# Viewing Check Images via Single Sign On (SSO) Integrations with It's Me 247 Online Banking

Revised September 14, 2012

Introduction

It's Me 247 online banking allows members to view stored images of cancelled checks by clicking a "View Check" button that appears in the transaction listing. This is accomplished via the use of a single sign on (SSO) integration to a check image vault, such as the CU*Answers CU*CheckViewer check image viewer or a similar solution from another third-party check processor.
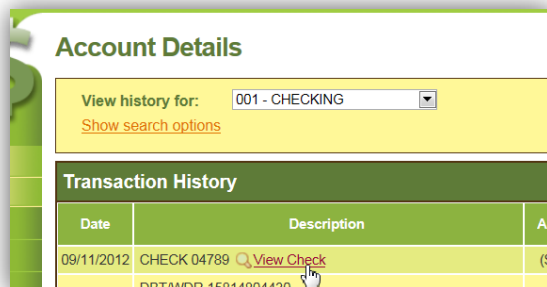
Purpose

Over the years we have developed many of these SSO interfaces. This Best Practices strategy was developed to allow us to support rapid development while still maintaining our high standards for securing member data and network resources. It is not intended as a technical document, but rather to describe, in layman's terms, how the interfaces work and the various details that must be taken into consideration when determining whether or not we can support a particular vendor's solution.

As the name implies, Single Sign On (SSO) integrations allow a member (or CU employee) to authenticate once, and from there click a simple link to access separate websites and tools without the need to remember or type user names and passwords over and over again. This particular SSO type is a simple data retrieval interface: A basic server-to-server communication mechanism to retrieve data on behalf of the member and pull it back to the authenticated system.

Retrieving Check Images: The Nuts & Bolts

How are checks entered into the database?

Item Processor Checks

- CU*Answers (or a self-processing credit union) receives and processes an item posting file creating the TRANS1 records.

On-us Checks[1]

- The CU*BASE teller system creates the TRANS1 records for these checks.

How does online banking know to display the view check link?

Item Processor Checks

- Online banking will display a view check link for these checks when the Check image ID field (OPER>10>8 ARU/Online Banking Configuration, screen ID UARU2-01) contains a value. This is provided the MICR or

---

[1] Also referred to as in-house drafts.

TRACER are available in the database; MNCNFA #16 Member SD/Checking Config (screen ID USDRFT-01) contains options to instruct the posting program to save those.)

- o Use trace # in description (if 'Y' the tracer is stored in TRANS1/TRDESC)
- o Include MICR for check view (if 'Y' the MICR is stored in TRDESC/TRMICR)
- Online banking will not display the link for these checks if a member has turned off the view check functionality for their membership using PIB.

On-us Checks

- CU*BASE teller system marks these checks with a 'K' in the fifth position of TRANS1/FLAGS if the Check 21 processor field (OPER>10>8 ARU/Online Banking Configuration, screen ID UARU2-01) contains a value.
- Online banking will not display the link for these checks if a member has turned off the view check functionality for their membership using PIB.

How does online banking retrieve the check images?

Item Processor Checks

- Online banking uses the code in the Check image ID field (OPER>10>8 ARU/Online Banking Configuration, screen ID UARU2-01) to know where to go, what information to send, and how to format the check image request. Each vendor has an API that they supply to us specifying these items.

On-us Checks

- Online banking uses the code in the Check 21 processor field (OPER>10>8 ARU/Online Banking Configuration, screen ID UARU2-01) to know where to go, what information to send, and how to format the check image request.
- Online banking creates a MICR on the fly for the check based on the default MICR settings for the credit union in MNCNFA #17 Member Starter/Rep Chks Config (screen ID UMBRCK-02).

What are the limitations to our system of retrieving check images?

Item Processor Checks

- All checks must reside at the same vendor or some will not be able to be retrieved since we currently have only one field in which to indicate the item processor code.
- We cannot store the MICR for item processors that require us to use the tracer in the check image request (the host presents only something it calls secondary description to the web and this will contain the MICR if it exists, otherwise it will contain the tracer).
- We cannot retrieve checks in a single credit union for multiple ABA routing numbers—think mergers.
- If the posting program does not parse the file from the item processor correctly, the data discrepancies will not allow us to successfully retrieve checks.
- Since our current code for item processors is setup to allow a single alphabetic character, we cannot retrieve images using more than 26 APIs (network-wide).

On-us Checks

- All checks must reside at the same vendor or some will not be able to be retrieved since we have only one field in which to indicate the item processor code.

- We cannot retrieve checks where the check MICR does not match the default MICR settings for the credit union in MNCNFA #17 Member Starter/Rep Chks Config (screen ID UMBRCK-02).
- We cannot retrieve checks in a single credit union for multiple ABA routing numbers—think mergers.
- Since our current code for item processors is setup to allow a single alphabetic character, we cannot retrieve images using more than 26 APIs (network-wide).

Related Materials

Following are related Best Practices that should also be reviewed in conjunction with your check image SSO project request. All are available via www.cuanswers.com (click I am a Client, then Best Practices).

- Online Banking Check Images Project Management Site
- Secure Document Exchange with **It's Me 247**
- Secure Data Exchange with CU*Answers' CU*CheckViewer

Project Steps

Procedures

The first step is to contact your item processing vendor to determine their costs and interface constraints. Next, existing clients should contact Allyn VanDyk (avandyk@cuanswers.com) on our Quality Control team, or any Client Service Representative (csr@cuanswers.com), to initiate a formal request to get the ball rolling. (New CU*BASE credit unions should work with your Conversion Coordinator directly to facilitate the project.) We will provide a quote with specific pricing and timeline estimates for your approval.

Typical Development Timelines

Also every integration project is unique and the exact development timeline will depend heavily on specific project requirements, the following table shows some typical timelines:

Process Task	Approximate Time
Days to Review & Bid Request	1 Week
Average Time for Programming (existing vendor)	2 Weeks
Average Time for Programming (new vendor)	4 Weeks
Average Time for Testing and Implementation (existing vendor)	1 Week
Average Time for Testing and Implementation (new vendor)	2 Weeks

Pricing[2]

Adding on-us check images to existing check image retrieval: $500 one-time set-up fee

Setting up cleared and counter-killed check imaging: $2,000 - $3,500 depending on image retrieval format

---

[2] Pricing subject to change. Refer to the most recent Pricing Guide (distributed to all clients annually, or http://www.cuanswers.com/pricing_guides.php) for current pricing.