Conversations on*

Online Member Experience

A CU*Answers Collaboration Group

Member Verification with MOP

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Conversations on Online Member Experience

Learn from each other what works and what doesn't and talk to the professionals who make their living designing ways to connect your members to your credit union's products and services...and keep them coming back for more. We will discuss items such as how credit unions are using online membership opening, how credit unions are making money over the internet, and other eService related topics. This is an open forum discussion on member experience and eService products that are offered by credit unions.

Event Sign up

Visit Our Website

Resources

www.cuanswers.com/solutions/irsc/online-member-experience/

What is MOP?

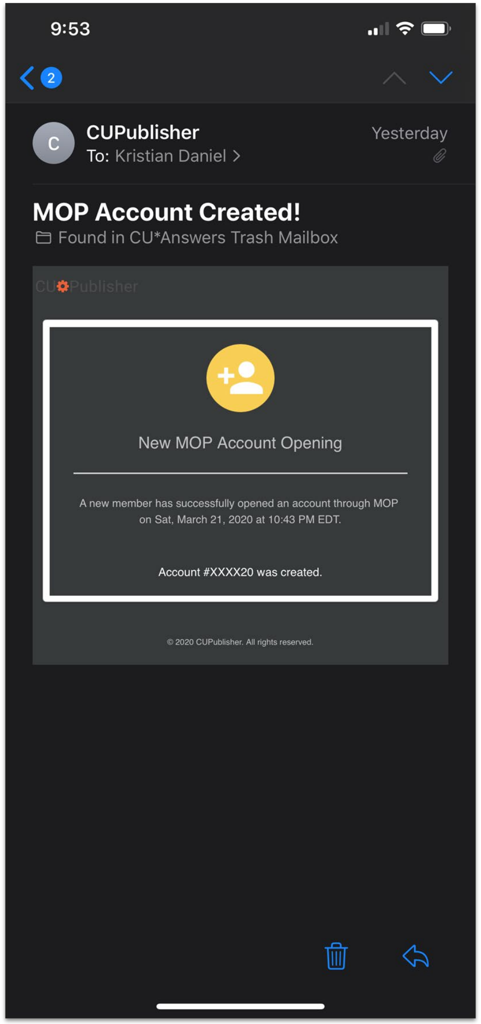
MOP (Membership Opening Process) is an online membership opening tool that will open memberships within CBX after the member works with verification (License and Experian Precise ID).

- If using license verification, it performs a liveness test for the user to take a selfie as well as a copy of the front of their license and back of their license, where it will run the OCR data/barcode on the back of the license to verify it matches the front of the license as well.
- Then the member works through entering their personal information, where within this personal information section the credit union can include a custom online form.
- After the member enters in all of their personal information they work through the verification step which utilizes Experian Precise ID to ask the member out-of-wallet questions.
- If the member passes the verification step they get their membership created (savings account only) and are not an active member within CBX and get assigned the next available account number. Members who fail the verification step are submitted to CBX#13 for further review.
- After the membership is created the member can then fund their membership via credit/debit card (facilitated by MagicWrighter) as a deposit to their savings account.
- After the membership is funded the user then establishes their online banking credentials, username, password and answer to all 3 security questions, as well as agreeing to the It's Me 247 Online Banking User agreement.

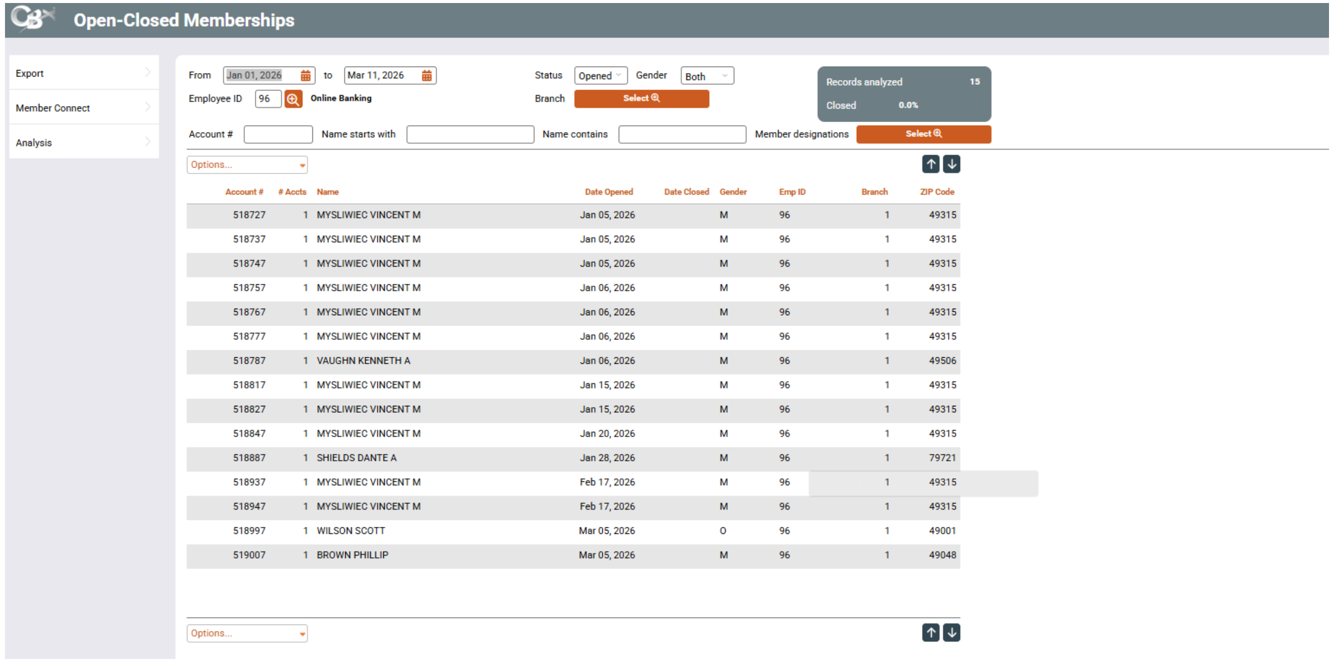
Visit the IRSC online store today to get started

How is my credit union notified of new memberships through MOP?

- For every individual that works through your credit union MOP site, you will receive an email notification. It is important to review these notifications.
  - The credit union will first receive an email notification once the member gets to the verification step within MOP.
    - The first notification will either be that the membership was created within CBX, along with the last two of the account base (rest of account number is masked).
    - Or the credit union could receive a notification that the user failed or opted out of verification and is submitted as a membership application into tool #13 for further review.
  - The credit union will then receive an email notification once the member successfully funds their membership from a debit/credit cards.
  - After the member successfully funds their membership, you will then receive a notification that they successfully enrolled and clicked into online banking.
  - For each successful membership you will receive multiple emails - Membership Opened, Membership Funded, Membership Enrolled in Online Banking.
  - Contact irsc@cuanswers.com to make any updates to this configuration.



Where can I review memberships that are opened online?



Account #	# Accts	Name	Date Opened	Date Closed	Gender	Emp ID	Branch	ZIP Code
518727	1	MYSLIWIEC VINCENT M	Jan 05, 2026		M	96	1	49315
518737	1	MYSLIWIEC VINCENT M	Jan 05, 2026		M	96	1	49315
518747	1	MYSLIWIEC VINCENT M	Jan 05, 2026		M	96	1	49315
518757	1	MYSLIWIEC VINCENT M	Jan 06, 2026		M	96	1	49315
518767	1	MYSLIWIEC VINCENT M	Jan 06, 2026		M	96	1	49315
518777	1	MYSLIWIEC VINCENT M	Jan 06, 2026		M	96	1	49315
518787	1	VAUGHN KENNETH A	Jan 06, 2026		M	96	1	49506
518817	1	MYSLIWIEC VINCENT M	Jan 15, 2026		M	96	1	49315
518827	1	MYSLIWIEC VINCENT M	Jan 15, 2026		M	96	1	49315
518847	1	MYSLIWIEC VINCENT M	Jan 20, 2026		M	96	1	49315
518887	1	SHIELDS DANTE A	Jan 28, 2026		M	96	1	79721
518937	1	MYSLIWIEC VINCENT M	Feb 17, 2026		M	96	1	49315
518947	1	MYSLIWIEC VINCENT M	Feb 17, 2026		M	96	1	49315
518997	1	WILSON SCOTT	Mar 05, 2026		O	96	1	49001
519007	1	BROWN PHILLIP	Mar 05, 2026		M	96	1	49048

- **Tool #553 within CBX - All Memberships Analysis Dashboard**
  - Credit unions live with MOP utilize tool #553 on a daily basis, where you can select a date range, and filter by employee of ID 96 (Online Banking).
    - With this tool the credit union can also perform an inquiry on the members account, as well as other action codes that are listed.
    - The credit union also has the ability to utilize member-connect to send these members online banking messages via CBX.

Custom MOP Forms

Can I add further fields to the MOP process?

Credit unions select to list a custom online form from their MOP sites to verify and obtain further information from the member. The credit union has the option to make these fields optional or required for the member to proceed. Any of the information that is submitted within the custom online form would funnel into the Request Center (powered by CU Publisher).

This can include a member uploading any image or document - such as a copy of their drivers license or ID, pay stub, utility bill, employer documents, selfie image, etc.

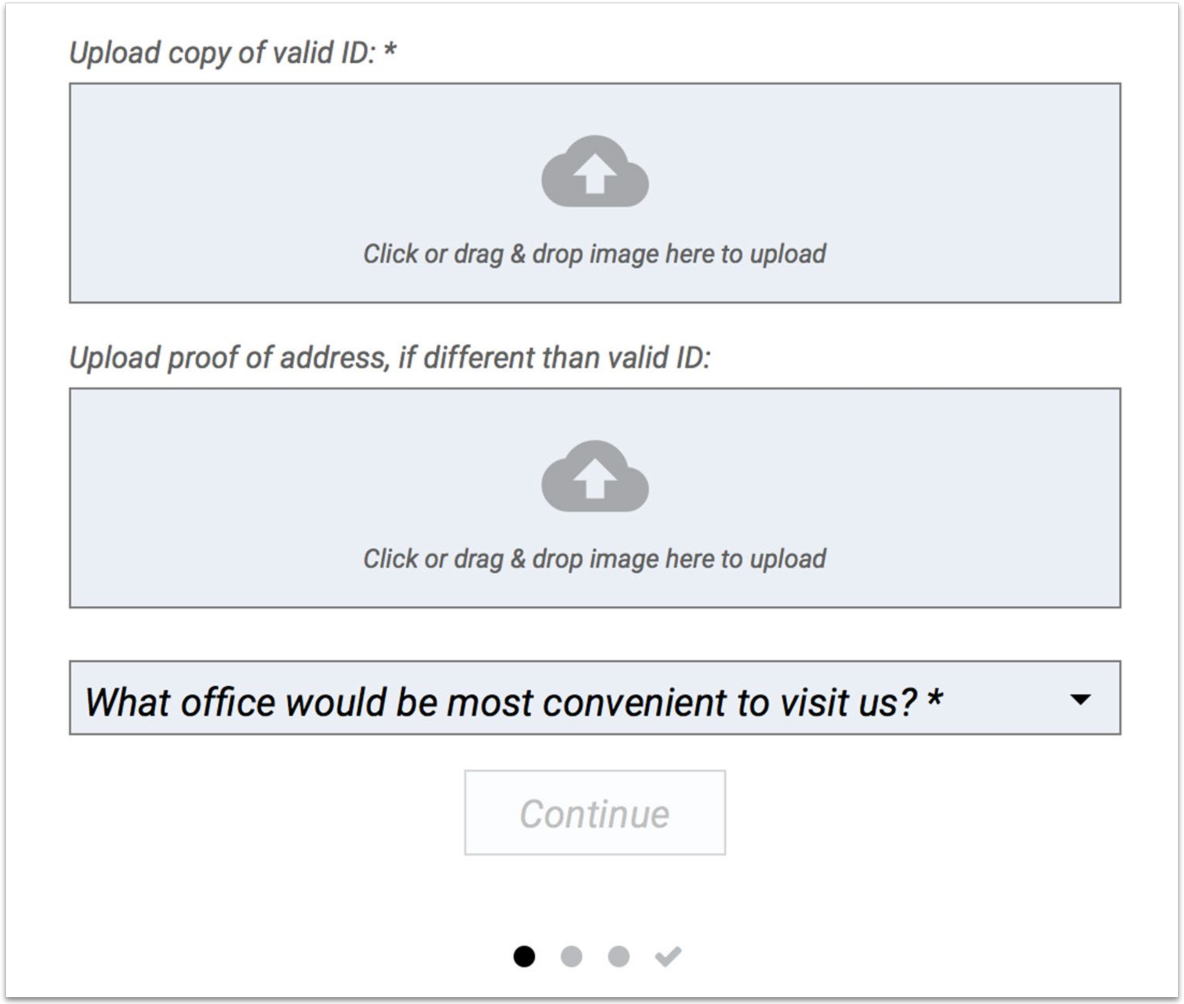
This can include how the member is eligible to join the credit union.

This can include how the member heard about the credit union, as well as the purpose of the membership.

This can include further products and service the member is interested in, such as any further savings or loan products.

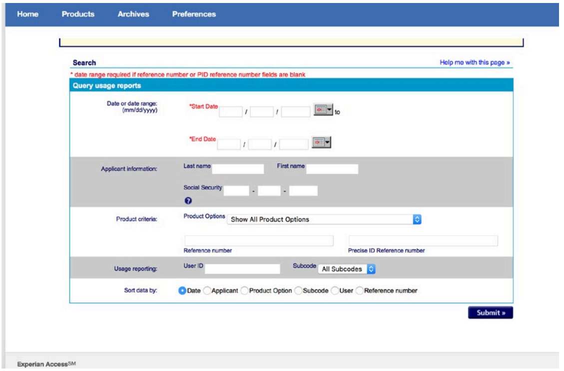
The credit union will also receive an email notification for every successful submission.

Email irsc@cuanswers.com if you want to make changes to your custom MOP form or add one.



Verification - Experian Precise ID

- Credit unions can review individual Precise ID reports by logging into Experian Access (https://www.experian.com/access/). If you have an individual that needs access to login to the Experian Access site please contact irsc@cuanswers.com.
- Within these reports, you can see the information that was provided by the user, and does this match what Experian has on file for this individual.
- These Precise ID reports will also contain two different scores, the first being the Precise ID score where Experian takes the information that was provided by the user and does it match what Experian has on file? The second score is the KIQ (Knowledge IQ) score which is based on the out of wallet questions and if the member gets them wrong of correct. Based on the members score and your credit union approval matrix will control whether they are a membership opening or a membership application.
- Precise ID reports will also contain the questions that were asked of the member and if they got the questions wrong or correct.
- Precise ID reports will also contain the first OFAC scan on the user, if they fail OFAC they will be submitted into CBX tool #13. After the membership is opened the member is then run through the weekly OFAC scans.



Graded Answers

Question Type	Result	Weight
STUDENT LOAN LENDER	Correct	113
MORTGAGE AMOUNT - DIV MIRROR	Correct	110
OTHER RETAIL CARDS POSSESSED BY CONSUMER - DIV	Correct	102
STREET CITY NAME	Correct	98

OFAC Detail

Results: No match

CU*Answers suggests reviewing Experian Precise ID setup on a weekly or monthly basis

KIQ Decision Matrix Table

Knowledge IQ Score ---------------------->

<---------- Precise ID Score

	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	80-89	90-99	x100	Total
1-299											2 40.0%	2 40.0%
300-364												0 0.0%
365-429												0 0.0%
430-489												0 0.0%
490-529											1 20.0%	1 20.0%
530-569								1 20.0%				1 20.0%
570-624												0 0.0%
625-679												0 0.0%
680-754												0 0.0%
755-999												0 0.0%
x9012											1 20.0%	1 20.0%
Total	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	1 20.0%	0 0.0%	0 0.0%	4 80.0%	5 100%

Pass Rate (Consumer-Level)*

	Count & Percent	
Consumer Pass	4	67%
Consumer Fail	2	33%
Total	6	100%

*Consumer Fail also includes transactions with NO DECISION returned, such as those ending in 'XXX'

Volume Summary

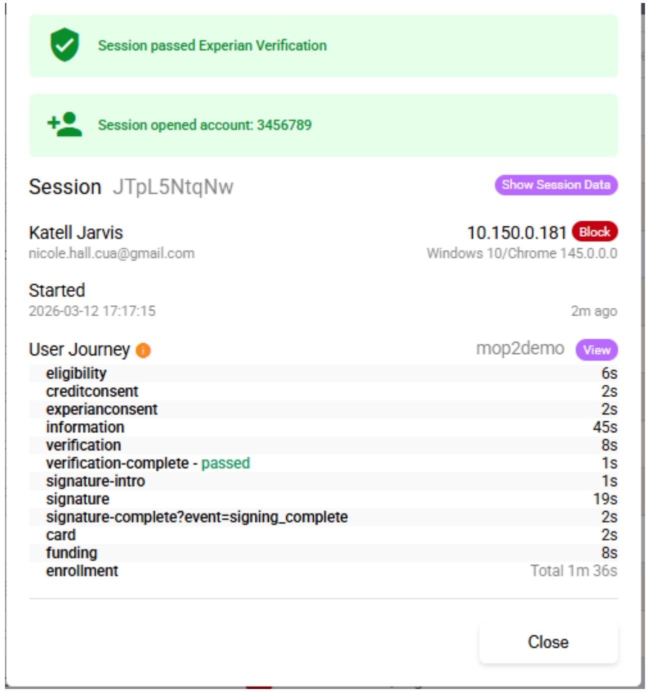
	Transactions		Unique Consumers	
KIQ Decision - ACC	4	66.7%	4	66.7%
KIQ Decision - REF	1	16.7%	1	16.7%
KIQ Use Limit Violation	1	16.7%	1	16.7%

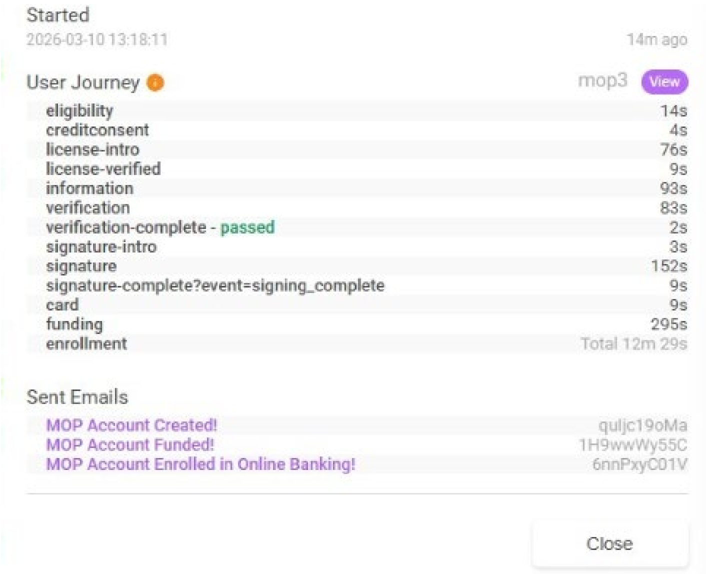
Reviewing Your Experian Precise ID Setup

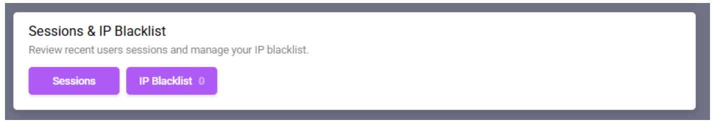
- **Credit unions can make changes to their approval settings with Experian Precise ID.**
  - Contact the Experian Fraud Support team directly, or work with CU*Answers and Experian Fraud Support on updates.
- **Most credit unions focus on the approval matrix:**
  - Green cells = membership will be created; orange cells = submitted as a membership application.
  - Review where members are falling within the matrix and close off cells with low Precise ID scores as needed.
- **Also review your high-level summary metrics:**
  - If too many users are passing, review your approval settings

Mitigating Risk with MOP

- **Obtain a signature on a membership agreement prior to any transactions being completed.**
- **Review custom forms for MOP - review content submitted to the Request Center and update CBX accordingly.**
- **Follow up on funding - MOP site funding is processed as an ACH deposit to the savings account.**
- **Consider freezing the membership immediately to prevent transactions until review is complete.**
  - Use the self-directed data flood tool within CBX to freeze memberships in bulk.
  - Turn off shared branching access and hold approval of any RDC access.
- **Review sub-accounts opened online from tool #552 (employee ID 96 for online banking).**
  - If checking accounts are allowed online, review courtesy pay configurations and verify bill pay enrollments daily.
- **Review new loan applications, A2A requests, ACH deposits, wire requests, and offline card limits from MOP memberships.**







New enchantments to MOP Manager

Wishlist Ideas?

- Add sub-account opening to the end of the MOP process ?
- Interested in a checking account? A debit card? Debit card round up? Estatements?
- Add verification of phone number and email address, as entered, by sending a text or email to those during the process
- Allow CU to choose to automatically place a level 1 freeze on new MOP memberships
- Contact irsc@cuanswers.com with questions about managing your MOP process.

Thank you

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