

# IRSC and CU\*Answers' #1 development project for online retailing

Build a membership opening toolkit that automates a new member from start to finish



**CU\*ANSWERS** Products · Solutions · Resources · Events · About

## In the Kitchen: Automated Account/Membership Opening Tools

**What's cooking in the kitchen?**

We're always cooking up new ideas here in the CU\*Answers Kitchen and we'd like to share some of our current recipes with you. These are

<http://www.cuanswers.com/resources/kitchen/>

**Automated Account/Membership Opening Tools**  
Chef: [Kristian Daniel](#)

**Automated Membership Opening (MAP/MOP)**  
The Automated Membership Opening tool is a new service modeled after existing products in the marketplace, allowing a non-member not only to apply for membership, but to perform all the necessary steps themselves to complete and approve the application process from beginning to end.

**Read more about the Mobile Application Products Implementation Team Progress:**

- [Mobile Application Products Implementation Team - February to May](#)
- [Mobile Application Products Implementation Team - May to July \(currently only to end of May\)](#)

**WHAT IS MAP, MAP+, AND MOP?**

**MAP – MEMBERSHIP APPLICATION PROCESS**  
This is an online app that includes customized promotions, configurable eligibility rules, and a completely redesigned online application. Apps are submitted directly to CU\*BASE for processing by a credit union employee.

**MAP is currently available.**  
[Order Your Free MAP Site](#)

**In This Section**

- In the Kitchen
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- M-Up
- Revamping the CU\*BASE Menu Syst
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- TotalLook
- API Development Update and Appr
- Internet Retailer Support Center
- Same Day ACH
- Changes to 1098 Reporting: Mortga
- Can't Find Changes to Investme

**INTERNET RETAILER SUPPORT CENTER**

HOME SHOP PORTFOLIO FAQ NEWS CONTACT US

Home / Membership Opening / Membership Application Process (MAP)

## Membership Application Process (MAP)

**\$20.00 Free!**

We have redesigned the online membership application making it mobile friendly, and added new features to enhance the member experience. Custom brand your membership application with your credit union logo and site colors. Set eligibility requirements and attach informational PDFs. Create promotions to target specific segments of your community. Add testimonials to help sell your credit union.

As with the current membership application process, applications will be sent directly into CU\*BASE to be completed by your team.

More information on Membership Application and Opening Processes (MAP & MOP) on the [Automated Account/Membership Opening Tools kitchen recipe](#). You cannot have a MOP site without first having a MAP site.

**Getting Started with MAP**

Your first MAP site is free! Additional MAP sites can be configured for \$20/month.

[1](#) [Add to cart](#)

SKU: 1314 Category: [Membership Opening](#)

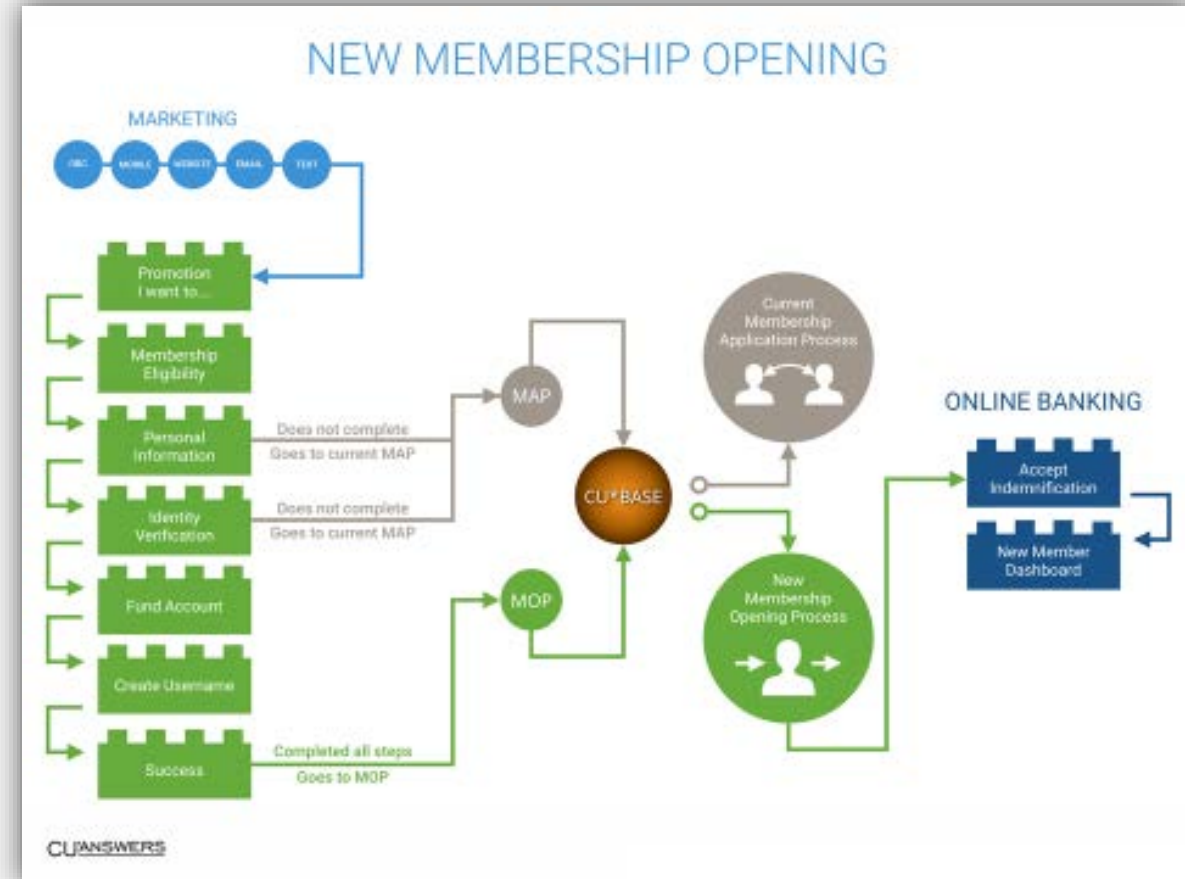


# MAP/MOP: Is this a project, or a career?

Yes and yes! We are building a new retailing approach, not just a cool tool



- **Goal #1:** Activate a person to become a member
  - Create a platform to sell
- **Goal #2:** Create a seamless platform that supports both applications (MAP) and new member fulfillment (MOP)
- **Goal #3:** Create vendor relationships and integrate services needed but not authored by CU\*Answers
  - Underwriting identities and funding
- **Goal #4:** Create a platform that activates a member's Internet connection with the CU

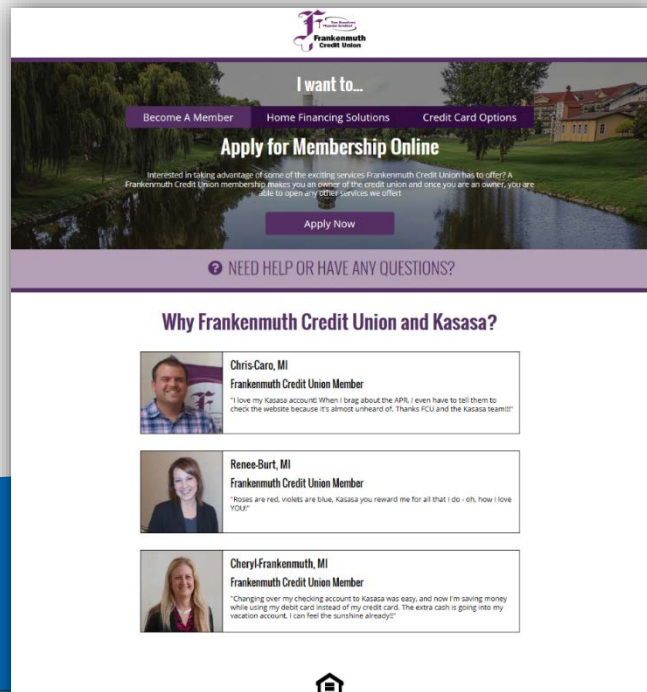
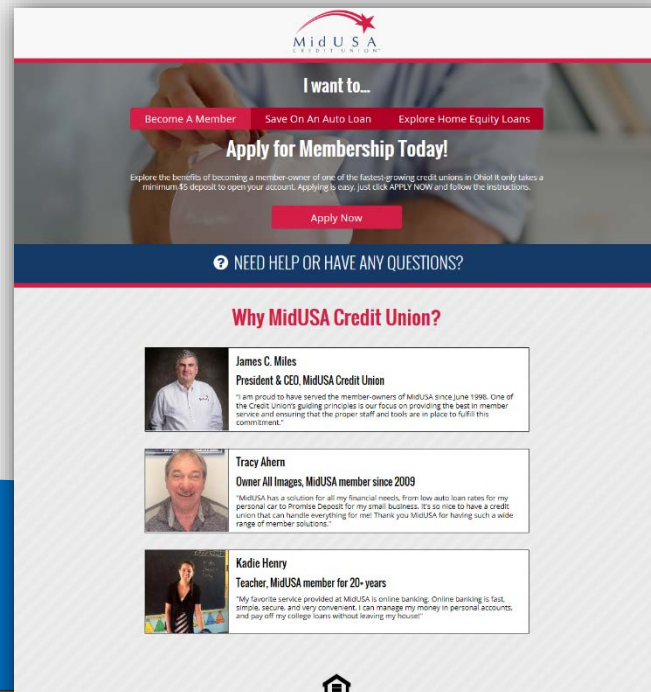
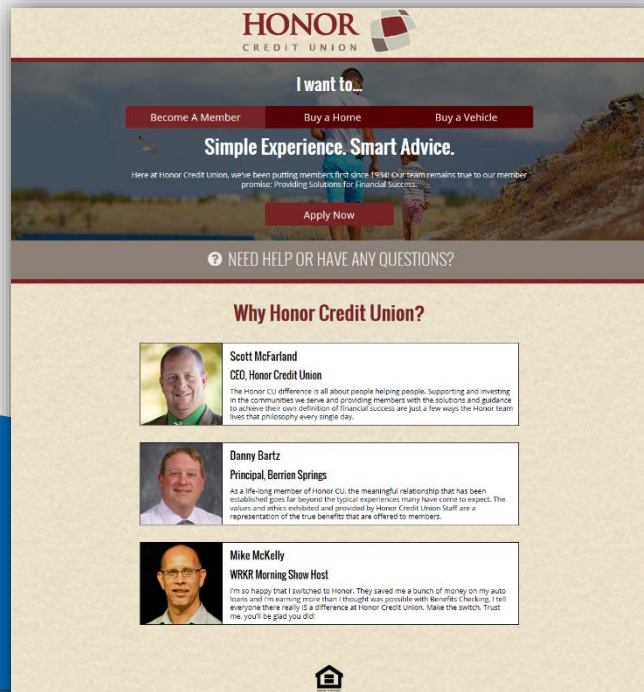
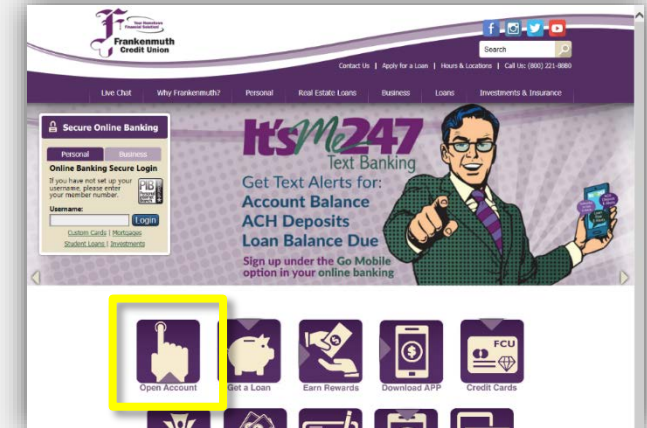
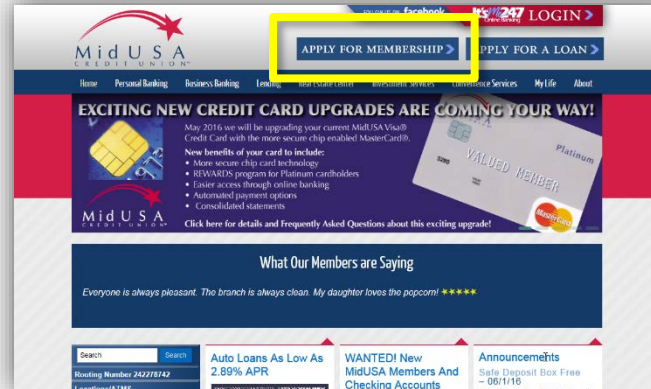


And when you finish all of this, move on to Goal #5: Exchange documents with the applicant, and Goal #6: Get their signature, and Goal #7... (you get the point)



# IRSC and CU\*Answers' #1 development project for online retailing

## Build a membership opening toolkit that automates a new member from start to finish





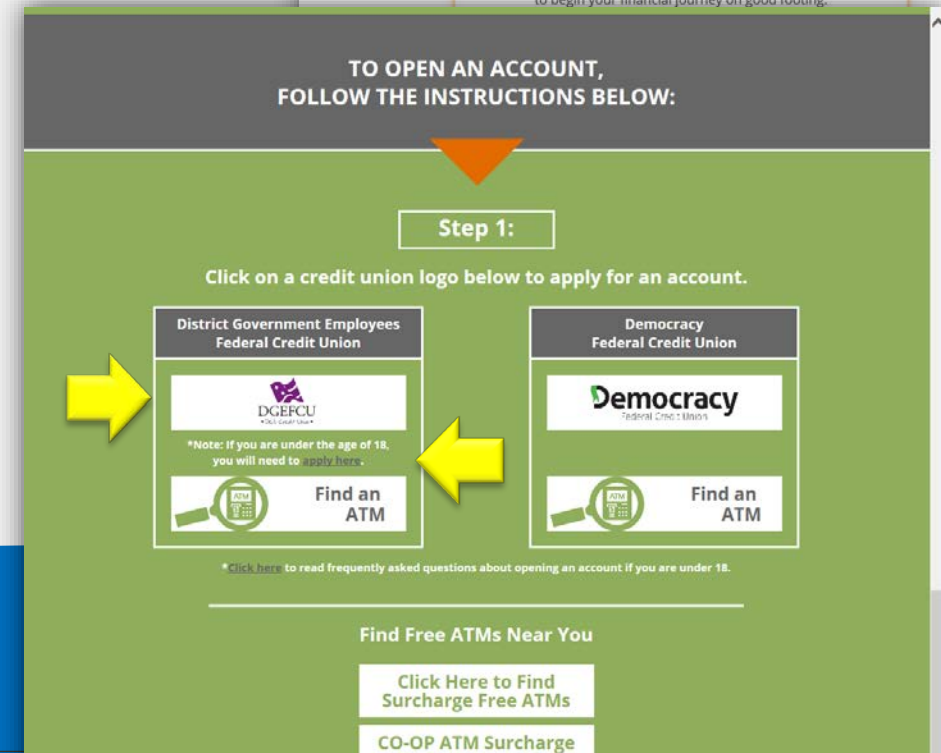
# IRSC and CU\*Answers' #1 development project for online retailing

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## ■ MAP success story: District Governmental Employees FCU

- Since **May 1**, the CU has opened **377** memberships via the new online app, with **270** membership applications pending





## BECOMING A MEMBER IS VERY EASY

Before we begin, review the items you'll need below.

- ☒ Social Security Number
- ☒ Drivers License
- ☒ Valid Email Address
- ☒ Contact Information
- ☒ Mother's Maiden Name

Who Can Join?



click to view

\*Email

anneapplicant@gmail.com



- ☐ Yes, I meet the requirements to become a member of this Success Credit Union.

Continue

I'm not sure if I am eligible

### Requirements for Membership

To become a member you must live, work or worship within ABC and BCD counties.

Close

Please enter your information and select 'Next' to continue.

### Your name and gender

\*First Name

Anne



Middle Initial

Q

\*Last Name

Applicant



\*Gender

☐ Male

☒ Female

Back

Next



Please enter your information and select 'Next' to continue.

### Other information

\*Birthday (MM/DD/YYYY)

01/01/1970



\*Social Security (000-00-0000)

123-45-6789



Mother's Maiden Name

Jones

Back

Next



Please enter your information and select 'Next' to continue.

### Identification

Driver's License Number

M 123 45 6789

Michigan

\*U.S. Citizen

☒ Yes

☐ No

Back

Next



Please enter your information and select 'Next' to continue.

### Your contact information

\*Primary Phone (000-000-0000)

616-555-5555



Work Phone (000-000-0000)

Work Phone Ext

Other (000-000-0000)

Back

Next



### Congratulations! Application Submitted.



Your membership application has been submitted and will be reviewed by our Member Service Representatives. You may wish to use your browser's PRINT button to obtain a copy of this information for your records. Then click the 'Finish' button to return to the credit union's website.

Finish

Print this information for your records.

Print Copy

Your Information:

#### Name & Address:

Anne Q Applicant  
123 Main Street  
Anycity, MI 49000  
Anycounty County

#### Your Contact Info:

Primary Phone: 616-555-5555  
Work Phone: Ext  
Other:



# MAP / MOP Development & Launch Plan

IN PRODUCTION	
Into QC for Testing	November 16, 2015
Phase 1 Beta	Feb 1st, 2016
MAP Sites Launched (IRSC)	25
MAP Sites in Progress (IRSC)	33

## PHASE 1:

1. Launch CU Publisher
2. Launch Pre-MAP using existing PAHTC 700 program

IN DEVELOPMENT	
Into QC for Testing	May 31, 2016
Phase 2 Beta	
CSI Account Creation API	Complete

## PHASE 2:

1. CSI Experian Precise ID API
2. CSI Account Creation API
3. Promo Code & Experian Results passes to CU\*BASE
4. Membership Created Landing Page
5. Automatic Account Opening
6. Funding Options Page

IN DEVELOPMENT	
Into QC for Testing	June 28th, 2016
Phase 3 Beta	
OB Enrollment APIs	
OB Team Login API	
IM247 New Member Page	

## PHASE 3:

1. OB Enrollment APIs (username & password / security questions / user agreement)
2. OB Enrollment Completion Page
3. New Member / Offers Landing Page in IM247
4. CU Publisher Promos available in mobile apps

IN DEVELOPMENT	
Into QC for Testing	
Phase 4 Beta	
Credit Card Funding API	
CU Base Programming	

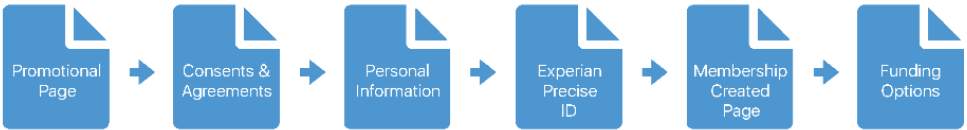
## PHASE 4:

1. Account Funding
2. Par Funding by Credit Card
3. Include Membership App in Mobile Apps



# Phase 3: New MAP+ / MOP Workflow • PASSES Experian ID Verification

With Experian (Precise ID) turned on and the applicant meets the required threshold, they will be presented with the "Membership created page" where they will be presented with their account number and a printable card. If they pass, then CSI Account Creation API will pass to CU\*BASE All Membership Analysis Dashboard.



Jane Smith  
Marketing Director

Home

My Credit Union

Membership Opening

Mobile Apps

Timeline

Success Credit Union

Home / Membership Opening / New Member / Membership Form Configurations

Membership Form Configuration

Customize and enable features for Membership Application and Membership Opening Form

Form Template

MAP+ / MOP

Error Pages

Required

Eligibility or Requirements Page

Required

Consents

Required

MAP Complete

Required

Experian ID Verification

ON

Joint Membership

OFF

MOP Complete

ON

CU Funding Options

ON

Par Funding by Credit Card

OFF

Par Funding by Mobile Apps

OFF

Par Funding Complete

OFF

OB Enrollment

OFF

OB Enrollment Complete

OFF

Cancel

Save

Preview

This is a representation of your Membership Application will look with your selected configurations

Promotional

Eligibility

Consents

Information

Experian

MAP Complete

MOP Complete

Funding Options

Success Credit Union

1 Eligibility 2 Information 3 Verification 4 Enrollment 5 Complete

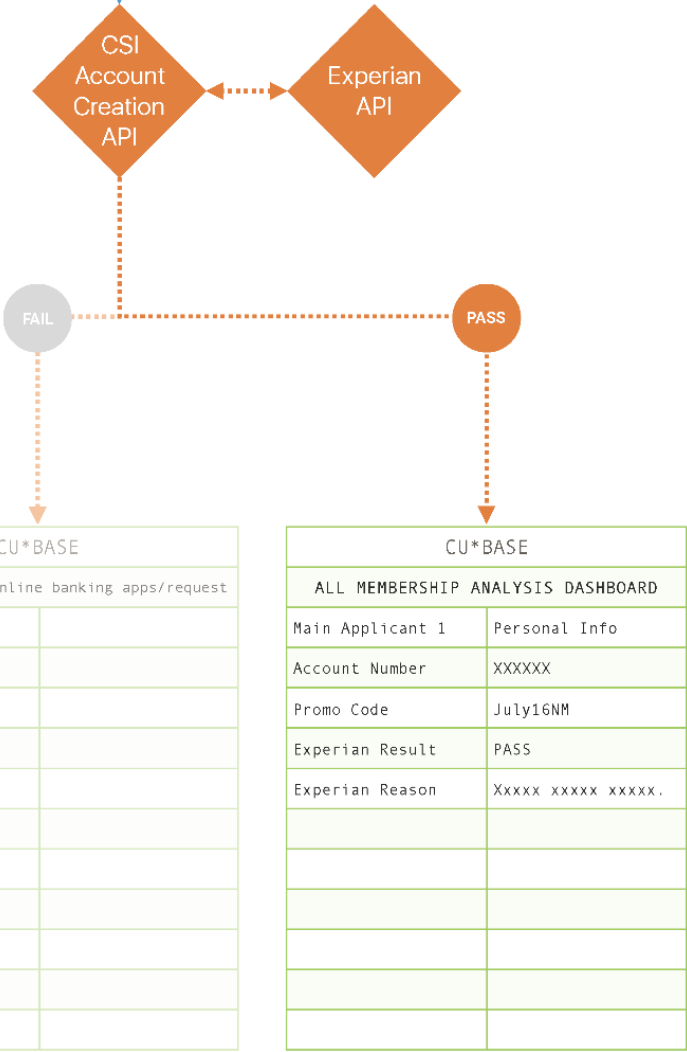
You Are Now a Member!

Congratulations, you have successfully created an account!

card example

Continue

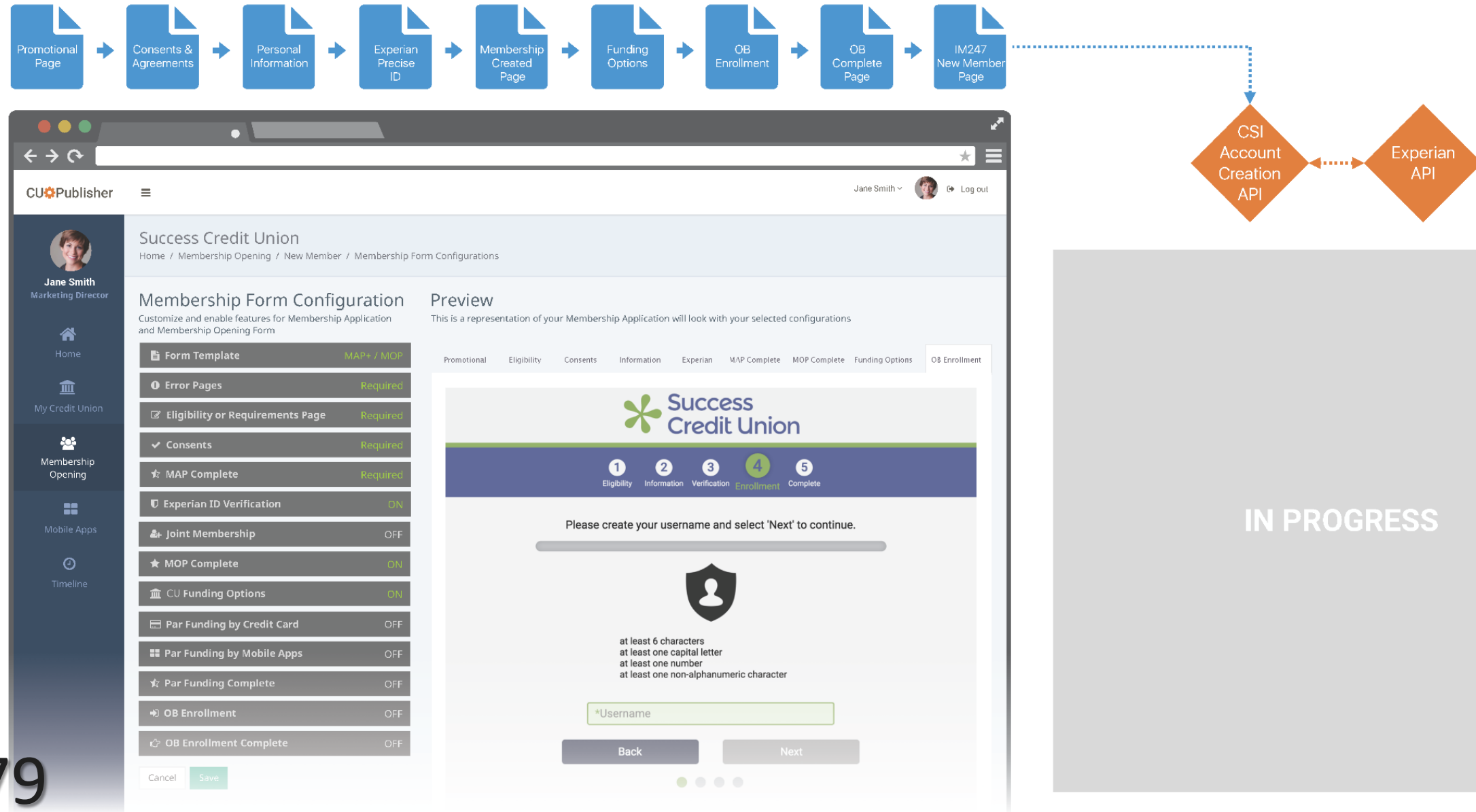
Print Card





## Phase 3: New MAP+ / MOP Workflow • Online Banking Enrollment

With Experian (Precise ID) turned on and the applicant meets the required threshold, they will be presented with the "Membership created page" where they will be presented with their account number and a printable card. If they pass, then CSI Account Creation API will pass to CU\*BASE All Membership Analysis Dashboard.





# MAP/MOP 2016-2017

## The reasons to engage now and stay engaged

- Existing membership app **expires Dec 31, 2016**
  - New MAP is FREE, and sets the foundation for the next round of enhancements yet this year
- Enhanced MAP: **Sept 2016**
  - Promo Codes passed to CU\*BASE
  - Experian underwriting integration
- First MOP version: **Oct 2016**
  - Will open a membership in CU\*BASE
- Next MOP version: **Jan/Feb 2017**
  - Funding, + new It's Me 247 landing page →

The screenshot displays the Sioux Empire Federal Credit Union website. The top navigation bar includes links for 'Info Center', 'My Accounts', 'New Accounts', 'Pay Bills', 'My Documents', 'Personal Finance', 'Go Mobile', and 'Contact Us'. The 'My Account' sidebar on the left lists options like 'Bags Q Bunny', 'Switch Memberships', 'Rewards', 'BASIC', 'Reward Points', 'Earned Last Month', 'View Point Details', 'Messages', 'Place Your Vote', and 'Latest News'. The main content area, titled 'Features and Services', lists various services with 'Enrolled' status indicators and 'Update Settings' buttons. These services include Text Banking, eStatements, eAlerts, PIB, Mobile Banking, Mobile Experience Center, Credit Score, Apply for Loans, Open a savings or checking account, and Purchase a Certificate. Each service has a brief description and a 'Learn More' or 'Your Score' button.

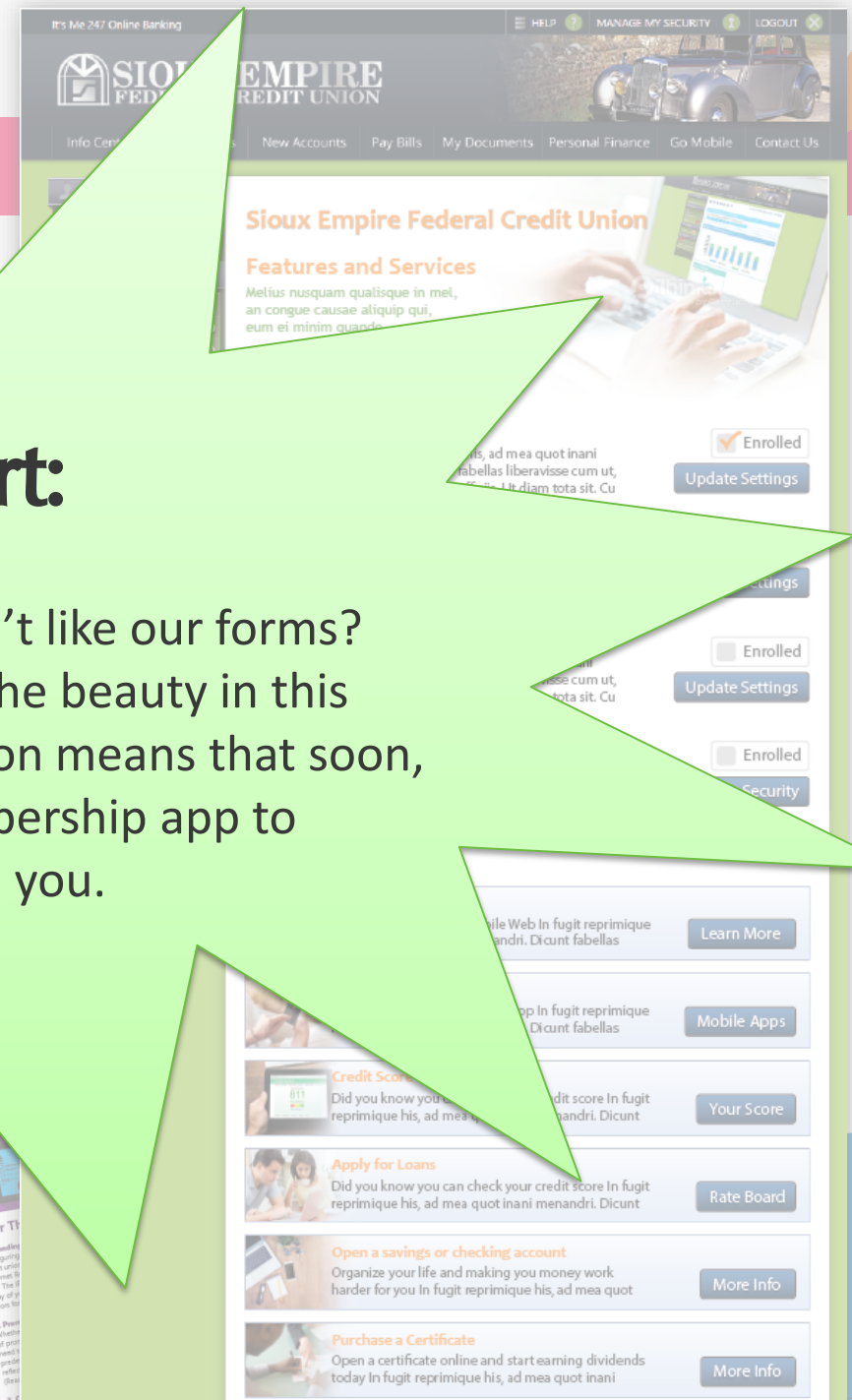


## The reasons to engage now and stay engaged

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## DIY Alert:

Don't like our pictures? Don't like our forms?  
Don't like our workflow? The beauty in this  
process is that its API foundation means that soon,  
anyone can send a membership app to  
CU\*BASE...even you.







## What's not on the drawing board that will be soon

- All of this will be for naught if we cannot change the internal mindset that has been developing over the past few years in our shops – *yours and ours*
  - Over-disclosure
  - A false sense of control and perfectionism about when we do something, vs. when the member does the same thing via the Internet
  - It's more important to avoid a possible bad situation than trust that we can make adjustments if we take a chance on a good one
  - Knowing the job the members are hiring us to do, not expecting members to do it for us
  - Needing everything to be perfect before we begin

