



CU*Talk Security

A Discussion of Audio Banking Controls

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This booklet covers 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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Frequently Asked Questions

FAQs on Audio Banking Security

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

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

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

Q: 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 AI@cuanswers.com for assistance.

Q: 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.

Q: 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

Terms that control access to CU*Talk

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

Term

<i>Term</i>	<i>Description</i>
Activate / Deactivate / Activation flag	<p>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.</p> <p>This is controlled via Tool #72 Update ARU/Online Banking Access or through Tool #14 Member Personal Banker.</p>
Custom PIN	<p>Your credit union can allow credit union employees to enter a custom password for the member via Tool #14 Member Personal Banker or via Tool #72 Update ARU/Online Banking Access. These passwords are not temporary.</p>
Disable	<p>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.</p> <p>The MSR can change the member's password via Tool #14 Member Personal Banker. Passwords can also be reset via Tool #72 Update ARU/Online Banking Access.</p>
Password Length	<p>Currently the PIN length is four characters.</p>
Reset	<p>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.</p>
Temporary Password	<p>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.</p>

Decisions to Make

Activation Settings and Maintenance Tasks

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

Decision	Choices Offered by CU*BASE and CU*Talk	For Configuration
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Activation Settings

<p>If members are not automatically activated, how do they become activated?</p>	<ul style="list-style-type: none"> • Develop an internal policy and procedure MSR 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. 	<p>Use Tool #14 Member Personal Banker or Tool #72 Update Audio/Online Banking Access to activate a member's account.</p>
<p>What if a member misuses the system or requests that no access be granted to his accounts via audio banking?</p>	<p>Any member account can be permanently disabled from either online banking or audio response, or both.</p>	<p>Use Tool #14 Member Personal Banker or Tool #72 Update Audio/Online Banking Access and change the activation flag to disable an account.</p>

Maintenance Tasks

<p>Do you want to allow your staff to set custom passwords for members who are having trouble setting their own?</p>	<ul style="list-style-type: none"> • 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. 	<p>Contact Client Services to disable the custom password option. Or grant access to Tool #14 Member Personal Banker or Tool #72 Update Audio/Online Banking Access only to staff that are authorized to set custom passwords/</p>
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<i>Decision</i>	<i>Choices Offered by CU*BASE and CU*Talk</i>	<i>For Configuration</i>
	<ul style="list-style-type: none"> • Develop an internal credit union policy and procedure for your staff. 	
<p>How will MSRs validate identity when a member calls to be reactivated after his/her password has expired?</p>	<ul style="list-style-type: none"> • Develop an internal credit union policy and procedure for your staff. 	<p>Contact Client Services to disable the custom password option. Or grant access to Tool #14 Member Personal Banker or Tool #72 Update Audio/Online Banking Access only to staff that are authorized to set custom passwords.</p>
<p>What if a member loses his or her password?</p>	<ul style="list-style-type: none"> • Develop an internal policy and procedure MSRs and phone staff should use to verify identity. 	<p>Use Tool #14 Member Personal Banker or Tool #72 Update Audio/Online Banking Access to reset a password.</p>
	<ul style="list-style-type: none"> • Reset the password to the configured credit union temporary password; the member will be required to change it immediately upon logging in. 	

Controlling Activation Settings

CU*BASE Controls

See next page 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 top of the screen determines if the member will have access to online banking. Left is for online banking; right is for Audio Banking as indicated by the mouse and phone icon. 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.)

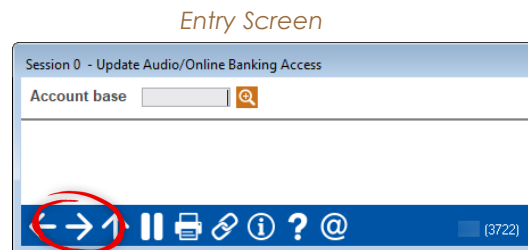
Step by Step Directions

Granting Access and Resetting a Member's PIN

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

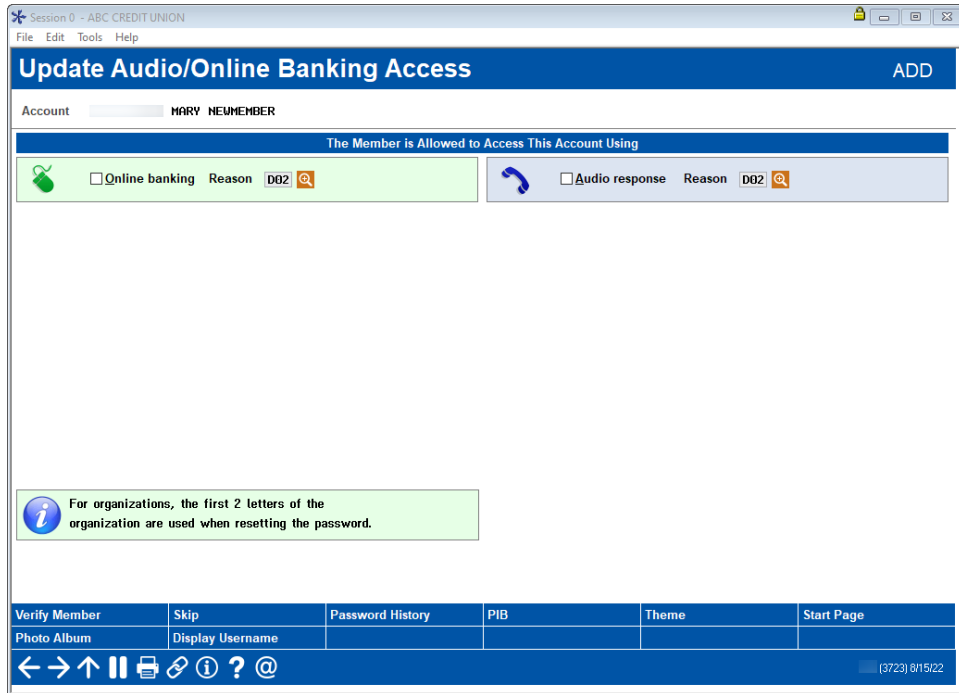
Step by Step: Grant Access for an Individual Member

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** (shortcut: PIN) to access the entry screen.



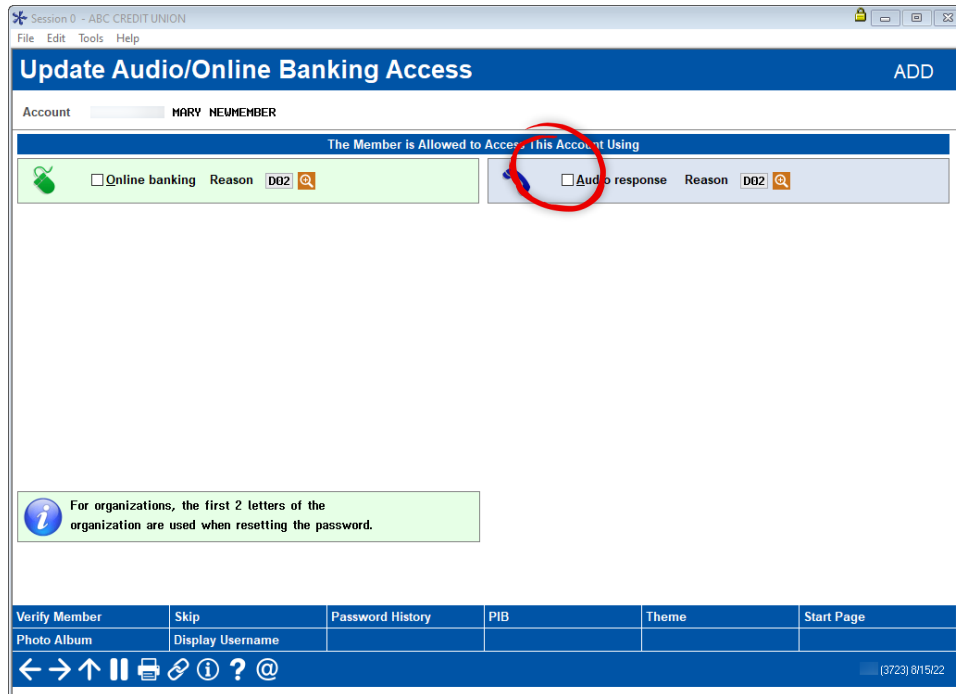
2. On the entry screen, the MSR enters the account number and uses Enter or clicks the forward arrow.
3. The MSR accesses the *Update Audio/Online Banking Access* screen that activates both Online Banking and Audio Banking access.

"Update Audio/Online Banking Access" Screen



NOTE: This member shown is not enrolled in Online Banking or Audio Banking.

"Update Audio/Online Banking Access" Screen

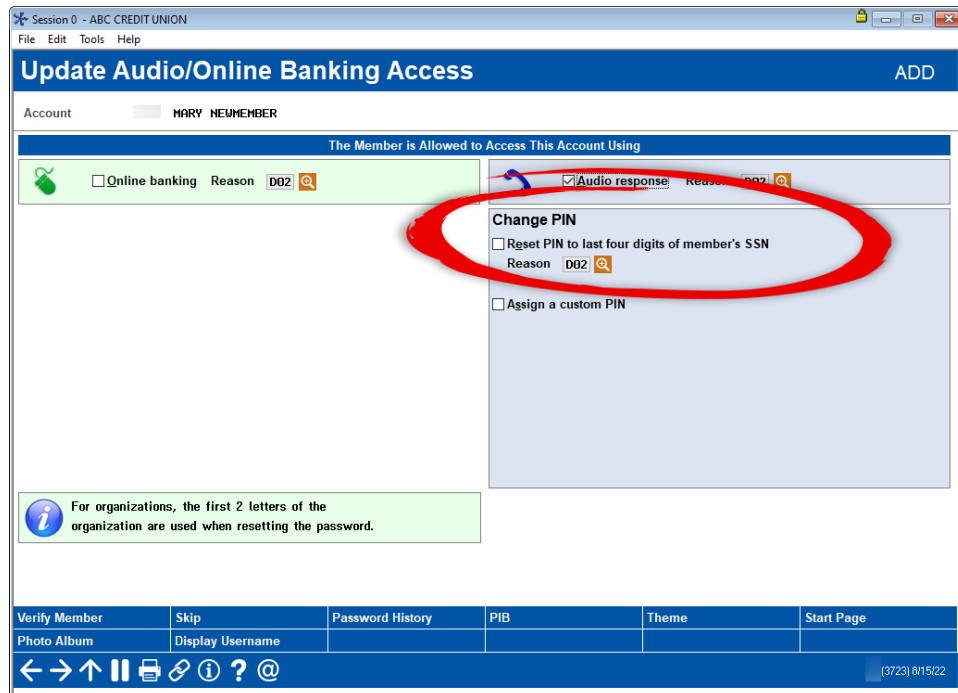


4. To select to grant access to Audio Banking, the MSR checks *Audio response* and confirms that the response code indicates that an employee changed the password (D02). (This is the default upon entry the first time.)

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" Screen (PIN Not Reset Yet)



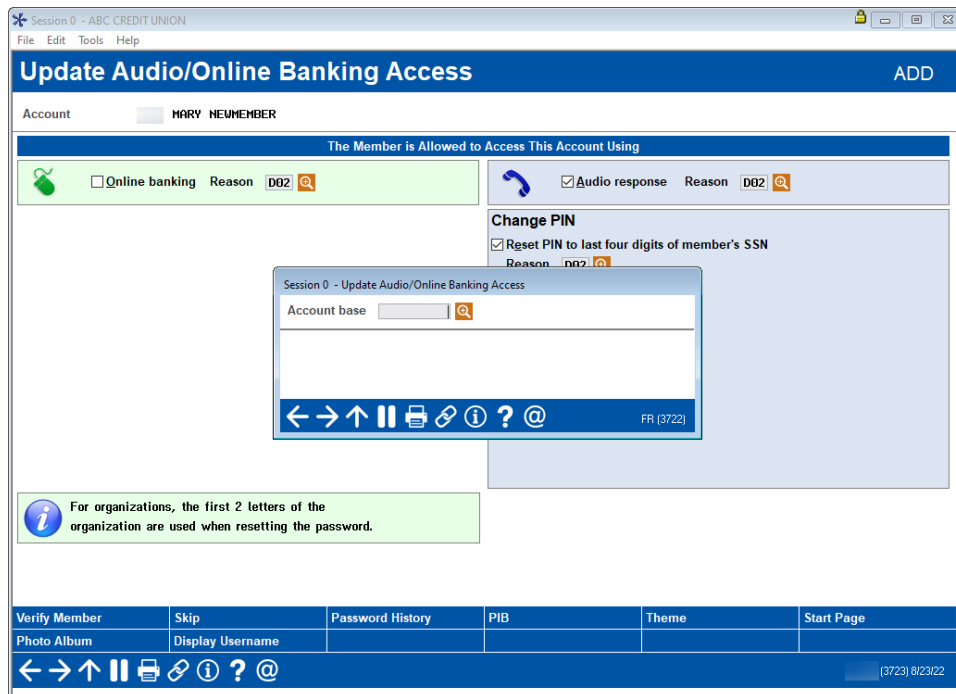
1. The MSR checks *Reset PIN to last four digits of the member's SSN* and confirms they have selected the appropriate reason code. (The default D02 indicates an employee reset the password.)

"Update Audio/Online Banking Access" Screen (Reset PIN Selected)



2. The MSR uses Enter or clicks 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.)

The Member is Granted Access and Has the Default PIN



2. The MSR returns to the entry screen.

3. The MSR instructs the member to call the Audio Banking number and use their account number and default PIN to access Audio Banking.
4. The member must immediately change their PIN.

Research

Ways to Research CU*Talk Access

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* (F14) to print a report of the items.

Member PIN/Password Change History (Tool #505)

Account Base	Date	Time	Change Code	Reason	Password Type	Program Name	Emp ID
	Mar 17, 2015	15:58:04	Warning	30-day Warning	UUU	PAHTC502	96
	Mar 18, 2015	09:14:46	Warning	30-day Warning	UUU	PAHTC502	96
	Mar 31, 2015	11:08:39	Reset	Reset by CU	UUU	UPIN	;D
	Mar 31, 2015	11:09:22	Reset	Reset by CU	UUU	UPIN	;D
	Mar 31, 2015	11:10:05	Forced change	Changed by Mbr	UUU	PAHTC502	96
	Mar 31, 2015	13:01:02	Reset	Reset by CU	UUU	UPIN	;D
	Mar 31, 2015	13:02:28	Reset	Reset by CU	UUU	UPIN	;D
	Mar 31, 2015	13:03:22	Forced change	Changed by Mbr	UUU	PAHTC502	96
	Apr 08, 2015	15:13:20	Reset	Reset by CU	UUU	UPIN	-1
	Apr 08, 2015	15:13:31	Changed	Reset by CU	UUU	UPIN	-1
	Apr 09, 2015	11:56:10	Changed	Reset by CU	UUU	UPIN	-1
	Apr 13, 2015	09:40:17	Disabled	Reset by CU	IVR	UPIN	+4
	Apr 13, 2015	09:40:17	Disabled	Disabled by CU	UUU	UPIN	+4

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.