

Sneak Peek: Bill Pay and Dispute Functionality Is On the Way

2018 is starting off with a bang! The development group at team Corelation is busy working on new core enhancements that are sure to give your credit union a head start to offering exceptional service this year. We resolved to make some changes that will help you improve member experience and process efficiency. With those goals in mind, KeyStone is getting ready to roll out a couple of noteworthy enhancements in the first release of 2018 that we hope you'll be excited about.

KeyStone will support its own bill payment system. Your members and staff will appreciate how simple it is to check on the status of a bill payment. If you support self-service bill payment for your members via home banking, you will be able to point your vendor to KeyStone rather than a third party, saving you money and giving you more control over the process and your valuable member data.

Bills set up on KeyStone will be paid using one of three different methods. The KeyStone ACH origination system will be able to send electronic payments for any merchants who accept ACH. For merchants who don't accept ACH, KeyStone can generate paper drafts that clear from the member's share or loan through the normal draft clearing process. Please note that you must be able to print member drafts with MICR ink before you can use this functionality. KeyStone will create a file that contains all the information necessary to print the drafts, and because you generate and mail the checks to the payees, you will know exactly when they have gone out. Drafts will post to members' accounts when they come back to you through your draft clearing process.

The third method works in conjunction with MasterCard and their RPPS (Remote Payment and Presentment Service) product. If you are a participant in the MasterCard RPPS program, you will be able to send files to MasterCard RPPS and have them process bill payments for you, handling both electronic and paper check options. You will also be able to download a file of their participating billers such as financial institutions, payment service providers, and merchants in the United States.

Then you can import the file into KeyStone in order to start off with a list of thousands of electronic payees.

If you would like more detailed information on this upcoming enhancement, please see our 2018 pre-release notes. As always with pre-release notes, keep in mind that they are a "work in progress" and may be updated at any time prior to the actual release.

Continued on Page 2

Contents

Bill Pay and Dispute Functionality	1
Certified Partners.	2
Certified Partner Spotlight	3
Welcome, New Clients	3
Upcoming Training and Seminars	4
Client Spotlight	4
Employee Profile	5
Conversiongram	6
A Note from the President	7

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KeyStone is also in the process of developing very flexible Dispute functionality. The process will allow your front-line staff and call center to assist members who need to dispute transactions or report fraudulent activity for ATM, debit cards, and in-house credit cards as well as ACH and draft transactions. Because of its flexibility, it will also be able to handle any other transaction type you designate, including items that haven't posted yet.

Once implemented, your staff will be able to initiate a dispute or report fraudulent activity from a new display area. All monetary transactions will display so a user can take care of multiple transactions of the same type at the same time within a single dispute case, which is especially handy in a case of fraud. The new work area will also contain an array of different search filters to make it easy for your staff to find what they're looking for. Your members will appreciate the fast service when every minute could mean another fraudulent transaction. And since KeyStone will be able to validate that the transaction selected is not a part of any other open disputes, you'll be more at ease with provisional credits.

Your credit union will also be able to configure multiple dispute types and work queues so different back office users can handle specific kinds of activity. As an example, when the initial dispute is reported, the item can be flagged as fraud. When your teller or call center employee submits the item for review, it can go into a designated work queue for fraudulent activity. Or, you can set up queues based on card type, network, or transaction type. You will also be able to generate letters and assess fees. KeyStone offers the flexibility to conform to your credit union's unique style and processes.

As with other work queues in KeyStone, your credit union will also be able to set up escalation policies to ensure that items in the work queues are being processed in a timely manner. Of course, all these features will be controlled with security privileges so you can rest assured knowing that your staff is working disputes as intended. Keep an eye out for more information about the Disputes functionality in upcoming updates.

We're excited about the possibilities these enhancements unlock to increase member satisfaction and help processes run seamlessly at your credit union. Now that you've read about them, we hope you are excited too! 🍷

Certified Partners

(Through March 1, 2018)

Acuant, Inc.	acuancorp.com
Alogent (Formerly Bluepoint Solutions®)	alogent.com
BillingTree®	mybillingtree.com
Business Data, Inc. (BDI®)	businessdatainc.com
Cash Flow Management (CFM)	whycfm.com
Connect FSS (New)	connectfss.com
CO-OP Financial Services (New)	co-opfs.org
Digital Insight	digitalinsight.com
eCU Technology.	ecutechnology.com
Elan Financial Services	elanfinancialservices.com
Enacomm, Inc.	enacomm.net
FICS®	fics.com
HomeCU, LLC	homecu.net
Intelligent Document® Solutions (IDS.com)	ids.com
IMM	immonline.com
IMS	cusolution.com
IMS Integration (IMSI)	imsintegration.com
MeridianLink	meridianlink.com
Millennial Vision, Inc. (MVi)	mviusa.com
OnApproach	onapproach.com
OnBase by Hyland Software, Inc.	onbase.com
PSCU	pscuc.com
Q2 Holdings, Inc. (Q2)	q2banking.com
SMA Solutions	smasolutionsit.com
Stickley on Security (SoS)	stickleyonsecurity.com
SwitchThink Solutions.	switchthink.com
TeleVoice	televoice.com
Vantiv®	vantiv.com
Wescom Resources Group (WRG)	wescomresources.com
Wycom	wycomsystems.com
Xpress Data, Inc. (XDI)	xdi.com

Certified Partner Spotlight: Cash Flow Management

CFM is built on a simple principle: help financial institutions transform the banking experience through core-integrated solutions. In a market begging for innovation, CFM began their journey with a foundational product set to connect the critical components of a true integration.

CFMS4, a zero-footprint integration solution that universally drives and manages all major cash automation machines, powers the KeyStone integration to give Corelation clients full functionality and choice in their hardware for increased efficiency and thinner environments.



Increased visibility into cash machines is delivered through the iQ business intelligence suite. This real-time data analysis allows users to gauge teller performance; reduce unnecessary costs; and make smarter decisions on purchasing, deploying, and optimizing their entire fleet of machines.

To remove workstation-driven serial devices, add local redundancy, and remove the need for serial connections to teller workstations, CFM created NORM (Network Optimization and Redundancy Module). This patent-pending headless appliance centralizes, drives, and core-integrates hardware. NORM is the next evolution in branch transformation which allows branch staff and members to share centralized clusters of hardware and transaction peripherals.

Even after countless integrations with this foundational product set, CFM listened to the market as Branch Transformation and amazing member experiences shifted from buzzwords to real initiatives. Their delivery eventually created a powerful, comprehensive system called Fusion.

“Aligning to where the market was, is, and will be has always been key to our success,” said Nathan Moore of CFM. “Our Fusion solution set is our vision of how integrated technology, focused on delivering the strategic intent of the branch, will enable financial institutions to transform from traditional branches to open designs and ultimately full Universal Associate models. High tech with high touch is the goal.”

To truly enable a Universal Associate model while eliminating member handoffs and hefty capital expenses from recyclers, CFM created a game-changing tool called Remote Transaction Assist (RTA). Once implemented, RTA gives all branch staff the ability to securely process transactions through a recycler or dispenser—from a single device anywhere in the branch—to deliver more meaningful experiences and interactions.

Leveraging the power of the KeyBridge API, CFM created a self-service kiosk (SSK) integration solution without any reliance on the ATM rails to automate high-cost, low-value transactions. This full integration with KeyStone creates a smarter retail environment by moving branch staff to consultative tasks that drive a better member experience and opportunity to provide products and services. CFM's SSK solution enables

Continued on Page 4

Welcome, New Clients

(Through March 1, 2018)

HAPO Community Credit Union

Steve Anderson, President/CEO
\$1.5 billion in assets
Converting June 1, 2019
Richland, WA

Launch Federal Credit Union

Joe Mirachi, President/CEO
\$757 million in assets
Converting February 1, 2019
Merritt Island, FL

Missoula Federal Credit Union

Jack Lawson, President/CEO
\$499 million in assets
Converting February 1, 2019
Missoula, MT

Pacific Crest Federal Credit Union

Chad Olney, President/CEO
\$168 million in assets
Converting December 1, 2018
Klamath Falls, OR

self-service kiosks to become full-service channels within the branches. It properly integrates devices and empowers Corelation clients to choose which type of kiosk they wish to deploy, as CFM has already done for cash recyclers and dispensers integrated with Keystone. These kiosks can provide a wealth of services, including:

- Creating interfaces for members and branch staff
- Account filtering
- Authentication
- Real-time core posting
- Real-time processing for cash, coins, and checks (personal and corporate)
- Receipt printing and emailing
- Transfers
- Payments
- Sharing the same hardware between members and branch staff

The insights of every screen tap can be taken to the next level with Service Sidekick. This tool gives branch staff real-time alerts from a workstation, tablet-friendly Web app, or wearable device when members interact with digital signage content, increasing cross-sell opportunities with direct knowledge of member interest.

CFM doesn't stop at providing software. They also help with system integration, custom development, and project management—basically anything you need to help your credit union achieve its goals in rolling out cash automation.

For more information or to see the full range of products that CFM offers, visit their website at www.whycfm.com.

Upcoming Training and Seminars

April 26-27	Jaspersoft Studio Training
June 18-19	Jaspersoft Studio Training
June 19-22	Interactive & Batch Scripting Training

Client Spotlight

Desert Financial Credit Union made a splash at the Super Bowl when their commercial featured pythons, guillotines, and none other than Alice Cooper!

The minute-long escapade announced their rebranding from Desert Schools to Desert Financial, boldly proclaiming "School's Out." Read more at CUJournal.com.



Want to see your credit union's announcements in this section? Send your announcement to KeyNotes@corelationinc.com to get started.

7th Annual Corelation Client Conference

May 8-9

The Westin San Diego

Please mark your calendars for our upcoming event as we gather in downtown San Diego to learn, network, and celebrate the credit union industry's most innovative core processing system.

Educational sessions include the latest KeyStone features, core processing efficiencies, technology roundtable discussions, and more.

Golf and Other Pre-Event Outings: May 7

Employee Profile: Abel Alcoset, Implementation Services

Extensive experience and a strong grasp of accounting and finance principals are what every credit union hopes to see on the resume of someone applying for a position in their accounting department. Luckily for Corelation, the resume came to us and it belongs to Implementation Analyst Abel Alcoset, an integral member of our conversion team. Abel's knowledge of debits and credits as well as accruals and depreciation is a big asset for credit unions converting to KeyStone.



Abel grew up and went to school in Fabens, TX, a small town 30 miles east of El Paso. One of his first jobs was at the library where he was involved with the local bookmobile. The industrious young man took a second job working in a pharmacy as a pharmacy assistant. In addition to his jobs, Abel started attending classes at El Paso Community College where he majored in computer science and took some accounting classes. He later transferred to University of Texas at El Paso where he graduated with a degree in accounting with a minor in psychology. While studying and working at the university, Abel was offered a position at El Paso County Credit Union. With a few more accounting classes under his belt, he worked his way up to Accounting and Data Processing Manager at the credit union and eventually became the Vice President of Finance. Abel took his talent to El Paso Area Teachers Federal Credit Union as the Vice President of Finance. He then moved to Ysleta Teachers Federal Credit Union as the Accounting and Data Processing Manager and eventually became the Interim President until the merger to El Paso Area Teachers FCU became finalized.

Abel moved to San Diego 23 years ago and took a position with a core vendor. He started as General Ledger Specialist administering conversion training in GL, then moved up to become manager of that department. He then moved into product management where he was instrumental in creating roadmaps for new products based off of the enhancements that were being developed. Abel used business analyst, product design, documentation, and accounting skills in the 19 years he worked at the

core vendor. With 35 years of experience in the industry and many titles throughout his career from teller processing to accountant to credit union manager, Abel is confident in his knowledge of accounting and the credit union industry.

Here at Corelation, Abel helps our clients with their General Ledger and interfaces. He travels to client sites to help accounting staff set up their General Ledger and convert data from the old core to KeyStone. Once all the numbers are balanced, he assists the credit union team with daily processing by explaining how KeyStone works, which reports to utilize, and how to balance processes

such as Drafts and ACH. In addition to providing General Ledger support, Abel also helps credit unions and third-party vendors set up and test their interfaces. He gathers information, checks requirements, and ensures that credit unions and vendors get the product they expect in a timely manner.

Abel's favorite aspect of working with our clients is when he provides hands-on coaching, making sure the client team understands how to do their jobs on KeyStone. Abel thrives on sharing those aha moments with clients. "Each client site is different—some get the product right away, some need more coaching—but it's nice to see the look on their faces when they finally understand it." With Abel's extensive experience, our clients can rest easy knowing they are in good hands.

When Abel isn't on the road, he enjoys experimenting with food in the kitchen and a good book. He can often be found spending time with his long-time partner, Rob, and his dog, Elmo.

Abel says his favorite thing about working at Corelation is the people. He's known many of the employees for more than ten years and he says that his first interview "felt like coming home." Abel recently received the SPICY award for exemplifying our company's culture and commitment to customer service. We're glad he's representing our company and the values we hold dear. ■

Conversiongram



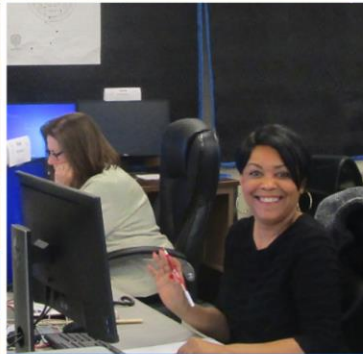
Central Willamette Community CU



Advantage Plus FCU



Central Willamette Community CU



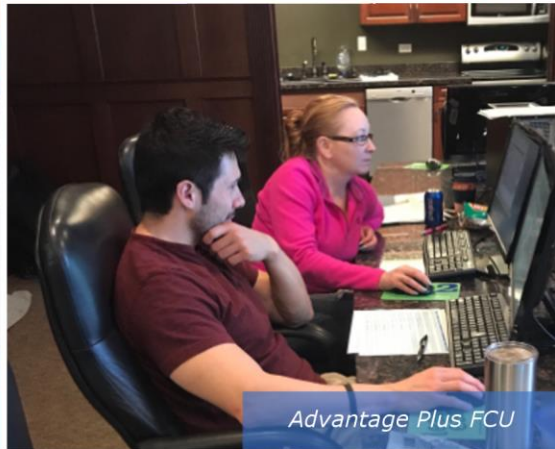
Brazos Valley Schools CU



CommunityWide FCU



Brazos Valley Schools CU



Advantage Plus FCU



Brazos Valley Schools CU



CommunityWide FCU



Advantage Plus FCU

A Note from the President

Over the past few months, I have been working with the executive team to update our marketing materials. During these meetings, we have been sculpting messages that explain what exactly makes us special. Some aspects of our success were easy to define, but others were hard to put a finger on. After ruminating over this, I realized that it's hard to describe because it's bigger than we are! The reason we have come this far—and why we have made such an impact in the industry—is because of teamwork. It's because our partnerships with clients go both ways to provide tremendous value. It's because our hand-picked staff on every level of our organization focuses on customer service. It's because our powerful core enables effective collaboration within the credit union and with a host of vendors. And what we have created together is so much greater than the sum of all of these parts.



Mutual trust and respect define the collaborative relationships we have built with our clients. I remember when the industry held its breath as Desert Financial Credit Union announced that they would become our first client with assets in the billions. They never looked back, and neither have we! Today, we serve 79 credit unions of all sizes with the goal of providing the tools they need to achieve their business strategies. To better serve our partners, we offer complete transparency into our growth and success, upcoming enhancements, and the results of our annual client feedback surveys. I am proud of our mutually beneficial partnerships and the success we have achieved together.

Our team of over 130 employees has some of the most seasoned professionals in our industry whose combined efforts unlock new possibilities. We stand out because our exceptional service doesn't stop at the end of a conversion or resolved issue. Our dedicated team ensures that your needs are met as they continue to build a relationship with your staff. I've often heard it said that our client conferences feel like family reunions because our staff and our clients are so excited to see each other in person. As we grow, we continue to handle things with a personal touch.

KeyStone reflects our passion to collaborate dynamically. Its customizable workflows allow your institution to define your application processes so they are completed correctly every time. KeyStone's flexible layout allows your staff to accomplish tasks in multiple work areas at the same time so they can cooperate more efficiently as a team. And, with seamless third-party integration, you can build relationships with the vendors who best align with your institution's unique needs. We are proud to partner with any vendor you choose and to deepen those relationships year after year.

Our commitment to teamwork is best seen in our valued partnerships, our hardworking staff, and our open system. We are proud of what we have accomplished as we join efforts. Speaking of which, we're looking forward to sharing our latest enhancements and roadmap for the future at our 2018 Client Conference on May 8th-9th. If you haven't signed up for the conference yet, I invite you to register soon so you can participate in the collaboration of like-minded credit unions, share experiences, and see where we're moving together.

Sincerely,

A handwritten signature in black ink that reads "Theresa". The signature is fluid and cursive.

Theresa Benavidez
President/CEO, Corelation, Inc.

