

Conversations on*

Online Member Experience

A CU*Answers Collaboration Group

MOP Procedures

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Development**

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Agenda



- What is MOP?
- What is your credit union procedures after each step in MOP?
- What is your member experience within MOP?
- Provide Feedback!
- Other Misc. Options Available
- Next Conversations on Topic...



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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

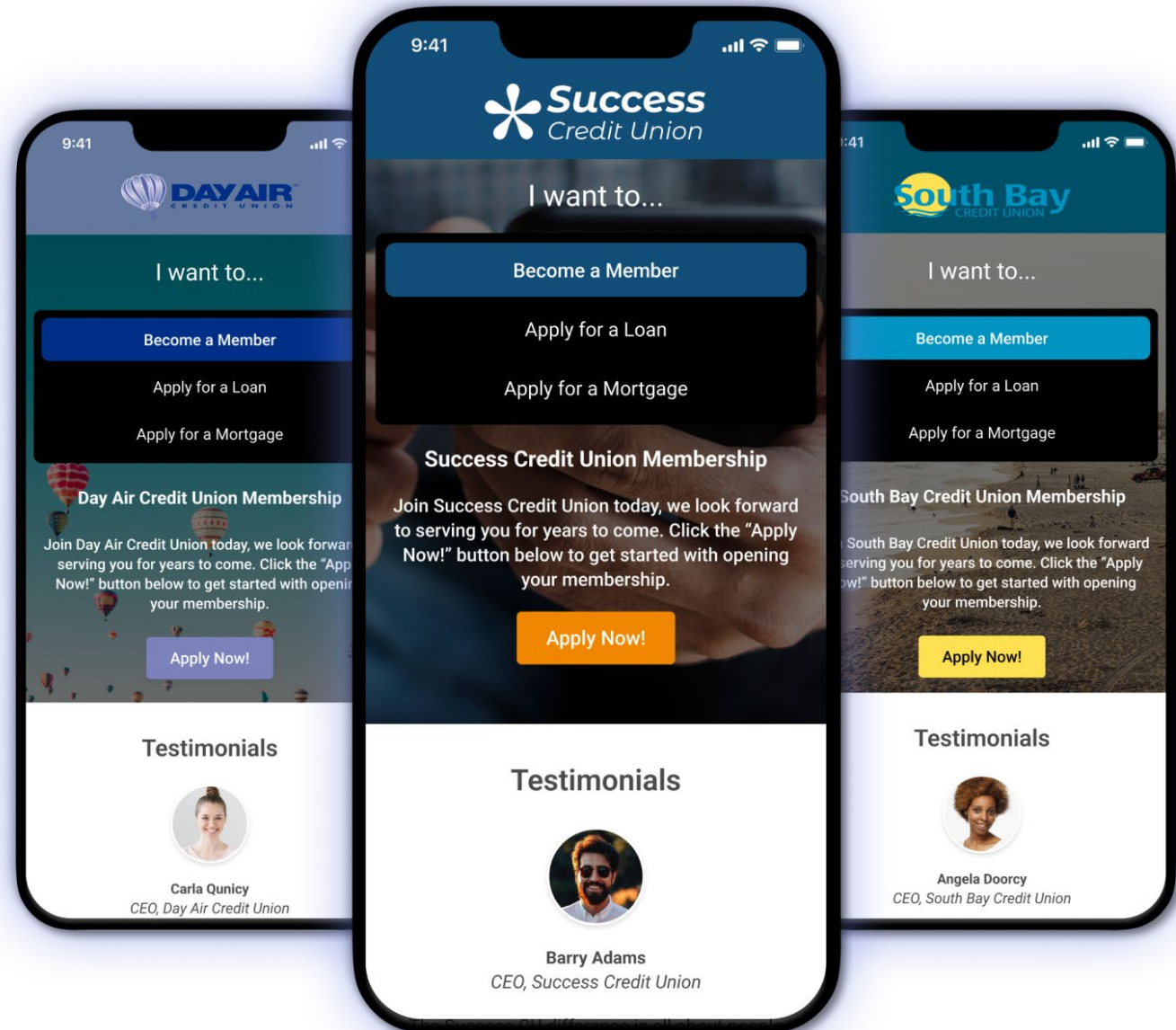


Resources

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

MOP (Membership Opening Process)

What is your credit union
MOP membership
experience?





What is your credit union procedure?

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

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.

VISA Mastercard DISCOVER

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



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

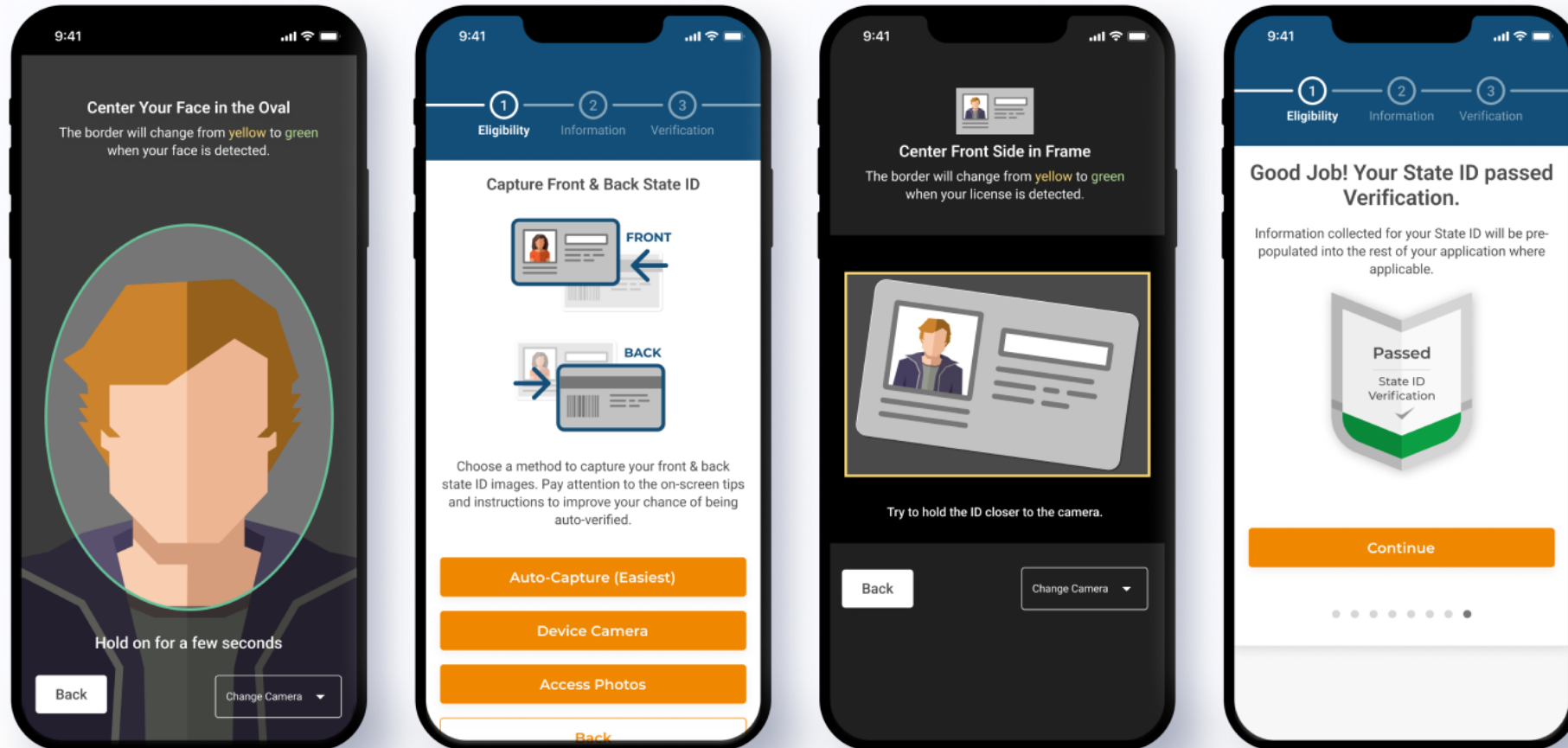
KIQ Decision Matrix Table

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	0	100%

*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).

Information – Daon License Verification

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





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?

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 how you may 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 calls and text message calls, from the credit union or any third party working on behalf of the credit union for account service.

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 new account holders to provide information that identifies each person who opens an account. This means that when you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We 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
X *Samantha E. Lewis* DATE

Adopt Your Signature

Your Full Name *
Samantha E. Lewis

Initials *
SL

Adopted Signature:
Samantha E. Lewis

Initials:
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

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 Sessions 10 

Visiting Multiple Pages 

<input type="checkbox"/>	User	Email	IP	Platform	Promotion Set	Ago	
<input type="checkbox"/>	 unknown user	csmigiel@cuanswers.com	10.149.79.31 	Windows 10/Chrome 138.0.0.0	mop3demo	3d ago	
<input type="checkbox"/>	 Chris Smigiel	csmigiel@cuanswers.com	10.149.79.31 	Windows 10/Chrome 138.0.0.0	mop2demo	3d ago	
<input type="checkbox"/>	 Test Tester	kristian.daniel@cuanswers.com	10.150.0.49 	Windows 10/Chrome 138.0.0.0	mop3demosales	5d ago	
<input type="checkbox"/>	 Test Tester	k@k.com	10.150.0.49 	Windows 10/Chrome 138.0.0.0	mop3demosales	5d ago	
<input type="checkbox"/>	 Martha Nixon	vylevusoq@mailinator.com	10.150.0.103 	Windows 10/Chrome 138.0.0.0	mop2demo	11d ago	
<input type="checkbox"/>	 unknown user	csmigiel@cuanswers.com	10.150.17.79	Windows 10/Chrome 138.0.0.0	mop2demo	12d ago	
<input type="checkbox"/>	 Nicole Hall	nicole.hall@cuanswers.com	10.150.0.103 	Windows 10/Chrome 138.0.0.0	mop2demo	17d ago	
<input type="checkbox"/>	 unknown user	test@test.com	10.150.0.71 	Windows 10/Chrome 137.0.0.0	vince-test	20d ago	
<input type="checkbox"/>	 unknown user	avandyk@cuanswers.com	10.150.106.97	Android 10/Edge 137.0.0.0	vince-test	21d ago	
<input type="checkbox"/>	 unknown user	test@test.com	10.150.0.71 	Windows 10/Chrome 137.0.0.0	vince-test	28d ago	

New Enhancements – Coming Soon!

User Journey

Includes blocking IP addresses within MOP Manager



Session opened account: 3456789

Session LZc22mPjqs

Show Session Data

Nicole Hall

nicole.hall@cuanswers.com

10.150.0.103 **Block**

Windows 10/Chrome 138.0.0.0

Started

2025-06-27 20:02:30

17d ago

User Journey ⓘ

mop2demo **View**

eligibility	174s
creditconsent	25s
information	601s
information-joint1	83s
verification	106s
verification-complete	3s
verification/joint1	18s
verification-complete/joint1	27s
signature-intro	12s
signature	143s
signature-complete?event=signing_complete	4s
signature/joint1	27s
signature-complete/joint1?event=signing_complete	8s
card	108s
funding	87s
enrollment	Total 23m 46s

Other Misc. Items

- Email notifications
- State Filtering
- Custom Branding
- Joint Applicants
- reCAPTCHA Validation
- 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





Thank you

Next time:

9.18.2025 at 3 pm ET

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

