,908
Penetration				
# members enrolled in text banking	0	8,161	8,163	8,169
# devices enrolled in text banking	0	7,429	7,433	7,439
% of total membership using text banking	0	9.57	9.56	9.62
Activity				
Total messages(one-way & two-way combined)	0	50,909	53,427	51,803
Average number text messages per day	0	1,696.97	1,723.45	1,726.77
Average messages per member(total members)	0	.03	.03	.03
Average messages per member(txt bnk members)	0	.34	.34	.34
Heavy Users/Abusers				
Most one-way text alerts by a single member	0	279	254	258
Which member?	0			
Most two-way text messages by single member	0	266	270	318
Which member?	0			
Most messages(any type) by a single member	0	317	271	359
Which member?	0			

There is a wealth of statistics information available on this dashboard:

- # of days in a month
- # of CU members

Penetration

- # members enrolled in text banking
- # devices enrolled in text banking
- % of total membership using text banking

Activity

- Total messages (one-way & two-way combined)
- Average number text messages per day
- Average messages per member (total members)
- Average messages per member (txt bnk members)

Heavy Users/Abusers

- Most one-way text messages by single member
- Which member?
- Most messages (any type) by a single member
- Which member?

Fee and Waiver Reports

Look for the Mobile Text Fees reports (TMOBFEE) for a listing of fees and waivers for Mobile Text Banking. These two reports list the charges to members, as well as the waivers they receive. The reports are generated during End of Month processing.

Fee Report

The fee report lists the sub account charged, fees (per Tier if you are configured to support this feature), the associated Sales Tax if applicable, as well as Total fees per member.

```
 1/12/12  14:59:38                                 ABC TEST CREDIT UNION                                  TMOBFEE       PAGE
    RUN ON   1/26/12                                  MOBILE TEXT FEES                                              USER

                  ACCOUNT         FEE       AGGREGATE    AGGREGATE      AGGREGATE        CURRENT      PREVIOUS
         BASE      ITEMS        AMOUNT       SAVINGS       LOANS         AVERAGE         BALANCE       BALANCE   DESCRIPTION

      2222-020  MEMBER TOTALS: TOTAL COUNT:           39      TOTAL FEE:                TOTAL TAX:
    533333-001                   1.00          16.08      12239.60        333.07           8.60          9.60   TEXT MESSAGE FEE
    533333-001                    .06                                                      8.54          8.60   SALES TAX
    533333-001  MEMBER TOTALS: TOTAL COUNT:           14      TOTAL FEE:          1.00  TOTAL TAX:          .06
    555555-001                   1.00        9380.54      44088.69       9018.47         673.81        674.81   TEXT MESSAGE FEE
    555555-001          6         .24 text @  00.040                                     673.57        673.81   15-30 PER TEXT FEE
```

```
   577777-000  MEMBER TOTALS: TOTAL COUNT:            9     TOTAL FEE:         1.00   TOTAL TAX:          .06



   588888-001  MEMBER TOTALS: TOTAL COUNT:            5     TOTAL FEE:         1.00   TOTAL TAX:          .06

   588888-000  MEMBER TOTALS: TOTAL COUNT:            1     TOTAL FEE:                TOTAL TAX:

   599999-000                  1.00       27899.65                   24223.79        1519.25       1520.25   TEXT MESSAGE FEE

   599999-000                   .06                                                  1519.19       1519.25   SALES TAX

   599999-000  MEMBER TOTALS: TOTAL COUNT:            6     TOTAL FEE:         1.00   TOTAL TAX:          .06

TOTAL MOBILE TXT FEES:  FEE TOTAL:          11.92   ACCOUNTS FEED:           11

 TOTAL MOBILE TXT TAX:  TAX TOTAL:            .71  ACCOUNTS TAXED:           11

                                                            ***END OF REPORT***
```

Waiver Report

The waiver report lists fees that were waived and the reason for these waivers.

```
 1/12/12  14:59:38                              ABC TEST CREDIT UNION                                       TMOBFEE       PAGE

    RUN ON   1/26/12                            MOBILE TXT FEES WAIVED                                                USER


      ACCOUNT       MESSAGE

   555555-000       Fee would take account below available balance

   666666-000       Fee would take account below available balance

TOTAL MOBILE TXT FEES WAIVED:                2

                                                            ***END OF REPORT***
```

Mobile Text Banking Terms and Conditions

Following is a sample of the Mobile Text Banking Terms and Conditions that the member accepts when enrolling in Mobile Text Banking (Step 2).

Text Banking Terms and Conditions

The **It's Me 247** Text Banking service (hereinafter called the SYSTEM) is provided as a service of the Cartoon City FCU (the CREDIT UNION). By using the **It's Me 247** Text Banking service, you agree to the following terms and conditions: You agree to provide a valid mobile phone number for this service. You agree that the SYSTEM may send you text messages through your mobile communication service provider that may include information about your applicable account. **It's Me 247** Text Banking allows you to receive alerts and view balances on your mobile phone. You agree to indemnify, defend, and hold the CREDIT UNION and any other companies or entities involved in the design, development, or operation of the SYSTEM harmless from and against any and all claims, losses, liability, damages, or costs arising from your use of the service. The CREDIT UNION and any other companies or entities involved in the design, development or operation of the SYSTEM will not be liable for any losses or damages caused by disclosure of account information to third parties resulting from your use of the service. Supported carriers include: Alltel, AT&T, Cincinnati Bell, Sprint, T-Mobile, US Cellular, Verizon Wireless, and Virgin Mobile. Message and data rates may apply. Text **STOP** to 46247 (IM247) to unenroll or text **HELP** to 46247 (IM247) for help.