



MOP (Membership Opening Process)

OPENING A MEMBERSHIP ONLINE

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Automated membership opening means that a membership application, after successfully running through Experian Precise ID questions, is immediately opened as a new membership. MOP also includes the ability for the new member to fund the account and create an online banking username, password, etc. to allow them to log into **It's Me 247** and have their first online banking experience.

When they log into the desktop version of online banking the first page, they see is a special new "landing page" that includes information and links specifically targeted for new members just getting started, such as enrolling in eStatements and bill pay. The entire MOP process is completed without the assistance of a credit union employee.

MOP includes many customizable features, which are covered in this document. Additionally, the entire member experience is covered at the end of the booklet.

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Features List

MOP (Membership Opening Process) Features

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

Full Featured Offering

MOP includes all of the items below:

- ▷ Credit union branding (credit union logo, background and selected colors)
- ▷ Customizable text throughout the MOP site
- ▷ One to three promotions per MOP site
- ▷ One to three testimonials per MOP site
- ▷ As many as five eligibility items
- ▷ Additional eligibility options
- ▷ ID Verification with selfie and photo ID/license
- ▷ Credit bureau consent form
- ▷ Membership eligibility verification
- ▷ Experian Precise ID verification
- ▷ Membership (MOP) completion
- ▷ Funding by credit card or debit card
- ▷ First-time online banking enrollment
- ▷ Funding options page
- ▷ Inclusion of new membership in the All Membership Dashboard for review by your credit union for additional action
- ▷ Submission application to CU*BASE to be worked and approved as a new member (used for memberships that are not completed)
- ▷ Notification to customizable email address/addresses that a MOP application or membership has been completed

See **page 7** for more details on these MOP features.

Mobile Responsive Design

Especially if your credit union elects to optionally add ID verification, your member may experience all or a part of your membership application on their mobile device.

MOP can be an entirely mobile experience and all pages have a mobile responsive design.

Multiple Targeted MOP Sites with Unique URLs

Credit unions have the opportunity of creating as many MOP sites as desired. This allows you to target different SEG groups or age demographics at your credit union. For example, ABC Credit Union sets up a general MOP site to encourage membership enrollment, but they also set up sites targeted for specific businesses around the area to encourage the employees to become members.

Promotions, branding, testimonials, etc. can also be customized for each MOP site. MOP gives your credit union the tools to create unlimited opportunities for growth.

Each MOP site can be customized to meet the targeted audience.

Easy Collection of Membership Data, Par Value and Marketing of Additional Online Banking Features

Through the MOP process, membership data is collected on the new members, par value is collected for the member, and upon enrollment in online banking, the member lands on the Products and Services page.

- ▷ NOTE: Joint owner information cannot be collected since the Experian Precise ID question apply to only the applicant. Joint owner information collection can be part of the new owner packet.
- ▷ NOTE: Business accounts cannot be set up via MOP.

See **page 27** to see step-by-step what the member experiences when applying for a membership using MOP.

Memberships Completed via Mobile Device

Take your membership drives on the road! Memberships can be fully completed through MOP on a mobile device.

Easy Auditing of Memberships Created by MOP

Your credit union can review new memberships created via MOP by using the All Memberships dashboard. Use a date range and look for memberships opened by employee ID 96. See **page 46** for more information.

Easy Approval in CU*BASE of a Applications (Incomplete Memberships)

If all information is not collected for membership or if the member fails a scan or other authentication step, the member's information is submitted as an application to CU*BASE to be worked and approved as a new member. See **page 47** to see step by step how a credit union employee works the membership application in CU*BASE.

Applications with Social Security Number (SSN) on File Submitted as Application

Membership applications that have the same SSN as one already on file (either the applicant or joint owner) will be submitted as an application for the credit union to work. These will require extra attention since if they are accepted, the data submitted in the application (such as address or phone number) will override personal data saved to the membership or non-member record that is already save to the system in CU*BASE.

Learning More About MOP

Learning Resources

There are many ways to learn more about the IRSC and MOP (Membership Opening 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 MOP, 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/>

Watch the “Getting Started with MOP” Video Conference

Want to get a big picture of starting a MOP site? Watch a previously recorded session from the Internet Retailer Support Center (IRSC).

Access this webinar by clicking the link below:

<https://ondemand.cuanswers.com/launching-mop-2-0/>

MOP Features and Requirements

More Details

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

Refer to **page 27** to see how these features are presented to an applicant as the person applies for and opens a membership online.

Required Credit Union Branding

Credit union branding is required for MOP.

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

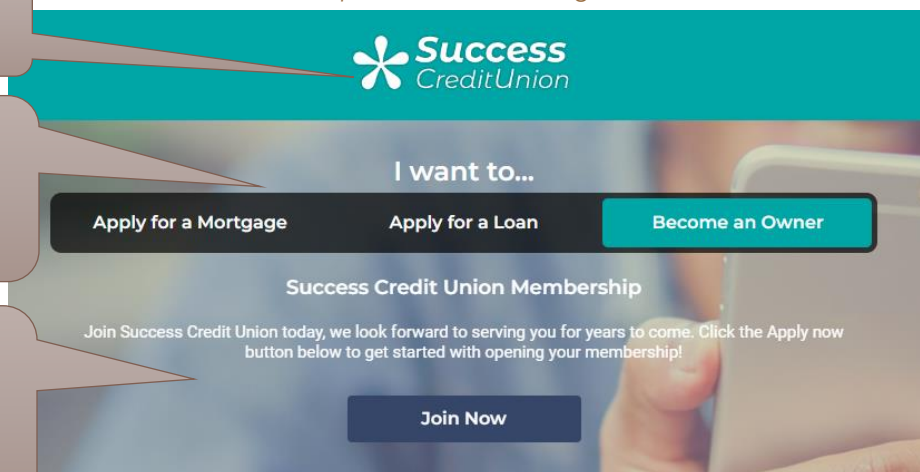
Some branding areas for the MOP application are shown below.

Example of Some Branding Areas

Your credit union logo is customizable.

Whether the background is solid or pattern is customizable.

Text and colors are customizable throughout the website.



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.

Required Promotions

At least one promotion is required for MOP.

A big benefit of a MOP site is that you can have different MOP enrollment promotions. Each promotion can reach out to potential members in different ways to increase your membership size. Promotions are very flexible and can be customized in many ways to meet to requirements of each of your MOP sites.

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 MOP site. The example below has three promotions.

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

Promotion Example

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

Other promotional text is customizable.

The button text and where it sends you are customizable.

Success Credit Union

I want to...

Apply for a Mortgage Apply for a Loan **Become an Owner**

Success Credit Union Membership

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!

Join Now

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 27** for an example of a promotion in the application process.

Optional Testimonials

It is recommended that you use testimonials with MOP. 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 required.


Why Success Credit Union?



James

SCU New Member!

Credit 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](tel: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 27**.

Up to three testimonials are allowed.

Required Membership Eligibility

Eligibility items are a required feature.

Within the MOP 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.)

The screenshot shows the 'BECOMING A MEMBER IS EASY' page for Success Credit Union. At the top, a progress bar indicates six steps: 1. Eligibility (active), 2. Information, 3. Verification, 4. Signature, 5. Funding, and 6. Credentials. The main heading is 'BECOMING A MEMBER IS EASY'. Below it, a subheading reads 'Before we begin, review the items you'll need.' followed by 'Things you will need...'. A list of five items, each with a green checkmark, includes: Social Security Number, Drivers License Number, Valid Email Address, Credit Card for Funding, and Proof of Eligibility. A button labeled 'Who Can Join?' is positioned below the list. Underneath the button is a document icon and a link that says 'Click to View'. An 'Email Address *' input field is located below the link. At the bottom, there is an unchecked checkbox followed by the text: '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.' Below this text is a link that says 'I'm not sure if I am eligible' and a final button labeled 'Begin Application'.

Up to five items are allowed. This text is configurable.

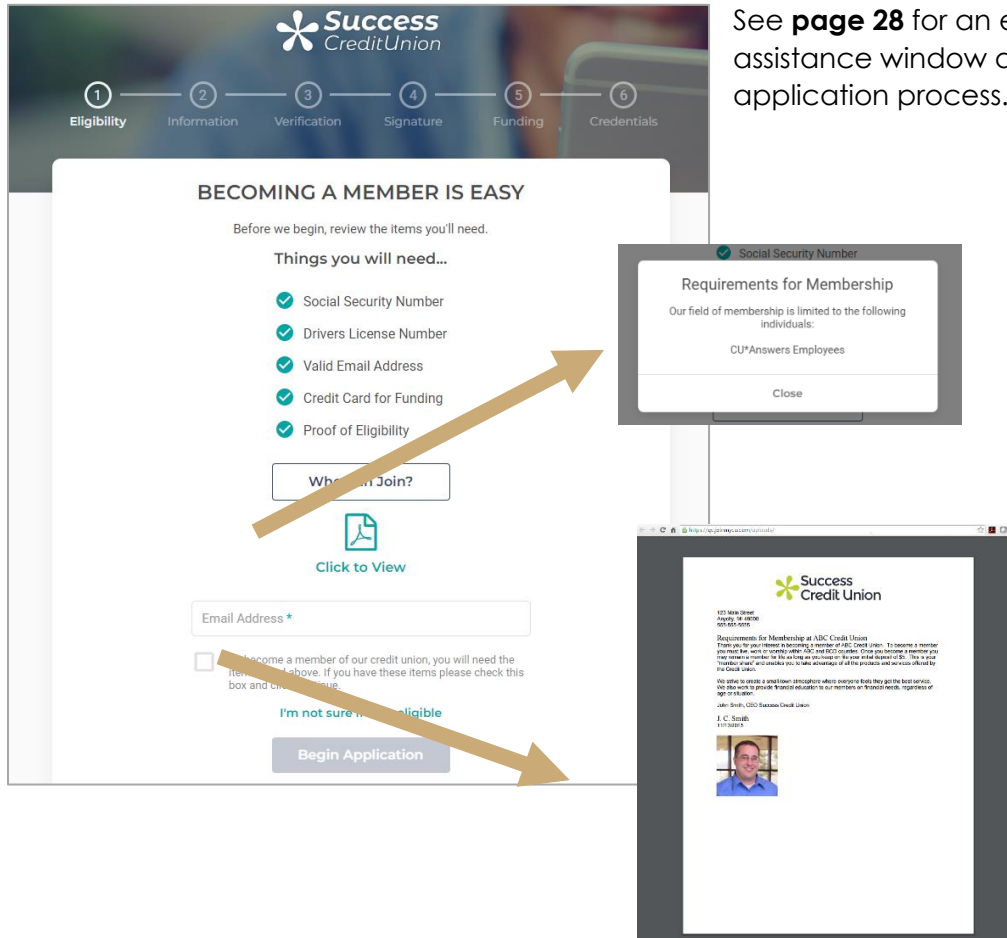
The text next to this box is configurable.

See **page 28** for an example of the membership eligibility page in the opening process.

Optional 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.

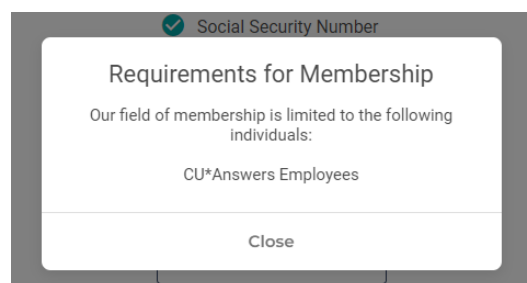


See **page 28** for an example of the eligibility assistance window and PDF in the application process.

Window

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

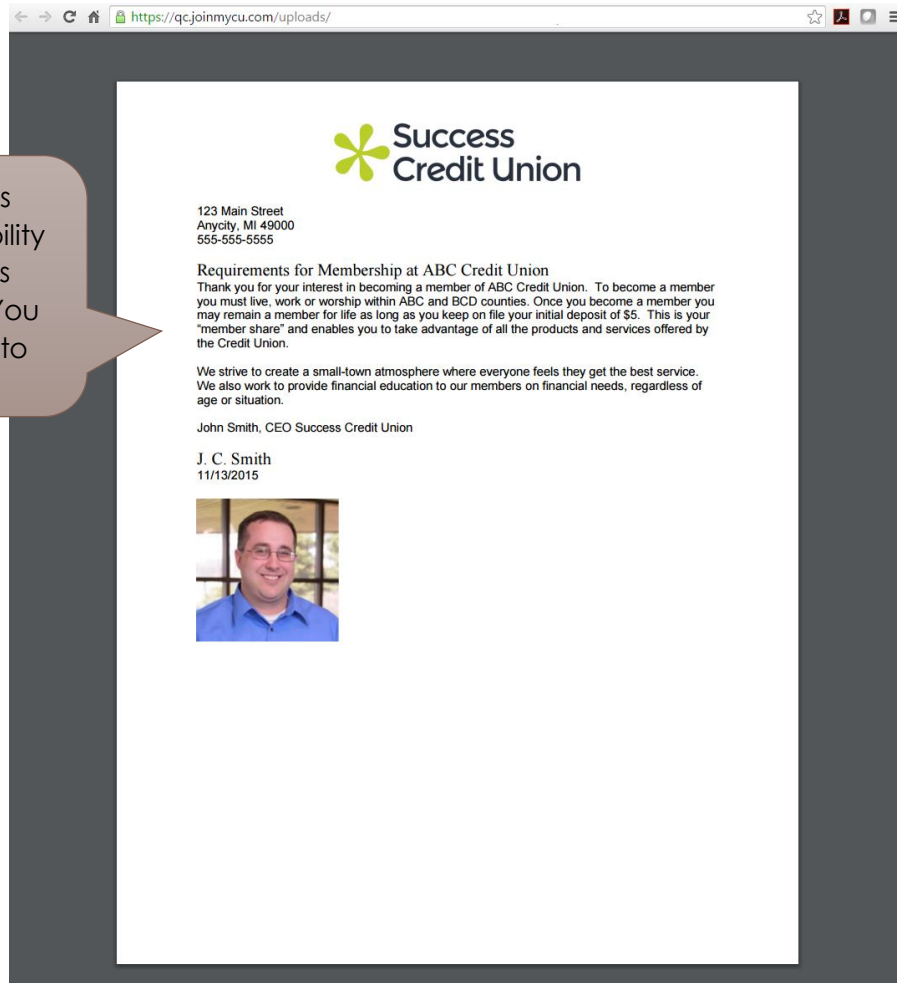
The text of these additional eligibility rules is configurable. You may elect not to use this additional



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



Optional 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 MOP 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 screenshot displays the Success Credit Union application interface. At the top, the Success Credit Union logo is centered. Below it, a progress bar shows six steps: 1 Eligibility, 2 Information, 3 Verification, 4 Signature, 5 Funding, and 6 Credentials. The current step, 4 Signature, is highlighted. The main content area is titled "Consent to Access Your Personal Credit Profile". It contains the following text: "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." Below this, it states: "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." Then, it says: "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." Finally, it asks: "Do you authorize Success Credit Union to obtain your credit report and process this application for credit union membership?" At the bottom of the form, there is a checkbox labeled "I AGREE" and a "Continue" button. The text "DEMO MODE" is visible at the very bottom of the screen.

1 — 2 — 3 — 4 — 5 — 6
Eligibility Information Verification Signature Funding Credentials

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

DEMO MODE

The text in this consent form is configurable.

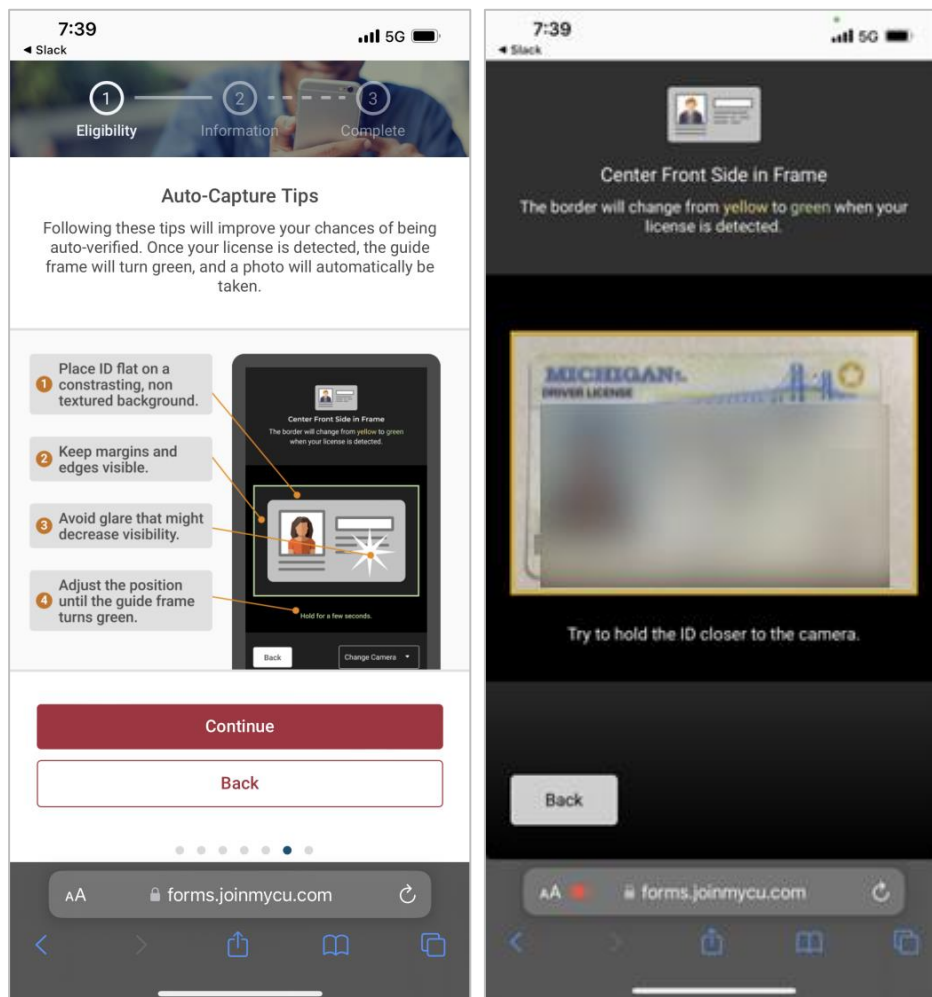
See **page 30** for an example of a credit union consent form in the application process.

Optional ID Verification

ID Verification is best used on a mobile device and will prompt the user to take a selfie image, along with a copy of the front of their license and back of their license that will submit this data for verification. If the member passes, they will be able to proceed with the membership opening process, if the user fails they will either be submitted into CU*BASE tool #13, or continue with their membership opening process online.

The credit union can control whether you want the member to only work through the ID verification, or if you want the member to work through both the ID verification and Experian Precise ID.

Example of ID Verification



Optional Custom Field for MOP

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.

The screenshot displays the Success Credit Union MOP process. At the top, the Success Credit Union logo is visible. Below it, a progress bar shows six steps: 1. Eligibility, 2. Information, 3. Verification, 4. Signature, 5. Funding, and 6. Credentials. The 'Information' step is currently active.

Account Information

Why should you upload your drivers license?

- ✓ Helps keep your account secure
- ✓ Faster approval for loans or a credit card
- ✓ Fast ID verification when visiting one of our branches

Upload your drivers license


Click or drag & drop image here to upload

How are you eligible to join Success Credit Union?

- ☐ Live in Allegan, Barry, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, or Van Buren County
- ☐ Go to school in Allegan, Barry, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, or Van Buren County
- ☐ Work in Allegan, Barry, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, or Van Buren County
- ☐ Receive a retirement annuity, pension, social security, or similar retirement payment from private or government sources, and live in or belong to a retirement organization located in Kalamazoo County or an adjacent county
- ☐ Immediate family member of an eligible individual


DEMO MODE

Optional Joint Applicant



Progress bar: 1 Eligibility, 2 Information, 3 Verification, 4 Signature, 5 Funding, 6 Credentials

Information Complete!



Do you have a joint applicant?

You are allowed up to 2 joint applicants. If you are the only applicant, click 'Proceed to ID verification' below.

[Add a Joint Applicant](#)

Next, we need to verify your identity by asking you 3-6 questions.

- ✓ ID verification is convenient.
- ✓ There are only 3-6 questions.
- ✓ Even if you don't pass, your application is still submitted.

[Proceed to ID verification](#)

Progress bar: 6 dots, the 6th dot is active

DEMO MODE

Required

Experian Precise ID Verification Page (and Optional Joint Owner)

The Experian Precise ID Verification page is a required feature.

The Experian Precise ID Verification page explains to the member that they will next be asked three to six Experian Precise ID verification questions. They are also told that if they do not pass, their application is still submitted to the credit union for further review.

Subsequent screens ask the applicants questions based on the data in their credit report. Applicants are also run through an OFAC scan and a Blocked Person's scan. You will be able to print out certification of these scans and also view Experian data with a website provided by Experian. You will receive training on the use of this website.

- ▷ **TIP:** When you purchase your MOP website in the IRSC store, also include "Add Experian Precise ID" to your cart. This will notify the IRSC that it is time to assist you with setting up a relationship with Experian. The direct URL is <https://irsc.cuanswers.com/product/experian-precise-id/>

For applicants that fail to answer the questions correctly, do not have enough credit data for questions, or fail any other Experian scan risk factors set by your credit union, you will need to create a Failed Experian page. This page is also used when the Experian scan service is not available at the time the scan is requested. (Refer to the next section for more on this page.)

Example of Experian Precise ID Verification Page

Success Credit Union

Eligibility Information Verification Signature Funding Credentials

Information Complete!

Do you have a joint applicant?

You are allowed up to 2 joint applicants. If you are the only applicant, click 'Proceed to ID verification' below.

[Add a Joint Applicant](#)

Next, we need to verify your identity by asking you 3-6 questions.

- ✓ ID verification is convenient.
- ✓ There are only 3-6 questions.
- ✓ Even if you don't pass, your application is still submitted.

[Proceed to ID verification](#)

DEMO MODE

This button is optional. In this scenario members who stop at this point will still be submitted as an application in

See **page 35** for an example of an Experian Precise ID Verification page in the application process.

Required Failed Experian Precise ID Scan Page

The Failed Experian Precise ID Scan page is a required feature.

The Failed Experian Precise ID is accessed if the member does not answer their Experian Precise ID questions correctly, does not have enough credit history to create questions, or fails another risk factor you have set with your Experian Precise ID scan, including failing the Blocked Persons scan or OFAC scan Experian runs on each prospective member. It is also used if the Experian service is not available at the time the scan is requested. The IRSC will assist you with this page as there are a few customizable features.

Optional E-Sign Membership Agreement


Success Credit Union

Eligibility — Information — Verification — **4 Signature** — 5 Funding — 6 Credentials


View Or Sign Your Documents

Listed below are one or more documents that you need to view or sign. Once you've completed all necessary documents, you can download a copy for your own records. And don't worry, all documents can be reviewed before signing.

Required to View/Sign: Anne Member

 Success MOP - Dec 2020 [View](#)

View & Sign All

 [I Don't Want to Sign/Upload](#)

DEMO MODE

Required MOP Complete Page (Membership Creation Page)

The MOP Complete page is a required feature.

Once the prospective member passes the Experian Precise ID process, they are presented with their new membership number on the MOP Complete page. From this page the new member can elect to print a copy of their new membership card. The member then clicks the right button to advance to the funding section of the membership opening process where they fund their account. This page can optionally allow the member to elect to skip the funding process. At that point the member clicks the optional left button to advance to the Funding Options page where they can read about other options to fund their account such as direct deposit or sending a check to the credit union. Learn more about the Funding Options page on **page 23**.

Example of MOP Complete Page

The title, account card logo, card account label, card left and right text, and the text below the "Print Card" button

This button is optional. Members who click it will move to the Funding Options page mentioned above.

See **page 37** for an example of a MOP Complete page in the application process.

Required Funding by Credit Card/Debit Card Page

The Funding by Credit Card/Debit Card page is a required feature. It allows funding by a credit or debit card.

The Funding by Credit Card/Debit Card page allows the member to fund their new membership base share account. They can elect to use their credit or debit card to fund their account. The minimum and maximum you will accept is listed on this screen as well as the amount required for the deposit share (par value). Subsequent screens allow the member to enter their debit or credit card information for payment and to receive a receipt of this payment. This payment is made via your normal ACH transaction channel via Magic Wrighter and may take 24-48 hours. (The member is notified of this wait time on the next page.)

- ▷ **TIP:** When you purchase your MOP website in the IRSC store, also include “Add Membership Funding” to your cart. This will notify the IRSC that it is time to assist you with setting up the relationship with Magic-Wrighter that you need to process payments for MOP. The direct URL is <https://irsc.cuanswers.com/product/add-funding-to-membership-opening/>

Success Credit Union

Eligibility — Information — Verification — Signature — **Funding** — 6 Credentials

Make your first deposit

You will have a chance to review everything before submitting.

- Deposited to Your Account **\$5.00**
- Membership Fees **No Fees**
- Card Fees **No Fees**
- Total Charge to Your Card **\$5.00**

A \$5.00 minimum deposit is required for membership. You can deposit up to \$500.00.

Deposit Amount *
5.00 ✓

Your credit card provider may treat this transaction as a cash advance and applicable fees may apply

Next

The par value amount and the payment range your credit union will accept are customizable on this page.

See **page 38** for an example of a Funding by Credit Card/Debit Card page in the application process.

Required Online Banking Enrollment Completion Page

The Online Banking Enrollment Completion page is a required feature.

Once the member has completed their online banking enrollment they will see the Online Banking Enrollment Completion page.

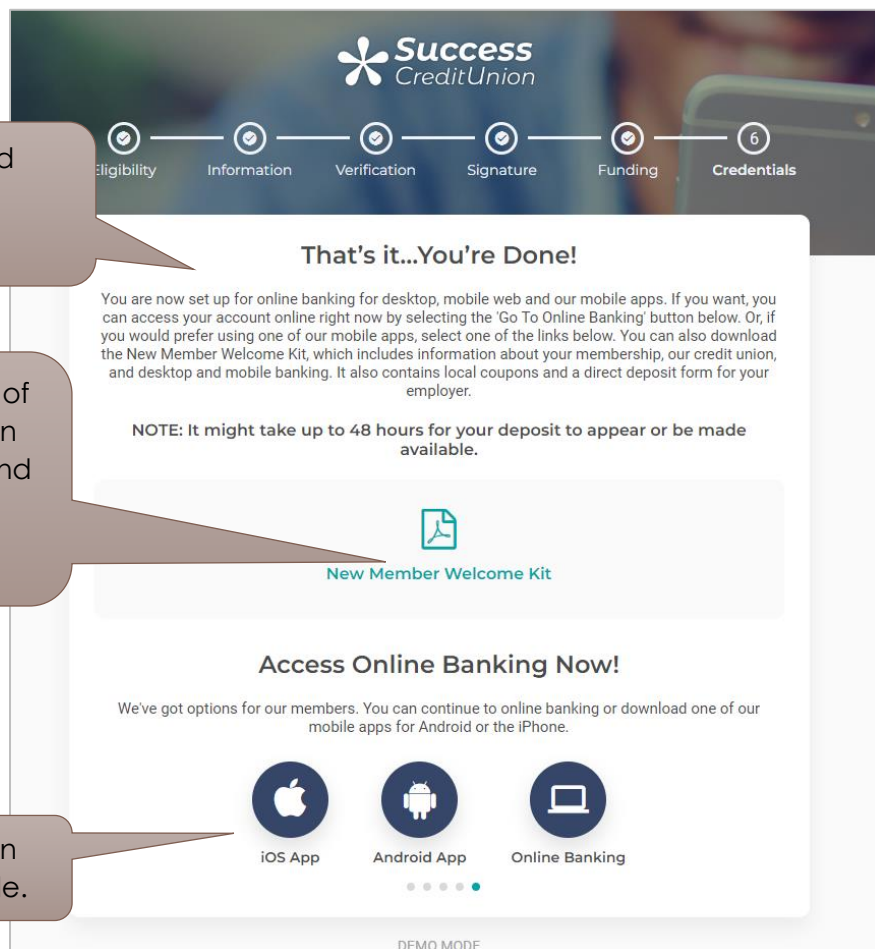
- ▷ At this point the member has created a username, password, and security questions. The member also accepts the Online Use Agreement. These steps are shown in the following section.

The member clicks “Go to Online Banking” to login to online banking. At the bottom of this page your member also can link to your Mobile Apps in the Apple and Google Play stores.

Your credit union can display one PDF on this page. Often credit unions use this PDF to present information that does not require a signature, such as direct deposit information or loan rate sheets.

Additionally, the member is notified here that the transfer of funds (deposited in the last step) may take 24-48 hours.

Landing Page Prior to Online Banking Login



See **page 42** for an example of the Online Banking Enrollment page in the application process.

Required Funding Options Page

The Funding Options page is a required feature.

The Funding Options page is accessed if the new member's card is declined while funding the account. It is also available if the credit union elects to allow the member to opt out of funding their share account on the Funding by Credit Card/Debit Card page. (See **page 38**.)

The member advances to a popup window confirming they do not want to fund the account, then a page summarizing their application and finally the Funding Options page shown below.

The Funding Options page lists other ways the member can fund their account, such as with direct deposit or by sending a check to your credit union.

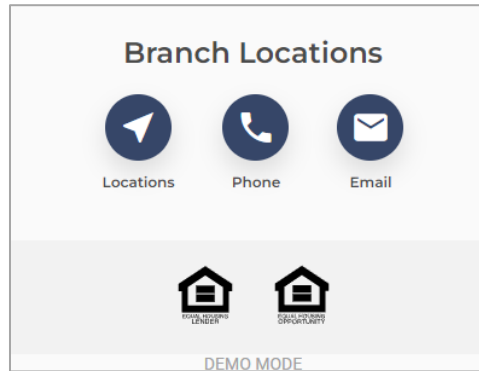


Optional Branch information

Branch Information is an optional feature.

The *Branch Information* button on the “Need Help or Have Any Questions” section of the page. This Branch Information page is also accessed by selecting the location, phone or email buttons on the bottom of main MOP page. (See below.)

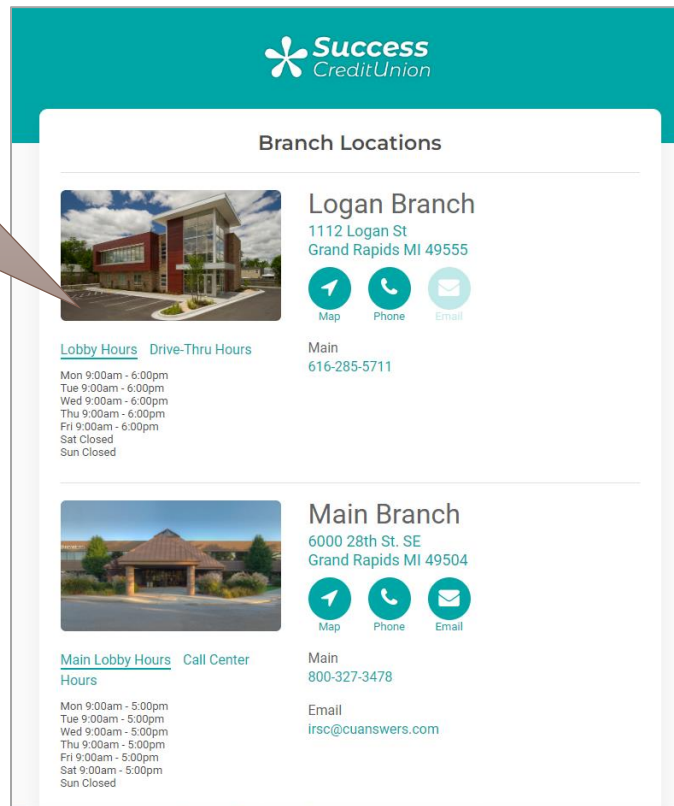
Bottom Area of MOP pages



The Branch Information page opens in a new browser window.

Branch Information Page

The branch information and pictures are configurable.

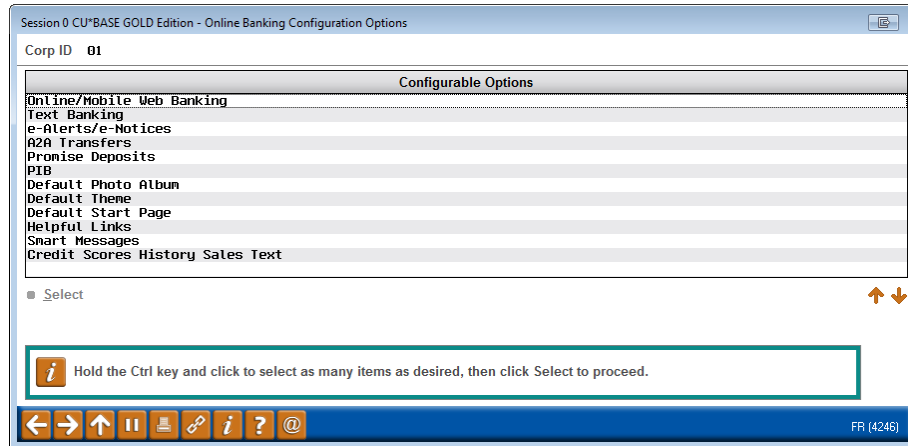


Required

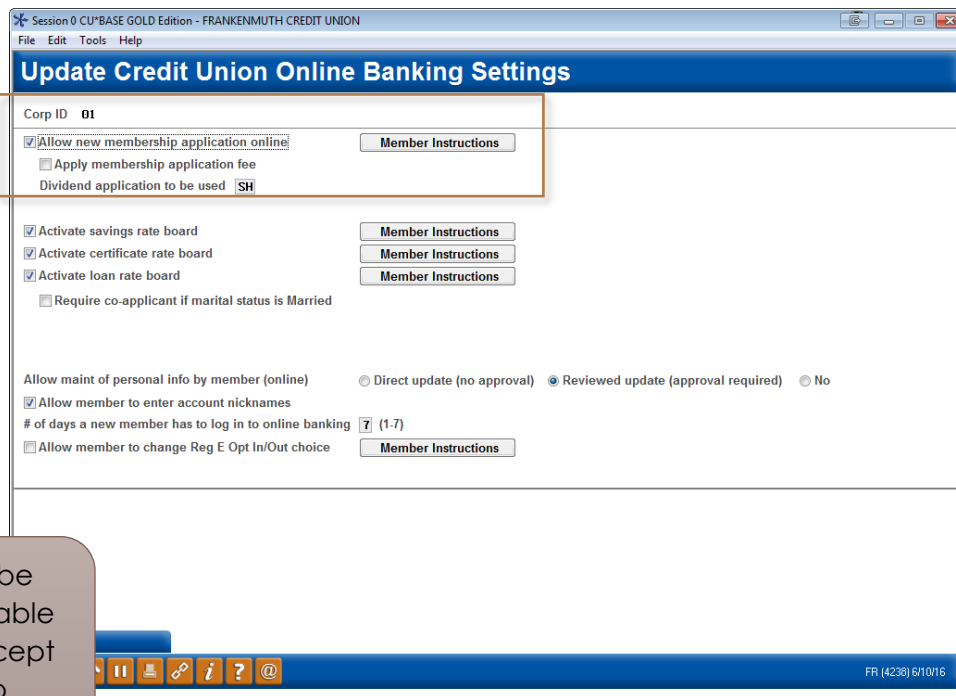
Configuring CU*BASE to Accept Membership Applications

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

Online/Mobile/Text Banking VMS Config (Tool #569)

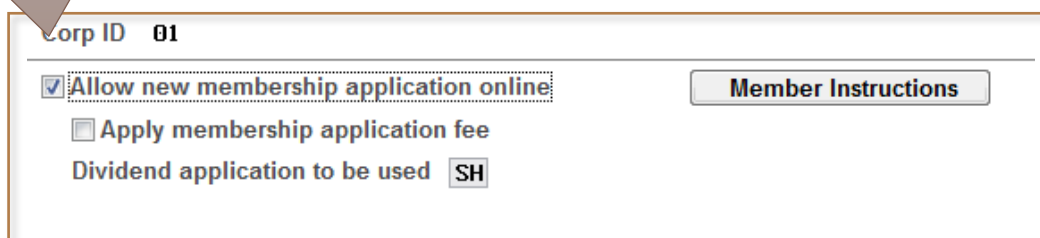


From the screen shown above, choose *Online/Mobile Web Banking* to access the screen shown below. (A close up of this screen is also shown.)



This box must be checked to enable CU*BASE to accept membership

Close Up of Screen



Optional Notification of Successful Submission of Application

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

You will receive a notification during the MOP process.

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 at several points along the membership opening process.

Below are samples of the messages your credit union employees will receive.

Your first notification will be sent when the applicant successfully passes the Experian Precise ID questions, and a membership is created.

MOP Sample Email Notification 1: Successful Pass of Experian Precise ID and Membership is Created

Experian submission succeeded and passed the applicant. [12:00]

A mop membership opening was successfully created on March 27, 2017. Account #XXX99 was created.

Submission details: [2017-03-27 12:00:00], #XXX99, Promo Code:mop, CUID:087

You will receive a second notification when the member has successfully funded their membership.

MOP Sample Email Notification 2: Successful Funding of Membership

A MOP application was funded successfully on March 27, 2017 for member XXX99.

Submission details: [2017-03-27 12:00:00], Promo Code:mop, CUID:087

You will receive a third notification when the member has successfully enrolled in online banking.

MOP Sample Email Notification 3: Successful Enrollment in Online Banking

A MOP applicant enrolled successfully on March 27, 2017 for member XXX99.

Submission details: [2017-03-27 12:00:00], Promo Code:mop, CUID:087

The Member Experience

Opening 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 MOP.

NOTE: Because MOP 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 (MOP)

Promotional Page with Testimonials

The screenshot shows the Success Credit Union website. At the top is the Success Credit Union logo. Below it is a section titled "I want to..." with three buttons: "Become an Owner", "Apply for a Loan", and "Apply for a Mortgage". The "Become an Owner" button is highlighted. Below this is a section titled "Success Credit Union Membership" with a paragraph of text and a "Join Now" button. A callout bubble points to the "Join Now" button, stating: "Anne Newmember reviews the promotions and testimonials. She clicks this button to start". Below the "Join Now" button is a section titled "Why Success Credit Union?" featuring two testimonials. The first testimonial is from James, an SCU New Member, who says: "Credit 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!!". The second testimonial is from Susan Thomas, a Success Credit Union Member, who says: "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." Below the testimonials is a section titled "Branch Locations" with three icons: a location pin for "Locations", a phone for "Phone", and an envelope for "Email". At the bottom of the page are two house icons.

Success Credit Union

I want to...

Become an Owner Apply for a Loan Apply for a Mortgage

Success Credit Union Membership

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

Join Now

Anne Newmember reviews the promotions and testimonials. She clicks this button to start

Why Success Credit Union?

James
SCU New Member!

Credit 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.

Branch Locations

Locations Phone Email

Eligibility Page and Assistance

Success Credit Union

1 Eligibility 2 Information 3 Verification 4 Signature 5 Funding 6 Credit Cards

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
- ✓ Credit Card for Funding
- ✓ Proof of Eligibility

Who Can Join?

Click to View

Email Address *

☐ 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

DEMO MODE

Anne reviews the eligibility requirements and enters her email address.

See the "Additional Eligibility Requirements" section in this

Success Credit Union

123 Main Street
Anycity, MI 49000
555-555-5555

Requirements for Membership at ABC Credit Union

Thank you for your interest in becoming a member of ABC Credit Union. To become a member you must live, work or worship within ABC and BCD counties. Once you become a member you may remain a member for life as long as you keep on file your initial deposit of \$5. This is your "member share" and enables you to take advantage of all the products and services offered by the Credit Union.

We strive to create a small-town atmosphere where everyone feels they get the best service. We also work to provide financial education to our members on financial needs, regardless of age or situation.

John Smith, CEO Success Credit Union

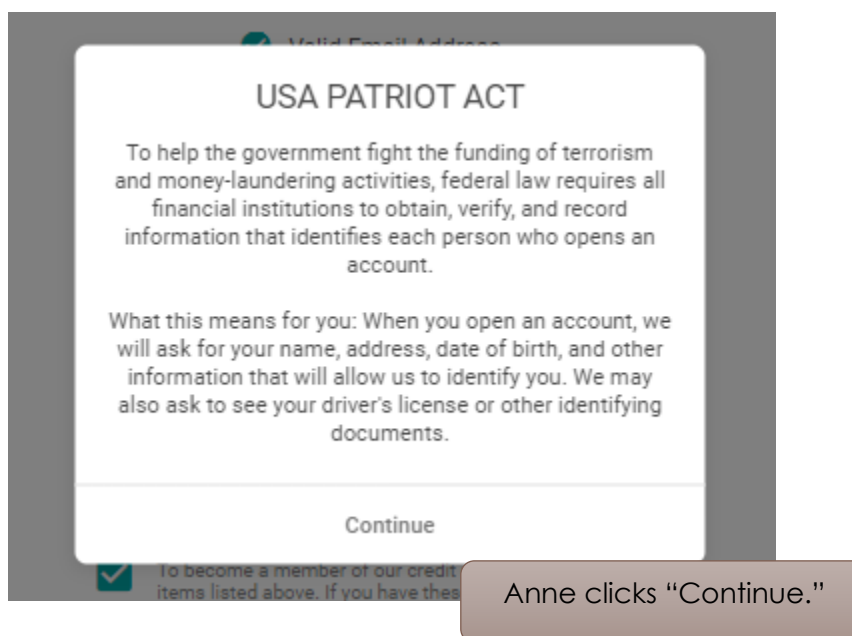
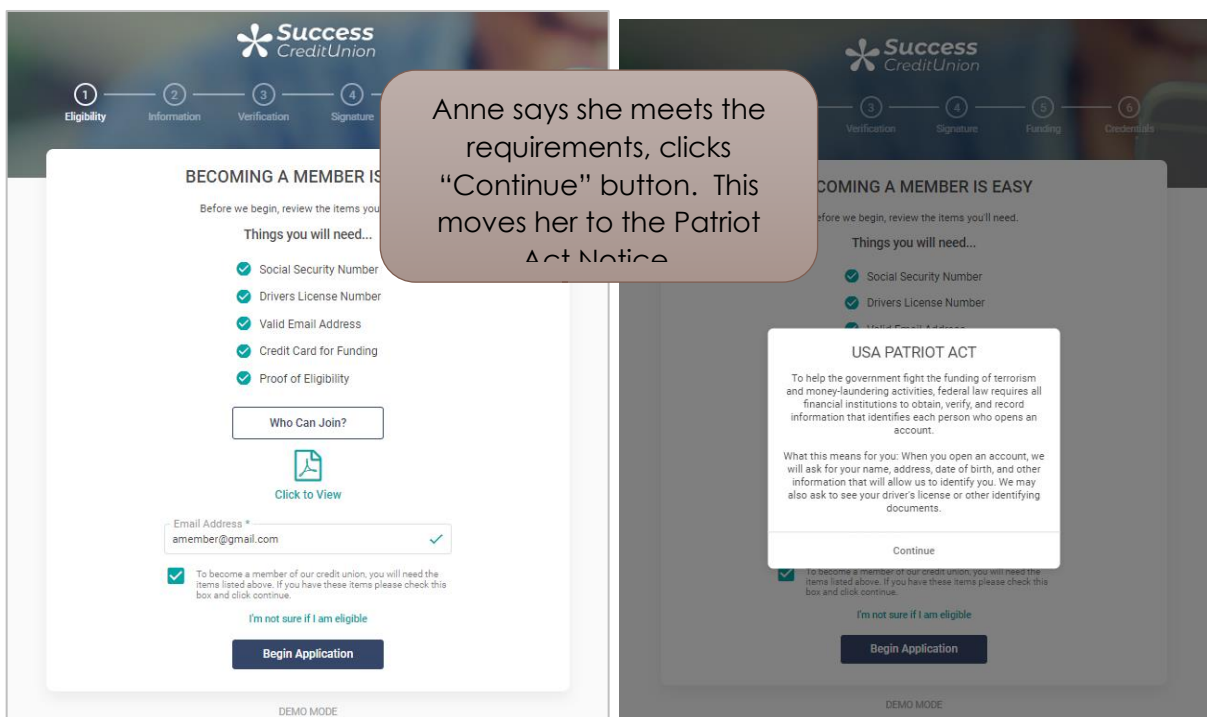
J. C. Smith
11/13/2015

Requirements for Membership

Our field of membership is limited to the following individuals:

CU*Answers Employees

Close



Credit Consent Page (Optional)

Success Credit Union

1 Eligibility — 2 Information — 3 Verification — 4 Signature — 5 Funding — 6 Credentials

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?

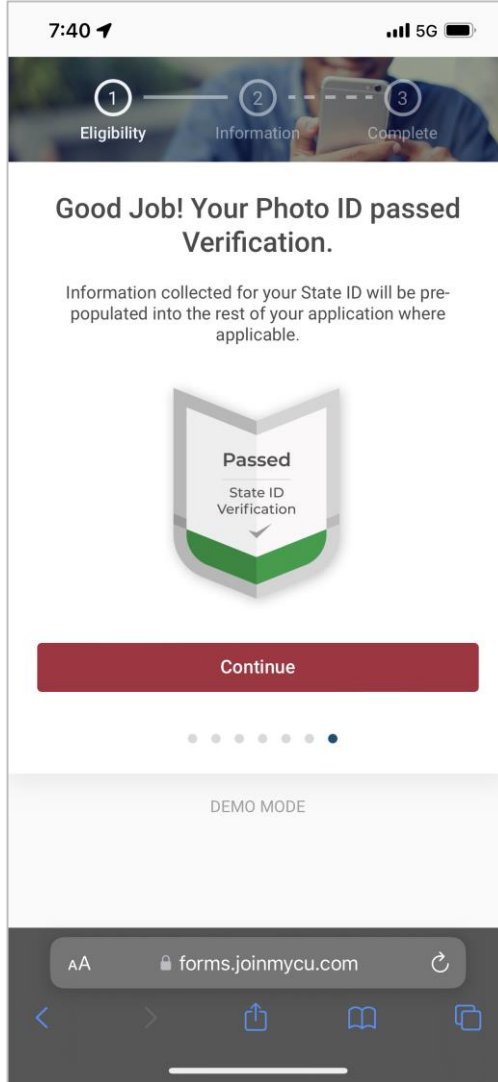
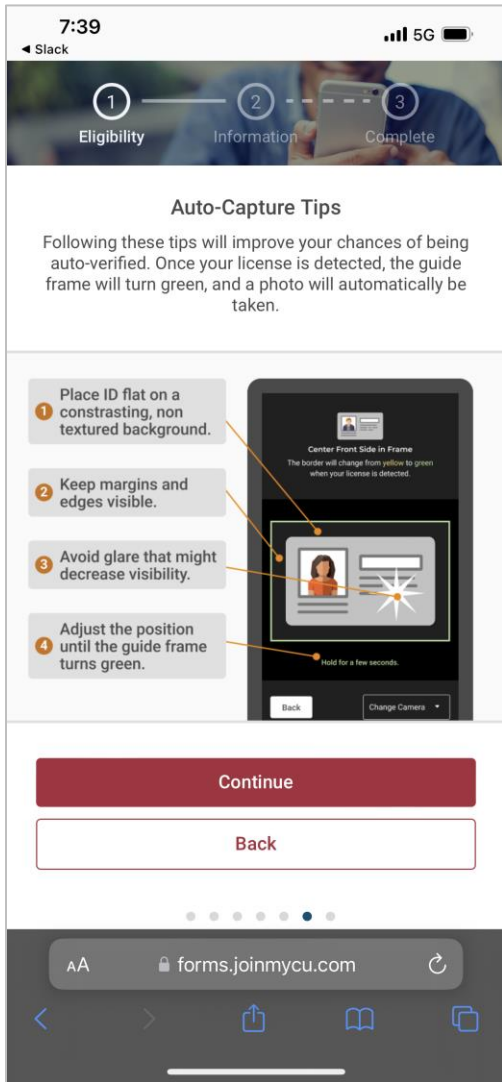
☐ I AGREE

Continue

DEMO MODE

Anne's credit union wants to pull her credit report and have her review some documentation. After reviewing the linked-to documents, she next accepts the consent form by selecting "I agree" and clicking the "Continue" button

ID Verification



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.

Birthdate (MM/DD/YYYY) *

Social Security Number *

Mother's Maiden Name

Marital Status *

☐ Unmarried

☐ Married

Back Next

Anne enters her personal information, including: ***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 license was issued, and ***whether she is a US citizen**, ***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: Anne has already provided her **email address** on the first

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 *

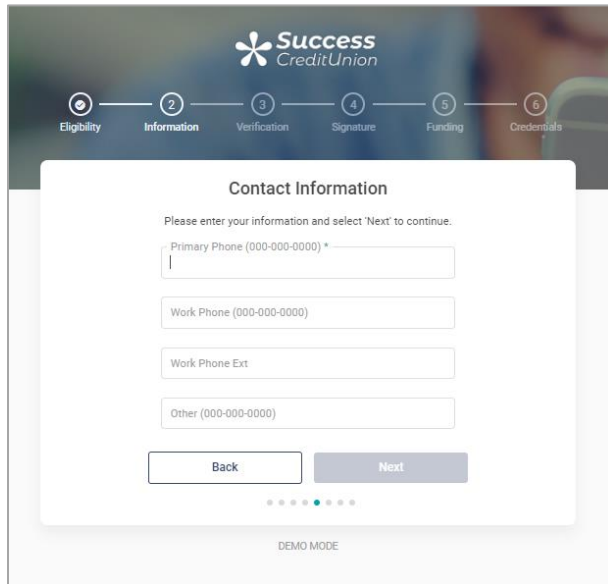
ZIP Code *

County *

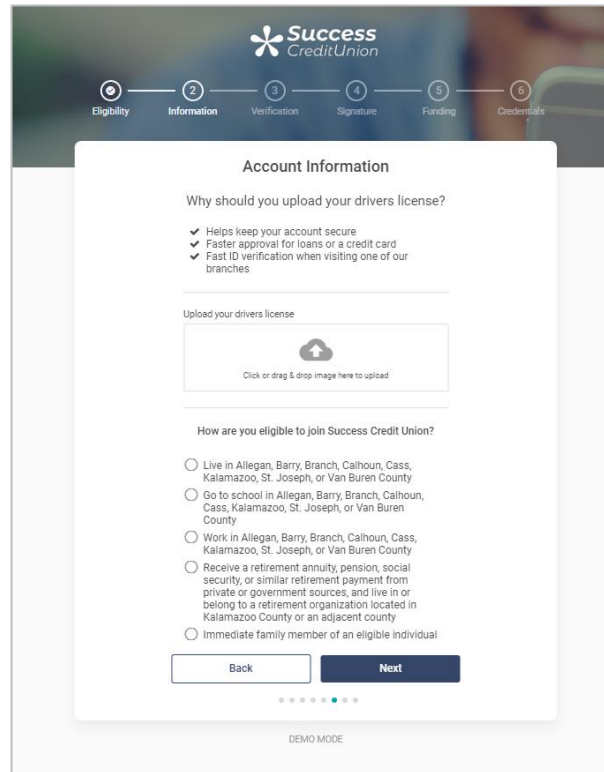
Back Next

DEMO MODE

Credit Union Custom Fields



The image shows a mobile app interface for Success Credit Union. At the top, a progress bar indicates six steps: 1. Eligibility, 2. Information, 3. Verification, 4. Signature, 5. Funding, and 6. Credentials. The 'Information' step is currently active. Below the progress bar, a modal titled 'Contact Information' is displayed. It contains the instruction 'Please enter your information and select "Next" to continue.' followed by four input fields: 'Primary Phone (000-000-0000) *', 'Work Phone (000-000-0000)', 'Work Phone Ext', and 'Other (000-000-0000)'. At the bottom of the modal are 'Back' and 'Next' buttons. A progress indicator at the very bottom shows six dots, with the second dot (corresponding to the 'Information' step) highlighted in green. The text 'DEMO MODE' is visible at the bottom of the screen.



The image shows the same mobile app interface, but now the 'Verification' step (3) is active in the progress bar. The modal titled 'Account Information' is displayed. It starts with the question 'Why should you upload your drivers license?' followed by three bullet points: '✓ Helps keep your account secure', '✓ Faster approval for loans or a credit card', and '✓ Fast ID verification when visiting one of our branches'. Below this is a section titled 'Upload your drivers license' with a large upload icon and the text 'Click or drag & drop image here to upload'. The next section is 'How are you eligible to join Success Credit Union?' with five radio button options: 'Live in Allegan, Barry, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, or Van Buren County', 'Go to school in Allegan, Barry, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, or Van Buren County', 'Work in Allegan, Barry, Branch, Calhoun, Cass, Kalamazoo, St. Joseph, or Van Buren County', 'Receive a retirement annuity, pension, social security, or similar retirement payment from private or government sources, and live in or belong to a retirement organization located in Kalamazoo County or an adjacent county', and 'Immediate family member of an eligible individual'. At the bottom are 'Back' and 'Next' buttons. The progress indicator at the bottom shows the third dot highlighted in green. The text 'DEMO MODE' is visible at the bottom of the screen.

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

She is even asked to provide additional information for membership.

Please review your information and select 'Next' to continue. Click on any item below to edit it.

Name	<u>Anne M Member</u>	Mother's Maiden	<u>Jones</u>
Date of Birth	<u>02/01/1970</u>	Gender	<u>Female</u>
Marital Status	<u>Unmarried</u>		

Address	<u>123 Main Street</u>	Primary Phone	<u>616-555-5555</u>
	<u>Anycity, MI 49546</u>	Work Phone	—
County	<u>Anycounty</u>	Work Phone Ext.	—
		Other	

SSN	<u>123-45-6789</u>	State ID	<u>M 123 45 6789</u>
U.S. Citizen	<u>Yes</u>	State Issued	<u>MI</u>

Upload your drivers license

Test

Immediate family memb

[Back](#)

Next

● ● ● ● ● ● ●

DEMO MODE

When she clicks “Next” she will advance to the page where she will begin answering her Experian Precise ID questions.

Experian Precise ID Verification Page

The screenshot shows the 'Information Complete!' screen. At the top, a progress bar indicates the steps: Eligibility (1), Information (2), Verification (3), Signature (4), and Funding (5). The 'Information' step is highlighted. Below the progress bar, a green circle with a white plus sign and a person icon is displayed. The text reads: 'Do you have a joint applicant? You are allowed up to 2 joint applicants. If you are the only applicant, click 'Proceed to ID verification' below.' A button labeled 'Add a Joint Applicant' is present. Below this, a message states: 'Next, we need to verify your identity by asking you 3-6 questions.' Three bullet points with green checkmarks follow: 'ID verification is convenient.', 'There are only 3-6 questions.', and 'Even if you don't pass, your application is still submitted.' A dark blue button labeled 'Proceed to ID verification' is at the bottom. A progress bar at the very bottom shows six dots, with the third dot highlighted. The text 'DEMO MODE' is at the bottom center.

Anne moves to the entry Experian Precise ID Verification page.

The screenshot shows the 'Verification for Anne Member' screen. At the top, a progress bar indicates the steps: Eligibility (1), Information (2), Verification (3), Signature (4), Funding (5), and Credentials (6). The 'Verification' step is highlighted. Below the progress bar, the text reads: 'The following personal history questions must be answered by **Anne Member**. Select the correct answer for the following questions, then select **Next** to continue.' The question is: 'What make is the car you secured a loan for in the summer of 2008?'. There are four radio button options: 'Ford', 'Honda', 'Kia', and 'None of the above'. A grey button labeled 'Next' is at the bottom. A progress bar at the very bottom shows six dots, with the third dot highlighted. The text 'DEMO MODE' is at the bottom center.

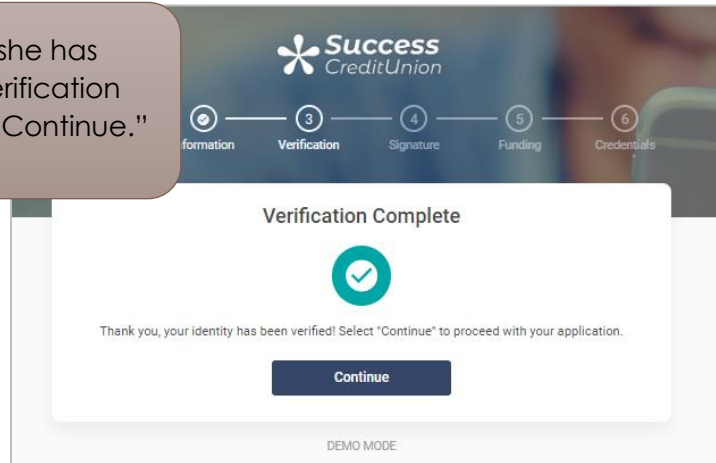
Anne clicks "Proceed with online ID verification," to advance to screens that ask questions based on her credit

The screenshot shows the 'Verification for Anne Member' screen. At the top, a progress bar indicates the steps: Eligibility (1), Information (2), Verification (3), Signature (4), Funding (5), and Credentials (6). The 'Verification' step is highlighted. Below the progress bar, the text reads: 'The following personal history questions must be answered by **Anne Member**. Select the correct answer for the following questions, then select **Next** to continue.' The question is: 'What make is the car you secured a loan for in the summer of 2008?'. There are four radio button options: 'Ford' (which is selected), 'Honda', 'Kia', and 'None of the above'. A dark blue button labeled 'Next' is at the bottom. A progress bar at the very bottom shows six dots, with the third dot highlighted. The text 'DEMO MODE' is at the bottom center.

Anne answers the question and then clicks the "Next" button to advance through three to five questions. Since she answers them correctly,

Verification Complete

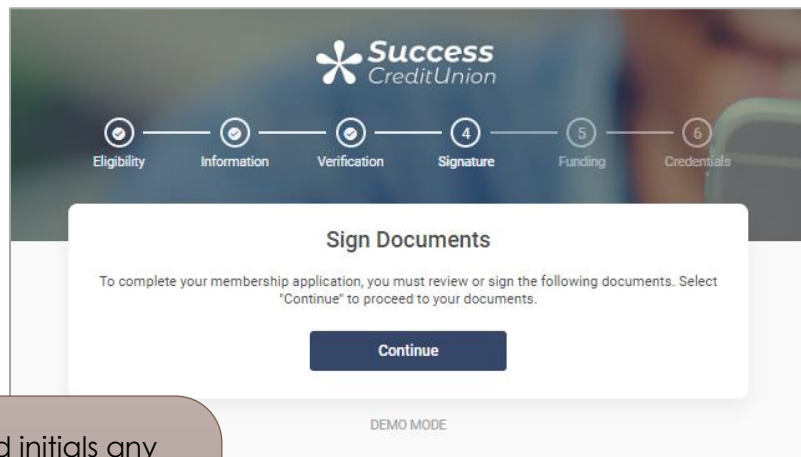
Anne is notified she has completed the verification process. She clicks "Continue."



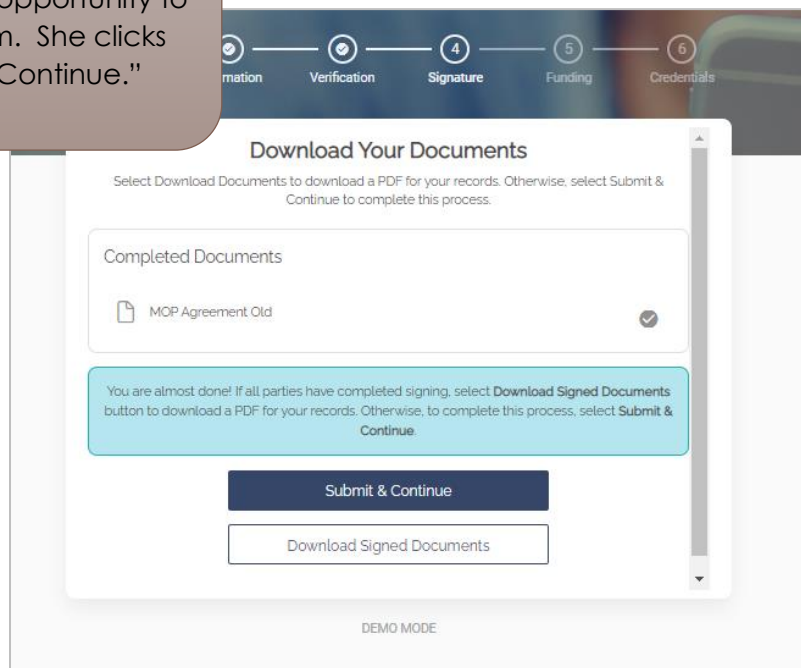
The screen displays the Success Credit Union logo at the top. Below the logo is a progress bar with six steps: 1. Information, 2. Verification (highlighted with a green checkmark), 3. Signature, 4. Funding, and 5. Credentials. A white modal box in the center contains the text "Verification Complete" and a green checkmark icon. Below the icon, it says "Thank you, your identity has been verified! Select 'Continue' to proceed with your application." and a blue "Continue" button. At the bottom, it says "DEMO MODE".

Signing Forms

Anne signs and initials any needed forms (not shown), and is given the opportunity to download them. She clicks "Submit and Continue."

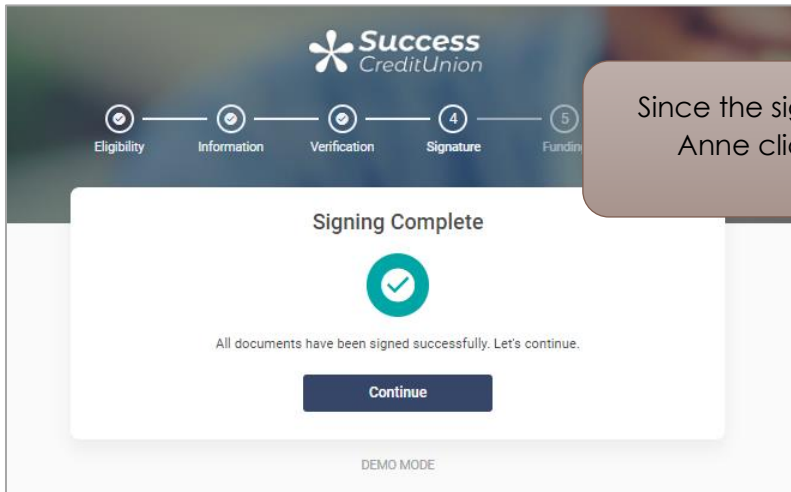


The screen displays the Success Credit Union logo at the top. Below the logo is a progress bar with six steps: 1. Eligibility, 2. Information, 3. Verification, 4. Signature (highlighted with a green checkmark), 5. Funding, and 6. Credentials. A white modal box in the center contains the text "Sign Documents" and "To complete your membership application, you must review or sign the following documents. Select 'Continue' to proceed to your documents." and a blue "Continue" button. At the bottom, it says "DEMO MODE".



The screen displays the Success Credit Union logo at the top. Below the logo is a progress bar with six steps: 1. Information, 2. Verification, 3. Signature (highlighted with a green checkmark), 4. Funding, and 5. Credentials. A white modal box in the center contains the text "Download Your Documents" and "Select Download Documents to download a PDF for your records. Otherwise, select Submit & Continue to complete this process." Below this is a section titled "Completed Documents" with a list item "MOP Agreement Old" and a green checkmark icon. A blue box contains the text "You are almost done! If all parties have completed signing, select Download Signed Documents button to download a PDF for your records. Otherwise, to complete this process, select Submit & Continue." Below this are two buttons: "Submit & Continue" (blue) and "Download Signed Documents" (white). At the bottom, it says "DEMO MODE".

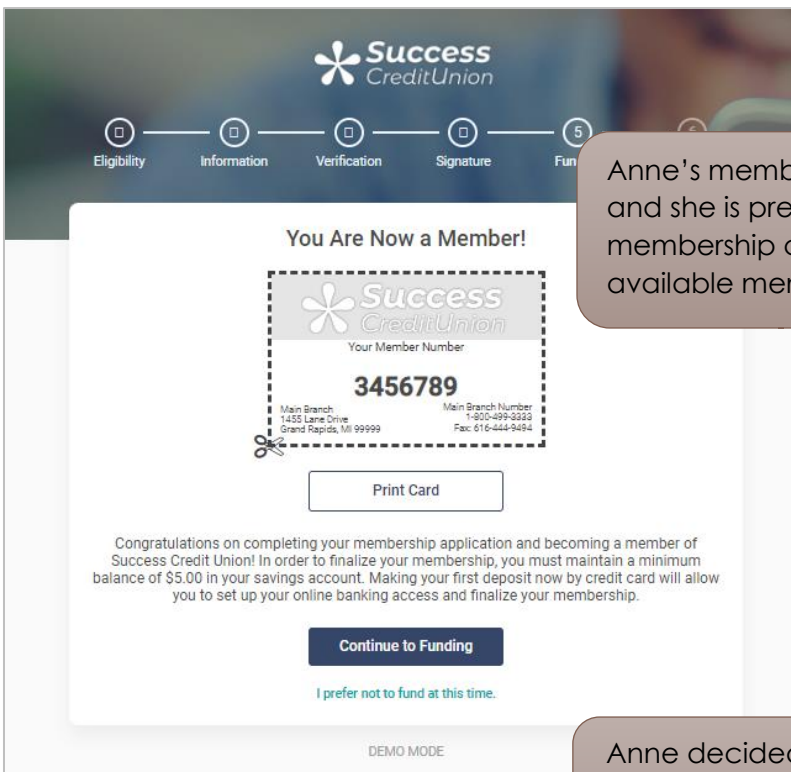
Signing Complete



The screen displays the Success Credit Union logo at the top. Below the logo is a progress bar with five steps: Eligibility, Information, Verification, Signature (highlighted with a blue circle and the number 4), and Funding. The main content area features a large green checkmark icon and the text "Signing Complete". Below this, it says "All documents have been signed successfully. Let's continue." and a blue "Continue" button. At the bottom, it says "DEMO MODE".

Since the signing is complete, Anne clicks "Continue."

MOP Creation (Membership Creation)

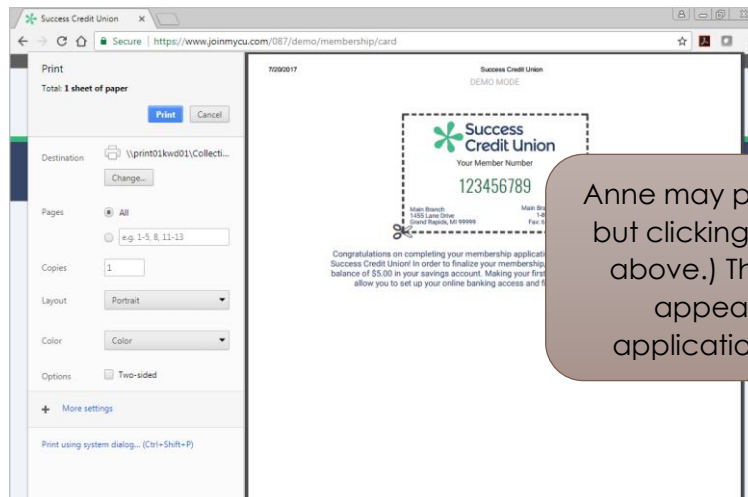


The screen displays the Success Credit Union logo at the top. Below the logo is a progress bar with five steps: Eligibility, Information, Verification, Signature (highlighted with a blue circle and the number 4), and Funding (highlighted with a blue circle and the number 5). The main content area features the text "You Are Now a Member!". Below this is a membership card template with the Success Credit Union logo, the text "Your Member Number", and the number "3456789". The card also includes contact information for the Main Branch: "1455 Lane Drive, Grand Rapids, MI 99999", "Main Branch Number 1-800-439-2222", and "Fax: 616-444-9494". Below the card is a "Print Card" button. Further down, it says "Congratulations on completing your membership application and becoming a member of Success Credit Union! In order to finalize your membership, you must maintain a minimum balance of \$5.00 in your savings account. Making your first deposit now by credit card will allow you to set up your online banking access and finalize your membership." and a blue "Continue to Funding" button. At the bottom, it says "DEMO MODE".

Anne's membership is created and she is presented with a membership card with the next available membership

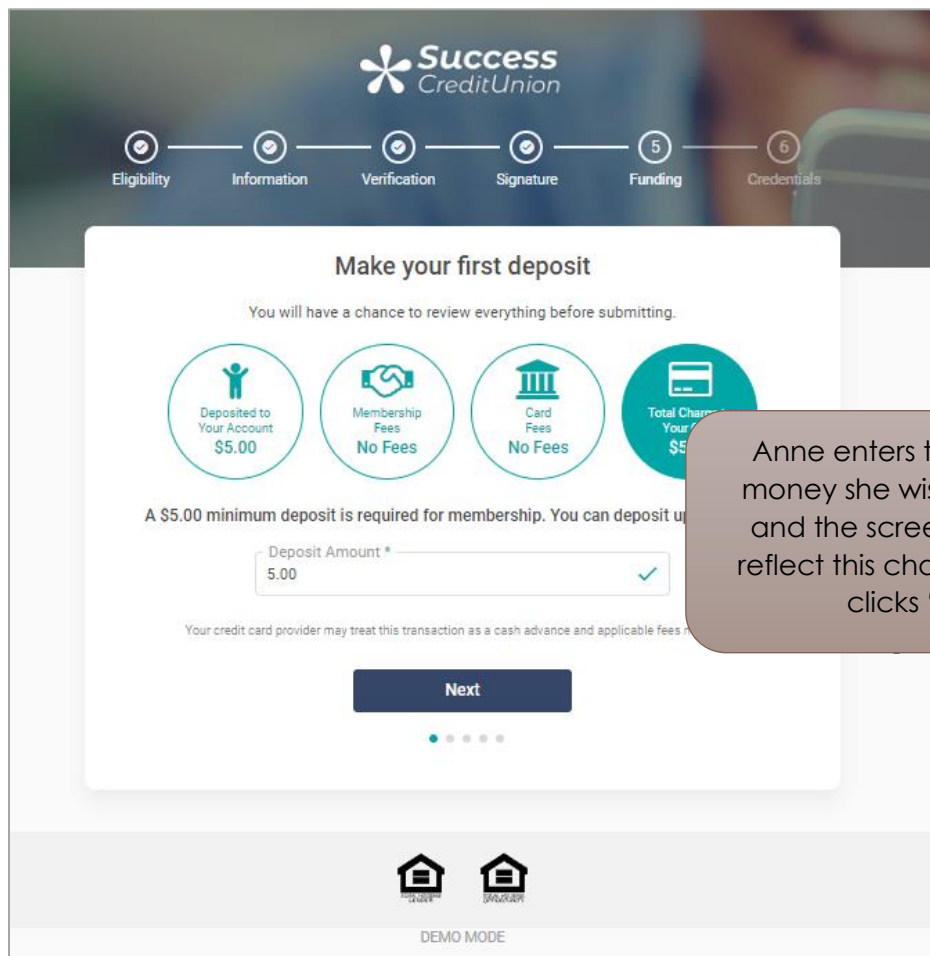
Anne decided to fund her account with her credit card so she clicks "Continue to Funding."

"Print Card" Button Allows Member to Print a Copy of the Membership Card



Anne may print a copy of her card but clicking on "Print Card." (See above.) The printer window will appear. To return to the application, she uses the back

Funding by Credit Card/Debit Card Page



Anne enters the amount of money she wishes to deposit and the screen changes to reflect this change. Then she clicks "Next."

Success
CreditUnion

1

Eligibility

2

Information

3

Verification

4

Signature

5

Funding

6

Credentials

Card Information

Please enter your credit or debit card information below.

VISA

Discover

disc

Card Type

Card Number (0000-0000-0000-0000) *

1231-2312-3123-1234

Expiration (MM/YYYY) *

09/2023

Security Code *

999

For your security, funding is transmitted using HTTPS encryption protocol. Additionally, no card information is stored on our servers.

Back

Next

1

2

3

4

5


6

HOME

LOGOUT

DEMO MODE

Anne uses the next screens to enter her card information. She clicks "Next" to advance to the next screen.



1

2

3

4

5

6

Eligibility

Information

Verification

Signature

Funding

Credentials

Billing Address

Please enter your credit or debit card billing address below.

Same as Applicant Address

Full Name *

Address Line 1 *

Address Line 2

City *

State *

ZIP Code *

For your security, funding is transmitted using HTTPS encryption protocol. Additionally, no card information is stored on our servers.


Back

HOME

MANAGE

DEMO MODE

If Anne's card's billing address is the same as her home address, she can click "Same as Applicant" to prefill this screen.



1

2

3

4

5

6

Eligibility

Information

Verification

Signature

Funding

Credentials

Billing Address

Please enter your credit or debit card billing address below.

Same as Applicant Address

Full Name *
Mary Member ✓

Address Line 1 *
123 Main Street ✓

Address Line 2

City *
Anycity ✓

Michigan ✓

ZIP Code *
49000 ✓

For your security, funding is transmitted using HTTPS encryption protocol. Additionally, no card information is stored on our servers.


Back

Next

DEMO MODE

Anne clicks "Next" to advance.

Payment Review



1

Eligibility

2

Information

3

Verification

4

Signature

5

Funding

6

Credentials

Please review your deposit and payment information.

Make sure all credit or debit card and cardholder information is correct before submitting.


Deposited to
Your Account
\$5.00


Membership
Fees
No Fees


Card
Fees
No Fees


Total Charge to
your card
\$5.00

Personal Information

Member Account	3456789	Card Expiration	09/2023
Card Type	Visa	Card Security	999
Card Number	****-****-****-1234		

Cardholder Information

Name	Mary Member	Address	123 Main Street Anycity, MI 49000
------	-------------	---------	--------------------------------------

Back

Submit

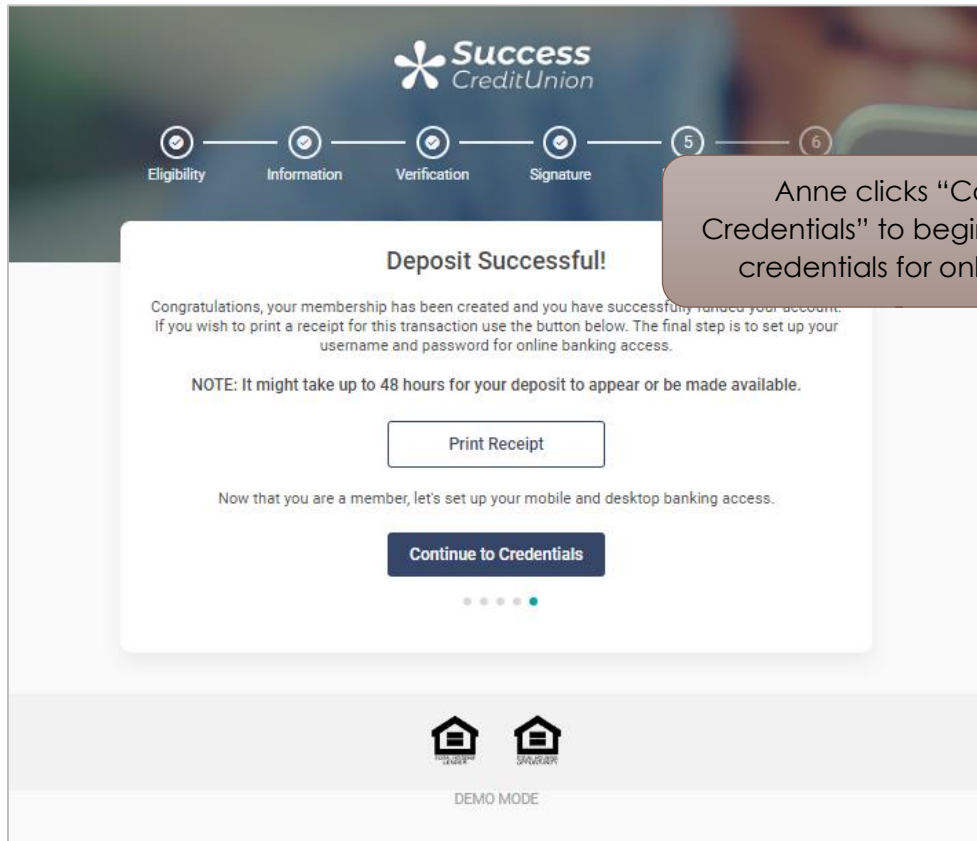

Home


Success Credit Union

DEMO MODE

Anne can view her account number another time on this confirmation screen. After reviewing that it is correct, she clicks "Submit" to charge her card.

Online Banking Enrollment



The screenshot shows the 'Deposit Successful!' screen of the Success Credit Union online banking enrollment process. At the top, the Success Credit Union logo is displayed. Below it, a progress bar shows six steps: Eligibility, Information, Verification, Signature, and two unlabeled steps. The current step is 'Signature'. The main content area contains a 'Deposit Successful!' heading, a congratulatory message, a note about the deposit appearing within 48 hours, a 'Print Receipt' button, and a 'Continue to Credentials' button. At the bottom, there are icons for 'Mobile' and 'Desktop' banking access, and the text 'DEMO MODE'.

Success Credit Union

Eligibility Information Verification Signature

Deposit Successful!

Congratulations, your membership has been created and you have successfully funded your account. If you wish to print a receipt for this transaction use the button below. The final step is to set up your username and password for online banking access.

NOTE: It might take up to 48 hours for your deposit to appear or be made available.

Print Receipt

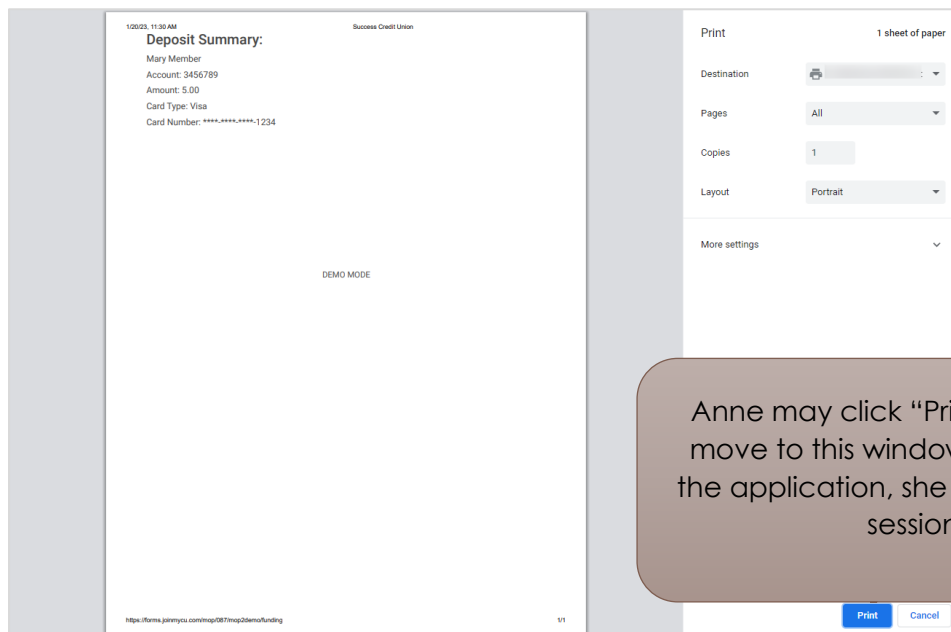
Now that you are a member, let's set up your mobile and desktop banking access.

Continue to Credentials

DEMO MODE

Anne clicks "Continue to Credentials" to begin setting up her credentials for online banking.

"Print Receipt" Button Allows Member to Print the Receipt



The screenshot shows the 'Print Receipt' window. The left pane displays a 'Deposit Summary' for Mary Member, including account number 3456789, amount 5.00, card type Visa, and card number ****-****-****-1234. The right pane shows print settings: Destination (Printer icon), Pages (All), Copies (1), Layout (Portrait), and a 'More settings' dropdown. At the bottom are 'Print' and 'Cancel' buttons. The text 'DEMO MODE' is visible in the background.

1/20/23, 11:30 AM Success Credit Union

Deposit Summary:

Mary Member
Account: 3456789
Amount: 5.00
Card Type: Visa
Card Number: ****-****-****-1234

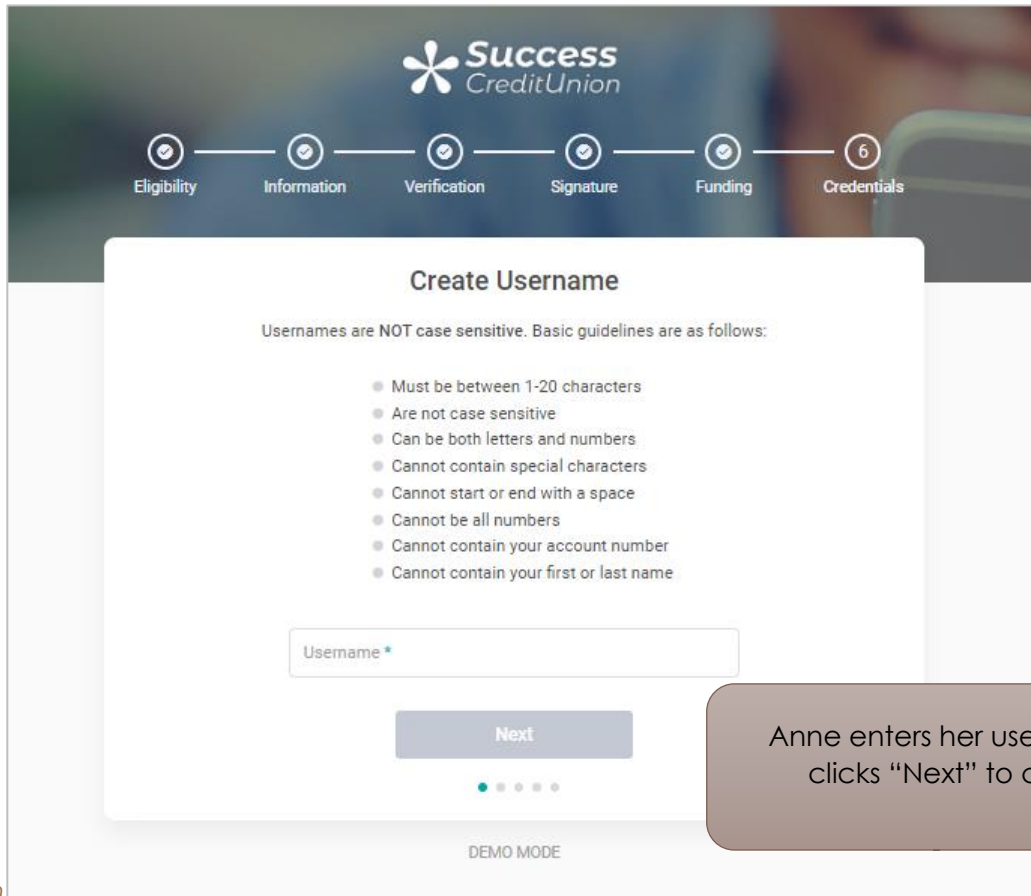
DEMO MODE

Print 1 sheet of paper

Destination :
Pages All
Copies 1
Layout Portrait
More settings

Print Cancel

Anne may click "Print Receipt" to move to this window. To return to the application, she closes the print session.



The screenshot shows the 'Create Username' screen in the Success Credit Union online banking login process. At the top, a progress bar indicates the steps: Eligibility, Information, Verification, Signature, Funding, and Credentials (the current step, marked with a '6'). The main heading is 'Create Username'. Below it, a note states: 'Usernames are NOT case sensitive. Basic guidelines are as follows:'. A list of guidelines follows: Must be between 1-20 characters, Are not case sensitive, Can be both letters and numbers, Cannot contain special characters, Cannot start or end with a space, Cannot be all numbers, Cannot contain your account number, and Cannot contain your first or last name. There is a text input field labeled 'Username *' and a 'Next' button. At the bottom, there is a 'DEMO MODE' label and a progress indicator with five dots, the first of which is filled.

Success Credit Union

Eligibility Information Verification Signature Funding Credentials

Create Username

Usernames are NOT case sensitive. Basic guidelines are as follows:

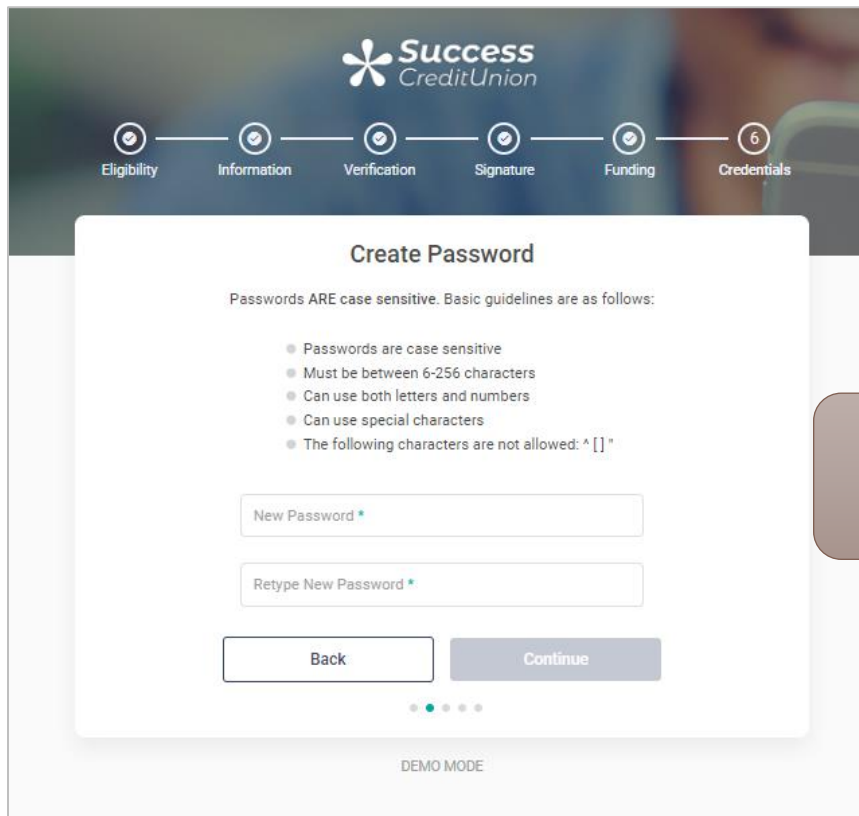
- Must be between 1-20 characters
- Are not case sensitive
- Can be both letters and numbers
- Cannot contain special characters
- Cannot start or end with a space
- Cannot be all numbers
- Cannot contain your account number
- Cannot contain your first or last name

Username *

Next

DEMO MODE

Anne enters her username and clicks "Next" to continue.



The screenshot shows the 'Create Password' screen in the Success Credit Union online banking login process. At the top, a progress bar indicates the steps: Eligibility, Information, Verification, Signature, Funding, and Credentials (the current step, marked with a '6'). The main heading is 'Create Password'. Below it, a note states: 'Passwords ARE case sensitive. Basic guidelines are as follows:'. A list of guidelines follows: Passwords are case sensitive, Must be between 6-256 characters, Can use both letters and numbers, Can use special characters, and The following characters are not allowed: ^ [] *. There are two text input fields: 'New Password *' and 'Retype New Password *'. Below the fields are 'Back' and 'Continue' buttons. At the bottom, there is a 'DEMO MODE' label and a progress indicator with five dots, the first of which is filled.

Success Credit Union

Eligibility Information Verification Signature Funding Credentials

Create Password

Passwords ARE case sensitive. Basic guidelines are as follows:

- Passwords are case sensitive
- Must be between 6-256 characters
- Can use both letters and numbers
- Can use special characters
- The following characters are not allowed: ^ [] *


New Password *

Retype New Password *

Back Continue

DEMO MODE

Anne enters her password twice and clicks "Continue."



Eligibility — Information — Verification — Signature — Funding — **6** Credentials

Create Security Questions

Create your Security Questions and select 'Next' to continue.
[Security Questions Tips](#)

Security Question 1

Select a security question *

Answer 1 *

Security Question 2

Select a security question *

Answer 2 *

Security Question 3

☒ Select From A List Of Questions
☐ Compose My Own Question

Select a security question *


Answer 3 *

Back **Next**

DEMO MODE

Anne creates three security question answers and clicks "Next" to continue.

Accept User Agreement and Access Account



Progress bar: Eligibility, Information, Verification, Signature, Funding, **Credentials**

Accept User Agreement

Please accept the User Agreement and select 'Agree'

Online Banking User Agreement, Authorization to Receive Electronic Statements and Other Disclosures, and Electronic Bill Payment


Revised: November 16, 2015.

1. The **It's Me 247** online banking system (hereinafter called the SYSTEM), is provided as a service of the

Back Agree

DEMO MODE

Anne clicks "Agree" to accept the Online Use Agreement and to advance to the next screen.




Progress bar: Eligibility, Information, Verification, Signature, Funding, **Credentials**

That's it...You're Done!

You are now set up for online banking for desktop, mobile web and our mobile apps. If you want, you can access your account online right now by selecting the 'Go To Online Banking' button below. Or, if you would prefer using one of our mobile apps, select one of the links below. You can also download the New Member Welcome Kit, which includes information about your membership, our credit union, and desktop and mobile banking. It also contains local coupons and a direct deposit form for your employer.


NOTE: It might take up to 48 hours for your deposit to appear or be made available.




New Member Welcome Kit

Access Online Banking Now!


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



Online Banking

DEMO MODE

Anne clicks "Online Banking" to advance to online banking.

Auditing New Memberships in CU*BASE

Auditing New Memberships

Your credit union will receive notification similar to the ones shown on **page 26** when the member passes Experian Precise ID questions and opens a membership, funds the account and enrolls in online banking.

You then can review new membership submitted via MOP by using the All Memberships dashboard. First use Tool #553. Use a date range and look for memberships opened by employee ID 96.

New/Closed/All Memberships Dashboards (Tool #553)

Session 0 CU*BASE GOLD Edition - FRANKENMUTH CREDIT UNION

File Edit Tools Help

Open-Closed Memberships Selected

From to [MMDDYYYY] Status Gender Records analyzed 27
Employee ID Online Banking Branch Closed 0.0%
Account # Name starts with Name contains Member designations

Account #	# Accts	Name	Date Opened	Date Closed	Gender	Emp ID	Branch	ZIP
1	2		Jun 01, 2017		M	96	1	4
6	2		Jun 02, 2017		F	96	1	4
7	3		Jun 02, 2017		M	96	1	4
8	2		Jun 03, 2017		M	96	20	4
9	2		Jun 03, 2017		F	96	20	4
2	2		Jun 05, 2017		F	96	20	4
7	3		Jun 05, 2017		F	96	20	4
4	4		Jun 05, 2017		F	96	20	4
4	1		Jun 06, 2017		M	96	20	4
5	2		Jun 06, 2017		F	96	20	4
6	2		Jun 07, 2017		F	96	20	4
5	2		Jun 07, 2017		F	96	20	4
9	2	NE L	Jun 13, 2017		F	96	20	4
7	2		Jun 13, 2017		F	96	20	4
6	3		Jun 13, 2017		M	96	20	4
1	3	D	Jun 15, 2017		M	96	4	4
6	1		Jun 15, 2017		M	96	20	4

■ Checklist ■ Credit Rpt ■ Inquiry ■ Household ■ ID verification

Export Member Connect Analysis

FR (4034) 7/24/17

Working Failed Membership Applications (CU*BASE)

Working Failed Memberships

If the prospective member does not complete entering all needed membership information or if they fail the Experian Precise ID scan, the available information will be sent to CU*BASE as a membership application. This application will include the promotion that they applied under and if they failed the Experian Precise ID scan.

Credit union employees will receive a notification similar to the one shown on **page** Error! Bookmark not defined.. The employee will then review and approve the application and create a new membership. The credit union employee can also request a credit report be pulled on the applicant, deny the application, save it for further editing and review, and other options outlined on the next page.

Work the Membership Applications

Work Online Banking Apps/Requests (Tool #13)

Session 0: CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Work with Online Banking Requests

Corp ID 01

Request # 000000 Last name starting Request date starting 00000000 [MMDDYYYY] Display only

Req #	Request Name	Req Date	Request Type	Notes
17612	ANOTHER MEMBER	Feb 29, 2016	MA - Membership Application	
17615		Feb 29, 2016	MA - Membership Application	
17604		Feb 26, 2016	MA - Membership Application	
17600		Feb 21, 2016	PI - Personal Information Change	
17603		Feb 21, 2016	CR - Contact Request	
17592		Feb 20, 2016	PI - Personal Information Change	
17593		Feb 20, 2016	PI - Personal Information Change	Possible duplicate request
17594		Feb 20, 2016	PI - Personal Information Change	Possible duplicate request
17595		Feb 20, 2016	CR - Contact Request	
17596		Feb 20, 2016	PI - Personal Information Change	
17597		Feb 20, 2016	PI - Personal Information Change	
17598		Feb 20, 2016	CR - Contact Request	
17555		Feb 18, 2016	MA - Membership Application	NO CREDIT

Work Delete

Select the application and then "Work."

Import Member Apps

Click on any column header to sort.

FR (5032) 5/27/16

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

<input type="checkbox"/> Approve	<input type="checkbox"/> Change	<input type="checkbox"/> Deny	<input type="checkbox"/> Delete application
<input type="checkbox"/> View	<input type="checkbox"/> Look up	<input type="checkbox"/> Request credit report	<input type="checkbox"/> View credit report

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

[illegible]

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*.

[illegible]

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

Run a Blocked Person Scan and Update the Application with Additional Details

[illegible]

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.

Session 0 CU*BASE GOLD Edition - Generate Request for Credit Report

Primary borrower SSN/TIN: 12356 GUY PERSON

Co-borrower #1 SSN/TIN: 000000000

Co-borrower #2 SSN/TIN: 000000000

Co-borrower #3 SSN/TIN: 000000000

Skip

Continue

Navigation icons: back, forward, up, down, search, info, help, @

FR (1044)

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

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Membership Applications from Online Banking

Request # 17612 Last name starting Request date starting 00000000 [MMDDYYYY]

App #	Application Name	Home Phone	Corp	Rel Code	App Date	Email	Reference	Notes
17612	ANOTHER MEMBER		01		Feb 29, 2016	member@email.com	TEST5	

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

☐ Approve ☐ Change ☐ Deny ☐ Delete application
☐ View ☐ Look up ☐ Request credit report ☐ View credit report

Navigation icons: back, forward, up, down, search, info, help, @

FR (5033) 5/27/16

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

Session 0 CU*BASE GOLD Edition - OFAC Scan

Verification process complete; no hits found.

Continue

Navigation icons: back, forward, up, down, search, info, help, @

FR (388)

2. The OFAC scan window appears. Select Continue.

Session 0 CU*BASE GOLD Edition - Master Greeting

Individual Mailing Greeting

☒ Mr.
 ☐ Mrs.
 ☐ Miss
 ☐ Ms.
 ☐ Dr.
 ☐ Rev.
 ☐ Hon.
 ☐ No greeting

Household Mailing Greeting

☐ To the <Last Name> Household
☐ To the <Last Name> Family
☐ To the home of <First Name> <Last Name>

i To make a new selection, uncheck the current selection and all options become available again.

Skip

FR (2679)

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

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Verify New Account Creation

New member name **ANOTHER MEMBER**

Joint Owner 1		Joint Owner 2	
Name		Name	
SSN/TIN		SSN/TIN	

☒ Create new account

Continue

Skip Addition

FR (998) 5/27/16

4. Check *Create new account*.

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Verify New Account Creation

New member name **ANOTHER** **MEMBER**

Joint Owner 1		Joint Owner 2	
Name		Name	
SSN/TIN		SSN/TIN	

☒ Create new account

Continue

Skip Addition

← → ↑ ↓ ⌂ 🔗 ⓘ ? @

FR (998) 5/27/16

5. Click *Continue*.

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Verify New Account Creation

New member name **ANOTHER** **MEMBER**

Joint Owner 1		Joint Owner 2	
Name		Name	
SSN/TIN		SSN/TIN	

Member account created 62061

Continue

Skip Addition

← → ↑ ↓ ⌂ 🔗 ⓘ ? @

FR (998) 5/27/16

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

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.

Session 0 CU*BASE GOLD Edition - .

File Edit Tools Help

Update Audio/Online Banking Access

UPDATE

Account 1 HARRY G MEMBER

The Member is Allowed to Access This Account Using

☒ Online banking Reason D02

☒ Audio response Reason D02

Change Password

☒ Reset password to the last four digits of the member's SSN & the member's 4 digit birth year Reason D02

☐ Assign a custom password

Change PIN

☐ Reset PIN to last four digits of member's SSN Reason D02

☐ Assign a custom PIN

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.)

Session 0 CU*BASE GOLD Edition - .

File Edit Tools Help

Update Credit Union Online Banking Settings

Corp ID 01

☒ Allow new membership application online Member Instructions

☒ Apply membership application fee

Dividend application to be used SH

☒ 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

Allow maint of personal info by member (online) ☐ Direct update (no approval) ☒ Reviewed update (approval required) ☐ No

☒ Allow member to enter account nicknames

of days a new member has to log in to online banking 7 (1-7)

☐ Allow member to change Reg E Opt In/Out choice Member Instructions

Update

FR (4238) 3/16/16

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

[illegible]

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

Session 0 CU*BASE GOLD - Deny Online Banking Membership Application

Applicant name

GUY PERSON

Ap

123-48-9054

DENY

this application and

☒ Save primary applicant information as a new non-member record

☐ Do not retain information in non-member file

Confirm

←

→

↑

⏸

📄

🔗

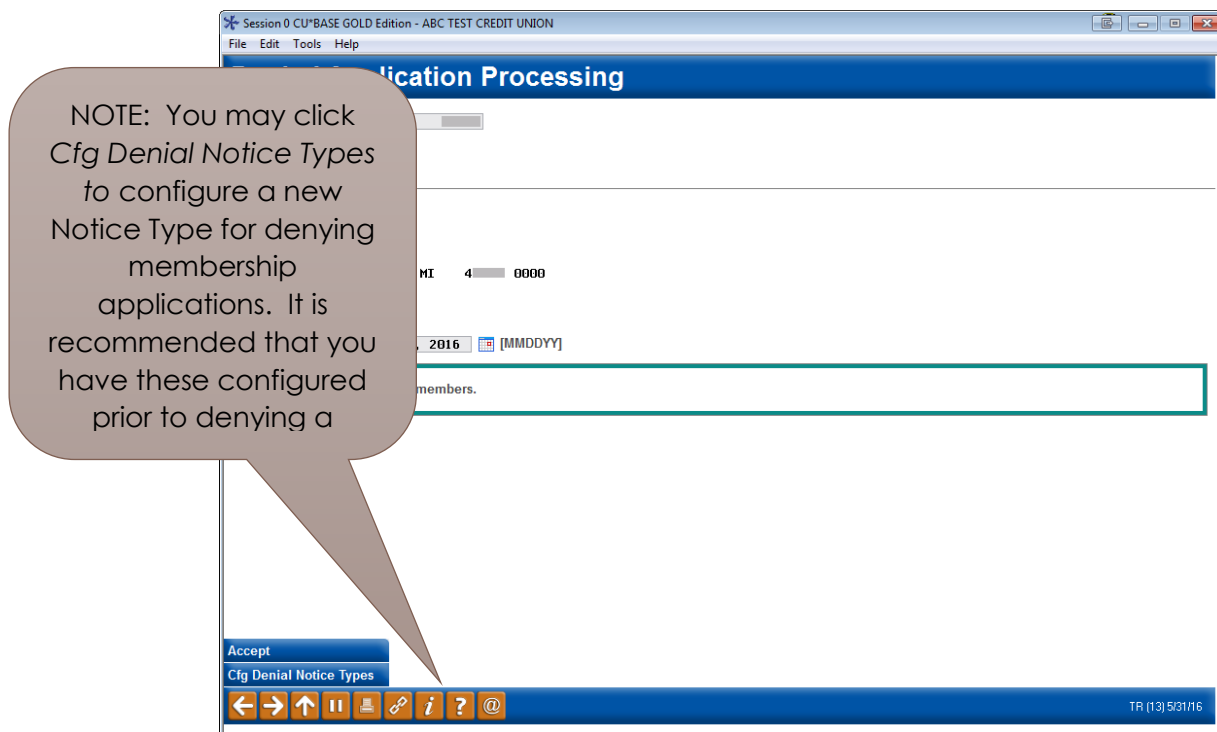
ℹ

?

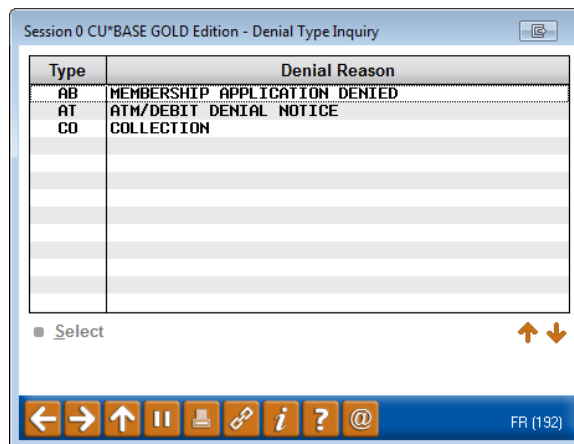
@

TR (5038)

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*.
 - 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.

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Denied Application Processing

Corp ID Account #

OR

SSN/TIN

ANOTHER MEMBER


1122 STREET

APT 2

SPOKANE WA 99206 0000










Notice type MEMBERSHIP APPLICATION DENIED

Date of application [MMDDYY]

 Verify Corp ID for non-members.

Accept

Cfg Denial Notice Types

FR (13) 601/16

5. Select *Accept* to complete the denial.

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

Risk Assessment: SecuriKey

Quick Reference Guide



CU*Answers offers the SecuriKey documents to give you quick access to the answers you need for your due diligence requirements. Find the SecuriKey Risk Assessment for MOP on the CU*Answers Risk Assessment Center page: <https://www.cuanswers.com/resources/risk-assessment-center/>. (Look for the SecuriKey logo.)

The Quick Reference Guide gives an overview of the important features of the product, and how to access additional information and services relating to the product. This is an excellent document to provide to examiners.

