

## NEW FEATURES – ONLINE AND MOBILE BANKING SYSTEM

In August 2024, CUA moved to a new online and mobile banking system. This change was driven by both necessity and opportunity. The IT vendor of the previous system announced their intention to no longer deliver this system, thereby requiring CUA to identify an alternative option. Our members were also voicing their views of this existing system, indicating that it was not meeting their needs, and it was a barrier for new members and business to CUA. This created an opportunity to move forward with an improved platform, which is called CGI Digital Banking. We appreciated that changing the way our members do online and mobile banking was a major undertaking and we know it was frustrating and confusing at times to learn a new system. Thank you for your patience and we are committed to pursuing improvements in this offering to best meet the needs of you, our members.

### What is CGI Digital Banking?

CGI Digital Banking is the name of our online and mobile banking system. Moving to a new system is one of the most complex initiatives a banking provider can undertake. Through that process, we learned that having a reliable and engaged IT vendor is as important as having a technologically strong platform. CGI, the vendor of CUA's system, is a global IT firm with a 50-year history. They have over 400 locations worldwide and employ more than 91,000 professionals. They have the resources and specialized skills required to not just support CUA and its members but to proactively anticipate our needs, make continual improvements and respond quickly when needed.

One of the unique things about CGI is that they prioritize innovation based on the needs of their clients. In fact, CGI has already proven their commitment to service excellence, making the necessary investments and collaboration over the past eight months with some of the upgrades and enhancements they have made to the system, a few of which were requested by our own CUA members.

### What are the new features?

In February and April 2025, the following changes were implemented in the system, in response to client feedback:

- New security alerts (by text, email or mobile app notification) were introduced when a member's contact details have been updated in online banking. This feature protects members' accounts against fraudulent access in cases where an unauthorized user tries to update the member's email address or cell phone number that is used for one-time authentication code.
- There are now separate columns for withdrawal and deposit transactions so that a member can easily see what has gone through their account. Previously it was a single column with positive numbers for deposits and negative numbers for withdrawals.

- Transactions can now be sorted by ascending or descending date (e.g., March 1 – March 31 OR March 31 – March 1). Having this flexibility in how the information is presented is a feature requested by a number of CUA members.
- Business members can now subscribe to alerts for CRA bill payments, to know when a payment has been approved, cancelled, expired or pending approval. This eliminates the requirement to check on the payment status with other signors on a business account.
- Business members can now approve or decline multiple transactions at the same time. This saves time as businesses will no longer have to approve each transaction separately.
- Over 80 smaller fixes were made to address an issue or improve the overall performance of the system. An example of a fix is updating an icon that was not displaying clearly.

### What are the upcoming features?

There are also some upcoming improvements scheduled for the remainder of 2025 and into 2026 that CUA members can look forward to. Here are a few to anticipate:

- Integration with Aviso Wealth, so that members can view any Aviso Wealth holdings directly within online banking.
- Integration with Collabria, so that members can view their Collabria credit card details directly within online banking.
- Enhanced security features to further protect members' accounts from unauthorized access.

### Do you have a suggestion?

We want to hear from you! If you have an idea for a feature that will improve your digital banking experience, or something's not working quite right for you and you think it can be improved, please let us know. Submit your suggestions through our [Digital Banking Feedback Form](#).