# **CFCU Digital Banking Updates:** August 2023

This guide includes highlights of upcoming changes comparisons between the old and new looks of CFCU Digital Banking.



## Home Screen Comparison:

Top Image is for the updated screen that will launch on 8/08/2023. Bottom Image is the current screen.

- 1. Landing page is reduced to the 2 most used functions; <u>Account Summary</u> and <u>Quick Transfers</u>.
  - The update does not permit customizing these functions, <u>unlike</u> the old page where you could choose what you wanted on the main screen.
- 2. There is no Home option listed:
  - Click the CFCU Logo or Accounts-> Account Summary from any screen to return to this screen
- 3. Click your name to access Messages, Profile, and Settings
  - The red dot by your initials indicates you have new messages
- 4. <u>Spending</u> is now <u>My Finances</u> and will have additional features in the updated
- 5. Quick Transfers lets you complete immediate onetime transfers in just 2 steps
  - To create recurring transfer, scheduled future dated transfers and/or add memos to your transfers **Use Transfers->Make a Transfer**



# **Menu Option Overview**

Top Image is for the updated screen that will launch on 8/08/2023. Bottom Image is the current screen.

- 1. Accounts selection has remained the same along with the Transfers selection.
  - a) Account activity will now display automatically when you select an account
  - b) Unlinked accounts is now listed under "Transfers-Unlinked."
  - c) Click the desired menu to view the selections listed under them.
- 2. Profile settings will no longer show on the menu options
- 3. The location on the menu options will be on the <u>Left</u> of the screen under the CFCU Logo rather than to the <u>right</u> under the profile information.



# Profile Settings & Menu

Top Image is for the updated screen that will launch on 8/08/2023. Bottom Image is the current screen.

- The menu for profile settings is now listed once you click the arrow by your name on the top right side of the screen.
  - a) Previously, profile settings was an option on the main menu.
- 2. Secure forms is now listed under the settings, it will no longer be its own menu option.
- 3. Messages is now a menu under the profile updates option, it is no longer an envelope on the top of the website.
  - a. The Messages option will be found at the bottom of the drop box.





#### Viewing Transaction History:

Top Image is for the updated screen that will launch on 8/08/2023. Bottom Image is the current screen.

- 1. From Account Summary, click an account you would like to view
  - Default view will be last 30 days
- 2. Click down arrow next to account name to toggle between accounts
- 3. Click search to change date range
- 4. Quick links on the right for Account Details, Alerts and Statements
- 5. To see check images, click "View Check" in the transaction details.

#### 6. Download CSV spreadsheets

View Check

1. Use Accounts->Quicken/Quickbooks to download QBO or QFX file types

	1				Update
Member S106,833.14 Available Balance History #3 Q. Search	Click S106,838.14 Current Balance	Membership - x0612 Available \$106,833.14 3 Plus - x0140 Available \$10.00 Simply - x0266 Available \$100.00 Search L × Download	# <b>2</b>		<b>#4</b>
Displaying: Transa Date 4	ction Type: All Transaction Types; D	ate Range: Last 30 Days	Type t <sub>i</sub>	Amount 1	Balance
> 06/12/2023	FEDEX Fee Rev	ersal FEDEX Fee		+\$20.00	\$106,838.14
> 06/12/2023	FEDEX Fee			\$20.00	\$106,818.14
> 06/12/2023	Deposit			+\$5,000.00	\$106,838.14
> 06/12/2023	Deposit			+\$500.00	\$101,838.14
> 06/05/2023	Deposit			+\$25,000.00	\$101,338.14
			Accounts Summary A	count Activity Debit Revents Classements New Accou	rolloan Dheck Deposit Stop Payment
Account Details ? Account Nideame Nambership Change	Account History Account History	, J			Current
count Name Membership	Showe				
exount Number: 10360512	© All ⊕ 30 Days © 40 Days ©	NO Days C 120 Days C Other			

No transactions matched your search. Please review your search others

ny type of transaction

Check Numbe

#### **Disputing a Transaction:**

Top Image is for the updated screen that will launch on 8/08/2023. Bottom Image is the current screen.

Clicking on Dispute a Transaction will open a quick popup form for the member to complete. This form is treated like a secure message as they are in the current Digital Banking, just a simpler way for the member to submit the details.

- **#1** Much clearer description "Dispute Transaction" vs the current ③ symbol.
- **#2** No need to select a category or account.
- **#3** Just click Dispute a transaction type a quick message and hit Send!
- **#4** Member can chose to get an alert when replies are sent

Withdrawals	Deposits	Balance
	\$15.00	\$23.30

		Dispute Transaction	×
✔ 06/30/2023	Withd	Account UK Membership - x3057	odate
TRANSACTION DETAILS		Subject Dispute \$5.00 charged on 06/27/2023 Internet Transfer to *3066 CK	for Withdrawal
Transaction Date		Message	
06/27/2023		#3	
Posted Date		#4	
<b>#1</b> 06/30/2023		Send me a notification when there	is a response to
Dispute Halisaction		CANCEL	SEND

✓ Transact	ion Inquiry	
Category	— Select a Category — 🗸 🗸 🗸	Current
tatus	New	
ccount (if	~	
pplicable):		
ubject	Transaction Inquiry for transaction Dep Stacy's Lunch	
Message		
> Please ty	pe in your question regarding transaction 'Dep Stacy's Lunch' on acc	ount x017 - 07/20/2023 - \$15.00

## **My Finances Overview**

Top Image and lower left image are for the updated screens that will launch on 8/08/2023. Bottom right image is the current screen. #1

- 1. My Finances will replace the Spending tool for budgeting, goals and other financial management.
  - My Finances will open in a pop-up window
  - You will be prompted to enter your digital banking user ID and password at your first log in
- 2. New Analysis and Investment tracking options
  - Analysis helps you identify earning and spending patterns
- 3. Improved Transaction Categorization
  - Easily create custom categories to track
- 4. New budget recommendation options or create your own personalized budgets
  - Budgets created in the Spending tool will not carry over.
- 5. Create and track savings goals
  - Goals created in the Spending tool will not carryover.



#2				#2			
DASHBOARD	TRANSACTIONS	ANALYSIS	BUDGETS	GOALS	INVESTMENTS	SETTINGS	
			#4				
Welcome to Tre	ends,					^	
					Lea	arn more about this service	
Get started with	our account aggregatio	n service to achieve	greater insight into y	our complete financia	al picture for you.		
		1	<b>*</b>		-		
A	dd accounts from over		Add real esta	te values with	Set Goals, budgets and	Set Goals, budgets and alerts to help manage your	
18,000 financial sources			Zillow		fina	ances	
ACCOUNTS				NET WORTH			
Banking (+)			\$7,543	Net Worth:		\$11,936	
▶ Other Liabilitie	es (-)		-\$4,393	Assets:		\$7,543	
	()			Liabilities:		-\$4,393	

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D D	Home Accounts Transfers Spending Profile	
	Overview Budget Savings Goals Categories Add External Accounts	
▲ Select Time Period	In honor of the holiday, all CFCU branches will be closed on Tuesday, July 4th. Have a happy and safe holiday!	
▲ Top Expenses	▲ Transactions Edit List ?	
✓ Top Balances	▲ Savings Goals Manage ?	
64% 36%	▲ Budget Manage ?	
	▲ Income Statement Manage Categories ?	
	Cash Flow ?	