



CU*Talk Security

A Discussion of Audio Banking Controls

INSIDE THIS GUIDE:

This guide describes the strategic information your credit union should know to secure and control member access to CU*Talk. Included are issues relating to the configuration and management of member passwords and activation settings, as well as ways to monitor activity.

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The following are frequently asked questions about CU*Talk security.

Can I query to see which members still have the default PIN?

No, it is not possible to query audio response PINs.

How can I tell which members haven't logged in to CU*Talk?

We have many years of data on which members have logged in and which have not. If you're interested, contact the Asterisk Intelligence team at Al@cuanswers.com for assistance.

Can a member set a PIN that matches the default temporary one?

No. CU*Talk blocks members from reusing the temporary PIN as a permanent one.

Can you change the default PIN?

We currently only have one option for the default PIN. We are weighing the expense of this investment against the potential risk. If you have suggestions, we'd love to hear them!

Access Terminology to Learn

The following terms explain controls on a member's access to **It's Me 247** that are used within this publication.

Term	Description
Activate / Deactivate / Activation flag	Refers to the activate CU*Talk checkbox that is checked to allow a member to access his/her account through online banking. If unchecked, the member cannot use the system at all. This is controlled via Tool #72 <i>Update ARU/Online Banking Access</i> or through Tool #14 <i>Member Personal Banker</i> .
Custom PIN	Your credit union can allow credit union employees to enter a custom password for the member via Tool #14 <i>Member Personal Banker</i> or via Tool #72 <i>Update ARU/Online Banking Access</i> . These passwords are not temporary.
Disable	Refers to when a member tries to access CU*Talk with an incorrect PIN three times in a row. In this case, the actual password on the member's record is cleared and must be reset to a temporary password by an MSR in order to get back into CU*Talk. This has no effect on the actual Activation flag. The MSR can change the member's password via Tool #14 <i>Member</i> <i>Personal Banker</i> . Passwords can also be reset via Tool #72 <i>Update</i>
	ARU/Online Banking Access.
Password Length	Currently the PIN length is four characters.

Term	Description
Reset	Refers to having an MSR take the option that changes the member's password to the temporary password setting. The system will require the member to change the password immediately upon login.
Temporary Password	Members get a "temporary password" any time the credit union grants them access. This is the last four digits of the member's Social Security Number.

Decisions to Make

Below is information to consider when activating CU*Talk at your credit union.

Decision	Choices Offered by CBX and CU*Talk	For Configuration							
Activation Settings									
If members are not automatically activated, how do they become activated?	 Develop an internal policy and procedure MSRs and phone staff can use to sell online banking and activate the new member's account. Give staff tips for talking to members - for example, ask members whether they want the option to use online banking whenever they are ready, sign up now, or disable the account so it cannot be accessed via CU*Talk. 	Use Tool #14 Member Personal Banker or Tool #72 Update Audio/Online Banking Access to activate a member's account.							
What if a member misuses the system or requests that no access be granted to his accounts via audio banking?	 Any member account can be permanently disabled from either online banking or audio response or both. 	Use Tool #14 <i>Member Personal</i> <i>Banker</i> or Tool #72 <i>Update</i> <i>Audio/Online Banking Access</i> and change the activation flag to disable an account.							
Maintenance Settings	3								
Do you want to allow your staff to set custom passwords for members who are having trouble setting their own?	 If not, you can choose to disable the custom password option for all memberships; MSRs must <u>reset</u> a password to the temporary password then instruct the member to change the password manually using CU*Talk. 	Contact the Client Services and Education team to disable the custom password option. Or grant access to Tool #14 <i>Member Personal Banker</i> or Tool #72 <i>Update Audio/Online</i> <i>Banking Access</i> only to staff that are authorized to set custom passwords.							

Decision	Choices Offered by CBX and CU*Talk	For Configuration		
	 Develop an internal credit union policy and procedure for your staff. 			
How will MSRs validate identity when a member calls to be reactivated after his/her password has expired?	 Develop an internal credit union policy and procedure for your staff. 	Contact the Client Services and Education team to disable the custom password option. Or grant access to Tool #14 <i>Member Personal Banker</i> or Tool #72 <i>Update Audio/Online</i> <i>Banking Access</i> only to staff that are authorized to set custom passwords.		
What if a member loses his or her password?	 Develop an internal policy and procedure MSRs and phone staff should use to verify identity. Reset the password to the configured credit union 	Use Tool #14 <i>Member Personal</i> <i>Banker</i> or Tool #72 <i>Update</i> <i>Audio/Online Banking Access</i> to reset a password.		
	temporary password; the member will be required to change it immediately upon logging in.			

Controlling Activation Settings

See next section for step-by-step instructions.

Examiners are increasingly expressing concern over the risk of giving all members carte blanche access without any control or monitoring to ensure that only those members who really want to have ongoing access. Therefore, the following controls are in place to allow you to securely give access to CU*Talk to only the new members who request it.

New Accounts Disabled by Default

By default, all new accounts are disabled from access for member accounts until a member actively requests access. (Remember that you can also permanently disable any individual member's account so that access is never granted.) This allows you to monitor audio banking enrollments, and lets you work directly with a member to ensure they receive the proper training and an introduction to features.

In addition, this method allows MSRs to verify a member's identity. While this method requires more staff time, it can be effective if your credit union can use the opportunity to cross sell your member on all the benefits of your self-service products.

Activate/Deactivate Via Member Personal Banker

At any time, the credit union can select to activate or deactivate a member's access to online banking via the Audio Banking/Online Banking Access screen, accessed via **Tool #14** *Member Personal Banker*,

then Online Banking/ARU (activate, change PIN/password; view password history). The screen determines if the member will have access to online banking and/or audio response banking. The MSR would simply uncheck the Online Banking checkbox to deactivate (or check to activate) and select a reason code.

For example, if a credit union does not activate the member during membership enrollment, it can select to have their MSRs activate the member via this manner. Additionally, this screen can be used to deactivate a member, for example, to block access for a member by credit union policy or at the member's request. MSRs would simply check or uncheck the activation checkbox. (Unchecked meaning deactivated.)

Step-by-Step Directions

Following are directions for granting (and removing) a member's access to CU*Talk and for resetting a member's PIN.

Step-by-Step: Grant Access for an Individual Member

- 1. After following your credit union policies and procedures to verify the member's identity, your MSR uses **Tool #72** *Update ARU/Online Banking Access* (*PIN*) to access the entry screen.
- 2. On the entry screen, the MSR enters the account number and uses Enter or uses the forward arrow.
- 3. The MSR accesses the Update Audio/Online Banking Access screen that activates both online banking and audio banking access.

Update Audio/Online Banking Access (Tool #72)

Verify Member										
Skip	Account									
Password History										
PIB	The Member is Allowed to Access This Account Using									
Display Username	Audio Response									
	Online Banking									
	Online banking Reason D02									
	Change Password									
	Reset password to the last four digits of the member's SSN & the member's 4 digit birth year									
	Reason D02 🛛 🔍									
	Assign a custom password New custom password									
	Date the member last logged into online banking 000000									
	Date the member accepted the online banking use agreement 000000									
	Member has a PIB profile									

4. To select to grant access to audio banking, the MSR checks *Audio response* and confirms that the response code indicates that an employee changed the password (D02). (This is the default upon entry the first time.)

Step-by-Step: Resetting the Member's Audio Banking PIN to the Default PIN

Next, on the same screen, the MSR resets the member's audio banking PIN to the default audio banking PIN.

Update Audio/Online Banking Access (Tool #72)

Verify Member	
Skip	Account
Password History	
PIB	The Member is Allowed to Access This Account Using
Display Username	Audio Response Audio response Reason D02 Q Change PIN Reset PIN to last four digits of member's SSN Reason D02 Q Online Banking Change Password Reason D02 Q Change Password to the last four digits of the member's SSN & the member's 4 digit birth year Reason D02 Q Change Password to the last four digits of the member's SSN & the member's 4 digit birth year Reason D02 Q Date the member last logged into online banking
	Date the member accepted the online banking use agreement 000000 Member has a PIB profile

1. The MSR checks *Reset PIN to last four digits of the member's SSN* and confirms they have selected the appropriate reason code. (The default D02 indicates an employee reset the password.)

Update Audio/Online Banking Access (Tool #72)

Verify Member	
Skip	Account
Password History	
PIB	The Member is Allowed to Access This Account Using
Display Username	✓ Audio response Reason D02 €
	Change PIN Reset PIN to last four digits of member's SSN Reason D02

- 2. The MSR uses Enter or uses the forward arrow to save the changes on this screen. (Until this step is completed, the member cannot access CU*Talk and does not have a default PIN reset.)
- 3. The MSR returns to the entry screen.

- 4. The MSR instructs the member to call the audio banking number and use their account number and default PIN to access audio banking.
- 5. The member must immediately change their PIN.

Research

This section explains how to evaluate your audio banking members.

Evaluating the Reason for a Password Change

You want to pinpoint why a member's password has changed in CU*Talk.

- Did the member change the password or ask a MSR to change it to a specific password?
- Was the account disabled because the member entered an incorrect password too many times?
- Did an MSR change the password temporarily to the last four digits of the member's social security number?
- Did the member follow that action by changing the password to one he or she chose?

Answer these questions using the Member PIN Password Change online report via **Tool #505** *Member PIN/Password Change History*. Select a Password Type of IVR (Audio Banking) and the online dashboard shows how many times and why a member's audio banking password was changed.

Use **Print** to print a report of the items.

PIN/Password Member History Inquiry									
Clear Filter					Filter by				
Print	Date range	From Jan 27, 2	2025 🛗	to Feb 27, 2025	8				
Aggrogata	Change code	All	~	Change reason	€ Acco	unt base			
Aggregate	Password type	IVR 🗨		Program name	🗨 Empl	oyee ID			
									$\uparrow [\downarrow]$
	Account Base	Date	Time	Change Code	Reason	Password Type	Program Name	Emp ID	
		Feb 20, 2025	10:14:41	Reset	Reset by CU	IVR	UPIN	+0	
		Feb 20, 2025	10:16:16	Reset	Disabled by CU	IVR	UPIN	+0	
		Feb 20, 2025	10:17:15	Reset	Reset by CU	IVR	UPIN	+0	

PIN/Password Member History Inquiry (Tool #505)

Evaluating Your Memberships Without Activity

You may choose to track your members who have logged into online banking at one time but have not logged in again during the period of time.

To see who has logged into CU*Talk for last three months, you can Query the AUDICC table.