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For complete details please refer to the comprehensive document entitled ***"It's Me 247 Personal Internet Branch (PIB): Configuring, Activating, and Maintaining PIB Profiles for Your Members"***

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**It's Me 247 is
PIB Protected**

Implementing PIB: Strategies From



to



Although PIB can technically be activated by just changing a few flags in

Developing a Rollout Plan

CU*BASE, to say it will have a huge impact on your members and your member service staff is an understatement. Suffice it to say that your call volume will increase *significantly* after implementation as members begin to learn and experiment. **You need a comprehensive plan and**

rollout strategy.

Enter into this new arena with your eyes wide open and a thorough understanding of how this might change the way you serve members more than anything else your credit union has ever done in the past.

Setting the Timing: Things To Think About

The timing will depend on many different factors, all of which should be carefully considered to minimize the stress and confusion of implementing the complex and powerful PIB.

What rollout strategy best fits your situation? If one of these scenarios isn't exactly right, do you completely understand the flow and what the effect will be on your members of each step in the process?

Is your staff ready? How much time do you have to devote to staff training? Do you have the necessary resources in place to handle the increased call volume once PIB is released to the membership at large? Are procedures in place for verifying identity for members who call wanting

their settings to be changed?

Are your members ready? How technically-savvy are your members? Do you already have an established pattern of regular communications with your Internet members that can be used to keep them informed and get them excited?

Are you offering all of the features "It's Me 247" offers?

If you plan to open up the online tool, you must activate all of the features in your master configuration so that any feature the member turns on will actually work. (PIB doesn't hide a feature from the member just because you don't offer that feature at your credit union.)

How many changes do you need to implement at the same time? If your credit union has never set up transfer control lists, members will either need to be educated on how to use PIB to do that, or your MSRs need to be ready to handle the initial onslaught of requests.

What is your marketing plan? How will you get word out to members? Will you target your marketing to all members or just your online banking users? Hopefully, the ideas herein will help you set a plan that will work best for your credit union.



“PIB is all about developing a smart culture for how your members use Internet banking.”

Introduction

The sample strategies in this booklet will help you decide how you will activate PIB and implement it. Read through the scenarios and choose the one that best fits your credit union and your members.

No matter which scenario you choose, move carefully, one step at a time, to minimize the negative impact on members and stress on your member service resources.

First Things First... Strengthen those Passwords

If you haven't already done so, the first thing your credit union can do to mitigate risk is to require complex passwords. The longer and more complex an online banking password is, the more difficult it is for an unauthorized person to obtain it. Online banking offers several security features. Consider requiring your members to create complex passwords to offer more security to your members logging into online banking.

Online Banking offers the following security features:

- Members can select to log into online banking using a username they create instead of their account number.
- An answer to a security question is required in addition to a password at login. These answers are selected by members the first time they log into online banking.
- Online banking passwords can be up to 256 alphanumeric characters, including special characters. You can determine the minimum number of characters; six is required.
- Passwords are case-sensitive (i.e., Ds443&sld is different from dS443&SLD).
- You can elect to “expire” a password after a certain period of non-use (such as 30 or 60 days).
- If you use complex passwords, when the member creates their password, they will be shown when they meet each requirement.

Complex Passwords offer more protection:

Complex passwords offer additional security features. If your Credit Union chooses to require complex passwords, members be required to follow certain rules when creating their passwords.

Complex password rules require that passwords contain at least three of the following: lowercase letter, uppercase letter, number, and special character.

Educate, Educate, Educate

It is clear that every credit union's risk assessment will come to the same conclusion about the number one thing to do related to the risks of the Internet: we must educate members to use the channel effectively. This is not optional; this is the best insurance that we have all done the prudent thing on the member's behalf.

Beyond safety labels, warnings, or disclaimers, this education program needs to be a proactive, best-practice, recent-events type of effort. In the end, everyone benefits. The financial institution develops a clearer strategy for defining value, encouraging usage, and growing their program. And the member gains a trusted partner and a center for learning about the best ways to participate with these products.

Some ideas for wrapping security-related education around every contact point with your members:

Town Hall Meetings

Demonstrate PIB and provide general security information for Internet users by holding special events at your branches. *Let us know how we can help!*

Your Website

Thread security messages and reminders throughout your entire website. *Let CU*Answers Web Services help!*

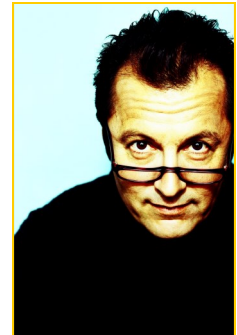
Set up links to www.cusecure.org from your website and from your **It's Me 247** "Helpful Links" page.

Marketing Materials

See the materials available from CU*Answers on page 10 and ideas for other ways to get the message out. *Let us know what else you need!*

Regular Member Contacts

Via email, online banking messages, and the like using Member Connect and other CU*BASE tools. *Don't have time? Ask us about Member Reach, the new member contact service from Xtend, Inc.!*



No matter what rollout strategy you use to implement PIB, don't forget to reinforce wherever possible that **It's Me 247** is now "PIB Protected!"

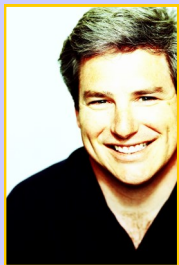


It's Me 247 is
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Scenario – Keep It Simple State CU

The sample strategies in this booklet will help you decide how you will activate PIB and implement it. Read through the scenarios and choose the one that best fits your credit union and your members.

No matter which scenario you choose, move carefully, one step at a time, to minimize the negative impact on members and stress on your member service resources.



KISSCU has limited member service resources and a membership that is not very aggressive about the credit union's online services. Because their risk assessment has determined the need for stronger controls for **It's Me 247**, they want to implement strong passwords for **It's Me 247**. They do not plan to use any of the other PIB features for the time being.

This strategy will allow the CU to maintain complete control over the PIB profile and not allow members to use the online tool, while still making it easy for members to begin using a profile with a minimum of one-on-one contact with an MSR.

Does your credit union think like Keep It Simple State Credit Union? Use the following steps to implement PIB in the same way:

Step 1: Implement Strong Password Controls

- ☐ Refer to the separate booklet, "**It's Me 247** Strategies for Controlling Member Access," and decide on a minimum password length (at least six characters is required) and how you will use the "expiration for non-use" feature.

*Since the PIB Profile tool does require strong passwords, it makes sense to enforce the same thing for **It's Me 247**. This control will require a member to include one uppercase letter, one lowercase letter, one number, and one special character in their **It's Me 247** password. This feature is optional.*

- ☐ At least 2 weeks prior to making the change, generate an online banking message to alert members to the coming requirement to change to their online banking password.
- ☐ On the announced date of the change, adjust your configuration to activate strong passwords and any other related parameters.
 - Online credit unions: Complete the "**It's Me 247** Configuration Change Request Form" (available on our website) and return it to a CSR to coordinate making this change.
 - Self processing credit unions: Use OPER #10, then #8 "ARU/Online Banking Configuration" to select strong passwords. Also change any other desired settings related to the password expiration feature, etc.

Step 2: Train staff on new PIB procedures

- ☐ Update your internal procedure for opening new memberships, to explain how members will be required to accept the credit union's default PIB Profile when logging in to **It's Me 247**.
- ☐ Decide how you will handle inter-member transfers. If you do not already have transfer controls lists set up for members, and you are planning to turn on Transfer Control for inter-member transfers with PIB, you will need to set up an internal procedure for setting up a member's transfer control list.
- ☐ Set up staff training sessions to explain the rollout plan and new procedures; make sure everyone is comfortable with how the change will affect members.

Step 3: Notify Members of Changes Coming to “It’s Me 247”

- ☐ Communicate with existing online banking members about the changes coming for logging in to **It’s Me 247**. Include a description of the new screen they will see when logging in that will require them to accept the CU default PIB Profile.

Recommended method: Send email and/or online banking messages to current online banking users.

- ☐ Add some promotional information on your website and other places where appropriate about **It’s Me 247** now being “PIB Protected” and explaining the changes to **It’s Me 247**.



Step 4: Activate PIB Configuration and Default PIB Profile

Timing for this step is important. As soon as changes to your configuration are saved, the next member who logs in will see the new screens in **It’s Me 247**. It is a good idea to run through the screens first without changing anything so you are prepared when you are ready to turn everything on.

- ☐ Use Tool #233 *Config CU FROM Email Addresses*. Select *Credit Union Email Address* to make sure your credit union’s email address is updated. Select *Credit Union General Email Address*.
- ☐ Configure a default PIB Profile, activate PIB, and check the box to require all members to have a profile but not allow online updates: Use Tool #569 *Online/Mobile/Text Banking VMS Config*. Select *PIB* and set the controls in the following manner:

<input checked="" type="checkbox"/>	Activate personal Internet branch (PIB)
<input checked="" type="checkbox"/>	Require personal Internet branch (PIB) profile
<input type="checkbox"/>	Member can update transfer control list in PIB

- ☐ Press Enter twice to move to the third screen and make sure all features are activated, even if some of those features are turned off in your master configuration.

***This point is very important.** With this method, your credit union’s Master parameters will still control whether or not certain features are available to members in **It’s Me 247**. But by leaving all features activated in your default PIB Profile, any features you later turn on in your master configuration will automatically be allowed by all Profiles already in place for individual members.*

- ☐ Be sure to use *Update (F5)* to save your changes.



**It’s Me 247 is
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Scenario **B** - Step by Step CU

SBSCU is just like KISSCU, except that after they have rolled out the basic PIB system to members, they want to add more value by introducing the confirmation code feature to members a little later.

They still want to maintain close control over PIB Profile settings and work with members directly to adjust any settings, rather than open up access to the online tool.

This method allows the CU to maintain control and keep things simple while also reinforcing their message about their commitment to member security over time.

Does this sound like your credit union? Use the following steps to implement PIB in the same way:

NOTE: The steps below can be repeated at appropriate intervals to introduce other PIB features, one at a time. For example, you might plan a campaign to promote the ability for a member to choose a confirmation code when making a transfer online.

Step 1: Complete all steps under Scenario A

- ☐ Start by implementing the first phase of PIB using the same steps as in Scenario A. Allow enough time for your online banking members to have logged in to **It's Me 247** a few times and to accept the PIB profile.
- ☐ You should also be doing ongoing promotion through your website and other marketing channels that **It's Me 247** is "PIB Protected." This will help set up the idea for the next phase of changes that add even more PIB security and customization features for your members.

Step 2: Market New Feature to Members

- ☐ Four to six months after initial implementation, market to online banking members the ability to add a new confirmation code to certain online banking features. Include a list of the features for which a code can be activated. Provide a method for members to respond (i.e., phone, fill out a form, stop by a branch office, etc.). Remember to discourage emails that contain any member account numbers or other personal information.
- ☐ Set up internal procedures for handling member responses. Be sure to include a method for verifying member identity! (A security feature isn't much good if it can be thwarted by a simple call to an MSR who doesn't verify it's really the member calling!)

Step 3: Modify PIB Profiles for Members Who Respond

As members respond, MSRs should modify the member's PIB Profile in CU*BASE:

- ☐ Carefully verify the member's identity.
- ☐ Access Tool #14 *Member Personal Banker* and check *Personal Internet Banking* enrollment.

- ☐ On the initial screen, verify the member's email address, if any.
- ☐ On the second screen, do not make any changes.
- ☐ On the third screen listing the features, check any of the *Require confirmation code* flags as requested by the member, then enter the member's desired code at the bottom of the screen.

Be sure to mention to the member that if they forget the code, they must contact the CU to change it.

- ☐ Proceed to the final screen, using *Apply and Send* to apply the changes and send a confirmation email to the member's email address.

If the member does not have email, this step will simply apply the changes and no email will be sent.



The member should then be instructed to log in to **It's Me 247** as usual and verify that the code is requested when performing the appropriate transactions.

Sample Email and "It's Me 247" Messages

It's Me 247 is now PIB Protected!

To better protect your account information and help reduce the risk of potential fraud we've added another layer of security.

Please remember, for your protection **we will never** ask you for personal or account information through email or via a phone call that you didn't initiate. Confirmation questions will only be asked when you attempt to login to your account through **It's Me 247** Internet banking.

Watch for additional layers and security features to come in the future as we do our very best to keep your account information safe.



It's Me 247 is
PIB Protected



"It's your life...
your choice...
your branch."

Scenario **Z** - Web Savvy Members CU

WSMCU has a large base of web-savvy members who are aggressive about pushing for new features and increased control. Although WSMCU wants to roll out PIB carefully, ultimately they do want to provide members with complete control over their Profile and all of PIB features available.

Are you like the Web Savvy Members Credit Union? Use the following steps to implement PIB in the same way:

Step 1: Complete all steps under Scenario B

- ☐ Start by implementing the second phase of PIB using the same steps as in Scenario B. Allow enough time for your online banking members to have logged in to **It's Me 247** and to have accepted your default PIB Profile.
- ☐ You should also be doing ongoing promotion through your website and other marketing channels that **It's Me 247** is "PIB Protected." This will help set up the idea for the next phase of changes that add even more PIB security and customization features for your members.

Step 2: Train staff on new PIB procedures

- ☐ Update your internal procedure for opening new memberships, to explain the decisions members must make and how much will be done while working with the MSR versus requiring the member to log in to the online tool.
- ☐ Decide how you will handle inter-member transfers. If you do not already have transfer controls lists set up for members, and you are planning to turn on Transfer Control for inter-member transfers with PIB, you will need to set up an internal procedure for setting up a member's transfer control list, or explaining to members how to make the changes themselves in the online PIB Profile tool.
- ☐ Set up staff training sessions to explain the rollout plan and new procedures; make sure everyone is comfortable with what will be explained to new members.

Step 3: Notify Members of PIB Online Tool

- ☐ Begin promotion of your new "PIB Protected" feature for online banking to your membership at large.
- ☐ Notify members of the rollout date for PIB and explain changes they can expect to see in **It's Me 247**.
 - Include a description of the screen that allows them to choose either your default CU Profile (explaining what that means according to your configuration) or setting up their own profile online.
 - Also remember to include instructions about setting up transfer control lists, if appropriate.
 - Make sure they understand how to contact the credit union if they need help, reminding members never to send account numbers or other personal information via email!

Step 4: Adjust Your Master Settings

In this step you must activate all features in your Master parameters, so that any adjustments that a member makes to his PIB Profile will work as expected. (Remember that you already set up your default profile to deactivate any features you considered “risky,” so that the member would be responsible to activating that feature if he or she was willing to accept the risk.)

Step 5: PIB Configuration

In this step, you'll activate PIB so you can begin using it. You'll also define a default PIB Profile that deactivates any features you consider risky and therefore must be activated by the member.

- ☐ Use Tool #233 *Config CU FROM Email Addresses*. Select *Credit Union Email Address* to make sure your credit union's email address is updated. Select *Credit Union General Email Address*.
- ☐ Configure a default PIB Profile, activate PIB, and check the box to require all members to have a profile but not allow online updates: Use Tool #569 *Online/Mobile/Text Banking VMS Config*. Select *Select PIB* and set the controls in the following manner:

☒ **Activate personal Internet branch (PIB)**
☒ **Require personal Internet branch (PIB) profile**
☐ **Member can update transfer control list in PIB**

NOTE: The *Member*

can update transfer control list in PIB check box is optional depending on whether your credit union wishes to allow this to be done online, and whether your credit union has activated transfer control lists in the ARU/Online Banking configuration.

- ☐ Press Enter and on the second PIB screen, make sure that you allow the members to update their Personal Internet Branch Profile.

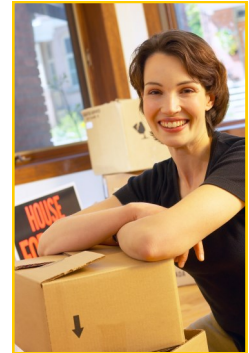
☒ **Personal Internet branch (PIB) profile - Allow update online**

☐ Press

Enter and on the third screen activate any features you want included in your default PIB Profile. Any features that are not activated here will be features that members will need to choose themselves when setting up their own individual Profile.

- ☐ Be sure to use *Update* (F5) to save your changes.

Timing for this step is important. As soon as changes to your configuration are saved, the next member who logs in will see the new screens in **It's Me 247**.



**It's Me 247 is
PIB Protected**

Sample Marketing Materials

Use every opportunity to get the word out to members, not only about PIB, but also about security issues in general. Members need to be constantly reminded about how your credit union protects their identity, and what they can do to protect themselves. (If you don't link to www.cusecure.org from your website and from your Helpful Links page in **It's Me 247** yet, why not?) Try a blanket approach with lobby posters, brochures, mailings, **It's Me 247** messages, email messages, selective statement inserts to online banking members and general statement inserts to membership at large. But don't limit this just to your implementation of PIB. Getting the message out about security is an ongoing responsibility and should become a "way of life" for your entire organization. To help in your education and marketing efforts, we have developed a number of marketing materials you can use as is or customize. Samples of all materials can be viewed online at <http://>

Tri-Fold Brochure



Email and "It's Me 247" Message

It's Me 247 is now PIB protected. That means you can build your very own Personal Internet Branch, or PIB, to be unique to you. Like no one else.

Your PIB Profile is a set of security controls that define exactly how **It's Me 247** will behave for you. Its your way of telling **It's Me 247** : "This is who I am and how I like to do things. If someone tries to access my accounts and they behave outside of my rules, it should raise a red flag to **It's Me 247** : it's probably not me!"

Choose security controls like:

- What days of the week and times of the day do you want your branch to be open for business
- Which PCs should be able to access your online branch?
- What types of transactions can be performed? Are there certain types of transactions that should ask for a second, confirmation code?
- Should transfers or other transactions be limited to a certain maximum dollar amount?

Ask us how you can build your PIB Profile today!

Website Link

Add this link to your website and your Members will click it to gain access to their PIB Profile. If CU*Answers hosts your website, simply contact our web services team at web_services@cuanswers.com and request this link for your website.

For those who host elsewhere, you can go to <http://webservices.cuanswers.com> for details on how to add this link to your site.

Your Personal Internet Branch (PIB) Profile

Welcome! Your credit union makes it easy to control exactly how you want **It's Me 247** online banking to work for you...by setting up your own online credit union branch! And you call the shots on how—and when—you want to access your branch!



Privacy and Security Awareness

Be proactive in providing education. CU*Answers has created a web site and several marketing materials to help you educate your members about privacy and security of their personal information. With identity theft on the rise and in the news regularly, the www.cusecure.org web site, a tri-fold brochure and a series of counter "take aways" and statement inserts will help raise the awareness of privacy and security issues, provide tips for protecting private information and give your members actual steps to take in the event they fall victim to identity theft.



To order any of the Privacy and Security Awareness Marketing Materials you see here, simply click on the Marketing Materials link from CU*Answers Partners in Practice marketing website.

marketing.cuanswers.com



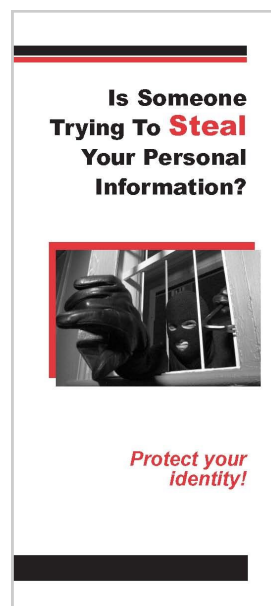
Place this badge on your web site to link to www.cusecure.org.



www.cusecure.org



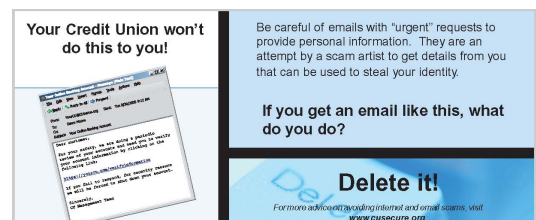
Insert A. Confirmation



Identity Theft Brochure



Insert B. Phishing



Insert C. Urgent Request



Insert D. Protect Your Identity

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