

Internet Banking Alert Setup

The Internet Banking Alert Setup selection is for credit unions using the Internet and Mobile Banking products. This allows the credit union to determine which alert options will be displayed in Internet Banking (My Accounts window), as well as, the Mobile Banking (Alerts window) for the members to choose. ****Note:** This does not enable or disable the alert process.

The screenshot shows a window titled "Datamatic VIEW" with a subtitle "Internet Banking Alert Setup". The window contains a list of alert options, each with an unchecked checkbox:

- Daily Balance
- Debit Pre Authorizations
- Deposits (3rd Party)
- Electronic Transactions
- Loan Rates
- Low Balances (Checking)
- News
- Newsletters
- Payment Reminders
- Share Rates
- Visa Payment Reminders

Below the list is a text input field labeled "Payment Reminder (Days Delinquent):". At the bottom right of the window is a "Save" button.

For more information on Alerts, see the **“Alerts”** chapter in the **Member Services Manual**. This also contains information on creating and sending Alerts, as well as, which Alerts are automatically sent online real time.

Figure 1

Click on the alert options that the credit union would like to appear on the **“My Accounts”** window in Internet Banking and the **“Alerts”** window in Mobile 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.

****Note:** 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 and Mobile 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.