



 **CU**Publisher

# MOP Manager

*Customize Online Membership Applications and Opening*

## INSIDE THIS GUIDE:

This guide describes the online membership opening and application process along with the CU Publisher product MOP Manager, which allows you to create and update your credit union's MOP/MAP sites. Customize your MOP/MAP site branding and review recent user sessions in MOP Manager!

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# MAP and MOP Overview

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MAP and MOP are two options to allow eligible applicants to either apply for or open a membership with your credit union online, respectively. MAP and MOP sites can be configured and updated by your credit union through CU Publisher in *MOP Manager*.

If you prefer a hands-off approach, you are able to offer *MAP* and *MOP* sites configured for you by the IRSC team. Any updates to these sites will need to be *requested through the IRSC team* for an additional fee.

## MAP – Membership Application Process

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

## MOP – Membership Opening Process

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

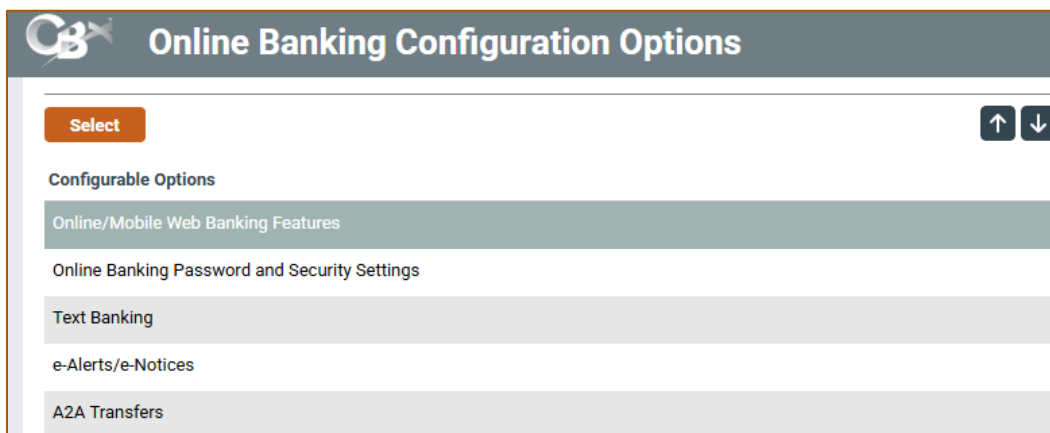
The online banking enrollment experience for MOP will be different from how an existing member enrolls and will include a special new landing page that will include information and links specifically targeted for MOP members just getting started. This is all done without the assistance of a credit union employee.

# Required CBX Configurations

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In order to use MAP/MOP, you must activate online membership applications within CBX. Access **Tool #569 Online/Mobile/Text Banking VMS Config** and select **Online/Mobile Web Banking Features**.

### Online Banking Configuration Options (Tool #569)



On the Update Credit Union Online Banking Settings screen, the *Allow new membership application online* checkbox must be checked.

## Update Credit Union Online Banking Settings (Tool #569)

Update >

Instructions >

Corp ID 01

Allow new membership application online [Member Instructions](#)

Apply membership application fee

Dividend application to be used

Activate savings rate board [Member Instructions](#)

Activate certificate rate board [Member Instructions](#)

Activate loan rate board [Member Instructions](#)

Require co-applicant if marital status is Married

## MOP Manager Overview

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The CU Publisher product MOP Manager allows you to configure, customize, and update membership opening process (MOP) and membership application process (MAP) sites on your own, without having to submit requests to the IRSC team.

When launching the MOP Manager product, you'll be presented with options to view your default promotion, recent user sessions, the IP blacklist, and analytics. You'll also be able to configure notification preferences for successful MOP/MAP sessions.

The screenshot shows the MOP Manager dashboard with a navigation bar at the top containing a home icon, a user profile icon, the text 'MOP Manager', an 'Analytics' link with an upward arrow, the time '29:18', a grid icon, and a circular profile icon with 'KE'. The main content area is titled 'Membership Opening' and contains four sections: 1. 'Default Promotion URL Link' with a description, a URL 'https://forms.joinmycu.com/mop/087/apply', and a green 'View Default Promotion' button. 2. 'Sessions & IP Blacklist' with a description and two purple buttons: 'Sessions' and 'IP Blacklist 0'. 3. 'Analytics' with a description and a purple 'View Analytics' button. 4. 'Notifications' with a description, a purple 'Notifications' button, and '3 Total' on the right side.

Each configured promotion has their own unique URL in order to allow multiple sites to be active at the same time. Select **View Default Promotion** to open the default MOP/MAP site in a new tab. The default promotion is the first promotion set listed in MOP Manager under Promotion Sets. Change the default promotion by selecting and dragging a new promotion set to the top of the list. The default URL listed will redirect users to the unique URL for the first promotion set listed.

## Sessions

The **Sessions** button will bring you to a screen displaying a list of data for the MOP/MAP form sessions, complete and incomplete, from the past 30 days since creation.

<input type="checkbox"/>	User	Email	IP	Platform	Promotion Set	Ago
<input type="checkbox"/>	[Redacted]	[Redacted]	[Redacted]	Windows 10/Chrome 147.0.0.0	mop2demo	14m ago
<input type="checkbox"/>	[Redacted]	[Redacted].com	[Redacted]	Windows 10/Chrome 147.0.0.0	mapdemo	24m ago
<input type="checkbox"/>	unknown user	[Redacted].com	[Redacted]	Windows 10/Chrome 147.0.0.0	mapdemo	27m ago
<input type="checkbox"/>	unknown user	[Redacted]	[Redacted]	undefined/undefined	quick_member_mtg	4h ago
<input type="checkbox"/>	unknown user	[Redacted]	[Redacted]	undefined/undefined	mop2demo	15h ago
<input type="checkbox"/>	unknown user	[Redacted]	[Redacted]	macOS 10.15.7/Chrome 133.0.0.0	quick_member_mtg	16h ago
<input type="checkbox"/>	unknown user	[Redacted]	[Redacted]	Android 7.0/Mobile Safari 1	quick_member_mtg	29h ago
<input type="checkbox"/>	unknown user	[Redacted]	[Redacted]	Windows 10/Chrome 147.0.0.0	mop2demo	2d ago
<input type="checkbox"/>	unknown user	[Redacted]	[Redacted]	Windows 10/Chrome 147.0.0.0	mop3test	2d ago

You're able to sort the list by several options, detailed below:

- All Sessions – This lists all sessions from the past 30 days.
- Visiting Multiple Pages – This lists users who visited other pages while filling in the MAP/MOP.
- Completing MAP or MOP – This lists all sessions resulting in a completed MAP or MOP session from the past 30 days.
- Completing MAP – This lists all sessions resulting in a completed MAP from the past 30 days.
- Completing MOP – This lists all sessions resulting in a completed MOP from the past 30 days.

You can also search the list for matching information in the user, email, IP, platform, or promotion set columns.

In the IP column, there may be a number in a red circle next to the IP address. This number identifies the number of sessions this IP address has created in the past 30 days.

You may delete sessions by selecting the checkbox next to that session and selecting **Delete Selected**. Select **Delete** to confirm.

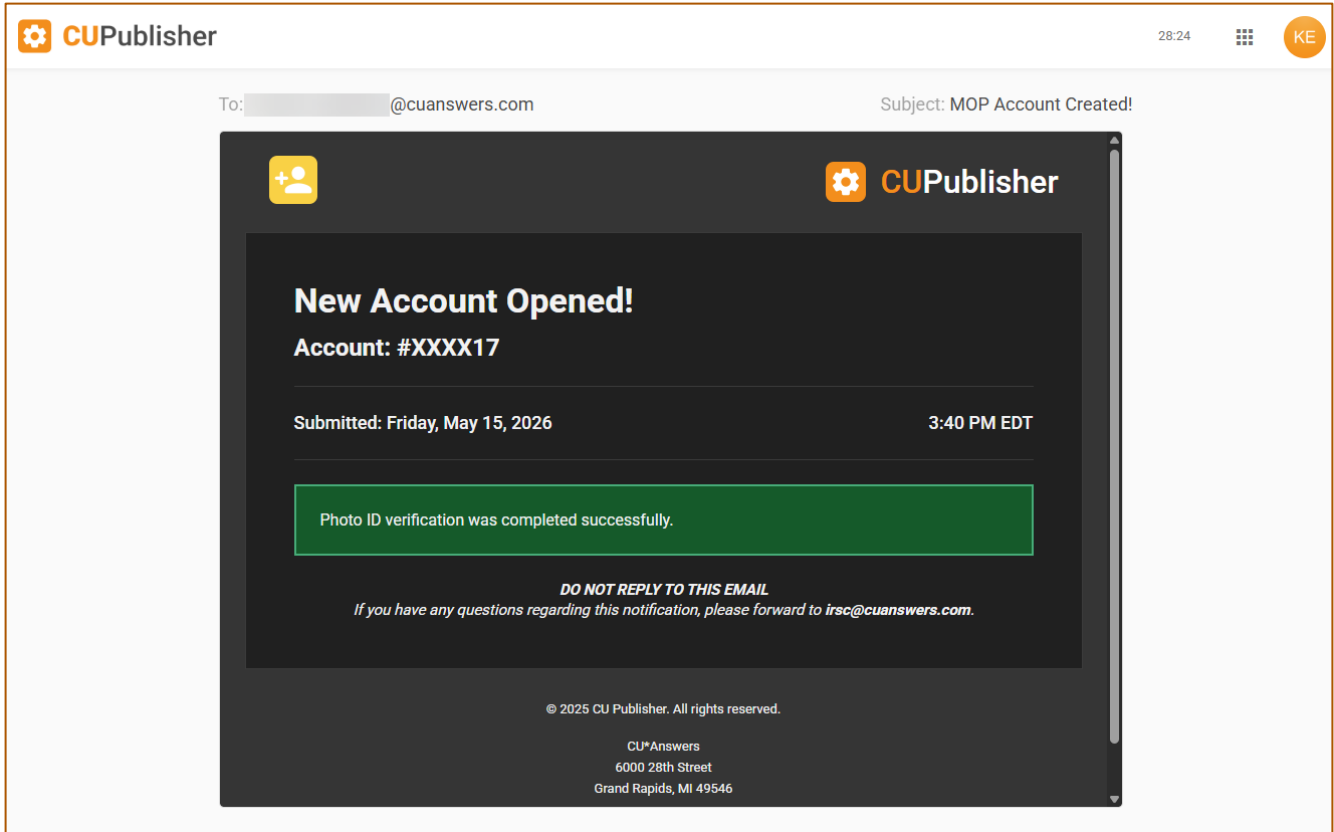
## Session Details

Select the eye icon to view more details about the session, including the session ID & data. It will display the time the session was started as well as the amount of time spent on each section of the promotion set. You can select the **View** button next to the promotion set name to open the edit screen for that promotion set.

Next to the IP address, you can select **Block** to add that IP address to the IP blacklist, preventing them from completing the form in the future. Select **Add** to confirm.

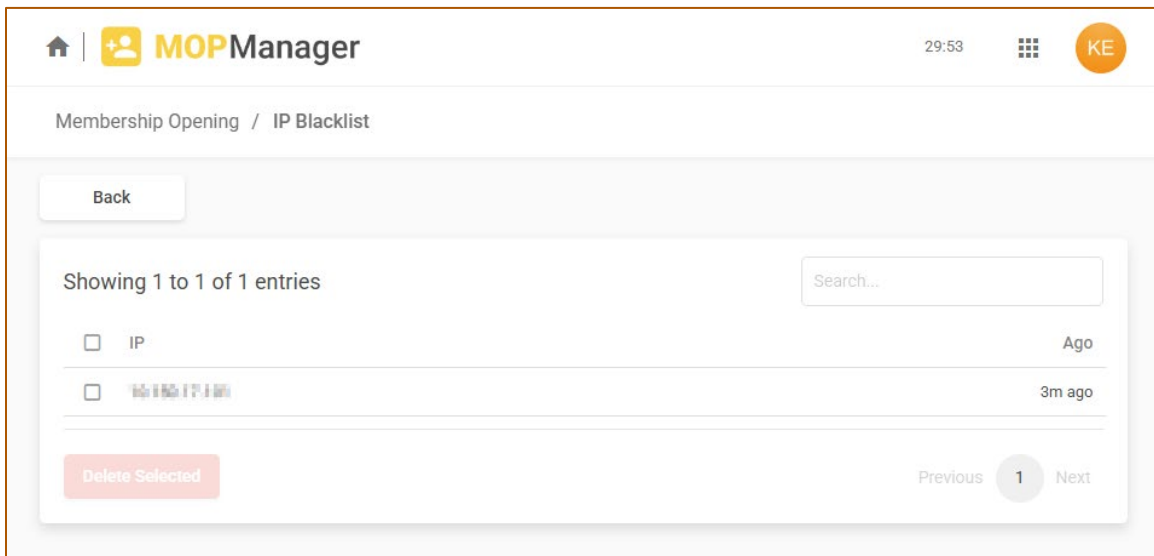
For MOP completions, the new account number will be listed at the top. For completed MOP/MAP sessions, there will also be a section listing the Sent Emails. Selecting one of these emails will open a

new tab displaying the email content, the To email address, and the email's Subject line. These emails are sent to the email addresses configured under the **Notifications** section (see page 10).



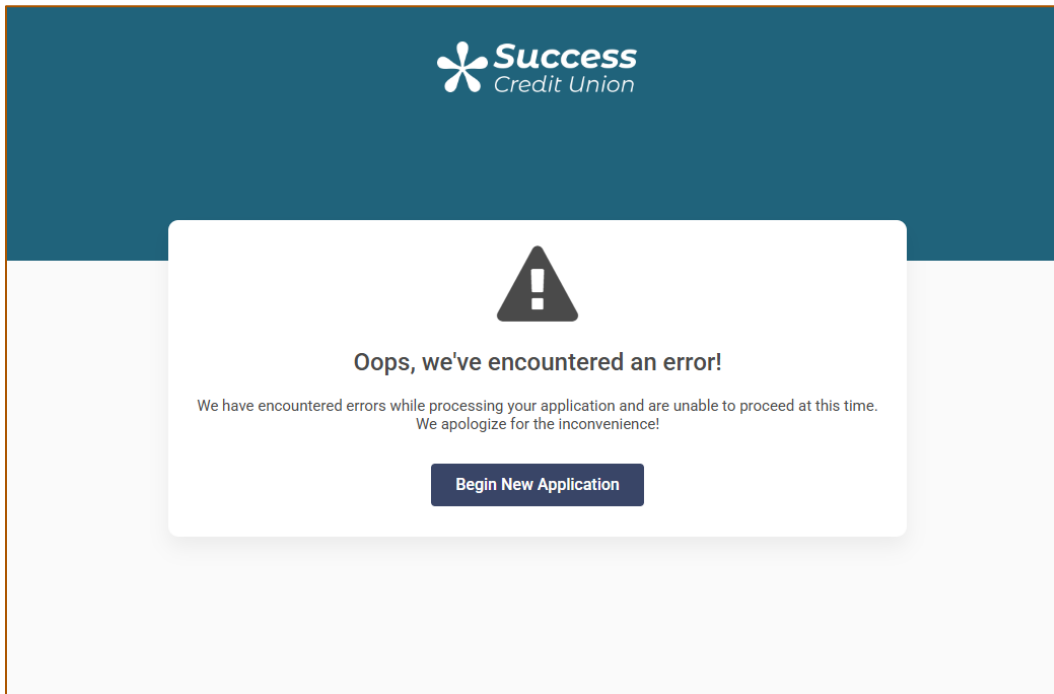
## IP Blacklist

This screen lists the blacklisted IP addresses and how long ago they were added to the blacklist. IP addresses can be added to the blacklist from the Sessions section only. (An IP address must create a session in order to get blacklisted. IP addresses cannot be manually added.) IP addresses can be deleted from the blacklist by selecting the checkbox next to the IP and selecting **Delete Selected**. Select **Delete** to confirm.



Blacklisted users will be presented with an error after attempting to move to the second page of the form.

## Blacklisted IP Error Message

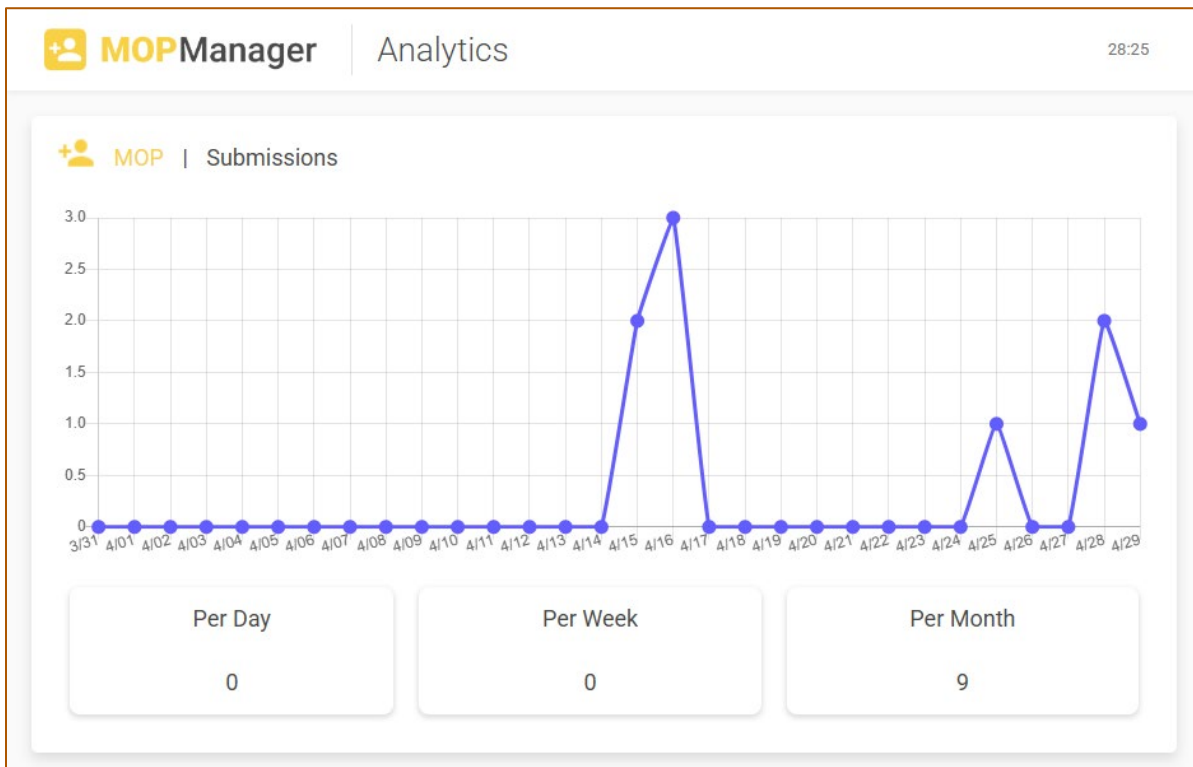


## Analytics

You can view analytics on MAP/MOP sessions in a separate tab by selecting either the **View Analytics** button under the Analytics heading or the **Analytics** button in the CU Publisher header bar.

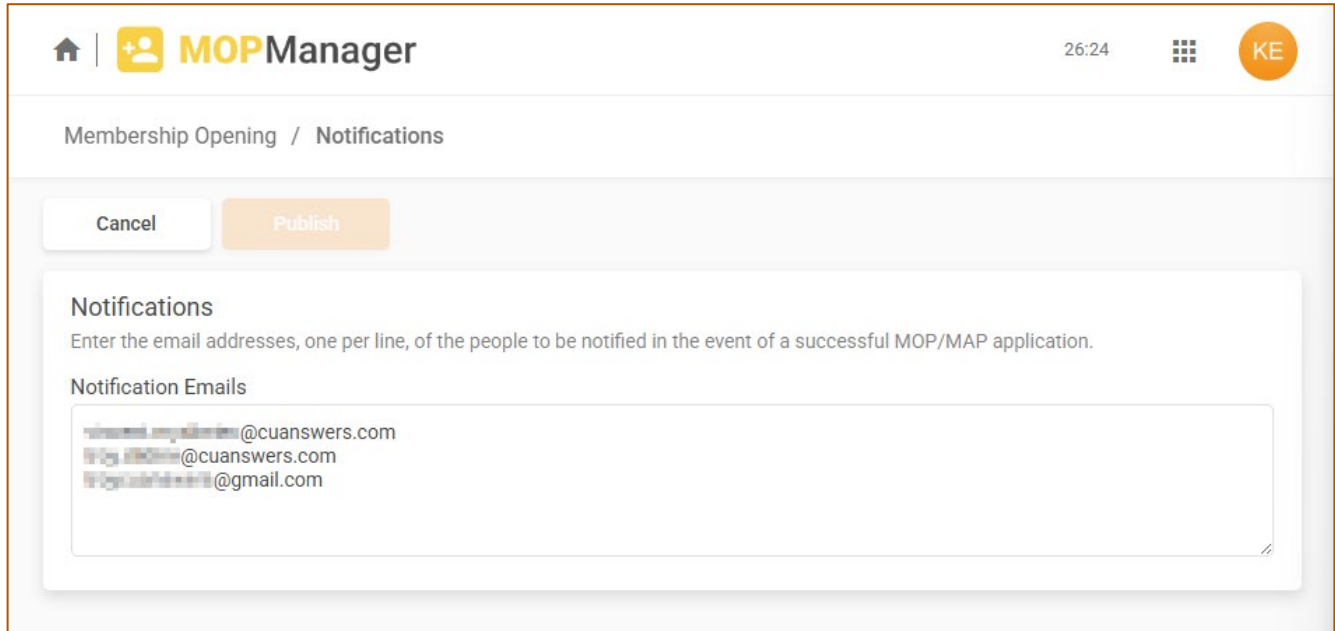
The top half of the screen shows line graphs for the past 30 days of submissions, breaking down the average number of submissions per day, per week, and per month.

The bottom half of the screen shows the number of monthly MOP/MAP submissions per MOP/MAP site.



## Notifications

Use this screen to configure who will be notified of successful MOP/MAP submissions via email. Enter one email address per line.



The screenshot shows the MOPManager interface for configuring notifications. At the top, there is a navigation bar with a home icon, the MOPManager logo, the time 26:24, a grid icon, and a user profile icon labeled 'KE'. Below the navigation bar, the breadcrumb 'Membership Opening / Notifications' is displayed. The main content area features two buttons: 'Cancel' and 'Publish'. Below these buttons is a section titled 'Notifications' with the instruction: 'Enter the email addresses, one per line, of the people to be notified in the event of a successful MOP/MAP application.' Underneath this instruction is a text input field labeled 'Notification Emails' containing three email addresses: 'michael.murphy@cuanswers.com', 'michael.murphy@cuanswers.com', and 'michael.murphy@gmail.com'.

## Promotion Set Configuration





















You are able to configure multiple promotion sets, and each promotion set can have up to 3 active promotions. The promotion set is the MAP/MOP site landing page with the promotion option tabs; this page displays the testimonials, if configured. If there is only one active promotion in the set, the promotion set link will directly open that promotion form; the configured testimonials will not appear.

All configured promotions will be available to activate in any promotion set. The functionality of the MAP/MOP forms is configured within the promotion set; all promotions linked to MAP/MOP within a set will follow the same MAP/MOP workflow. Promotions may be configured to link to custom Form Generator form or an external website instead of MAP/MOP.

## Promotion Sets 16 Total

Credit unions can have multiple sets of promotions to fit their promotional needs. Examples of individual sets of promotions could include home loans, great rates, seasonal or holiday promotions, or student checking accounts. These different promotional sets will have a unique URL path based on the promotion set name. **If you only have 1 promotion, this will be what the your default promotion URL link redirects to. If you have more than 1 promotion set, it will default to the topmost promotion. You can change this at any time by sorting your promotion sets.**

[Create New Promotional Set](#)

	 quick_member_mtg 1 active promotions			
	 trustx 1 active promotions			
	 mapdemo 2 active promotions			
	 mop2demo 3 active promotions			

On the home page of MOP Manager, all existing promotion sets are listed. Each listing displays the number of active promotions. You can rearrange the order of promotion sets by selecting the hamburger icon (☰) and dragging it to reorder. The order only matters for the first set in the list, which will be the default promotion set; the order for all the other sets below is purely for internal organization.

The eye icon on the right of a promotion set allows you to open the promotional set site in a separate tab. *Note: Any sessions created while viewing sets will be recorded in the Sessions section. Any forms completed through the preview will also be submitted.*

The pages icon allows you to create a copy of a promotional set using the same configurations. Select **Yes** to confirm the creation. This will redirect you to the edit screen for the new promotional set copy.

The gear icon allows you to access the edit screen to set the configurations and create/edit promotions.

To delete a promotion set, select the gear icon to reach the edit screen, then select **Delete** twice to confirm.

Use **Create New Promotional Set** to create a new promotion set site. When creating a new promotional set, you will first need to configure the *Name* of the set and select **Publish** before editing any configurations. This will publish the promotion's URL, allowing you to access a live view of the form.

## Promotion Set Edit Screen

Home | MOPManager 29:19 KE

Membership Opening / mop2effectivetest

**Live Preview**  
View

**Change Name**  
Change the name of this membership opening configuration. **This will change the URL for the application.**

Name  
mop2effectivetest

The URL for this promotion would be:  
<https://forms.joinmycu.com/mop/087/mop2effectivetest/promotional>

Update Name

**Promo Set Branding & Configurations**  
Change the site colors, logo, and configurations.

Promo Set Branding Promo Set Configurations

On the edit screen, select **View** to view a live preview of the MOP/MAP site. You are able to update the *Name* of the MOP/MAP site, but it will change the URL for the site. Select **Update Name** and **Yes** to confirm.

## Promo Set Branding

While editing a promotion set, select **Promo Set Branding** to configure the appearance of the promotion set and promotion forms, including colors, backgrounds, layout options, and the logo.

### Look

The layout selection under the Look dropdown will affect which color fields can be configured and how the header background will display, if configured. It is not recommended to use the mop 1.0 look, and all IRSC maintained sites will use the mop 2.0 look.

## Mop 1.0

## Mop 2.0

## Logo

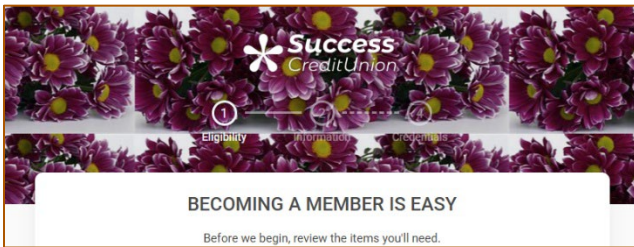
Under the Logo dropdown, upload a PNG or JPG to appear in the header of the site. The recommended size is 600px by 100px. You'll be able to link a URL to the image, so if users select the logo, they will be redirected to the linked URL. We recommend linking your logo to your credit union website.

## Header Background

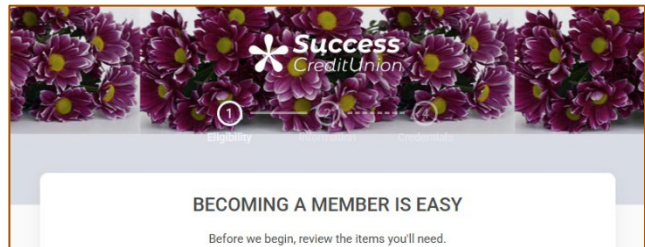
Under the Header Background dropdown, you'll be able to upload a background image for the promotions within the set.

With the mop 2.0 look, this section will configure the background for the header of the promotion form (including the logo and the steps tracker). You may upload a background image and select the *Background Wrapping* option. Background wrapping options include, repeat, repeat-x, repeat-y, repeat-none, contain, cover, or fill. You may also select the *Overlay Color* by using the color picker to select a color and transparency level. Then, use the *Font Color* field to configure the font color for the steps tracker that appears on the header background.

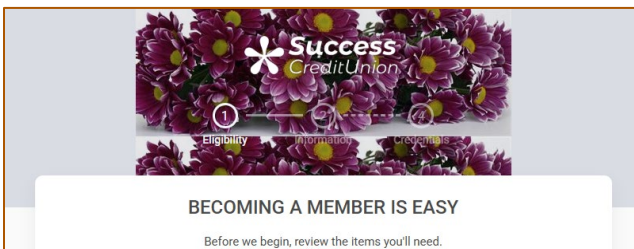
**Repeat**



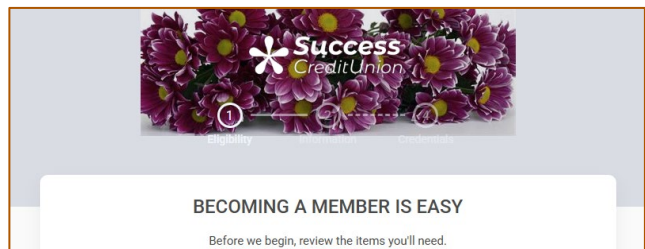
**Repeat-x**



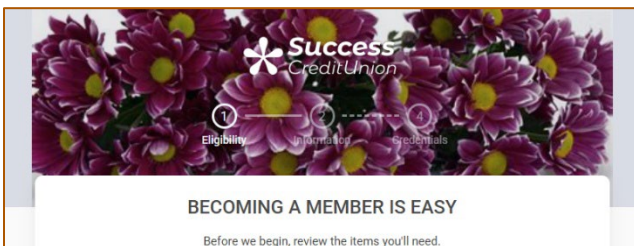
**Repeat-y**



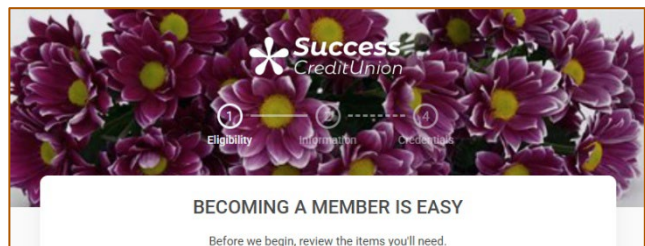
**Repeat-none**



**Contain**



**Cover**



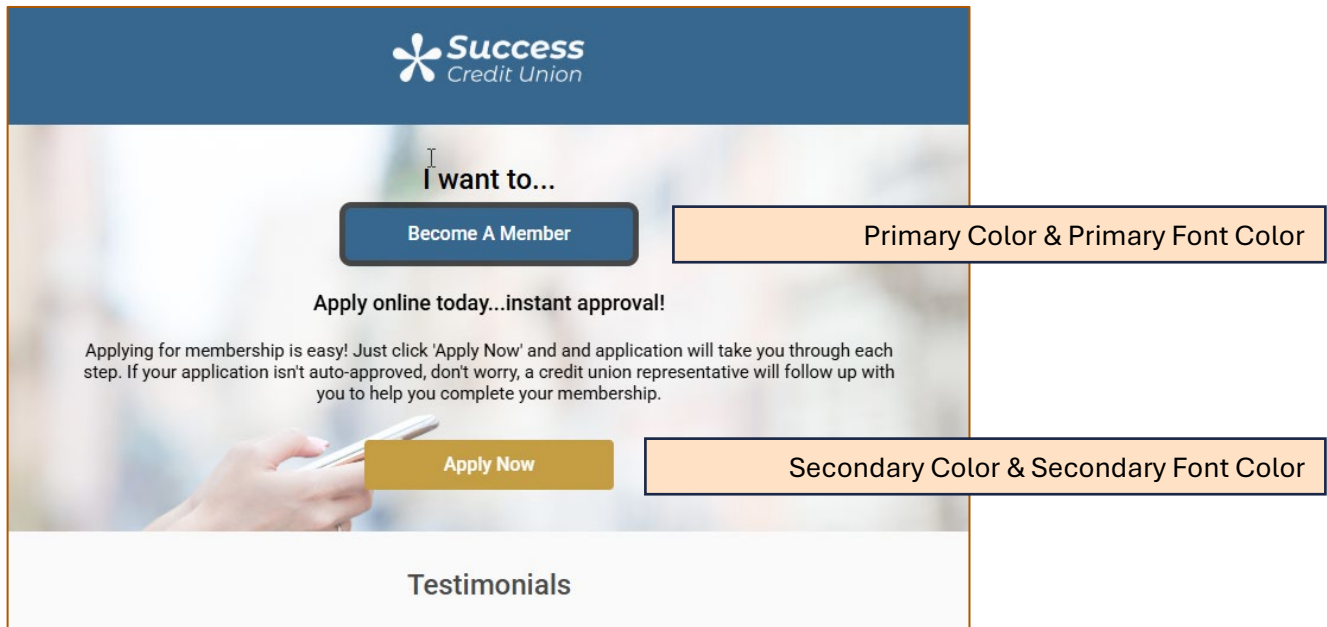
## Colors

The configurable color options change depending on the layout selected under the Look dropdown.

With mop 2.0, there are fewer colors to configure, creating a more streamline appearance between promotion sets and requiring less deliberation from your credit union.

Color	Affects...
Primary Color	This is the background color behind the logo in the header and the active promotion tab on the promotional page. This color is also used for eligibility bullet points, PDF links, certain linked text, and the asterisks for required fields.
Primary Font Color	This is the font color for the promotion tab options on the promotional set page.

Color	Affects...
Secondary Color	This is the color of the filled buttons as well as the outline and font color of unfilled buttons.
Secondary Font Color	This is the color of the font/icons within filled buttons.



## Favicon

Under the Favicon dropdown, upload a PNG or JPG image as the favicon for your MOP/MAP site. This image will appear in the browser tab. The recommended size is 192px by 192px.

## Promo Set Configuration

To edit the page options that appear in the promotions in the promotion set, select **Promo Set Configurations**. There will be a large list of configurable options, and the preview will have tabs to view several different pages of the MOP/MAP form.

This section of the promotion set will allow you to configure if the promotions in the set will be MOP or MAP. If the *Account Creation* checkbox under the MOP Complete section is checked, this promotional set will be a MOP site.

## Form Template

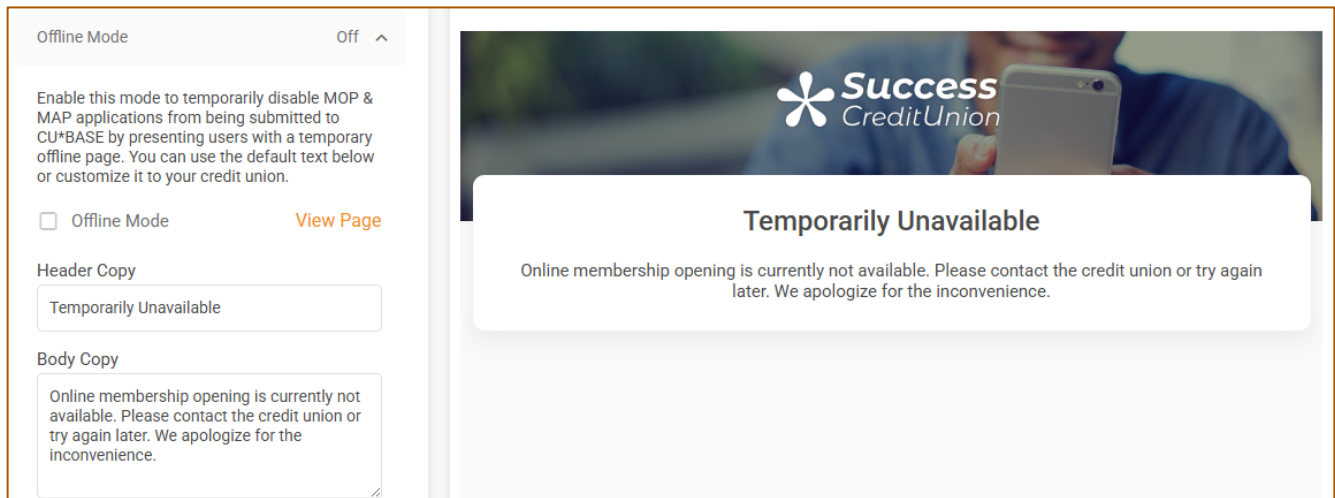
Under the Form Template dropdown, the *Submission Method* will be MAP+ & MOP. The *API Credit Union* field will auto-fill with your credit union's information; this field is unable to be edited. If you wish to create a MOP/MAP site as a demo, check the *DEMO Mode* checkbox to add a DEMO MODE overlay to the promotion set. When DEMO mode is enabled, the application will not be submitted to CBX; however, any configured custom forms will still be submitted to the CU Publisher Request Center. DEMO mode will also ensure Experian Precise ID and online banking enrollment are successful without using a live environment.

## Offline Mode

Use the Offline Mode dropdown to disable the promotion set and configure the page that will display to users when the MAP/MOP site is temporarily disabled.

Check the *Offline Mode* checkbox to temporarily disable the MAP/MOP promotion set and display the configured page to users.

Use the *Header Copy* and *Body Copy* fields to configure the heading and body text that will display to users who attempt to access the MAP/MOP site when unavailable.



The screenshot shows a configuration panel on the left and a preview of the user-facing message on the right. The configuration panel includes a dropdown menu for 'Offline Mode' set to 'Off', a checkbox for 'Offline Mode' which is checked, and a 'View Page' button. Below are text input fields for 'Header Copy' and 'Body Copy', both containing the text: 'Temporarily Unavailable' and 'Online membership opening is currently not available. Please contact the credit union or try again later. We apologize for the inconvenience.' respectively. The preview on the right shows the 'Success Credit Union' logo at the top, followed by the heading 'Temporarily Unavailable' and the same body text as configured.

## Error Pages

Use the Error Pages dropdown to configure the text that will appear on error pages. You will be able to configure different text for duplicate application errors and general errors. This configuration is required.

Select the Duplicate tab to configure the *Duplicate Title* and *Duplicate Text* to appear on the error screen that appears after submission when a previous application already exists. Select the Error tab to configure the *Error Title* and *Error Text* to appear on the error screen when a general error occurs preventing successful completion.

## Promotional

Configuring the Promotional dropdown is required. The text configured here will appear on the promotional set landing page. The *Help Text* field is no longer used.

In the *Testimonial Heading* field, enter the text to appear as a heading above the selected testimonials.

You may check the *Show Branches* checkbox to display branch information on the promotional landing page. In the *Branch Heading* field, enter the heading text to appear above the branch information.

## Eligibility

The *Eligibility* checkbox will always be checked as configuring the Eligibility dropdown is required.

Select the *Enable reCAPTCHA Validation* checkbox to require applicants to verify with reCAPTCHA prior to beginning the application.

There are four different tabs of information you can configure: *Info*, *Text*, *PDF*, and *Not Sure*.

On the *Info* tab, you can configure the top half of the eligibility screen, including the *Title*, *Subtitle*, and up to 5 requirements. The last configurable option under the *Info* tab is the *Checkbox* text, which users are required to check in order to move forward with the application.

On the *Text* tab, you may check the *User Agreement (Textual)* checkbox to include a button below the requirements list that users may select for more information. Use the *Button Label* field to configure the button text, and use the *Requirement Info* field to configure the text that will appear in the popup when the button is selected.

On the *PDF* tab, you may attach a PDF to the eligibility screen. This may be useful if your requirements do not fit within the fields provided or eligibility needs to be thoroughly detailed.

On the *Not Sure* tab, you may use the *Not Sure Help Text* field to configure additional help text that will appear in a popup to users when they select **I'm not sure if I am eligible** on the eligibility screen.

## Consents

Within the Consents dropdown, you'll be able to configure whether a credit consent request page appears during the application process by checking (or unchecking) the *Credit Consent* checkbox.

Use the *Consent Copy* field to configure the body text to which users will need to agree, providing consent to access the applicant's personal credit profile. Use the *Button Label* field to configure the text that appears on the button used to continue to the next screen.

## License & State ID Verification

If you've opted to *add license verification to membership opening*, this dropdown will be activated by MTG. Within this dropdown, you'll be able to configure whether an identity verification page appears by checking (or unchecking) the *License & State ID Verification* checkbox.

If this is a MOP site, there are a few additional security options to submit membership applications rather than opening an account for certain users. You may elect to *Send failed applicants to MAP* for those who fail the license & state ID verification, and you may elect to *Send to MAP if License Info is Altered* for those applicants who alter the information captured from their ID.

If you check the *Allow Opt-Out* checkbox, users will be able to select **Skip ID Verification** and continue to the next screen in the process.

## Personal Info Customization

The personal information page is required, so the *Information* checkbox will always be checked. Here you have the option to embed a custom form (configured in *Form Generator*) in your promotion set. If you do not wish to embed a custom form, leave all fields in this section blank.

Select the *Embedded Form* dropdown to choose which custom Form Generator form you'd like to appear after the basic MOP/MAP form. Use the *Heading* and *Subheading* fields to configure the heading and subheading to appear before the embedded form. You may check the *Allow Opt Out* checkbox to allow applicants to skip the embedded form portion of the application.

## State Filtering

You may use this section to limit acceptable applications to residents of specific states only. Check the *Limit to Specific States* checkbox to apply state limitations to applicants. Use the *Allowed States*

dropdown to specify which states may continue as normal with the application process. Use the *Behavior For Disallowed States* dropdown to choose whether applicants who do not have residency in the allowed states are rejected or sent to MAP (instead of MOP, if configured).

## MAP Complete

The *MAP Complete* checkbox will always be checked as this section is required. Use this section to configure the *Success Title* and *Success Text* for successfully submitted MAP applications.

Even if the promotion set is configured for MOP, the MAP Complete section needs to be configured in the event the membership cannot be opened, and an application must be submitted instead.

## Experian ID Verification

If you use *Experian Precise ID*, this dropdown will be activated for your configurations.

Check the *Verification* checkbox to activate the Experian verification workflow for the MAP/MOP promotion set. Select **View Page** to view the Experian verification screen in the preview.

Check the *Experian Consent* checkbox to activate the Experian credit consent page. Select **View Page** to view the Experian Consent screen in the preview.

You may check the *Allow opt-out of Verification* checkbox to allow applicants to skip Experian verification. If you allow applicants to opt out of verification, you can configure the *Experian Opt Out* text that will appear in a popup when applicants select to opt out.

You may check *License Verification Skips Experian* if you'd like only applicants who skip the license & state ID verification to complete the Experian verification.

When the user opts out, Experian verification fails, Experian service is down, or when Experian does not have enough public information to formulate questions, the process will be completed and submit the application as a MAP to be worked in CBX. Use the *Experian Fail MAP Complete Header* and *Experian Fail MAP Complete Body* fields to configure the text that will appear to users, notifying them of the submission of the application.

*Configured staff members may use the [Experian Access portal](#) to view the individual precise ID submission reports. The IRSC Team manages users for the Experian Precise ID portal; any user change requests must be submitted to [irsc@cuanswers.com](mailto:irsc@cuanswers.com).*

## Joint Membership

Use this dropdown to configure whether joint applicants are permitted by checking (or unchecking) the *Allow Joint Applicants* checkbox.

You will also be able to configure whether account opening is still allowed if either of the joint applicants fail verification. (This is applicable only if the promotion set is configured for MOP.)

## Signature

*This section is configurable only if the promotion set is configured for MOP.*

Check the *Signature* checkbox to require the applicant to sign documents through eDOC prior to account creation/application submission. Select **View Page** to view the Signature screen in the preview.

Select **List Templates** to view the list of eDOC document templates and choose one which the applicant will be required to sign. You may use the dropdown to select which *Signing Behavior* will be used: showing all fields at once or one field at a time.

## MOP Complete

If the *Account Creation* checkbox is checked, the promotion set will be a MOP site, creating membership accounts for successful form completions. Select **View Page** to view the Account Create tab in the preview.

You may choose to *Allow opt-out of next steps* for new members to skip the next steps, whether that is par funding and/or online banking enrollment. This is not recommended if the par funding by credit card opt-out is enabled. If the user selects the opt-out option on this screen, they will be directed to the next steps screen, if configured. (If the next steps screen is not configured to display, the user will be redirected to the Finish Button URL instead, which is configured under the Miscellaneous tab.)

In the *Success Title* field, input text that will appear as the heading on the screen notifying applicants they've successfully created an account. Use the *Success Text* field to configure the text that will appear at the bottom of the screen below the member account card.

The *Help Background* field allows you to use the color picker to select a color and transparency level. This color will appear as the background behind the credit union logo on the member account card.

The text on the member account card can be customized. The *Card Account Label* field allows you to add a heading above the new member's account number. Use the *Card Left Text* and *Card Right Text* fields to configure the text that will appear on either side of the bottom of the card.

The screenshot shows a mobile app interface for Success Credit Union. At the top, a banner reads "DEMO MODE". Below it, the Success Credit Union logo is displayed. A progress indicator shows three steps: "Signature" (completed), "Funding" (current step, marked with a '5'), and "Credentials" (marked with a '6'). The main heading is "You Are Now a Member!". Below this is a membership card with the Success Credit Union logo, the text "Your Member Number 123456", and branch information: "Main Branch Grand Rapids, MI 99999" and "Main Branch Number 1". A "Print Card" button is located below the card. A paragraph of text congratulates the user and provides instructions on finalizing membership. At the bottom, there is a "Continue to Funding" button and a link "I prefer not to fund at this time." Various orange callout boxes are overlaid on the screen, pointing to different elements: "Help Background" (background image), "Card Account Label" (member number), "Card Left Text" (branch info), "Card Right Text" (branch number), "Success Title" (main heading), "Success Text" (congratulatory paragraph), and "Opt Out of Next Steps" (bottom link).

## Next Step Options

If you would like to include a next steps page, check the *Next Step Options* box. Select **View Page** to view the next steps screen in the preview. Typically, this page is used to notify new members of funding options. This screen ends the MOP workflow.

If credit card funding is enabled, this page will be shown if the card funding gets declined or if the new member has selected to opt out (see Par Funding by Credit Card section below). If credit card funding is disabled but online banking enrollment is enabled, this page will be shown if the member selects to opt out of online banking enrollment.

Use the *Title* field to configure the page heading; then, use the *Text* field to configure the body text right below the heading.

You can configure up to four steps to appear below the text. First, select the style of the steps by selecting the *Steps Color Scheme* and the *Steps Font Size*. Then, for each step 1-4, use the dropdown to select an icon and the text field to configure the step's text.

Use the *Options Footer Paragraph* field to configure text to display below the steps content.

*Note: The example screen below uses the Primary on white Steps Color Scheme.*

**DEMO MODE**

**Success Credit Union**

**Funding Options...**

Your membership is now opened review the options below of other ways you can fund your credit union membership.

**Step 1:** Come into a branch! We'd love to meet you and help you with any other financial services you might need.

**Step 2:** Call us at 1-800-222-2222 and one of our friendly staff members will help finalize your membership over the phone.

**Step 3:** Sign up for Direct Deposit today by downloading our easy form below. Drop the completed form at your employers HR department and you're done!

**Step 4:** Sign up for Direct Deposit today by downloading our easy form below. Drop the completed form at your employers HR department and you're done!

We've got options for our members. You can continue to online banking or download one of our mobile apps for Android or the iPhone.

**iOS App**   **Android App**   **Finish**

**Callouts:** Title, Text, Step icon, Step text, Options Footer Paragraph

## Par Funding by Credit Card

*This section is configurable only if the promotion set is configured for MOP.*

If you would like to include the funding by credit card screen, check the *Funding* checkbox. Select **View Page** to view the Funding tab in the preview. You may check the *Allow opt-out of funding to online banking enrollment* box to allow new members to opt out of funding by credit card while on this screen. (If a member selects to opt-out of funding from the funding screen, they will advance to the online banking enrollment screen, if configured. If the online banking enrollment screen is not configured to display, the member will be redirected to the Finish Button URL instead, which is configured under the Miscellaneous tab.)

If you select the *Range On* checkbox, the new member will be able to select how much they'd like to deposit in their new account via credit card, if within the defined range allowed. Enter the required funding *Deposit Minimum* and the *Deposit Maximum* for the range.

If the *Range On* checkbox is unchecked, the funding amount will be the configured deposit minimum.

## OB Enrollment

*This section is configurable only if the promotion set is configured for MOP.*

If you would like to enroll new members in online banking, check the *Enrollment* checkbox. Select **View Page** to view the Enrollment tab in the preview.

*If the member opts out of the next steps from the MOP complete screen, this screen will not display, regardless of configuration.*

Use the *Heading* and *Description* fields to configure the heading and body text that will appear on the enrollment completion page. Use the *Options Paragraph* field to configure the text that will appear below the PDF (if configured under the Miscellaneous dropdown) and the “Access Online Banking Now!” heading.

The screenshot shows the final step of an enrollment process for Success Credit Union. At the top, a progress bar indicates steps: Eligibility, Information, Verification, Signature, Funding, and Credentials (6). The main content area features a heading "That's it... You're Done!" followed by a detailed description of online banking access. Below this is a note about deposit availability and a button for the "New Member Welcome Kit" PDF. The bottom section is titled "Access Online Banking Now!" and includes a paragraph of text and three icons for the iOS App, Android App, and Online Banking. Orange callout boxes on the right side of the page identify the following elements: "That's it... You're Done!" (Heading), the main body text (Description), the PDF button (PDF Information and PDF Label (Configured under Miscellaneous)), the text below the PDF button (Options Paragraph), and the "Access Online Banking Now!" section (Options Paragraph).

## Miscellaneous

Typically, the final MOP screen will have a finish button (unless the member is directed to the Next Steps or OB enrollment screens). Use the *Finish Button Label* to configure the text on the final button. Use the *Finish Button URL* field to configure a URL the user will be redirected to upon button click or upon the end of the workflow.

For the OB Enrollment screens, use the *iOS Store URL* and *Android Store URL* to configure your online banking mobile app store links.

You may choose to include a PDF for new members to view after successfully funding their account/enrolling for online banking by checking the *PDF Information* checkbox. Upload a PDF file up to 15MB and use the *PDF Label* field to configure a label for the PDF. Use **View PDF** to open the PDF in a new tab.

## Testimonials

When editing a promotion set, the testimonials will be listed at the bottom of the screen. These testimonials can also be updated/created through the CU Publisher product CU Info; however, selecting

which testimonials appear (and the order of appearance) for a promotion set can be done only through MOP Manager or [submitting a request to the IRSC team](#).

Use the gear icon to edit the information in an existing testimonial. Use **Create New Testimonial** to create a new testimonial.

The screenshot shows the MOP Manager interface for editing a testimonial. At the top, there is a navigation bar with a home icon, a user icon, the text 'MOPManager', the time '29:36', a grid icon, and a user profile icon 'KE'. Below the navigation bar, the breadcrumb trail reads 'Membership Opening / mop3test / Edit Testimonial'. The main content area has two buttons: 'Cancel' and 'Publish'. The form is divided into two columns. The left column is titled 'Upload Image' and contains a photo of Chandler Bing. The right column is titled 'Information' and contains three text input fields: 'Name \*' (45 max characters) with the value 'Chandler Bing', 'Role \*' (60 max characters) with the value '????', and 'Quote \*' (300 max characters) with the value 'I'm not great at the advice. Can I interest you in a sarcastic comment?'. Below the form is a 'Preview' section with the text 'This is a live representation of how the testimonial you are entering will look on the Membership Opening home page.' The preview shows the photo, the name 'Chandler Bing', the role '????', and the quote. At the bottom of the form is a 'Delete' section with the text 'Deleting this testimonial entry is permanent and cannot be undone.' and a red 'Delete' button.

On the edit screen, upload an image of the individual providing the testimonial. The recommended size is 300px by 300px JPG or PNG. (An image of a different size may be uploaded, but it will be resized, so a square image is best suited.) Input their name in the *Name* field and their role or relationship to the CU in the *Role* field. Enter their testimony in the *Quote* field. Select **Publish** to add the new testimonial.

Testimonials listed under the Active section will appear below the promotions on the promotional set page. You may rearrange, activate, or deactivate testimonials by dragging and dropping the testimonial into a new position in MOP Manager.

To delete a testimonial, select the gear icon to edit it, then select **Delete**. Select **Delete** again to confirm.

## Promotion Configuration

You can configure promotions within a promotional set. All previously configured promotions will be listed as available options when creating a new (or editing an existing) promotional set.

You can select the pages icon to duplicate a promotion, select the gear icon to edit the existing promotion, or use **Create New Promotion** to create a new promotion from scratch.

To delete a promo, select the gear icon to reach the edit screen, then select **Delete** twice to confirm.

To add a promotion to the promotion set, select and drag the promo from Available to Active. You may also rearrange or deactivate promos by dragging and dropping to new positions.

## Promotion Creation/Editor

The editor screen allows you to configure how the promotion appears on the promotional set landing page and where the promotion links, whether that's MAP/MOP, a custom form, or an external URL. Other available configurations involve CBX information on how MOP accounts will be opened.

### Promotion Info

Under the Promotion Info dropdown, you'll configure some basic details regarding the promotion. Enter a *Promo Code* that will be tied to the submissions for this promotion. The promo code will be displayed in CBX within **Tool #13** for MAP submissions.

For accounts created through this MOP promotion, specify the CBX employee ID to record as opening the account in the *Account Opened by Employee ID* field. The Employee ID must already be configured in CBX. This will default to 96 for online banking.

Use the *Branch ID* field to specify the branch at which accounts/applications should be created. The *Notes* field can be used to further explain the promotion in MOP Manager.

### Content

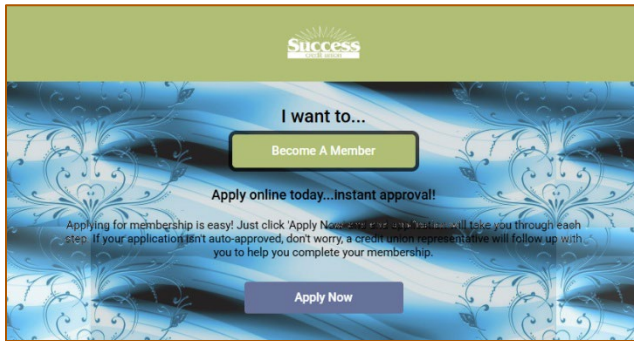
Under the Content dropdown, you'll configure the promotional text that appears on the promotional set landing page. The text configured in the *Title* field is the large text that appears directly above the promo tab. The *Name* field is the text that appears on the promo tab. The *Heading* field is the large text that appears directly below the promo tab. The *Heading Color* field controls the color of the title and heading text. The *Paragraph* field is the body text that appears below the heading. The *Paragraph Color* controls the font color of the paragraph text below the heading.

The image shows a promotional banner for Success Credit Union. At the top left is the Success Credit Union logo, which consists of a white six-petaled flower icon followed by the text "Success Credit Union" in white. The background of the banner is a blurred image of a person's hands holding a smartphone. The text on the banner includes "I want to..." followed by a teal button labeled "Become an Owner". Below this is the heading "Success Credit Union Membership" and a paragraph of text: "Join Success 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!". At the bottom is a dark blue button labeled "Join Now". Four callout boxes with orange backgrounds and black borders point to specific elements: "Title" points to "I want to...", "Name" points to the "Become an Owner" button, "Heading" points to "Success Credit Union Membership", and "Paragraph" points to the main body of text.

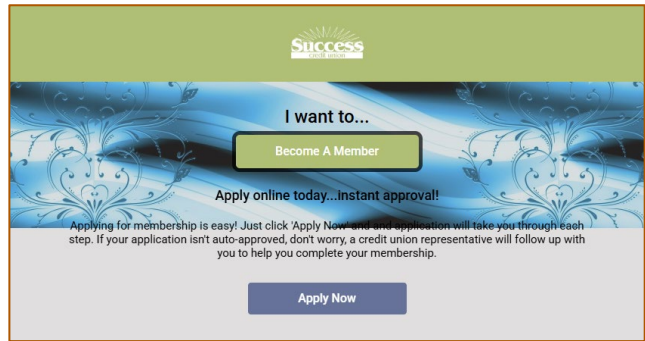
## Background

Under the Background dropdown, you'll configure the required background image to display behind the promotion information. Use the *Background Image* field to upload an image. Use the *Graphic Wrapping* field to select which background wrapping option you'd like for the background image: repeat, repeat-x, repeat-y, repeat-none, contain, or cover. You may use the *Overlay Color* field to add a color over your background image. Use the color picker to select an overlay color and transparency level.

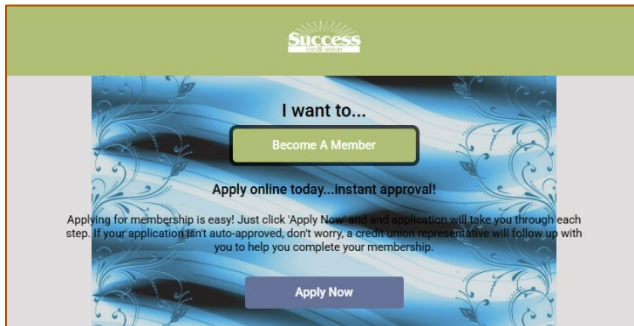
### Repeat



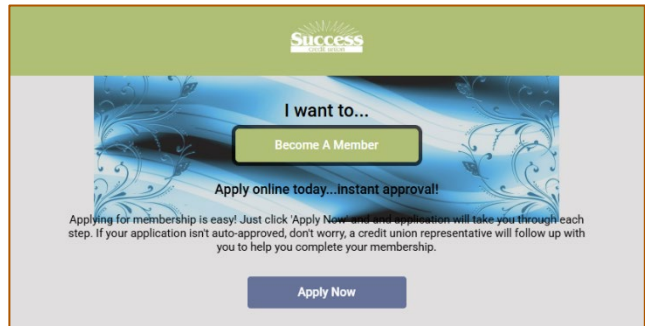
### Repeat-x



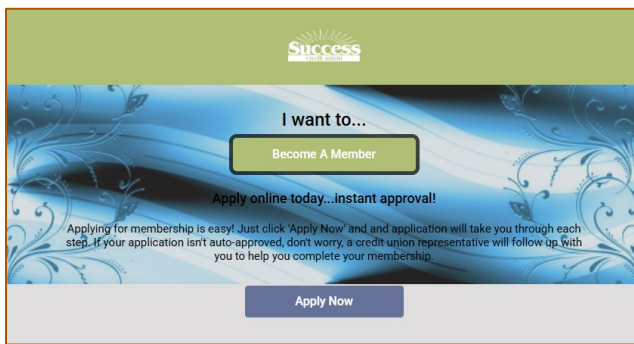
### Repeat-y



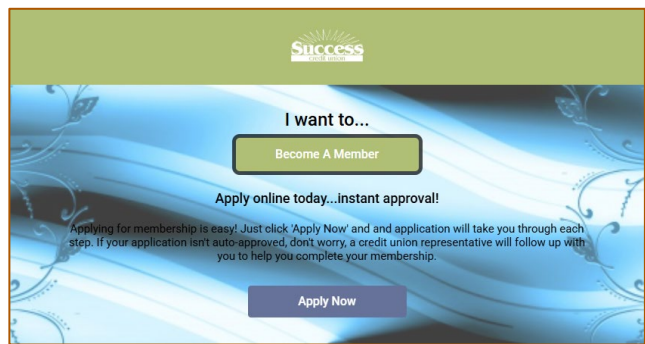
### Repeat-none



### Contain



### Cover



## Links

Under the Links dropdown, you'll configure the promotion links. Promotions can have up to three linked buttons: one for MOP/MAP or a custom form and two for external URLs. At least one of these link options must be configured for the promotion.

If you check the *Primary Link* checkbox, you'll be able to configure a button link to your MOP/MAP site or a custom form. Select to link the application to the MOP site or to a Form Generator form. If you select a form, you will need to select one of your custom forms from the dropdown. Use the *Button Label* field to configure the text to appear on your linked button.

You can add up to two more URL links. Use the Link 1 and Link 2 tabs to configure these additional links. To add the button link on the promotion page, check the *Add Button for external link* checkbox. Use the *Button Label* field to configure the text to appear on your linked button. Add the URL to the *External Link* field. If additional links are added, Link 1 will appear on the left and Link 2 will appear on the right of the primary link.

# User Experience

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The user experience will change based on your promotion set configurations and whether the user gets sent to MAP or completes the account opening process. The examples below will describe both MAP and MOP experiences.

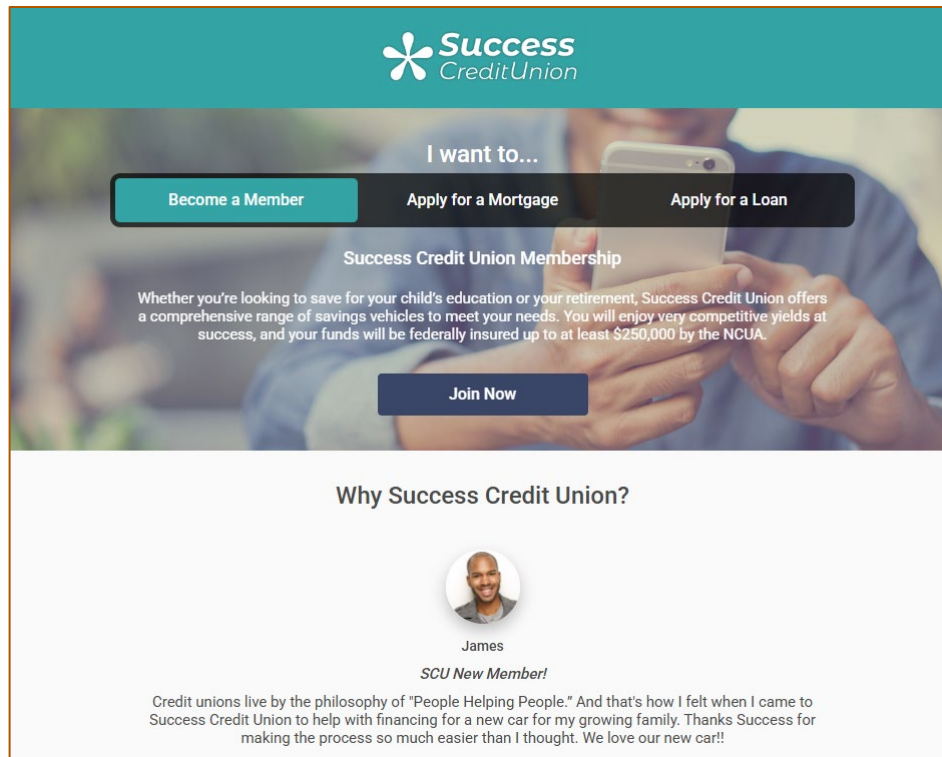
*If a promotion is linked to a custom Form Generator form, the user will be redirected to the custom form workflow. If the promotion is linked to an external website, the user will be redirected to the website.*

There are several scenarios where MAP would be submitted instead of MOP, including:

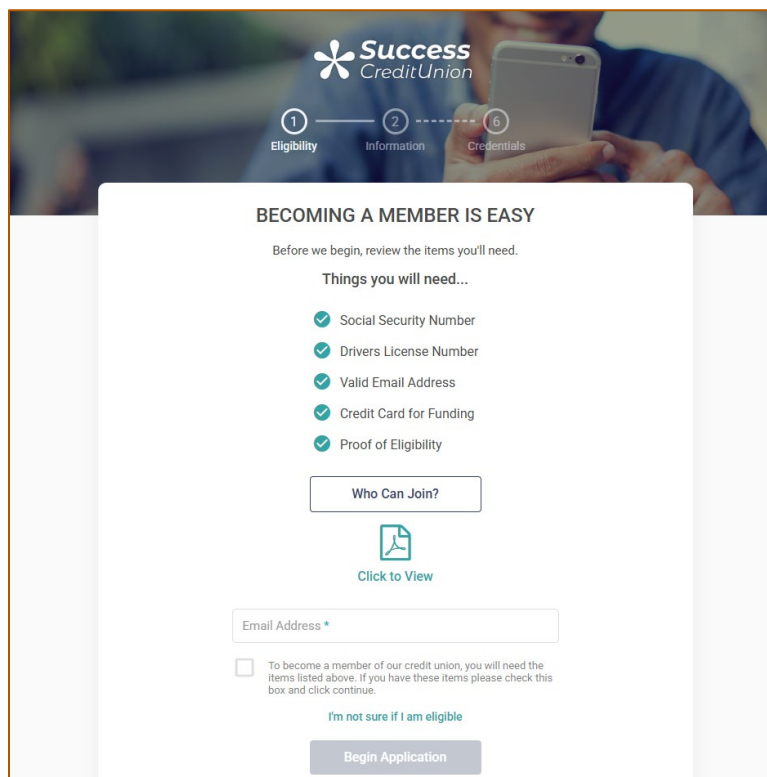
- Applicant has a non-member record at the credit union
- Applicant is on the credit union's blocked persons database
- The joint applicant is a member of the credit union
- Applicant failed license verification
- Applicant failed Experian Precise ID
- Applicant fails to meet MOP requirements
- Applicant has frozen credit

*Users cannot use the browser's back button to return to the previous screen. Viewing previous screens is only possible by selecting the back buttons on the application/form itself, which do not appear on every screen.*

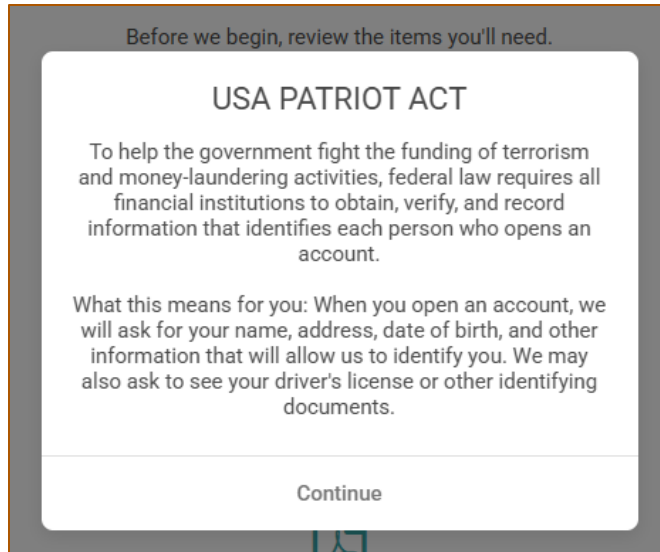
The user will start off the process on the promotional set page. If testimonials are configured, they will appear on this screen below the promotion options. The user will review the promotion options and select the application button (“**Join Now**”) to access the MOP/MAP. (*Note: The text on this button is configurable.*)



The user will review the promotion’s eligibility. If configured for the promotion set, the user may select the button to view a popup with more information and/or the PDF icon to open the attached PDF in a new tab. If eligible, the user will enter their email address and agree to begin their membership application.

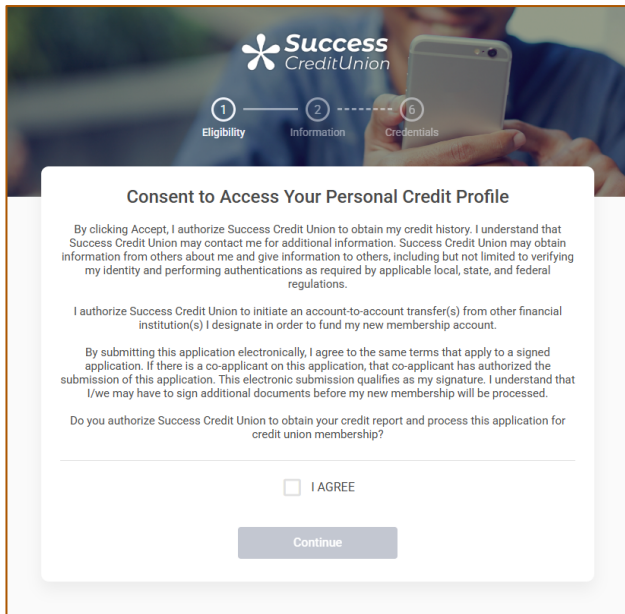


Before beginning the application, the user will view the USA Patriot Act notice.

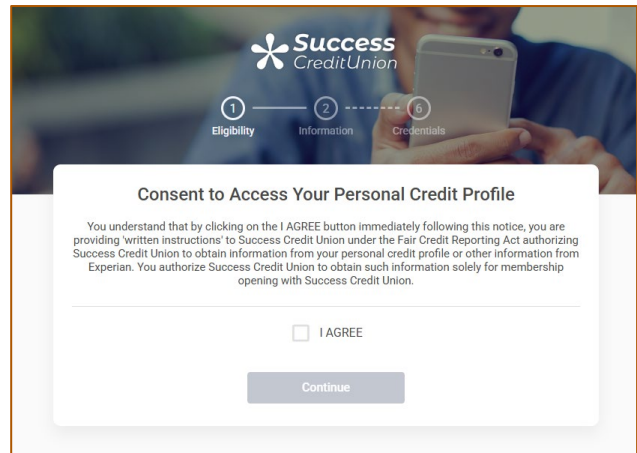


Next, if configured, the credit report consent screen(s) will appear. The user will review the text and agree to the credit pull to continue.

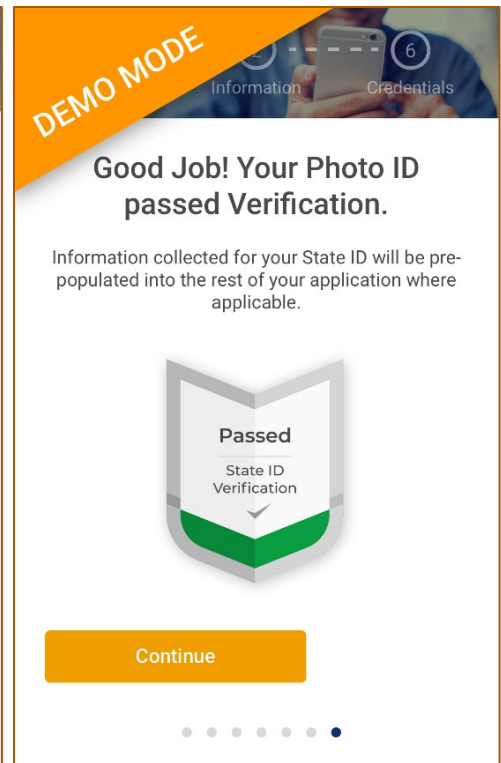
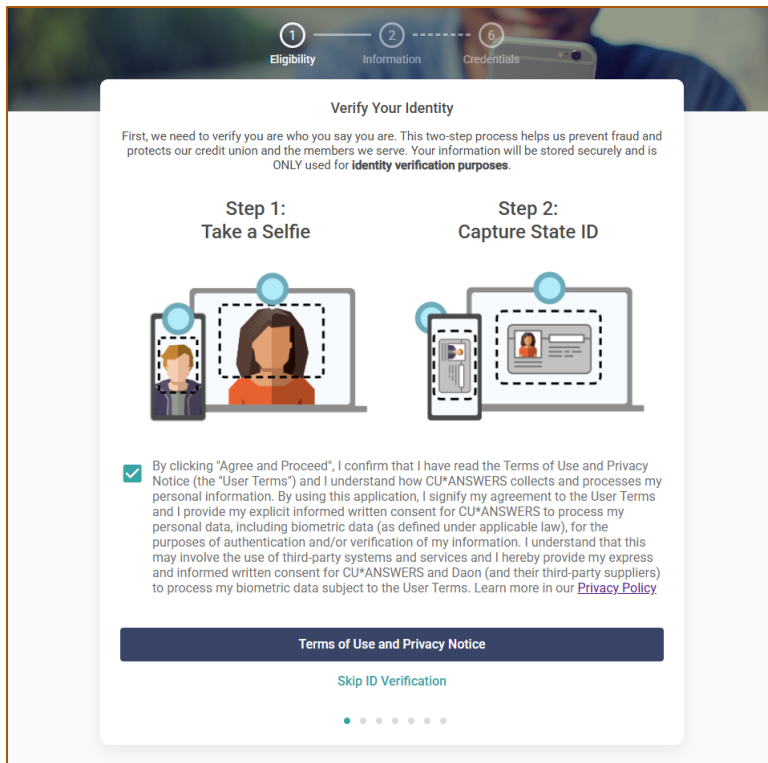
### Credit Consent Screen



### Experian ID Verification Consent Screen



Next, if configured, the user will verify their identity using their state ID. If configured, the user may have the option to skip ID verification. In this case, a membership application would be submitted instead of opening an account. If the user fails ID verification, they may be sent through MAP instead.

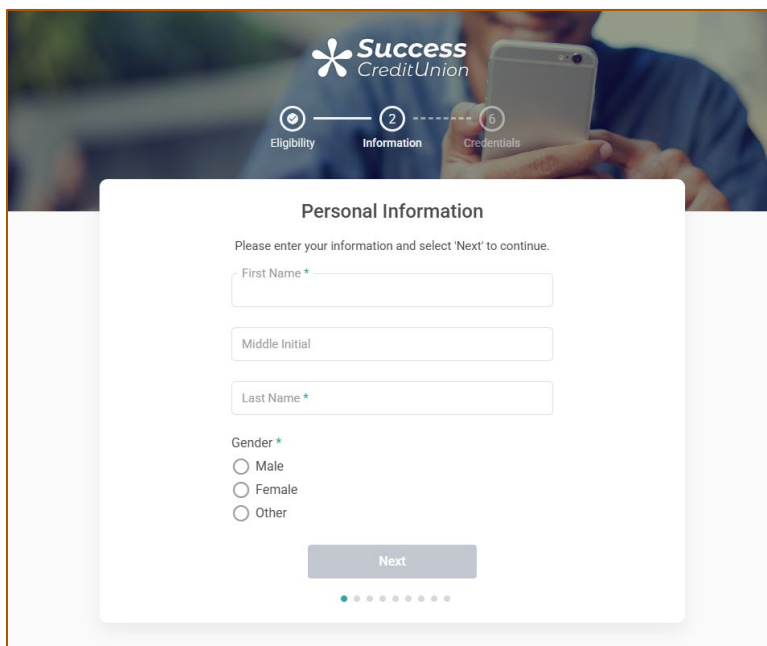


After state ID verification, the user will reach the personal information form. Form fields include \*first name, middle initial, last name, \*gender, \*birthdate, \*Social Security Number, \*primary phone, work phone, work ext., other phone, mother’s maiden name, driver’s license number, state where license was issued, \*US citizenship status, \*address 1, address 2, \*city, \*state, \*ZIP code, and \*county.

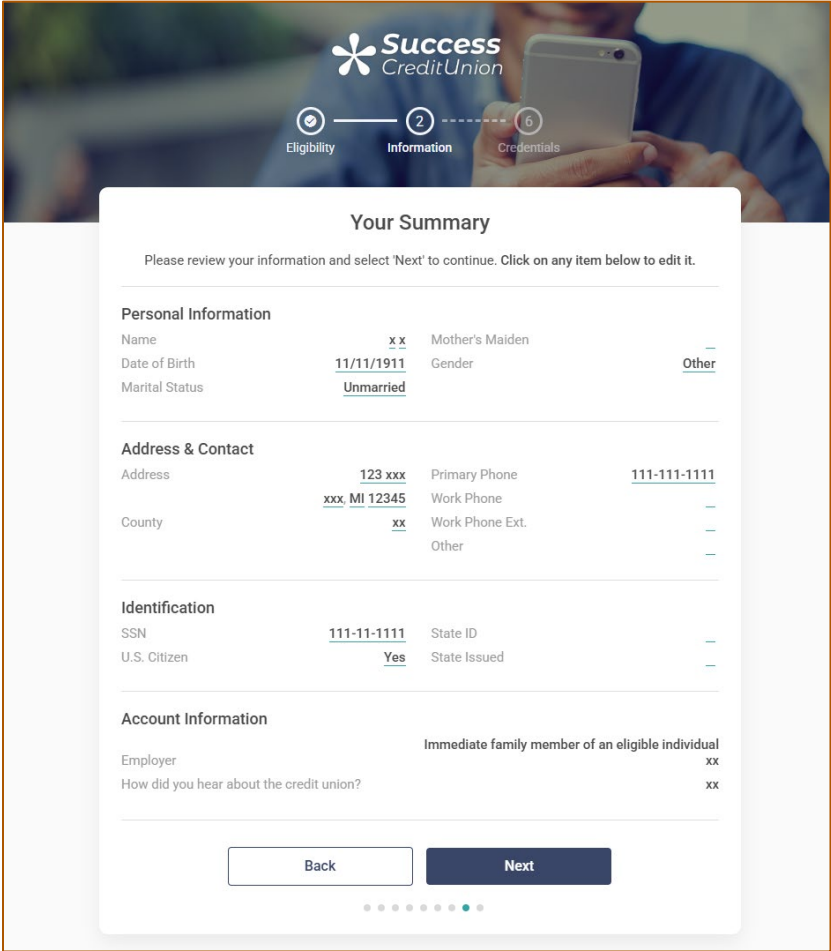
*An asterisk \* indicates a required field. The required items will provide all the data needed to create a membership using the MOP process.*

*NOTE: The user has already provided their email address.*

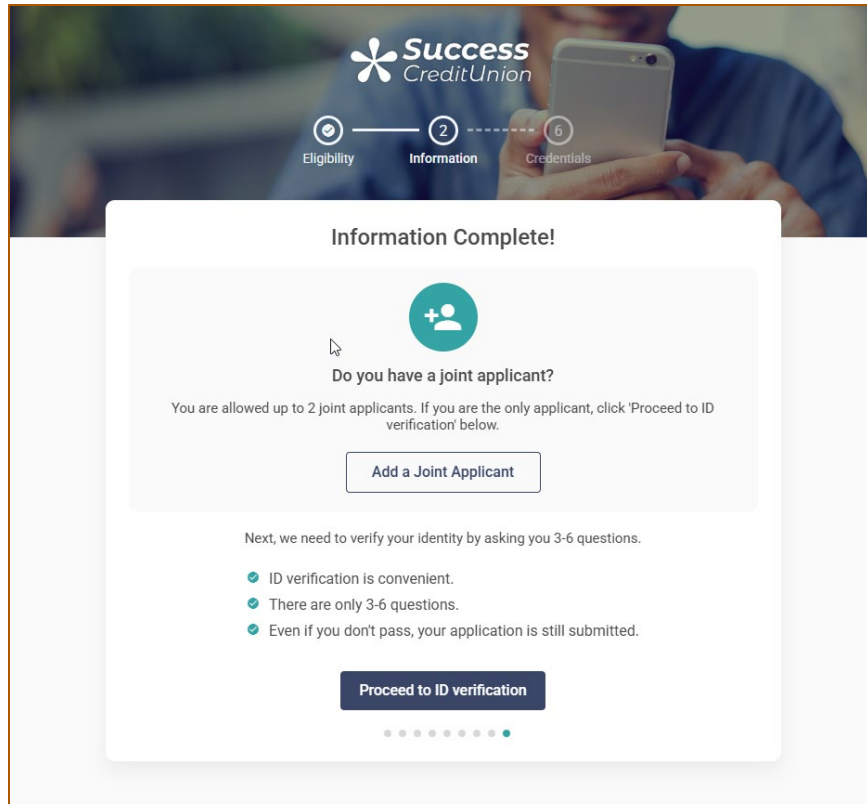
If a custom Form Generator form was embedded in the promotion set, the user will continue filling in form fields as required to advance to the next screen.



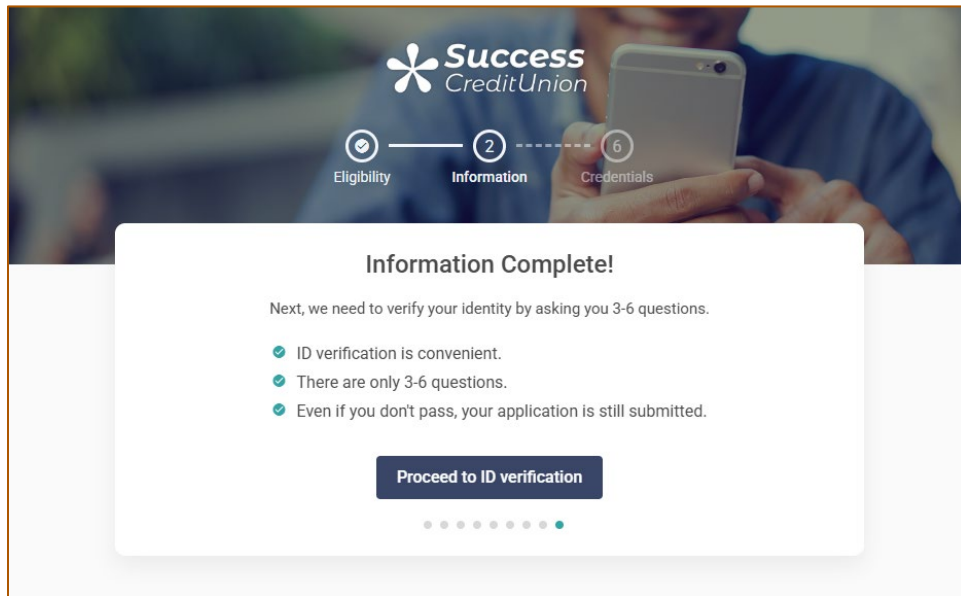
After completing the form fields, the user will view a summary of the information they've provided. They can click on any area to adjust their entries.

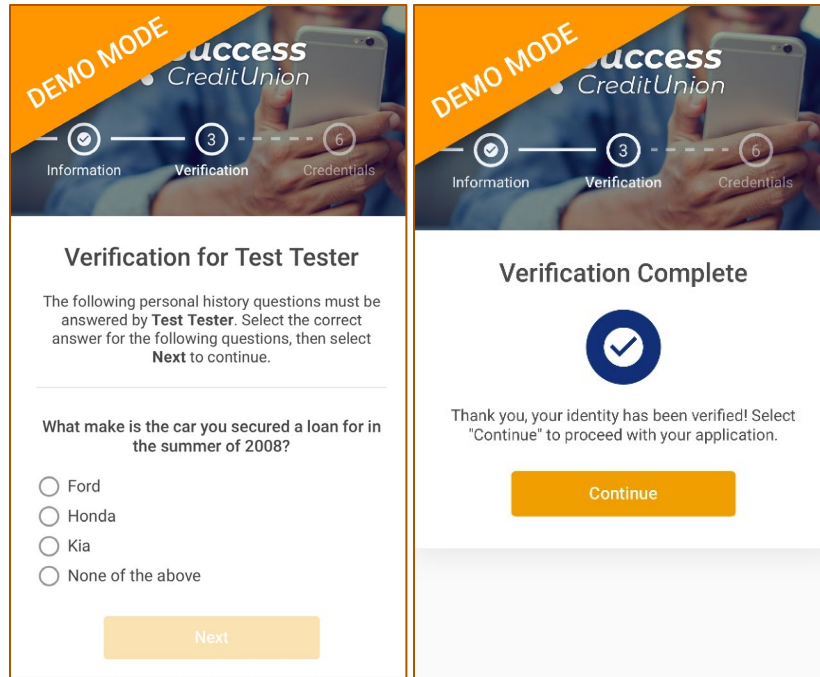


If your promotion set allows joint applicants, the user is then asked if they'd like to add a joint applicant. If added, the user will fill in the personal information form again with the joint applicant's information. The joint applicant will also be asked for ID verification.

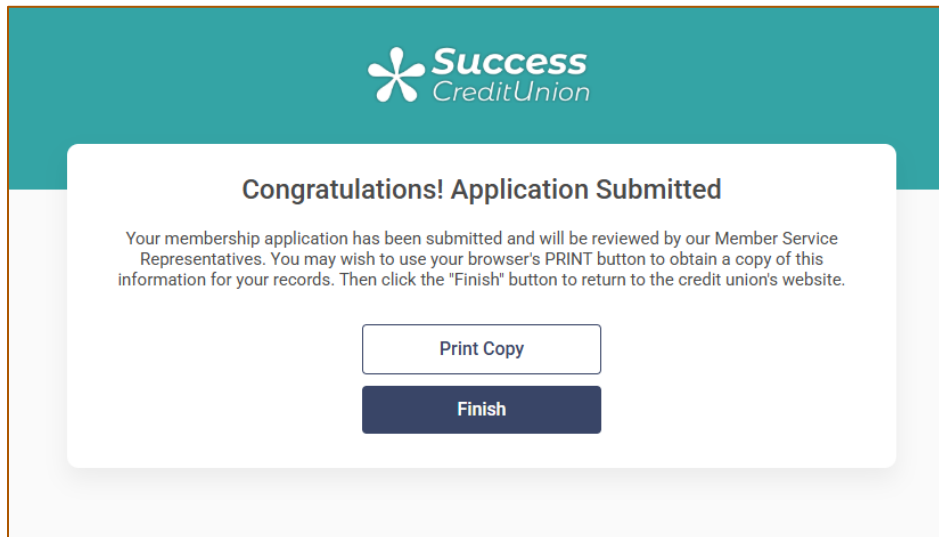


If Experian precise ID is configured for the promotion set, the user will proceed to Experian verification. The user will be asked a series of questions to verify their identity. *(This will not appear if the promotion set is configured to skip Experian verification if the user has completed license verification.)*

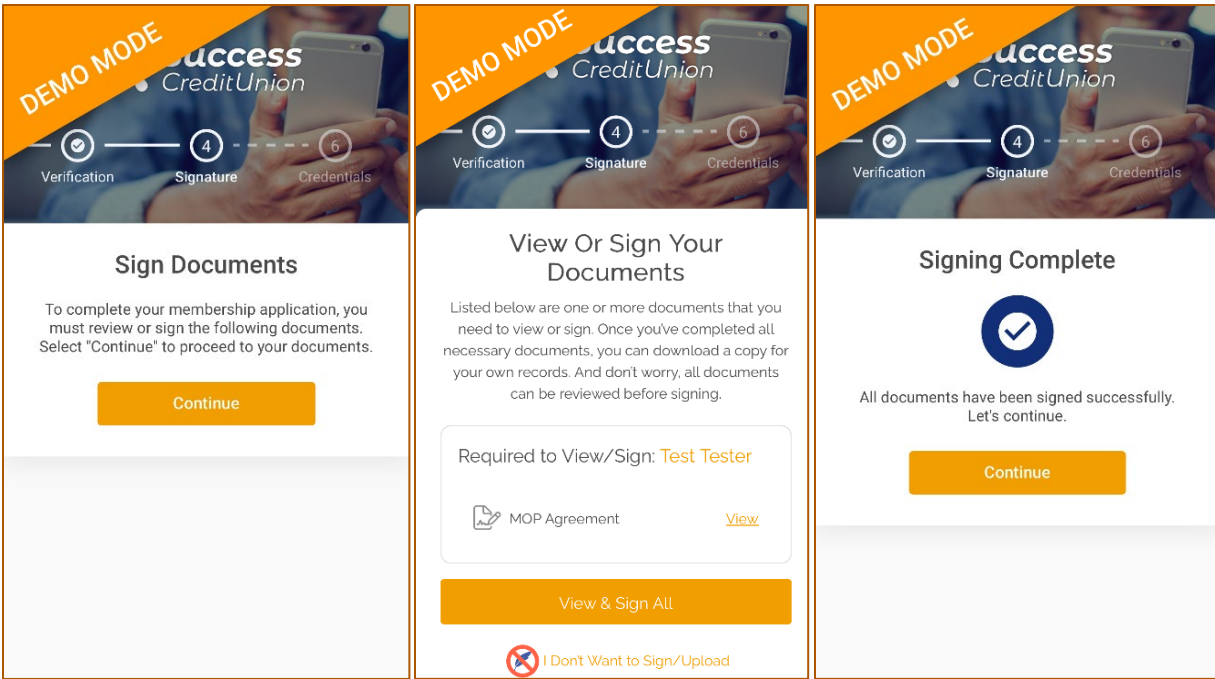




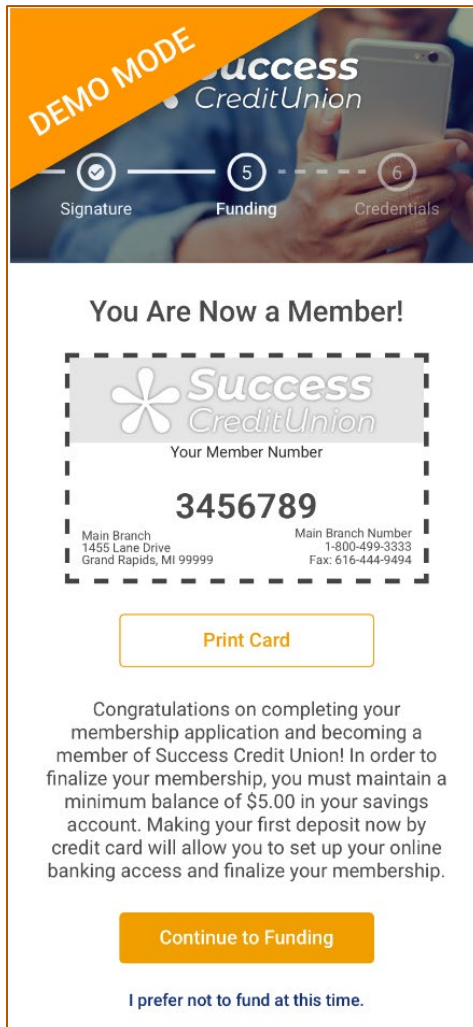
If the promotion set is set up as MAP or the user gets sent to MAP for another reason, the user will select to submit their application.



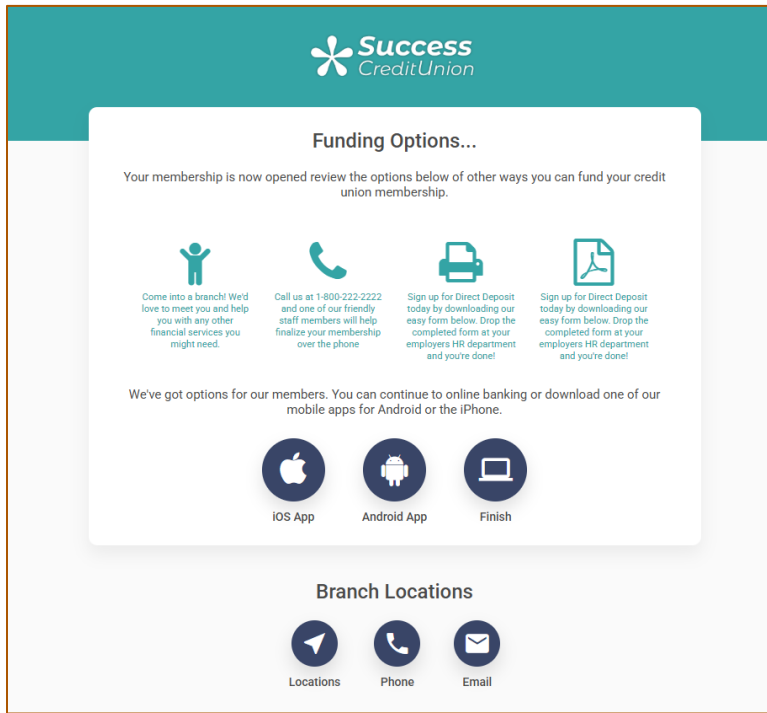
If the promotion set is configured for MOP and the user passes the MOP safeguards, the user will continue the application process. If configured, the user will be asked to sign eDOC forms.



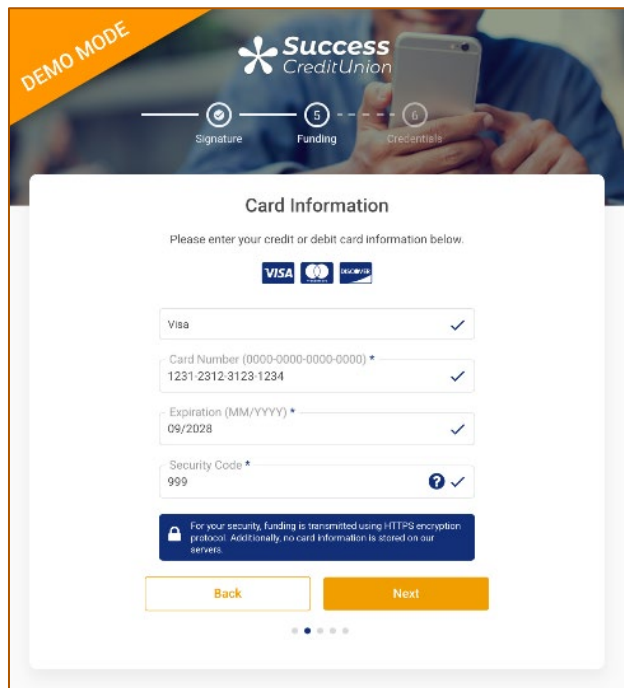
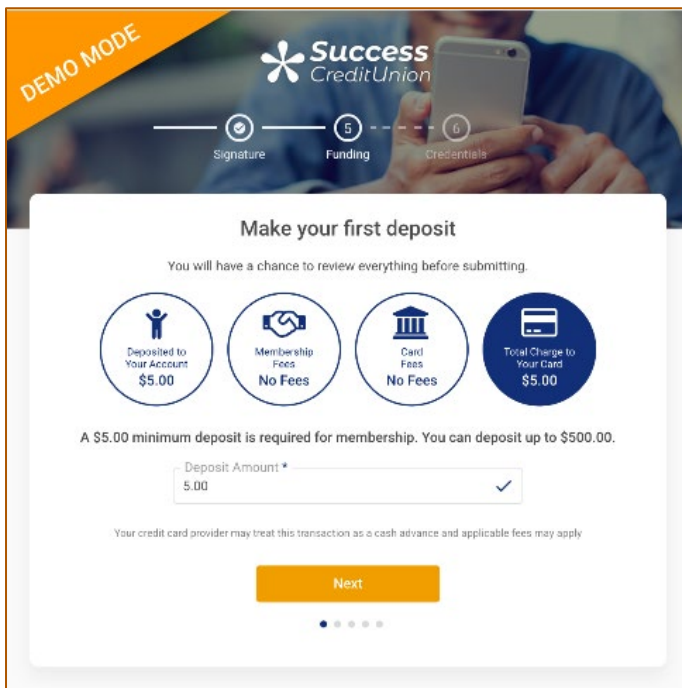
After submitting the forms, the user will select **Continue** to open their account. The new member's account number will be displayed on the screen, along with the option to print the member card. Here the member can continue or opt out of the next steps (either funding or online banking enrollment) and advance to either the Next Steps screen (if configured) or the Finish Button URL.

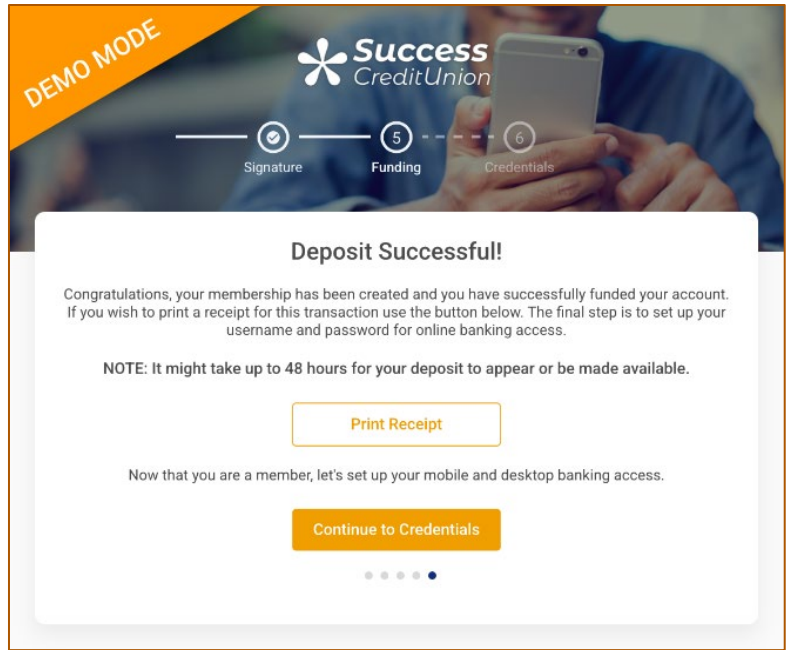
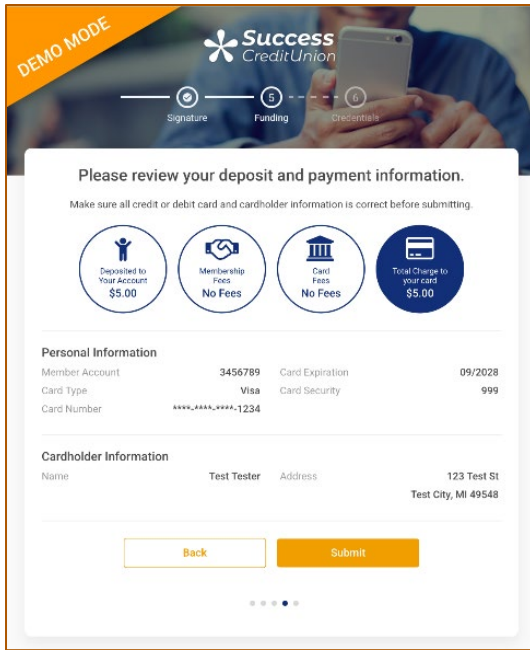


If the new member chooses to opt-out of funding/online banking enrollment from the MOP Complete screen, they will advance to the Next Steps screen, effectively ending the MOP workflow. (This will skip both funding and online banking enrollment screens when configured.) This screen will also appear when opting out of funding from the Funding screen if the Online Banking Enrollment screen is not configured.

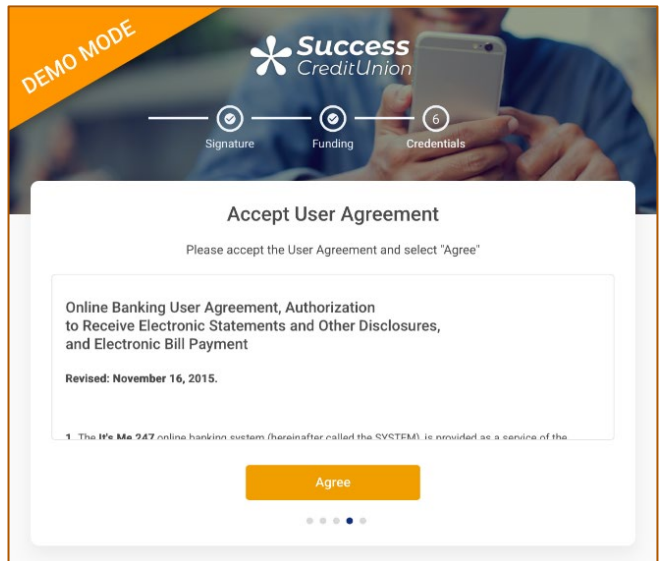
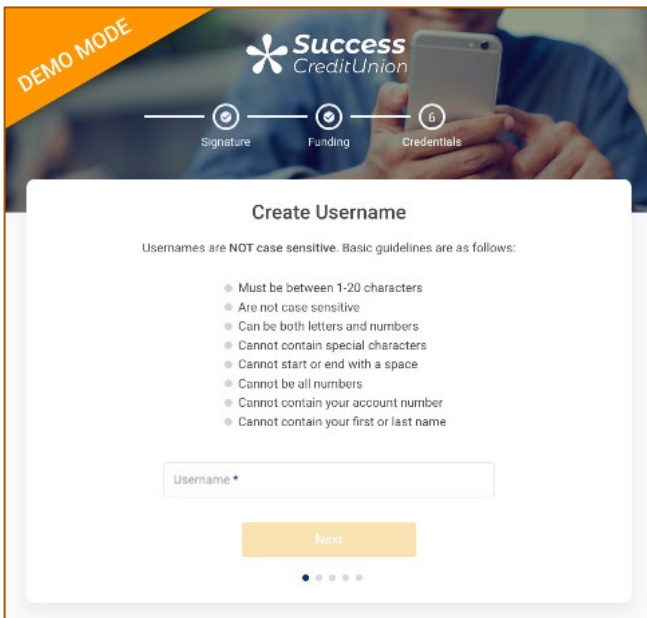


When the member decides to continue rather than opting out, they will advance to the Funding screen if configured to display. The new member may be able to opt out of funding from this screen and advance to the next screen, or they can fund their new account by credit card. If a range is configured, the member will enter the amount they'd like to deposit. If a range is not configured, the deposit amount will be the minimum required. They'll enter and review their card information. After submitting the deposit, the member can print a receipt before finishing the MOP workflow or continuing to enroll in online banking.

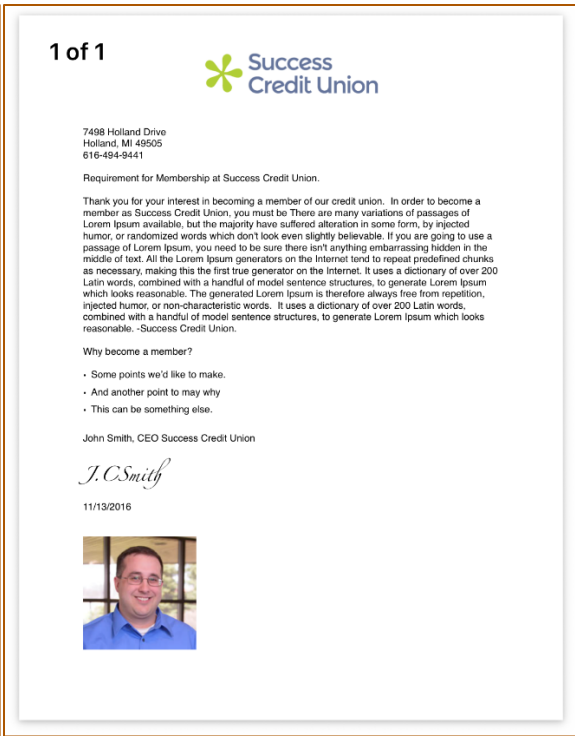
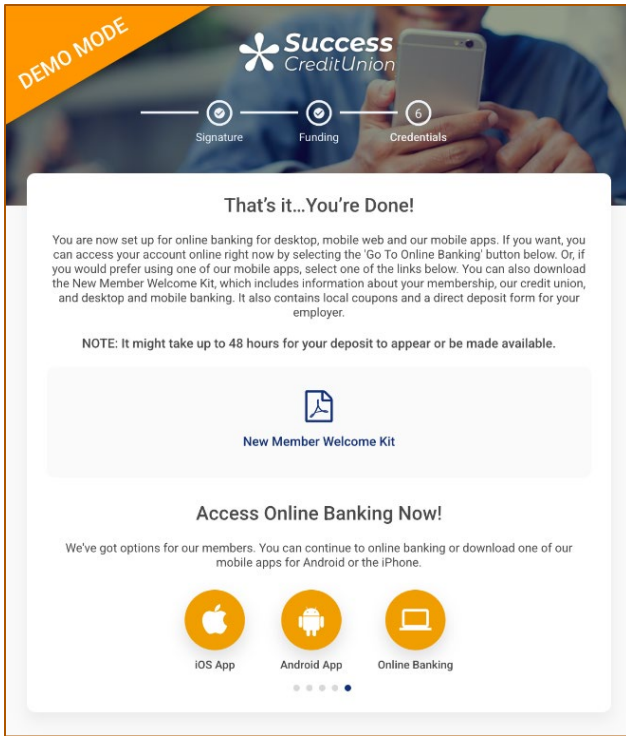




If configured, the user will be able to enroll themselves in online banking. The member will create their username, password, and three security questions. To create their online banking account, the member will accept the user agreement.



After completing online banking enrollment, the member will be presented with the final MOP screen. If configured, links to your mobile app and/or a link to the attached PDF will be displayed.



## Membership Application Requests in CBX

If a promotion set is not set up for MOP or an applicant fails to meet all the requirements to successfully complete MOP, a membership application will be submitted to CBX to be worked.

### Working Membership Applications

For successful MAP submissions, the available information will be sent to CBX as a membership application in **Tool #13 Work Online Banking Apps/Requests**. This application will include the promo code for the promotion to which they applied and if they failed the Experian Precise ID scan.

Within **Tool #13**, employees can review the membership applications. Use the *Display only* field to filter the results to display only request type MA – Membership Application. From this screen, employees can approve the application to create a new membership, request a credit report be pulled on the applicant, deny the application, save it for further editing and review, or other options outlined on the next page.

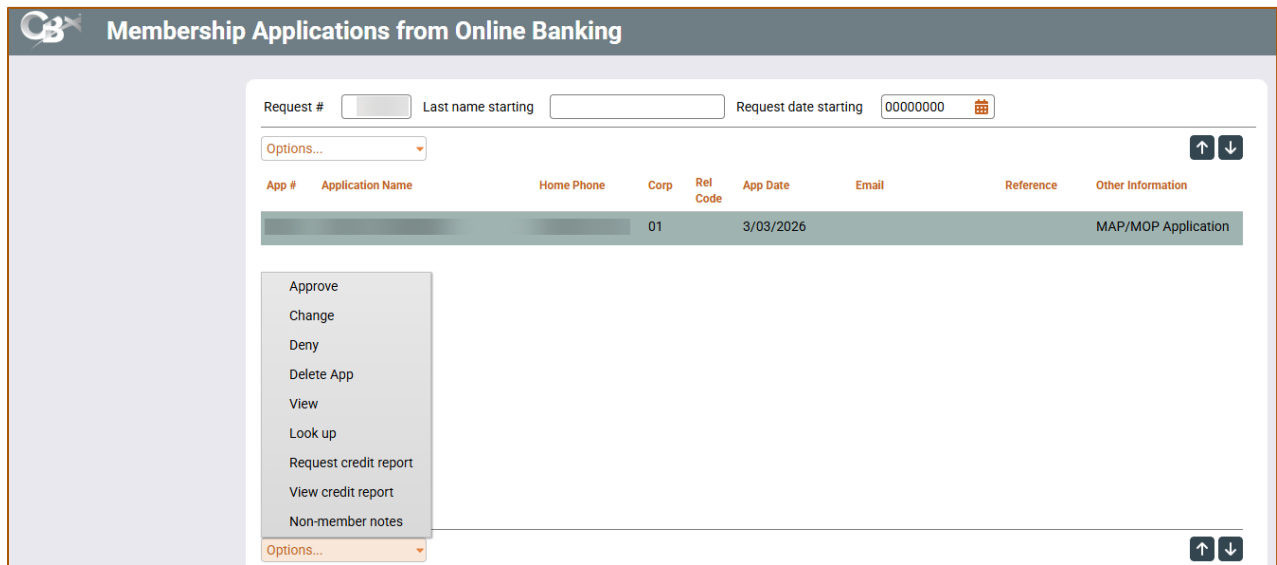
If an application comes in with the same social security number as an existing member or non-member at your credit union, it will appear highlighted. Use the Inquiry feature to learn more and follow your credit union procedures.

#### Membership Applications from Online Banking (Tool #13)

App #	Application Name	Home Phone	Corp	Ref Code	App Date	Email	Reference	Other Information
			01	MI	3/16/2026			Possible duplicate r
			01	MI	3/16/2026			MAP/MOP Application
			01		3/03/2026			MAP/MOP Application
			01	MI	3/01/2026			MAP/MOP Application

To work the membership applications, launch **Tool #13**, select the application from the list, and choose the *Work* option.

### Membership Applications from Online Banking (Tool #13 > Work)



This screen is the hub for working a membership application. From here, the credit union employee has several options.

<b>Option</b>	<b>Description</b>
Approve	Run an OFAC scan on an applicant, select a greeting, assign a membership number, and print forms.
Change	Run the application through a blocked persons scan and access the application to edit or add more details to it, including items that are not required by MAP such as department/sponsor # or code word.
Deny	Deny the application.
Delete app	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.
Non-member notes	Access the non-member notes screen where you may view existing notes and add new notes to attach to the non-member record.

## Approve and Create Membership

To approve an application, select the application from the list and select *Approve*. An OFAC scan will be run on the applicant. Optionally, select an Individual Mailing Greeting and a Household Mailing Greeting or select **Skip**.

Select **Create Membership** to create a member account. You'll be able to enroll the new member in a household and print new membership forms.

After creating the account, you will return to the original application screen without the approved application. Use the Back button to return to the original Work with Online Banking Requests screen to approve your next application.

## Change Application Details

To add additional details to an application and to run a blocked persons scan on the applicant, select the application from the list and select *Change*. A blocked persons scan is run on the applicant's Social Security number. After moving past the scan, you can make any changes to the application details and use **Update** to save them.

## Deny

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

Select *Save primary applicant information as a new non-member record* if you wish to retain the information in the non-member file and click **Confirm**.

You will enter the denial application screens. Select a *Notice Type*. 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.

Select **Accept** to complete the denial.

## Look Up Applicant

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*. This takes you to the global search where you can search by social security number, name, or another field provided.

## Request Credit Report

To run a credit report on an applicant, select the application from the list and select *Request Credit Report*. Run a credit report as you would for any 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 log on to online banking.*

To activate online banking for your new member and set up a temporary password for the member, use the reset password process accessed via **Tool #14 Member Personal Banker**, then *Online Banking/ARU (activate, change PIN/password; view password history)*.

**Update Online/Mobile Banking Access (Tool #14 > Online Banking/ARU (activate, change PIN/password; view password history))**

Your MSR must check the boxes (as indicated above), then use **Submit**. On the next screen, select to either reset the password to the generic temporary password format or assign a custom password. Then, select **Reset Credentials**, so the member can use the temporary password to log into online banking.

**Reset Online Banking Credentials (Tool #14 > Online Banking/ARU (activate, change PIN/password; view password history) > Reset password > Submit)**

This password will not expire in the standard 24 hours but will instead expire according to your credit union's configuration in the *# of days a new member has to log into online banking (1-7)* field on the Online Banking Password and Security Settings screen (via **Tool #569**).

**Tool #569 > Online Banking Password and Security Settings**

## Auditing New Memberships

For successful account openings, you can review new memberships submitted via MOP by using the All Memberships dashboard. Use **Tool #553 New/Closed/All Memberships Dashboard** and look for memberships opened by the employee IDs configured for the promotion (see page 24). By default, this is 96 for online banking.

### Open-Closed Memberships (Tool #553)

The screenshot shows the 'Open-Closed Memberships' dashboard. On the left is a navigation menu with options like Export, Member Connect, Analysis, Web Version, and Power Line. The main area has search filters: From (Feb 01, 2026) to (May 05, 2026), Status (Opened), Gender (Both), Employee ID (96), Online Banking, Branch (Select), and Member designations (Select). A summary box shows 'Records analyzed: 2' and 'Closed: 0.0%'. Below is a table with the following data:

Account #	# Accts	Name	Date Opened	Date Closed	Gender	Emp ID	Branch	ZIP Code
[Redacted]	1	[Redacted]	Mar 12, 2026		F	96	1	[Redacted]
[Redacted]	1	[Redacted]	Apr 03, 2026		F	96	1	[Redacted]

Within MOP Manager, you can find the account numbers opened for new MOP memberships. Access the **Sessions** section and sort by *Completing MOP* to view sessions resulting in membership creation only. Select the eye icon next to the account to view the account number opened for that session. Then, you can use member inquiry in CBX to search for the new account.

### Session Data in MOP Manager

The screenshot shows the 'Sessions' page in MOP Manager. A modal window is open for 'Session 6xbM8YjGd'. The modal contains the following information:

- Session is in DEMO mode
- Session passed Experian Verification
- Session opened account: [Redacted]
- Session ID: 6xbM8YjGd
- Started: 2026-04-14 20:18:10 (22d ago)
- User Journey (mop2demo):
  - eligibility: 11s
  - creditconsent: 2s
  - experianconsent: 2s
  - information: 89s
  - verification: 16s
  - verification-complete - passed: 3s
  - signature-intro: 2s
  - signature: 26s
  - signature-complete?event=signing\_complete: 3s
  - card: 3s
  - funding: 18s
  - enrollment: Total 2m 57s