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# “It’s Me 247” Personal Internet Branch (PIB)

## Configuring, Activating, and Maintaining PIB Profiles for Your Members

### INTRODUCTION

This booklet describes the Personal Internet Branch (PIB) System that provides layered security controls and member personalization for the **It’s Me 247** Internet Banking application. Included are configuration instructions, rollout tips, and information about how to support PIB once you have introduced it to your membership.

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## OVERVIEW

You've completed your latest Internet Banking Risk Assessment process, have you? If your assessment has concluded that you need to implement additional authentication features for **It's Me 247**, now what? That's where PIB comes in.

### So Just What Is PIB?

PIB provides a **layered security approach** to add additional authentication controls for **It's Me 247**. PIB, which stands for Personal Internet Branch, is an independent application that provides multiple, configurable controls that govern how **It's Me 247** behaves and what members can do in online banking.

PIB allows your members to control access to their accounts with controls by feature, day of week, time of day, and even geographic location. It layers additional confirmation codes and member authentication internal to **It's Me 247**.

Your credit union can configure default PIB settings for your members, and you can even decide just how much control you want your members to have in managing their own settings.

CU\*Answers designed PIB to go far beyond just complying with the latest regulatory expectations and provide some real value to your members. It's a powerful feature. It does some really cool things. It's something new and probably very different from what most of your members have ever seen before.

But with that power comes necessary complexity and the need for careful consideration. Make sure you go in with your eyes wide open.

### Why Use Layered Security?

A bad guy somehow gets your **It's Me 247** user name and password. What can he do while he's there? The more controls you have in place, the less that bad guy (or gal) can do to hurt you.

Of course you must balance the relative safety of disabling access against your convenience in doing what you want to do with your accounts.

Imagine if you put a different lock on every door in your house and locked them all, all of the time. Even if a burglar managed to get in your front door, he would be thwarted every time he tried to go into one of the rooms. However, it would make living in your house very inconvenient for you and your family.



So you weigh these two extremes and come up with something in the middle. On your house, you make the front door very difficult to enter, and you put your valuables in a safe with a combination lock. Online, you set up controls that make it difficult for someone other than you to log in, then you put extra locks in place by deactivating certain features or requiring a second confirmation code wherever you want extra protection.

## OTHER TOOLS YOU SHOULD BE USING TO CONTROL RISK

Remember that your credit union's responsibility for mitigating risk doesn't stop when you flip the switch to turn on PIB. Your policies and procedures related to offering and supporting online banking services for members are just as important. Make sure you have also considered:

- ♦ **Your password controls and education program.**  
*Will you enforce complex passwords for **It's Me 247** and educate members on the importance of keeping passwords secure? Now is the time to implement this change, regardless of your plans to implement PIB.*
- ♦ **How you manage resetting passwords for members.**  
*How do you authenticate a member who calls on the phone asking for his password to be reset? Is the member's identity carefully verified? Who can handle a reset? Are resets logged? Can a member ask an MSR to enter a specific custom password for them over the teller line? (Yes, there is a CU\*BASE configuration feature that controls whether that feature is available or not!)*
- ♦ **Your policies and procedures for how online banking is implemented for new memberships.**  
*Does every new member get it by default, or do you have a monitored signup process? (Refer to the separate "Strategies for Controlling Member Access to **It's Me 247**" document for some tips.)*
- ♦ **Policies for expiring passwords when members don't use online banking regularly.**  
*This should be part of your dormancy monitoring policy. (Refer to the "**It's Me 247** Strategies for Controlling Member Access" document for tips about expiring passwords for inactive members.)*
- ♦ **How online banking access is covered in your dormancy policies and procedures.**  
*If you do not use the **It's Me 247** password expiration feature, do you deactivate online banking access when members go dormant?*
- ♦ **Your approach for how members move money on the Internet.**  
*How will you configure **It's Me 247** to manage money movement, whether it be internal to the membership, from one member to another or financial institutions? More than just share to share transfers, we're also talking about disbursing loans to checking accounts or the way people make payments. Having a comprehensive plan that can evolve with new technologies related to money movement is important to your annual risk assessment.*
- ♦ **Your approach to how members manage their identity on the Internet.**  
*How do you feel about options that identify who they are (address maintenance), who they do business with (bill pay or AFT), or where their direct deposits come from (ACH)? Having a strategy that allows members to do these things but also protects the way they do it is important. Do you have a plan for how members opt out of these functions?*

Remember, it's not just the tools you use (**It's Me 247**); it's the strategies that set the tone for where you are going with Internet services. It's the behind the scenes, people things in your office that create the overall Internet risk you have. How easy is it for someone to call a credit union

employee and have a password reset without identifying themselves? This isn't technical, this is social.

## PRICING

CU\*Answers will not charge you any fees to use the PIB system for your members, and there is no up-front implementation cost. If members use the online tool to adjust their PIB Profile that will not be counted toward your **It's Me 247** logins.

So yes, PIB is "free," at least as far as the line items on your CU\*Answers invoice go. You will, of course, still need to plan for increased staff training time, increased phone support for your members, changes to internal procedures such as opening new memberships, and ongoing marketing and education efforts.

## ANSWERS TO YOUR QUESTIONS

### Q: Is PIB the same as multi-factor authentication?

A: No. PIB is a **layered security solution**, which is one of the three methods recommended by the NCUA to comply with the "Guidance on Authentication in Internet Banking Environment" (letter 05-CU-18). Remember that you only need to select one of the three available methods. (The other two methods are multi-factor authentication, and "other controls," the NCUA's way of allowing for technology that doesn't even exist yet.)

Although the term "multi-factor authentication" is sometimes misused and often misunderstood, what most people mean is actually two-factor authentication:

Factor One: Something You Know (*a username, password, PIN, etc.*)

Factor Two: Something You Have (*a USB token that generates passwords, a fingerprint, a dongle, a smart card, etc.*)

Two factor authentication generally requires customers who want to log into their accounts online to use a username and password (single factor authentication) and a small token that generates a new password every minute or so (two factor authentication).

In 2006 CU\*Answers began reviewing token strategies with multiple partners. Based on lukewarm interest from our current credit unions to move too quickly in adding this expense to their programs or additional inconvenience for their members, CU\*Answers has not made a final decision on which solution to choose.

We do believe that credit unions with aggressive programs (investment management, A2A, etc.) will have an audience for tokens (5% of online banking users).

*This strategy is based on a shared CUSO investment in setting the foundation for tokens. Should a CU deem it immediately necessary to add tokens to their program, CU\*Answers will work directly with that credit union on the investment they need to make.*

**Q: I heard someone in the industry say that dual authentication is mandated by FFIEC for anyone doing high risk transactions, like bill pay and moving money to another account. Who's right?**

A: Here's what NCUA letter 05-CU-18 says:

"You should identify and evaluate the risks associated with the Internet related services you provide for your members...

"Where the risk assessment indicates that the use of single-factor authentication is inadequate for the types of services period [sic], you should employ multifactor authentication, layered security, or other controls."

So yes, if your risk assessment says that bill pay and moving money to other accounts are high-risk transactions, then you have to implement an additional authentication method. That means multifactor, or layered, or other controls.

**Q: Do I have to turn on PIB right away?**

A: No! **It's Me 247** will continue to work just fine whether you decide to activate PIB or not.

In fact, you should not activate a change this significant without some careful planning and preparation. You need a plan. A plan for marketing the change to members. A plan to train your staff. A plan for rolling out the changes with an acceptable level of disruption to members and staff. A plan to handle the increase in phone calls and frustrated members. A plan to make this part of your process for opening new memberships. A plan for ongoing marketing and reinforcement.

Remember that if your risk assessment indicates that no new authentication methods are needed right now, you can spend some time deciding whether PIB is right for you, then flip the switch when the time is right.

**Q: Can I just turn off features that I think are high-risk?**

A: Actually, yes. And you could always do this. Features such as inter-member transfers, AFT/CFT maintenance, and personal information update have always been optional features you can deactivate. Depending on your members' needs, this may be a viable option to reduce the risk of offering online banking to your members. The key phrase here is, "your members' needs." Simply turning off features you think are risky doesn't mean your members won't still need to do those things.

**Q: Can I turn on PIB but make it more "transparent" to reduce the impact?**

A: There are a couple of ways you can plan your rollout to reduce the immediate impact on members. In fact, a phased-in implementation method will be the best way to go for any credit union. Take a look at Page 8 for more details.

**Q: What if my members don't want to set up a PIB profile? Is there a default profile we can set up for them?**

A: Yes, your credit union can set up a default PIB Profile for all members. This includes things like on/off flags for individual features, and maximum transaction amounts. This is in addition to the controls you already have related to **It's Me 247**.

Be aware that the default settings are limited to those controls that don't require the member to make a decision. For example, features such as persistent cookies and geo-location tools must be initiated by the member

using his or her actual computer. As another example, there is a feature that allows for a secondary password, called a confirmation code, to be required for certain types of transactions. Since the member needs to set up that code, that requirement won't be part of your default, but you could still make it part of your procedure when setting up a new profile with a member. The point is that depending on what controls you want to specify as the default, you may still need to get the member involved at least by talking with a CU representative to complete certain settings.

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# DEVELOPING A ROLLOUT PLAN

Although PIB can technically be activated by just changing a few flags in CU\*BASE, to say it will have a huge impact on your members and your member service staff is an understatement. Suffice it to say that your call volume will increase *significantly* after implementation as members begin to learn and experiment. **You need a comprehensive plan and rollout strategy.**

Enter into this new arena with your eyes wide open and a thorough understanding of how this might change the way you serve members more than anything else your credit union has ever done in the past.

## ROLLOUT STRATEGIES A OR B

The following sample strategies will help you decide how you will activate PIB and implement it. Either way, move carefully, one step at a time, to minimize the negative impact on members and stress on your member service resources.



### Scenario A: Keep It Simple State CU

KISSCU has limited member service resources and a membership that is not very aggressive about the credit union's online services. Because their risk assessment has determined the need for stronger controls for **It's Me 247**, they want to add an additional layer of security (that they control) to **It's Me 247** for high risk members or members who want a higher level of security.

This strategy will allow the CU to maintain complete control over the PIB profile and not allow members to use the online tool, while still making it easy for members to begin using a profile with a minimum of one-on-one contact with an MSR.

1	Implement complex password controls
2	Train staff on new PIB procedures; update internal procedure for setting up online banking for new members
3	Notify existing online banking members of changes coming to <b>It's Me 247</b>
4	Activate PIB configuration and default PIB Profile
5	Update high risk member's PIB profiles, as well as members who want a higher level of security.



### Scenario B: Step By Step CU

SBSCU's strategy is similar to the one used by KISSCU, except that after they have rolled out the basic PIB system to members, they want to add more security layers and personalization by introducing the confirmation code feature to members.

They still want to maintain close control over PIB Profile settings and work with members directly to adjust any settings, rather than open up access to the online tool.



<b>1</b>	Complete all steps under Scenario A (above)
<b>2</b>	Six months after initial implementation, market to online banking members the ability to add a confirmation code to certain online banking features
<b>3</b>	As members respond, MSR will modify the member's PIB Profile in CU*BASE, activating the confirmation code for the desired features and entering the code the member wishes to use

NOTE: These steps could then be repeated at appropriate intervals to introduce other PIB features, one at a time. This method allows the CU to maintain control and keep things simple while also reinforcing their message about their commitment to member security over time.



#### **Scenario Z: Web Savvy Members CU**

WSMCU has a large base of web-savvy members who are aggressive about pushing for new features and increased control. Although WSMCU wants to roll out PIB carefully, ultimately they do want to provide members with complete control over their Profile and all of PIB features available, including geographic controls and PC registration tools only offered through the online tool.

<b>1</b>	Complete all steps under Scenario B (above)
<b>2</b>	Train staff on new PIB procedures; update internal procedure for setting up online banking for new members
<b>3</b>	Notify Members of PIB online tools
<b>4</b>	Activate all features in your Master parameters, so that any adjustments that a member makes to his PIB Profile will work as expected. (Remember that you already set up your default profile to deactivate any features you considered "risky," so that the member would be responsible to activating that feature if he or she was willing to accept the risk.)
<b>5</b>	Modify PIB configuration to allow members to adjust their PIB profile using the online tool

## SETTING THE TIMING: THINGS TO THINK ABOUT

The timing for this will depend on many different factors, all of which should be carefully considered to minimize the stress and confusion of implementing a product as complex and powerful as PIB.

- ♦ **What rollout strategy (above) best fits your situation?** If one of these isn't exactly right, do you completely understand the flow and what the effect will be on your members of each step in the process?
- ♦ **Is your staff ready?** How much time do you have to devote to staff training? Do you have the necessary resources in place to handle the increased call volume once PIB is released to the membership at large? Are procedures in place for verifying identity for members who call wanting their settings to be changed?
- ♦ **Are your members ready?** How technically-savvy are your members? Do you already have an established pattern of regular communications with your Internet members that can be used to keep them informed and get them excited?
- ♦ **Are you offering all of the features It's Me 247 offers?** If you plan to open up the online tool, you must activate all of the features in your master configuration so that any feature the member turns on will actually work. (PIB doesn't hide a feature from the member just because you don't offer that feature at your credit union. See Page 16 for more information.)
- ♦ **How many changes do you need to implement at the same time?** If your credit union has never set up transfer control lists, members will either need to be educated on how to use PIB to do that, or your MSRs need to be ready to handle the initial onslaught of requests.
- ♦ **What is your marketing plan?** How will you get word out to members? Will you target the marketing to all members or just your online banking users?

## EDUCATE, EDUCATE, EDUCATE

It is clear that every credit union's risk assessment will come to the same conclusion about the number one thing to do related to the risks of the Internet: we must educate members to use the channel effectively. This is not optional; this is the best insurance that we have all done the prudent thing on the member's behalf.

Beyond safety labels, warnings, or disclaimers, this education program needs to be a proactive, best-practice, recent-events type of effort. In the end, everyone benefits. The financial institution develops a clearer strategy for defining value, encouraging usage, and growing their program. And the member gains a trusted partner and a center for learning about the best ways to participate with these products.

Some ideas for wrapping security-related education around every contact point with your members:

- ♦ **Town Hall Meetings** - Demonstrate PIB and provide general security information for Internet users by holding special events at your branches. *Let us know how we can help!*

- ♦ **Your Website** - Thread security messages and reminders throughout your entire website. *Let CU\*Answers Web Services help!*
- ♦ **Regular member contacts** via email, online banking messages, and the like using Member Connect and other CU\*BASE tools. *Don't have time? Ask us about Member Reach, the new member contact service from Xtend, Inc.!*

No matter what rollout strategy you use to implement PIB, don't forget to reinforce wherever possible that **It's Me 247** is now "PIB Protected!"



# CONFIGURING AND ACTIVATING PIB

The configuration of your standard PIB settings involves two parts: the PIB default profile configuration itself (described below), and the master ARU/Online banking configuration settings that control the availability of certain features for your credit union (see Page 16).

## Why Configure a Default Profile?

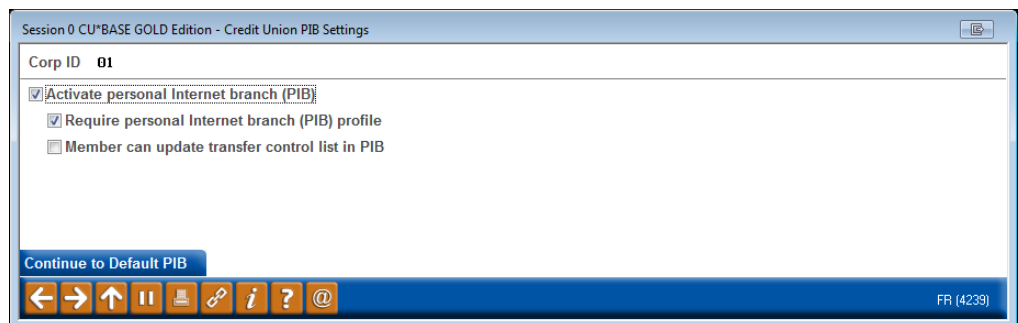
In a nutshell, a default profile lets you leave the decision about accepting risk in the hands of the right decision-makers: *your members*. Remember that members are not homogenous. They don't all think the same, and they don't all react the same to Internet-related risk. If your view of what is "risky" is too narrow, your real risk is in missing out on opportunities to meet your members' needs.

With a default profile, you can turn off any features you consider to be risky, while still leaving it up to each individual member to turn that feature back on provided he or she is willing to accept the risk and set up their own safeguards.

**IMPORTANT:** *Your rollout strategy will determine exactly how both your default PIB Profile and your Master configuration settings should be set up. Refer to Pages 8 and 16 for details.*

## SETTING UP A DEFAULT PIB PROFILE

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



This screen contains the PIB activation features. Complete all fields as described below then use Enter to proceed to the next screen.

### Field Descriptions

Field Name	Description
Activate Personal Internet Branch (PIB) for Online Banking	Check this box to activate the use of a PIB profile to control <b>It's Me 247</b> . This simply allows your credit union to use PIB if you want on any member account. The remaining fields on this screen and subsequent screens control <i>how</i> the PIB system will work for you.
Require Personal Internet Branch (PIB) profile	<i>(The Activate... flag above must be checked in order to activate this feature.)</i> Check this flag to <i>require</i> every member to have a PIB profile on file before they can log in to <b>It's Me 247</b> and perform any transactions. <b>The use of this flag will be</b>

Field Name	Description
	<p><b>governed by your rollout strategy for PIB.</b> See Page 8 for more information.</p> <p><b>STOP! Do NOT turn this flag on until you are ready to roll out PIB to your entire membership!</b> As soon as you do this, any members who log in to <b>It's Me 247</b> will receive a message stating that they must either choose your default profile or, if allowed, set up their own profile via the online tool.</p>
Member can update transfer control list in PIB	<p><i>(The Activate... flag above must be checked in order to activate this feature.)</i> If you allow members to update their PIB Profile information online, then use this flag to determine whether they can also update their inter-member Transfer Control list as part of the PIB Profile.</p> <p>If unchecked, that screen (see the sample on Page 42) will not appear as part of the process and the member will need to contact you to set up the list of authorized accounts.</p>

### Enter from Previous Screen

This is the first of two screens you will use to set up your credit union's standard, default PIB profile and also to determine if a member can change this profile.

The default credit union profile will be used in a couple of situations:

- ♦ If your credit union requires a PIB profile, but the member doesn't have one set up, and you allow members to use the online tool (rollout scenario Z), then the first time members log in to **It's Me 247** they will be given a choice to use the credit union's default profile or set up their own through the online tool (see Page 53)
- ♦ If your credit union requires a PIB profile, but the member doesn't have one set up, and you do not allow members to use the online tool (rollout scenarios A & B), then members will be required to accept this default profile when they log in to **It's Me 247** (see Page 52)

If you don't require the use of a profile, the default profile will not be used except as a starting point when setting up a PIB profile manually through CU\*BASE. Remember that the default profile is just a starting point. Once a member's profile is set up, it becomes its own independent record and may

or may not match your default, especially if you let them access the PIB Profile online tool.

**Also keep in mind that turning a feature on or off here does not supersede the setting from your credit union's Master ARU/Online Banking controls.** Your rollout strategy will determine how these two will work in tandem. See Page 16 for more details.

**Personal Internet branch (PIB) profile – Allow update online** - If you want to allow members to access the PIB Profile website and adjust their own profile information online. If unchecked, no members will be allowed to log in to the PIB online tool.

This check box is intended for CUs that want to make the PIB Profile mostly a behind-the-scenes thing that they set up as a default for all members, then have employees take care of any changes for members using only the maintenance feature in CU\*BASE. (Rollout strategies A & B as described on Page 8.)

Obviously you can limit members going to the PIB Profile tool just by not putting a link to it from anywhere on your website. But even if you are doing a pilot program releasing the tool just to staff or a select group of members, this flag will need to be checked in order for anyone to log in.

For a description of how the individual controls on this screen will work, refer to Page 23. When done defining your default settings, use Enter to proceed to the next screen.

#### Enter from Previous Screen

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION  
File Edit Tools Help

### Credit Union Default PIB Configuration

Corp ID 01

Feature/Transaction	Feature Limits in Whole Dollar Amounts
<input checked="" type="checkbox"/> Transfer to other base accounts	Max amount 999,999,999
<input checked="" type="checkbox"/> Transfer within base account	Max amount 999,999,999
<input checked="" type="checkbox"/> Request check withdrawals	Max amount 999,999,999
<input type="checkbox"/> A2A transfers	Max amount 5,000 (per day)
<input checked="" type="checkbox"/> Manage ACH deposits	
<input checked="" type="checkbox"/> Manage AFT transactions	
<input checked="" type="checkbox"/> Manage CFT transactions	
<input checked="" type="checkbox"/> Apply for loans	
<input checked="" type="checkbox"/> Open checking/savings accounts	
<input checked="" type="checkbox"/> Open certificate (CD) accounts	
<input checked="" type="checkbox"/> View cancelled checks	
<input checked="" type="checkbox"/> Manage personal information	
<input checked="" type="checkbox"/> Pay bills online	

Update

Please select the features you wish to include in your default PIB profile.

FR (4241) 11105113

On this screen you can choose which features will be activated or deactivated in your standard PIB profile. Remember that if members can update their PIB Profile online, a member can still change this setting for his own profile.

Keep in mind that your credit union's Master ARU/Online Banking controls (see next page) still supersede any settings chosen here (i.e., if something is turned off in your Master controls, turning it on here won't have any effect). Your rollout strategy will determine how these two will work in tandem. See the next page for more details.

For a description of how the individual controls on this screen will work, refer to Page 23.

*Notice that you are not able to specify a confirmation code for these transactions. That must be done on an individual basis for each member so that the code itself can also be set up at the same time. This can be done either by a CU employee in CU\*BASE (see Page 26) or by the member using the online tool (see Page 41).*

## CHANGING THE MASTER ARU/ONLINE BANKING CONFIGURATION

Remember that activating or deactivating a feature in your master controls does NOT affect whether or not that feature is presented to members in the PIB profile website, nor to staff in the CU\*BASE screens used to set up a PIB profile. This is important if members are allowed to update their own PIB Profile using the online tool. Any features they “activate” and expect to work will only work if you have also turned them on in your master controls.

With the added security layer provided by the PIB Profile, there is no reason not to allow access to all features, turn off any features you consider particularly “risky” in your default PIB profile, then leave it up to each individual member to make the decision to assume the risk!

### **\*\*Your Rollout Strategy Will Determine Your Configuration\*\***

The importance of the credit union’s default PIB Profile is very different depending on which rollout strategy you plan to use. If you are opening up the PIB Profile to your members via the online tool (rollout scenario Z), then your default PIB configuration should turn every feature on, and your default PIB Profile should turn off any features you consider risky. Then members can reactivate any feature where they feel the risk is acceptable, and your master parameters will then allow it.

However, if you are not going to allow members to update their own profiles (rollout scenarios A & B), it is better to configure your default PIB profile to turn everything “on” and then use your Master controls to deactivate any features you do not want to offer. That way you can modify your Master controls later and all members that currently have your default profile will automatically be allowed to use the new service.

Refer to Page 8 and the “PIB Rollout Strategies A-Z” brochure for more details. [http://www.cuanswers.com/pdf/cb\\_ref/PIBRollout.pdf](http://www.cuanswers.com/pdf/cb_ref/PIBRollout.pdf)

### **Accessing Your Master Controls**

- ♦ **The PIB configuration screens** are accessed by selecting **Tool #569 Online/Mobile/Text Banking VMS Config**, then *PIB*.



## MNOP09 #8 ARU/Online Banking Configuration

**ARU/Online Banking Configuration** UPDATE

**Activation**

☒ Allow audio response ☒ Activate audio response for new memberships ☒ Activate See controls  
☒ Allow online banking ☒ Activate online banking for new memberships ☒ Activate Jump controls  
☒ Allow business banking ☐ See owned only

If Jump is activated, See must be activated.

**Available Balance Calculation** **Online Banking Use Agreement**

☒ Share - Deduct par value ☒ CD - Deduct penalty ☒ Deduct uncollected funds Date **Feb 25, 2016** [MMDDYY]

**Control Parameters**

☒ Transactions subject to Reg E ☒ Stop payments allowed ☒ ACH distrib. maint. allowed ☒ AFT maint. allowed  
☒ Check requests allowed Retain stop pays **06** ☒ Months ☐ Days ☒ CFT allow partial checks ☒ CFT maint. allowed  
Inter-member transfers set to ☐ Enter account & 3 of name ☐ Member defined list ☒ Both E & M ☐ Not allowed  
☐ Show credit score history Tracker type ☐ Memo type ☐  
Show if most recent score is <= **60** days old Max years history to show **9**

Check withdrawal minimum **25** Maximum **10,000** QFX download ☐ No ☐ Quicken ☐ QuickBooks ☒ Both  
Check image ID **G** Lag days **00**  
Check 21 processor **J**

**Rates** **Update** **Connectivity**

← → ↑ || [Printer] [Link] [Info] [Help] [Search] (3652) 5/14/19

This screen contains the master controls that govern what features will be available in **It's Me 247** Online Banking and CU\*TALK Audio Response. **These will supersede any settings made in your default PIB Profile.**

*NOTE: The feature that allows check images to be displayed in **It's Me 247** requires that your credit union's check images actually be available. If you do not use CU\*Check Item Processing, contact a CSR about making images from your check processor available to members through **It's Me 247**. Custom programming charges may apply.*

## Other Related Controls

One other Master control related to transfers is set up as part of individual share and loan product configurations, as follows:

### ***Savings/Checking Products Configuration (Tool #777) > ARU/Online Bank (F15)***

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD - ABC CREDIT UNION". The window has a menu bar with "File", "Edit", "Tools", and "Help". The main title bar is "Audio/Online/Mobile/Text Settings" with an "Update" button on the right. Below the title bar, the text "BS BUSINESS/ORG SAVINGS" is displayed. The settings area contains several checkboxes and input fields:

- ☒ Allow deposits via audio/online/mobile
- ☒ Allow withdrawals via audio/online/mobile
- If allowing withdrawals:
  - Minimum withdrawal amount:
  - Maximum withdrawal amount:
- ☐ Allow withdrawals via text transfers
- ☐ Allow deposits via text transfers

At the bottom left, there is a "Save" button. At the bottom right, there is a status bar with navigation icons (back, forward, up, down, print, link, info, help, search) and the text "FR (6821) 5/14/19".

## Loan Category Configuration (Tool #458) > Audio/PC Bank (F23)

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD - ABC CREDIT UNION". The window has a menu bar with "File", "Edit", "Tools", and "Help". The main title bar is "Audio/Online/Mobile/Text Settings" with an "UPDATE" button on the right. Below the title bar, there is a "Category code" field with "KN" and "NEW AUTO" options. A checkbox labeled "Allow disbursements via audio/online/mobile" is checked. Below this, the text "If allowing disbursements:" is followed by two input fields: "Minimum disbursement amount" and "Maximum disbursement amount", both set to "0.00". There are three more unchecked checkboxes: "Allow payments via audio/online/mobile", "Allow principal only payments if loan account is current", and "Allow disbursements via text transfers". Below these, there are two more unchecked checkboxes: "Allow payments via text transfers". At the bottom left, there is a "Save" button. At the bottom right, there is a status bar with the text "FR (6820) 5114119".

These controls specify whether withdrawals are allowed on this individual share dividend application or loan category, and will be enforced regardless of the PIB Profile.

They also control the minimum and maximum amount per transfer. **Since a member can also specify a maximum per-transfer amount in his PIB profile, the lesser of the two maximums will be enforced by It's Me 247.** Remember this is per *individual* transfer.

# SETTING UP OR MODIFYING PIB PROFILES IN CU\*BASE

There are two access points in CU\*BASE to work with a member's PIB Profile: **Tool #13 Work Online Banking Apps/Requests**, or **Tool #14 Member Personal Banker**.

*There is also an access point to view a profile without making changes, by using the Online Banking Mbr button in Inquiry, Phone Operator, and Teller Funds In. See Page 66 for details.*

## Method 1: Tool #14 Member Personal Banker

Use *Personal Internet Branch (enroll or change PIB setting)* to generate a new PIB Profile password for a member that has disabled his access to the online tool or forgotten his username. See Page 65 for details.

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

File Edit Tools Help

**Member Personal Banker**

Account # [redacted] Date opened Dec 12, 1964

Name MARY M MEMBER

Agreement accepted Mar 02, 2010

E-Statements Jan 26, 2011 Enrolled ☒ PIB

Bill payment 000000 ☐ eAlerts/eNotices

☐ E-statements (enroll or change enrollment status)

☐ Choose style for printed statements

☐ Bill Payment (enroll or change enrollment status)

☐ Bill Payment PIN reset

☐ Online banking/ARU (activate, change PIN/password; view password history)

☐ Online banking/ARU Transfer Control (update or add transfer accounts)

☐ See/Jump relationships (allow other members to access your account online)

☐ Personal Internet Branch (enroll or change PIB settings)

☐ PIB password reset (change PIB password or view PIB username)

☐ eAlerts/eNotices (subscribe or change settings; view eAlert history)

☐ A2A account relationships (add, modify, or remove relationships)

☐ Email address maintenance

☐ Reset online banking security questions

☐ Mobile banking (view member access and mobile devices)

☐ Debit card round up (enroll or change transfer account)

☐ Reg E opt in/out preference

☐ Promise deposits (subscribe or change status)

Skip

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This method lets you view, edit, or activate a PIB profile for a member, whether or not he/she has a pending change.

*This will be the only method you'll need to use if your credit union does not allow members to adjust their own settings via the web tool (rollout scenarios A & B).*

Check *Personal Internet Branch*...and use Enter to proceed to the first PIB Profile maintenance screen, shown on Page 22. (If a change was already submitted via the PIB website but not yet activated, next you'll see a screen similar to the one shown below except that only pending profile changes for that member will be displayed.)

[illegible]

***If a member calls and says he made some changes but still doesn't see them in It's Me 247, check here to see if a pending change is still waiting to be activated. Have the member check his email for the activation key and instructions.***

## **"It's Me 247" PIB Configuration & User Guide**

## UPDATING A PIB PROFILE

Use either of the two methods described above to access the member's PIB profile. The following screens will appear, one after the other (use Enter to proceed through the screens):

### PIB Profile: Screen 1

Session 0 CU\*BASE GOLD Edition - Email Address Maintenance

Name MARY M MEMBER

Email mmember@yahoo.com

UPDATE

☐ Email address is wrong

Skip

Name/Address

View Other Accounts

Save/Continue

This email is on multiple accounts. Click 'View Other Accounts' to view.

FR (1926)

Since the member's email address is so critical to PIB and other processes, the first screen that appears when updating a PIB profile is the *Email Address Maintenance* window. Changes made here do affect the member's email address from his MASTER membership record.

**Members who do not have an email address will not be allowed to access the online PIB Profile tool.** They can, however, have a PIB Profile but it must be set up and maintained by the credit union in CU\*BASE only.

Make changes as needed then use Enter to proceed to the next screen.

*It is not possible for a member to change his email address in the PIB Profile online tool. However, it can be changed by the member using **It's Me 247** (if allowed by your configuration and/or the member's PIB profile settings).*

NOTE: Changes made to a member's PIB Profile, whether they are made in CU\*BASE, or made *and activated* in the online PIB Profile tool, are written to the **CUFMNT** file.

Employee ID 96 means the changes were done online by the member or through an automated process.

In addition, an email is sent to the member (see Page 69 for a sample), and a message is delivered to the member in the **It's Me 247** Secure Message Center and stored in the PIB Activity Log (see Page 71 for more details).

## PIB Profile: Screen 2

**Reset (F6)** will change all profile settings to match the credit union's configured default profile.

**MSG History (F10)** will display messages sent the member regarding their to PIB Profile, including changes to the profile itself, as well as attempts to access **It's Me 247** that were blocked by PIB controls. See Page 71 for details.

This second screen contains **geographic controls** and **date and time controls**. (*Equivalent screens in the online tool are shown on Pages 38 and 43.*)

**Remember that both the geographic and PC registration controls can only be set up using the online tool.** That's because the system needs to look at the member's actual computer that is logged in order to set the controls. Therefore, if your credit union doesn't plan to allow members to use the online tool, be careful not to mention them to members while working through these screens.

### Field Descriptions

Field Name	Description
Personal Internet Branch (PIB) profile - Allow update online	<p><i>This setting is ignored if your credit union does not allow members to use the online tool (see Page 12). Check this flag if the member should be given a user name and password to log on to the PIB website and change their profile online.</i></p> <p>You must activate this for the member to use geographic controls or register their PC(s). Otherwise it should be turned off only if a member specifically states they do not want anyone to be able to access their PIB Profile via the online tool.</p> <p>If a member did have access to his Profile via the online tool, and used the feature in that tool to disable future access, this flag will be unchecked. See Page 50.</p>

Start a conversation!

**"Do you want to be able to change your profile settings yourself?"**

"The first time you log in to **It's Me 247** after we're done here, you will be taken to the PIB Profile system so you can set up your own username and password. You can make changes to your profile then, or you can go to our website and click the PIB Profile button anytime after that."

Field Name	Description
	<p>"If you are not comfortable making these types of changes online, or want to make sure no one else can, either, I can deactivate this access. Then changes to your profile can only be done by contacting a credit union MSR directly, either in person or on the phone."</p> <p>"Don't forget...for security reasons, the login you use for your PIB profile is different from how you log in to <b>It's Me 247</b>."</p>
Geographic restrictions (online only)	<p><b>Geographic controls can be set only through the online tool.</b> If the member has logged in to the online tool to set up geographic controls for his PIB profile, they will be shown here. These are used to control access according to where the member is when he logs in to <b>It's Me 247</b>.</p> <p><b>It's Me 247</b> uses geo-location technology to determine where the computer is located when the member logs in, and then allows or blocks access based on the PIB profile. If someone tries to log in from a PC that is in a different country, city, or state, the PIB profile will restrict access.</p> <p>This is <u>not</u> an exact science. There are conditions that might allow a member to use <b>It's Me 247</b> outside the boundaries they've defined. For example, some ISPs such as AOL randomly assign Internet addresses when you log in, and those addresses could represent any area of the country on any given day.</p> <p>If they are activated, and the member no longer wants to use them, you can check the <i>Turn off settings</i> flag and when the profile is saved, <b>It's Me 247</b> will no longer pay attention to the location.</p>
	<p>"Do you want to control where you can be when you log in to <b>It's Me 247</b>, such as by country, state, or city?"</p> <p>"If you always log in to <b>It's Me 247</b> from the same computer, this control may be right for you. If you travel often or log in from public computers such as the library or an Internet cafe, you should not use this control."</p> <p>"If you want to use this control, go to our website and click the PIB Profile button. Then login and change this setting. Just remember that the login you use for your PIB profile is different from how you log in to <b>It's Me 247</b>."</p>
PC registration (online only) <i>(NOTE: This feature is no longer supported and will be replaced when your credit union activates MFA for login.)</i>	<p><b>PC Registration controls can be set only through the online tool.</b> If the member has logged in to the online tool to set up PC registration controls for his PIB profile, this flag will be checked.</p> <p>Members can require that a computer be registered before it can be used to sign on to <b>It's Me 247</b>. This is done using a special type of cookie called a "persistent" cookie that contains encrypted data that is stored on the user's hard drive for use by the browser software.</p> <p>This is a two-part process: they turn on the control, then they register the computer. They can register multiple computers by logging in to their PIB profile from each of the computers and clicking "Register My PC." (They can even register a computer when they log in to <b>It's Me 247</b> after answering some challenge questions.) But they only have to turn on the control once.</p> <p>When a member attempts to log in to <b>It's Me 247</b>, the system looks for that cookie on that computer and will not allow the member to log in if it is gone. (However, they can</p>

Start a conversation!





Field Name	Description
	<p>register the computer right then, also, by answering some challenge questions.)</p> <p>Members that routinely clean out cookies, either manually or through some automated cleanup software on their PC, should probably not use this control. Also, if a member uses multiple browser software programs, such as both Internet Explorer and Firefox, they will need to register from each browser separately.</p> <p>If this has been activated, and the member no longer wants to use the control, you can check the <i>Turn off settings</i> flag and when the profile is saved, <b>It's Me 247</b> will no longer look for the cookie.</p> <ul style="list-style-type: none"> <li>• <b>NOTE ON MOBILE WEB BANKING:</b> This feature is not followed for Mobile Web Banking. If the member sets controls for <b>It's Me 247</b> usage on a computer, this setting will be used. However, if the member also uses Mobile Web Banking, then this setting will not be used. The member will be able to log on from any location using Mobile Web Banking.</li> </ul>

**"Do you want only certain computers to be able to log in to your accounts in It's Me 247?"**

"This might be right for you if you always access **It's Me 247** from the same computer, or maybe just a couple of different computers such as from work and from home. Don't use this if you log in to **It's Me 247** from the library or another public computer."

"If you want to use this control, go to our website and click the PIB Profile button. You'll need to login and maintain your profile, following the instructions on the screen. You'll need to register every PC you want to use to access **It's Me 247**. Remember that the login you use for your PIB profile is different from how you log in to **It's Me 247**."

"There are a few things to keep in mind if you decide to use this control:

- If you have software installed on your computer that routinely clears out cookies, the persistent cookie that was installed when you registered your computer will be deleted, too. You will need to register again the next time you access **It's Me 247**.
- Likewise, if you clear cookies yourself, you will need to register the computer again. If you get a new computer, you will need to register that one before you can use **It's Me 247**.
- If you use more than one browser software package (such as both Microsoft Internet Explorer and Mozilla Firefox), you will need to register your PC from both browsers separately."

**Days and Times Available**

Members can use these to establish what is "normal" for them, blocking access during days and times when they will never be using **It's Me 247**. This provides another layer of security by narrowing the window of times when their accounts could potentially be accessed by an unauthorized person.

Sunday...Saturday	<p>Use these checkboxes to designate the days of the week when <b>It's Me 247</b> will be "open for business" for this member.</p> <p>Remember that the <b>It's Me 247</b> server's clock is set to Eastern Time, so that means that the day changes from Saturday to Sunday at midnight Eastern Time, not local time.</p> <ul style="list-style-type: none"> <li>• <b>NOTE:</b> These settings also affect when a member can use Mobile Web Banking.</li> </ul>
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Start a conversation!

"Do you want to access **It's Me 247** all seven days of the week? Or only on certain days?"

"More importantly, on what days should **It's Me 247** be closed? For example, if you only access **It's Me 247** from work during the week, then this lets you prevent anyone from accessing it during the weekends when you are away from your office."

Early morning  
Morning  
Afternoon  
Evening

Use these checkboxes to designate when **It's Me 247** will be "open for business" for the member. (A checkmark denotes times when the member can log in to **It's Me 247**.)

For example, if a member only accesses **It's Me 247** from work, the member can add extra security by deactivating early morning and evening access times. **All times are adjusted for time zone.**

Start a conversation!

"Do you want to access **It's Me 247** at only certain times during the day?"

"More importantly, during what hours should your branch be closed? (If you know you will be sleeping between midnight and 5:00 a.m., anyone who tries to access your account during that time is probably not you!)"

"This control might be right for you if you always use **It's Me 247** from work during the day, or during the early evening at home after work."

### PIB Profile: Screen 3

Session 0 CU\*BASE GOLD - Configure PIB Profile

File Edit Tools Help

**Configure PIB Profile** UPDATE

Account base  Name **MARY M MEMBER**

Please select the features for the member PIB profile. The availability of the features in online banking is dependent on which features your CU offers.

Feature/Transaction	Feature Limits in Whole Dollars	Confirmation Code
<input checked="" type="checkbox"/> Transfer to other base accounts	Maximum amount <input type="text" value="999,999,999"/>	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Transfer within base account	Maximum amount <input type="text" value="999,999,999"/>	<input type="checkbox"/> Require
<input type="checkbox"/> A2A transfers	Maximum amount <input type="text" value="0"/> (per day)	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Request check withdrawals	Maximum amount <input type="text" value="999,999,999"/>	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage ACH deposits		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage AFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage CFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Apply for loans		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open checking/savings accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open certificate (CD) accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> View cancelled checks		
<input checked="" type="checkbox"/> Manage personal information		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage online bill pay		<input type="checkbox"/> Require

Confirmation code

Skip  
Continue

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This third screen contains individual features available in **It's Me 247**, where members can choose which features they don't want to use and add additional security layers to the ones they do. (Equivalent screens in the online tool are shown on Pages 40 and 41.)

**IMPORTANT:** Your credit union's rollout strategy will greatly affect which features you activate or deactivate here, compared to the settings in your Master configuration. Refer to Page 16 for more information.

Complete all fields as described below and use Enter to continue to the next screen.

### Field Descriptions

Field Name	Description
Transfer to other base accounts	<p>Check this flag if the member wants to be able to perform inter-member transfers. <b>If this control is activated, we highly recommend that you also turn on the Transfer Control feature in your credit union's Master controls (see Page 16).</b></p> <p>The list of transfer accounts can then be set up on a subsequent screen, or by the member later by signing on to the online PIB profile tool (see Page 42). Otherwise members must set up their transfer control lists with a credit union employee in person or over the phone.</p> <p>Specify a maximum amount <b>per transfer</b> if desired (enter whole dollars only).</p> <p>Remember that you can also specify a maximum transfer amount as part of an individual share dividend application (see Page 18). When a transfer is made, the <i>lesser</i> of the two limits will be enforced.</p> <p>Finally, to require a confirmation code to be entered in order to complete inter-member transfers, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p> <ul style="list-style-type: none"> <li>NOTE: Activation (whether you can or cannot make these transfers), transfer limits and confirmation code settings are also used to control a member when he or she uses Mobile Web Banking.</li> </ul>
<p><b>"Do you want to be able to transfer money to other member accounts in It's Me 247?"</b></p> <p>"You'll need to allow this if you ever want to transfer money out of your own account to other accounts owned by your spouse or your children, or other credit union members. We'll set up the list of accounts a little later."</p> <p>"What's the largest amount you would ever transfer in a single transfer from your accounts to another member? This is a security feature - a way for you to tell <b>It's Me 247</b> what is your typical behavior."</p> <p>"Would you like to require a confirmation code before a transfer like this can be posted? This is a nice extra security precaution."</p>	
Transfer within base account	<p>Check this flag if the member wants to be able to perform transfers between accounts under his own membership. Specify a maximum amount <b>per transfer</b> if desired (enter whole dollars only).</p> <p>Remember that you can also specify a maximum transfer amount as part of an individual share dividend application (see Page 18). When a transfer is made, the <i>lesser</i> of the two limits will be enforced.</p> <p>Finally, to require a confirmation code to be entered in order to complete transfers, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p>

Start a conversation!

Field Name	Description
	<p>NOTE: For most memberships, it is very unlikely that this feature would ever be deactivated. But we allow it to be deactivated for special situations such as a business account that wants to maintain stricter controls over how money is moved around within that membership.</p> <ul style="list-style-type: none"> <li>NOTE: Activation (whether or not this feature is allowed) and confirmation code settings also control the member's experience when he or she uses Mobile Web Banking.</li> </ul>
<p><b>"For transfers between your own accounts, do you want to set up a maximum amount or require a confirmation code?"</b></p> <p>"This refers to transfers between accounts in your own membership, such as if you want to transfer money from your savings to your checking account."</p> <p>"What's the largest amount you would ever transfer in a single transfer between your own accounts?"</p> <p>"Would you like to require a confirmation code whenever these transfers are performed?"</p>	
Request check withdrawals	<p>Check this flag if the member wants to be able to request checks to be drawn from his own accounts and mailed to the address on file at the credit union. Specify a maximum amount <b>per check</b> if desired (enter whole dollars only).</p> <p>Remember that your master ARU/Online banking settings can also specify a maximum check amount (see Page 16). When a check is requested, the <i>lesser</i> of the two limits will be enforced.</p> <p>Finally, to require a confirmation code to be entered in order to request a check, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p>
<p><b>"For transfers between financial institutions (Account to Account transfers), do you want to set up a maximum amount or require a confirmation code?"</b></p> <p>"This refers to transfers between accounts in your own membership, and accounts in another financial institution, such as to make a loan payment or to transfer money to a daughter in college who has an account at another financial institution."</p> <p>"What's the largest amount you would ever transfer in a single transfer between your own accounts?"</p> <p>"Would you like to require a confirmation code whenever these transfers are performed?"</p>	
Request transfers of funds to and from other institutions	<p>Check this flag if the member wants to be able to request funds to be transferred to and from his or her account and another institution.</p> <p>To use this option, the credit union need to select to allow Account to Account (A2A) transfers. See the Account to Account Transfers booklet.</p> <p>Finally, to require a confirmation code to be entered in order to request a check, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p>

Start a conversation!

Start a conversation!

Start a conversation!

**"Do you want to be able to perform Check Withdrawals in It's Me 247?"**

"This refers to the feature that lets you cut a check that is made payable to you and sent to the address we have on file at the credit union."

"What's the largest amount you would ever want on a single check?"

"Would you like to require a confirmation code whenever a check is requested?"

Manage ACH deposits

Check this flag if the member wants to be able to view, add, and change ACH distributions (applies to incoming deposits to regular savings and checking accounts only) in **It's Me 247**.

Remember that turning this flag on won't do anything unless you've also activated the feature in your Master controls (see Page 16)!

To require a confirmation code to be entered in order to change any ACH distribution information, place a checkmark in the *Require confirmation code* field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the *Require confirmation code* flag is checked.)

For more information about how managing ACH deposits works in **It's Me 247**, refer to the separate **It's Me 247** Configuration and User Guide.

Start a conversation!

**"Do you want to be able to manage your Automatic Deposit (ACH) settings in It's Me 247?"**

"If your paycheck is deposited into your account via the Automated Clearinghouse (ACH) system, this feature lets you define how funds are distributed. If you turn this off, you can still contact the credit union if you want to know what your settings are or need to make a change."

"Would you like to require a confirmation code whenever a change to your ACH settings is made?"

Manage AFT transactions

Check this flag if the member wants to be able to view, add, and change Automated Funds Transfer (AFT) record settings in **It's Me 247**.

Remember that turning this flag on won't do anything unless you've also activated the feature in your Master controls (see Page 16)!

To require a confirmation code to be entered in order to change any AFT information, place a checkmark in the *Require confirmation code* field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the *Require confirmation code* flag is checked.)

For more information about how managing AFTs works in **It's Me 247**, refer to the separate **It's Me 247** Configuration and User Guide.

Start a conversation!

**"Do you want to be able to manage your Automatic Funds Transfers in It's Me 247?"**

"Automatic Funds Transfers (or AFTs) can be set up to schedule funds to be transferred from your accounts to another account automatically, such as to make loan payments or transfer money to your Christmas savings account. If you turn this off, you can still contact the credit union if you want to know what your settings are or need to make a change."

"Would you like to require a confirmation code whenever a change to your AFT settings is made in **It's Me 247**?"

Manage CFT transactions	<p>Check this flag if the member wants to be able to view, add, and change Check Funds Transfer (CFT) record settings in <b>It's Me 247</b>. <b>This lets members set up automated checks that are cut from their accounts and sent to any pay-to name and address.</b></p> <p>Remember that turning this flag on won't do anything unless you've also activated the feature in your Master controls (see Page 16)!</p> <p>To require a confirmation code to be entered in order to change any CFT information, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p> <p>For more information about how managing AFTs works in <b>It's Me 247</b>, refer to the separate <b>It's Me 247</b> Configuration and User Guide.</p>
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Start a conversation!

**"Do you want to be able to manage your Check Funds Transfers in It's Me 247?"**

"Check Funds Transfers (or CFTs) can be set up to schedule funds to be transferred via a check issued from one of your own credit union accounts and mailed to any name and location of your choice. If you turn this off, you can still contact the credit union if you want to know what your settings are or to need make a change."

"Would you like to require a confirmation code whenever a change to your CFT settings is made in **It's Me 247**?"

Apply for loans	<p>Check this flag if the member wants to be able to apply for loans in <b>It's Me 247</b>.</p> <p>This will not affect loan applications submitted to CU*BASE outside of <b>It's Me 247</b>, such as if you have a link on your website to the CU*BASE online loan application, unless the member logs in using his <b>It's Me 247</b> username (or account number) and password.</p> <p>To require a confirmation code to be entered in order to apply for a loan (this occurs just prior to the credit report being pulled so that a payment can be quoted), place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p> <p>For more information about online loan applications, refer to the separate <b>It's Me 247</b> Configuration and User Guide.</p>
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Start a conversation!

**"Do you want to be able to apply for a Loan in It's Me 247?"**

"Loan applications do require that you enter some personal data, including contact information and current employment details. In some cases a credit report will be obtained but it will remain confidential and be reviewed by a credit union loan officer only."

"Would you like to require a confirmation code before a loan application is submitted from **It's Me 247**?"

Open checking/savings accounts	<p>Check this flag if the member wants to be able to open new checking and savings accounts in <b>It's Me 247</b>.</p> <p>This assumes you have set up your savings rate board for <b>It's Me 247</b>!</p>
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	<p>To require a confirmation code to be entered in order to open a new account, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p> <p>For more information, refer to the separate <b>It's Me 247</b> Configuration and User Guide.</p>
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	<p><b>"Do you want to be able to open savings and checking accounts in It's Me 247?"</b></p> <p>"For example, you could open a new Christmas Club savings account online and immediately start saving for your holiday expenses! Sometimes opening an account requires that you transfer funds from another account, but not always."</p> <p>"Would you like to require a confirmation code whenever you open a new account online?"</p>
--	--

Open certificate (CD) accounts	<p>Check this flag if the member wants to be able to open new certificate accounts in <b>It's Me 247</b>. <b>Opening a certificate does require the transfer of money from an existing account under that same membership in order to create the CD.</b></p> <p>This assumes you have set up your certificate rate board for <b>It's Me 247</b>!</p> <p>To require a confirmation code to be entered in order to open a new account, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p> <p>For more information, refer to the separate <b>It's Me 247</b> Configuration and User Guide.</p>
--------------------------------	---



	<p><b>"Do you want to be able to open certificate accounts in It's Me 247?"</b></p> <p>"This lets you open a new certificate online whenever you have some extra money and want to earn a higher rate. All you have to do is transfer money from one of your other savings or checking accounts to establish the new CD."</p> <p>"Would you like to require a confirmation code whenever you open a new certificate online?"</p>
--	--

View cancelled checks	<p>Check this flag if the member wants to be able to view cancelled check images in <b>It's Me 247</b>. <b>Check images do include personal member data.</b></p> <p>This assumes your credit union's master controls (see Page 16) have been set up to allow check images to be viewed. If you do not use CU*Check Item Processing, contact a CSR about making images from your check processor available to members through <b>It's Me 247</b>. Custom programming charges may apply.</p>
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	<p><b>"Do you want to be able to view check images in It's Me 247?"</b></p> <p>"This feature lets you view electronic images of your cancelled checks through <b>It's Me 247</b>. If you don't write many checks, or you are not comfortable with the information on your cancelled checks being visible through online banking, you can deactivate this feature. You can still contact the credit union for a copy of a cancelled check if you need one in the future."</p>
--	--

Manage personal information	<p>Check this flag if the member wants to be able to view and/or update address, phone number, and email address information in <b>It's Me 247</b>. Leave the flag unchecked if the member wants to hide this information completely.</p>
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Start a conversation!

	<p>Remember that turning this flag on won't do anything unless you've also activated the feature in your VMS configuration. The feature will still be subject to your credit union's default setting of "reviewed" or "direct" update (see Page <b>Error! Bookmark not defined.</b>).</p> <p>To require a confirmation code to be entered in order to change personal information, place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p>
--	---

<p><b>"Do you want to be able to manage your personal information in It's Me 247?"</b></p> <p>"This feature lets you change your phone and fax numbers, address, and email address in <b>It's Me 247</b>. If you are uncomfortable with that information being changed in <b>It's Me 247</b>, we can disable access to that feature. Then you would just need to contact the credit union to let us know about any changes."</p> <p>"If you still want to be able to make the changes online, would you like to require a confirmation code before the changes can be submitted?"</p>	
---	--

Manage online bill pay	<p>Check this flag if the member wants to be able to access bill pay or Person to Person (P2P) transfer services from <b>It's Me 247</b>. If the member is not already enrolled, this would allow them to enroll as well. If this flag is unchecked, the "Pay Bills" button will not appear for this member in <b>It's Me 247</b>.</p> <p>This assumes your credit union has been set up to EasyPay in the first place. Refer to the separate "EasyPay Product Overview and User Guide" for more information.</p> <p>To require a confirmation code to be entered in order to access bill pay or P2P transfers (or enroll), place a checkmark in the <i>Require confirmation code</i> field and make sure to enter the code at the bottom of this screen. (The same code is used for all transactions where the <i>Require confirmation code</i> flag is checked.)</p> <p><b>As a rule, if your credit union offers bill pay or P2P services, you should not disable this control for any member unless he or she specifically states "I will never use bill pay or P2P transfer services and I want to make sure no one can enroll in my name."</b></p> <ul style="list-style-type: none"> <li>NOTE: Activation/deactivation of this feature also affects a member's experience when he or she uses Mobile Web Banking. If a member is blocked from paying bills or making P2P transfers via <b>It's Me 247</b>, the member also cannot pay bills or make P2P transfer via Mobile Web Banking.</li> </ul>
------------------------	--

Start a conversation!

<p><b>"Are you currently enrolled to use EasyPay bill payment?"</b></p> <p>"If not we can disable access here but it will also prevent you from enrolling for bill payment services in the future."</p> <p>"Would you like to require a confirmation code whenever you access bill pay from <b>It's Me 247</b>? Even if you don't use a confirmation code for anything else, we do recommend this as an extra layer of security for EasyPay."</p>	
---	--

Start a conversation!

Confirmation code	<p>If the <i>Require confirmation code</i> field was checked for any of the features above, use this field to specify the code that will be used anytime a code is required on any feature.</p>
-------------------	---



"If you decided to use a confirmation code to restrict any of the above features, what code would you like to use?"

"The same code will work for any of the transactions you've selected. You can use any combination of letters, numbers, and symbols, up to 20 characters and be alpha-numeric. Special characters and not supported."

"This should not be the same as the password you use to log in to **It's Me 247**."

#### PIB Profile: Screen 4

Member is Authorized to Transfer Funds to the Following Member Accounts	
CRAIG R. MEMBER	
JOHN A. CUSTOMER	

This screen appears only if the *Transfer to other base accounts* control was activated on the previous screen.

- Additionally, behind the scenes in the Online Banking Configuration (**Tool #5356**), *Inter-member transfers set to* must be configured as either *Member defined list* or *Both E & M*. You can also access a view-only version of this screen via **Tool #140 Online Banking Controls Inquiry**.

Use this screen to enter the account numbers for the other members to which this member would like to be able to transfer money in **It's Me 247**. (The equivalent screen in the online tool is shown on Page 42.)

Enter the account number(s) and press Enter to display the member names for confirmation. Then press Enter again to proceed to the final screen.

## PIB Profile: Screen 5

Session 0 CU\*BASE GOLD - PIB Profile Confirmation - UPDATE

Account base

Name MARY M MEMBER

UPDATE

Use F5 - Apply & Send to apply the PIB profile changes for this account.

Apply & Send

Skip

FR (5054)

This final screen lets you save all of the changes made to the PIB Profile. Use **Apply and Send** (F5) to save the changes and return to your starting point. This will also send an email to the member's email address stating that the PIB profile was changed. (See Page 69 for a sample of this email message.)

## PIB CONTROLLED FEATURES FOR MOBILE WEB

The following settings can be used to control what activity is allowed via Mobile Web Banking.

- Transfer within base account (allow/disallow) (Transfer money within my own accounts)
- Confirmation code for transfer within a base account
- Transfer to another base account (allow/disallow) (Transfer money to another account)
- Confirmation code to another base account
- Transfer Limits for single transfer to another base account
- Manage Online Bill Pay (allow/disallow)
- Days and Times Available (Limiting Access by Day of Week or Time of Day)

**IMPORTANT:** The settings above also control the main **It's Me 247**. If the member disables Bill Pay, it is disabled for both the main online banking website as well as the Mobile Web version.

**Note on Geographic controls:** Members can use the online PIB tool to restrict the location from which a person can log on to their account online. (Credit unions cannot add this restriction via CU\*BASE.) These geographic controls are not followed by Mobile Web Banking. Member configured geographic controls will only affect their entry via a computer to the main **It's Me 247** website.

# USING THE PIB PROFILE ONLINE TOOL

## ACCESSING THE PIB PROFILE ONLINE

For instructions about placing PIB marketing information and adding a link to the PIB Profile online tool on your website, please visit the following website:

<https://ws.cuanswers.com/2008/04/09/pib-badge-link-generator/>

Or contact CU\*Answers Web Services at **webmaster@cuanswers.com** for assistance.



## PREVIEW OF THE ONLINE PIB PROFILE SETUP SCREENS

### Screen 1: Login

If the member remembers his PIB username but not his password, this will ask some challenge questions and assign a new password for the PIB profile tool.

NOTE: All of the friendly, reassuring faces are randomly selected every time a screen is refreshed. So don't be surprised to see a different face every time!

**Login**

Username:

Password:

[I forgot my password.](#)

[What if I have more than one credit union membership?](#)

**Your Personal Internet Branch (PIB) Profile**

Welcome! Your credit union makes it easy to control exactly how you want **It's Me 247** online banking to work for you...by setting up your own online credit union branch! And you call the shots on how--and when--you want to access your branch!

**What is a PIB?**

PIB stands for Personal Internet Branch. *Personal*. Unique to you. *Special*. Like no one else.

**What is a PIB Profile?**

A set of security controls that define exactly how **It's Me 247** online banking will behave for you. To put it another way, it is your way of telling **It's Me 247**: "This is who I am and how I like to do things. If someone tries to access my accounts and they behave outside of those rules, it should raise a red flag to **It's Me 247**: it's probably not me!"

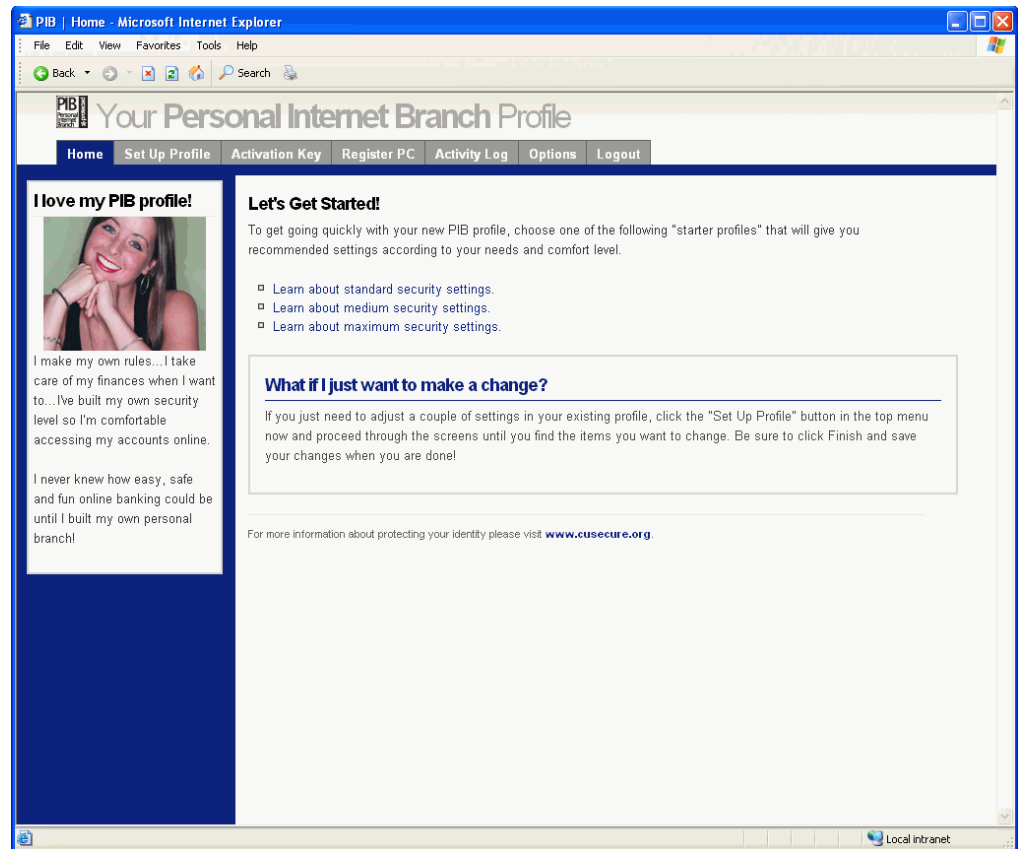
**What kind of security controls can I choose?**

Things such as:

- ☐ What days of the week and times of the day do you want your branch to be open for business?
- ☐ Which PCs should be able to access your online branch?
- ☐ What types of transactions can be performed?
- ☐ Are there certain types of transactions that should ask for a second, confirmation code?
- ☐ Should transfers or other transactions be limited to a certain maximum dollar amount?

Here's the screen where a member logs in to change his or her PIB Profile settings. Members must use their PIB username and password, not their **It's Me 247** account number or username and password.

## Screen 2: Getting Started

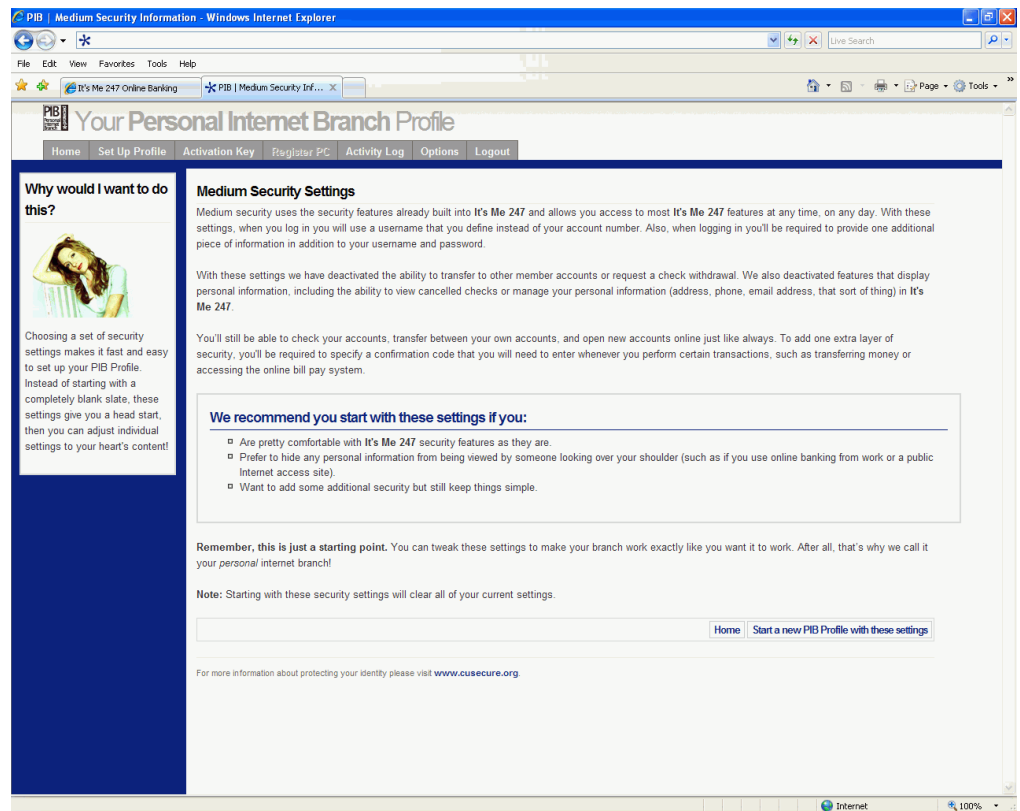


If you have already set up a profile for your member, or if you've assigned your credit union default profile, then the member would click the "Set Up Profile" button at the top to proceed directly to screen 4. Then they will walk through the remaining profile screens and make any needed adjustments, such as entering a confidential **It's Me 247** username or changing the confirmation code used for certain transactions.

### [Are special characters supported for PIB confirmation codes?](#)

Otherwise, members can read about three different pre-set levels of security and start with those settings, then walk through all the remaining screens and tweak any individual setting they wish.

### Screen 3: Sample Starter Settings



This screen appears if a member clicks one of the three pre-set security levels on screen 2. When they click “Start with these settings” their PIB Profile will be populated with those starter settings. The member will then walk through the remaining screens, making any changes as desired.

*In some cases, such as with the “maximum” pre-set level, the subsequent screens will provide warning messages requiring the member to fill in a confirmation code, for example, or set up a username.*

## Screen 4: Geographic Controls

PIB | Geography Control - Microsoft Internet Explorer


File Edit View Favorites Tools Help

Back Forward Stop Search


PIB | Your Personal Internet Branch Profile


Home Set Up Profile Activation Key Register PC Activity Log Options Logout

**Who should I use this?**



If you always log in to CU\*HOME from the same PC, this control may be right for you. If you travel often or log in from public computers such as the library or an Internet cafe, you may not want to use this control.

 How reliable are geo-location tools?

 What if my work and my house are in different cities?

**Limiting Access by Geographic Location**

Decide where you can be when you log in to your branch.

It's Me 247 uses geo-location technology to determine where your PC is located when you log in, and then allows or blocks access based on your PIB profile. If someone tries to log in from a PC that is in a different country, city, or state, your PIB profile will restrict access. Please remember this is not an exact science. There are conditions that might allow you to use It's Me 247 outside the boundaries you've defined.

If you are connecting from a new location you can attempt to rediscover your geo-location and save these new settings.

Please answer the following questions:

**I would like to limit access to my account by geographic location.**

[Tell me More](#)

☒ Yes ☐ No

**It appears you are connected from a location in the US .**

This appears to be correct and I wish to limit access to from only this country.

[Tell me More](#)

☒ Yes ☐ No

**It appears you are connected from a location in the region or state of .**

This appears to be correct and I wish to limit access to from only this region or state.

[Tell me More](#)

☐ Yes ☒ No

Step 1 of 7 Time Based Controls > Finish >>

Local intranet

This is a control that can be set up only via the online tool. (In CU\*BASE you will be able to see that the member has requested this control, and you can remove it, but you cannot alter any of its settings. See Page 23.) That's because the online tool looks at the specific connection for that member at that time in an attempt to determine where the member is geographically.

*This is a tricky control. There are a number of disclaimers on the screen that explain that geo-location technology does have its drawbacks. **Expect this to be one of the controls that may cause problems for some of your members.***

Start a conversation!

### "How reliable are geo-location tools?"

"Well, we try our best. The technology relies on our being able to interpret the IP (Internet Protocol) address that your PC is using when it connects to the Internet. Sometimes we cannot get accurate information from your Internet Service Provider (ISP). In general, our experience shows that geo-location is usually about:

- 99% accurate on a country level,
- 80% accurate on a state level, and
- only 75% accurate for US cities"

"Some ISPs such as AOL randomly assign Internet addresses when you log in, and those addresses could represent any area of the country. So one day it might look like you are logging in from one place, and other day it might look like you moved to a completely new state! In this case, using location controls could prevent you from logging in to your branch whenever you want. So it might be better not to use this particular control."

## Screen 5: Time and Day Controls

**PIB | Time Based Controls - Windows Internet Explorer**

http://pib.webqc/test/1.3.2.0/Secure/TimeControl.aspx


File Edit View Favorites Tools Help

PIB | Time Based Controls

### Your Personal Internet Branch Profile

Home **Set Up Profile** Activation Key Register PC Activity Log Options Logout

**Who should use this control?**



If you always use It's Me 247 from work during the day, or during the early evening at home after work, this control might be right for you.

Will It's Me 247 always be available during the times I choose?

**Time of Day and Day of Week**

**Decide when your branch will be open for business.**

Do you want to access It's Me 247 all seven days of the week? Or only on selected days? More importantly, during what hours should your branch be closed? (If you know you will be sleeping between midnight and 5:00 AM, anyone who tries to access your account during that time is probably not you!)

*\*Disabling by time of day affects all days of the week.*

Please answer the following questions:

**Limiting Access by Day of Week**

I would like to control the days of the week that It's Me 247 is accessible.

Tell me More

☐ Yes ☒ No

**Limiting Access by Time of Day**

I would like to control the time of day that It's Me 247 is accessible.

Tell me More

☒ Yes ☐ No

**My timezone is:**

If you haven't set this yet we'll try to figure it out for you.

(GMT-05:00) Eastern Time

**Allow access to my account at these times:**

Select the times to enable access.

- ☒ Early Morning (12:00 AM - 4:59 AM)
- ☒ Morning (5:00 AM - 11:59 AM)
- ☒ Afternoon (12:00 PM - 7:59 PM)
- ☒ Evening (8:00 PM - 11:59 PM)

Step 2 of 6 < Geography Controls Features Enabled > Finish >>

For more information about protecting your identity please visit [www.cusecure.org](http://www.cusecure.org)

See Page 23 for more information about these controls.

## Screen 6: Feature Controls

**Who should use this control?**

If you only handle certain types of transactions in **It's Me 247** online banking, this control may be right for you. Even if you'd like to be free to explore any feature that strikes your fancy, you may want to add a confirmation code as extra security for certain types of transactions.

**Why should I block certain features in It's Me 247?**

**Limiting Access to Specific Features**  
**Decide what you can do when you visit your branch.**

What transactions will be allowed, and what will be blocked? For features you want to use, you can add an extra layer of security by requiring another confirmation code.

Please answer the following questions:

**I want to be able to transfer money within my own accounts in It's Me 247.**  
Tell me More  
☒ Yes ☐ No

**Require a confirmation code for this type of transaction?**  
Tell me More  
☐ Yes ☒ No  
You will be asked to set up your confirmation code later on.

**I would also like to restrict the total dollar amount that can be transferred within my own accounts.**  
Tell me More  
☒ Yes ☐ No

**The total dollar amount I wish to restrict transfers within my account is**  
Tell me More  
Total Dollar Amount: \$

Note: Your Credit Union may also have limited the dollar amount of transfers. If so, the lower of the two limits will be enforced.

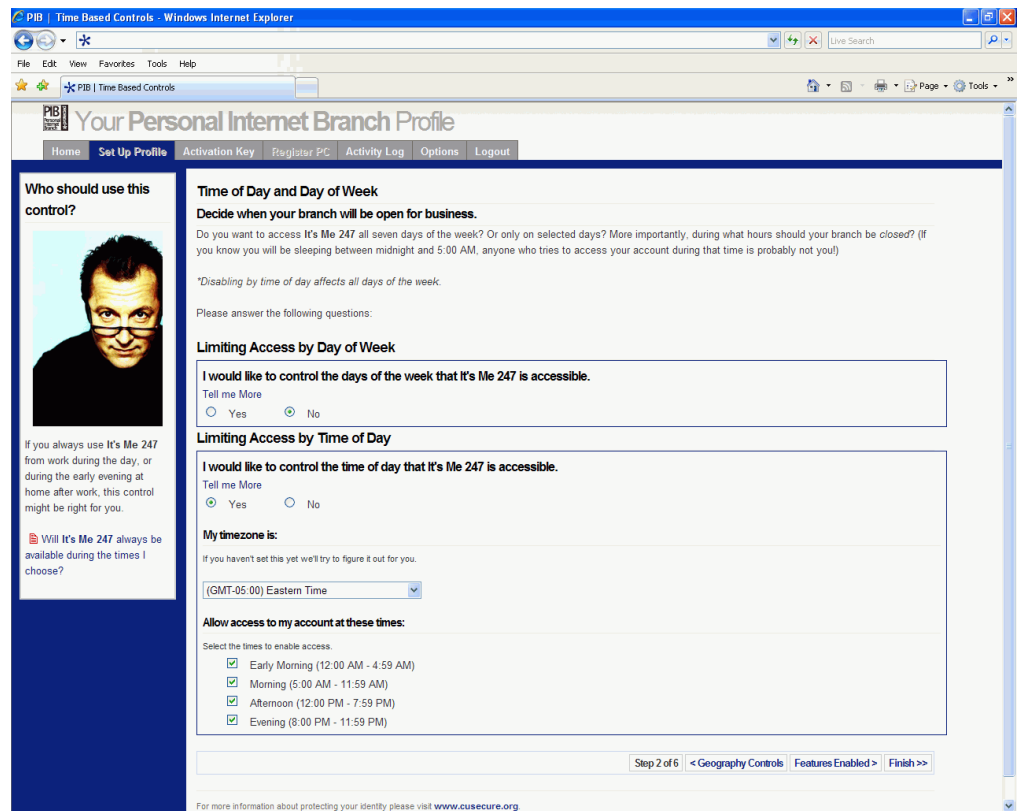
**I want to be able to transfer money to other accounts in It's Me 247.**  
Tell me More  
☒ Yes ☐ No

**I would like to require a confirmation code for this type of transaction.**  
Tell me More  
☐ Yes ☒ No  
You will be asked to set up your confirmation code later on.

See Page 26 for more information about these controls.



## Screen 7: More Feature Controls / Confirmation Code




PIB | Time Based Controls - Windows Internet Explorer

PIB | Time Based Controls

### Your Personal Internet Branch Profile

Home Set Up Profile Activation Key Register PC Activity Log Options Logout

**Who should use this control?**



If you always use It's Me 247 from work during the day, or during the early evening at home after work, this control might be right for you.

Will It's Me 247 always be available during the times I choose?

**Time of Day and Day of Week**

**Decide when your branch will be open for business.**

Do you want to access It's Me 247 all seven days of the week? Or only on selected days? More importantly, during what hours should your branch be closed? (If you know you will be sleeping between midnight and 5:00 AM, anyone who tries to access your account during that time is probably not you!)

*\*Disabling by time of day affects all days of the week.*

Please answer the following questions:

**Limiting Access by Day of Week**

I would like to control the days of the week that it's Me 247 is accessible.

Tell me More

☐ Yes ☒ No

**Limiting Access by Time of Day**

I would like to control the time of day that it's Me 247 is accessible.

Tell me More

☒ Yes ☐ No

**My timezone is:**

If you haven't set this yet we'll try to figure it out for you.

(GMT-05:00) Eastern Time

**Allow access to my account at these times:**

Select the times to enable access.

☒ Early Morning (12:00 AM - 4:59 AM)

☒ Morning (5:00 AM - 11:59 AM)

☒ Afternoon (12:00 PM - 7:59 PM)

☒ Evening (8:00 PM - 11:59 PM)

Step 2 of 6 < Geography Controls Features Enabled > Finish >>

For more information about protecting your identity please visit [www.cusecure.org](http://www.cusecure.org)

See Page 26 for more information about these controls.

## Screen 8: Transfer Control List

**Who should use this control?**

A transfer list is required if you want to be able to transfer money from one of your accounts to other member accounts, such as to your spouse or children.

What if I don't know the correct name?

Do they have to be members of my same credit union?

**Transfer List**

**Decide where you will be transferring money.**

Since you have activated the control that allows you to transfer funds to another member account, you must set up a list of accounts to tell It's Me 247 where money can be transferred. Remember that you can only transfer funds to these accounts. To transfer money from the accounts you would need to log in to those accounts first.

In order to set up the list, you will need the account number and name for the other member(s). The name must be entered exactly as it appears on the other member's account statement, so you will need to contact that member for the correct information. You can add up to 12 accounts to your transfer list, one at a time.

**I'd like to add the following account type to my transfer list:**

Tell me More

☒ Individual ☐ Organization

Account Number:

Member Name:

(First Name, Middle Initial, Last Name)

Note: You must match all parts of the member's name exactly as it appears on the member's statement.

**Current Transfer List**

DENISE A TESTPERSON  
GEORGE A TESTPERSON

**Instructions**

This is the list of accounts you've already added. You can click on any name and use the fields above to change the information, or click Delete to remove the account from your transfer list.

Step 5 of 7 < More Features It's Me 247 Login Controls > Finish >>

This screen allows a member to set up their own transfer control list to be used when making transfer in **It's Me 247**.

**CU\*TIP: The online tool matches the account number to the name as stored in the MASTER record, and must find an exact match in order to add the name to the transfer list.** The tool will not match against a name from an Alternate Address record.

This page will appear only if the control related to inter-member transfers was activated on screen 6, and if your credit union has activated the ability for members to set their transfer control list online (see Page 12).

*For many credit unions, this may be the best reason to use a PIB Profile. Keep in mind, though, that in order to add a new name or change a name on a transfer control list, the member must also remember how to log in to the PIB Profile web tool to get to this screen!*

See Page 33 for information about setting up a Transfer Control list in CU\*BASE.

## Screen 9: Login Controls


PIB | Features Control - Windows Internet Explorer

File Edit View Favorites Tools Help


PIB Your Personal Internet Branch Profile

Home Set Up Profile Activation Key Register PC Activity Log Options Logout

**Who should use this control?**



If you only handle certain types of transactions in It's Me 247 online banking, this control may be right for you. Even if you'd like to be free to explore any feature that strikes your fancy, you may want to add a confirmation code as extra security for certain types of transactions.

 Why should I block certain features in It's Me 247?

**Limiting Access to Specific Features**

Decide what you can do when you visit your branch.

What transactions will be allowed, and what will be blocked? For features you want to use, you can add an extra layer of security by requiring another confirmation code.

Please answer the following questions:

I want to be able to transfer money within my own accounts in It's Me 247.

Tell me More

☒ Yes ☐ No

**Require a confirmation code for this type of transaction?**

Tell me More

☐ Yes ☒ No

You will be asked to set up your confirmation code later on.

**I would also like to restrict the total dollar amount that can be transferred within my own accounts.**

Tell me More

☒ Yes ☐ No

**The total dollar amount I wish to restrict transfers within my account is**

There is one control on this screen:

- **PC Registration** (NOTE: This feature is no longer supported and will be replaced when your credit union activates MFA for login.)

### Understanding the PC Registration Control

This is a control that can be set up only via the online tool. (In CU\*BASE you will be able to see that the member has requested this control, and you can remove it, but you cannot alter any of its settings. See Page 23.) That's because the online tool must place the cookie directly on the computer that is currently logged in.

*The PC Registration feature is another tricky control. There are hints on the screen that explain about potential drawbacks. **Expect this to be one of the controls that may cause problems for some of your members.***

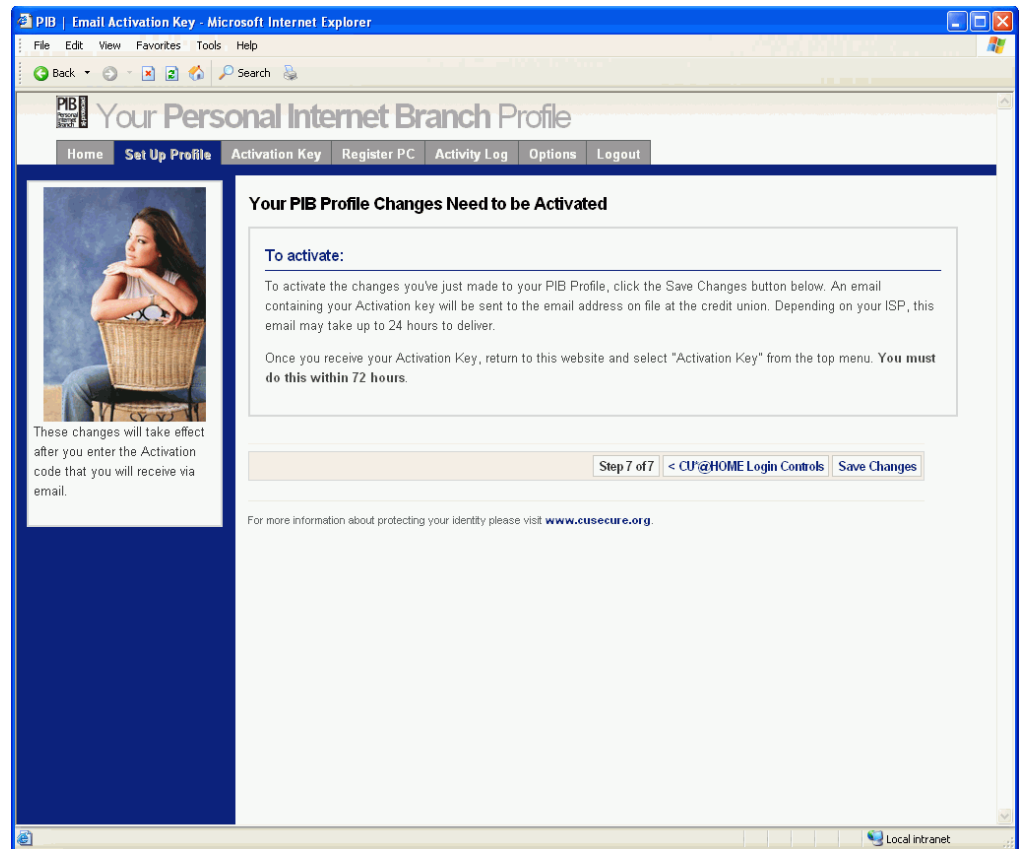
Start a conversation!

"Do you usually log into It's Me 247 from the same computer (or maybe just a couple of computers)?"

"Registering a computer can be great for people who always use the same computer to access It's Me 247. There are a few things to keep in mind if you decide to use this control:

- "If you have software installed on your computer that routinely clears out cookies, the persistent cookie that was installed when you registered your computer will be deleted, too. You will need to register again the next time you access **It's Me 247.**"
- "Likewise, if you clear cookies yourself, you will need to register the computer again."
- "If you get a new computer, you will need to register that one before you can use **It's Me 247.**"
- "If you use more than one browser software package (such as both Microsoft Internet Explorer and Mozilla Firefox), you will need to register your PC from both browsers separately."

## Screen 10: Save Changes



This is the final screen for setting up the PIB profile. The member must click Save Changes, and one of the following confirmation windows will appear:

*Confirmation window if changes were made to the profile:*

**Thank you**

The email has been sent. Your changes will not be activated until you enter your Activation Key. This must be done within 72 hours. Please check your email, then return to this site and click the Activation Key button to enter your key.

In addition, if you elected to enforce PC Registration, click the Home button below, then click on "Register PC" from the top menu.

[Home](#) [Logout](#)

*Confirmation window if no changes were made to the profile:*

**Thank you**

Since you made no actual changes to your PIB profile, you will not receive an email with an activation code.

[Home](#) [Logout](#)

See Page 68 for a sample of the email that will arrive with the activation key.

See Page 45 for a sample of the screen the member will use to activate the changes after receiving the email.

## OTHER PIB PROFILE SCREENS

### Activating Profile Changes


PIB | Activation Key - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search

PIB Your Personal Internet Branch Profile

Home Set Up Profile **Activation Key** Register PC Activity Log Options Logout



An activation key helps ensure that someone else cannot change your PIB profile without your knowledge. The email will be sent to the email address already on file at the credit union. That's why it is very important to let the credit union know if you change your email address!

#### Activate Your Changes

In order to activate your PIB, you need to enter the Activation Key that was emailed to you. It may take up to 24 hours after making changes to your PIB profile in order for the email to be sent. If you have not received your Activation Key, please remember to check your Spam Filters or Junk email box. Sometimes these types of emails get identified incorrectly.

#### Notice

If you received an Activation Key, but did not request one, please contact the Credit Union immediately.

#### Submit my Activation Key

Activation Key:

For more information about protecting your identity please visit [www.cusecure.org](http://www.cusecure.org).

Local intranet

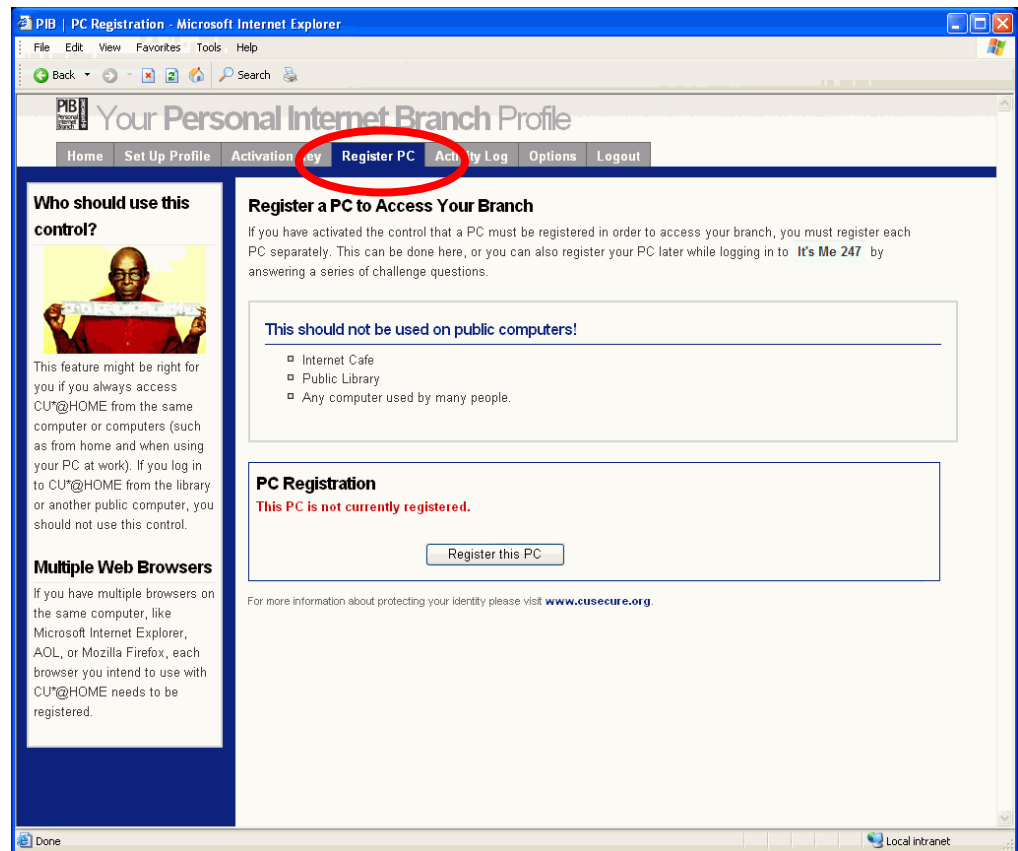
Once the email arrives (see the sample shown on Page 68), the member logs back in to the PIB profile and clicks the **Activation Key** button and uses this screen to activate the changes.

This is a security feature. If someone gains access to another member's PIB Profile and sets up his own accounts in the transfer control list or makes any other changes, the email is still sent to address the member has on file with the credit union.

*This is yet another reason why your credit union must have very clear ID verification procedures in place for when members call and ask to change their email address!*

## Registering a Computer

*(NOTE: This feature is no longer supported and will be replaced when your credit union activates MFA for login.)*



The **Register PC** button only becomes active if the member has turned on the control that requires PC registration (this is part of screen 9 shown on Page 43). They will need to save their changes to the profile before the button appears, but they can register the computer they are using even before activating all of their other changes.

When a computer is registered, the PIB system simply places a permanent ("persistent") cookie containing encrypted data onto that PC. The cookie is browser-specific, so if the member uses more than one browser software package (such as both Microsoft Internet Explorer and Mozilla Firefox), they will need to register from both browsers separately.

If the cookie is erased, either manually or because of an automated tool on the member's PC that routinely clears cookies, the member will have to return and register the computer again. (That's why the control might not be right for every member!)

## View Activity Log

**Activity Log**

The following is a list of events which have occurred with your PIB.

Description	Date	Time
Your PIB profile has been accessed.	10/16/2006	03:30:53 PM
This dollar amount exceeds the dollar amount allowed for transfer to other member accounts as defined in your PIB profil	10/13/2006	10:35:37 AM
Your PIB profile was changed. Please contact your credit union immediately if you did not initiate these changes.	10/13/2006	10:28:21 AM
Email Notification	10/13/2006	10:28:21 AM
Access to [redacted] on Friday has changed in your PIB Profile.	10/13/2006	10:28:20 AM
Your PIB profile prohibits logging on <b>It's Me 247</b> on Friday.	10/13/2006	10:24:11 AM
Access to set up and/or use electronic bill pay has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to change personal information has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Using a confirmation code to view checks on [redacted] has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to view checks on <b>It's Me 247</b> has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to open a CD account on [redacted] has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Using a confirmation code to open a checking account has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to open a checking account on [redacted] has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to open a savings account on <b>It's Me 247</b> has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to apply for loans on [redacted] has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to set up CFT transactions on <b>It's Me 247</b> has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to set up AFT transactions on [redacted] has changed in your PIB Profile.	10/13/2006	10:22:59 AM
Access to set up ACH transactions on [redacted] has changed in your PIB Profile.	10/13/2006	10:22:59 AM

This log keeps track of activity related to both the PIB Profile as well as **It's Me 247**.

See Page 71 for a sample of the equivalent screen in CU\*BASE, and for a list of activities that will be recorded on this log.

## Resetting the PIB Password


PIB | Reset Password - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Search

PIB Your Personal Internet Branch Profile

**Forgot your password?**



Remember that the username and password you use to access your PIB Profile here is different from the username and password you use to access CU@HOME.

Forgot the username for your PIB Profile? Contact the credit union and we'll be happy to generate a new one.

**Password Reset**

We need to confirm who you are in order to reset your password. Please answer all of the following questions and a new password will be sent to the email address on file at the credit union.

What is your PIB Profile username?

What are the last four digits of your Social Security number?

What are the first five digits of your ZIP code?

What is your four digit birth year?

Note: If you do not know your PIB Profile username, you will need to contact the credit union.

For more information about protecting your identity please visit [www.cusecure.org](http://www.cusecure.org).

Done Local intranet

This screen appears if a member clicks “Forgot my password” on the PIB Profile login screen (shown on Page 35).

After a valid PIB Profile Username and answering the challenge questions, the member will receive an email (sent to the email address already on file at the credit union) with a new password. **That means the member does need to know his PIB Profile username.**

*If the member calls you because he can't remember his PIB profile username or password, or has locked himself out by entering the wrong password, see Page 65 for some tips on reactivating the profile.*



## Options > Change PIB Password

PIB | Password Change - Windows Internet Explorer

File Edit View Favorites Tools Help

PIB | Password Change

Your Personal Internet Branch Profile

Home Set Up Profile Activation Key Register PC Activity Log **Options** Logout

**Why would I want to do this?**

You should change your PIB Profile password immediately if you think someone has guessed your password.

**Change Your PIB Profile Password**

This feature lets you change the password that will be used to access your PIB Profile in the future. Remember that this is a different password than the one you use to access your actual branch (It's Me 247). This is the password you use to update your PIB profile information.

**Change Password**

Current Password:

New Password:

Confirm Password:

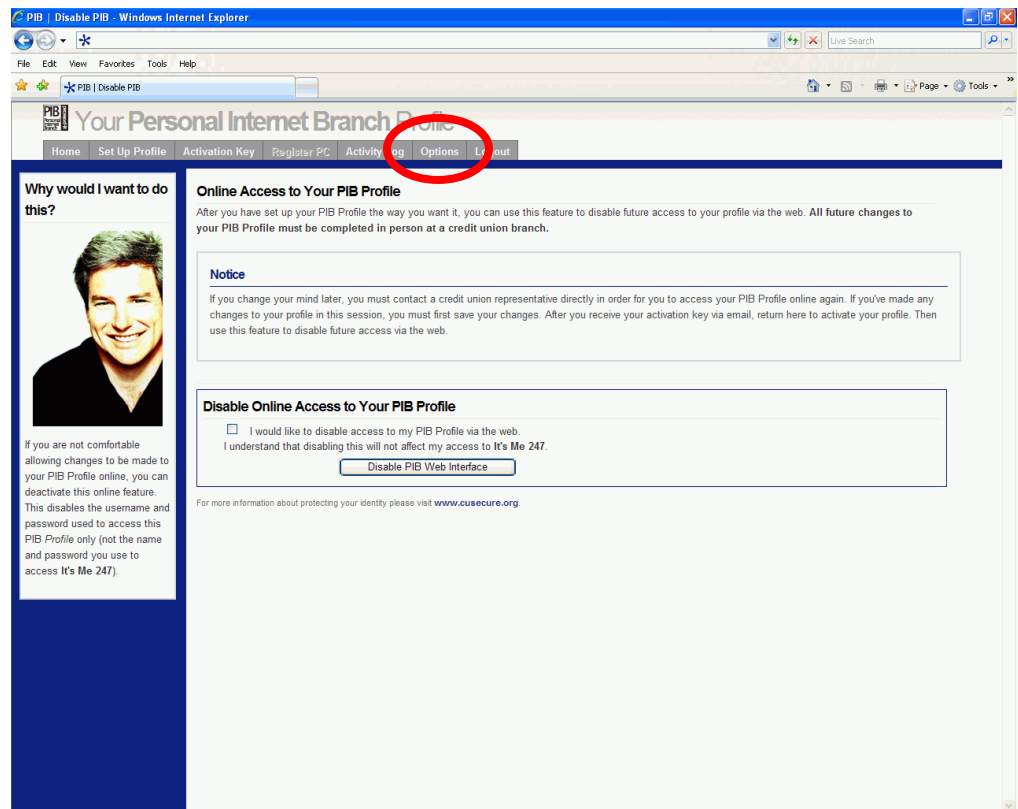
**Your PIB password must meet the following requirements:**

- From 6 to 10 characters in length
- At least one UPPERCASE letter
- At least one lowercase letter
- At least one number
- At least one special character
- A special character is any one of the following: ` ~ ! @ # \$ % ^ & \* ( ) \_ + { | " ; ' ? / \ < . > , [ ] -
- No spaces

For more information about protecting your identity please visit [www.cusecure.org](http://www.cusecure.org)

This feature, available under the “Options” tab at the top of the screen, is different from the Reset Password page described above because it assumes the member knows his current PIB password and simply wants to change it.

## Options > Disable PIB Web Interface



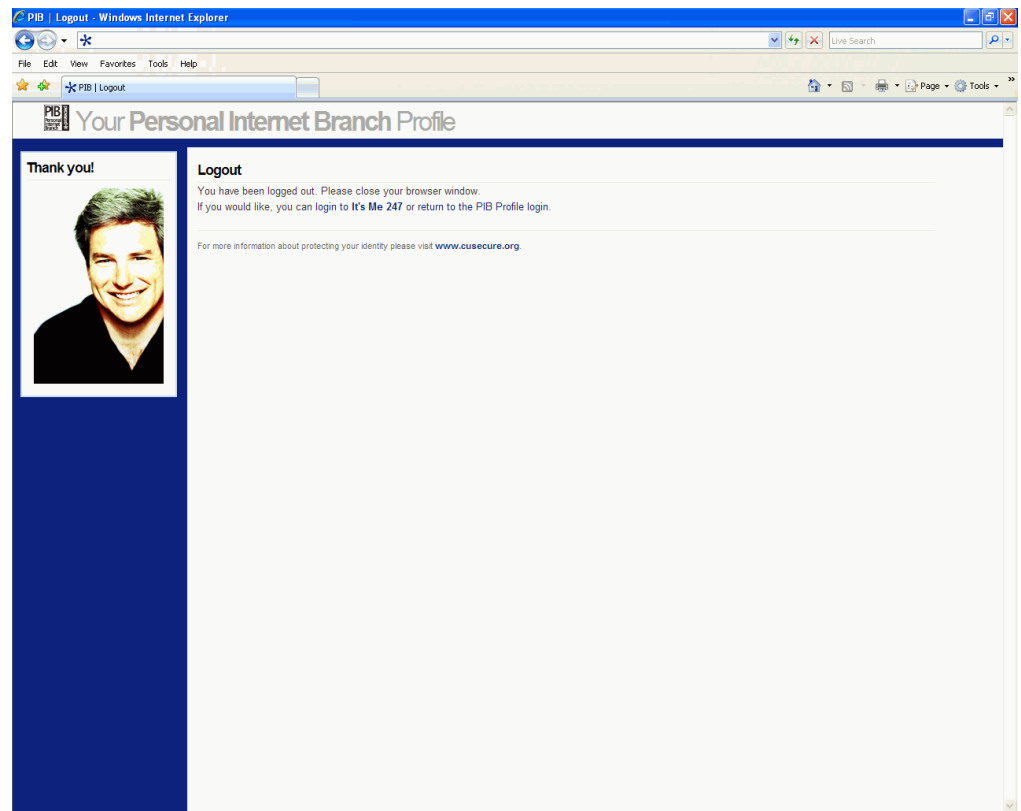
This feature, available under the “Options” tab at the top of the screen, lets a member disable the online PIB Profile tool so that it can no longer be used to alter the PIB Profile.

This causes the *Personal Internet Branch (PIB) profile - Allow update online* flag to be turned off in the member’s PIB Profile (see Page 23).

*This does NOT prevent a credit union employee from accessing the profile on the member’s behalf using the screens in CU\*BASE. Therefore if a member disables access by mistake, all you need to do it go in via CU\*BASE and reset the flag to turn it back on (making sure to save the changes).*

A member might want to do this if he/she thinks that someone else has discovered their PIB username and password, or if they are concerned that the profile might be hacked.

## Logout



When the member clicks Logout on the online tool, this screen will appear, with a link to log in to **It's Me 247**, if needed.

---

# How PIB AFFECTS “It’s Me 247”

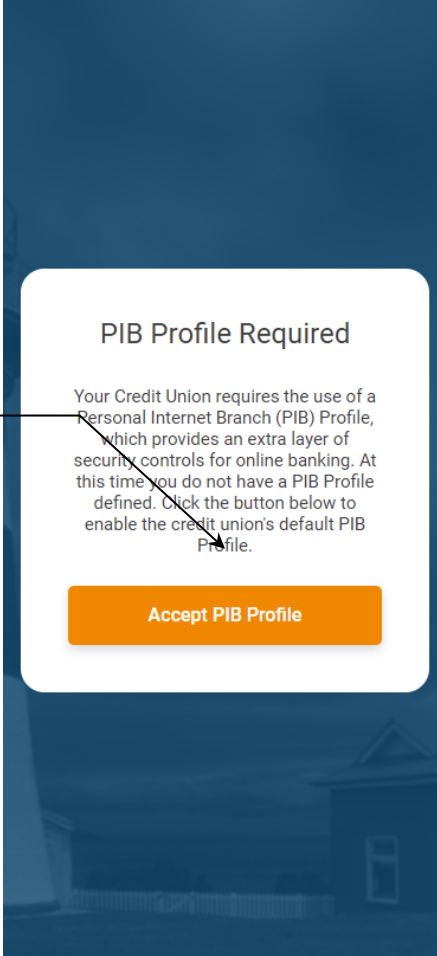
Because the member’s PIB Profile controls how **It’s Me 247** will behave, remember to warn members to expect new screens and prompts to appear when they log in to **It’s Me 247** and use various online banking features. Be prepared for lots of questions!

Following are examples or the changes members will see:

## ACCEPTING THE CREDIT UNION’S DEFAULT PIB PROFILE

**If you require a PIB Profile, but don’t allow members to update their profile using the online tool** (such as with rollout scenarios A & B), members that don’t already have a Profile will see the following message when they log in to **It’s Me 247**:

If a member calls to ask about additional security features, be prepared to use the CU\*BASE screens to walk them through their PIB Profile and activate any other settings they want to use! See Page 20 for more information.



**PIB Profile Required**

Your Credit Union requires the use of a Personal Internet Branch (PIB) Profile, which provides an extra layer of security controls for online banking. At this time you do not have a PIB Profile defined. Click the button below to enable the credit union's default PIB Profile.

**Accept PIB Profile**

When the member clicks **Accept PIB Profile**, he or she will be assigned a PIB profile using the settings from your credit union’s default PIB Profile (see Page 13 for this information about configuration), and will proceed directly into **It’s Me 247**.

Remember that if your default profile has the **It's Me 247** login questions enabled, members will need to answer one additional security challenge question before they are finally logged into **It's Me 247**.

## SETTING UP A NEW PIB PROFILE USING THE ONLINE TOOL

If the member is allowed to set up their own settings and has not already set up their PIB profile, the member then will click *Manage My Security* in the navigation next to Contact Us. They will then come to a screen that introduces them to the PIB tool.



After clicking *Go to PIB*, the member will be brought into the PIB online tool and requested to create a username and password, as shown in the sample below:


**PIB | Account Access - Microsoft Internet Explorer**

File Edit View Favorites Tools Help

Back Forward Stop Search

**PIB** Your Personal Internet Branch Profile

**Why should I do this?**



Setting up a Personal Internet Branch Profile lets you control exactly how CU\*HOME Internet Home Banking will behave for you. It lets you add additional layers of security so you can take only the risks you wish to take on the Internet.

It's like saying, "This is who I am, and how I like to do things. If someone tries to access my accounts in CU\*HOME and they behave outside of these rules, it should raise a red flag to CU\*HOME: it's probably not me!"

**Please create your PIB Profile username and password:**

If you decide not to complete this at this time, you can return to [It's Me 247](#).

Remember that the username and password you use to access your PIB Profile should not be the same as what you use to access [It's Me 247](#). Enter a username that is easy to remember but not easy for someone else to guess.

Also, the password you choose will be case-sensitive, so check to see if your CapsLock key is on or not. Using a combination of numbers, letters, and special characters will make the password harder for someone to guess.

When you have answered all the questions, click the Create Profile button.

**PIB Username and Password Information**

What would you like your PIB username to be?

What would you like your PIB password to be?

Please confirm your PIB password.

**Your PIB password must meet the following requirements:**

- From 6 to 10 characters in length
- At least one UPPERCASE letter
- At least one lowercase letter
- At least one number
- At least one special character
- No spaces

For more information about protecting your identity please visit [www.cusecure.org](http://www.cusecure.org).

Done Local intranet

Once this step is complete, the following screen will appear to allow the member to choose what to do next, either continue logging in to **It's Me 247**, or proceed through the PIB Profile screens to make a change or set up a new profile:

**PIB | Welcome to PIB profile - Microsoft Internet Explorer**


File Edit View Favorites Tools Help

Back Forward Stop Search

**PIB** Your Personal Internet Branch Profile

Home Set Up Profile Enter My Activation Key Register My PC View Activity Log Options Logout

**I love my PIB profile!**



I make my own rules...I take care of my finances when I want to...I've built my own security level so I'm comfortable accessing my accounts online.

I never knew how easy, safe and fun online banking could be until I built my own personal branch!

**Welcome to Your PIB Profile!**

Your PIB Profile login information has been created. Now choose what you'd like to do next.

**If you previously created a PIB profile with someone at your credit union:**

[Return to It's Me 247](#).

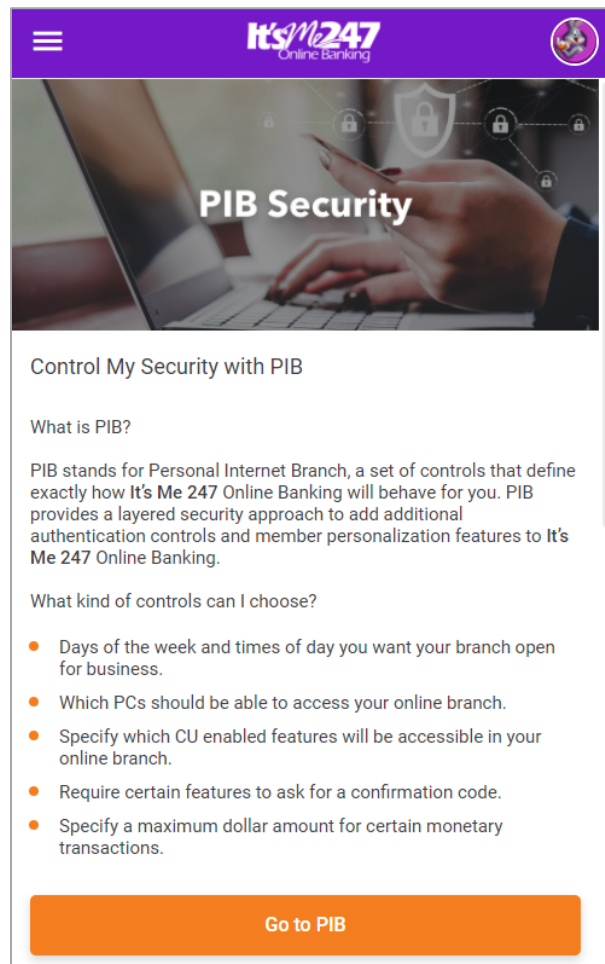
**To set up your new PIB Profile now, or to modify your existing profile:**

[Start here.](#)

For more information about protecting your identity please visit [www.cusecure.org](http://www.cusecure.org).

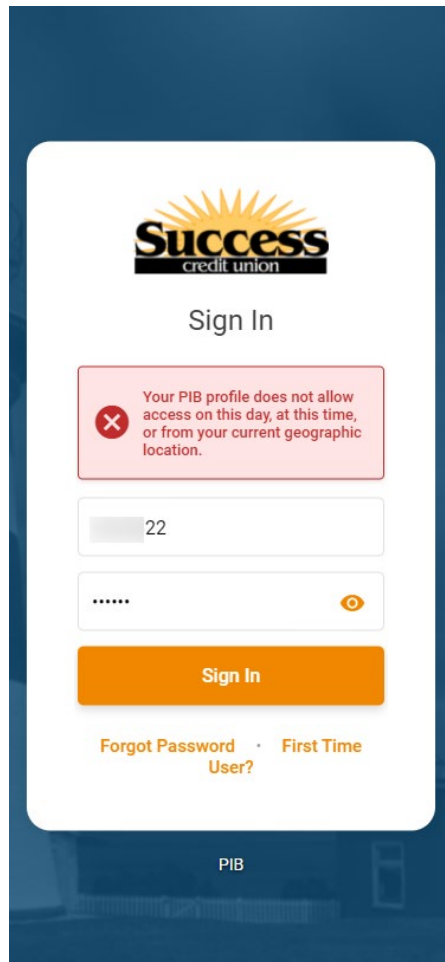
***IMPORTANT:** If you are setting up a new membership, it is best if the MSR setting up the account can walk the new member through these screens while still in your lobby, to make sure that the PIB profile is set up properly and that the member also understands how to log in to **It's Me 247**.*

If the member has already set up their PIB profile, they will go instead to a screen that allows them to manage their PIB profile.



## Logging In to “It’s Me 247”

If a member’s PIB profile has deactivated access to **It’s Me 247** based on day, time, or another control that prevents login, a message will appear:



The image shows a mobile app login screen for Success credit union. At the top is the Success credit union logo. Below it is the text "Sign In". A red error message box with a white 'X' icon contains the text: "Your PIB profile does not allow access on this day, at this time, or from your current geographic location." Below the error message are two input fields: the first contains the number "22" and the second contains six dots with an eye icon to its right. Below the input fields is an orange "Sign In" button. At the bottom of the screen are two links: "Forgot Password" and "First Time User?". The background of the app is dark blue with a faint image of a building.

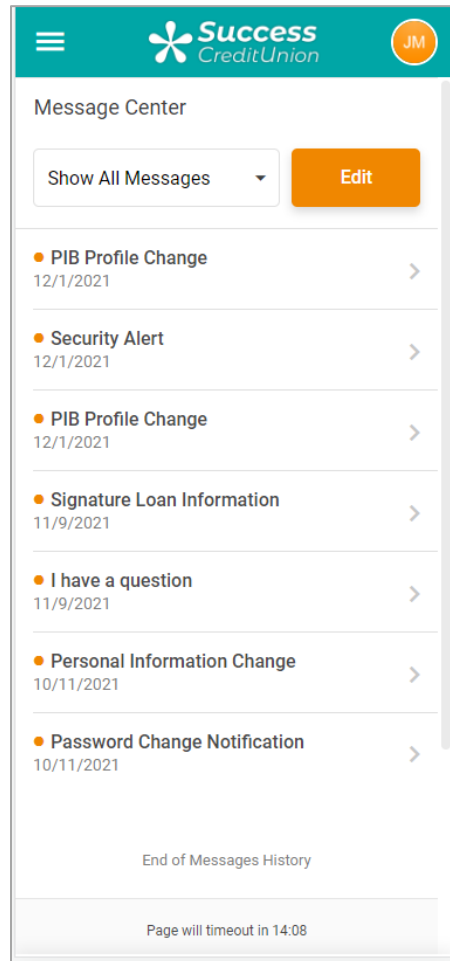


## “It’s Me 247” SECURE MESSAGE CENTER

If changes have been made to a member’s PIB Profile, or if someone has attempted to access the member’s **It’s Me 247** accounts in violation of a PIB profile setting, a message is sent to the member’s **It’s Me 247** secure Message Center (see Page 71 for more details about the types of PIB-related messages that will be sent here).

*NOTE: The Message Center is also used for eAlerts.*

Members will need to click the Messages to view the PIB-related security messages and eAlerts.



In addition to relaying PIB-related security warnings and activity, the Message Center is a secure place to communicate private information to the member, including account details, which is why it is used for eAlerts (and eventually, eNotices).

*See Page 71 for more information about the PIB-related messages shown here.*

Messages that have been read will be deleted automatically after 30 days. Unread messages will be retained until they are read.

## CONFIRMING TRANSACTIONS

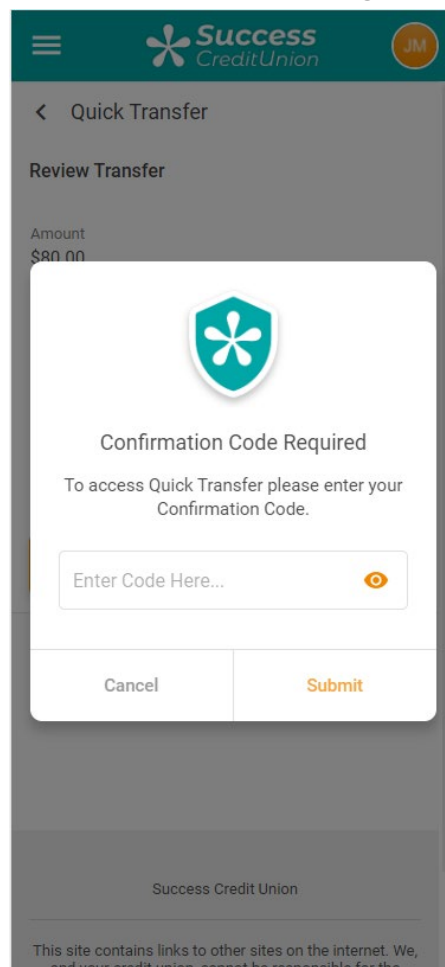
In most cases the confirmation code is part of the final step in a process, such as when you are confirming a transfer or check withdrawal, or submitting a change to personal information, AFT, ACH, etc.

In some cases, such as when accessing online Bill Pay, **It's Me 247** will display a separate screen requiring the confirmation code before the member can continue.

When applying for a loan, the confirmation code will be requested part way into the process, just before a credit report is pulled.

*NOTE: Remember that a feature will only be hidden altogether if the feature is deactivated in the PIB profile, not if a confirmation code is requested.*

### Sample 1: When Completing a Transfer or Similar Transaction



## Sample 2: When Opening an Account or Accessing Bill Pay

The image displays two side-by-side screenshots of the Success Credit Union mobile app interface, both showing a confirmation code screen.

**Left Screenshot:**

- Header:** Success Credit Union logo and a user icon labeled 'JM'.
- Back Arrow:** A back arrow icon.
- Title:** Review Before Opening
- Member Info:** Member JOHN MEMBER
- Confirmation Code Required:** A shield icon with a Success logo, followed by the text "Confirmation Code Required" and "To access Share Rate please enter your Confirmation Code."
- Input Field:** A text input field labeled "Enter Code Here..." with a Success logo icon.
- Buttons:** Cancel and Submit buttons.
- Footer:** Success Credit Union logo and a disclaimer: "This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the..."

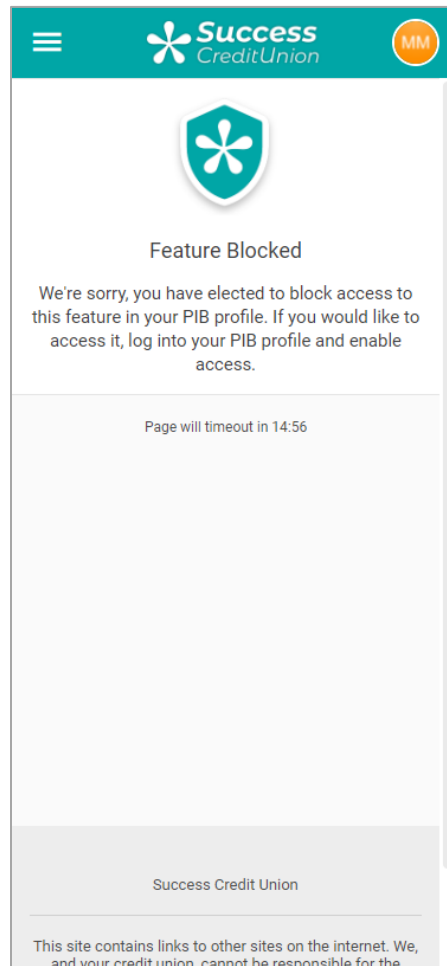
**Right Screenshot:**

- Header:** Success Credit Union logo and a user icon labeled 'JM'.
- Confirmation Code Required:** A shield icon with a Success logo, followed by the text "Confirmation Code Required" and "To access this feature please enter your Bill Pay Confirmation Code."
- Input Field:** A text input field labeled "Enter Code Here..." with a Success logo icon.
- Buttons:** Submit & Continue button.
- Timeout:** Page will timeout in 14:39
- Footer:** Success Credit Union logo and a disclaimer: "This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the..."

## BLOCKING FEATURES

The member can outright block access to particular features online.

### Sample 1: When Accessing Bill Pay



---

# SUPPORTING PIB

## THE REALITY OF PIB: A SHORT STORY

### The way it is intended to happen:

John Q. Member is in **It's Me 247** and wants to transfer to someone who is not on his transfer control list—or he forgot his confirmation code, or wants to do a blocked transaction, or anything else that indicates his PIB profile needs to be changed. *This assumes John even remembers he has a PIB profile or that he ever made any choices in it!*

↓

Logs in to PIB Profile using the link in **It's Me 247**.

↓

→Oops - doesn't remember username (*John can reset his password online but only if he remembers the username for his PIB Profile*)

↓

Calls the credit union

↓

CU regenerates a new password for his PIB Profile (*assumes the credit union is open*)

←

↓

Logs in to PIB Profile

↓

Makes changes, saves them

↓

Waits for email with activation key

↓

Logs back in to PIB Profile, activates changes

↓

Logs out of PIB Profile

↓

Logs in to **It's Me 247**- Finally, it works!

### The way it will probably really happen:

John Q. Member is in **It's Me 247** and wants to transfer to someone who is not on his transfer control list—or he forgot his confirmation code, or wants to do a blocked transaction, or anything else that indicates his PIB profile needs to be changed.

↓

John calls the CU

↓

CU makes the change to John's PIB Profile while John is on the phone

↓

John logs in to **It's Me 247** - It works!

**So what is the moral of our story?** If your credit union chooses to go the whole way and implement PIB using Scenario Z (which includes member access to the online tool), get ready for increased call volume to your member service phone center, and a period of increased member frustration as they get used to the new controls.

And remember that members won't all log in to **It's Me 247** right away when you release PIB - it might be a while before some members even start

noticing that something has changed, and by then they've probably already forgotten any messages you may have sent them.

**Bottom line: Supporting PIB will be a new, ongoing aspect of your member service responsibilities.**

**Step-by-step tips for:**

Setting up a PIB Profile for new memberships	See Page 63
Setting up a PIB Profile for existing or new online banking members by using the online tool	See Page 53
Setting up a PIB Profile for existing or new online banking members by accepting the CU's default profile	See Page 52
Activating profile changes for a member	See Page 63
Reactivating online access to a member's PIB Profile <i>(if they deactivated it with too many retries or can't remember their username/password)</i>	See Page 65
Viewing a member's PIB Profile settings	See Page 66
Resetting an <b>It's Me 247</b> password	See Page 67
Answering frequently-asked questions from members	See Page 77

## OPENING NEW MEMBERSHIPS

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

File Edit Tools Help

### Update Audio/Online Banking Access UPDATE

Account MARY M 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

Date the member last logged into online banking  
000000

Date the member accepted the online banking use agreement  
000000

☐ Member has a PIB profile

*For organizations, the first 2 letters of the organization are used when resetting the password.*

#### Change PIN

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

☐ Assign a custom PIN

Verify Member ! Skip Password History **PIB** Theme Start Page

Photo Album Display Username

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

FR (3723) 11/14/13

If your credit union's workflow controls include this audio/online banking access screen, you can use **PIB** (F10) on this screen to proceed through the PIB Profile screens while setting up the new membership. Once that is complete and saved, this screen will reappear so you can proceed through any remaining steps in your new membership workflow.

This is important if your credit union wants to take care of setting up an initial PIB Profile with the member, especially if you have certain features you want to encourage or explain to new members.

Start a conversation!

**"We have a special security feature for our online banking that lets you decide which features you want to use and add whatever extra layers of security you want according to your comfort level on the Internet.**

**"We call it your Personal Internet Branch, or PIB. You get to decide exactly how your online branch, which is *It's Me 247* online banking, will behave for you. I have a brochure here that explains how it works."**

**"Would you like to go through these settings with me now to set up your own PIB Profile? You can also set up your own profile online using the link on our website. Can I show you what it looks like now?"**

## ACTIVATING A PROFILE FOR A MEMBER

Use this procedure when a member has requested changes using the online tool, but then either doesn't receive the email with the activation code, or received it but deleted it accidentally.

**NOTE:** If the member did not receive the email, after verifying the member's identity, check to make sure their email address is correct in CU\*BASE. Activation keys are sent to the email address from the member's record.

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

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## Work with Online Banking Requests

Corp ID **01**

Request # **000006** Last name starting  Request date starting **00000000** [MMDDYYYY] Display only ☐

Req #	Request Name	Req Date	Request Type	Notes
0		Nov 14, 2013	PB - PIB Change	
1		Oct 17, 2013	CR - Contact Request	
2		Oct 17, 2013	PI - Personal Information Change	
		Oct 17, 2013	CR - Contact Request	

☐ Work ☐ Delete

Click on any column header to sort.

FR (5032) 11/14/13

Select the member's record use **Work**. Then select the request and **Edit** to make sure the email address is correct. Then proceed through the profile change screens to ensure the settings are as the member expected, saving and applying the change when you are done. If the member got the email but deleted it, simply use **Apply & Send** to activate the changes for the member.

Session 0 CU\*BASE GOLD - PIB Profile Confirmation - UPDATE

Account base  **UPDATE**

Name **MARY M MEMBER**

Use F5 - Apply & Send to apply the PIB profile changes for this account.

**Apply & Send**

**Skip**

FR (5054)

Use **Apply & Send** (F5) to complete the activation. The member will receive another email showing today's date as the effective date for the change (see Page 69 for sample).



## REACTIVATING ONLINE ACCESS TO A MEMBER'S PIB PROFILE

This procedure should be used whenever a member is unable to log in to the online tool and make changes to the PIB Profile. This might be because the access was deactivated by too many invalid login attempts, or simply because the member forgot his or her username or password and needs to start fresh.

### Member Personal Banker (Tool #14)

Select *Personal Internet Branch* (enroll or change PIB settings).

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

File Edit Tools Help

### Member Personal Banker

Account # [REDACTED] Date opened Nov 23, 1982  
Name [REDACTED] DBA: TRUSTEE

Agreement accepted Nov 14, 2013  
E-Statements 000000 ☒ PIB  
Bill payment 000000 ☐ eAlerts/eNotices

- ☐ E-statements (enroll or change enrollment status)
- ☐ Choose style for printed statements
- ☐ Bill Payment (enroll or change enrollment status)
- ☐ Bill Payment PIN reset
- ☐ Online banking/ARU (activate, change PIN/password; view password history)
- ☐ Online banking/ARU Transfer Control (update or add transfer accounts)
- ☐ See/Jump relationships (allow other members to access your account online)
- ☐ Personal Internet Branch (enroll or change PIB settings)
- ☐ PIB password reset (change PIB password or view PIB username)
- ☐ eAlerts/eNotices (subscribe or change settings; view eAlert history)
- ☐ A2A account relationships (add, modify, or remove relationships)
- ☐ Email address maintenance
- ☐ Reset online banking security questions
- ☐ Mobile banking (view member access and mobile devices)
- ☐ Debit card round up (enroll or change transfer account)
- ☐ Reg E opt in/out preference
- ☐ Promise deposits (subscribe or change status)

Skip

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

FR (2640) 11114113

Select *Personal Internet Branch* (enroll or change PIB settings) and press Enter.

Session 0 CU\*BASE GOLD Edition - Reactivate Online Access to PIB Profile

Member [REDACTED]  
PIB Username TESTFRED123

Reactivate access to the PIB Profile online tool and a new password will be sent to this member's email address.

Apply & Send  
Skip  
Password History

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

FR (2636)

Use **Apply & Send** (F5) to reactivate access to the PIB Profile online tool and send a new password to the member's email address.

**Notice that this window displays the PIB Username** that the member set up for access to the online tool. Since this cannot be changed after it is initially set up by the member the first time he logs in, it is displayed here so you can remind the member of the username if needed.

## VIEWING A MEMBER'S PIB PROFILE

When members call with questions about why a particular **It's Me 247** feature works or doesn't work as expected, there will be an easy way to view the PIB profile that currently in effect for the member.

**Name** MARY MEMBER  
**DBA** TRUSTEE  
**Account #** XXXXXXXXXX **Name ID** WE **Corp ID** 01

**Contact Information** | **Participation & Configuration** | **Miscellaneous Information**

**Address** 123 MAIN STREET  
ANYCITY, MI 49000  
**Home** (989) 652-9570  
**Email** mmember@yahoo.com

**Opened** Nov 23, 1982

**Buttons:** My Other Accounts, Follow-Ups, Secondary Names, Cross Sales, Transaction Activity, Print Envelope, **Online Banking** (circled), Household Stats

**VIP-PLATINUM member with 320 points!**  
(click for more info)

From the Inquiry, Phone Operator, or Teller Funds In screen, click the *Online Banking* button to display the Online Banking Member window:

Session 0 CU\*BASE GOLD Edition - Online Banking Member

Agreement accepted Nov 14, 2013  
Date opened Nov 23, 1982  
Days between open and agreement

Activity	Current Month	Previous Month
Logons used	2	0
Free logons remaining	997	
Last logged in Nov 14, 2013		

E-statements 0/00/00  
Bill payment 0/00/00  
☐ Joined via online banking  
☐ eAlerts/Notices  
☒ PIB (circled)

**Buttons:** eAlerts/Notices, PIB Settings, Reset Questions, Password History, Reset Password, Display Username

**Navigation:** < > ↑ ↓ ⌂ ? @

FR (323)

Notice the checkbox on the right side of the window showing that a PIB profile has been set up for this member.

To see the profile settings, use **PIB Settings** (F10). A view-only version of the screens shown starting on Page 22 will appear next. You will be able to see the member's **It's Me 247** username, confirmation code (if any), and all other PIB settings currently in effect for that member.

## UPDATING ONLINE BANKING ACCESS / PASSWORDS

### Update ARU/Online Banking Access (Tool #72)

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

File Edit Tools Help

### Update Audio/Online Banking Access

UPDATE

Account MARY 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

Reset Security Questions

Date the member last logged into online banking Nov 14, 2013

Date the member accepted the online banking use agreement Nov 14, 2013

☒ Member has a PIB profile

For organizations, the first 2 letters of the organization are used when resetting the password.

#### Change PIN

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

☐ Assign a custom PIN

Verify Member Skip Password History PIB Reset Security Quest Theme

Start Page Photo Album Display Username

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

FR (3723) 11/14/13

This screen is still used to reset a member's password for **It's Me 247**. Just remember that now when members call saying they have disabled their password, you will need to be very careful to ask exactly *which* password they mean—were they trying to access their PIB Profile, or were they signing on to It's Me 247?

Also notice the *Member has PIB profile* at the bottom of the screen. This simply indicates that this member has a PIB profile on file (might be one they set up online, or one that was set up for them by an MSR). Use **PIB** (F10) to view or change their profile settings now, if needed. (The screen shown starting on Page 22 will appear.)

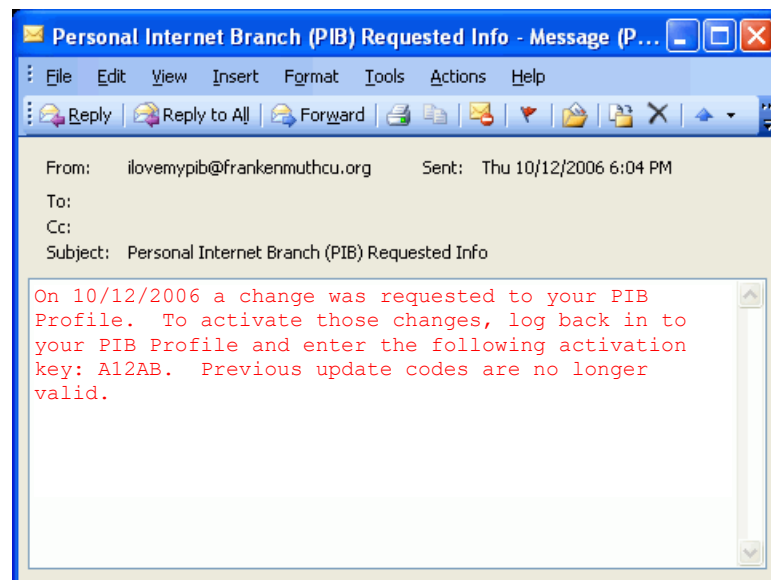
---

## SAMPLE EMAILS TO MEMBERS

The PIB system will initiate a number of different email messages. They will be sent to the email address that is on the member's MASTER record in CU\*BASE. These are not only intended to confirm a member's actions related to his or her PIB Profile and to provide instructions, but also as a security measure. If an unauthorized person gains access to a member's profile using the online tool, the email is intended to alert the member that a change was attempted.

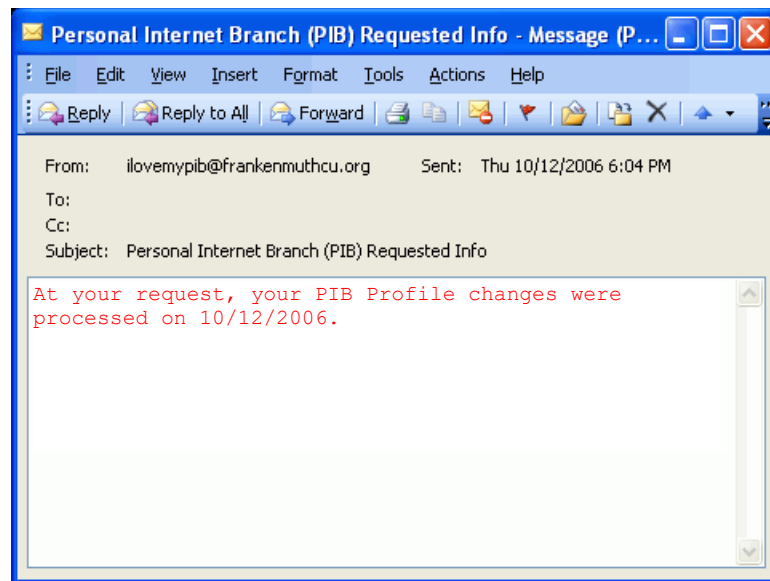
*This makes it even more important to remind members to notify the credit union immediately whenever their email address changes, and to have careful procedures in place to verify a member's ID when they call to change their email address.*

### Sample activation email:



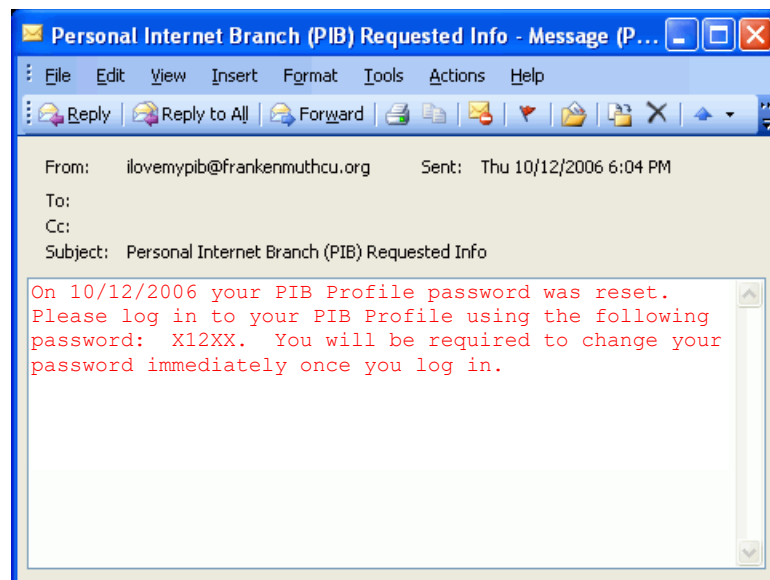
This email is sent after the member saves changes to his PIB profile via the online tool. The member must log back in to the PIB Profile tool and enter this activation key in order for those changes to take affect for **It's Me 247**.

**Sample email sent after profile changes are made:**



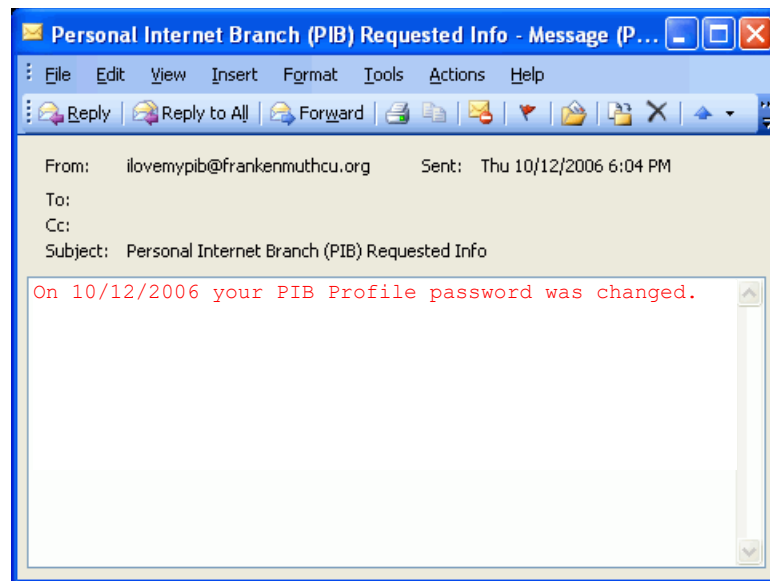
This email is sent after the member enters an activation key in the online tool, or when a change is made to the profile by a CU employee in CU\*BASE.

**Sample email sent after F9-Regen PIB Password:**



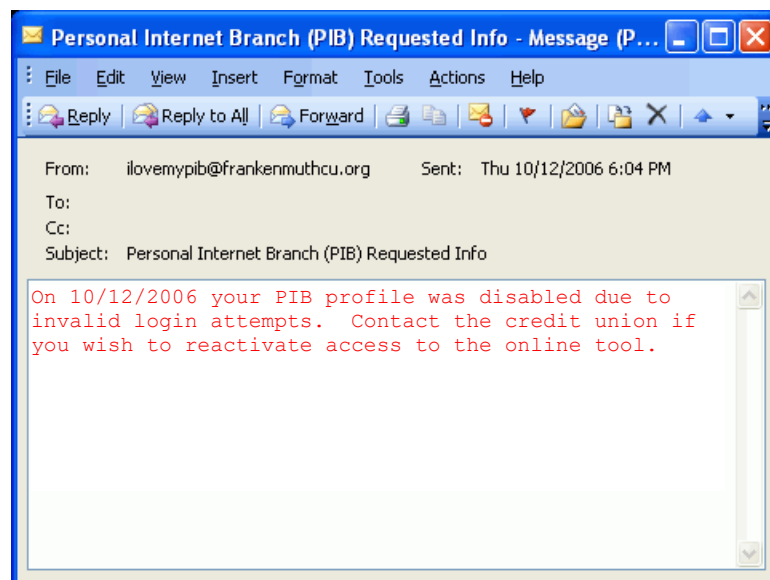
This email is sent after a CU employee uses **Regen PIB Password** (F9) on the Member Personal Banker screen (see Page 20). Although the password does not “expire,” the member will be required to change it the next time he or she logs in to the PIB Profile tool. Encourage the member to log in and change the password as soon as possible.

### Sample email sent after password change:



This email will be sent when the member logs in to the PIB Profile online tool and changes his or her password. (Pertains to the PIB Profile tool, not to **It's Me 247**.)

### Sample email sent after profile access disabled:



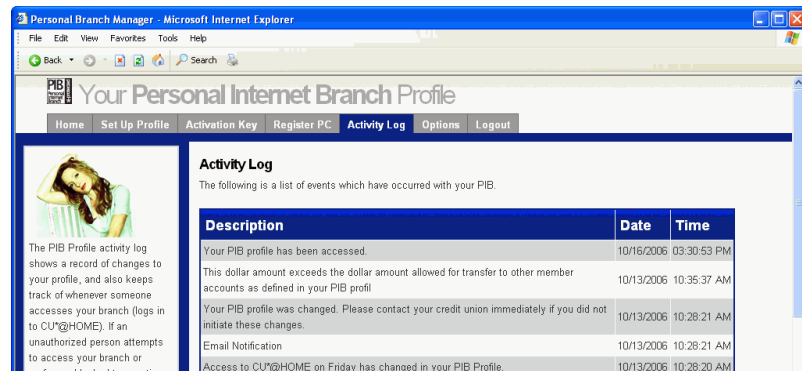
This email is sent when the online tool has been disabled because of too many invalid login attempts in the PIB Profile online tool.

# REVIEWING PIB ACTIVITY & SECURITY ALERTS

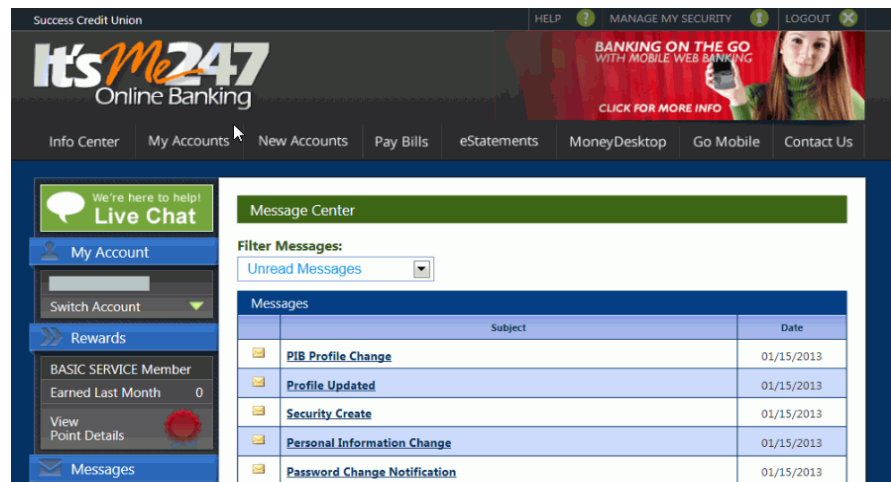
Both credit union employees and members can see a log of activity related to a member's PIB Profile. All activity records and messages are created immediately when activity occurs. Emails are also created immediately, but the time it takes for a member to receive the email may vary depending on their email provider.

## Members can:

- ♦ Log in to the PIB Profile online tool and click the **View Activity Log** button:



- ♦ Log in to **It's Me 247** and click the **My Message** button to view recent activity related to the PIB Profile:





## Credit union staff can:


- ♦ Click the **Online Banking** button in Inquiry, Phone Operator or Teller Funds in (see next page).
- ♦ Access the member's PIB Profile through Personal Banker and use **F10-PIB Log** on the initial screen (see Page 23).

*Files used by the PIB system include **PIBMBRCFG** (contains PIB Profile records that have been set up for members) and **PIBMBRSEC** (contains usernames and encrypted passwords for the PIB Profile online tool).*

## VIEWING A MEMBER'S PIB MESSAGE HISTORY IN CU\*BASE

	Name	MARY MEMBER		<div style="background-color: green; color: white; padding: 5px; text-align: center;"> <b>VIP-PLATINUM</b>              member with  <b>320 points!</b>  <small>(click for more info)</small> </div>
	DBA	TRUSTEE		
	Account #		Name ID WE    Corp ID 01	
<div> <div>Contact Information</div> <div>Participation &amp; Configuration</div> <div>Miscellaneous Information</div> </div>				
Address	123 MAIN STREET ANYCITY, MI 49000		Opened Nov 23, 1982	<div>My Other Accounts</div> <div>Follow-Ups</div> <div>Secondary Names</div> <div>Cross Sales</div> <div>Transaction Activity</div> <div>Print Envelope</div> <div><b>Online Banking</b></div> <div>Household Stats</div>
Home	(989) 652-9570			
Email	 mmember@yahoo.com			

To see a specific member's recent activity related to PIB, from the Inquiry, Phone Operator, or Teller Funds In screen, click the Online Banking button to display the Online Banking member window:

Session 0 CU*BASE GOLD Edition - Online Banking Member													
Agreement accepted <b>Nov 14, 2013</b> Date opened <b>Nov 23, 1982</b> Days between open and agreement  E-statements <b>0/00/00</b> Bill payment <b>0/00/00</b> <input type="checkbox"/> Joined via online banking <input type="checkbox"/> eAlerts/eNotices <input checked="" type="checkbox"/> PIB	<table border="1"> <thead> <tr> <th>Activity</th> <th>Current Month</th> <th>Previous Month</th> </tr> </thead> <tbody> <tr> <td>Logons used</td> <td>2</td> <td>0</td> </tr> <tr> <td>Free logons remaining</td> <td>997</td> <td></td> </tr> <tr> <td>Last logged in</td> <td colspan="2">Nov 14, 2013</td> </tr> </tbody> </table>	Activity	Current Month	Previous Month	Logons used	2	0	Free logons remaining	997		Last logged in	Nov 14, 2013	
Activity	Current Month	Previous Month											
Logons used	2	0											
Free logons remaining	997												
Last logged in	Nov 14, 2013												
eAlerts/eNotices	PIB Settings	Reset Questions	Password History										
Display Username													
<div>  </div>													
FR (323)													

Use **PIB Settings** (F10) to access the member's PIB profile screens. When the main profile screen appears, use **MSG History** (F10) to display the following screen:



## PIB Activity Log

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Message Center History

Member MARY N MEMBER

Message type  Create date: From  [MMDDYYYY] To  [MMDDYYYY]

Messages: Read ☐ Yes ☐ No ☒ Both Emailed ☐ Yes ☐ No ☒ Both

Subject contains

Created	Read	Emailed	Message Type	Message Subject
11/20/2014	N	N	PIB	PIB Profile Change
11/20/2014	N	N	Ealert	Personal Information Change
11/20/2014	N	N	Ealert	Personal Information Change
10/03/2014	N	Y	Ealert	ACH withdrawal
9/25/2014	N	Y	Ealert	ACH withdrawal
9/23/2014	N	Y	Ealert	ACH withdrawal
9/19/2014	N	Y	Ealert	ACH withdrawal
9/17/2014	N	Y	Ealert	ACH withdrawal
9/16/2014	N	Y	Ealert	ACH withdrawal
9/08/2014	N	Y	Ealert	ACH withdrawal
9/05/2014	N	Y	Ealert	ACH withdrawal
9/05/2014	N	Y	Ealert	ACH withdrawal
9/03/2014	N	Y	Ealert	ACH withdrawal
9/03/2014	N	Y	Ealert	ACH withdrawal
9/03/2014	N	Y	Ealert	ACH withdrawal
8/22/2014	N	Y	Ealert	ACH withdrawal
8/22/2014	N	Y	Ealert	ACH withdrawal
8/21/2014	N	Y	Ealert	ACH withdrawal
8/19/2014	N	Y	Ealert	ACH withdrawal

■ Select

FR (5036) 11/20/14

This screen shows a history of the PIB messages that were delivered to this member (only if an online banking message was sent). Other message types, such as e-Alert and e-Notice messages show on this screen. All columns are sortable, and you can see if an email was sent along with the message. To see more detail, double-click on any item.

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

### Message Detail

Member MARY N MEMBER Created 11/20/2014 9:59:29

Email

Message type PIB Message has been read N Emailed 0/00/0000 0 Emailed N

Subject PIB Profile Change

**Message**

Your PIB profile was changed. Please contact your credit union immediately if you did not initiate these changes.  
Email Notification  
Access to online banking on Sunday has been activated in your PIB Profile.

FR (5589) 11/20/14

## WHAT ACTIVITY IS LOGGED?

It will record things such as:

- ♦ Attempts to log in to **It's Me 247** where the PIB Profile stopped the attempt even if the member eventually was able to get in by re-entering the information, or may have been an unauthorized person attempting to gain access)
- ♦ Changes made in the PIB Profile (*either after the member enters the activation key in the online tool or when the changes are saved in CU\*BASE*)
- ♦ Access to the PIB Profile, even if changes were not made
- ♦ Changes to the PIB Profile username or password (*by the member*)
- ♦ Attempts to post a transaction with an invalid confirmation code (*might just be a misspelling by the member that was eventually corrected and the transaction posted*)

# APPENDIX

## “CHEAT SHEET” FOR MSRs

Following are quick steps to handle common requests and questions you’ll likely get from members.

**Remember always to ask: “Were you trying to log in to It’s Me 247 or into your PIB Profile?”**

*NOTE: Since the majority of problems will stem from the additional complexity of the online tool, most of these hints will apply only if your credit union chooses to implement PIB using Scenario Z or something similar. See Page 8 for details.*

<i>Problem</i>	<i>Solution</i>
PIB Profile online system locked out <i>Logout screen reads “Access to your PIB Profile has been deactivated. Please contact the credit union and ask us to reactivate online access to your PIB profile.”</i>	<ul style="list-style-type: none"><li>• Verify identity</li><li>• Use <b>Tool #14 Member Personal Banker</b></li></ul>
Member says, “I forgot my username for the PIB Profile”	<ul style="list-style-type: none"><li>• Verify identity</li><li>• Use <b>Tool #14 Member Personal Banker</b></li></ul>
Member says, “I forgot my password for the PIB Profile”	<ul style="list-style-type: none"><li>• Verify identity</li><li>• Use <b>Tool #14 Member Personal Banker</b></li><li>- OR -</li><li>Recommend they click the “Forgot my password” button on the initial PIB Profile login screen (member must know the username, though)</li></ul>
Member says, “I can’t remember my username for <b>It’s Me 247</b> ” or “ <b>It’s Me 247</b> says I have to log in using a username”	<ul style="list-style-type: none"><li>• Verify identity</li><li>• Use <b>Tool #14 Member Personal Banker</b>, then proceed past the email screen to the main PIB Profile screen</li></ul>
Member says, “I made changes but they aren’t working when I log in to <b>It’s Me 247</b> ”	<ul style="list-style-type: none"><li>• Verify identity</li><li>• <b>Tool #13 Work Online Banking Apps/Requests</b>, see if a pending change is displayed, then Apply it</li></ul>
Member makes changes online, gets activation key but then deletes the email and forgets to activate, or the activation key doesn’t work <i>NOTE: Remember that the key must be entered within 72 hours.</i>	<ul style="list-style-type: none"><li>• Verify identity</li><li>• <b>Tool #13 Work Online Banking Apps/Requests</b>, see if a pending change is displayed, then Apply it</li></ul>
Member makes changes online but doesn’t receive activation key via email	<ul style="list-style-type: none"><li>• Verify identity;</li><li>• Check member’s email address and correct if needed</li></ul>

<i>Problem</i>	<i>Solution</i>
	<ul style="list-style-type: none"> <li>• Use <b>Tool #13 Work Online Banking Apps/Requests</b> to apply changes to PIB Profile</li> <li>- OR -</li> <li>• Use <b>Tool #13 Work Online Banking Apps/Requests</b> to delete pending change and ask member to make changes again and save so they can see if the email works right</li> </ul>
Got an email but didn't expect it (suspect account has been hacked)	<ul style="list-style-type: none"> <li>• Verify identity</li> <li>• Check the member's email address</li> <li>• Reset <b>It's Me 247</b> password via <b>Tool #72 Update ARU/Online Banking Access</b></li> <li>• Reset PIB Profile password via <b>Tool #14 Member Personal Banker</b>, (F9 or button)</li> </ul>
Member registered his PC in the online tool but <b>It's Me 247</b> is still saying it has not been registered	<ul style="list-style-type: none"> <li>• Ask about programs that routinely clean up cookies or if cookies were deleted manually</li> <li>• Ask about multiple browsers (a cookie created while in one browser, such as Internet Explorer, won't be used by other browser software programs, such as Firefox)</li> </ul>

Places to check if something doesn't work:

<i>Place</i>	<i>Where</i>	<i>For more info...</i>
<b>Member's Profile</b>	<b>Tool #14 Member Personal Banker</b> OR Online Banking button in Inquiry, Phone, or Teller	See Page 20  See Page 66
<b>CU Master Online Banking Config</b>	Online CUs: contact a CSR Self processors: <b>Tool #5356</b>	See Page 16
<b>CU Default PIB Profile</b>	<b>Tool #569 Online/Mobile/Text Banking VMS Config</b> , then "PIB"	See Page 13

## ANSWERING FREQUENTLY-ASKED QUESTIONS FROM MEMBERS

*NOTE: Many of the following questions will pertain primarily to credit unions that choose to implement the full PIB system, including allowing members to access their PIB Profile online (Rollout scenario Z, see Page 8).*

### **Q: What is a PIB?**

A: PIB stands for Personal Internet Branch.

### **Q: What is a PIB Profile?**

A: A set of security controls that define exactly how **It's Me 247** will behave for you. To put it another way, it is your way of telling **It's Me 247**: "This is who I am and how I like to do things. If someone tries to access my accounts and they behave outside of those rules, it should raise a red flag to **It's Me 247**: it's probably not me!"

### **Q: What kind of security controls can I choose?**

A: Things such as:

- ♦ What days of the week and times of the day do you want your branch to be open for business?
- ♦ Which PCs should be able to access your online branch?
- ♦ What types of transactions can be performed?
- ♦ Are there certain types of transactions that should ask for a second, confirmation code?
- ♦ Should transfers or other transactions be limited to a certain maximum dollar amount?

### **Q: Is PIB the same thing as "It's Me 247"?**

A: Well, strictly speaking, your Personal Internet Branch is **It's Me 247**. It's where you go to look at your accounts, transfer funds, and take care of other money stuff. It is your PIB *profile* that is separate. That's the thing that says how you want your online banking to behave.

Think of **It's Me 247** as your own personal branch. Then think of your PIB profile as the security company you've hired to watch over the branch for you. Pretend they are behind two separate doors...in separate buildings...in separate cities, even, if you want.

If you need to do something with your accounts, you go to your branch and use the proper key to open that door. If you want to change your security arrangements, you would go to the security company and use a different key to open that door.

Of course in this case, we're not talking about real doors and actual keys, but you get the idea. You'll use one user name (or your account number) and a password for **It's Me 247**, and a different user name and password for updating your PIB profile.

You'll be going to your branch (**It's Me 247**) all the time, to check your balances and keep track of day-to-day activity with your accounts. But you may only visit your security company (PIB profile) one time to set up your profile, and once in a while after that to make any changes you want to make to your security arrangements.

### **Q: What happens if I don't set up a profile?**

A: Even if you don't go in and view or alter your profile, you will have one behind the scenes, taking care of what you can do in **It's Me 247**. You'll get

the basic security features already in place for **It's Me 247**, but will have full access to all other features with no additional layers of security. You'll need to log in to your PIB Profile to activate any of the extra security features that your PIB profile offers, such as additional confirmation passwords, blocking transfers to other member accounts, preventing personal information from being viewed and changed in **It's Me 247**, and more. The credit union can also assist you to adjust your PIB Profile, if you prefer.

**Q: I made changes to my PIB profile but didn't see them when I logged in "It's Me 247". What happened?**

A: Did you activate your changes using the activation key in the email you received? Follow the instructions in the email to log in to your PIB profile and enter the activation key as confirmation. Then try logging in to **It's Me 247** again.

If you did not receive an email, are you sure you saved your changes? You must click the Save Changes button on the last page of the profile setup screens, and you will see a box stating that your changes were saved and that an email was sent.

If you saved your changes but still did not receive an email (it might take up to 24 hours for the email to arrive, depending on your ISP), contact the credit union immediately. The confirmation email is always sent to the email address we have on file at the credit union at the time you save any changes to your profile. This is for your protection, to prevent someone from accessing your profile and changing it without your knowledge.

If you believe you received the email but accidentally deleted it, the credit union can apply your pending changes for you. Or you could log back in to the PIB profile website, make the changes again, then wait for the next activation key to arrive. That one will supersede the one you received earlier.

**Q: I can't get into the PIB Profile system to change my profile. What should I do?**

A: If you know you are using the right username and password (not the ones you use to access **Its' Me 247**), there are a couple of reasons why you might not be able to log in to your PIB Profile:

- ♦ Online access to your PIB profile may have been deactivated, either by you the last time you accessed the profile online, or by the credit union. Contact the credit union directly for further instructions.
- ♦ You must have an email address on file at the credit union to modify your PIB profile online. You may be able to enter your email address in **It's Me 247** or you can contact the credit union directly to update your records.
- ♦ You may have deactivated your access by entering an invalid username or password too many times. Contact the credit union and request that we reactivate online access to your PIB profile.

**Q: I'm having trouble logging on. Any suggestions?**

A: Remember that passwords are case sensitive. If you had your caps lock key on when you set up your password, you will need to make sure it is on when you type the password in (or vice versa).

Remember that the user name and password you use to enter your PIB profile is different from the user name (or account number) and password you use to access your actual branch, **It's Me 247**.

If you cannot remember either your username or your password for the PIB Profile website, contact the credit union and request that they reactivate your online access by generating a new password for you.

**Q: How reliable are geo-location tools?**

A: Well, we try our best. The technology relies on our being able to interpret the IP (Internet Protocol) address that your PC is using when it connects to the Internet. Sometimes we cannot get accurate information from your Internet Service Provider (ISP). In general, our experience shows that geo-location is usually about:

- ♦ 99% accurate on a country level,
- ♦ 80% accurate on a state level, and
- ♦ only 75% accurate for US cities.

Some ISPs such as AOL randomly assign Internet addresses when you log in, and those addresses could represent any area of the country. So one day it might look like you are logging in from one place, and other day it might look like you moved to a completely new state! In this case, using location controls could prevent you from logging in to your branch whenever you want. So it might be better not to use this particular control.

**Q: Why should I block certain features in “It’s Me 247”?**

A: Imagine a worst-case scenario: A bad guy somehow gets your **It’s Me 247** user name and password. What can he do while he’s there? The more controls you have in place, the less that bad guy (or gal) can do to hurt you.

But of course you must balance the relative safety of disabling access against your convenience in doing what you want to do with your accounts.

Imagine if you put a different lock on every door in your house and locked them all, all of the time. Even if a burglar managed to get in your front door, he would be thwarted every time he tried to go into one of the rooms. However, it would make living in your house very inconvenient for you and your family.

So you weigh these two extremes and come up with something in the middle. On your house, you make the front door very difficult to enter, and you put your valuables in a safe with a combination lock. In your Personal Internet Branch, you set up controls that make it difficult for someone other than you to log in, then you put extra locks in place by deactivating certain features or requiring a second password wherever you want extra protection.

But remember, the whole security system falls apart if you give away your key to somebody else. So never write down your usernames, passwords, or confirmation codes where someone else can find them. Don’t use words that would be easy for someone else to guess, like your dog’s name or a child’s birthday. Including a combination of letters, symbols, and numbers in your password will make them even more secure.

**Q: I’d like to set up a transfer control list online in my PIB Profile, but what if I don’t know the correct spelling of the member’s name?**

A: Transfer control lists are for your protection. If the worst case happens and a stranger somehow gets your **It’s Me 247** user name and password, having a transfer list already set up prevents him from transferring your money directly into his own accounts.

So contact the other credit union members to whom you’d like to be able to transfer money. Ask them to spell out exactly how their name appears on

their member statement. Once you set up your transfer list, you know that your money can only be transferred to their accounts from your personal branch.

**Q: Can my transfer control list include people who aren't members of the same credit union?**

A: At the current time, no. Your transfer list can only contain names and account numbers of other credit union members. (Don't forget that all of your immediate family members are automatically eligible to join the credit union, no matter who they are or where they live! Check out our website for complete eligibility rules.)

**Q: How does the PIB Profile work if I have more than one credit union membership?**

A: If you have more than one membership at the credit union, you will need to set up a separate PIB profile for each one. We're talking about *membership* accounts here, not the sub-accounts you might have within the same membership, such as your checking account, a certificate, or your car loan. If you get two separate member statements, then you have two separate memberships.

For your own protection, never use the same username or password for multiple accounts.

**Q: Is there any additional charge if I have a PIB profile?**

A: No, you may set up a profile and make changes to it as often as you like and we will not charge you any additional fees.

**Q: What happens if my email address is wrong at my credit union?**

A: PIB uses the email address on file at the credit union to communicate changes about your profile to you. For example, if you use the online tool to make changes to your profile, an activation key is sent to that address. That helps to alert you if someone else gains access to your profile and tries to make changes.

For security reasons, you cannot change your email address while in the online PIB Profile tool. You must either do that in **It's Me 247** (if allowed) or contact the credit union directly.

**Q: What if I set up my PIB to not allow access on Sunday, but it's Sunday and I want access right now? How long will I have to wait for the change to be effective so I can get into "It's Me 247?"**

A: If you have access to the online PIB Profile website and can log in and make that change, all you have to do is wait for the email to arrive with the activation key, and then activate the change to the profile. Then **It's Me 247** will allow you to log in.

However, the time it takes for the activation email to arrive will depend in part on your ISP. So it is best to plan ahead at least 24 hours if you want to make a change like this.

**Q: What if I forget my confirmation code?**

A: A confirmation code is a second layer of security that you can require for any specific transaction in **It's Me 247**. For example, you can require a confirmation code be entered whenever you make transfers to other member accounts. Entering the confirmation code incorrectly will not lock you out; you will just not be able to perform the transaction.



Your PIB *will* log attempts to enter a confirmation code incorrectly. You can see this log in the Message Center in **It's Me 247** (click the Message Center button on the main menu) or by logging in to the PIB Profile website (click the View Activity Log button).

To change your confirmation code, you must log in to your PIB profile and enter a new confirmation code. After saving changes, you'll receive an email that explains how you can activate that change. (If you do not have access to the PIB Profile website, contact the credit union and request that change be made to your profile.) The next time you log in to **It's Me 247** and use a feature that requires the confirmation code, you'll be able to enter the new one.

**Q: I was trying to access my PIB Profile and messed up and entered my password wrong too many times. How do I get my access reactivated? Can I still use "It's Me 247?"**

A: After three invalid login attempts, the PIB Profile website will lock access to your profile. However, this does not affect **It's Me 247**. You can still log in to your branch and work with your accounts (assuming you didn't also forget your **It's Me 247** password, of course!).

If you deactivate your access to the PIB Profile website, you will need to contact the credit union and request that we reactivate online access to your PIB profile.