**INTRODUCTION**

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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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/resources/doc/cubase-reference/
CU*BASE® is a registered trademark of CU*Answers, Inc.
ADDITIONAL ELIGIBILITY OPTIONS
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RISK ASSESSMENT: SECURISK KEY QUICK REFERENCE GUIDE
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
- Contact information for assistance
- Credit bureau consent form
- 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 6 for more details on these MOP features.

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 23 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 43 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 44 to see step by step how a credit union employee works the membership application in CU*BASE.
LEARNING MORE ABOUT MOP

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/

GETTING STARTED WITH MOP BROCHURE

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

Access this brochure via this link.


The brochure covers all the components of a MOP site.

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-opening-memberships-online/

TAKE A TEST DRIVE – DEMO VIDEO

Want to experience MOP for yourself? Take a test drive with the MOP demo video. Walk step by step through the experience of opening a membership online.

To access the demo directly, click the link below:

http://ondemand.cuanswers.com/becoming-a-member-online/
MOP FEATURES AND REQUIREMENTS
(MORE DETAILS)

This section of the booklet covers the MOP features covered on page 3 in more detail.

Refer to page 23 to see how these features are presented to an applicant as the person applies for and opens a membership online.

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

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.

Your credit union logo is customizable.

Whether the background is solid or pattern is customizable.

Text and colors are customizable throughout the website.
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.
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 23 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)

The testimonials are placed on the promotions page. See this page in the application process on page 23.

Up to three testimonials are allowed.
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.)

See page 24 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 24 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 requirement.
PDF

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

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

![Consent Form Example](image)

The text in this consent form is configurable.

See page 26 for an example of a credit union consent form in the application process.
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/](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

![Example of Experian Precise ID Verification Page](image)

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

See page 31 for an example of an Experian Precise ID Verification page in the application process.
**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.

**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 17.

**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 are all customizable.

This button is optional. Members who click it will move to the Funding Options page mentioned above.
See page 32 for an example of a MOP Complete page in the application process.

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/](https://irsc.cuanswers.com/product/add-funding-to-membership-opening/).

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

See page 33 for an example of a Funding by Credit Card/Debit Card page in the application process.
**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 show 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 37 for an example of the Online Banking Enrollment page in the application process.
**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 33.)

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.

The heading and description are customizable.

The icons and tips are all customizable.

This text and the button URLs are customizable.
CONTACT INFORMATION FOR ASSISTANCE

Contact information is a required feature.

Under the promotion on the first page and at the bottom of each subsequent page in the membership application is a question asking if the applicant needs assistance.

Bottom of Every Page in the Membership Opening Process

When the applicant clicks in this area of the application form, they are presented with the assistance window.

Example of Assistance Window

- NOTE: This area may include any of the following: a clickable email address, a link to a live chat session, or a message informing the applicant that a credit union employee will be in contact soon.

  TIP: Include your phone support hours for individuals completing the process after normal business hours.
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.
**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 applications.
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
You will also receive a notification when a MOP applicant is submitted to CU*BASE as a membership application.

**MOP Sample Email Notification: Submission as a Membership Application**

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

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

Anne Newmember reviews the promotions and testimonials. She clicks this button to start the application.
Eligibility Page and Assistance

Anne reviews the eligibility requirements and enters her email address.

See the “Additional Eligibility Requirements” section in this document for more details.
Anne says she meets the requirements, clicks “Continue” button. This moves her to the Patriot Act Notice.

Anne clicks “Continue.”
Anne’s credit union wants to pull her credit report so she next accepts the consent form by selecting “I agree” and clicking the “Continue” button.
Information Pages (Personal Information)

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 screen of the application.
Applying for a Membership Online

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

Additional Information pages are shown on the next page.
The green bar shows the individual’s progress as they advance through the application process.
Anne is presented a summary of the information she has provided.

She can click on any area to adjust the entries.

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

Anne moves to the entry Experian Precise ID Verification page.

You’re Almost There.
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 without online ID verification  Proceed with online ID verification

Anne clicks “Proceed with online ID verification,” to advance to screens that ask questions based on her credit report. (See examples below.)

Anne answers the question and then clicks the “Next” button to advance through three to five questions. Since she answers them correctly,
Anne’s membership is created and she is presented with a membership card with the next available membership number.

Anne decided to fund her account with her credit card so she clicks “Make your first deposit by credit or debit 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 arrow.
Anne enters the amount of money she wishes to deposit and the screen changes to reflect this change. (See below.)

Anne clicks “Next” to advance.
Anne uses the next screens to enter her card information. She clicks “Next” to advance to the next screen.
If Anne's card’s billing address is the same as her home address, she can click “Same as Applicant” to prefill this screen.

Anne clicks “Next” to advance.
Payment Review

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.
Applying for a Membership Online

Anne clicks "Create Your Username" to begin setting up her credentials for online banking.

Anne may click "Print Receipt" to move to this window. To return to the application, she uses the back arrow.
Anne enters her username and clicks “Next” to continue.
Anne enters her password twice and clicks “Continue.”
Anne creates three security questions and answers and clicks “Next” to continue.
Anne clicks “Agree & Continue” to accept the Online Use Agreement and to advance to the next screen.

Anne clicks “Go to Online Banking” to advance to online banking.
The first page Anne sees in Online Banking allows her to enroll in additional self-service products such as eStatements and bill pay. It also takes her to the rate board where she can open additional accounts and apply for a loan online.
AUDITING NEW MEMBERSHIPS IN CU*BASE

Your credit union will receive notification similar to the ones shown on page 21 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)
**WORKING FAILED MEMBERSHIP APPLICATIONS (CU*BASE)**

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 22. 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.

**Videos Available!**

Videos covering the step-by-step directions covered in this section are also available where indicated. Find all of these videos in the Member Service section of the CU*Answers On Demand website at:

http://ondemand.cuanswers.com/channel/university/member-service/

**Work the Membership Applications**

*Work Online Banking Apps/Requests (Tool #13)*

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

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

2. This takes you to the Global Search where you can search by Social Security Number, name, or another other field provided.
Run a Blocked Person Scan and Update the Application with Additional Details

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

2. A blocked person scan is run on the applicant’s Social Security number. Here we have a “Record not found.” In this case, click Continue to edit the application.
3. You will enter the details of the application. Make any changes and click *Update* to save them.

**Run a Credit Report on an Applicant**

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

1. To run a credit report on an applicant, select the application from the list and select *Request Credit Report.*
2. Run a credit report as you would for any membership application.

Refer also to the video “Viewing Credit Information for Membership Applications” at http://help.cubase.org/showmethesteeps/MAP_Credit_Report/map-credit-report.htm

**Approve the Applicant and Create a Membership**

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

2. The OFAC scan window appears. Select **Continue**.
3. (Optional) Select an Individual Mailing Greeting and a Household Mailing Greeting and press Enter.

4. Check *Create new account*. 
5. Click *Continue*.

6. A member account is created. Click *Continue*. 
7. Here you can print new membership forms for your new member. The print prompts will display any forms that have been configured to print with the base share account you’re opening.

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

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

Refer also to the video “Approving a Membership Application” at http://help.cubase.org/showmethesteps/MAP_Approve/map-approve.htm
Activating Online Banking for a New Member Application

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

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

Select the application from the second screen and then “Deny.”

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

2. Select Save primary applicant information as a new non-member record if you do not wish to retain the information in the non-member file and click Confirm.
3. You will enter the denial application screens. Click the lookup next to **Notice Type**.

- **NOTE:** You may click **Cfg Denial Notice Types** to configure a new Notice Type for denying membership applications. It is recommended that you have these configured prior to denying a membership application.

4. Select a **Notice type** from the listing.
5. Select **Accept** to complete the denial.

Refer also to the video “Denying a Membership Application” at [http://help.cubase.org/showmethesteps/Denying_Membership_Application/map-deny-application.htm](http://help.cubase.org/showmethesteps/Denying_Membership_Application/map-deny-application.htm)
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.