



MEMBERDIRECT® Online Banking

Consumer Online Banking

October 2008

Central 1 Credit Union
1441 Creekside Drive, Vancouver, BC V6J 4S7
phone: 604 742 5252
fax : 604 730 7792
email: client_support@central1.com
website: www.memberdirect.ca

Table of Contents

- MEMBERDIRECT Online Banking 1
 - Key Features..... 1
 - Benefits 2
- Product Features 3
 - Online Banking..... 3
 - Login 3
 - Account Information 3
 - Payments 5
 - Transfers 6
 - Rate Information..... 7
 - Messages 7
 - MemberDirect Mobile Services 8
 - My Profile 8
- Additional Features 9
- Hosting..... 10
- Getting Started..... 11

MEMBERDIRECT® Online Banking

MemberDirect Online Banking is Canada's leading online banking solution for credit unions, offering customers online access to their account and transactions needs. *MemberDirect* Online Banking allows customers to easily achieve their day-to-day banking needs, such as reviewing account history, viewing cheques, viewing and paying bills, and opening new accounts.

An evolving solution - *MemberDirect* Online Banking is continually enhanced to offer more advanced self-service features in order to remain competitive with the big banks.

Optional new features now available include:

- ▶ **Mobile Banking** - your customers can now keep in touch with their account balances and recent transaction with SMS text messaging;
- ▶ **Interac® Email Money Transfers** – customers can send money via email using the trusted Interac brand;
- ▶ **Inter-Institution Transfers** – enables customers to transfer money in and out of their own accounts at other financial institutions;
- ▶ **Increased Authentication** – provides an additional layer of security for your customers with images and security questions.

The *MemberDirect* online banking solution enables your financial institution to remain competitive with the big banks, and will help you attract new customers and retain your current ones.

Key Features

- Account summary and transaction details
- Multiple bill payments
- Interac Email Money Transfers
- epost bill presentment
- Funds transfer
- Inter-member transfers
- hyperWALLET electronic funds transfer
- Cheque imaging
- E-Statements
- Financial reminders
- Mobile Banking

The screenshot displays the MemberDirect online banking interface for a 'sample CREDIT UNION'. The navigation menu includes 'Accounts', 'Payments', 'Transfers', 'Rates', 'Messages', and 'My Profile'. The main content area is titled 'Account Summary' and includes a sidebar with links for 'Account Activity', 'Open an Account', 'Ethical Funds', and 'MasterCard'. The account details show 'Account: 1111' and a welcome message for a DEMO account. Below this, there are three tables: 'Accounts' listing various banking accounts with their balances, 'Scheduled Bill Payments' showing payments to Visa and Telus, and 'Scheduled Transfers' showing transfers between different accounts. A small graphic on the left says 'We're open later. Now you have time for lunch.' The footer of the page reads 'A MemberDirect® product.'

® MEMBERDIRECT & Design are registered trademarks owned by Credit Union Central of Canada, used under licence.

Benefits

MemberDirect Online Banking is developed and hosted by Central 1 Credit Union.

- **An evolving solution to meet your current and future needs:** We pursue a forward thinking product vision and continually enhance our products to meet the ongoing needs of financial institutions and their customers.
- **Experience:** Central 1 is a proven and experienced provider of online financial solutions. We understand financial institutions, your customers and the market you compete in.
- **Competitive pricing:** Our model is to provide economies of scale for financial institutions in their online offering, and thereby enables financial institutions to effectively compete with the multi-million dollar budgets of the big banks.
- **Ease of implementation:** Many banking system providers already provide a gateway to *MemberDirect* online banking functionality, making implementation a smooth process.
- **Flexibility of branding and customization:** We provide you with solutions to meet the unique branding and customization needs of your financial institution.
- **Training and ongoing support:** Central 1 has a client support team ready to help you with your training and ongoing support needs.
- **Hosting:** We have proven experience in hosting *MemberDirect* online banking solutions, and offer high availability, security, redundancy and load balancing.

Product Features

Online Banking

MemberDirect Online Banking includes all the online self-service functionality your customers require for their day-to-day banking needs.

Login

Customers are provided with a secure login to *MemberDirect* Online Banking, and have options available for ease-of-use and enhanced security.

Features	Details
Login	Customers can login using their account number, branch number, or their Member/Bank Card number and a Personal Access Code.
Increased Authentication	Provide your customers with additional security and peace of mind by utilizing Passmark Increased Authentication. A leading solution that provides an additional layer of authentication using additional security questions to prevent unauthorized access, and images and phrases to protect against phishing attacks. This is an optional feature with additional operational fees.
Memorized Accounts	Customers can choose to have their computer remember their account number and branch number for accounts they frequently access. The Personal Access Code is not remembered for security reasons.
Enhanced Security	Customers can choose the “enhanced security” option for optimal security when using a public computer. This option expires pages after viewing them, so that clicking the Back button does not display the previously viewed pages.

Account Information

Customers have easy access to their account information and transaction history.

Features	Details
Account Summary	Once logged-in, customers are provided with an overview of their account holdings, including demand accounts, terms deposits, scheduled bill payments and scheduled transfers. Customers are also notified of any messages that are waiting for them, such as the delivery of epost documents, financial reminders, urgent notifications or personal messages.
Account Details	Customers can view the details of their accounts, including such things as the interest rate, line of credit limit, maturity options or contract information.

Features	Details
Account Transaction Activity	<p>Customers have easy access to view real-time data of their balances and all transaction history on their accounts:</p> <ul style="list-style-type: none"> ▪ Demand accounts ▪ Term deposits ▪ RRSP contracts ▪ RRIF contracts ▪ Loans ▪ Mortgages <p><i>See Figure 1.</i></p>
Multiple View of Accounts	<p>Users can access all of their accounts at the same time within one login. This is an optional feature available to your financial institution. Unique identification of customers is a prerequisite.</p>
Brokerage Integration – AccountPlus™ Consolidated View	<p>Brokerage information (currently Credential) is integrated real-time into online banking with the AccountPlus feature. This is an optional feature and has additional hosting fees.</p>
Download Account Activity to Accounting Software or PDF	<p>Account activity can be downloaded to many popular accounting software packages: MS Money, Quickbooks, Quicken and Simply Accounting, and also in ASCII format to export to spreadsheets or other applications.</p> <p>PDF format is also available, which enables the financial institution to customize the look-and-feel of the print-out.</p>
E-Statements	<p>Customers can receive and view their financial institution statements within MemberDirect. This is an optional feature and has additional hosting fees.</p>
Transaction Filters	<p>Transactions can be filtered by deposits, withdrawals, cheques and bill payments.</p>
Transaction Searches	<p>Transactions can be searched by text, amount, confirmation number and cheque number.</p>

Figure 1: Account Activity

The screenshot displays the MemberDirect online banking interface for a 'sample CREDIT UNION'. The top navigation bar includes links for HOME, LEGAL, SECURITY, and PRIVACY. Below this, there are tabs for Accounts, Payments, Transfers, Rates, Messages, and My Profile. The main content area is titled 'Account Activity' and includes a sidebar with options like 'Account Summary', 'Open an Account', 'Ethical Funds', and 'MasterCard'. The main section shows account details for a 'DEMO Account' (Member Number 123456) as of Wednesday, August 18, 2004. It lists the current balance as \$2001.25 and the line of credit as \$0.00. A table of transactions follows, showing five entries from 01-Feb-2003, each representing a 'DIRECT TRANSFER FROM CHEQUING SAVINGS' for an amount of \$55.49, resulting in a balance of \$1,965.50. A sidebar on the left offers an 'Offer Presentment (if you choose)'.

Date	Description	Amount	Balance
01-Feb-2003	DIRECT TRANSFER FROM CHEQUING SAVINGS more details	\$55.49	\$1,965.50
01-Feb-2003	DIRECT TRANSFER FROM CHEQUING SAVINGS more details	\$55.49	\$1,965.50
01-Feb-2003	DIRECT TRANSFER FROM CHEQUING SAVINGS more details	\$55.49	\$1,965.50
01-Feb-2003	DIRECT TRANSFER FROM CHEQUING SAVINGS more details	\$55.49	\$1,965.50
01-Feb-2003	DIRECT TRANSFER FROM CHEQUING SAVINGS more details	\$55.49	\$1,965.50

Features	Details
Cheque Imaging	Customers can view images of their cleared cheques. This is an optional feature.
Open an Account	New accounts can be opened, including demand, terms, RRSPs and RRIFs (within existing contracts).
Change Term Maturity Option	Customers can change the maturity options on their terms.
hyperWALLET™	An optional feature that allows customers to transfer money to other financial institutions or via email to other people. Customers can create a new hyperWALLET account or access their account through <i>MemberDirect</i> Online Banking.

Payments

Customers can make bill payments, business tax payments and receive and view their bills online.

Features	Details
Bill Payments	Immediate, future dated and recurring bill payments are available. Multiple bills can be paid from one screen. Future dated and recurring payments can be viewed and canceled. <i>See Figure 2.</i>
Business Tax Payments	GST, corporate tax, and payroll source deduction payments can be made to the Canada Revenue Agency (CRA). Required additional filing information is transmitted to a web service run by the CRA. This is an optional feature available to your financial institution.
Add and Delete Bill Vendors	Bill vendors can be easily added or deleted.
Stop Payments	Stop payments can be set on single cheques or a range of cheques. Stop cheque requests can be viewed and canceled.
epost™ Bill Presentment	Customers can receive and view their bills and other documents online in <i>MemberDirect</i> Online Banking through integration with epost (www.epost.ca). Once a member has viewed their bill, when they click the "Pay" button they will be automatically re-directed to the bill payments page, where the payee and bill amount will be pre-filled. This is an optional feature.

Figure 2: Bill Payments

The screenshot shows the 'Pay Bills' interface in MemberDirect Online Banking. At the top, there's a navigation bar with 'Accounts', 'Payments', 'Transfers', 'Rates', 'Messages', and 'My Profile'. The 'Payments' tab is active. Below the navigation, there's a 'Pay Bills' section with a 'Logout Contact Us Help Print' link. The main content area is titled 'Pay Bills' and contains a 'Pay From' dropdown menu set to 'CHEQUING SAVINGS 001 [Balance: \$200.00]'. Below this is a table with columns for 'Pay Payee', 'Amount', and 'Payment Date'. The table lists several payees: BC Hydro #1234567890, hyperWALLET Systems Inc. #CS13801857, hyperWALLET Systems Inc. #CS14778138, Telus #66666666, and Visa #99999999. Each row has a checkbox and a date selector (August 12, 2004). There are 'Cancel' and 'Continue' buttons at the bottom of the table.

Transfers

Money can be transferred between accounts or between customers. Transfers can even be made to other financial institutions or person-to-person using hyperWALLET.

Features	Details
Transfer between Accounts	Transfers can be made between accounts: <ul style="list-style-type: none"> ▪ Immediate ▪ Recurring ▪ Future-dated
Inter-Customer Transfers	Users can transfer money to other customers at your financial institution.
View and Delete Scheduled Transfers	Future-dated and recurring transfers can be viewed and canceled.
Inter-Institution Transfers	Allow customers to easily move funds between their accounts at your financial institution and accounts they hold at any other Canadian financial institution. This is an optional feature.
Interac® Email Money Transfers	An alternative to cash and cheques, <i>Interac</i> Email Money Transfers allows your customers to easily and securely send money in real-time to anyone with an email address and a Canadian deposit account – without sharing any personal or financial information. This is an optional feature.
hyperWALLET™ Transfers	Users can transfer money to other financial institutions or via email to other people using hyperWALLET. This is an optional feature.

Figure 3: Transfer Funds

The screenshot displays the 'Transfer Funds - Step 1' interface. At the top, there is a navigation bar with 'sample CREDIT UNION' on the left and links for 'HOME', 'LEGAL', 'SECURITY', and 'PRIVACY' on the right. Below this is a secondary navigation bar with tabs for 'Accounts', 'Payments', 'Transfers', 'Rates', 'Messages', and 'My Profile'. The 'Transfers' tab is selected. On the left side, there is a sidebar with 'Transfer Funds' and 'Scheduled Transfers' options. The main content area is titled 'Transfer Funds - Step 1' and includes a 'Logout Contact Us Help Print' link. The instructions state: 'You can Transfer Funds from one of your accounts to another, or to another member. The Transfer can be performed immediately, scheduled at a future date, or scheduled on a recurring basis (such as monthly). Click on **Help** for further information.' The form fields include:

- Transfer From:** A dropdown menu labeled 'Select an Account'.
- Transfer Amount:** A text input field.
- Schedule Transfer:** Radio buttons for 'Immediate Transfer' (selected), 'Scheduled Transfer', and 'Recurring Transfer'.
- Transfer To:** Radio buttons for 'My own account' (selected) and 'Another Member Number'.

 At the bottom of the form are 'Cancel' and 'Continue' buttons. A footer note reads 'A MemberDirect® product.'

Rate Information

Customers can get the most up-to-date information on interest rates and foreign exchange rates.

Features	Details
Interest Rates	Display your interest rates for demand accounts, term deposits and loans.
Foreign Exchange Calculator	Customers can access your exchange buy and sell rates using the foreign exchange calculator.

Messages

The Message Centre provides an additional communication channel to connect with your customers. It allows financial institutions to send customers financial reminders and urgent messages. And epost mail is also delivered to the Message Centre.

Features	Details
Financial Reminders	Financial reminders are sent from your banking system and alert customers of events such as term deposits coming up for renewal.
Urgent Messages	Urgent messages are sent from your banking system and alert customers of events such as overdue loan payments.
epost™ Mail	Users can view their bills and other documents online using the epost service. Users can: <ul style="list-style-type: none"> ▪ View epost mail ▪ Save epost mail ▪ Add or delete epost mailers This is an optional feature. See Figure 4.

Figure 4: epost Bill Presentment

The screenshot displays the epost interface for an electronic statement. The main content area shows the TELUS logo and the title "Your TELUS electronic statement" dated Aug 14, 2005. It lists the customer name BARBARA and provides fields for the billing number (604) and account number (2271). A summary of charges and credits is shown, including a total amount due of \$54.72 by Sep 05, 2005. A detailed "My TELUS Statement" pop-up window is overlaid on the right, showing a breakdown of charges and credits.

Summary of my account	
Previous charges and credits	
Amount of your last bill	\$54.72
Payment we processed on Aug 05	-54.72
Amount overdue from your last bill	\$0.00
New Charges	
Monthly local services (including equipment rental if applicable)	\$0.00
Bundles, Packages and Contracts	45.71
Additional charges and credits	0.14
Long distance charges	4.95
GST (Registration 100652692) at 7%	3.56
RC PST at 7%	0.36
Total new charges	\$54.72
Total amount owing	\$54.72

My Profile

Customers can access their messages, update their address or personalize their stocks from the Customer Services area.

Features	Details
Manage Portfolio	Available to financial institutions using AccountPlus Consolidated View. This area allows users to manage their partner accounts, such as Credential.
Change Personal Access Code	Users can change their Personal Access Code, or request a new one.
Rename an Account	Users can rename accounts to meet their unique needs. For example, they can create an account called "Travel Savings" to save up for their next big trip.
Change Address	Users can change their address using the Change Address form.
Order Cheques	Users can order cheques online using the Cheque Order form.
Mobile Banking	Users can set-up mobile banking and manage the accounts they want mobile access to. Optional feature for financial institutions that have enabled Mobile Services.
Manage Memorized Accounts	Users can add, delete or rename their memorized accounts.
epost™ Mail Services	Available to financial institutions using the epost service. Users can register for the epost mail service.

MemberDirect Mobile Services

Your customers use their mobile phones to do all kinds of things these days – from listening to music, checking their email, to text messaging with friends. Now with *MemberDirect* Mobile Services, you can add personal banking to the list.

MemberDirect Mobile Services is an optional feature that gives your customers the ability to view account balances and transactions over a mobile phone simply by sending keyword commands through Short Messaging Services (SMS) text messaging. Easy for staff to support and simple for customers to use, *MemberDirect* Mobile Services puts you on the leading edge of the technological curve.



Additional Features

In addition to all of the advanced functionality we've built into *MemberDirect* Online Banking, we also ensure it meets high standards in performance, accessibility, privacy and security.

Features	Details
Intuitive Navigation	<i>MemberDirect</i> Online Banking was designed to ensure users can easily find information and complete the self-service transactions accurately and quickly.
Contextual Help	Help is available from every page on the site.
Contact Us Form	The Contact Us form allows customers to contact you with their general product questions or technical issues.
Security	128 bit encryption is used throughout the entire site when the user is logged in.
Privacy	Your privacy statement is available from every page.
Online Flash Demo	An optional interactive sales and marketing tool designed to educate your customers on security, privacy and how to perform some of the more common transactions.
Promotional Offers/ Information	The financial institution can use the offer presentment to promote offers or provide specific information to their financial institutions. The offer can include graphics, and links can be made to other pages or websites.
Banners Ads	Banner ads can be added to the bottom of each page.
High Performance	We use an independent 3 rd party to track web site speed and availability to ensure our sites meet the high performance standards expected by our clients.
Accessible for Disabled Users	The site is built to be accessible by disable users who use browser-reading devices, such as JAWS.
Multiple Languages	<i>MemberDirect</i> Online Banking has multilingual capability.

Hosting

BC Central has proven capability and experience in hosting *MemberDirect* online banking and other website solutions. We offer best performance by actively load balancing between two data centres in Toronto and Vancouver. Additionally, our solution is scalable and our infrastructure handles large volumes everyday – you can be reassured your capacity needs will always be met.

Features	Details
Connectivity	99.99% Internet network connectivity.
Redundancy	Geographical separated datacenters offering Internet site redundancy to the Canadian Internet Backbone.
Security	Security features include a network security management firewall and intrusion detection. Additionally, there is 7x24x365 computer room video surveillance.
Monitoring	HVAC system monitoring and alarming. 7x24x365 Network availability management and monitoring.
Load Balancing and Proximity	Global server load balancing with automated session redirection in case of data center failure between Vancouver (Creekside) and Toronto (Peer1). Proximity ensures clients are always connected to the data center closest to them providing the best response times and availability.
Support	7x24x365 hardware and operating system support. On-site network technicians and facilities managers who provide remote "hands and feet" support for application support.
Power Supply	Uninterruptible Power Supply (UPS) local battery backup with a fail over onto a building supplied diesel generator power system. The diesel generator is capable of sustaining the building for 48 hours in the event of a power grid failure.
Back-up	Backup and restore test procedures.
Fire Suppression	Fire Suppression System.
Access	7x24x365 access with enhanced building security, man-trap, access cards and/or Biometric devices.

Getting Started

If you are ready to provide your customers with the best in online banking solutions, or if you want to learn more about *MemberDirect* Online Banking, please contact:

Barbara Symons
Product Marketing Manager, *MemberDirect* Services
Phone: 604.730.6382
Email: bsymons@central1.com