MAP (Membership Application Process)

APPLYING FOR A MEMBERSHIP ONLINE

This booklet covers MAP (membership application process) and as new features are added it will also cover MAP+ (MAP plus) and MOP (membership opening process).

MAP and MOP are new automated membership opening processes that allows a non-member to apply for membership and to perform all the necessary steps themselves to complete the application process. Then your credit union can use the CU*BASE membership opening tools to approve your new member!

MAP is a full-feature membership application with many customizable features. Future developments in MAP+ and MOP will add Experian ID checks, membership creation, and more.

Contents

What are MAP and MOP?

The Two Options for Your Members

MAP - Membership Application Process

MAP is a full-feature membership application with many customizable features. It includes customized promotions, configurable eligibility rules, and a completely redesigned online application. Applications are submitted directly to CU*BASE for processing by a credit union employee.

MOP - Membership Opening Process

Automated membership opening means that a membership app, after successfully running through all of the MAP or MAP + processing, is immediately opened as a new membership. MOP also will include most of the steps to gather the new member's online banking username and get them through their initial login into **It's Me 247**.

The experience will be different from how an existing member logs in for the first time, and will include a special new landing page that will include information and links specifically targeted for new members just getting started.

This is all done without the assistance of a credit union employee.

Features List

MAP (Membership Application Process) Features

An IRSC (Internet Retailer Support Center) representative at CU*Answers will walk you through the setup of your customized credit union MAP site.

Full Featured Offering

MAP includes all of the items below:

- Credit union branding (credit union logo, background and selected colors)
- Customizable text throughout the MAP site
- One to three promotions per MAP site
- One to three testimonials per MAP site
- As many as five eligibility items
- Additional eligibility options
- Contact information for assistance
- Credit bureau consent form
- Customizable website to which the member is sent after completing an application
- Notification that MAP application has been completed to customizable email address/addresses
- Submission of MAP application to CU*BASE to be worked and approved as a new member

See **page 6** for more details on these MAP features.

Easy Collections of Membership Data:

MAP allows you to collect information for:

- Applicant
- Co-Applicant

See **page 17** to see step by step what the member experiences when applying for a membership using MAP.

Easy Approval in CU*BASE of a MAP Application

MAP includes:

- Submission of MAP application to CU*BASE to be worked and approved as a new member
- CU*BASE also allow you additional features such as running a credit score pull for the member prior to opening the membership

See **page 25** to see step by step how a credit union employee works the membership application in CU*BASE.

Learning More About MAP
Learning Resources

There are many ways to learn more about the IRSC (Internet Retailer Support Center) and MAP (Membership Application Process). Below are the primary online resources.

Internet Retailer Support Center Website

The Internet Retailer Support Center (IRSC) provides project management and support to credit unions implementing virtual channel projects such as MAP, Mobile App, credit union branding, and more.

The IRSC website brings together all of these digital strategy products in one location. If your credit union wants to expand its virtual channel marketplace, you can shop and explore the offerings online as well as check the status of initiatives as they are implemented.

Learn more in the IRSC website: https://irsc.cuanswers.com/

Getting Started With MAP Brochure

Interested in getting started with your own credit union membership application? Look no further that the Getting Started brochure provided by the Internet Retailer Support Center (IRSC).

Access this brochure via this link.

http://www.cuanswers.com/wp-content/uploads/IRSC_getting_started_MAP.pdf

The brochure will walk you step by step through the process of launching your own MAP site, beginning with credit union branding.

Everything you need to get started with MAP is covered in this easy-to-read brochure.

MAP Features and Requirements

More Details

This section of the booklet covers the MAP features covered on page **Error! Bookmark not defined.** in more detail.

Refer to **page 17** to see how these features are presented to an applicant as the person applies for a membership online.

Required Credit Union Branding

Credit union branding is required for MAP.

The IRSC (Internet Retailer Support Center) will assist you with your credit union custom branding. This ensures that the MAP site matches your credit union colors and design.

Some branding areas for the MAP application are shown below.

Example of Some Branding Areas

Your credit union logo is customizable.

Whether the background is solid or pattern is customizable.

Success CreditUnion

Apply Now for Membership

Become an Owner   Apply for a Loan   Apply for a Mortgage

Success Credit Union Membership

Join Sucess Credit Union today, we look forward to serving you for years to come. Click the Apply now button below to get started with opening your membership!

Apply Now

Text and colors are customizable throughout the applications.

What the IRSC Needs From You for Branding

There are three main configurable items that the IRSC will need from you for your credit union branding:

- A high-resolution copy of your logo in a vector EPS or Illustrator file

- Selection of a pattern or a solid color for the background

- Colors for ten customizable areas. The IRSC will work with you to explain these ten areas.

Promotions

At least one promotion is required for MAP.

A big benefit of a MAP site is that you can have different MAP enrollment promotions. Each promotion can reach out to potential members in different ways to increase your membership size.

Examples of promotions include:

- Home loans
- Great rates to buy or refinance a car
- Lowering a monthly payment with a new loan
- Home improvement loan promotions
- Seasonal or holiday promotions
- Student checking accounts

Your credit union can elect to have a single set or multiple sets of promotions to display on your MAP site. The example below has three promotions.

There are some predetermined template requirements you will need to follow, but the MAP design certainly allows you to reflect your credit union's personality.

Promotion Example A

Other promotional text is customizable.

The button text and where it sends you is customizable.

Up to three promotions are allowed here. This text is customizable.

The IRSC will assist you with collecting the various things needed for the promotion, but begin thinking of the name of your promotion and what you are attempting to promote with it.

View page 17 for an example of a promotion in the application process.

Testimonials

It is recommended that you use testimonials with MAP. It is not a required feature.

Begin thinking of members you might want to ask to provide testimonials of their experience with your credit union. This might be long-time members and certainly consider a testimonial from the CEO. Testimonials are shown on the initial page of the application and can be used as a driver for a successful campaign.

Testimonials include an area for a picture which certainly adds to their effectiveness, so collect photos as you collect your testimonials.

Testimonial Section of Application (on Promotions Page)

Up to three testimonials are allowed. The name, title and testimonial text are all

Testimonials

James
SCU New Member!
...dit unions live by the philosophy of "People Helping People." And that's how I felt when I came to Success Credit Union to help with financing for a new car for my growing family. Thanks Success for making the process so much easier than I thought. We love our new car!!

Susan Thomas
Success Credit Union Member
Credit unions know that you need more than a variety of products and services. Good or bad credit, Success Credit Union can help you finance your next car. If you want to know your options, call me at 616-285-5711 and I'll be happy to help.

The testimonials are placed on the promotions page. See this page in the application process on page 17.

Membership Eligibility

Eligibility items are a required feature.

Within the MAP site, the second page allows you to list up to five eligibility requirements. These are presented with the box checked in an easy-to-read style. During the application process, the member must agree to the requirements by checking the box in front of "Yes, I meet the requirements to become a credit union member." (This checkbox text is configurable.)

See page 18 for an example of the membership eligibility page in the application process.

Additional Eligibility Options

This is an optional feature.

You also can add a button with configurable text that links to a PDF with additional requirements for eligibility. In the sample below this button text is "Requirements." The text of this additional PDF on eligibility is also configurable.

See page 18 for an example of the eligibility assistance window and PDF in the application process.
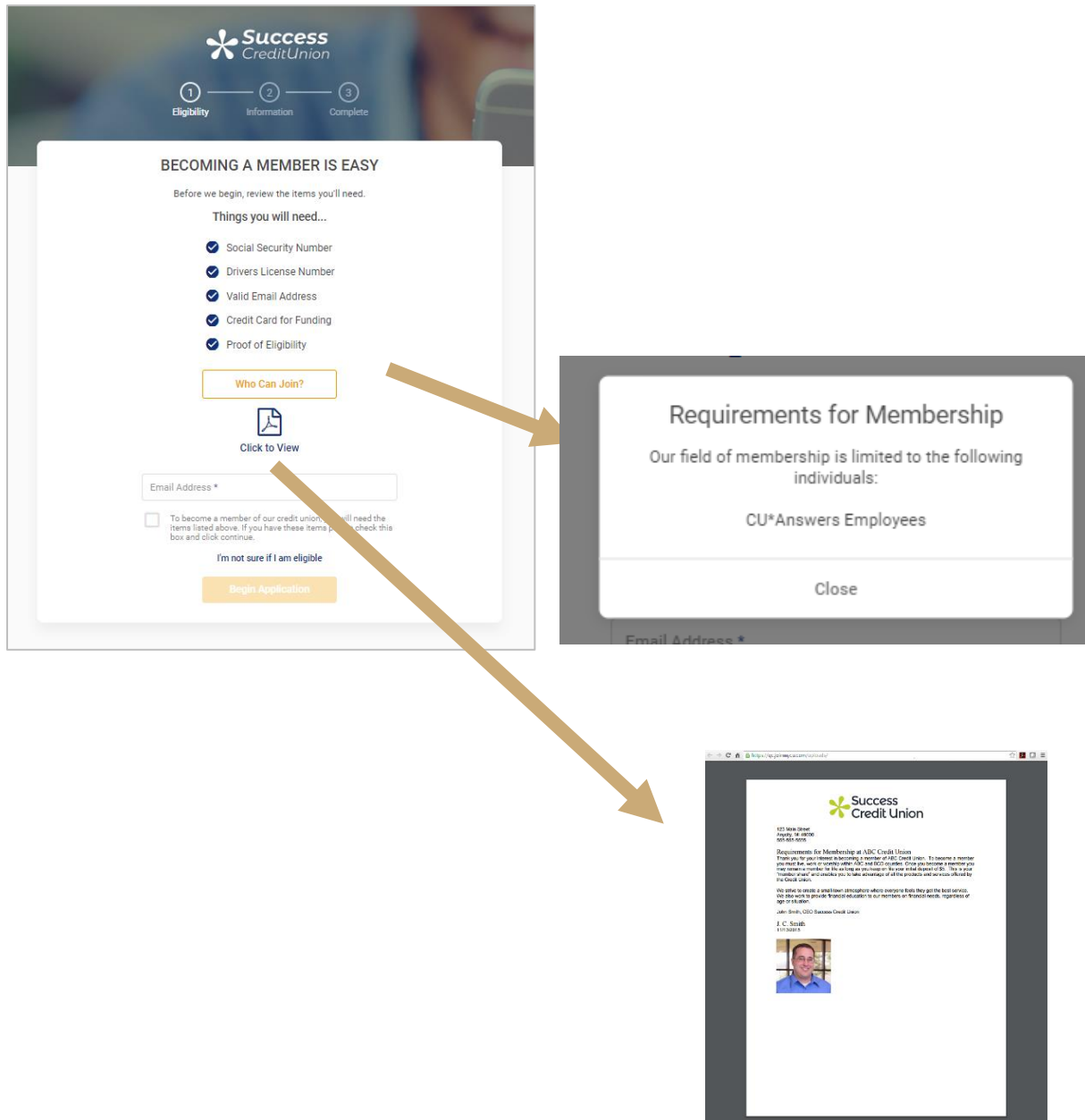
Window

Accessed by clicking the button on the Eligibility page (shown above).

The text of these additional eligibility rules is configurable. You may elect not to use this additional
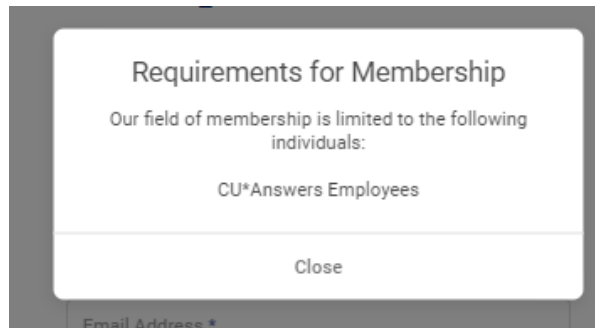
PDF

Accessed by clicking the text below the PDF symbol on the Eligibility page (shown on the previous page).

The text of this additional eligibility requirement is configurable. You may elect not to present an additional PDF.
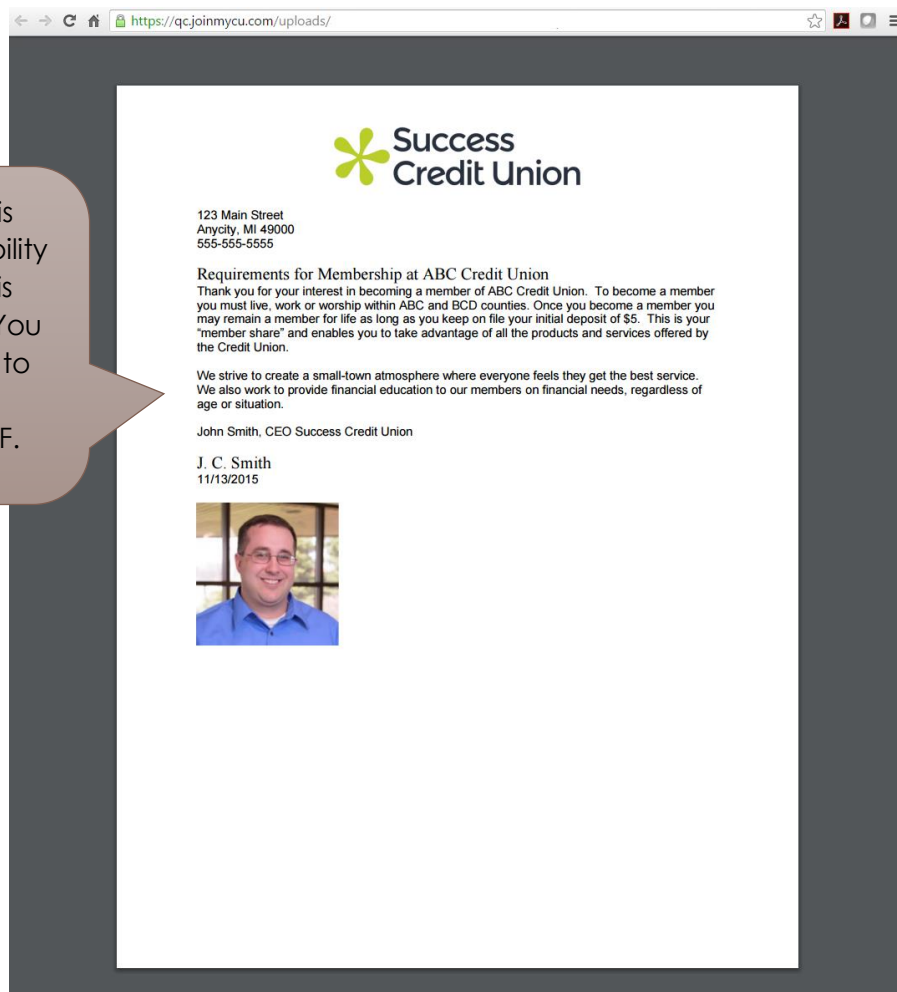
Credit Bureau Consent

Adding a credit bureau consent form is optional. You may elect to activate this feature for some promotions and not others.

Begin thinking about whether your credit union wants to optionally pull a credit report for a MAP applicant. This credit score request is done from CU*BASE when you work the application.

You may want to have some promotions require a credit score to assist you with determining if you want to accept the application when it arrives in CU*BASE. With other promotions, you may elect to have a faster application process and to skip this step, for example a promotion for students (who may not have that much credit history).

The text of the consent form is customizable, as well as the text the member clicks to accept the form.

Example of Credit Union Consent Page

The text in this consent form is configurable.

See page 20 for an example of a credit union consent form in the application process.

Custom Fields

Custom fields for MOP allows credit unions to capture information from the member that might not be a part of the MOP process. Credit unions can capture how the member is eligible to join the credit union, an image of their driver's license/identification, adding a joint owner, or whatever else the credit union is looking to obtain for the member. The data from the custom fields for MOP will then transfer into the Request Center (not integrated with CU*BASE), for the credit union to work.

Website Redirect at Completion of the Application

This is an optional feature.

By default, when the applicant clicks the final button at the end of the membership application, they return to the original promotions page.

Instead, you can configure this button so that the applicant is redirected to a website of your choice, such as your main credit union page or a page devoted to loan rates.

The IRSC will assist you with this configuration.

Completion Page
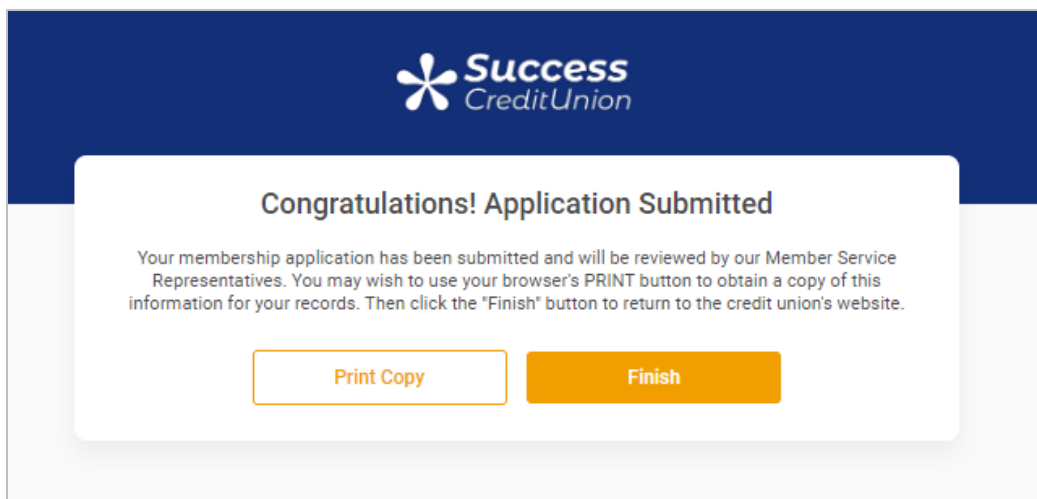
Configuring CU*BASE to Accept Membership Applications

*You must activate online membership applications within CU*BASE to use MAP.*

Online/Mobile/Text Banking VMS Config (Tool #569)
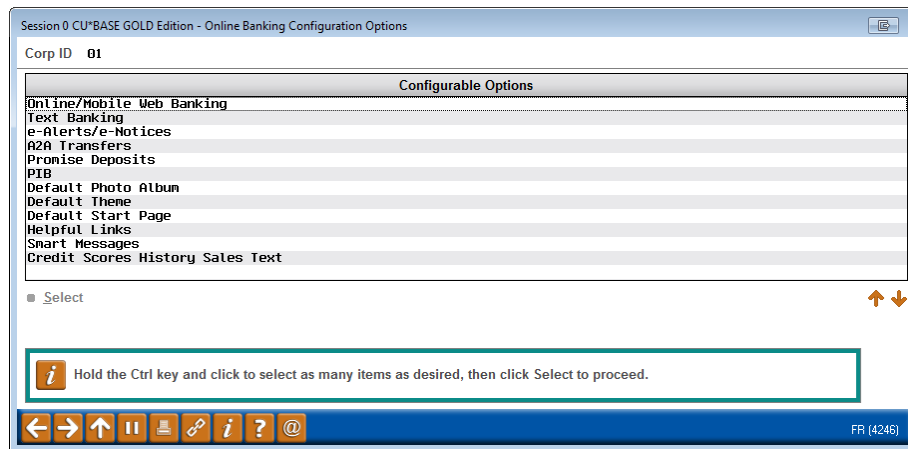
From the screen shown above, choose *Online/Mobile Web Banking* to access the screen shown below. (*A close up of this screen is also shown.*)
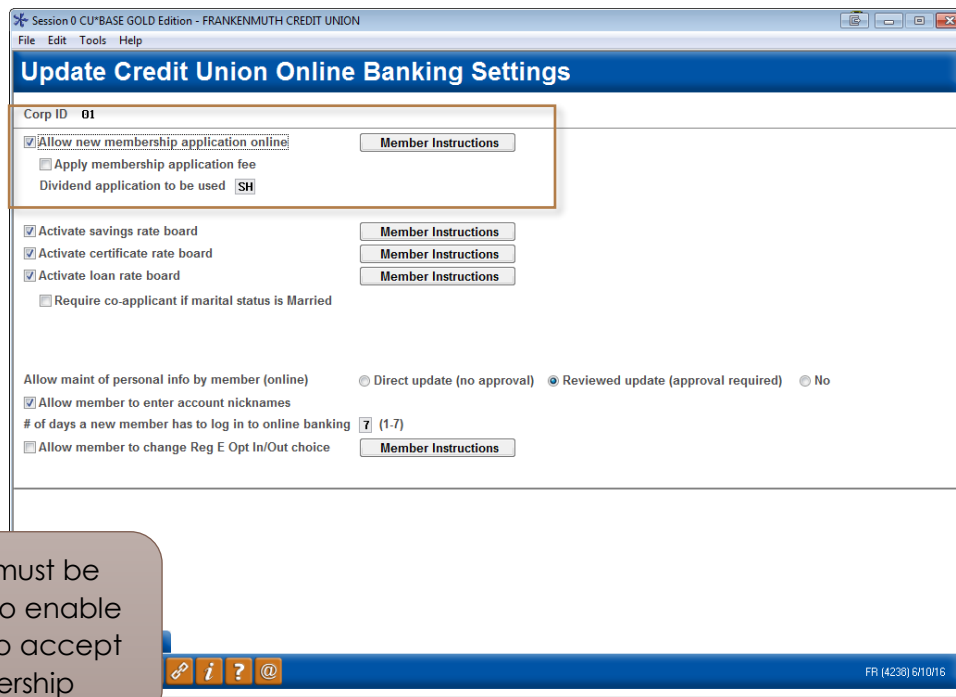
This box must be checked to enable CU*BASE to accept membership

Close Up of Screen
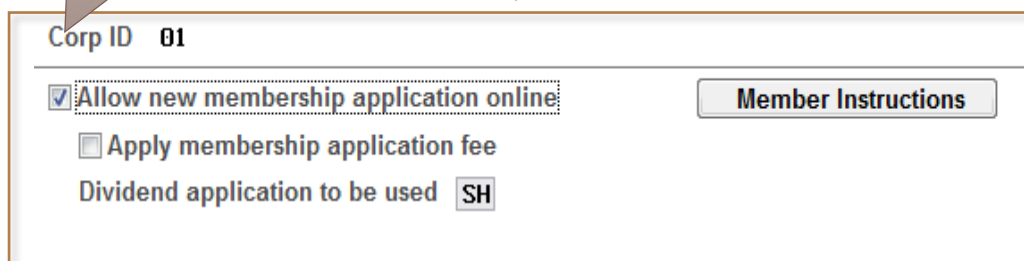
Notification of Successful Submission of Application

This is an optional feature; however all credit unions typically elect to use this feature.

Your credit union can elect to be notified by email each time a membership application is successfully completed.

The IRSC asks that credit unions provide at least one email address; however, your credit union can provide as many email addresses as desired. All email addresses that are provided will receive a notification each time a membership application is successfully completed and submitted to CU*BASE.

Below is a sample of the message your credit union employees will receive.

Sample Email Notification

Subject: A membership application was submitted!

A membership application was successfully submitted on May 19, 2016.   Application #000000075 is waiting for you to review.

Submission details: [2016-05-19 18:00:58], #000000075, CUID:000

The Member Experience

Applying for a Membership Online

This section of the booklet will walk you step by step through the screens the applicant will see when he or she applies for a membership using MAP.

- NOTE: Because MAP is a developing product this representation may not exactly match what is currently in production. It is a representation.

Step by Step Thru the Membership Application Process (MAP)

Promotional Page with Testimonials
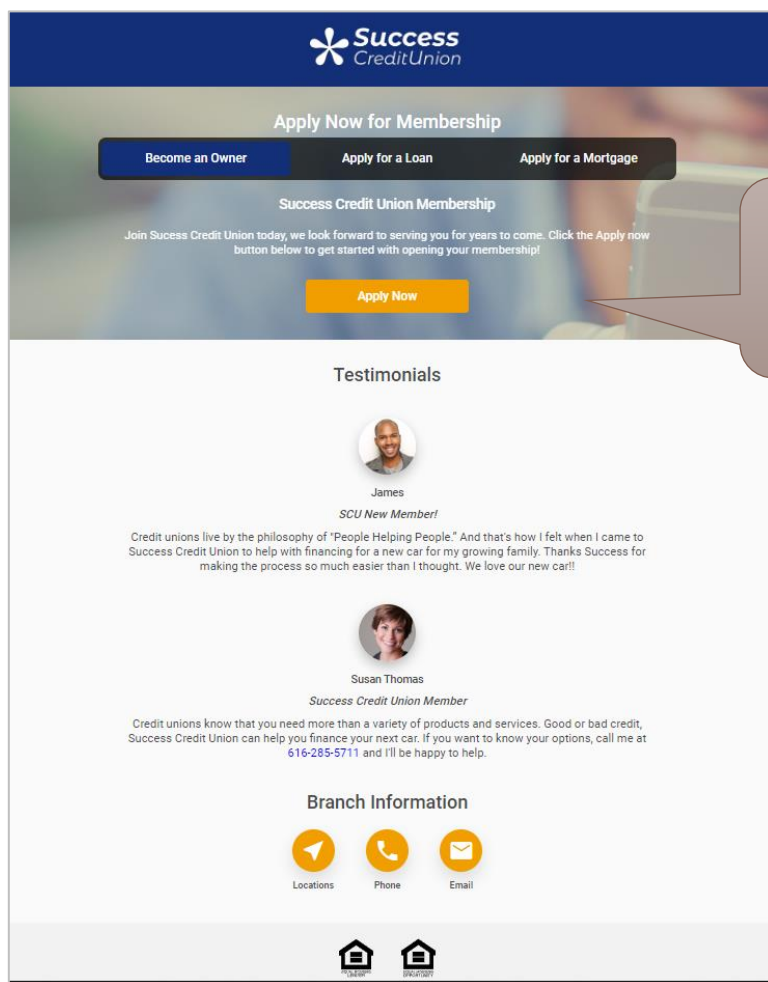
Anne reviews the eligibility requirements and enters her email address.

See the "Additional Eligibility Requirements" section in this document for more details.

Anne says she meets the requirements, clicks "Begin Application" button. This moves her to the Patriot Act Notice.

① ——— ② ——— ③
Eligibility   Information   Complete

BECOMING A MEMBER IS EASY

Before we begin, review the items you'll need.

Things you will need...

- ✓ Social Security Number
- ✓ Drivers License Number
- ✓ Valid Email Address

USA PATRIOT ACT

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Continue

✓ To become a member of our credit union, you will need the items listed above. If you have these items please check this box and click continue.

I'm not sure if I am eligible

Begin Application

anneapplicant@hotmail.com

Patriot Act Notice

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Continue

Anne clicks "Continue."

Consent to Access Your Personal Credit Profile

By clicking Accept, I authorize Success Credit Union to obtain my credit history. I understand that Success Credit Union may contact me for additional information. Success Credit Union may obtain information from others about me and give information to others, including but not limited to verifying my identity and performing authentications as required by applicable local, state, and federal regulations.

I authorize Success Credit Union to initiate an account-to-account transfer(s) from other financial institution(s) I designate in order to fund my new membership account.

By submitting this application electronically, I agree to the same terms that apply to a signed application. If there is a co-applicant on this application, that co-applicant has authorized the submission of this application. This electronic submission qualifies as my signature. I understand that I/we may have to sign additional documents before my new membership will be processed.

Do you authorize Success Credit Union to obtain your credit report and process this application for credit union membership?

☐ I AGREE

Continue

Anne's credit union wants to pull her credit report so she next accepts the consent form by selecting "I agree" and clicking the "Continue" button.

Consent to Access Your Personal Credit Profile

By clicking Accept, I authorize Success Credit Union to obtain my credit history. I understand that Success Credit Union may contact me for additional information. Success Credit Union may obtain information from others about me and give information to others, including but not limited to verifying my identity and performing authentications as required by applicable local, state, and federal regulations.

I authorize Success Credit Union to initiate an account-to-account transfer(s) from other financial institution(s) I designate in order to fund my new membership account.

By submitting this application electronically, I agree to the same terms that apply to a signed application. If there is a co-applicant on this application, that co-applicant has authorized the submission of this application. This electronic submission qualifies as my signature. I understand that I/we may have to sign additional documents before my new membership will be processed.

Do you authorize Success Credit Union to obtain your credit report and process this application for credit union membership?

☑ I AGREE

Continue

Information Pages (Personal Information)

Personal Information

Please enter your information and select 'Next' to continue.

First Name *

Middle Initial

Last Name *

Gender *
- ○ Male
- ○ Female
- ○ Other

[Next]

Other Information

Please enter your information and select 'Next' to continue.

Birthday (MM/DD/YYYY) *

Social Security Number *

Mother's Maiden Name

Marital Status *
- ○ Unmarried
- ○ Married

[Back] [Next]

Identification & Citizenship

Please enter your information and select 'Next' to continue.

Driver's License Number

State Issued

U.S. Citizen *
- ● Yes
- ○ No

[Back] [Next]

Address

Please enter your information and select 'Next' to continue.

Address Line 1 *

Address Line 2

City *

State *

ZIP Code *

County *

[Back] [Next]

As Anne fills in the required information, the "Next" button turns green, allowing her to advance.

Additional Information pages are shown on the next page.

Success CreditUnion

✓ ——— ② ——— ③
Eligibility   Information   Complete

Additional Information

Please indicate the type of identification you are using to open your account: *

○ Driver License
○ State Issued ID
○ Passport

Upload copy of Driver's License:

☁
Click or drag & drop image here to upload

We require the name listed on your account to match your social security card. *

☐ By checking here, you are confirming this to be true. (If the name you entered does not match your social security card, please go back and make that change before proceeding.

Employer *
|

If you are currently not employed, please enter "Unemployed" or "Retired".

Occupation *

Company Name *

If you are retired, please enter your occupation prior to retirement. If you are unemployed, please enter your most recent occupation.

Code Word

A code word is a verbal password that will be used any time you are speaking to a Success CU representative instead of verifying a social security number or other personal data.

If you would like to list beneficiaries for your membership savings, please provide the information requested below.

Anne uploads a copy of her license and indicated other required information.

Anne is presented a summary of the information she has provided.

When she clicks "Next" she advances to a screen asking her if she has a joint applicant. If she clicks "Add Joint Applicant" she completes identical Information screens for that person.

If she clicks "Submit," she advances to the Completion page.
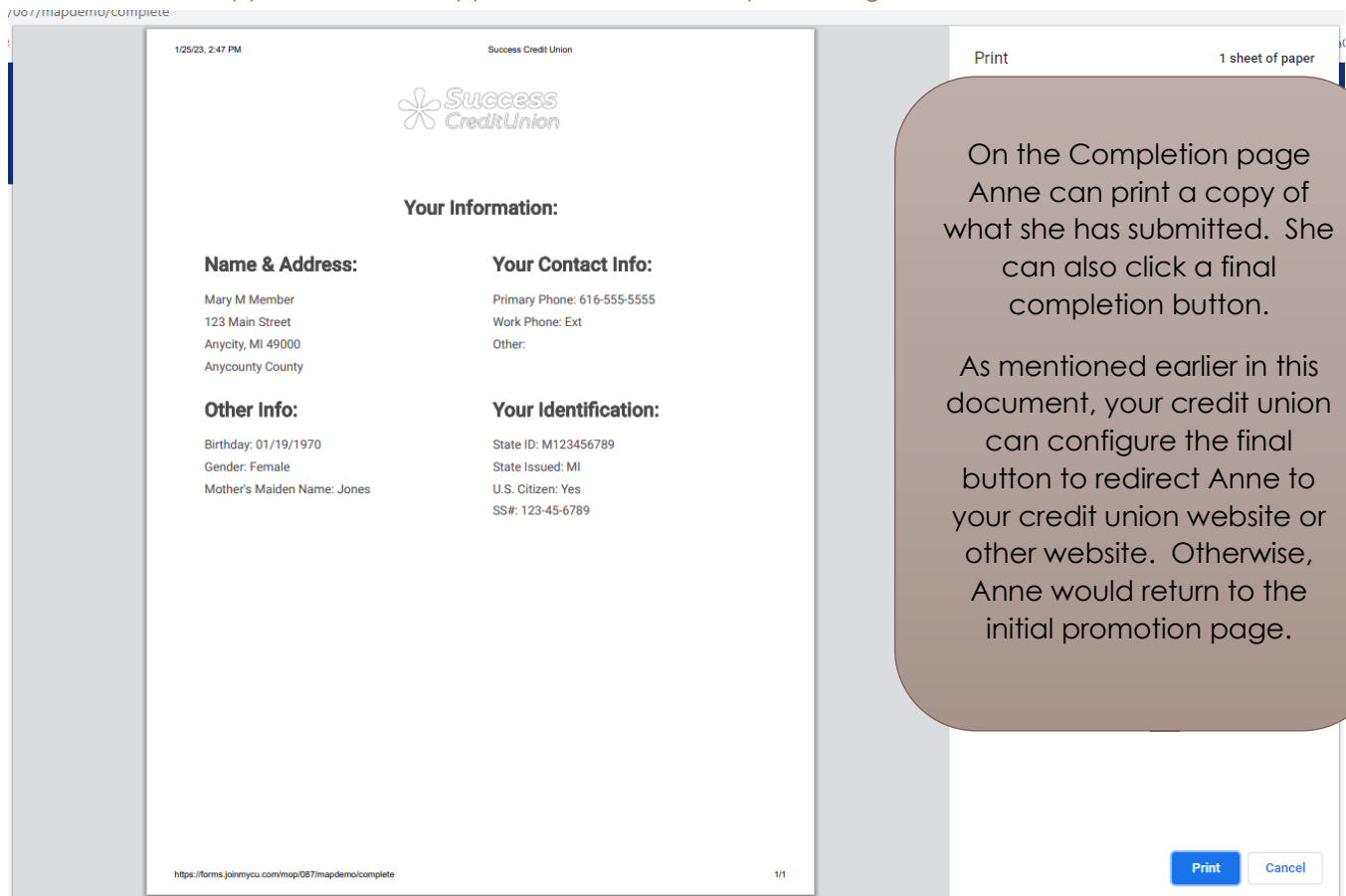
"Print Copy" Button Allows Applicant to Print the Completion Page

On the Completion page Anne can print a copy of what she has submitted. She can also click a final completion button.

As mentioned earlier in this document, your credit union can configure the final button to redirect Anne to your credit union website or other website. Otherwise, Anne would return to the initial promotion page.

Working a Membership Application (CU*BASE)

Working Applications

Work the Membership Applications

Work Online Banking Apps/Requests (Tool #13)

To work the membership applications, the credit union employee selects the application and *Work* to move to the *Membership Applications for Online Banking* screen. This screen will allow you to do everything you need to do.

Options below Listing

This is home central for working a membership application. From here, the credit union employee has several options, shown above in detail.

▷ **Approve:** Run an OFAC scan on an applicant, select a greeting, assign a membership number, and prints forms.

▷ **Change:** Run the application through blocked person scan and access the application to edit the application to add more details to it, including items that are not required by MAP such as mother's maiden name, work phone, driver's license number and state, code word, marital status, and department sponsor #.

▷ **Deny:** Deny the application.

▷ **Delete application:** Delete the application.

▷ **View:** View the details of the application (inquiry only).

▷ **Look up:** Access Global Search to research if the applicant is a joint owner on another account.

▷ **Request credit report:** Request a credit report on the applicant.

▷ **View credit report:** View a credit report that has been pulled for the applicant.

Look up the Applicant

Select the application from the second screen and then "Look up."

1. To see if an applicant is already in your system (as a joint owner, for example), select the application from the list and select *Look up*.

2. This takes you to the Global Search where you can search by Social Security Number, name, or another other field provided.

1. To add additional details to an application and to run a blocked person scan on the applicant, select the application from the list and select *Change*.

2. A blocked person scan is run on the applicant's Social Security number. Here we have a "Record not found." In this case, click *Continue* to edit the application.

3. You will enter the details of the application. Make any changes and click *Update* to save them.

Run a Credit Report on an Applicant

Select the application from the second screen and then "Request credit report."

1. To run a credit report on an applicant, select the application from the list and select *Request Credit Report*.

2. Run a credit report as you would for any membership application.

Refer also to the video "Viewing Credit Information for Membership Applications" at https://ondemand.cuanswers.com/request-credit-info/

Approve the Applicant and Create a Membership

Select the application from the second screen and then "Approve."

1. To approve an application, select the application from the list and select *Approve*.

2. The OFAC scan window appears. Select *Continue*.

3. (Optional) Select an Individual Mailing Greeting and a Household Mailing Greeting and press Enter.

4. Check *Create new account*.

5. Click *Continue*.

6. A member account is created. Click *Continue*.

7. Here you can print new membership forms for your new member. The print prompts will display any forms that have been configured to print with the base share account you're opening.

8. Use Enter to print the forms or click *Skip* to skip printing them.

9. You will return to the original application screen with the application removed (because it is approved). Use the Back button to return to the original *Work with Online Banking Requests* screen to approve your next application.

Refer also to the video "Approving a Membership Application" at
https://ondemand.cuanswers.com/approving-membership-application/

Activating Online Banking for a New Member Application

▷ IMPORTANT NOTE: Approving an applicant to be a member does not automatically allow this member to logon to online banking. Use the reset password process accessed via Tool #14 *Member Personal Banker* to activate online banking for your new member and set up a temporary password for the member. Your MSR must check the box (as indicated below) AND press Enter. Otherwise, the member cannot use a temporary password to log into online banking.

This password will not expire in the standard 24 hours, but will instead expire according to your credit union configured days for new members. This is set in the *# of days a new member has to log into online banking (1-7)"* field in the *Update Credit Union Online Banking Settings* screen (shown below). This is configured by selecting **Tool #569 Online/Mobile/Text Banking VMS Config** and then *Online Mobile Web Banking*. (See below.)

Deny an Applicant but Save the Details in the Non-Member Database

Select the application from the second screen and then "Deny."

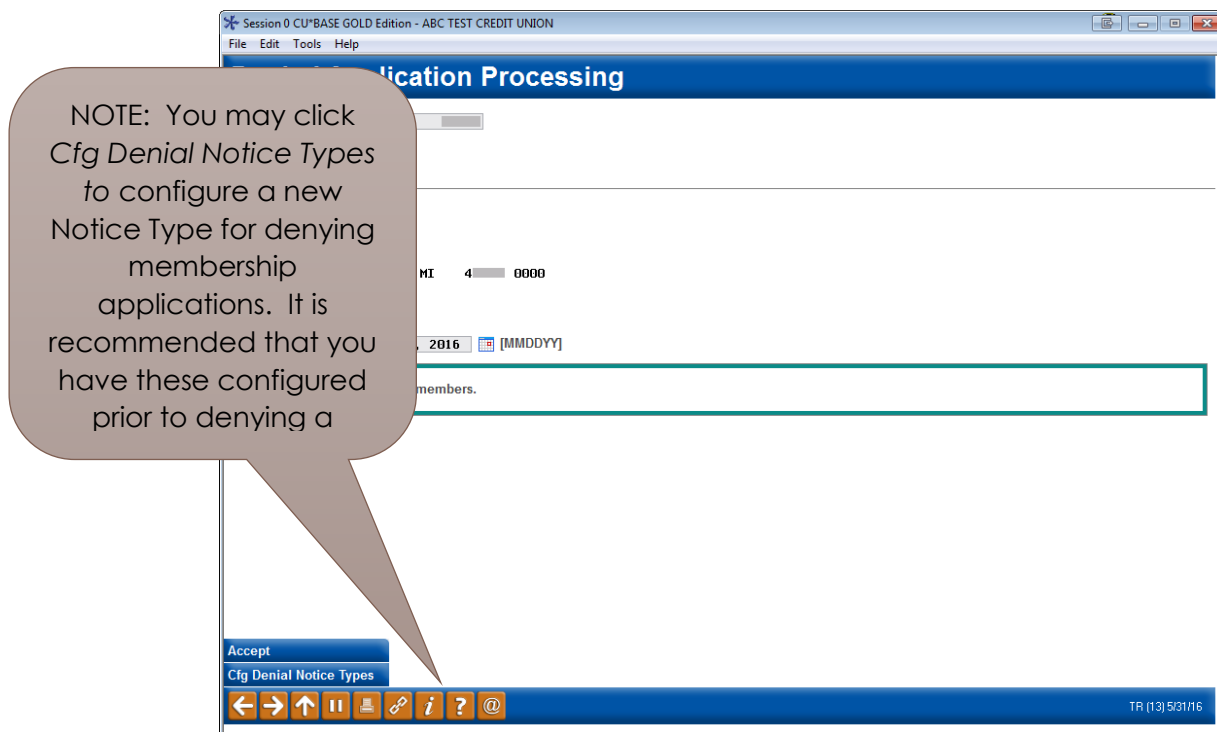1. To deny an application, select the application from the list and select *Deny*.

2. Select *Save primary applicant information as a new non-member record* if you do not wish to retain the information in the non-member file) and click *Confirm*.

3. You will enter the denial application screens. Click the lookup next to *Notice Type*.

   o NOTE: You may click *Cfg Denial Notice Types to* configure a new Notice Type for denying membership applications. It is recommended that you have these configured prior to denying a membership application.
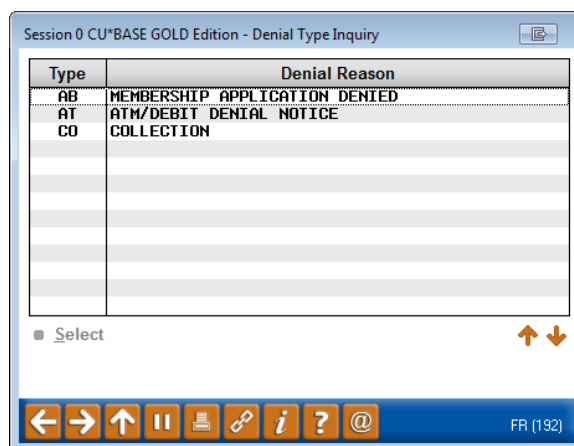
4. Select a *Notice type* from the listing.

5. Select *Accept* to complete the denial.

Refer also to the video "Denying a Membership Application" at
https://ondemand.cuanswers.com/denying-membership-application/

Application with Duplicate Social Security Number

If an application comes in with the same Social Security Number as an existing member or non-member at your credit union, it will appear shaded. Use the Inquiry feature to learn more and follow credit union procedures.