

Conversations on*

Online Member Experience

A CU*Answers Collaboration Group

**MOP - Your credit union member
experience opening memberships online**

**Kristian Daniel, Vice President of MTG, Sales & Business
Development**

Special Guest - Jim Vilker, VP Professional Services AuditLink



- What is MOP?
- How does your credit union follow up with the member after each step in MOP?
- What is your member experience within MOP?
- Provide Feedback!
- Other Misc. Options Available
- Next Conversations on Topic...

Agenda

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Conversations on Online Member Experience

Learn from each other what works and what doesn't and talk to the professionals who make their living designing ways to connect your members to your credit union's products and services...and keep them coming back for more. We will discuss items such as how credit unions are using online membership opening, how credit unions are making money over the internet, and other eService related topics. This is an open forum discussion on member experience and eService products that are offered by credit unions.



Event Sign up



Visit Our Website



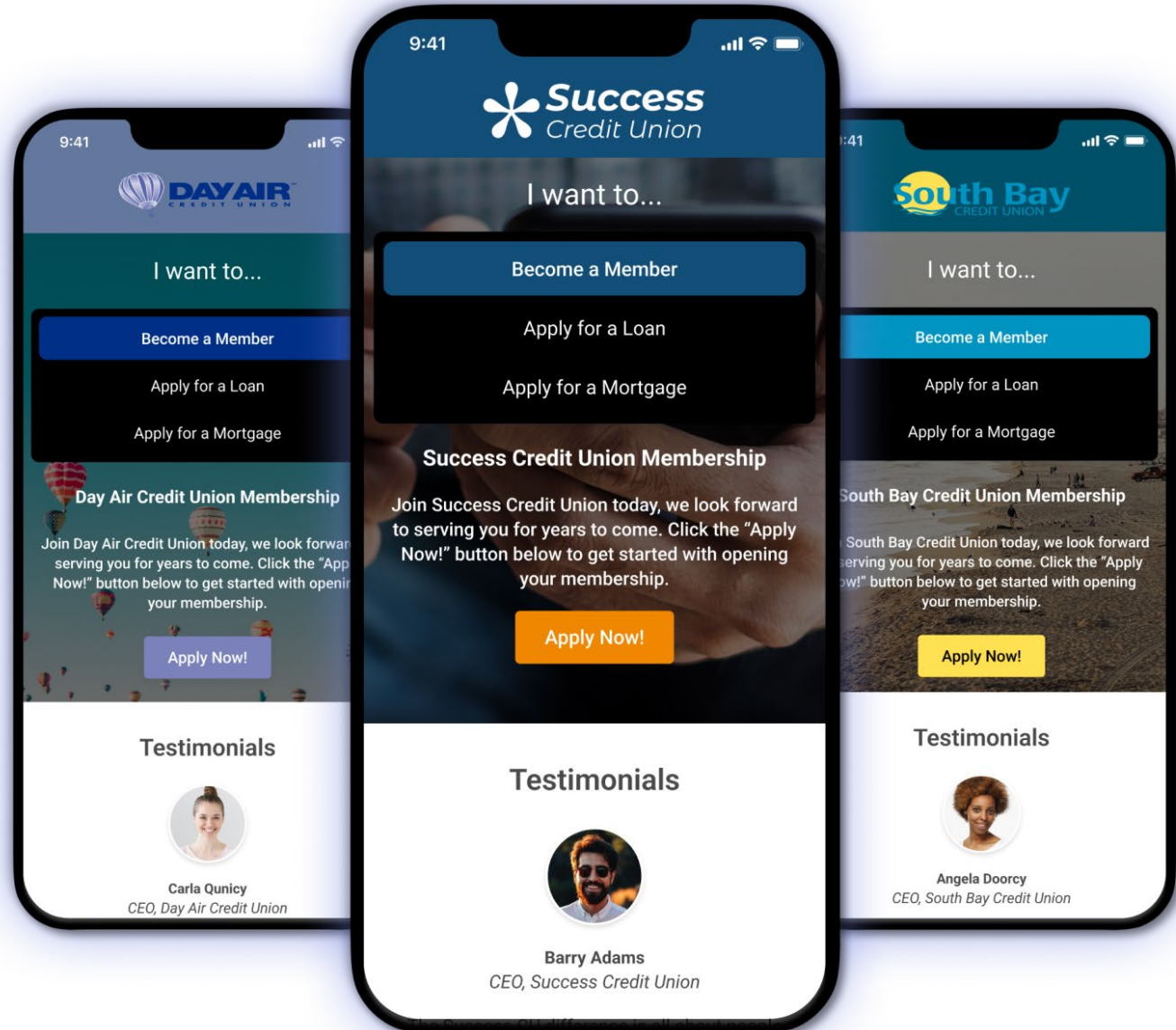
Resources

www.cuanswers.com/solutions/irsc/online-member-experience/

MOP (Membership Opening Process)

What is your credit union MOP membership experience?

Does your credit union treat MOP members different than in branch members?



Information - Custom Fields

I qualify for membership through my employer

Select One *

I am related to a current TFCU member employed by

Select One *

Transportation Federal Credit Union Official or Family Member?

Select One *

I am eligible for membership because I am a member of the American Consumer Council (ACC)

I am a DOT retiree or related to a DOT retiree

Employer Name *

Job Title (please specify if retired/disabled/unemployed...)

Code Word *

Contact Preference *

- Email
- Online Banking Message
- Phone
- Text
- No Preference

Continue

What information do you include to get the most out of your first interaction with the member?

Verification - Experian Precise ID

How often does your credit union review your reports?



Verification for Samantha Lewis

The following personal history questions must be answered by **Samantha Lewis**. Select the correct answer the following questions, then select 'Next' to continue.

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

- Ford
- Honda
- Phoenix
- None of the Above

Next



KIQ Decision Matrix Table

		Knowledge IQ Score →											
		0-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	80-89	90-99	x100	Total
← Precise ID Score	1-299												0.0%
	300-364												0.0%
	365-429												0.0%
	430-489								1				50.0%
	490-529												0.0%
	530-569												0.0%
	570-624								1				50.0%
	625-679												0.0%
	680-754												0.0%
	755-999												0.0%
	x9012												0.0%
	Total		0	0	0	0	0	0	0	2	0	0	100.0%

*Orange cells = REF/DEC, Green cells = ACC. PID score model is [1 - Aggregated Score]. This matrix volume and configuration are for (in case of multiple) the largest volume risk strategy (#1).

MOP eSignature

What agreements does your credit union include within MOP?

Suspension of electronic services and access to share or deposit accounts. By signing below, I understand and agree that you may suspend some or all electronic services and access to my checking or other account(s) if I become delinquent on any of my loan or deposit obligations to you or I cause a loss to you, in accordance with applicable law. You shall not be liable to me in any regard in connection with such suspension of services.

I also authorize you to check my employment and credit history and to obtain credit reports in connection with this application and hereinafter to determine my eligibility for credit union products and services, and I acknowledge that you may share information with credit bureaus and others as allowed under applicable law.

Permission to contact: By providing a wireless telephone number (i.e. cell phone), I consent to receiving call messages, text messages, and other electronic communications, from the credit union or any third party working on behalf of the credit union for account services.

Security Interest: All present and future deposits into my accounts will secure any and all obligations I have with you, including fees and charges as well as loans and credit cards that I have with you.

IMPORTANT NOTICE ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that when you open an account, we will need to know your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your identification.

THE INTERNAL REVENUE SERVICE (IRS) DOES NOT REQUIRE MY CONSENT TO ANY PROVISION OF THIS AGREEMENT.

Tap to Sign Required 2 of 3

ELECTRONIC SIGNATURE OF PRIMARY ACCOUNT OWNER DATE

X Samantha E. Lewis

Adopt Your Signature

Your Full Name * Initials *

Samantha E. Lewis SL

Adopted Signature: Initials:

Samantha E. Lewis SL

By clicking "Adopt & Sign", I agree that the signature and initials will be the representation of my signature and initials for all purposes. To view the full terms, please read the [eDoc Signature Agreement](#).

Adopt & Sign

Go Back

9:41

Success Credit Union

Verification 4 Signature 5 Funding

Sign Documents

To complete your membership application, all applicants must review or sign the following documents. First up is **Samantha Lewis**.

Required to View/Sign: **Samantha Lewis**

- Online Membership Opening Form [View](#)
- Success Direct Deposit Form [View](#)

View & Sign All

Submit & Continue

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

MOP (Membership Opening Process)




Does your credit union follow up on members who have funded through MOP?

&

Does your credit union follow up on users after they enroll in online banking?

Card Information


Please enter your card information below.

Card Type

Card Number

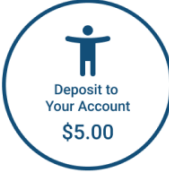
Expiration (mm/yyyy)


 For your security
Additionally, no c


[Back](#)


Review Deposit & Payment Information

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

 Deposit to Your Account
\$5.00

 Membership Fees
No Fees

 Card Fees
No Fees

 Total Charge to Your Card
No Fees

Card & Personal Information

Name	Samantha Lewis	Address	123 Avenger Way Suite 2124 New York, NY 12345
Member Account	123456789	Card Expiration	06/2020
Card Type	Visa	Card Security	123
Card Number	**** * 5454		

[Back](#) [Submit Payment](#)

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Other Misc. Items

- Email notifications
- State Filtering
- Custom Branding
- Joint Applicants
- What other ideas for MOP?

State Filtering On ^

Limit to Specific States

Allowed States

Illinois Indiana Iowa
 Michigan Ohio Wisconsin

Behavior For Disallowed States

Reject Application

Shown when an out-of-state application is rejected

Rejection Title

enter rejection title here

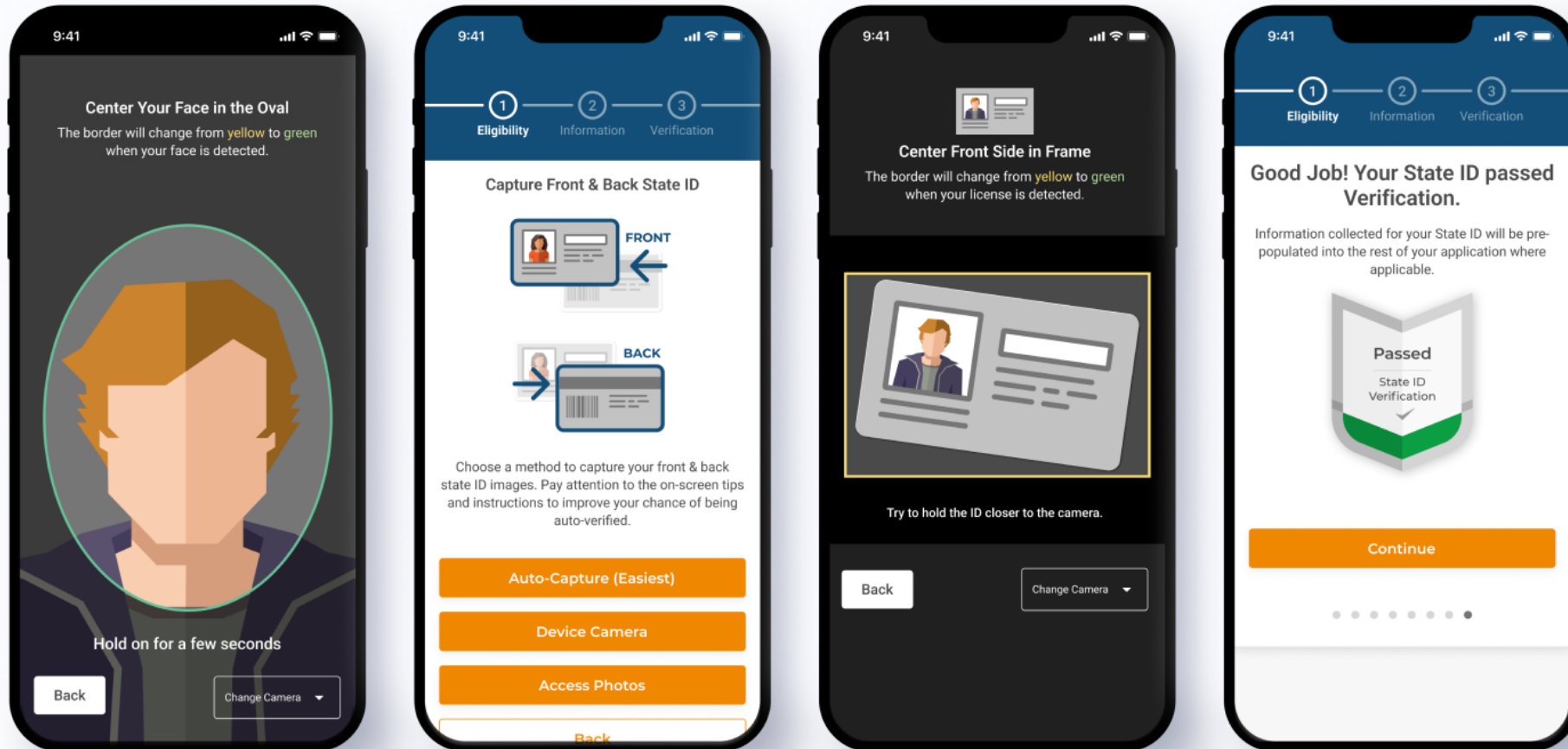
Rejection Text

enter rejection text here



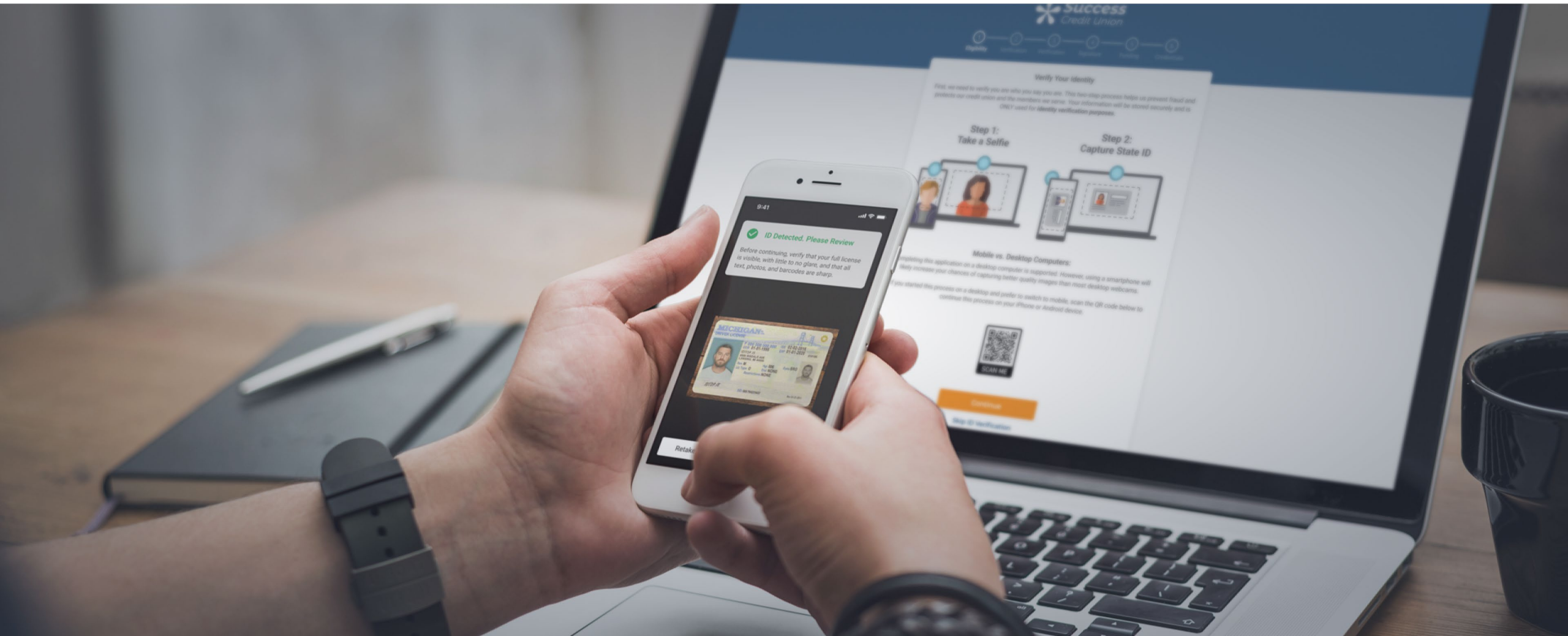
Information - Daon License Verification

Is your credit union planning to use license verification in MOP?



Information - Daon License Verification

Desktop users can access a QR code for mobile





MOP Manager

The screenshot displays the MOP Manager web application interface. At the top, the browser address bar shows 'dev.cupublisher.com'. The main header includes a home icon, the 'MembershipOpening' title, the time '29:30', and a user profile icon.

The main content area is titled 'Membership Opening' and contains several sections:

- Default Promotion URL Link:** Explains that multiple promotion sets can be active simultaneously, each with a unique URL. It provides a default URL: <https://forms.joinmycu.com/mop/087/apply> and a 'View Default Promotion' button.
- Promotion Sets:** A list of 6 total promotion sets, each with a unique name and a 'View Default Promotion' button. The sets include 'mop2demo', 'mop3cua', 'mop2demosales', 'mapdemo', 'quick_member_mtg', and 'Configurable Field Reference'. A 'Promotional Set' button is also visible.
- Promos:** A section with 9 total promotions, divided into 'Active (3)' and 'Available (6)'. Each promotion has a unique icon and a 'View Default Promotion' button. The active promotions are 'Apply for a Mortgage', 'Apply for a Loan', and 'Become an Owner'. The available promotions are 'Become a Member', 'Become an Owner', 'Configurable Section Label', 'Configurable Section name', 'Customizable Section Title', and 'Loan License Verification'. A 'Create New Promotion' button is at the bottom.
- Promo Set Branding & Configurations:** A panel with two buttons: 'Promo Set Branding' and 'Promo Set Configurations'. A mouse cursor is hovering over the 'Promo Set Configurations' button.
- Configuration Panel:** A vertical list of settings for 'MAP+ & MOP', including 'Form Template', 'Error Pages', 'Promotional', 'Eligibility', 'Consents', 'License Verification', 'Personal Info Customization', 'State Filtering', 'MAP Complete', 'Experian ID Verification', 'Joint Membership', 'Signature', 'MOP Complete', 'Next Step Options', 'Par Funding by Credit Card', 'OB Enrollment', and 'Miscellaneous'. Each setting has a dropdown menu.

Decorative icons are placed around the interface: a yellow plus-person icon on the left, an orange download icon at the bottom center, and a green clipboard icon at the bottom right.

MOP (Membership Opening Process)

- **How is your credit union monitoring accounts opened through MOP for potential fraud?**
- **What is your verification process?**

Thank you

Next time:

**Online Banking/Mobile App
Widgets**

7.18.2023 at 3 pm ET

**[cuanswers.com/solutions/irsc/
online-member-experience/](https://cuanswers.com/solutions/irsc/online-member-experience/)**

