

CHATT - CUSA Talk III (845-486-5337)

The Credit Union recently upgraded its software and hardware which included a new version of the Automated Telephone Teller system we call CHATT. This new version of CHATT utilizes menu options instead of transaction codes. It also utilizes credit union terminology, i.e., share account for savings account and share draft account for checking account. Once you are familiar with the system you will not have to listen to the dialog before entering your options. Simply enter the codes and wait for the dialog to catch-up.

The following key codes are important to remember:

- ** Repeats the current menu.
- * Returns you to the previous menu.
- 9 Terminates the call.

Below is the initial dialog and the dialog for four of the more common uses of CHATT: Balance Verification, Check Withdrawal, Share to Share Transfer and Transfer to Another Member.

Initial Dialog

CHATT: "Welcome to CHATT, your Central Hudson Automated Telephone Teller. If you are a member, press 1"
Action: Enter 1.
CHATT: "Please enter your member number, followed by the pound (#) key."
Action: Enter your account number followed by '#'.
CHATT: "Please enter your password, followed by the pound key."
Action: Enter your password followed by '#'.

Main Menu

CHATT: "For account information, press 1.
For transfers and payments, press 2.
For account balances and tax information, press 3.
For all other transactions, press 4.
To exit, press 9.
To speak to an operator, press 0.
To repeat this menu, press star, star."
Action: Make a selection by entering the appropriate key.

Balance Verification

At the Main Menu press 3 (Account Balances and Tax Information)

CHATT: "For all share balances, press 1.
For all loan balances, press 2.
For all credit card balances, press 3.
For tax information on shares, press 4.
For tax information on loans, press 5.
For tax information on credit cards, press 6."
Action: Make a selection by entering the appropriate key.

At this point, as an example, if you wish to hear your share draft (checking) and share (savings) account balances:

Action: Enter 1 (all share balances).
CHATT: "Suffix X, your share draft current balance is \$xxx.xx, available balance is \$xxx.xx. Suffix A, regular shares current balance is \$xxx.xx, available balance is \$xxx.xx."

Total keys: 1, AAAA#, PPPP#, 3, 1

(Note: "AAAA" represents the account number and "PPPP" represents the password.)

Check Withdrawal

At the Main Menu press 2 (Transfers and Payments)

CHATT: "For transfers, press 1.
For check withdrawals, press 2.
For payments, press 3.
For advances, press 4."
Action: Enter 2.
CHATT: "To withdraw from your Share Draft account, press 1.
To withdraw from your Share account, press 2.
To withdraw from your Line of Credit, press 3.
To withdraw from your Credit Card, press 4."
Action: Make a selection by entering the appropriate key.

At this point, as an example, if you want to withdraw \$50.00 from your share (savings) account:

Action: Enter 2 (withdraw from share account).
CHATT: "For a list of share suffixes, press # or enter a two digit suffix to transfer from."
Action: Press # for a list or enter "21" for A, your savings account.
CHATT: "Your from share available balance is \$xxxx.xx.
Enter check amount, including cents, followed by #."
Action: Enter "5000#".
CHATT: "You have requested a check withdrawal of \$50.00 from suffix A, your savings. If this is correct, press 1. If this is not correct, press 2. To cancel the transaction, press *."
Action: Press 1 to complete your transaction. Press 2 to make a correction or * to cancel and exit.
CHATT: "To mail check to your home address, press 1.
To mail check to your alternate address, press 2.
To pick up checkat branch, press 3."
Action: Enter 1 (mail check home)

Total keys: 1, AAAA#, PPPP#, 2, 2, 21, 5000#, 1, 1

(Note: "AAAA" represents the account number and "PPPP" represents the password.)

Share to Share Transfer

At the Main Menu press 2 (Transfers and Payments)

CHATT: "For transfers, press 1.

For check withdrawals, press 2.

For payments, press 3.

For advances, press 4."

Action: Enter 1.

CHATT: "For share to share, press 1.

To transfer to another member, press 2."

Action: Enter 1.

CHATT: "For share to share draft, press 1.

For share to share, press 2.

For share draft to share draft, press 3.

For share draft to share, press 4."

Action: Make a selection by entering the appropriate key.

At this point, as an example, if you want to transfer \$50.00 from your share (savings) account to your share draft (checking) account:

Action: Enter 1 (share to share draft).

CHATT: "For a list of share suffixes to transfer from, press # or enter a two digit share suffix to transfer from."

Action: Press # for a list or enter "21" for A, your savings account.

CHATT: "Your from share account available balance is \$xxxx.xx. For a list of share draft suffixes to transfer to, press # or enter a two digit share draft suffix to transfer to."

Action: Press # for a list or enter "92" for X, your checking account.

CHATT: "Your to share account available balance is \$xxxx.xx. Enter the amount your want to transfer including cents followed by #."

Action: Enter "5000#".

CHATT: "You have requested a transfer of \$50.00 from suffix A, your savings to suffix X, your share draft. If this is correct, press 1. If this is not correct, press 2. To cancel the transaction, press *."

Action: Press 1 to complete your transaction. Press 2 to make a correction or * to cancel and exit.

Total keys: 1, AAAA#, PPPP#, 2, 1, 1, 1, 21, 92, 5000#, 1

(Note: "AAAA" represents the account number and "PPPP" represents the password.)

Member to Member Transfer

At the Main Menu press 2 (Transfers and Payments)

CHATT: "For transfers, press 1.

For check withdrawals, press 2.

For payments, press 3.

For advances, press 4."

Action: Enter 1.

CHATT: "For share to share, press 1.

To transfer to another member, press 2."

Action: Enter 2.

CHATT: "For share to member, press 1.

For share draft to member, press 2."

Action: Make a selection by entering the appropriate key.

At this point, as an example, if you want to transfer \$50.00 from your share (savings) account to another member's share (savings) account:

Action: Enter 1 (share to member).

CHATT: "For a list of share suffixes to transfer from, press # or enter a two digit suffix to transfer from."

Action: Press # for a list or enter "21" for A, your savings account.

CHATT: Your from share account available balance is \$xxx.xx.

CHATT: "For member xxxx, suffix A savings, enter 1."

Action: Enter 1.

CHATT: "Enter the amount you want to transfer including cents followed by #."

Action: Enter "5000#".

CHATT: "You have requested a transfer of \$50.00 from suffix A, your savings, to suffix A, your savings. If this is correct, press 1. If this is not correct, press 2. To cancel the transaction, press *."

Action: Press 1 to complete your transaction. Press 2 to make a correction or * to cancel and exit.

Total keys: 1, AAAA#, PPPP#, 2, 1, 2, 1, 21, 1, 5000#, 1

(Note: "AAAA" represents the account number and "PPPP" represents the password.)