

SUBJECT **ADVICE ON TIGHTENING YOUR CU\*TALK SECURITY - UPDATED**

Cybersecurity criminals never stop coming up with creative ways to attack personal data. While most of you are probably hyper-aware of all things related to online and mobile banking, one area you might not consider a low-hanging fruit for cybercrime is your audio response system. It may be time to rethink that and tighten your controls a bit.

In December 2021, a credit union in the Detroit area a fraudulent attempt to gain access to member funds via CU\*Talk. In that case they were unsuccessful, but since it pointed to a potential area where a determined criminal could take advantage, we sent some tips for credit unions to consider as a precaution.

Since that time, we have heard from at least one credit union who reported a significant dollar loss based on a similar scam involving CU\*Talk. Basically someone figured out if they knew both a member's account number and the default PIN, they could log in as that person and reset the PIN to access their accounts, transfer all funds into a single suffix, then withdraw the funds or have corporate drafts made out to others who were in on the scam.

## CU\*Talk Activation Options

For 60% of our clients, CU\*Talk is set up so that it is live for all members at all times, and all a new user has to do is sign in for the first time with their account number and the default PIN, at which time they will be prompted to set a new, permanent password. This is certainly a convenient way to encourage members to try CU\*Talk any time they want.

For 40% of our clients, CU\*Talk must first be activated for a member by calling the CU, then the member can log in for the first time using that same process. To use this method requires changing a single configuration flag and updating your enrollment procedures for members.

CU\*Talk has worked this way for decades, and even with these incidents is still considered by many to be an extremely low-risk channel, especially considering the limited number of transaction options it can do. But it may be time to take a harder look at your procedures and the tools already in place.

## Other Tips

- Review your current configuration via **Tool #140 ARU/Online Banking Controls Inquiry** and consider turning off the *activate audio response for new memberships* setting.

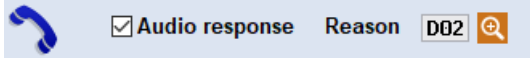
To request this change, either [place an order in the store](#), or submit the [Configuration Change Request Form](#) (see the second question on page 2 of that form).

- Review the transfer limits you have set for your savings products, using **Tool #777 Savings/Checking Products Configuration**, then *ARU/Online Banking*.
- Use **Tool #101 Abnormal Activity Monitoring Config** to configure the three standard patterns associated with ARU/online banking and run them daily. (Or [check out the new AuditLink service in the store!](#))
- Run the **ARU Transaction Report** (Tool #139) daily to watch for and uncover suspicious activity.
- To get an idea of how popular this tool is among your members, use **Tool #141 ARU/Online Banking Stats Dashboard** to view usage statistics about your CU\*Talk user community.

## FAQs

### **Q: What happens if I make the change so members aren't automatically activated?**

**A:** A member would need to call the credit union to request activation. After verifying the member's identity, an MSR would use **Tool #72 Update ARU/Online Banking Access** (shortcut: PIN) and check the *Audio response* activation flag. The MSR would instruct the member to log in using the temporary password and follow the prompts set a new, permanent one.



### **Q: Can I query to see which members still have the default PIN?**

**A:** Is not possible to query audio response PINs.

### **Q: If there a way to tell which of my members haven't ever logged in to CU\*Talk?**

**A:** The Asterisk Intelligence has developed a simple Query that lists all members who are activated for CU\*Talk but who have not used it. Reach out to the Asterisk Intelligence team at [AI@cuanswers.com](mailto:AI@cuanswers.com) if you'd like a copy of this definition or additional help analyzing your membership.

### **Q: Can a member set a PIN that matches the default temporary one?**

**A:** No. CU\*Talk blocks a member from reusing the temporary PIN as a permanent one.

### **Q: Is there another way to do the default PIN for CU\*Talk?**

**A:** We do not currently have any other option for the default PIN, but will be looking into possible enhancements we might make, weighing the expense of this investment against the potential risk. If you have suggestions, we'd love to hear them!

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