

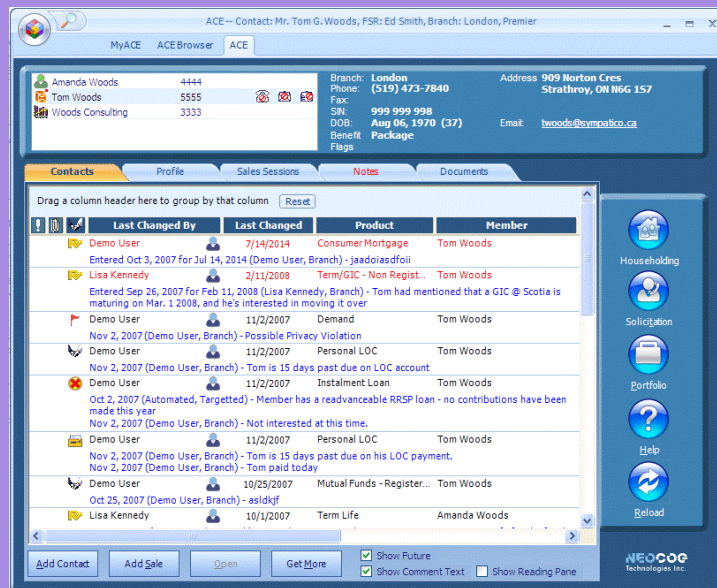
ACE 5.0 Debuts!

Introduction

Neocog Technologies is very proud to introduce the newest version of ACE. We have completely re-written ACE to take advantage of new technologies and provide an enhanced user experience. ACE is now a 100% .NET application which provides us with a much greater, simpler means of utilizing ACE from other applications and allows for increased customizability.

ACE's interface has remained quite similar to previous versions, however, Neocog is licensed to use the Microsoft Office 2007 interface. This means that the "Search" and "Options" forms have moved to a "Start" button as per MS Office specifications. To reduce the use of the task bar "MyACE" is now embedded into the main application shell. Additionally, ACE 5.0 now features flexible window sizing and custom grouping of contacts.

EMMA (formerly the "Sales Assistant") has become a "System Tray" application with a "pop-up toast" notification similar to that used by MSN Messenger. The focus of this ACE Insider will be to introduce EMMA and highlight the new functionality.

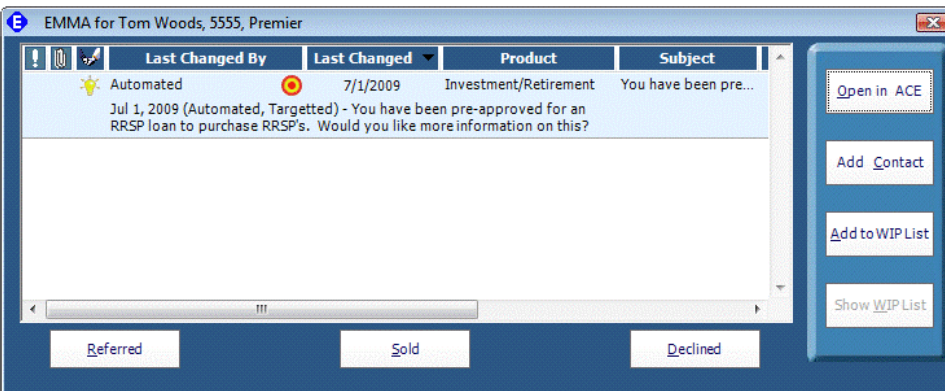


You've received this printed communication because you're a leader at a credit union that is part of the family of users of Neocog software, especially ACE. Over the past few years, many new features have been added to ACE. We want to tell you about them if you haven't heard, remind you if you've forgotten, and clarify what you may have been left uncertain about. If there are other staff at your credit union who could benefit from this publication as a means of keeping up to date, please send an email addressed to info@neocog.com.

EMMA (Electronic Member Messaging Assistant)

EMMA stands for Electronic Member Messaging Assistant. EMMA replaces the "Sales Assistant" that ACE users have become familiar with over the past 11 years. The rationale for creating EMMA was that our clients wanted to use the "Sales Assistant" mechanism to send non-sales related contacts to those on the front-lines. Some examples of this are member concerns, delinquency notification and documentation issues. Since the application now has a broader use a change in the name was warranted.

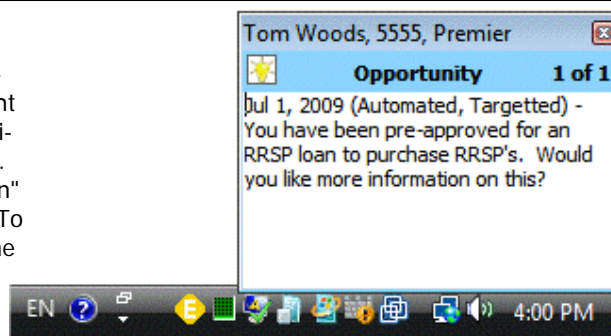
For sales campaigns EMMA links the ACE database to the banking system to prompt staff about previously identified sales opportunities relating to the member they are currently serving. This is triggered by ACE's



"Campaign Loader" functionality, which itself can be populated by the results of a data mining tool such as Neocog's **Cognito**. In addition, ACE users are now able to set EMMA prompting on any contact they select.

How EMMA attracts your attention

As soon as you enter the account number of a targeted client a window "pops up" in the bottom right hand corner of the screen (shown right). Your institution can define how long this pop-up will appear. If you move your cursor over the pop-up it will "pin" it to the screen so that you can view its contents. To actually open EMMA you simply need to click on the box.

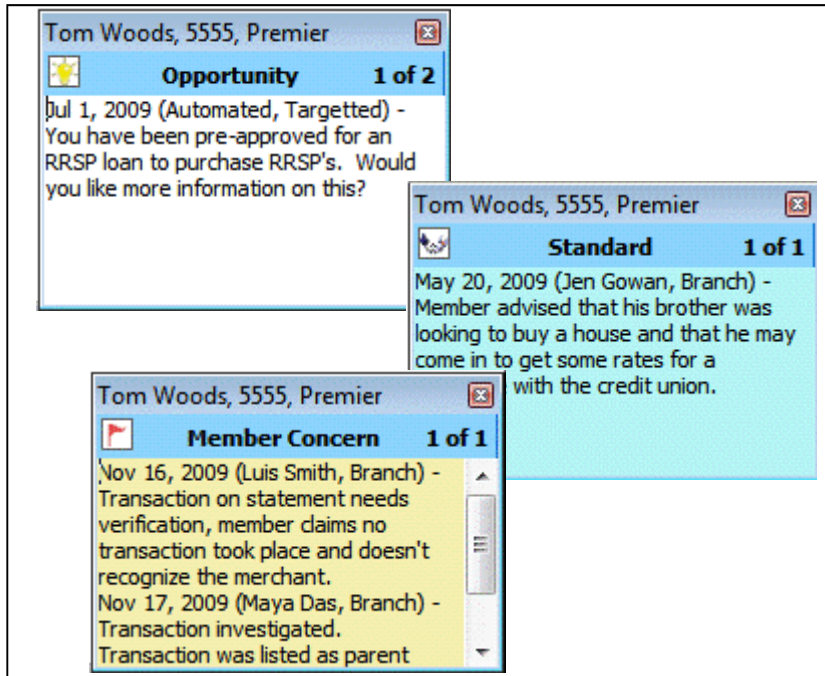


Scenario: EMMA for Security
Recently a member had a potentially compromised member card. The individual handling this security concern called the member at home and left a message. Meanwhile, this member was actually in the branch doing some transactions. Upon returning home they listened to the message. They immediately contacted the credit union upset and wondered why they weren't notified when they were in the branch just moments earlier. EMMA can be used in cases such as this. The individual handling the security concern can now send an EMMA prompt to the front-line immediately so that staff can notify the member if they come into the branch and avoiding a potentially embarrassing situation.

The EMMA "Pop-Up"

Here is what the "Pop-Up" box looks like close up. The first "Opportunity" example is for a sales related prompt. There may be more than one EMMA prompt for any member, an indicator is located in the top right hand corner.

The other 2 examples are of non-sales related EMMA prompts. You will note that these prompts are in different colours. This is so users can quickly see what type of contact it is by the colour. In this example an "Opportunity" prompt is white, a "Standard" prompt is blue and a "Member Concern" prompt is beige.



Tip: Using EMMA to Assist with Member Concerns or Delinquency

EMMA can be used very effectively in notifying all staff of a Member Concern issue or an issue regarding delinquency. For example say there is an outstanding member concern that is being worked on and all staff should be notified of this, the individual working on the concern can set an EMMA prompt that immediately notifies the staff assisting the member that an issue is still outstanding and to take the utmost care in dealing with that member. Similarly, it can be used if there is a delinquency issue with a member regarding one of their loan accounts and they need a reminder that they are past due. The individual handling the delinquency can set an EMMA prompt to notify those on the front line or via the Secure Messaging System to remind the member that they are past due and that they either need to make a payment or contact the individual handling the delinquency.

"System Tray" Icon

In addition to these prompts "popping up" an icon will appear in the "System Tray" of your Windows Toolbar. These icons have different colours just like the EMMA Prompts, This is an example of what it look like.

When a member has an EMMA prompt this icon will flash yellow and red. This icon will appear in blue when there is no EMMA prompt for this member.



Customizable Sub-Screens

Organizations are also able to create customized sub-screens for EMMA (which can display member or household related data (such as profitability or balance details, trends and member behavior flags.) The sub-screens can have links to or buttons to launch other applications, or accept input from the users in customized fields. These custom pages can be built as HTML pages which can be launched from a web browser or file share. Through these pages organizations can display data, gather user input through forms or provide a wide range of functionality through script.

Signature	Flags	Profit
Tom Woods	Household	External
✓	✓	Call Centre Password
✓	✓	Chequing Account
✓	✓	Email
✓	✓	Investment Account
		Loan
	✓	LOC
	✓	Master Card
✓	✓	Member Card
	✓	Mutual Funds
	✓	Mortgage
	✓	Retirement Account
✓	✓	Savings Account
✓	✓	Safety Deposit Box
✓	✓	Uses Counter
✓	✓	Uses Internet Banking
✓	✓	Uses IVR

Last Contact	
IVR:	28Dec2006 6:58 PM
Internet:	21Jan2007 9:33 PM
Counter:	03Nov2006 9:16 AM
ATM:	14Jan2007 11:28 PM

CU Services	
Deposits	48%
Loans	23%
Retirement	11%
Mutual Funds	17%

Share of Wallet	
CU	59%
External	41%