



Writing Team: Tricks of the Trade

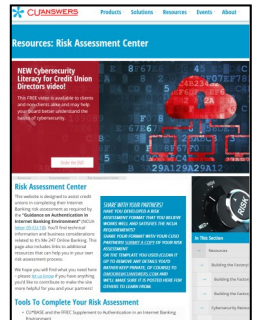
April Top Picks: Risk Assessment Center Documents

Issue 53

Be sure to attend the upcoming Tricks of the Trade webinar on April 19 from 3:30-4:00 PM ET. Watch for an invitation via email. Learn about the Risk Assessment Center documentation including the "It's Me 247" Risk Assessment Product Feature Matrix.

Pick #1: [What can I find in the CU*Answers Risk Assessment Center?](#)

This website is designed to assist credit unions in completing their Internet Banking risk assessment as required by the "Guidance on Authentication in Internet Banking Environment" (NCUA letter 05-CU-18). On this page you'll find technical information and business considerations related to **It's Me 247** online banking. This page also includes links to additional resources that can help you in your own risk assessment process.



Find the [Risk Assessment Center](http://www.cuanswers.com/resources/risk-assessment-center/) at <http://www.cuanswers.com/resources/risk-assessment-center/>. This page is easily found by searching on keywords "risk assessment" using the CU*Answers website Search.

Pick #2: [What document should I use to do a risk assessment of "It's Me 247" online banking?](#)

When credit unions ask us for assistance in talking intelligently with examiners, we point them to the **It's Me 247** Risk Assessment: Product Feature Matrix. We don't tend to get a lot of questions afterwards! Inside you'll find everything you can enable in online banking. This document has been recently updated so it is definitely time to review it again.

"It's Me 247" Risk Assessment: Product Feature Matrix

March 10, 2015
CU*ANSWERS

This table of information that can be seen about the member should an unauthorized person gain access to a member account via It's Me 247. It lists features that can be taken with the member's information or money should an unauthorized person gain access to a member account via It's Me 247.

- (1) Access that can be taken with the member's information or money should an unauthorized person gain access to a member account via It's Me 247.
- (2) Member that feature is considered a special security feature of the online banking software to help prevent unauthorized access or theft of members' unauthenticated assets.

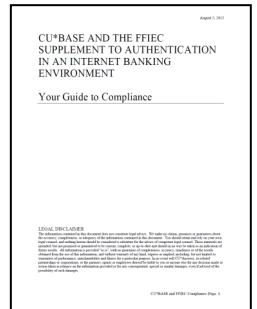
Feature	Feature Overview	Member Information	Member Assets	Member Money	Member Assets	Member Money
Security Features	<ul style="list-style-type: none"> • The credit union can select maximum number of characters. This restriction must be 10 characters. • The credit union can restrict when to have complex password rules. This restriction must be the first or the last character of the password. • Regularity of complex passwords are required. Passwords can only contain: upper and lower case letters, numbers, and special characters of the password. Passwords are case-sensitive. 					Yes
Temporary password	<ul style="list-style-type: none"> • The system generated password used for new members, members whose password is used to a credit union member, or a member who has forgotten their password settings. They include both an email ID and a temporary password. The temporary password is valid for 24 hours. If the member does not log in within 24 hours, the password expires and the member must have the password reset again. 	password not changed	password not changed	password not changed	password not changed	Yes

Page 1

Find the ["It's Me 247" Risk Assessment: Product Feature Matrix](#) under "I" on the CU*BASE Reference page and on the [Risk Assessment Center](#) page.

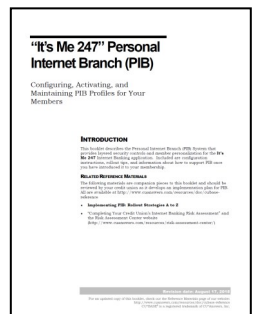
Pick #3: [I am interested learning more about CU*BASE as it relates to the FFIEC supplement to authentication in online banking. Is there a document for this?](#)

Financial institutions are now at an increased risk for liability if consumer funds are stolen electronically. CU*Answers has provided the [CU*BASE and the FFIEC Supplement to Authentication in an Internet Banking Environment](#) to assist with this compliance. Find it under "C" on the CU*BASE Reference page and on the [Risk Assessment Center](#) page.



Pick #4: [How can I go one step further and turn on member controls for access to online banking?](#)

Everything you need to know about configuring PIB, including activating the feature and maintaining PIB profiles for your members, is covered in the comprehensive [It's Me 247 Personal Internet Branch \(PIB\)](#) booklet. Find this booklet under "P" on the CU*BASE Reference page and on the [Risk Assessment Center](#) page.



Pick #5: [What document is a good start if I am thinking of rolling out Personal Internet Branch \(PIB\) at my credit union?](#)

If your credit union is wanting to change your PIB strategy, the [Implementing PIB: Strategies from A to Z](#) brochure has three scenarios to consider. Find this brochure under "P" on the CU*BASE Reference page and on the [Risk Assessment Center](#) page.



[Refer to the Tricks of the Trade Newsletter Series page](#) to review previous Tricks of the Trade newsletters!