

Alerts

This chapter will explain the Alert capabilities on the system. Alerts can be sent to an e-mail address or as a text message to a cell phone. The e-mail address and/or text message address used is entered on the Names window for the member.

Names

Name and Address ✕

61057-6 - Member

Save Print Format Type Import Export Credit Report
Rotate

General Other Employer Alternate Address

First: Last:

Address 1:

Address 2:

City: State: Zip:

E-mail: Expires:

Home: Mobile:



Name and Address ✕

61057-6 - Member

Save Print Format Type Import Export Credit Report
Rotate

General Other Employer Alternate Address

Physical Address:

City: State: Zip:

Alt. Lookup: Date of Death:

OFAC Scan: Scan Date:

Other Phone:

Text Message:

If the credit union would like to offer Alerts to their members, contact Customer Support to schedule time with programming to complete several server setups. There are no costs from Datamatic to the credit unions to start using Alerts.

- ⇒ **Alert Debit Pre-Authorizations** - This determines how Debit Pre-Authorization alerts will be sent to the member. This alert will be sent for pre-authorizations for Signature Based POS. This alert is not sent for Pinned POS or ATM Transactions. These alerts are created and sent online in real time when a hold is placed and are available for online ATM Interfaces (does not include TYME/PULSE). The alert will include the amount and the first line of the merchant description if it is present in the pre-auth. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message

- ⇒ **Alert Electronics** - This determines how Electronic alerts will be sent to the member. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message

These alerts are created and sent online in real time whenever a transaction is posted to ALL SUFFIXES with the following transaction codes:

- 105** payroll deposit
- 145** remote capture deposit
- 187** EFT deposit
- 287** EFT withdrawal
- 188** ACH deposit
- 288** ACH withdrawal
- 233** withdrawal transfer (automatic)
- 281** debit purchase (batch)
- 282** debit purchase (pinned)
- 283** debit purchase (signature)
- 216** Overdraft Transfer
- 108** Interest Rebate
- 144** Mobile Deposit

Example of the Alert with the above transaction codes:

FRM:Your Credit Union
 SUBJ:Withdrawal Alert for
 ****3-5-00
 MSG:WD for \$250.00

202/280 Checks - Example of the Alert for 202/280 Checks

FRM:Your Credit Union
 SUBJ:Withdrawal Alert for
 ****3-5-70
 MSG:Check # 1547 for \$88.00

- ⇒ **Alert Internet Banking Logins** - This determines how Internet Banking users, if requested, will receive notification each time a login to Internet Banking occurs. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message

- ⇒ **Alert Loan Payments** - This determines how loan payment alerts (and delinquent payment alerts, if applicable) will be sent to the member. End of Day processing will create and automatically send this alert, if anything other than no is entered in this field. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message

- ⇒ **Alert Loan Payment Days** - This determines the number of days before a loan payment is due that the member would like to be notified. The system looks at the day portion only of the next payment due date not the actual next payment due date. If a loan is paid ahead, an alert will be sent each month, if a member is setup for loan payment alerts. The default is none.

- ⇒ **Alert Loan Rates** - This determines how loan rate change alerts will be sent to the member. The Alerts - Create On-Demand and Alerts - Send On-Demand jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members, after updating the loan rates on the credit union's web site. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message

- ⇒ **Alert Low Balances** - This determines how low balance alerts will be sent to the member. These alerts are created and sent online in real time when the balance in any draft suffix goes below the amount in the Alert Low Balances Amount field. The alert is only sent once when the transaction occurs and not if the account remains below the Low Balance amount. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message

- ⇒ **Alert Low Balances Amount** - This is the balance that the member would like to be sent an alert if a draft suffix goes below this amount. The default is none.

For the **Low Balances Amount** alert, if the member number has more than one draft suffix (70-74), the system will check each draft suffix individually. Therefore, if the member has a \$100 limit, the system would send an alert each time ANY of the draft suffixes goes below that limit.

- ⇒ **Alert News** - This determines how news alerts will be sent to the member, if the credit union creates a news alert. The Alerts - Create On-Demand and Alerts - Send On-Demand jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members. Also, the News Alert Message must be entered on the Create On-Demand Member Alerts screen. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message
- ⇒ **Alert Newsletters** - This determines how newsletter notification on the web site will be sent to the member. The Alerts - Create On-Demand and Alerts - Send On-Demand jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message
- ⇒ **Alert Share Rates** - This determines how share rate change alerts will be sent to the member. The Alerts - Create On-Demand and Alerts - Send On-Demand jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members, after updating the share rates on the credit union's web site. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message
- ⇒ **Alert Visa Payments** - This determines how visa payment reminder alerts will be sent to the member. The system looks for members flagged to receive this alert and that have a Credit Card in the Card Information folder. The Alerts - Create On-Demand and Alerts - Send On-Demand jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members. The options are:
 - Email
 - Email and Text Message
 - No (default)
 - Text Message

E-Statement Alerts are activated, if the member is flagged for e-statements. An e-mail will be sent (no text message option) telling the member that their e-statement is ready. The system checks for a statement in the previous month statement directory. (This is for credit unions using the Datamatic e-statements option and not credit unions using a third-party e-statement product like Digital Mailer). The Alerts - Create On-Demand and Alerts - Send On-Demand jobs in the Operations window (Ctrl + O) must be used to create and send the alert to the members.

All Alerts have a Subject and Message to tell the member about the Alert. Subjects consist of the Alert type and the account number is suppressed where appropriate. See examples below:

Deposit Alert for account *****2-3

- Low Balance Alert for account *****2-3
- E-statement Alert for account *****2-3
- Loan Rate Change Alert
- Share Rate Change Alert
- Newsletter Alert
- News Alert
- Credit Card Pmt Alert for *****2-3

Messages include other fields where appropriate.

See examples below:

- A deposit for \$xx.xx to your xxx account was made on MM-DD-CCYY.
- The balance in your xxx account has dropped below \$xx.xx and is now \$xx.xx.
- Your E-Statement is ready for viewing.
- Check our web site for new loan rates.
- Check our web site for new savings rates.
- Check our web site for a new newsletter.
- (text from news fields)

The credit union can choose to have a specific time range for not sending online real time alerts, if desired. This can be useful for credit unions who are concerned that members don't want to receive Alerts in the middle of the night.

Example: A credit union might choose to not have alerts sent from 11:30 p.m. thru 7:00 a.m.

Contact Customer Support at 1.800.825.3854, to schedule a time for programming to configure the hold time range desired on the credit union's system. This is not an option that the credit unions can set by themselves.

This is a credit union wide option. It is not a member level option. Also, the time range for not sending alerts is for all online real time alerts for all members.

E-Statements vs Alert Counts

If Credit Unions are trying to compare number of printed e-statements to the number of alerts created, there are some specific criteria for both numbers.

Criteria	E-Statement Count	Alert Count
E-Statement = Yes	Yes	Yes
Open 00 Suffix - per Member Number	Yes	Yes
Suffix 00 Closed in Stmt Cycle ****	Yes	No
E-Statement = Yes and No Email Address	Yes	No
Mail Statement = No	No	Yes
01 Suffix and no 00 Suffix	Yes	No

Account Closeout and/or a 275 in Back Office will file maintain the E-Statement flag to No resulting in no E-Statement or Alert being generated.

****If an account is just brought to \$0 and the member is manually file maintained closed and the E-Statement flag is **not** changed to No, the member will **not** receive an Alert, but the E-statement **will** be generated in this instance.

Members without Internet Banking

For members without Internet Banking to be able to receive e-alerts, the credit union will need to file maintain the appropriate Alert fields under Member Information.

Member Information	
↑ Up One Level	
DESCRIPTION	VALUE
ACH Last Posted	11-16-2017
Address Last Changed	06-05-2014
Alert ACH/Payroll Deposits	No
Alert Daily Balance	No
Alert Debit Pre Authorizations	No
Alert Disclosure Date	05-24-2016
Alert Electronic	No
Alert Internet Banking Logins	No
Alert Loan Payments	No
Alert Loan Payments Days	0
Alert Loan Rates	No
Alert Low Balances	Email
Alert Low Balances Amount	\$1,000.00
Alert News	Email
Alert Newsletters	No
Alert Share Rates	No
Alert Visa Payments	No

See pages 2-5 for the values and descriptions for the Alert fields.

Members with Internet Banking

Members with Internet Banking can choose which alert(s) they want to receive. This is done on the My Account window in Internet Banking.



ANNABELLE MEMBER (****2)

Alerts

For each of the activities or events listed below, choose if you would like your Alert to be delivered to an E-mail or Text Message Address. Some of the Alerts (like Low Balance and Payment Reminders) have additional options to allow you to customize the alert.

E-mail Address	<input type="text" value="jmember@yahoo.com"/>
Text Message Address ¹	<input type="text"/>
Daily Balance	<input type="text" value="No"/>
Debit Pre Authorizations	<input type="text" value="No"/>
Deposits (3rd Party) ²	<input type="text" value="No"/>
Electronic Transactions	<input type="text" value="No"/>
Loan Rates	<input type="text" value="No"/>
Low Balances (Checking)	<input type="text" value="No"/> Amount <input type="text"/>
News	<input type="text" value="No"/>
Newsletters	<input type="text" value="No"/>
Payment Reminders	<input type="text" value="No"/> Days <input type="text"/>
Share Rates	<input type="text" value="No"/>
Successful Logins	<input type="text" value="No"/>
Visa Payment Reminders	<input type="text" value="No"/>

After selecting Change my Alerts, Internet Banking displays the window above for the member to make their selections for receiving alerts.



Note

Changes made on the Alerts window by a member are carried forward to the Member Information window in VIEW. Changes to the Alert options made by the credit union on the Member Information window are carried forward to the Alerts window in Internet Banking.

Underneath the list of alerts, is a list of the most commonly used cell phone carriers and the format for their text message address. If the Mobile Phone Carrier is not listed in the drop down list, the member will need to contact their carrier and get their text message address.

To save the changes to the Alerts window, select the Save Alerts button.

AT&T	phone@txt.att.net
Sprint	phone@messaging.sprintpcs.com
Verizon	phone@vtext.com
Alltel	phone@message.alltel.com
Boost	phone@myboostmobile.com
C Spire	phone@cspire1.com
Cellular One	phone@mobile.celloneusa.com
Centennial	phone@cwemail.com
CenturyTel	phone@messaging.centurytel.net
Element	phone@sms.elementmobile.net
Metro PCS	phone@mymetropcs.com
Nextel	phone@messaging.nextel.com
SRT	phone@srtwireless.com
T-Mobile	phone@tmomail.net
US Cellular	phone@email.uscc.net
Virgin	phone@vmobl.com

¹ I understand that fees for messages may be assessed by my wireless provider based on my wireless plan.

² For example: Direct Deposit, IRS Tax Refunds, PayPal, Pension, Social Security, etc.

Internet Banking Alert Setup

The Internet Banking Alert Setup selection is for credit unions using the internet banking product. This is located under [[Main Ribbon > System Settings > Internet Banking Alert Setup](#)]. This allows the credit union to determine which alert options will show up in Internet Banking (My Account window) for the member to choose. This does not enable or disable the alert process.

Datamatic VIEW

Internet Banking Alert Setup

Daily Balance
 News

Debit Pre Authorizations
 Newsletters

Deposits (3rd Party)
 Payment Reminders

Electronic Transactions
 Share Rates

Loan Rates
 Visa Payment Reminders

Low Balances (Checking)

Payment Reminder (Days Delinquent):

Save

Click on the alert options that the credit union would like to appear on the My Accounts window in Internet Banking so that a checkmark appears in the box(es). The members will be able to view these options and select which alerts they would like to receive.

For Payment Reminders, in addition to payment reminders xx number of days prior to the due date, a payment reminder can be sent after xx number of day's delinquent. This is setup by entering the desired number in the Payment Reminder (Days Delinquent) field.

This feature is only available for credit unions that offer Payment Reminder alerts and for members that have signed up for these alerts. If the number of days in the Payment Reminder (Days Delinquent) field is blank, alerts will not be sent out for missed payments.

IMPORTANT: The members will not receive additional alerts in future months if they remain delinquent. For example, once a payment has been missed, the member will be sent an alert for being xx days delinquent. If another payment is missed, the member would not receive another alert because they are now 40 day's delinquent. etc. However, if the member makes a payment(s) and is no longer delinquent then misses another payment, an alert would be sent out after being the specified number of day delinquent.

Select Save to save the changes.

The E-statements alert is not listed on the above window. This alert must be sent out manually by the credit union staff when the E-statements are available for the members to view. Internet Banking Login Alerts are not listed here either, since these are always available to the members, if the credit union is set up to send them.

For the Low Balances (Checking) alert, if the member number has more than one draft suffix (70-74), the system will check each draft suffix individually. Therefore, if the member has a \$100 limit, the system would send an alert each time ANY of the draft suffixes goes below that limit.

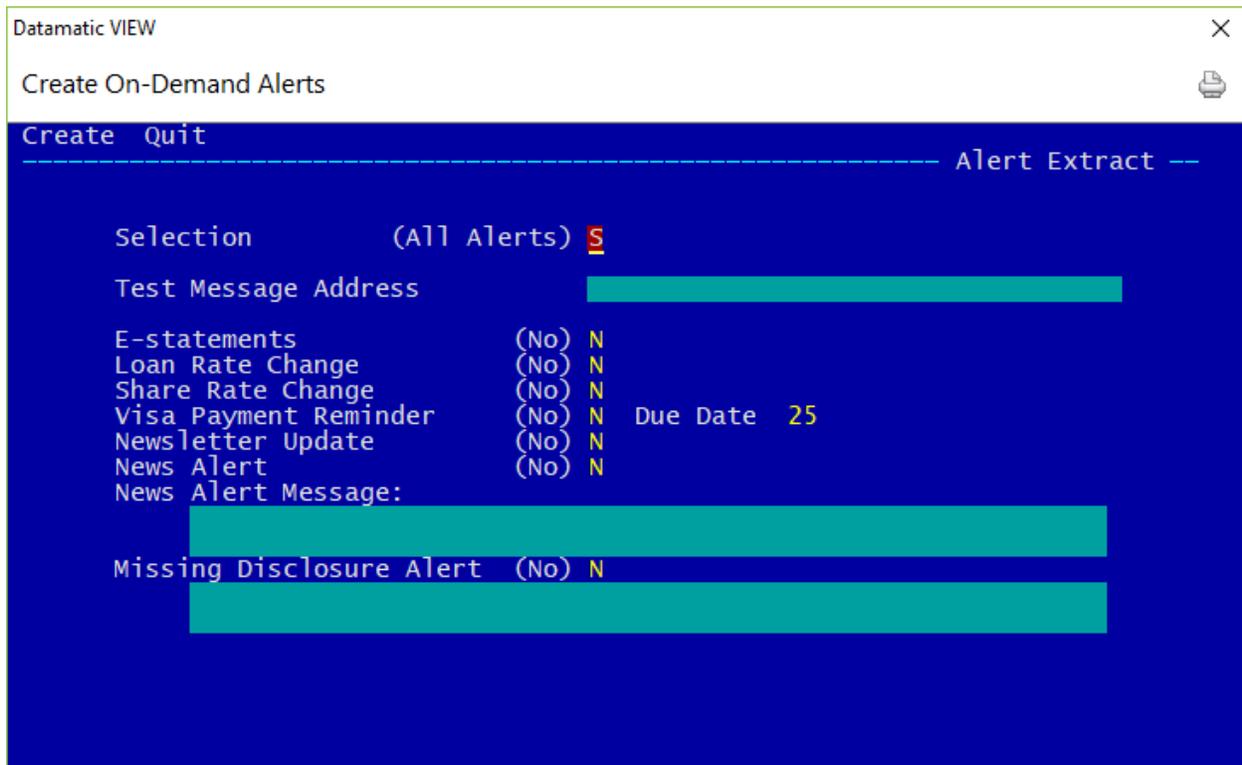
Upon checking any of the above options, the checked options will be available to the members in Internet Banking. The credit union can test the alert process by file maintaining some of the alert fields under Member Information for a few employees. This way, the members will not see the opt-in choices during the testing period.

Alerts - Create On-Demand screen (Operations window)

This screen allows the credit union to select the manual alerts to be created and sent on demand. This is a very sophisticated service that requires a number of setups and capabilities by the credit union. After the member alerts have been created, use the Alerts - Send On-Demand selection. First and foremost, this requires special SMTP mail server settings by the credit union to utilize.

This screen also allows the credit union to send out test alert messages. This will allow the credit union to see what the message will look like as a text message or e-mail before using it for members. This can be used to test any of the alert options on this screen.

To create a test alert message, enter a T for Test Alert for the Selection and enter the Test Message Address in the space provided. Enter a Y for yes next to the alerts to send in the test and process the screen. Select the Alerts - Send On-Demand option to send the alerts.



The Statements must be generated (using either option 4, 7 or 8) and in the Statements folder under Member Information **prior** to creating the E-Statement alerts to send to the members. Otherwise, if this is not done, no alerts will be created to be sent and the count (Total Alerts number) will be zero.

Selection: Select the desired Selection option. This will determine whether an alert file(s) will be created to be sent, whether a test message will be created to send to the test message address or whether an extract will be created with the alert information.

- = Blank
- S = All Alerts
- T = Test Alert
- E = Alert Extract

The Alert Extract is a comma delimited file and could be used to upload to a 3rd party instead of sending the Alerts from the Datamatic system. Example of the extract information:

<u>Member Number</u>	<u>First Name</u>	<u>Last Name</u>	<u>E-mail or Text Message Address</u>
00000012345567,	Marilyn A	,Johnson	,mjohnson@happy.com
00000012345674,	John W	,Norris	,jwnorris@mich.net
00000012346723,	Doreen M	,Green	,doreenm@email.com
00000012346921,	Mark Lee	,Alexander	,mlalexander@yyy.com

Test Message Address: Enter the text message address or e-mail address to which the test alerts will be sent. A test alert will allow the credit union to see what the message will look like as a text message or e-mail before using it for members. This can be used to test any of the alert options on this screen.

Enter a Y for yes next to the alert options that are to be created. For the Visa Payment Reminder alert, change the Due Date, if different than 25.

- E-statements**
- Loan Rate Change**
- Share Rate Change**
- Visa Payment Reminder**
- Newsletter Update**
- News Alert**

News Alert Message: There are 60 spaces available in each of the two lines provided for the news alert message for a total of 120 spaces.

The length limit for a text message is 160 characters (including spaces). This includes the from and subject lines. If the from line has 21 characters and the subject line has 15 characters, this leaves 124 for the news alert message. Since 120 is the maximum number of characters that can be entered, 120 is the number of characters that can be used for the message.

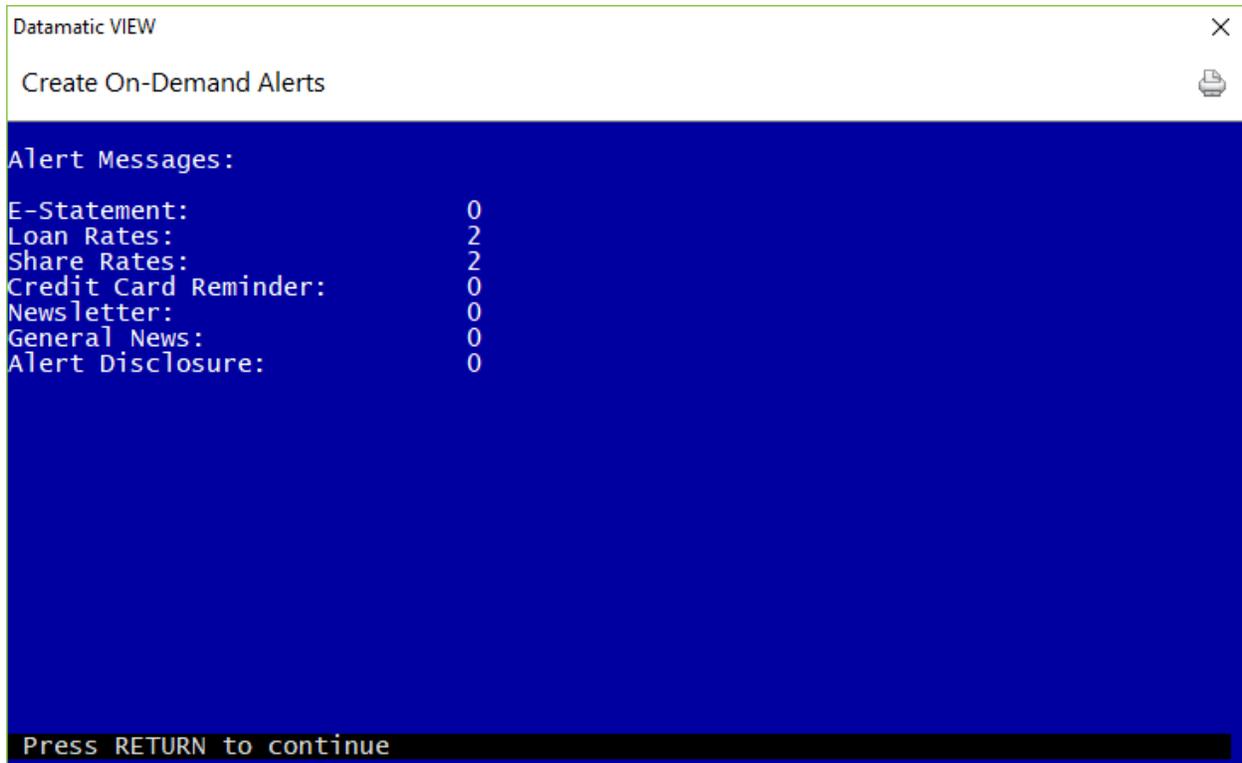
FRM:Your Credit Union = **21 characters**
 SUBJ:News Alert = **15 characters**
 MSG:

Depending on the number of characters in the from and subject lines, this will determine how many characters are remaining for the text message.

Missing Disclosure Alert: This can be used to send an Alert to people who are signed up for an alert(s), however, have not signed a disclosure now required by the credit union. The system looks for name records without a date in the Alert Disclosure Date field under Member Information.

After making the selections, press enter. Select Yes in the upper right corner of the screen to process and press enter.

Example after processing screen.



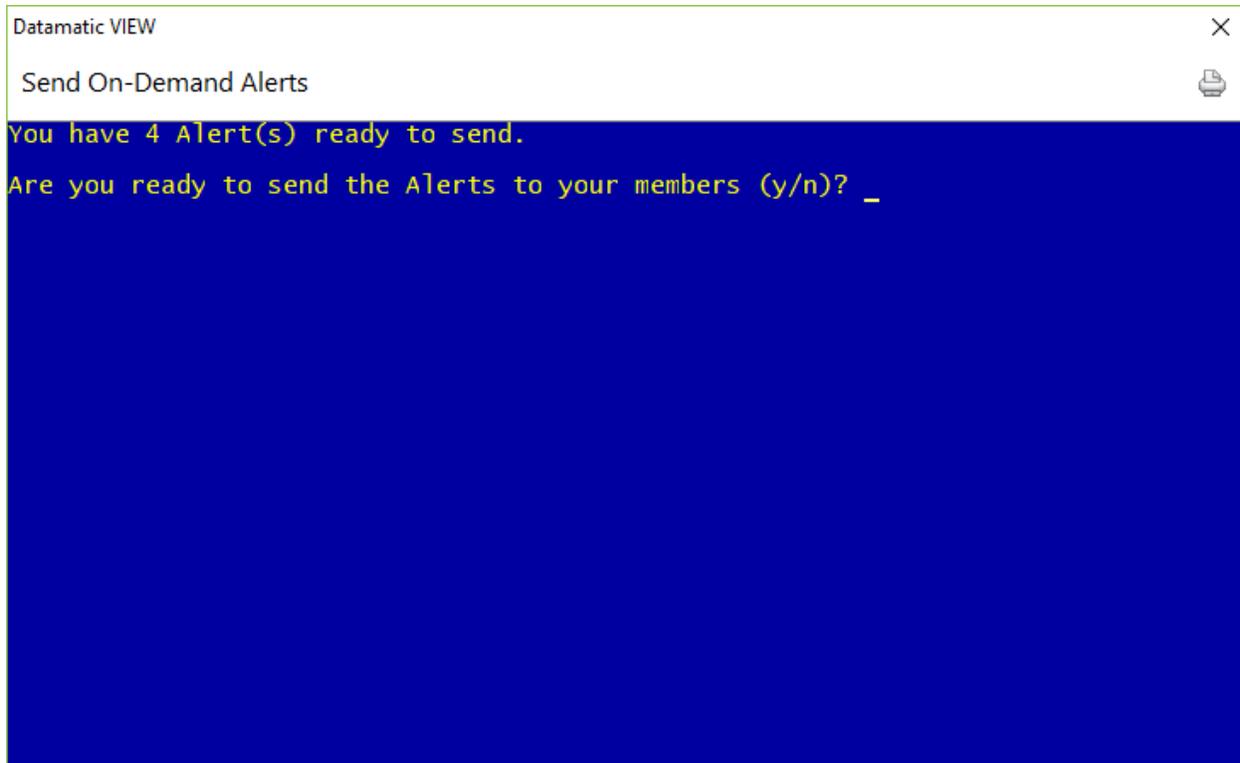
Press RETURN to continue.

The alert count displayed when the E-Statement Alerts are generated do NOT include members marked Y for E-Statements but do not have an email address.

This process only creates the alert file. Use the Alerts - Send On-Demand selection (also in the Operations window - next selection) to send the alerts out to the members.

Alerts - Send On-Demand screen (Operations window)

This screen is used to send on-demand member alerts after the alerts have been created. See Alerts - Create On-Demand to create an on-demand alert to be sent.



Enter the appropriate response of y for yes or n for no. If y is entered, the system will queue up the alerts to be delivered by your mail server. Press RETURN to continue.

The system has the ability to send out graphical HTML e-mail alerts (i.e. e-mails with images in them) in addition to the standard text-based alerts. The HTML Alerts require templates to be setup by the credit union's web design people. After the alert template(s) has been designed, Datamatic can upload them to the system.

If desired, the credit union can use a different HTML template for each type of on-demand alert. A list of the on-demand alerts are as follows:

- ⇒ E-statements
- ⇒ Share Rates
- ⇒ Loan Rates
- ⇒ Visa Payment Reminder
- ⇒ General News Alert
- ⇒ Newsletter Alert

How to send a test message to a text message address.

This is done from the Name window at the time the Text Message Address is being file maintained for the member.

61057-6 - Member

Save Print Format Type Import Export Rotate Credit Report

General Other Employer Alternate Address

Physical Address:

City: State: Zip:

Alt. Lookup: Date of Death:

OFAC Scan: Scan Date:

Other Phone:

Text Message:

Click on the blue Call Out icon to the right of the Text Message address field and the system displays.

Datamatic VIEW

Text Message Address

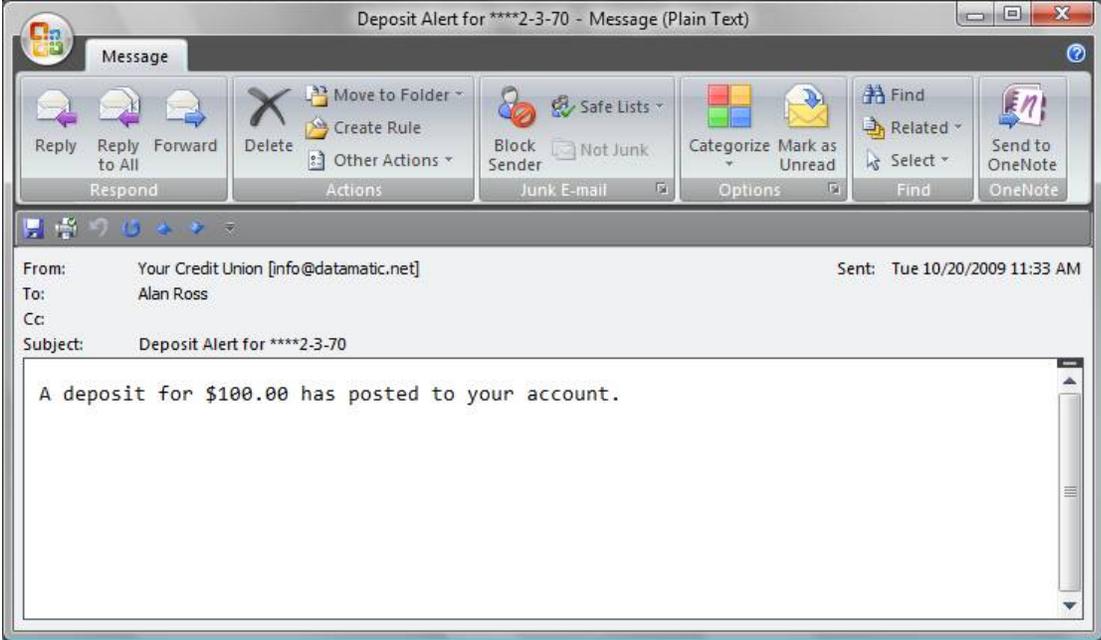
Phone:

Carrier:

Send Test on Close

To send a test text message to the text message address entered, click on the box for Send Test on Close before selecting the close button. The following text message will be sent: *This is a Test Alert from the Credit Union.*

Alert Examples - Example of ACH/Payroll Deposit Alert by e-mail -



Example of Deposit Alert by text message -



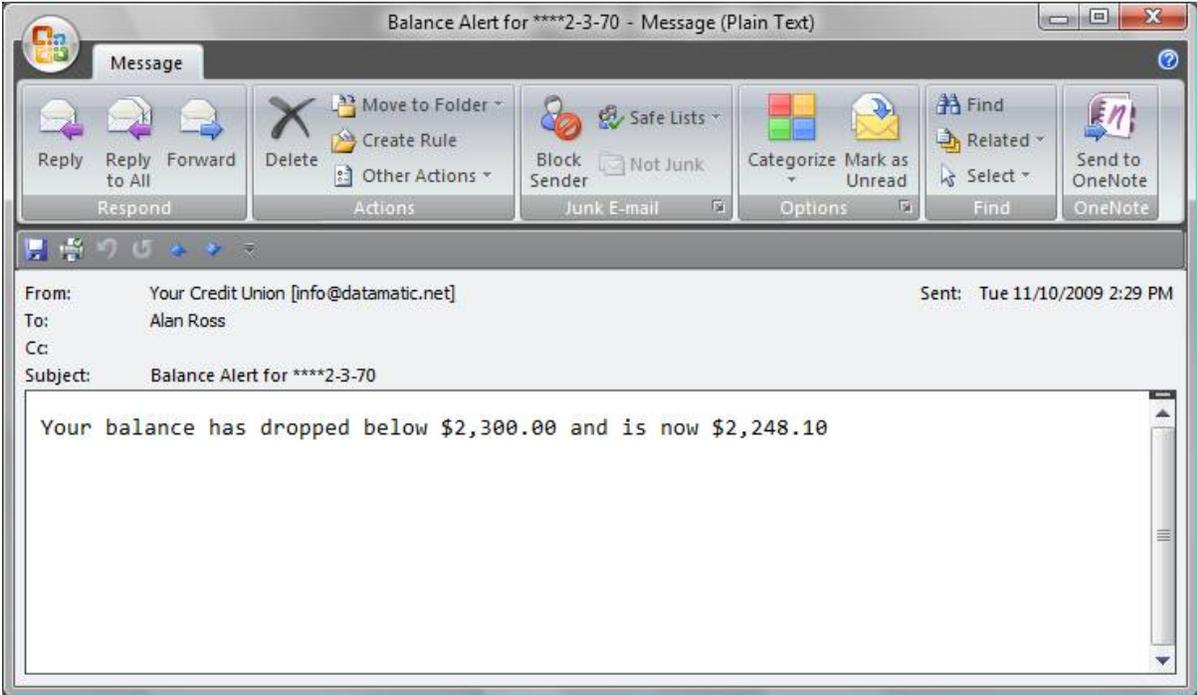
The length limit for a text message is 160 characters (including spaces). This includes the from and subject lines. Using the text message example to the left, the number of characters used is 109.

FRM:Your Credit Union = 21 characters
 SUBJ:Deposit Alert for ****2-3-70 = 33 characters
 MSG:A deposit for \$500.00 has posted to your account.
 = 53 characters

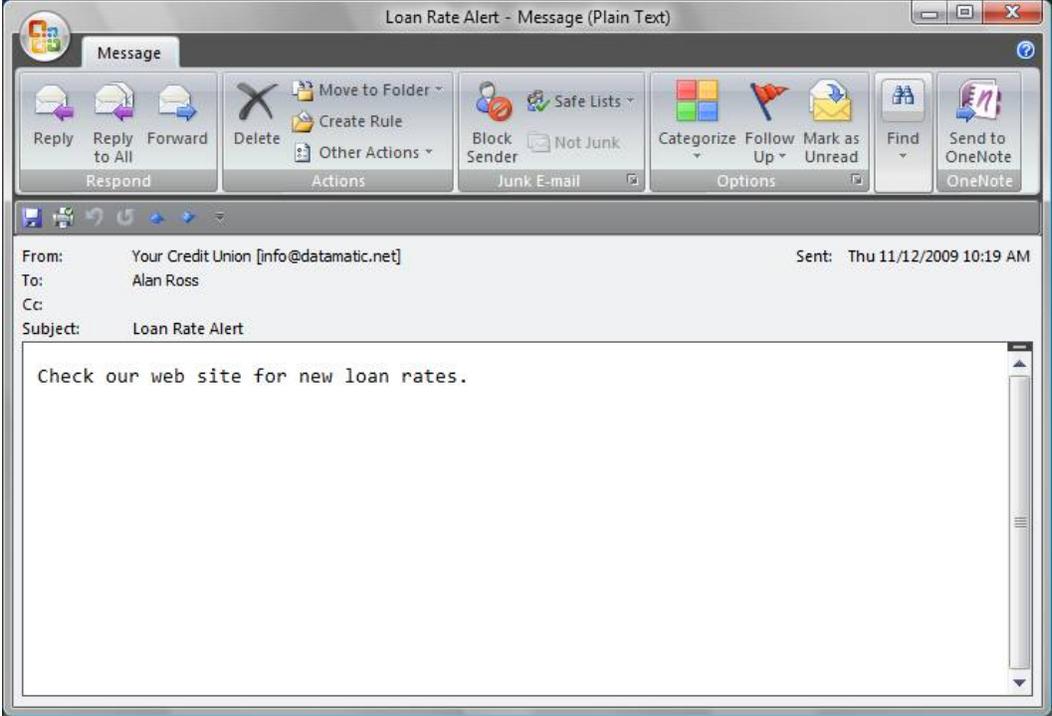
Total characters = 107

Depending on the number of characters in the from and subject lines, this will determine how many characters are remaining for the text message.

Example of Low Balance Alert by e-mail -



Example of New Loan Rates Alert by e-mail -



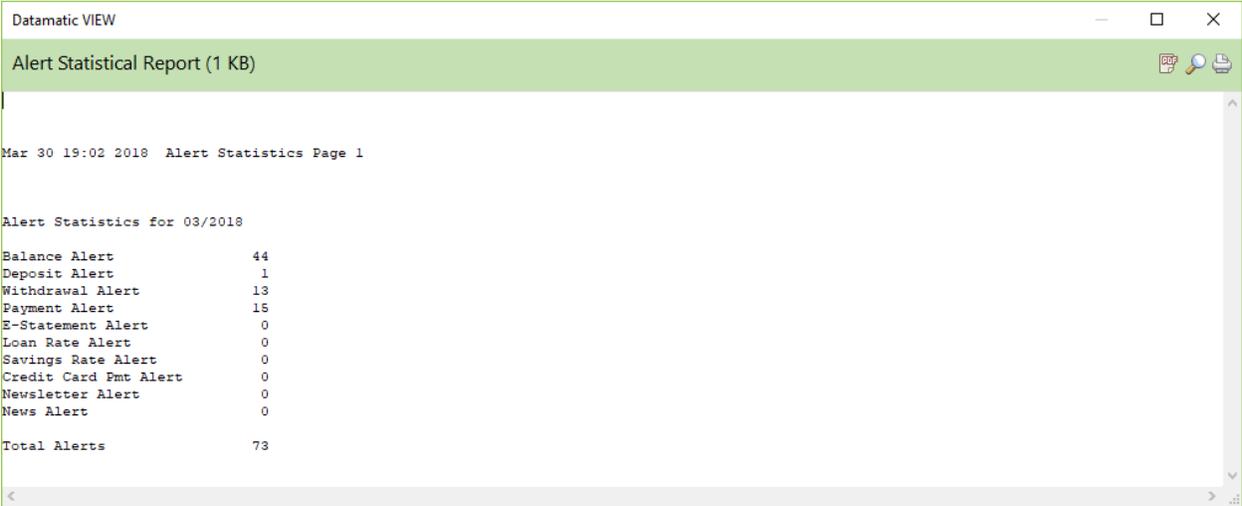
Example of New Loan Rates Alert by text message -



Alert Statistics Report

The Alert Statistics Report is automatically generated on the last business day of the month and will be in the reports folder for that date. The report will be listed as Alert Statistical Report. This report will display the total number of alerts that were sent out for the month for each of the alert options.

Example of the report.



References

Alerts - Refer to System Settings Manual

Alerts - Create On Demand - Refer to Operations Manual

Alerts - Send On Demand - Refer to Operations Manual

Display Alert Log - Refer to Operations Manual