Web Services
CU*ANSWERS Management Services

Website Design and Development Process

DISCOVERY | CONTENT | SITE BUILD | DESIGN | DEVELOPMENT | DEPLOYMENT | SITE LAUNCH | POST LAUNCH SUPPORT | MAINTENANCE

Table of Contents

Beginning the Journey

The CU*Answers Web Services team has extensive experience guiding credit unions through the journey of designing and developing a new website. The Web Services team has identified essential components, recommendations, and suggestions that every high-quality credit union website should follow during the design and development process.

Every website project has different plans and details and the Web Services team is prepared to address your project goals during the discovery phase. CU*Answers will fine tune the details of your project and allow both parties to agree on a more precise scope of work, schedule, and budget.

Plans and Details of the Project Include:

1. Capabilities
2. Qualifications
3. Assumptions
4. Technical Specifications
5. Status Updates
6. Change Requests
7. Timeline
8. Budget
9. References
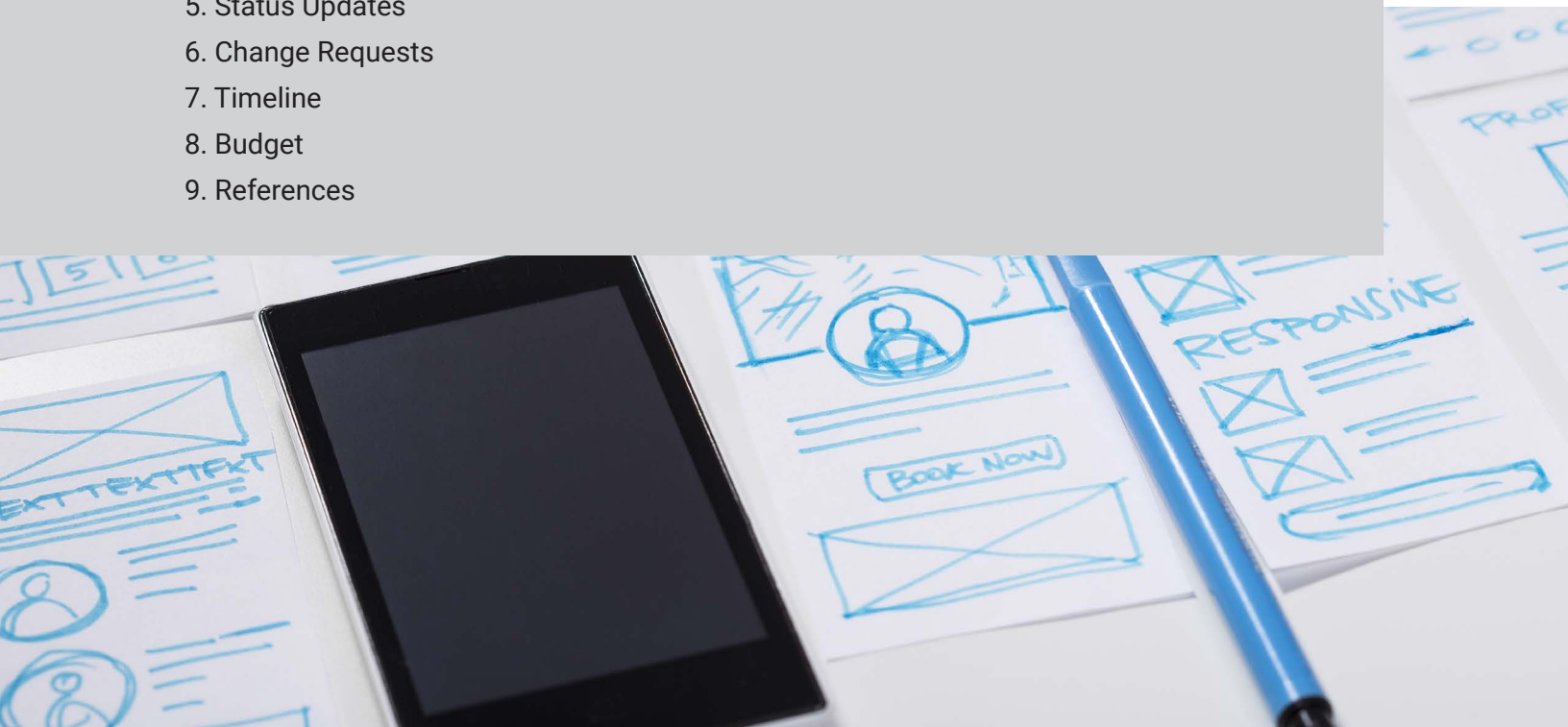
Website Design & Build Overview

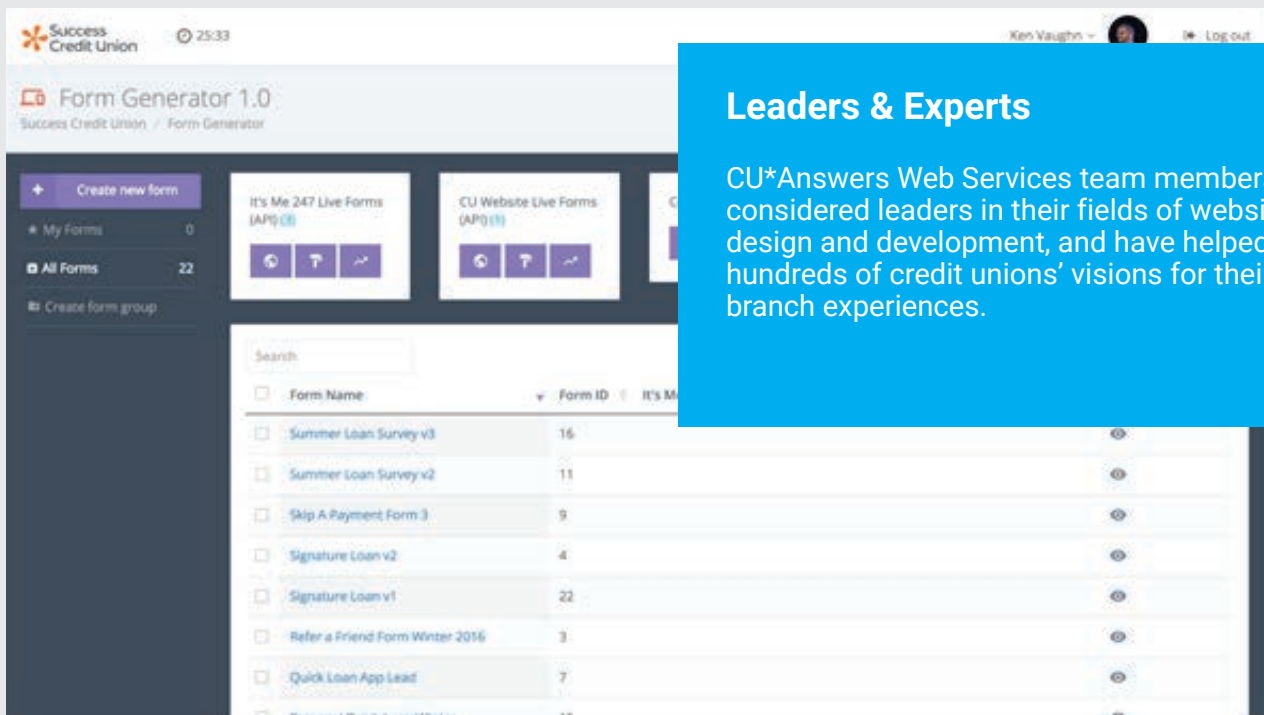CU*Answers will provide a website that is attractive, powerful, and consistent with today's best practices and capabilities. The website will offer simple navigation with easy to find products and services. The site will be engaging and act as a virtual branch for both members and non-member guests.

Discovery and education will be essential elements of the design, layout, and functionality of the site and will stand as key introductory pillars of the customer journey for both existing and future members.

CU*Answers has extensive experience building credit union websites using modern web design, including responsive design with a mobile-first strategy. CU*Answers Web Services team members are considered leaders in their fields of website design and development, and have helped mold hundreds of credit unions' visions for their virtual branch experiences.

The CU*Answers team will create an inviting, fun, and comfortable experience for visitors by designing your credit union a website that embraces clean, simple, and invigorating design language that evokes a modern, youthful, and welcoming atmosphere using member journeys to increase conversions. CU*Answers is uniquely positioned to capitalize on these member journeys by offering a comprehensive call to action vector through the **It's Me 247** Request Center and Form Generator. This capacity will allow your credit union's fulfillment staff to respond to online requests through the connected channels of their web presence and core processing with CU*BASE.

Leaders & Experts

CU*Answers Web Services team members are considered leaders in their fields of website design and development, and have helped mold hundreds of credit unions' visions for their virtual branch experiences.

Filling in the Blanks

Every project begins with a review or expectations and clarification will be provided for your project during the discovery phase. Upon agreement, CU*Answers will re-evaluate time and cost, and depending on the scope of changes to the proposal, the committed schedule may increase or decrease.

Expectations and Clarification

1. What is your goal for audience mix (new or existing)
    a. Content Strategy
    b. Information Design
2. Who is responsible for creating your new website content? Text, Graphics, etc.
    a. Meta tags and alt text
3. Who is responsible for updating future content? Text, Graphics, etc.
4. How many pages are expected?
5. Will you be implementing member journeys? What about personas?
6. Objectives and goals of website
    a. What will make your site a success?
        i. What will indicate success?
        ii. How will you measure objectives being met?
7. What capability will be necessary for routine editing of your website?
    a. Discuss trade offs of flexibility vs performance
8. What are the expectations for:
    a. 3rd Party Integrations
    b. Search Engine Optimization
    c. Robust HR landing page
    d. Online community page
    e. Rates page
    f. Calculators
9. What do you envision for your new site design?
    a. Do you have a style guide?
    b. Look & Feel
    c. Functionality

Setting Expectations

We know you're going to need details and functionality on this site. During the discovery phase, we will work with you to align expectations.

Development Progress Reports

Progress of your website redesign will be reevaluated weekly by CU*Answers and Development Progress Reports will be provided as needed with a minimum of bi-weekly emailed reports. These reports may also include meetings via telephone or video conferencing.

See Appendix for an example of a Development Progress Report.

Project Changes

If project changes are required during any phase of the project, CU*Answers will provide your credit union with written explanation of the change along with any adjustment to the time, cost, and schedule of the project. These changes will be provided in a change order and will require the agreement by both parties.

See Appendix for an example Web Services Change Order Request.

Essential Elements

Discovery and education will be essential elements of the design, layout, and functionality of the site and will stand as key introductory pillars of the customer journey for both existing and future members.
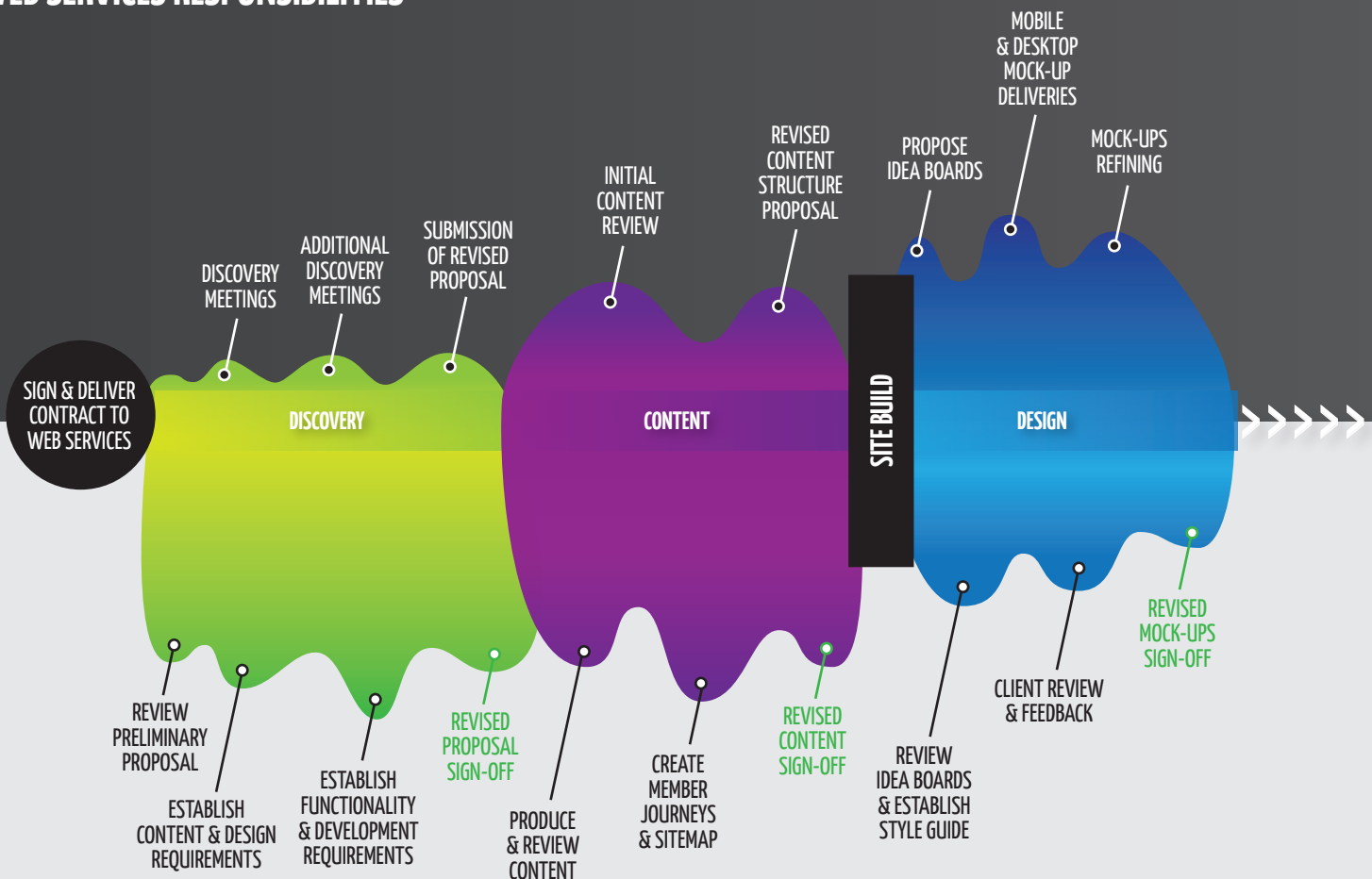
Design & Development Process

Years in the Making

CU*Answers Web Services' design process is the result of years of building credit union websites. Through this process, we have delivered beautiful and modern websites that provide our clients and their members with a great online experience.

The process is divided into several phases with responsibilities for both client and developer. Several phases include milestones that must be met before proceeding. Included with each phase will be an estimated timeline, budget, and explanation of assumptions that have been made in order to complete each step.

WEB SERVICES RESPONSIBILITIES

SIGN & DELIVER CONTRACT TO WEB SERVICES

DISCOVERY

DISCOVERY MEETINGS

ADDITIONAL DISCOVERY MEETINGS

SUBMISSION OF REVISED PROPOSAL

REVIEW PRELIMINARY PROPOSAL

ESTABLISH CONTENT & DESIGN REQUIREMENTS

ESTABLISH FUNCTIONALITY & DEVELOPMENT REQUIREMENTS

REVISED PROPOSAL SIGN-OFF

CONTENT

INITIAL CONTENT REVIEW

REVISED CONTENT STRUCTURE PROPOSAL

PRODUCE & REVIEW CONTENT

CREATE MEMBER JOURNEYS & SITEMAP

REVISED CONTENT SIGN-OFF

SITE BUILD

DESIGN

PROPOSE IDEA BOARDS

MOBILE & DESKTOP MOCK-UP DELIVERIES

MOCK-UPS REFINING

REVIEW IDEA BOARDS & ESTABLISH STYLE GUIDE

CLIENT REVIEW & FEEDBACK

REVISED MOCK-UPS SIGN-OFF

Web Services

CUANSWERS Management Services

SETUP TEST DOMAIN

THEME CONSTRUCTION

TESTING

CONTENT POPULATION

FINAL REFINEMENTS

TESTING

SITE REFINING

SITE MAINTENANCE

ONGOING MAINTENANCE

DEVELOPMENT

DEPLOYMENT

SITE LAUNCH

POST LAUNCH SUPPORT

MAINTENANCE

CLIENT REVIEW

CONTENT MANAGEMENT SYSTEM TRAINING

FUNCTIONALITY & DEVELOPMENT SIGN-OFF

FINAL REVIEW

FINAL SIGN-OFF

ONGOING REVIEW

CLIENT REQUESTS

CLIENT RESPONSIBILITIES

Uniquely Positioned

CU*Answers is a 100% credit union-owned cooperative CUSO. We've been living the cooperative spirit for years, and firmly believe in the cooperative business model. CU*Answers is proud to be a cooperative, and provides services to 174 credit unions in 20 states plus Washington D.C., representing over 2 million members and $20 billion in credit union assets.

CU*Answers Web Services, a division of Management Services, provides web design, development and hosting solutions. CU*Answers Web Services currently manages over 250 websites and web applications for various clients and launched dozens of new sites and designs within the last year. CU*Answers Web Services is devoted to web standards and best practices when creating new sites. CU*Answers Web Services strives to educate clients on the challenges of web design, development and cross browser compatibility concerns.

The CU*Answers Web Services team's experience and knowledge as a part of the core processor solution allows them to be uniquely positioned to help your credit union succeed. Initiatives like "Walking In the Member's Shoes" allow the CU*Answers staff to be fully engaged with the products and services developed by the CUSO, which every credit union member experiences. And as our staff are members of CU*Answers credit unions, we feel especially interested in offering our services and providing a great customer-owner experience.

Walking in the Member's Shoes

How can we be good evangelists of our products if we don't actively use them ourselves? Try our products, share your experiences, comment, reply, and communicate.
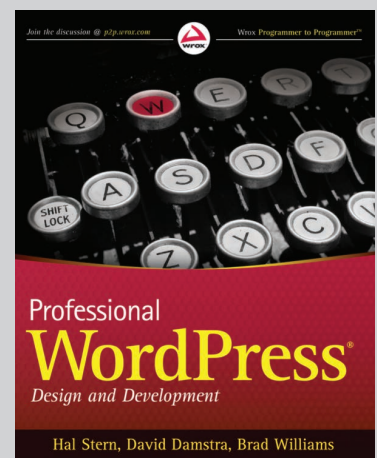
Qualifications

CU*Answers Web Services is composed of seasoned professionals with nearly 100 years of combined experience designing, developing, and maintaining websites. Each team member is well versed on industry standards and best practices and brings unique experience to every project. The CU*Answers Web Services team includes full-stack developers, Adobe Creative Suite experts, and web and email hosting specialists.

In addition, CU*Answers Web Services team members have achieved industry certifications such as Zend Certified Engineer (PHP5). Finally, David Damstra, CU*Answers' Vice President of Marketing, is the co-author of Professional WordPress from WROX publishing currently in its third edition. CU*Answers Web Services has the experience, the capability and the proven track record for your next web project.

CU*Answers Web Services primarily develops websites for credit unions and Credit Union Service Organizations (CUSOs). CU*Answers Web Services currently manages over 250 websites and web applications for various clients and launches dozens of new sites every year. While CU*Answers Web Services creates specialized web applications using custom developed code, our focus has been to capitalize on the content management capabilities of the popular WordPress platform. WordPress is the same software used to power high-profile companies such as New York Times, General Motors, UPS, Dow Jones, Reuters, Harvard, Rolling Stone and many more. According to recent reports WordPress currently powers over 30% of the web.

https://wordpress.com/notable-users

https://venturebeat.com/2018/03/05/wordpress-now-powers-30-of-websites/

Proposed Team

CU*Answers Web Services' team for this project will be directly comprised of up to nine professionals as needed. The leads for your project will be Sam Lechenet and Pete Meyers. Both have extensive experience designing and developing credit union websites.

Backed by CU*Answers, Sam and Pete have been involved in more than 100 website builds together. With the CU*Answers Web Services team, they drive industry trends and best practices, develop design trends and movements, and incorporate the latest technologies to provide clients with powerful, state-of-the-art, beautiful websites.

Project Leads

Development Lead
Sam Lechenet
Web Applications Developer
Joined CU*Answers in February 2013
https://www.linkedin.com/in/samuel-lechenet-9a0b855b/

Design Lead
Pete Meyers
Manager of Marketing
Joined CU*Answers in February 2011
https://www.linkedin.com/in/peter-meyers-b6a39b3/

Project Oversight
David Damstra
VP of Marketing, Creative Director
Joined CU*Answers in October 2005
https://www.linkedin.com/in/ddamstra/

Support Team

Development Support
Kurt Hansen
Web Applications Developer
Since May 2014

Development Support
Tony Muka
Web Applications Developer
Since November 2006

Design Support
Megan Tenbusch
Marketing Administrator
Since October 2017

Development Support
Keegan Krajniak
Web Applications Developer
Since September 2016

Development Support
Casey Smith
Web Applications Developer
Since March 2018

Content Support
Esteban Camargo
Content Marketing Manager
Since September 2008

CU*Answers
All Team Members
Every Aspect of CU*Answers
Since September 1970

All Around Support
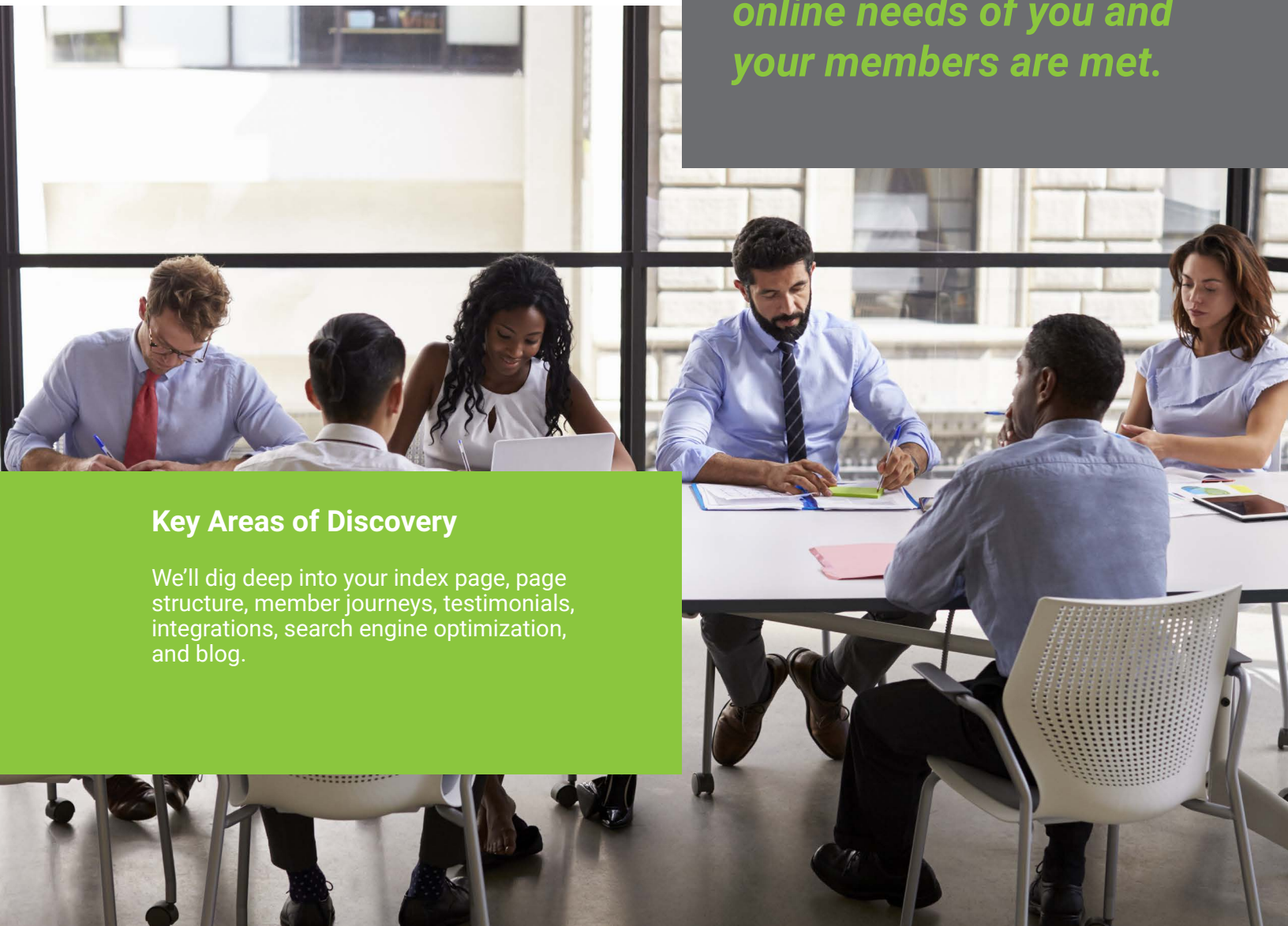**Web Standards Chicken**
Muse
Since September 2008

Digging Deep

The discovery phase of this project will help CU*Answers Web Services and your credit union gather the information needed to dig deep into the details of your project and set an accurate scope and depth of the project. The goal of this phase is to gather as much information as possible, interpret that information, and prepare us to create your new website on budget and on time. Through this phase, CU*Answers Web Services will ensure the online needs of you and your members are met by using our core processing knowledge and expertise to give you an advantage over the competition.

This phase will ensure the online needs of you and your members are met.

Key Areas of Discovery

We'll dig deep into your index page, page structure, member journeys, testimonials, integrations, search engine optimization, and blog.

Making Your Site a Success

Together we will gather the information needed to assess your values, objectives, and performance.

Web Services
CU*ANSWERS Management Services

Expectations and Clarification

1. What is your goal for audience mix (new or existing)

    a. Content Strategy

    b. Information Design

2. Who is responsible for creating your new website content? Text, Graphics, etc.

    a. Meta tags and alt text

3. Who is responsible for updating future content? Text, Graphics, etc.

4. How many pages are expected?

5. Will you be implementing member journeys? What about personas?

6. Objectives and goals of website

    a. What will make your site a success?

        i. What will indicate success?

        ii. How will you measure objectives being met?

7. What capability will be necessary for routine editing of your website?

    a. Discuss trade offs of flexibility vs performance

8. What are the expectations for:

    a. 3rd Party Integrations

    b. Search Engine Optimization

    c. Robust HR landing page

    d. Online community page

    e. Rates page

    f. Calculators

9. What do you envision for your new site design?

    a. Do you have a style guide?

    b. Look & Feel

    c. Functionality

Setting Expectations

We know you're going to need details and functionality on this site. During the discovery phase, we will work with you to align expectations.
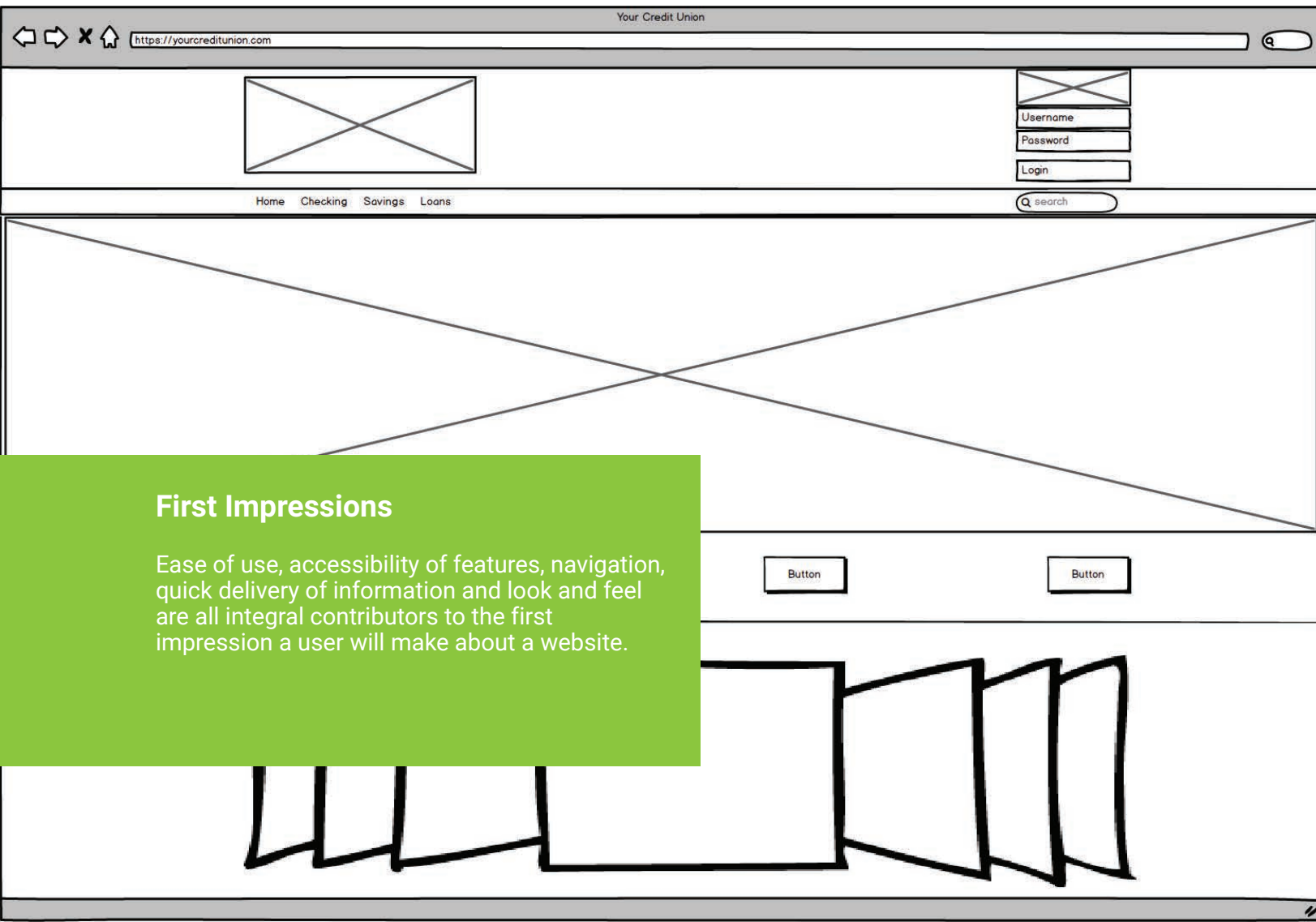
Index Page

The first impression of the website can make or break the experience for visitors. Ease of use, accessibility of features, navigation, quick delivery of information and look and feel are all integral contributors to the first impression a user will make about a website.

CU*Answers' long track record of designing, developing, and analyzing credit union websites has allowed us to establish hallmark ingredients that every credit union should consider and implement. The ingredients listed on the opposite page, alongside the style guide, will be the foundation used during the discovery sessions to make your new website unique to your credit union and your members.

First Impressions

Ease of use, accessibility of features, navigation, quick delivery of information and look and feel are all integral contributors to the first impression a user will make about a website.

Suggested Essentials

1. Online Banking Login
    - a. Direct Login Widget
    - b. CU*Answers Web Services are experts in properly implementing the direct login widget for desktop, and gracefully displaying the proper link for mobile users first.
2. Rates at a glance
3. Become a member
4. Product/service highlights
5. Member testimonials
6. Cooperative values and the cooperative difference
7. ATM Locator & Shared Branching Locator
    - a. These are dependent on vendor capabilities
8. Promotional banners
    - a. CU*Answers has the ability to make promotions similar across mobile web, mobile app, membership opening, and website channels.
        - i. CU*Answers offers discounted Cooperative Campaigns
        - ii. CU*Answers offers free Contests
9. Search box
10. Contact
11. Hours/Location
12. Social media links
13. Privacy, disclosures, & routing number

Online Banking Secure Login

If you have not setup your username, please enter your account number.

PIB
Personal Internet Branch

Username: » I forgot my password

Password: Login

It'sMe247
Online Banking

CU*ANSWERS
COOPERATIVE
campaign

Page Structure

Expectations for pages is an important piece that must be addressed very early in the discovery phase. Page structure will tie together the style guide and member journeys. The page structure will also assist in establishing categories and the variety of content that will need to be presented to future website visitors. Along with the content, the capability of pages will be addressed during the discovery phase, including: flexibility in CMS, user inputs, 3rd party integrations, and other custom functionality.

Suggested Essentials

1. All pages and posts will be shareable, ie: social media, text, etc.

     a. They will have direct URLs commonly called permalinks.

     b. Pages and posts may also have shareable icons for social media

2. All pages and posts will be capable of being tracked and analyzed through Google Analytics.

3. Page templates/Content archetypes

     a. CU*Answers will create unique page templates

          i. A page template may be created for 3rd party information to be injected into a template.

          ii. CU*Answers' suggested page templates will include:

               1. Promotions

                    a. Contests

                    b. Cooperative Campaigns

               2. Discovery - Top level products

                    a. Accounts

                    b. Loans

                    c. Membership

               3. Products and Services

                    a. This will be part of member journeys

                    b. Includes specifications and details

               4. Blog

Suggested Essentials - continued

ii. Continued - CU*Answers' suggested page templates will include:

5. News/Alerts

6. Testimonials

7. 3rd Party Injected Content

4. Forms and Visitor Input

a. CU*Answers will use the It's Me 247 Forms Generator and Request Center toolset to allow members and guests to submit information.

i. Your fulfillment staff will be responsible for monitoring these submissions via the Request Center and performing appropriate action to fulfill these requests.

ii. Example of unauthenticated forms

1. Custom loan applications

2. Credit line increases

3. Travel notices

4. Contact

5. Etc.
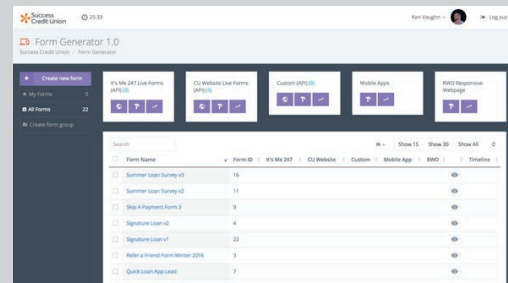
iii. Calculators

1. Car Loan, Mortgage, etc.

a. CU*Answers preferred calculator vendor is Dinkytown. The Web Services team regularly implements Dinkytown calculators into credit union websites.

5. Rate Boards

a. CU*Answers Web Services' SiteControl plugin features Satellite Rateboards. These rate boards pull your rates directly from CU*BASE and display them on your website. Please note that the rate boards can take up to 1 business day to reflect new rates.

Member Journeys

Member journeys set the tone for the entire experience of the website, and the CU*Answers Web Services team will partner with you to develop these pathways for visitors to discover and engage with the credit union. These member journeys will convey the virtual branch experience and allow visitors to navigate the site in a friendly, welcoming manner.

Suggested Essentials

1. Defined click paths to increase conversion rates

    a. Awareness

    b. Discovery

    c. Engagement

    d. Retention

1. Call to action destinations

    a. It's Me 247 Online Banking

    b. New Members
        ii. Membership Application Process (MAP)
        i. Membership Opening Process (MOP)

    c. Loan App

    d. Forms

        i. Request Center

            1. Your credit union fulfillment staff will be responsible for processing requests per your credit union's standard operating processes

    e. OLLE from Xtend

Engage Your Members With Olle

OLLE is the easiest way for you to turn your Facebook fans and Twitter followers into new members or even new loans.

Testimonials

Incorporating reviews, recommendations, or testimonials is an incredibly effective way of creating a friendly, personal, and welcoming atmosphere to a credit union website. CU*Answers has implemented testimonial programs for many clients and helped to shape and foster the engaging atmosphere that is needed in today's web design.

Suggested Essentials

1. Your credit union is responsible for obtaining content and member permission
    a. Photograph
    b. Name
    c. Location
    d. Member Quote/Testimonial
    e. Media Release
        i. CU*Answers is not responsible for obtaining or managing this documentation but advises our clients to take appropriate measures to ensure compliance.

Danny Bartz

Principal, Berrien Springs

As a life-long member of Honor CU, the meaningful relatio... goes far beyond the typical experiences many have come t... exhibited and provided by Honor Credit Union Staff are a re... benefits that are offered to m...

Mike McKelly

WRKR Morning Show Host

I'm so happy that I switched to Honor. They saved me a bu... and I'm earning more than I thought was possible with Ben... there really IS a difference at Honor Credit Union. Make the... glad you did!

Scott McFarland

CEO, Honor Credit Union

The Honor CU difference is all about people helping peopl... the communities we serve and providing members with th... achieve their own definition of financial success are just a few ways the Honor team lives that philosophy every single day.

Endorsements are Critical

Reading an endorsement by a member can be a critical reason for someone to take action and with engaging with the credit union.

Third Party Integrations

The CU*Answers Web Services team routinely implements custom integrations with third-party services, however a period of discussion and discovery is required for both your credit union and CU*Answers to agree to functionality, cost, time and other expectations.

The discovery phase will allow your credit union and CU*Answers to work together to address expectations and establish accurate deliverables, including cost and schedule.

Common Third Party Integrations

1. CU*Answers
   Direct Login Widget 2.0
   Forms Generator
   Request Center
   Rate Boards

2. Auto Loans

3. Student Loans

4. Loan Payments

5. Loan Protection

6. Mortgage Resources

7. Financial Resources

8. Investment Resources

9. Calculators

10. Chat and Messaging Services

Setting Expectations

We know you're going to need details and functionality on this site. During the discovery phase, we will work with you to align expectations.

Search Engine Optimization

Search Engine Optimization can be defined as simply writing quality content that incorporates keywords for web crawlers to parse. Search Engine Optimization can also involve large costly commercial solutions that deep-dive into your content and implement third party services.

CU*Answers blends these two tactics with WordPress. WordPress comes with built in search optimization tools and allows for third party SEO plugins. The CU*Answers Web Services team will work with the client during the discovery phase to identify your needs.

Suggested Essentials

1. Keywords
2. Meta tag management
3. Alternate text
   a. CU*Answers will include alternate text with all images upon launch of the website - for items being added or managed by the client, alternate text will be the sole responsibility of the client.

Need More Power?

At your request, CU*Answers will implement WordPress plugins to enhance the SEO exposure of the website.

This is a high touch, high management endeavor that will be the responsibility of the client.

Blog

WordPress originated as a blogging platform, so it is a perfect solution for natively incorporating a blog into your credit union website. WordPress has become more robust and utilizes posts and categories to give you control over the blog portion of your new website.

CU*Answers Web Services can provide you with a blog that includes: Multiple authors and categories, a commenting and approval system, and anti-spam measures.

CU*Answers Response and Suggested Solutions

CU*Answers suggests two discovery phase sessions, each lasting two hours.

1. These sessions will provide clarification to all aspects of the project.
2. Upon completion of exploration and discovery planning sessions, CU*Answers will provide a proposal including cost and schedule adjustments.
3. In the event that items are overlooked or miscommunicated, CU*Answers will provide a change order.

POV
CU*ANSWERS Management Services

Discovery is Essential

The discovery sessions will provide clarification to all aspects of the proposal and allow CU*Answers to provide an updated cost and schedule proposal.

SERP

RANK

SEO

LOCAL

SEM

Aa

Your Website
The Rank 1 Site For
Your Search Term!
YOUR.WEBSITE.LINK

BUSINESS

Content is King

Content is king. It drives your marketing, gets your message out to members, and attracts potential new members. Having good content is vital to SEO, and having your content organized in a user-friendly way invites more exploration of your website. Your content should answer any potential questions, speak directly to your members or potential new members, and help drive sales of your products and services.

The goal of this phase is to ensure that quality content is the forefront of your new website. CU*Answers Web Services will work with the provided content to ensure it is structured to deliver the best possible user experience for all your visitors.

Laying the Foundation

Your content is the foundation for your entire site and it will mold the vision and direction of the entire project.
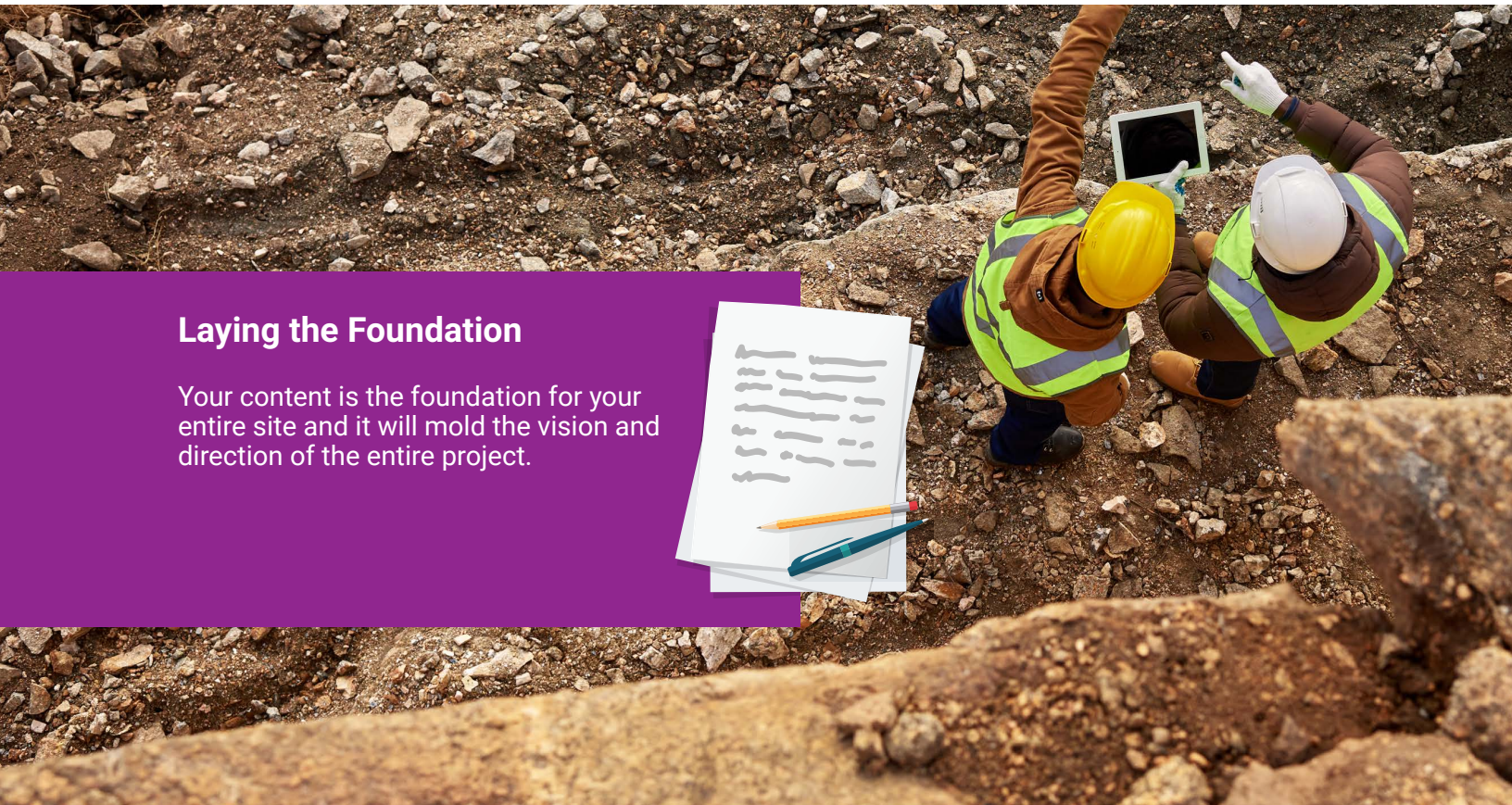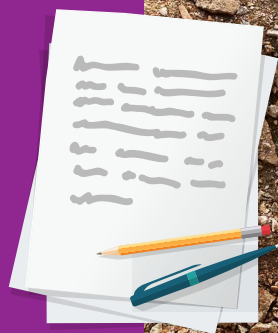
Producing content is far and away the #1 reason for website projects to be delayed.

Expectations and Clarification

1. When is your content going to be ready?
   - a. Who is writing the content?
   - b. Who will be managing the content?
   - c. CU*Answers cannot proceed to the design phase until content is proposed
   - d. This is far and away the #1 reason for website projects to be delayed.
2. Content will be an integral piece to establish the timeline
3. How many page templates/content archetypes?
4. Will your mobile site mirror all content as desktop site?
5. Google Analytics for mobile/tablet/desktop will provide direction

Content Creators

One question you'll need to answer right away is: Who is writing and managing your content?

Phase 2: Content

Sitemap

The outline of pages and the number of pages is critical to the initial approach of this project. Not only are the layout and design of the site determined by the outline of content, but also the structure of the Content Management System and the technical approach of our developers.

The outline of pages and the number of pages is critical to the initial approach of this project.

Suggested Essentials

1. Page quantity

    a. The number of pages on your site is critical to the early stages of developing a plan for your project. There will is no additional cost to import existing, unedited content.

2. Navigation

    a. CU*Answers will assist in the development of the navigation of the new website. The navigation will incorporate multiple strategies including top-level navigation, menus, click paths, etc.

    b. Navigation will be designed and developed with a mobile first approach.

    c. Navigation will be designed and developed to optimize analytics and visitor entry and exit points.

    d. Navigation will be tied to member journeys created during the discovery phase of the project between CU*Answers and the client.

        i. Navigation will incorporate defined click paths.

    e. All content on the site, regardless of navigation, will be searchable.

CU*Answers Response and Suggested Solutions

The redesign process really begins with the content. The member journeys drive the entire content experience and guide CU*Answers to develop the content templates, and content templates allow CU*Answers to begin the design phase.

Final content will not be due until midway through the development phase. The date will be determined during the course of the project.

POV
CU*ANSWERS Management Services
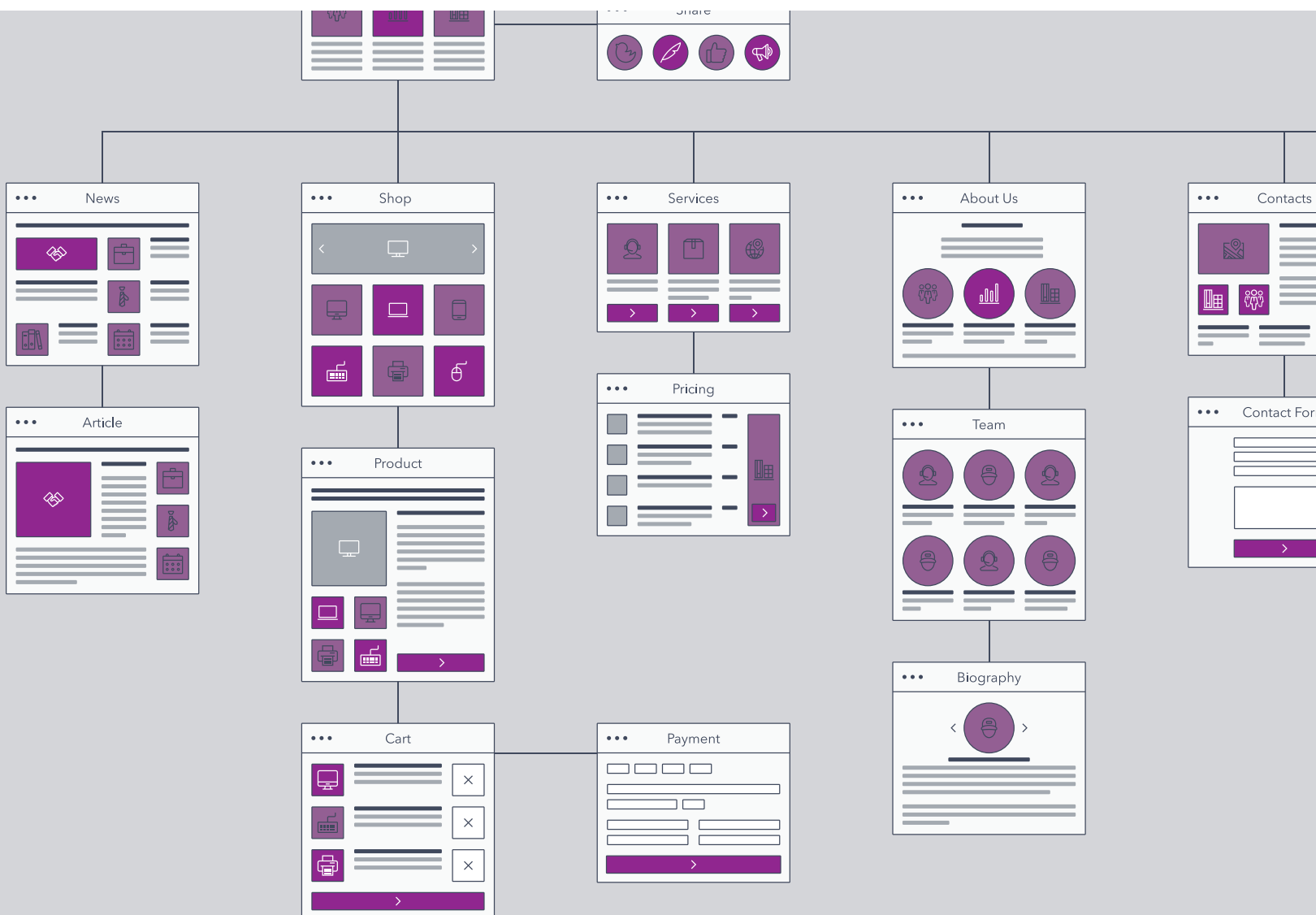
A Picture is Worth 1000 Words

When it comes time to produce mockups of the design for approval by the client, CU*Answers will produce mockups of both mobile and desktop designs concurrently. However, in the development phase of the project, CU*Answers will only develop a single website that responds to the dimensions of the screen that the site is presented upon based on industry recognized break points. CU*Answers will implement CSS and javascript to allow the site to adapt to the screen resolution. The layout and content will adjust according to the users display.

A mobile first approach will be applied to the design and development of the new website.

Setting Your Credit Union Apart

CU*Answers Web Services will create an industry leading design that will set your credit union apart from the competition.
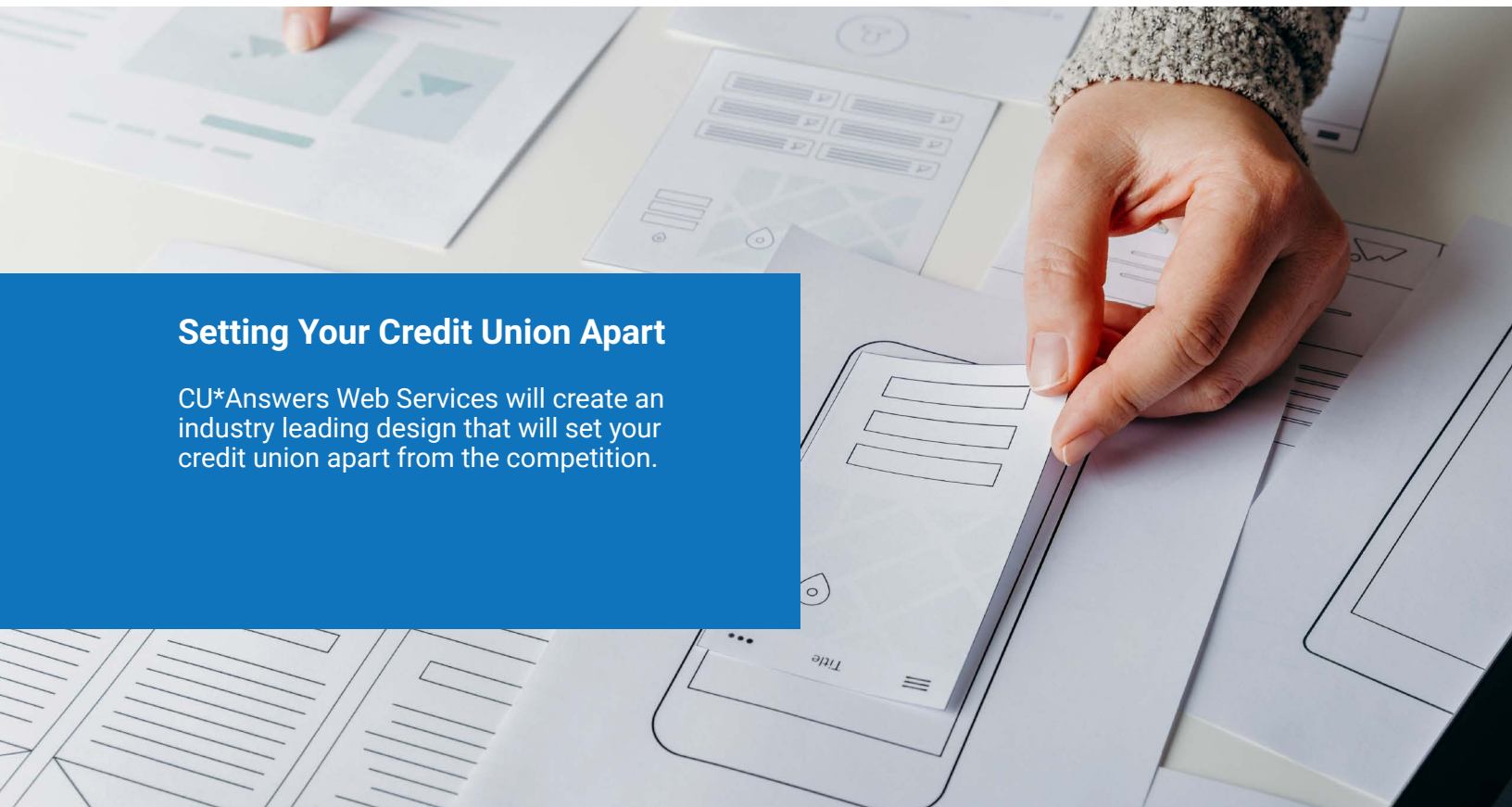
The Design Goal

The goal of this phase is to create beautiful mockups that will provide your credit union and its members with a modern, easy to use design.

Unknowns & Assumptions

1. Design direction

    a. Will your credit union supply a style guide?

        i. Colors, images, etc.

    b. Does your credit union have examples of websites they want CU*Answers to draw inspiration from?

2. Browser support requirements

3. Screen size and resolutions requirements

4. Technology requirements

5. Functionality requirements

6. Portions of the website can be rearranged but the overall design will not change

7. What level of flexibility does your credit union require to alter the site structure/design?

Idea Boards & Mockups

During the design phase, CU*Answers designers will evaluate your credit union's style guide and perform a deep dive with your credit union to listen, engage, and deliver mockups that reflect the client's brand and vision.

CU*Answers creative staff is extensively experienced in generating idea boards that reflect the brand of our client including: personality, culture, corporate image, and style.

Expectations Become Reality

By developing concept boards that are mutually agreed upon by the client and CU*Answers, expectations are established and both parties can be assured that the final look and feel of the project will be a success.

Responsive Design

CU*Answers has extensive experience building credit union websites using modern web design, including responsive design with a mobile-first strategy. CU*Answers Web Services team members are considered leaders in their fields of website design and development, and have helped mold hundreds of credit unions' visions for their virtual branch experiences.

Screen Sizes for Responsive Design

1. CU*Answers will develop the new website with a mobile first approach
   a. Site layout and mockups will be provided for:
      i. Mobile phone - Apple iPhone 8
      ii. Desktop website - 1080p laptop or monitor
2. CU*Answers will simultaneously develop for both mobile and desktop browsers

```
/*========== Mobile First Method ==========*/

/* Custom, iPhone Retina */
@media only screen and (min-width : 320px) {

}
/* Extra Small Devices, Phones */
@media only screen and (min-width : 480px) {

}
/* Small Devices, Tablets */
@media only screen and (min-width : 768px) {

}
/* Medium Devices, Desktops */
@media only screen and (min-width : 992px) {

}
/* Large Devices, Wide Screens */
@media only screen and (min-width : 1200px) {

}
```

Modern & Responsive

CU*Answers has extensive experience building credit union websites using modern web design, including responsive design with a mobile-first strategy.
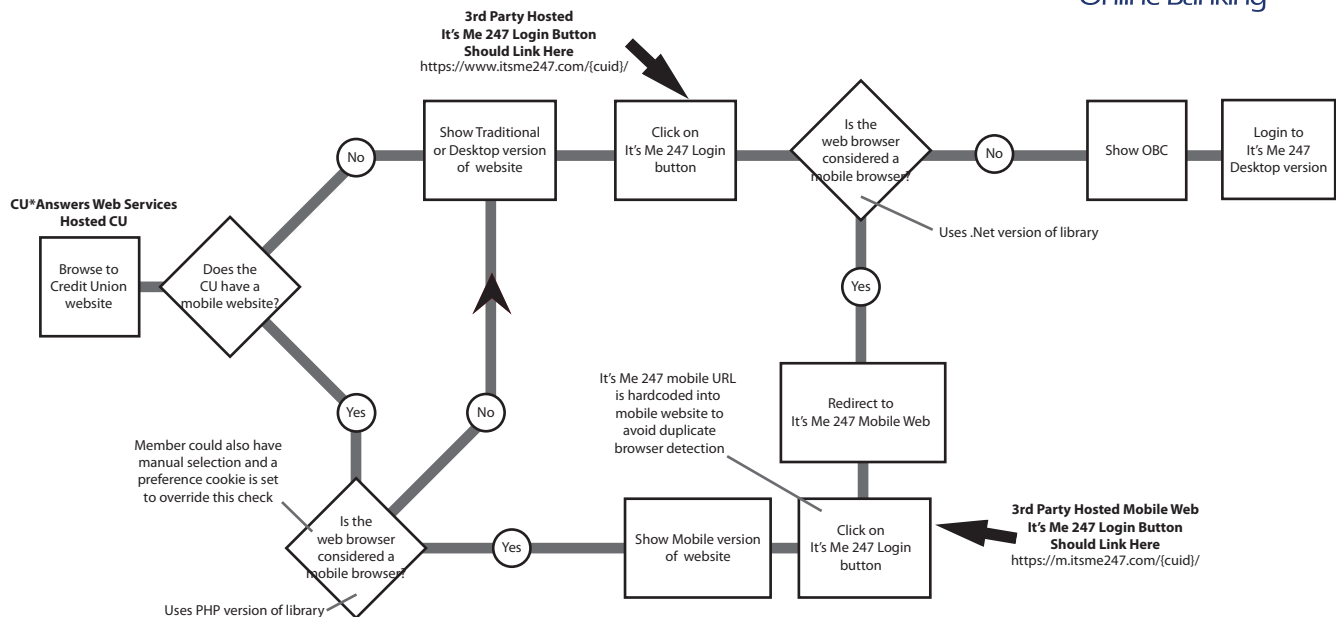
Unique Advantage

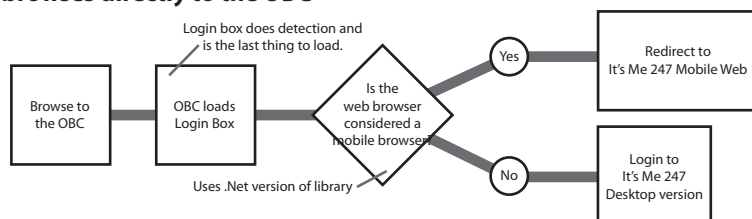One of CU*Answers Web Services' unique advantages is our tight integration with the Online Banking team and the Internet Retailer Support Center.

INTERNET RETAILER SUPPORT CENTER

CU*ANSWERS
Web Services
Mobile Website Detection Flow

It's Me 247 Online Banking

3rd Party Hosted It's Me 247 Login Button Should Link Here https://www.itsme247.com/{cuid}/

Show Traditional or Desktop version of website

Click on It's Me 247 Login button

Is the web browser considered a mobile browser? — No — Show OBC — Login to It's Me 247 Desktop version

Uses .Net version of library

CU*Answers Web Services Hosted CU

Browse to Credit Union website

Does the CU have a mobile website? — No

Yes

It's Me 247 mobile URL is hardcoded into mobile website to avoid duplicate browser detection

Redirect to It's Me 247 Mobile Web

Member could also have manual selection and a preference cookie is set to override this check

Is the web browser considered a mobile browser? — Yes — Show Mobile version of website — Click on It's Me 247 Login button

3rd Party Hosted Mobile Web It's Me 247 Login Button Should Link Here https://m.itsme247.com/{cuid}/

Uses PHP version of library

If the member browses directly to the OBC

Login box does detection and is the last thing to load.

Browse to the OBC — OBC loads Login Box — Is the web browser considered a mobile browser? — Yes — Redirect to It's Me 247 Mobile Web

No — Login to It's Me 247 Desktop version

Uses .Net version of library

CU*Answers Response and Suggested Solutions

As addressed previously, the design phase will not only establish the idea boards, but the mockups will lay the foundation for the new website's layout, navigation, and customer journey paths. We will address the homepage, inside pages, and templates.

Once the design phase is complete the designers won't be finished. Design time will also be included during all remaining phases of the project as the developers build the site and refinements will be necessary.

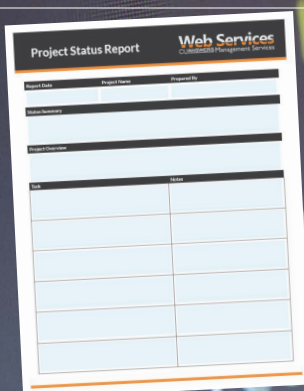CU*Answers proposes four design phase sessions, each lasting two hours.

Room to Grow

Your content is ready and the design is approved.   The next step is the development process where we create the new foundations for your web presence. Using WordPress as our Content Management System, the Web Services SiteControl plugin, and various other supporting plugins, CU*Answers Web Services will build out your new website and test it across many devices and browsers.

CU*Answers Web Services will create a robust, adaptable website that will provide you and your members with a consistent, user friendly experience.

Keeping Us On Track

Through bi-weekly progress reports, mutually agreed upon expectations, and open communication channels, both parties will be prepared for the launch of the new site.

See Appendix for an example of a Development Progress Report.

Why WordPress?

CU*Answers Web Services professionals are experts in WordPress and have focused our development pipeline and hosting infrastructure on this popular content management system. To that extent, we know that WordPress will be the suggested platform for the website.

Why WordPress? WordPress is the most popular content management system on the web today. Recent surveys indicate that WordPress is the platform behind 30% of all websites today. WordPress has gained this popularity through its ease of use for publishers, broad community, extensibility and strong developer tools.

https://tech.slashdot.org/story/18/03/06/1441201/wordpress-now-powers-30-of-websites.

Features That Make WordPress Our Platform of Choice:

1. Simple and familiar user interface with powerful publishing tools
2. Flexible and extendable through plugin ecosystem
3. Built in user management and roles
4. Easy to use media management
5. Built in commenting engine
6. Search engine optimized
7. Robust theming engine
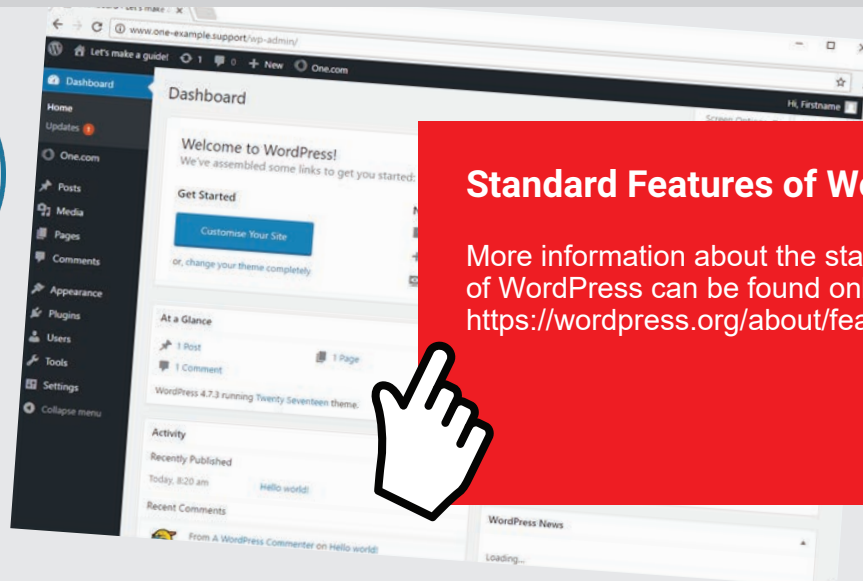
Standard Features of WordPress

More information about the standard features of WordPress can be found online at https://wordpress.org/about/features/

Browser Support

CU*Answers' team of web developers test and support many browser platforms for credit union websites. In order to serve our clients and their members with the best and most accurate presentation of the website, our team has elected to test and provide support for the four most prominent browsers in the industry. Along with the latest version of each browser, CU*Answers also tests and supports the previous two versions of each of the four main browsers. This support matches the support provided by **It's Me 247** Online Banking for Desktop.

1. Google Chrome

2. Apple Safari

3. Mozilla Firefox

4. Microsoft Internet Explorer 11 and Microsoft Edge

If your credit union requires additional browsers to be supported they should be determined and agreed upon during the discovery phase.
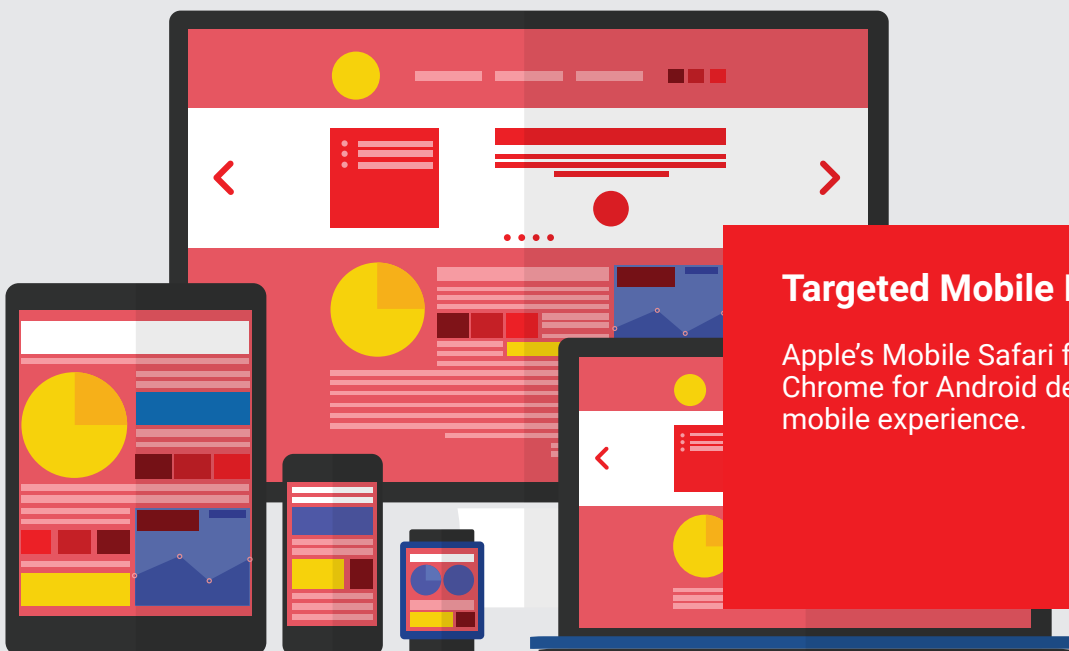
Targeted Mobile Experience

Apple's Mobile Safari for iOS devices and Google Chrome for Android devices are targeted for the mobile experience.

Web Analytics

Tracking and analyzing traffic to your site is a necessity and CU*Answers understands that your credit union will require a powerful tool to allow monitoring, investigation, and discovery of how their website visitors are moving about and using the new site.

CU*Answers uses the industry standard Google Analytics to achieve these needs. Google Analytics is a robust and comprehensive set of tools with the capability to provide your credit union with a great deal of data to learn from and use.

Google Analytics

Suggested Essentials

1. Track traffic based on month, day and hour

2. Monitor the success of your web promotions

3. See what pages are attracting your visitor's attention

4. Discover the browsers and operating systems your members use

5. Determine which search terms are bringing visitors to your site

Power to Analyze

CU*Answers understands that your credit union will require a powerful tool to allow monitoring, investigation, and discovery.

Compliance

Compliance is a journey, not a destination.

Compliance is ultimately the responsibility of the credit union. CU*Answers does not guarantee compliance with any regulations or guidelines.

In our experience, every credit union and every auditor interprets the rules and regulations differently. However, based on our broad knowledge of credit union websites and constant collaboration with our AuditLink and internal audit team, our developers and designers employ sound practices to ease the compliance burden.

Compliance is a journey and not a destination. CU*Answers develops and maintains all new custom WordPress websites with the expectation and capability to validate at WCAG 2.0 level AA and ensures current accessibility guidelines are satisfactory. Along with addressing accessibility issues, CU*Answers makes best efforts towards compliance considerations with the NCUA and other regulations

While there isn't specific guidelines on what ADA compliant means, CU*Answers Web Services have been validating sites using WCAG 2.0 at the AA or A levels as appropriate. At this time, we believe that addressing and remediating the underlying code and user interface to adhere to web standards and best practices will provide a long term advantage.

In addition, CU*Answers has been aggressively following this topic through both our legal and Internal Audit paths as well as technology solutions on what this may mean to our network and shared resources as a whole.

Part of CU*Answers' Pre-Launch Compliance and Best Practice Check Includes:

1. NCUA or ASI in footer
2. NMLS number if appropriate
3. Privacy Policy linked
4. Routing Number and phone number included on homepage
5. Equal Housing Lender/Equal Housing Opportunity in footer
6. APR/APY explanation
7. HTML validated
8. CSS validated
9. Site scanned for WCAG 2.0 AA
10. Call Us Footer notification (recommended)

Rapidly Evolving

This topic and our response is rapidly evolving.

More information can be found in the CU*Answers Kitchen: https://www.cuanswers.com/resources/kitchen/ada-todays-hot-topic-for-credit-unions/

CU*Answers Response and Suggested Solutions

It is critical that development does not begin until content and design are completed. This is to ensure that the developers are able to build the new website with the best functionality possible. Design and content changes can create large unexpected time delays that are frustrating and costly.

Because many of the details and functionality still need to be defined and further addressed during the discovery phase, this estimate will need to be revisited.
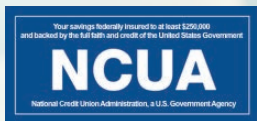
P◗V
CU*ANSWERS Management Services

W3C®

AuditLink
CU*ANSWERS Management Services

Houston, We Are Go For Launch

A lot of hard work goes into creating a website, and all of that work is about to pay off as your new website goes live. A website is a work in progress, continually changing and updating in terms of both content and layout, and ensuring compliance. The goal of this phase is to ensure a smooth website launch. CU*Answers Web Services will work tirelessly to ensure you and your members are provided with a seamless deployment.

A website is never complete, but the process for launching the site will require that your credit union and CU*Answers are in agreement that the content, design, and development of the site are at a point to replace the existing website and launch the new site. Through bi-weekly progress reports, mutually agreed upon expectations, and open communication channels, both parties will be prepared for the launch of the new site.

After the discovery phase, the schedule will be better defined and a more accurate timeline will be presented for launching your site.

*CU*Answers Web Services will work tirelessly to ensure you and your members are provided with a seamless deployment.*

Unknowns & Assumptions

1. Hosting requirements, if any
2. DNS and domain name management
3. Traffic levels for capacity planning
4. SSL requirements

Unforeseen Complications Can Happen

Web Services will be fully staffed to deal with any issues if they arise.

Hosting Options

Standard Shared Hosting Solution

Our Web Services servers run the Plesk hosting control panel on top of Ubuntu. Ubuntu, Plesk, and WordPress core and repository plugin updates are automatically installed when they become available.

Websites on our hosting benefits from several different layers of protection, at the network level, the server level, and at the application level. Traffic is continuously monitored by Apache ModSecurity for dynamically updated (Atomic Subscription) patterns of abuse such as brute force login attempts, form POST abuse, excessive 404 requests, 404 requests for commonly abused filenames, and other protections. These automated systems then temporarily ban offending IP addresses using Fail2Ban. Repeat offenders get blocked for longer periods of time.

At the application level, the WordFence security plugin is used to monitor WordPress core files and plugins for changes from the official versions, as well as to overlap some of the ModSecurity functionality blocking abusive requests if they make it through the previous layers of defense.

We also have systems, Cacti, Graylog, Watchdog, Health Monitor in place to monitor overall server and network load levels that alert us to suspicious conditions outside of normal operating levels for manual inspection so that we can respond to and mitigate threats as necessary.

1. $125 per month
2. SSAE 16 certified data center
3. Hardened LAMP servers co-managed with CU*Answers Network Services
4. Redundant power including diesel generator
5. 3 stage disk to disk to tape backups, plus on demand backups from control panel
6. Multiple Internet connections
7. 24/7 Support
8. Free SSL certificate from Let's Encrypt

Optional Dedicated Hosting Solution

Optionally, CU*Answers Web Services will work with your credit union to determine a custom hosting solution using one of several different providers.

CU*Answers Web Services staff has experience working with CU*Answers Network Services Virtual Private Server (VPS) hosting, Amazon Web Services (AWS) and specialized WordPress Hosting providers such as WPEngine.

Choosing an Option

Determining specific hosting requirements and costs would be defined during the course of the project as hosting can affect functionality of the website.

WordPress Training

WordPress Training will be provided by Sam Lechenet. He will provide WordPress training for any of your interested employees that plan on using the administrative portion of the new website. Training will cover all WordPress basics, as well as all customized portions of the site. The Web Services Help Plugin will provide a constant reminder for all website features. A second follow-up training will be provided upon client request. At any time, you can call the CU*Answers Web Services Team, or Sam Lechenet directly, 8am - 5pm ET Monday through Friday and they will be happy to assist you with any questions.

Previously Recorded Training Sessions

These classes are occasionally recorded for review and can be found on the CU*Answers OnDemand site such as: https://ondemand.cuanswers.com/advanced-wordpress-training-with-sitecontrol/

Annually we offer two WordPress classes through CU*Answers University that serve as a refresher or a getting started class for new employees. Introduction to WordPress with SiteControl (4.90) and Advanced WordPress with SiteControl (4.91) are offered several times each year. See the Education Catalog for exact times.

WordPress Community

WordPress has an outstanding community, with numerous forums and information available free online. WordCamps are community organized workshops for all experience levels to help assist you and increase your knowledge of WordPress. Info on the nearest WordCamps in Grand Rapids and Chicago can be found here: https://central.wordcamp.org/schedule/

CHICAGO
WORDCAMP17
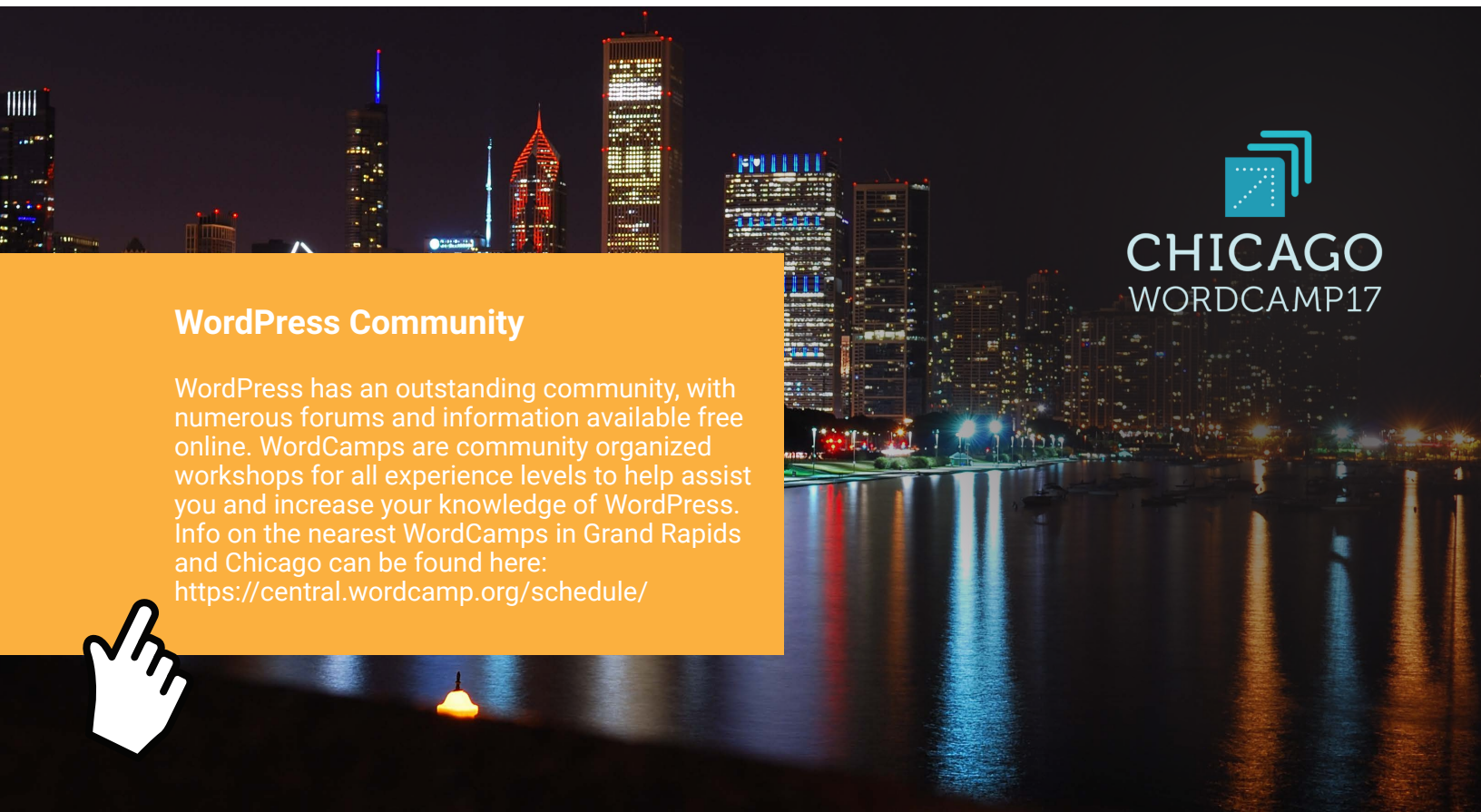
CU*Answers Response and Suggested Solutions

For purposes of this proposal, CU*Answers will assume that this website will be hosted on CU*Answers servers. Web hosting requires a lot of trust, including files, messages, and information. CU*Answers hosting is rock solid, with state-of-the-art servers and around the clock monitoring from the CU*Answers Network Services and Operations teams.
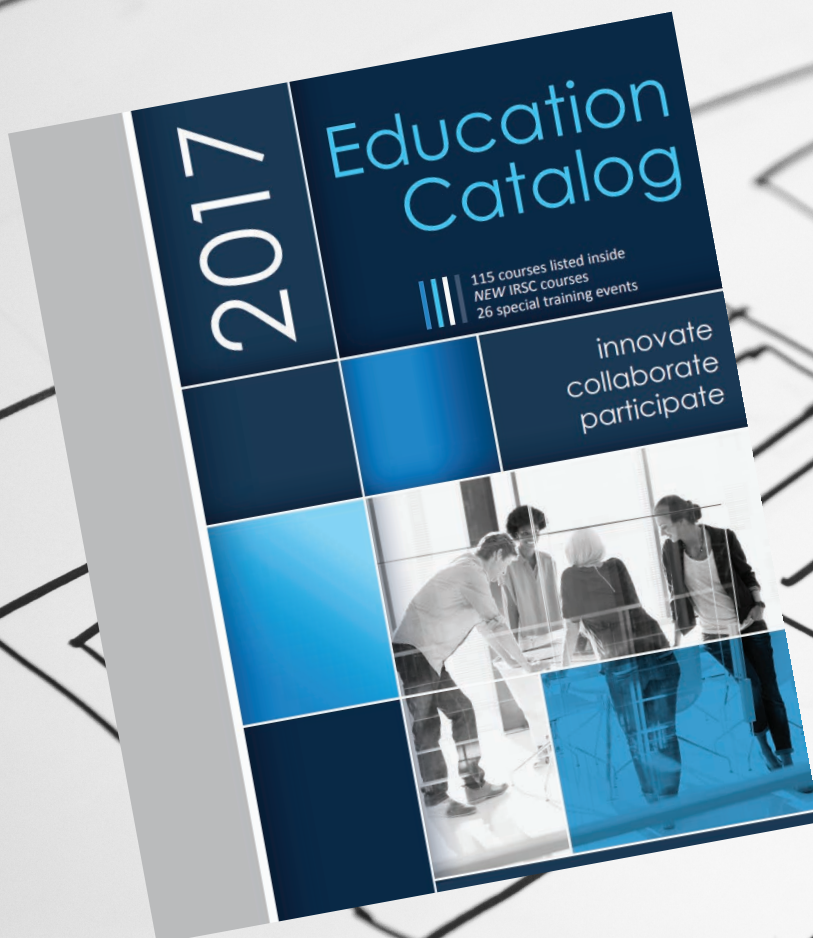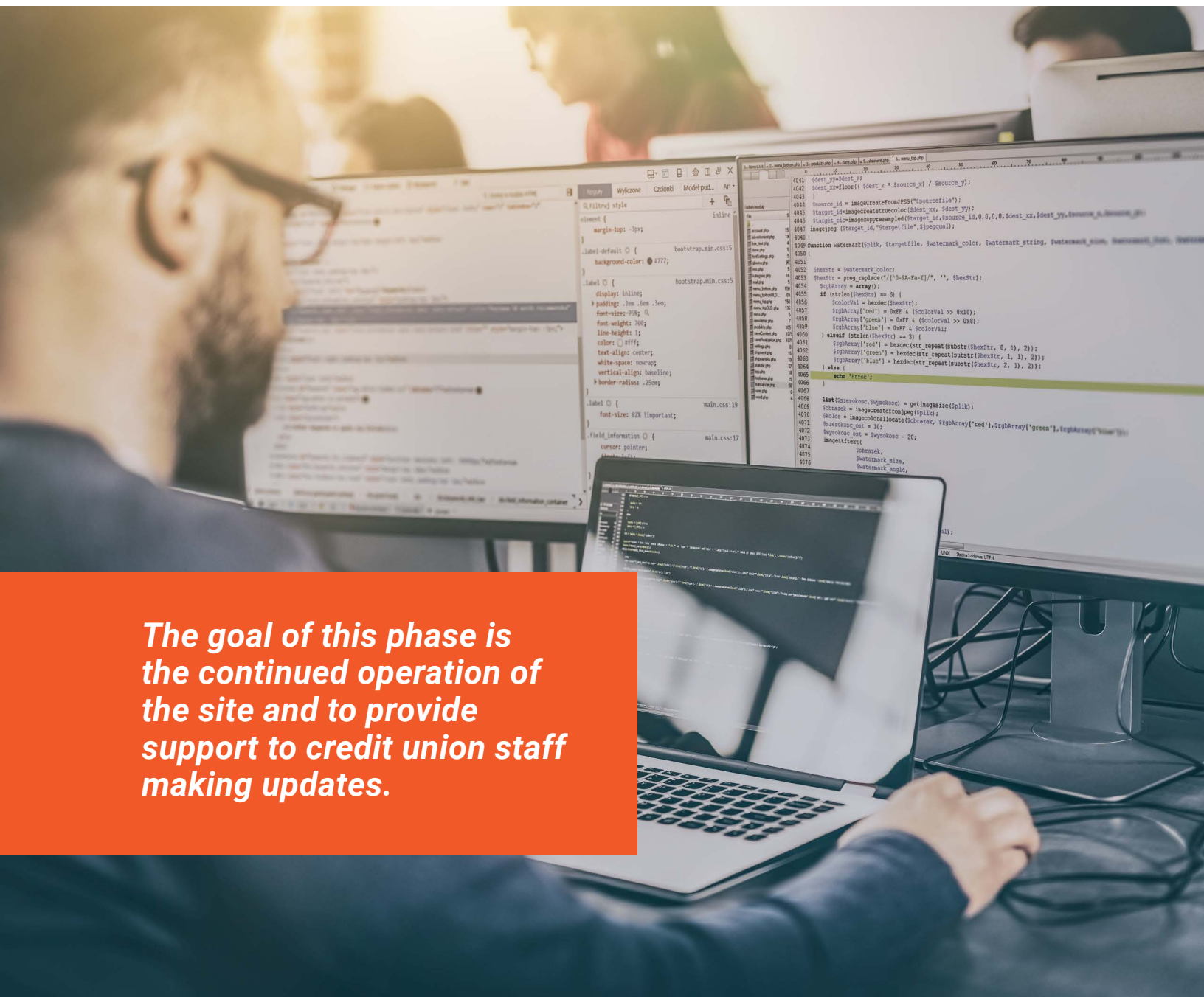
Smooth Sailing

Once your new site is live, CU*Answers Web Services is here to ensure your website is up-to-date, secure, and running smoothly.

Maintenance ranges from content and banner updates to WordPress theme changes to security and feature upgrades to the WordPress core platform and any plugins being used.

The goal of this phase is the continued operation of the site and to provide support to credit union staff making updates.

Making Your Site a Success

Together we will gather the information
needed to assess your values, objectives,
and performance.

Web Services
CU*ANSWERS Management Services

CU*Answers Response and Suggested Solutions

CU*Answers website maintenance and support will begin immediately upon site launch. These services are provided on an as-needed basis.

Hosting Maintenance
If CU*Answers Hosting is elected, WordPress core and plugin maintenance is automatic and all support is provided on an as-need basis. Hosting maintenance and support is included in the monthly fee for hosting which is established above.

Content Maintenance
If your credit union staff wishes to engage CU*Answers Web Services staff to make any content updates to the site, we are available.

CU*Answers Web Services professionals have been creating and updating websites for many years. We have the experience and knowledge to make your site work in the modern Internet environment while keeping your costs low. All you have to do is submit your changes and we will take care of the rest.

Professional Services Include

1. Quick turnaround – most requests completed within 2 business days.

2. Automated request tracking – you will know we received your request and you'll know when we've completed it.

3. Access to Web Services photo library at Thinkstockphotos.com

4. Tested for reasonable display in current target browsers and screen resolutions.

5. A la carte pricing so you only pay for what you use.

     a. $100 per hour

     b. Billed in a minimum of 15 minute increments

Proposal Summary

The CU*Answers Web Services team likes to begin with an extended discovery phase. There is not enough information in the Request for Proposal to provide a comprehensive plan. CU*Answers Web Services would like to meet and discuss with your team to flesh out and solidify your plan.

CU*Answers Web Services has extensive experience developing and launching websites, especially in the credit union niche. Our standard design and development process and our unique familiarity with the tools and solutions offered by CU*Answers allows us to deliver an exemplary new website to every client.

CU*Answers Web Services will build a site based on the popular WordPress Content Management System. Using our considerable knowledge of the platform and capabilities of CU*Answers we will deliver on the needs of your credit union.

Your credit union is looking for a partner to consult, advise, define and ultimately complete this project. CU*Answers Web Services and our supporting teams is that partner.

References

CU*Answers Web Services' Portfolio of websites is online at https://ws.cuanswers.com/category/our-portfolio/.

This portfolio includes every credit union website we have ever produced and goes all the way back to 2002! You will even see several clients who have repeated the process with us.

Please keep in mind that beauty is in the eye of the beholder. These sites were driven by the client's design aspirations and branding goals. Technology changes too. Our first WordPress powered sites start appearing in early 2007. With the introduction of the Content Management System clients were able to log in and change the direction of their website content as well as modify the look and feel to some extent.

Please feel free to contact any of our previous clients to ask about their experience working with CU*Answers Web Services. Specific contacts are available upon request.

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