



Xtend Shared Branching Roundtable

January 18, 2011

On Tuesday, January 18, 2011 the Xtend Shared Branching Advisory Council hosted the first Xtend Shared Branch Roundtable. 13 people representing 11 credit union filled the training room at CU*Answers in Grand Rapids Michigan. This document provides a summary of the conversations recorded at this meeting.

**Note: Dates reflected in this publication are based on projected timelines*

***Referenced changes to the Xtend Shared Branch Policy Procedure Guide are subject to review and final approval by the Xtend Shared Branch Advisory Council and are subject to change.*

Q & A

- Q. Can Xtend send an email to all S/B clients to explain again that starting on 2/1/11 you can wait on a shared branching member when they present their driver's license and know their account number. The member does not need to know a code word or have security questions.
- A. Email to all Shared Branch Clients delivered by Xtend week of January 24, 2011
8x10 and 11x17 posters in production and will be mailed to all credit unions-1 set per branch.
- Q. What will members be told if they do not know the account number- out of wallet questions?
- A. All attempts would be made to provide the member the phone number to the member credit union. This includes Code Word and out of wallet questions when required by the member credit union. The member credit union will provide instruction to the member.
- Q. Can Xtend send a training presentation to all Shared Branch Clients and publish on website?
- A. Xtend will work with quality control to update power point presentation for out of wallet questions and code word and publish on the Xtend web site.
- Q. Include on Xtend Shared Branch location guide- Here is what to expect when performing an Xtend Shared Branch Transaction- Include Phone Numbers on next location guide.



- A. Julie noted possible changes to format for the next publication.
- Q. Can Xtend make the shared branch portion of the web site easier ways to find information? Thoughts on the site include –addition of drop downs for quick to find information such as contact information.
- A. Julie noted suggestions and indicated revisions over a period of time.
- Q. When will Xtend get a mobile optimized version to the Xtend Shared branch locator implement a mobile application?
- A. A mobile app. has been discussed. No projected target date for completion has been indicated. Likely 2012 would be the target date.

Suggested Changes to the Xtend Shared Branch Policy Procedure Manual

- Include the minimum required fields for data masking within the Xtend P/P Manual
 - Changes made to title and viewable member information-page 15
- Pg. 17 elaborate verbiage- Decisions are based on the home credit union not the transactional credit union. Members will not be denied service due to choices on the member credit unions configuration.
 - Paragraph added to the Privacy Masking for Member Information to include the credit union has a choice in the configuration of code word and out of wallet prompts. Verbiage indicates “transactional credit unions are not required to ask for code word or out of wallet questions unless prompted by the system.
- Addition to policy procedure guide-shared branching is a privilege. Members can be blocked from shared branching services.
 - Changes made to Member Dispute Resolution page 4
- Two questions were proposed regarding payee endorsement guidelines as follows:
 1. There is verbiage indicating that members are allowed to do something at a shared branch they are not allowed to do with us. Planned revisions to the P/P guide address this issue.



2. Will teller credit unions accept checks made payable to the home credit union? Member of credit union A goes to Credit Union B to make a loan payment. The member makes their check payable to Credit Union A. Credit Union B denies the check. How should this be handled?
 - Addition of item 11- Credit Unions are authorized to accept checks payable to Xtend member credit unions as long as they are deposited to a credit union participating in the Xtend network. Teller branch policy indicated endorsement guidelines.
- Appendix for large dollar transaction reporting? Can credit unions rely on the BSA reports instead of faxing information to member credit union? Address to the SBAC Meeting. Recommended changes to fax provided to member credit union.
 - Changes to Check Subject to Hold- page 10- All checks not meeting the criteria listed in same day availability are subject to a two business day hold excluding weekends and federal holidays. Home credit unions are responsible for monitoring check hold activity for transactions performed at Xtend Shared Branch locations and extending hold periods as determined by their internal policies.
- Past due on loan? Would the teller credit union bring the account current or cash the check? Policy indicates that the member can make deposit but not receive cash back unless their account is current.
 - No change to the policy procedure guide.

Items Requiring Additional Follow Up

3. Asking for valid id- Are we required to provide proof as a teller branch? Discussion for follow up at the next SBAC Meeting- Recommendations from the network include- writing DL on the receipt or physical check. Clarity – would this be a recommendation or requirement? Would the record include full DL or partial? Suggestion- Due to the privacy controls and data masking comments within policy procedure guide we would also require only 4 digits to be recorded on the receipt.
4. Default –Allow shared branch flag- When I close a membership and then open a new account (new membership) for the same person the flag to allow shared branching is unchecked. Can a project sheet be written to default the flag to checked?



5. Corporate checks and money order services- Is a credit union required to perform these services? Recommendation of dollar limit- approval by home credit union.
6. Money orders- remitter on the money order needs to be the owner or joint owner on the money order. Further conversation to the SBAC.
7. Page 9- number 9- Due to privacy recommend a change to the requirement to write account number on checks.
8. If we have a member who has an address that is invalid we would send the member back to the home credit union. When data is masked will we be able to tell that the address is bad? (Testing indicated that when address is masked yet invalid the asterisks will appear highlighted) Interpretation of rules in the current policy procedure guide?

The next scheduled meeting of the Xtend Shared Branch Advisory Council is February 14, 2011. Revisions to the Shared Branch Policy procedure guide are subject to approval at this time. The advisory council is projecting March 2011 as the official date of publication. All items noted within this document should be considered draft until this time.