
MOP (Membership Opening Process)

Demystifying Compliance and Risk Management

The following is an overview of areas related to a multitude of regulations, legal requirements, and internal considerations revolving around the membership opening process. This overview is designed to explain the nuances of the automated membership opening processes and relate them to what you must understand to perform your risk assessment and explain to a third party if asked. Consider this section of the booklet the references that you as a compliance professional would consider when evaluating any membership opening system, and for providing to a third party if asked.

This section also addresses the risks associated with online membership opening and those processes and requirements to mitigate those risks. Online membership opening has always been viewed as a riskier way to open memberships as the credit union is not personally vetting the member. However, with the appropriate configurations and audit functionality this channel for opening accounts can be as safe as having the member sitting across from a member service representative.

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AUDITING CONSIDERATIONS

REGULATORY AND LEGAL

To summarize, there are several regulations that apply to opening a members account including:

- Fair Housing Lender/Equal Opportunity Lender and NCUA requirements to display insurance
- NCUA regulations relative to display of insurance
- Bylaw requirements relating to eligibility
- US Patriot Act
- Equal Credit Opportunity Act
- Regulations requiring pre-closing disclosures including but not limited too
 - Privacy Policy
 - Truth in Savings
 - Fee schedule
 - Electronic Funds Transfer
 - Funds Availability
- Bank Secrecy Act
- eSign Act Legal requirements relative to signed documents such as membership agreements
- Regulation Z relating to triggers for promo's on loans
- GLBA including cybersecurity and protection of member information
- Other risks to consider and monitor for

We'll go into each of these in further detail below.

FAIR HOUSING AMENDMENTS ACT AND NCUA INSURANCE

The Act requires that you display either the Equal Housing Lender/Equal Opportunity Lender anywhere a real estate loan application can be taken. Although MOP is not an avenue to complete a loan application, the splash page does have an apply now button therefore the symbols and verbiage are required. Requirements are displayed on the very

first screen of the member experience and can be found on page 10.

Depending upon your charter type you will use the word "Opportunity" for state charters or "Housing" for federal charters.

The NCUA insurance logo is also found on the first page of the membership application (as shown above) and also on page 10. This is configurable for those credit unions having private insurance or excess insurance coverage.



BY-LAW ELIGIBILITY REQUIREMENTS

These requirements are configurable by the credit union and the member must consent that they meet the requirements in order to proceed through the application process. An example can be found on page 11.

EQUAL CREDIT OPPORTUNITY ACT

This act requires that you gain the consent of the member if you require a credit report. This is configurable and can be turned off and back on dependent on specific promotions that you may be running at that time. An example of the disclosure can be found to the right and on page 10. The verbiage in this disclosure is also configurable by the credit union. Please review carefully as the compliance division may not have been notified of its existence.

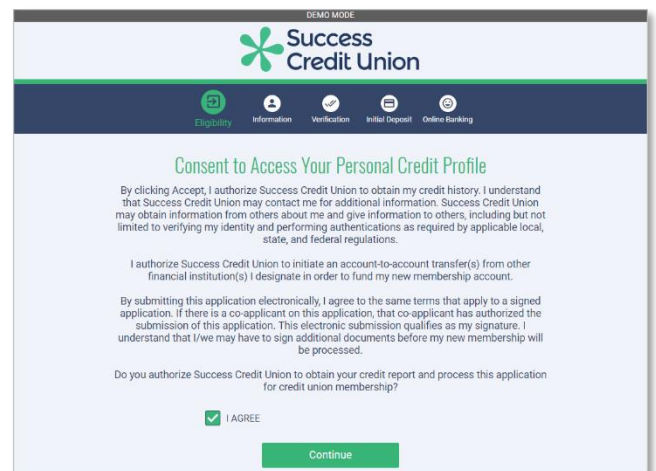


DISCLOSURES

There are number of disclosures required to be delivered pre-closing including, but not limited to:

- Privacy Notice
- Truth in Savings
- Membership Agreement
- Funds Availability
- Electronic Funds

These are generally provided to the member on the consent to pull a credit file through a link to a site where they can be read, downloaded, and printed if desired. The member must consent that they have reviewed and agreed to these disclosures prior to continuing through the opening process. An example of this can be found to the right and on page 14.



BANK SECRECY ACT (BSA)/US PATRIOT ACT

The primary responsibility put upon credit unions by these regulations is that you have formed a reasonable suspicion that the person applying for membership is actually the person they are purporting to be. BSA requires that you also create policies revolving around the required documents the member must produce for you to form that suspicion.

Policies generally follow two tracts including documentary and non-documentary. The documentary side of the policy requires that as part of the membership opening process the credit union verify and document an un-expired government issued ID. The non-documentary side revolves around individuals who cannot meet the documentary requirements and offers alternatives to verify the individual is who they say they are. It would be wise to review your policies and accompanying risk assessment.

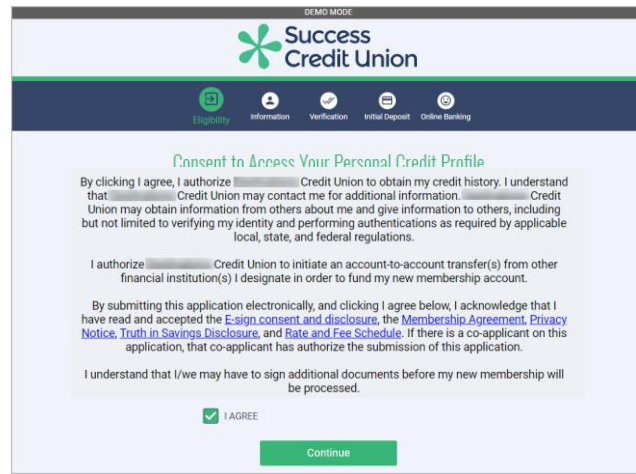
For the documentary requirement the credit union has the capability to have the member scan their ID during the process as found on to the right and on page 11. From a fraud perspective some credit unions even have them take a photo of themselves and include that as well.

For the non-documentary requirement, most if not all credit unions use Precise ID which quizzes the member based upon credit and other databases and scores the answers. This score is then used to determine if the individual opening the membership is who they say they are. It is also used to mitigate any fraudsters from opening memberships in other people's names and then using the account for illegal purposes.

This process, starting on page 19 and shown to the right, is more fully described the Precise ID brochure on the product: <https://www.experian.com/assets/public-sector/us-communities/precise-id-ps.pdf>

Risk Management and Bank Secrecy officers should be involved in the setup of this process.

These Acts requires credit unions to do two things during the membership opening process. The first is to display the required disclosure as found on page 11 and shown below. The second requirement is to scan the member through lists provided by the Office of Foreign Asset Control (OFAC). This is completed but not displayed to the member. It is important to understand that the proof of the original OFAC scan does not reside on the CU*BASE system as it is completed using the Experian Precise ID interface. The member must pass the scan as well as security questions to become a member.



The screenshot shows a web interface for Success Credit Union. At the top, there's a header with the logo and a navigation bar with icons for Eligibility, Information, Verification, Initial Deposit, and Online Banking. The main content area is titled "Consent to Access Your Personal Credit Profile". It contains several paragraphs of text regarding the user's authorization of the credit union to access their credit history and initiate account-to-account transfers. At the bottom, there is a green "I AGREE" button with a checkmark icon and a "Continue" button.

E-SIGN AND REQUIREMENTS FOR GATHERING SIGNATURES

Gaining the signature of the member on the membership agreement is not part of the MOP process. That must be completed by the credit union using a commercially reasonable process purchased from a vendor. Most if not all credit unions use eDOC Innovations. As an auditor and compliance officer, this should be on your radar and the tool on the system to audit the gathering of these are found in your vendor portal.

REGULATION Z

Be aware that there are banner ads in MOP. These can be used to promote loans. As with any other loan advertising, compliance officers should be in the loop prior to these ads being published. They should be reviewed to identify any triggers that would necessitate additional disclosures.

GLBA INCLUDING CYBERSECURITY AND PROTECTION OF MEMBER INFORMATION

Attached to this overview is a SecuriKey risk assessment relating to the MOP process and system. This document addresses the protection of member information through encryption, facts related to the storage of data, and overview of security of the funding of accounts completed through Magic Wrighter. This document should be used in the completion of your online banking risk assessment.

UNDERSTANDING AND MITIGATING RISKS

What happens if a malicious actor knows enough information to pass the Precise ID process and are able to open a membership? From there, they might...

- Fund the account with stolen debit or credit card and then take the money out in cash
- Open and disperse a loan
- Use the account to funnel proceeds derived from illegal activities
- Use the account to layer funds from other accounts which are used to funnel proceeds of illegal activities
- Use the account to cash bogus checks

There are multiple tactics and processes to implement to mitigate the risks associated with MOP. These will be broken down into two categories. Those that failed a process in MOP and those that sailed right through.

Failed applications are displayed in **Tool #13 Work Online Banking Apps/Requests** and must be either approved or denied. See page 32.

These applications failed because the member did not pass the questions presented through the Experian Precise ID validation or failed one of the hundreds of rules in the system. Of all the tools at risk managers' disposal, Precise ID is the most important to understand. Precise ID is designed to detect fraudulent applications. The types of fraud are listed following.

OFAC

When there is an OFAC match of any kind returned, this classification type will be returned. Doing a review of the OFAC section of the report will tell you the level of matching that occurred. A match on multiple elements, such as Name, SSN, and DOB would be more significant than just a Name match.

Exclusion

This response will be returned when there is a victim statement or deceased message on the consumer's credit file.

9012 = victim statement

9001 = deceased

Impersonation

Often fraud will be perpetrated by individuals familiar with the applicant, such as other family members. They may have some of the key pieces of information relating to the consumer, but often are missing others. This message is often triggered by variances in the Date of Birth or Fraud Shield hits that indicate the SSN provided is linked to another consumer.

NFD

This message means that there was a match to an element within our National Fraud Database. You have to subscribe separately to this database and also report data. You should not see this

message based on the fact you are currently not using this product.

First Payment Default

This message is more focused on first party fraud. This would indicate the likelihood that someone may not make any payments at all after they sign up for service. This rule is heavily based on credit variables. If you have someone who has a low risk score, but is signing up for expensive services and phones, it may be worth asking for some type of deposit.

Fraud Ring

When ring cases occur, it is not uncommon for data elements to be utilized by multiple parties. Phone numbers may be used on multiple applications by different people for example. Another common occurrence is for an SSN to be used more frequently by another party who is out trying to establish credit. The fraud scores do a good job of identifying potential identity fraud.

Synthetic ID

There are some new emerging fraud trends. One of them involves making up an identity from scratch. Often a perpetrator will buy trade lines from individuals with good credit. The perpetrator's credit file will be made up primarily of authorized user trade lines. This message is to identify situations where this might be the case. Experian tries to identify this behavior by looking at Fraud Shield hits that involve the SSN (i.e. invalid SSN, SSN not issued, age of applicant does not match SSN issue date, etc.).

Data Manipulation

Some forms of first party fraud are committed by individuals manipulating the details of their credit application to receive more favorable terms. Examples would be providing false information about their age, income, etc. Experian attempts to identify this behavior via DOB mismatches and low scores on the Precise ID component scores – Validation and Verification).

It is important to understand the configuration, setup, maintenance, and review the reasons applications are failing the model as well as those that pass the model and are later determined to be fraudulent. It is recommended that those managing fraud risk

- Review management reports from Experian monthly
- Complete a review of configurations with Experian representative and fraud analyst to determine if configurations can either be tightened up, left as is, or loosen original configurations
- Train staff on the use of Precise ID and evaluate every application coming through both MAP and MOP

Other loss mitigation controls revolve around the review of **Tool #553, New/Closed/All Membership Dashboard** (refer to page 21), which includes new memberships opened on MOP that passed Precise ID. This tool as well as Precise ID portal should be used to verify:

- Address, age, other information that may raise red flags

- Information related to eligibility
- Precise ID and KQ scores on the Precise ID portal
- Fraud indicators on Precise ID portal. Pay particular attention to the Fraud Shield Indicators and reason codes. Also review the KIQ and Precise ID scores. Accounts with high KIQ and low Precise ID or vice a versa should be reviewed in depth.
- Driver's license in the MOP portal and compared to the picture the member took of themselves

Other monitoring controls:

- Review to determine if there is currently a non-member record under the same individual
- Change member designation to on-line member
- Update to diligence code for the running of abnormal activity reports
- Review due diligence reports monthly for on-line accounts for at least the first 120 days
- Update to member's account relative to freezing for transaction and limiting lending ability for a period
- Update to comments informing staff of the fact the account was opened online
- Reassign the member record to the virtual branch ID to analyze the total number of memberships and types of sub accounts. Run the Common Bonds analysis on these memberships that were opened remotely. This will also give you the quantitative numbers for your risk assessment)

The other, and riskier, applications include those that did not pass precise ID and must be worked and approved prior to membership opening. This is completed through **Tool #13 Work Online Banking Apps/Requests**. There are two options taken by credit unions. Some require the individual to open the membership in person and vet them using in person procedures. Others work the membership similar to the procedures listed above but include a more in-depth review and enhanced due diligence of information entered, ID scanned, and reasons and rules that prevented the account from passing Precise ID.

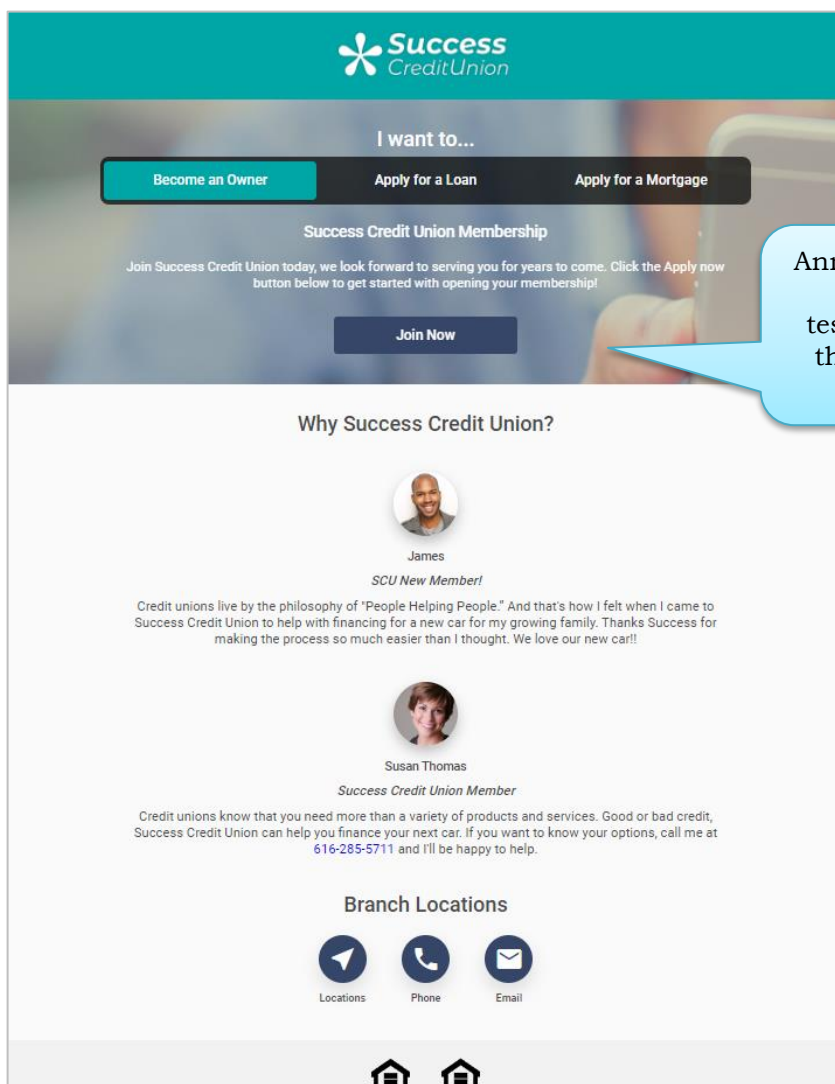
THE MEMBER EXPERIENCE: OPENING A MEMBERSHIP ONLINE

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



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


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 *
amember@gmail.com ✓

☐ 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.

Requirements for Membership

Our field of membership is limited to the following individuals:

CU*Answers Employees

[Close](#)



123 Main Street
Any City, 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

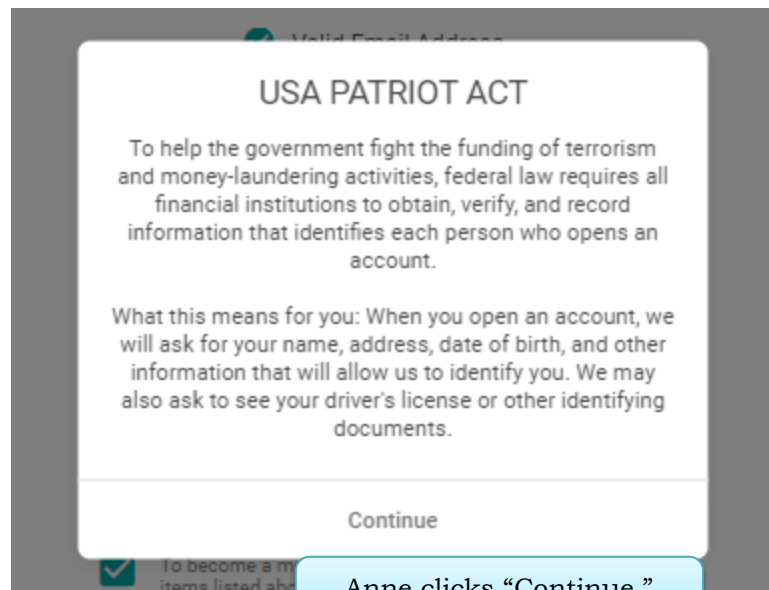
J. C. Smith
11/13/2015



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

The top screenshot shows the Success Credit Union website with a progress bar at the top indicating steps 4 (Signature), 5 (Funding), and 6 (Credentials). The main content area is titled "BECOMING A MEMBER IS EASY" and lists requirements: Drivers License Number, Valid Email Address, Credit Card for Funding, and Proof of Eligibility. A "Who Can Join?" button is present, followed by a "Click to View" link with a document icon. Below this is an "Email Address *" field with the value "amember@gmail.com" and a green checkmark. A checkbox is checked, and a "Begin Application" button is at the bottom.

The bottom screenshot shows the same Success Credit Union website, but with a "USA PATRIOT ACT" notice overlay. The notice explains that federal law requires financial institutions to obtain, verify, and record information that identifies each person who opens an account. It states: "What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents." The notice includes a "Continue" button and a "Begin Application" button at the bottom.



Anne clicks "Continue."

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?

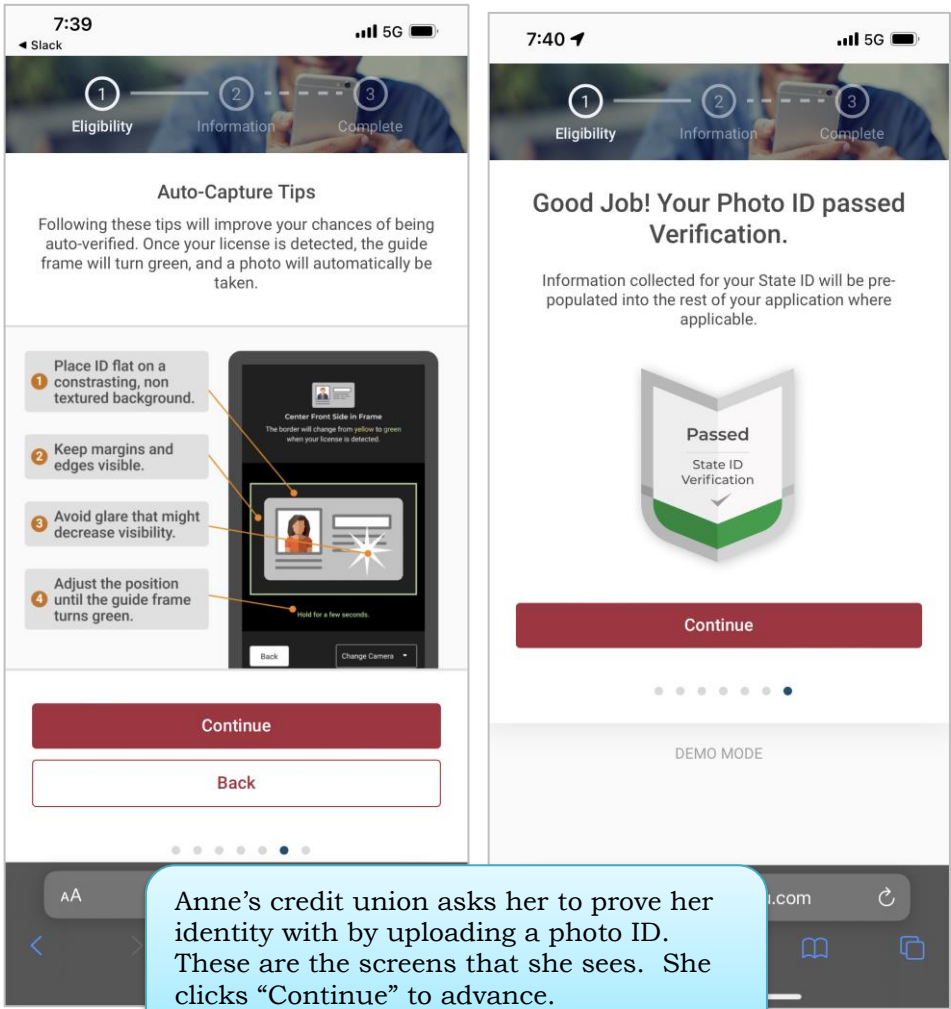
☐ I AGREE

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 clicks "Continue."

ID Verification



Information Pages (Personal Information)

The screenshot shows the 'Personal Information' form, which is the second step in a six-step process (Eligibility, Information, Verification, Signature, Funding, Credentials). The form includes fields for First Name, Middle Initial, Last Name, Gender (Male, Female, Other), and a 'Next' button. A progress bar at the bottom indicates the current step.

The screenshot shows the 'Other Information' form, which is the third step in the application process. It includes fields for Birthday (MM/DD/YYYY), Social Security Number, Mother's Maiden Name, and Marital Status (Unmarried, Married). It also features 'Back' and 'Next' buttons.


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.

The screenshot shows the 'Address' form, which is the fourth step in the application process. It includes fields for Address Line 1, Address Line 2, City, State (dropdown), ZIP Code, and County. It also features 'Back' and 'Next' buttons.

Credit Union Custom Fields (Member Eligibility Verification)



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

Contact Information

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

Primary Phone (000-000-0000) *


Work Phone (000-000-0000)

Work Phone Ext

Other (000-000-0000)

Back Next

DEMO MODE



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

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

Back Next

DEMO MODE

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.

Summary Page

1

Eligibility

2

Information

3

Verification

4

Signature

5

Review

Success

CreditUnion

Your Summary

Please review your information and select 'Next' to continue. Click on any area to edit.

Personal Information

Name

Anne M Member

Mother's Maiden Name

Date of Birth

02/01/1970

Gender

Marital Status

Unmarried

Address & Contact

Address

123 Main Street

Primary Phone

Anycity, MI 49546

Work Phone

County

Anycounty

Work Phone Ext.

Other

Identification

SSN

123-45-6789

State ID

M 123 45 6789

U.S. Citizen

Yes

State Issued

MI

Account Information

Upload your drivers license

SAMPLE FRONT.png

Test

SAMPLE BACK.png

Immediate family member of an eligible individual

Back

Next

DEMO MODE

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.

18 Applying for a Membership Online

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

Anne moves to the entry Experian Precise ID Verification page.

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

Success Credit Union

Eligibility Information Verification Signature Funding Credentials

Verification for Anne Member

The following personal history questions must be answered by Anne Member. Select the correct answer for the following questions, then select **Next** to continue.

What make is the car you secured a loan for in the summer of 2008?

☐ Ford

☐ Honda

☐ Kia

☐ None of the above

Next

DEMO MODE

Success Credit Union

Eligibility Information Verification Signature Funding Credentials

Verification for Anne Member

The following personal history questions must be answered by Anne Member. Select the correct answer for the following questions, then select **Next** to continue.

What make is the car you secured a loan for in the summer of 2008?

☒ Ford

☐ Honda

☐ Kia

☐ None of the above

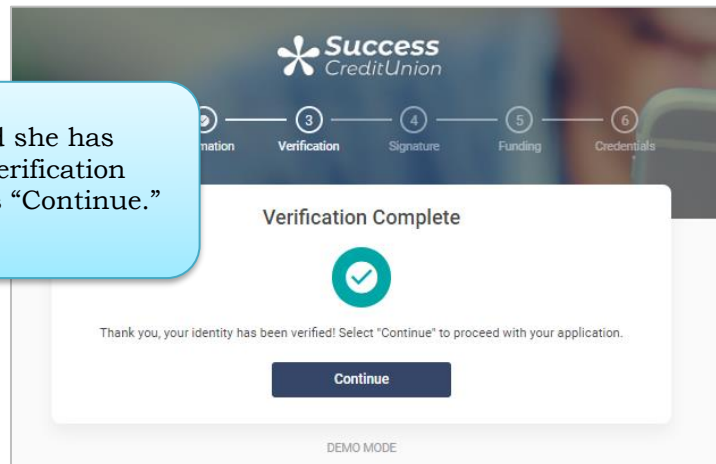
Next

DEMO MODE

Anne answers the question and then clicks the “Next” button to advance through three to five questions.

Verification Complete

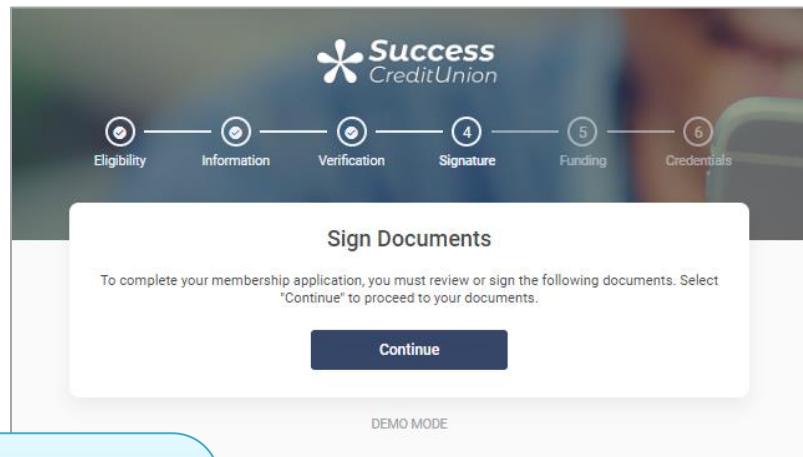
Anne is notified she has completed the verification process. She clicks “Continue.”



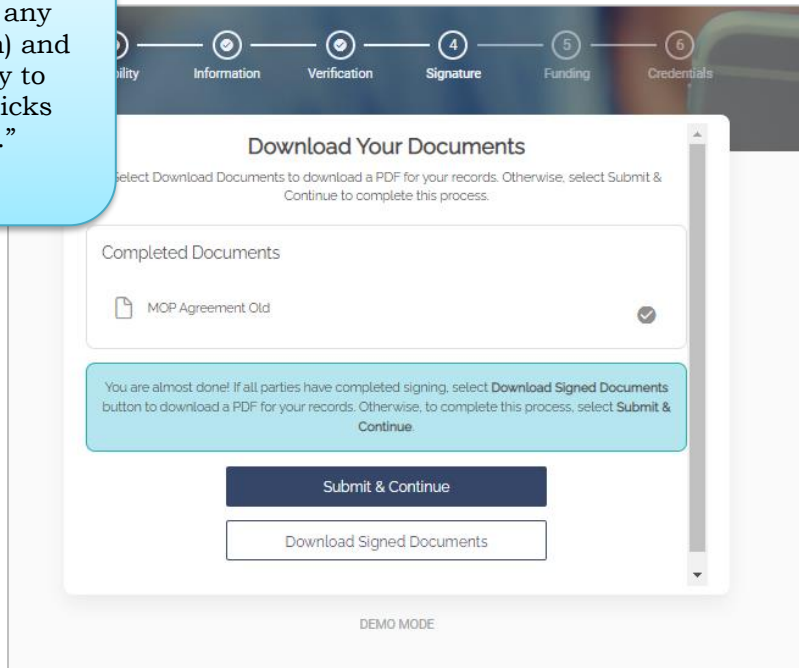
The screen displays the Success Credit Union logo at the top. Below the logo is a progress bar with six steps: 1. Information, 2. Verification, 3. Signature, 4. Funding, 5. Credentials, and 6. (unlabeled). The 'Verification' step is highlighted with a green checkmark. Below the progress bar, the text 'Verification Complete' is displayed, followed by a green checkmark icon. Below the icon, the text reads: 'Thank you, your identity has been verified! Select "Continue" to proceed with your application.' At the bottom, there is a dark blue button labeled 'Continue' and the text 'DEMO MODE'.

Signing Forms

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

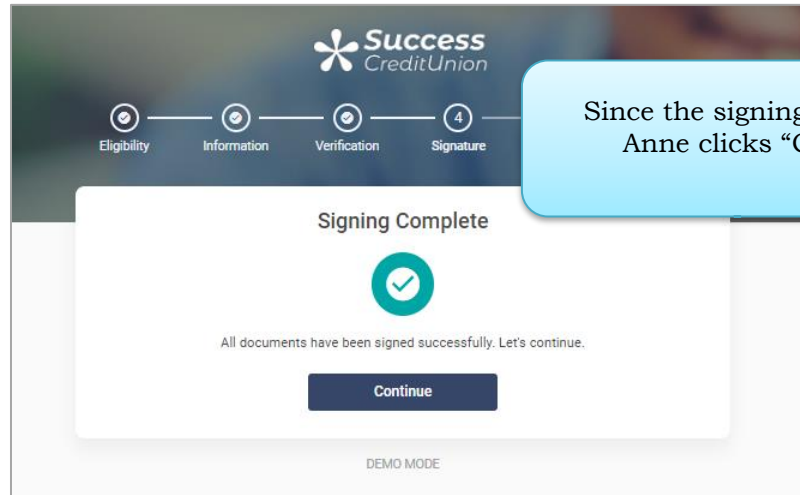


The screen displays the Success Credit Union logo at the top. Below the logo is a progress bar with six steps: 1. Eligibility, 2. Information, 3. Verification, 4. Signature, 5. Funding, and 6. Credentials. The 'Signature' step is highlighted with a green checkmark. Below the progress bar, the text 'Sign Documents' is displayed, followed by the text: 'To complete your membership application, you must review or sign the following documents. Select "Continue" to proceed to your documents.' At the bottom, there is a dark blue button labeled 'Continue' and the text 'DEMO MODE'.



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, 5. Funding, and 6. Credentials. The 'Signature' step is highlighted with a green checkmark. Below the progress bar, the text 'Download Your Documents' is displayed, followed by the text: 'Select Download Documents to download a PDF for your records. Otherwise, select Submit & Continue to complete this process.' Below this text, there is a section titled 'Completed Documents' with a list item 'MOP Agreement Old' and a green checkmark icon. Below the list, there is a light blue box with 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.' At the bottom, there are two buttons: a dark blue button labeled 'Submit & Continue' and a white button labeled 'Download Signed Documents'. The text 'DEMO MODE' is at the bottom.

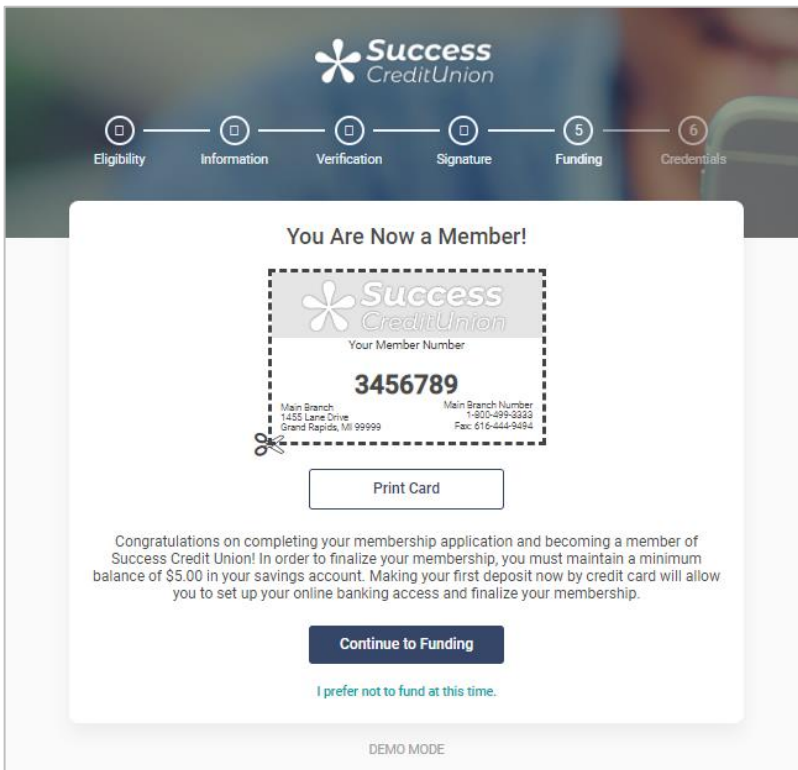
Signing Complete



The screen displays the Success Credit Union logo at the top. A progress bar shows four steps: Eligibility, Information, Verification, and Signature (4), with the Signature step being the active and completed step. A central white box contains a 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)

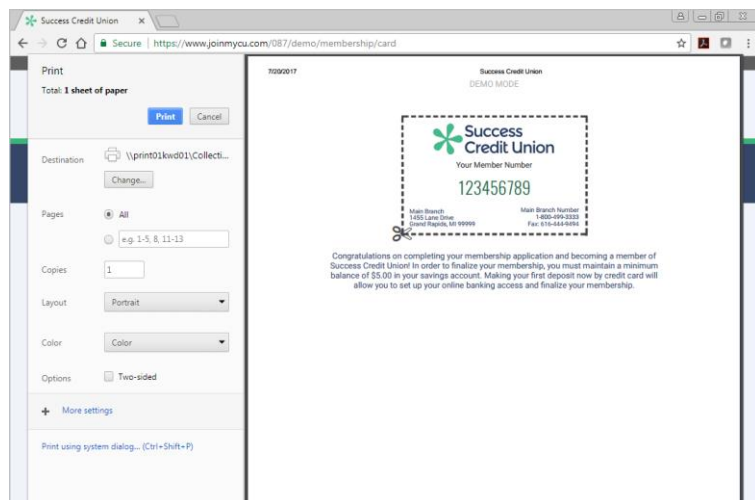


The screen displays the Success Credit Union logo at the top. A progress bar shows six steps: Eligibility, Information, Verification, Signature, Funding (5), and Credentials (6), with the Funding step being the active and completed step. A central white box contains the text "You Are Now a Member!". Below this is a membership card graphic with the Success Credit Union logo, the text "Your Member Number:", and the number "3456789". The card also lists the Main Branch address (1455 Lane Drive, Grand Rapids, MI 99999) and the Main Branch Number (1-800-499-3333). A "Print Card" button is located below the card. Below the button, 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 number.

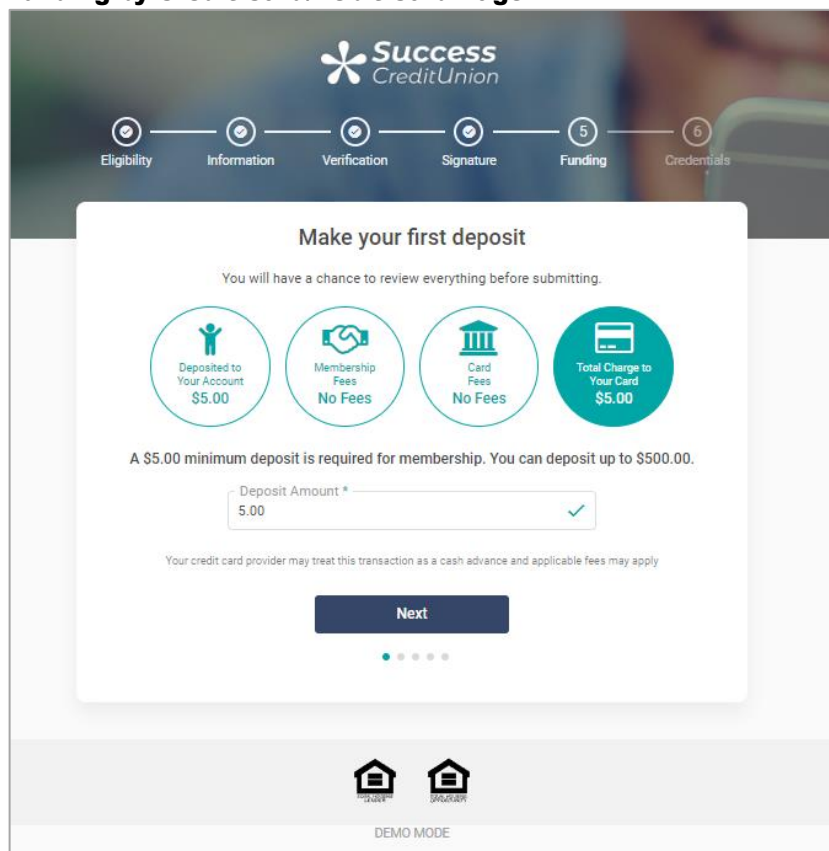
Anne decided to fund her account with her credit card so she clicks "Continue to Funding."

“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 arrow.

Funding by Credit Card/Debit Card Page



The image shows a web page for Success Credit Union titled "Funding by Credit Card/Debit Card Page". At the top, the Success Credit Union logo is displayed. Below the logo is a progress bar with six steps: Eligibility, Information, Verification, Signature, Funding (the current step), and Credentials. The main content area is titled "Make your first deposit" and includes a sub-header "You will have a chance to review everything before submitting." Below this are four circular icons representing different aspects of the deposit: "Deposited to Your Account \$5.00", "Membership Fees No Fees", "Card Fees No Fees", and "Total Charge to Your Card \$5.00". A note states: "A \$5.00 minimum deposit is required for membership. You can deposit up to \$500.00." Below this is a "Deposit Amount" input field with "5.00" entered and a green checkmark icon. A disclaimer reads: "Your credit card provider may treat this transaction as a cash advance and applicable fees may apply." A "Next" button is located below the disclaimer. At the bottom of the page, there are two house icons labeled "HOME" and "LOGOUT", and the text "DEMO MODE" is centered.

Success Credit Union

Eligibility Information Verification Signature Funding 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

HOME LOGOUT

DEMO MODE

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



1

Eligibility

2

Information

3

Verification

4

Signature

5

Funding

6

Credentials

Card Information

Please enter your credit or debit card information below.



Visa

✓

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



DEMO MODE

Payment Review

Success
CreditUnion

1

Eligibility

2

Information

3

Verification

4

Signature

5

Funding

6

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

Next

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.

Success
CreditUnion

1

Eligibility

2

Information

3

Verification

4

Signature

5

Funding

6

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

Anne clicks “Next” to advance.

Success
CreditUnion

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

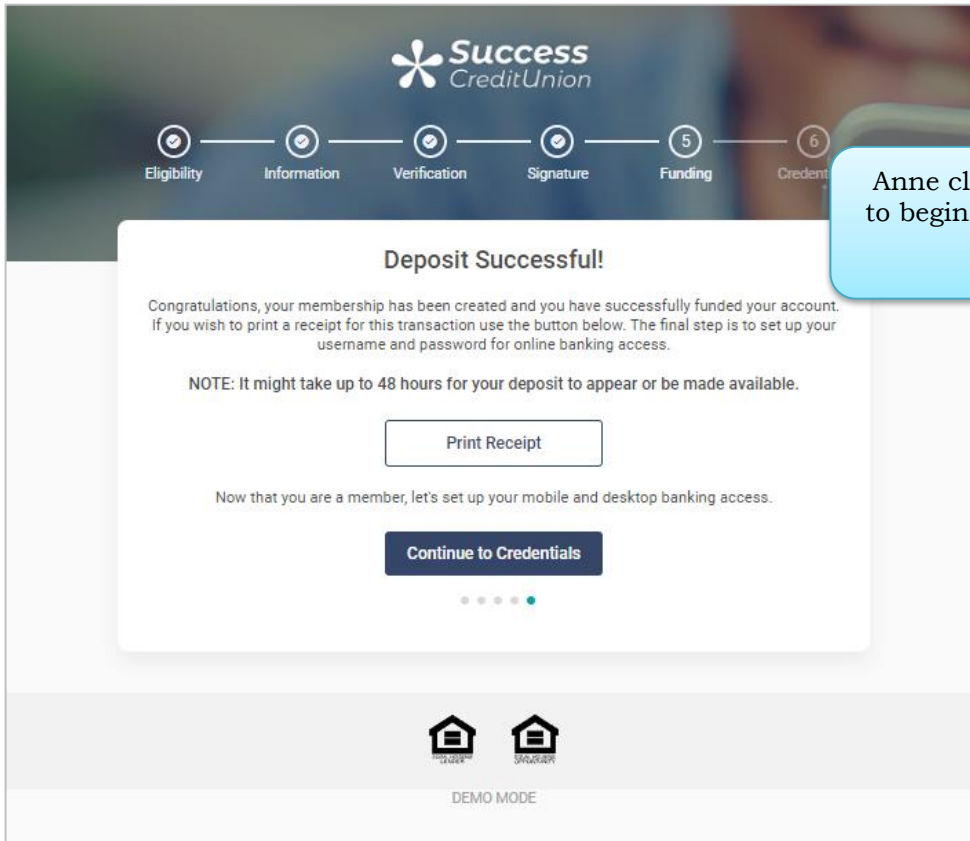
123 Main Street
Anycity, MI 49000

Back

Submit

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 Success Credit Union online banking enrollment process. At the top, a progress bar indicates the steps: Eligibility, Information, Verification, Signature, Funding (current step), and Credentials. The main content area displays a "Deposit Successful!" message with a congratulatory note and a "Print Receipt" button. Below this is a "Continue to Credentials" button. At the bottom, there are icons for mobile and desktop banking access and a "DEMO MODE" label.

Success Credit Union

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

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](#)

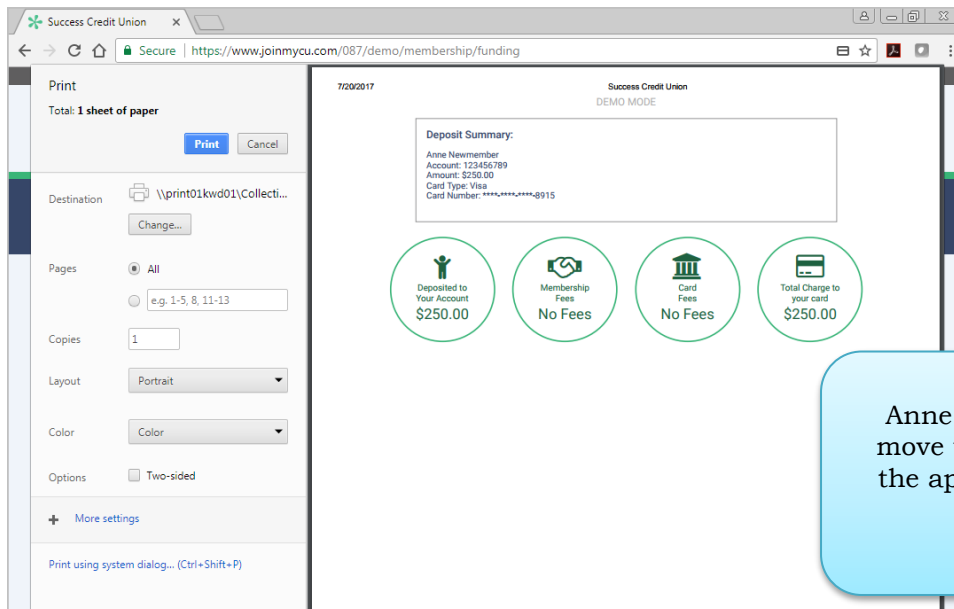
Now that you are a member, let's set up your mobile and desktop banking access.

[Continue to Credentials](#)

DEMO MODE

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

"Print Receipt" Button Allows Member to Print the Receipt



The screenshot shows a print window for the Success Credit Union. The left sidebar contains print settings: Destination (\\print01kwd01\Collect...), Pages (All), Copies (1), Layout (Portrait), Color (Color), and Options (Two-sided). The main content area displays a "Deposit Summary" for Anne Newmember, Account: 123456789, Amount: \$250.00, Card Type: Visa, and Card Number: *****. Below the summary are four circular icons: "Deposited to Your Account \$250.00", "Membership Fees No Fees", "Card Fees No Fees", and "Total Charge to your card \$250.00".

Print
Total: 1 sheet of paper
[Print](#) [Cancel](#)

Destination: \\print01kwd01\Collect... [Change...](#)

Pages: ☒ All ☐ e.g. 1-5, 8, 11-13

Copies:

Layout:

Color:

Options: ☐ Two-sided

[More settings](#)

Print using system dialog... (Ctrl+Shift+P)

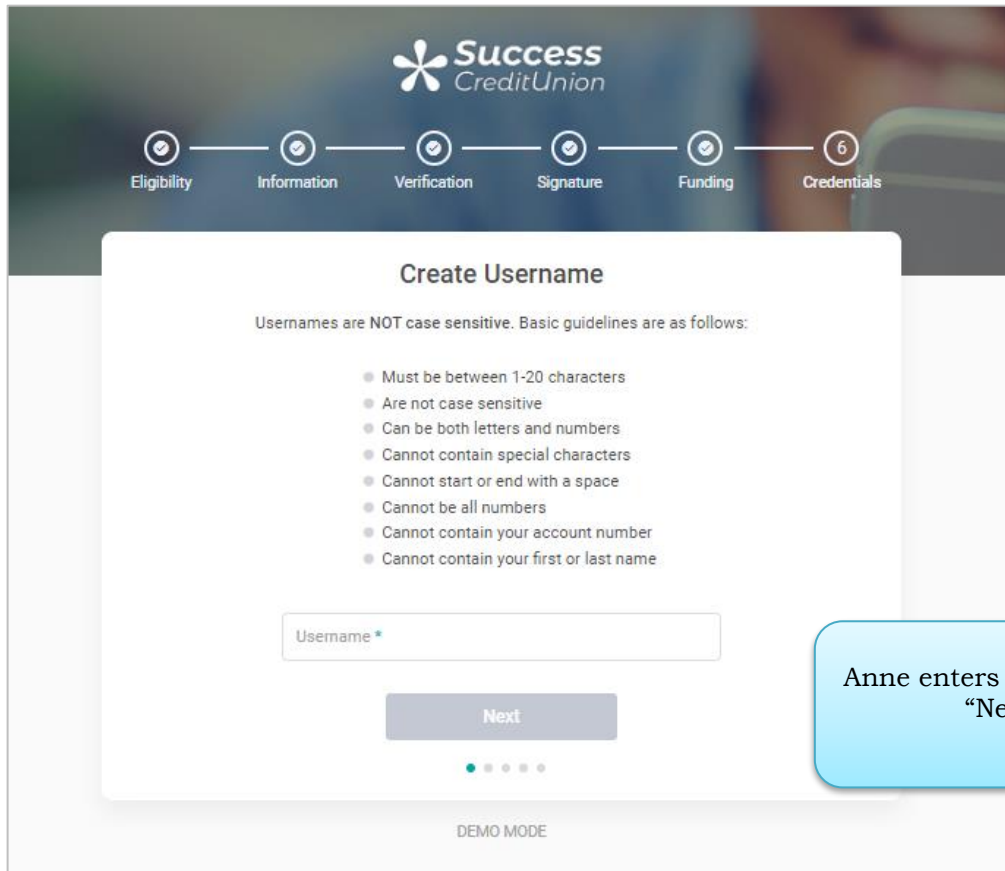
7/20/2017 Success Credit Union DEMO MODE

Deposit Summary:
Anne Newmember
Account: 123456789
Amount: \$250.00
Card Type: Visa
Card Number: *****

Deposited to Your Account \$250.00
Membership Fees No Fees
Card Fees No Fees
Total Charge to your card \$250.00

Anne may click "Print Receipt" to move to this window. To return to the application, she uses the back arrow.

Online Banking Login

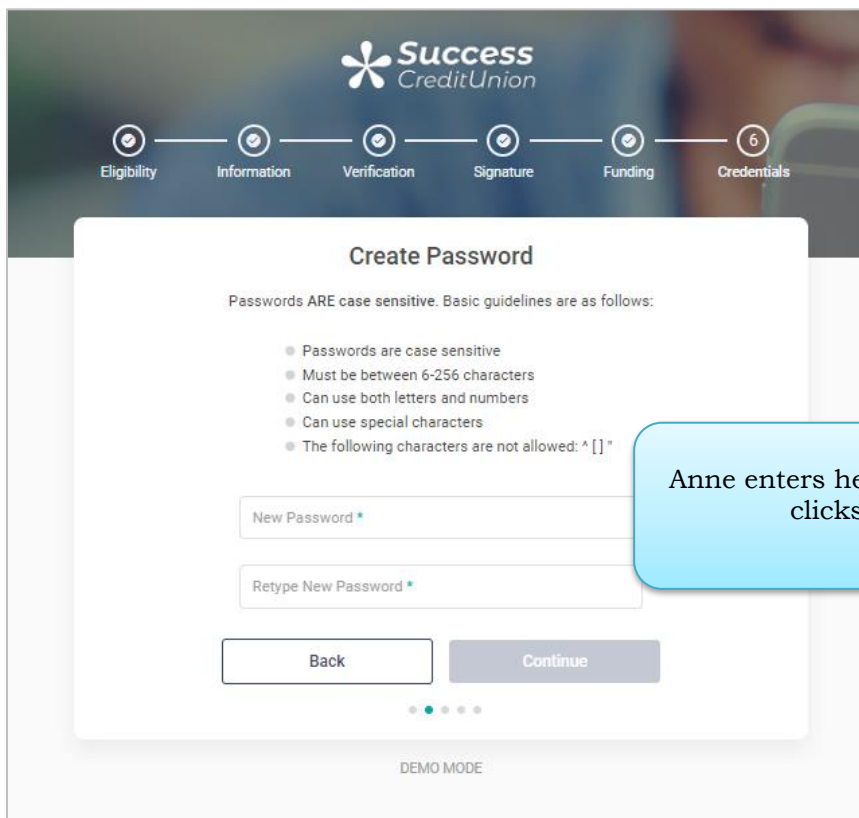


The screenshot shows the 'Create Username' screen of the Success Credit Union online banking login process. At the top, the Success Credit Union logo is displayed. Below it, a progress bar shows six steps: Eligibility, Information, Verification, Signature, Funding, and Credentials (the current step, marked with a '6'). The main heading is 'Create Username'. Below this, 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
- Cannot contain your first or last name

Below the list is a text input field labeled 'Username *'. Underneath the field is a 'Next' button. At the bottom of the form, there are five dots, with the first one filled, indicating the current step. The text 'DEMO MODE' is visible at the very bottom.

Anne enters her username and clicks “Next” to continue.



The screenshot shows the 'Create Password' screen of the Success Credit Union online banking login process. At the top, the Success Credit Union logo is displayed. Below it, a progress bar shows six steps: Eligibility, Information, Verification, Signature, Funding, and Credentials (the current step, marked with a '6'). The main heading is 'Create Password'. Below this, 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
- The following characters are not allowed: ^ [] *

Below the list are two text input fields: 'New Password *' and 'Retype New Password *'. Below these fields are two buttons: 'Back' and 'Continue'. At the bottom of the form, there are five dots, with the first one filled, indicating the current step. The text 'DEMO MODE' is visible at the very bottom.

Anne enters her password twice and clicks “Continue.”

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 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.

AUDITING NEW MEMBERSHIPS IN CU*BASE

Your credit union will receive notification 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 **Jun 01, 2017** to **Jul 01, 2017** [MMDDYYYY] Status **Opened** Gender **Both** Records analyzed 27
 Closed 0.0%

Employee ID **96** **Online Banking** Branch **Select**
 Account # Name starts with Name contains Member designations **Select**

Account #	# Accts	Name	Date Opened	Date Closed	Gender	Emp ID	Branch	ZIP
11	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
18	2		Jun 03, 2017		M	96	20	4
19	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
16	2		Jun 07, 2017		F	96	20	4
15	2		Jun 07, 2017		F	96	20	4
19	2	NE L	Jun 13, 2017		F	96	20	4
17	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)

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 and 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)

Select the application and then "Work."

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	
		Feb 21, 2016	PI - Personal Information Change	
		Feb 21, 2016	CR - Contact Request	
		Feb 20, 2016	PI - Personal Information Change	
		Feb 20, 2016	PI - Personal Information Change	Possible duplicate request
		Feb 20, 2016	PI - Personal Information Change	Possible duplicate request
		Feb 20, 2016	CR - Contact Request	
		Feb 20, 2016	PI - Personal Information Change	
		Feb 20, 2016	PI - Personal Information Change	
		Feb 20, 2016	CR - Contact Request	
		Feb 18, 2016	MA - Membership Application	NO CREDIT

Buttons: Work, Delete

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.

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*.

[illegible]

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

Refer also to the video “Deleting a Membership Application” at http://help.cubase.org/showmethesteps/MAP_Delete_Application/map-delete-application.htm

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

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

App #	Application Name	Home Phone	Corp	Rel Code	App Date	Email	Reference	Notes
17604	GUY PERSON		01		Feb 26, 2016	guy@ena11.com	TEST	

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

FR (5033) 5/27/16

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*.

Record not found:
SSN/TIN 123-48-9054
Name

Continue

FR (30)

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 - 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>

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

Skip

Navigation icons: back, forward, up, down, search, help, etc.

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

Navigation icons: back, forward, up, down, search, help, etc.

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

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

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

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

FR (998) 5/27/16

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

Session 0 CU*BASE GOLD Edition - Print Form

Printer ID **P1** Ready to print form SHTIS regular savings tis

Drawer **2**

Copies **1**

Skip

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

FR (022)

- [illegible]

- 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.

Session 0 CU*BASE GOLD Edition -

File Edit Tools Help

Update Audio/Online Banking Access

UPDATE

Account 1 MARY 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

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

App #	Application Name	Home Phone	Corp	Rel Code	App Date	Email	Reference	Notes
17604	GUY PERSON		01		Feb 26, 2016	guy@email.com	TEST	

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

Applicant name: GUY PERSON

Applicant SSN/TIN: [REDACTED]

DENY this application and ☒ Save primary applicant information as a new non-member record
☐ Do not retain information in non-member file

Confirm

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*.

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.

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

File Edit Tools Help

Denied Application Processing

Corp ID Account #

OR


SSN/TIN

962 RD

MI 4 0000

Notice type

Date of application [MMDDYY]

 Verify Corp ID for non-members.

Accept

Cfg Denial Notice Types

← → ↑ ↓ 🔗 ⓘ ? @

TR (13) 5/31/16

- 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.

Session 0 CU*BASE GOLD Edition - Denial Type Inquiry

Type	Denial Reason
AB	MEMBERSHIP APPLICATION DENIED
AT	ATM/DEBIT DENIAL NOTICE
CO	COLLECTION

Select

↑ ↓

Navigation icons: Back, Forward, Up, Down, Print, Link, Info, Help, Search.

FR (192)

- 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 113 6/01/16

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

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.

