



MACO

(Multiple Authentication Convenience Options)

Starting on 2/1/2018 credit unions can deploy MACO to their mobile app 2.0. MACO features 4 different authentication types – including biometric and PIN based - once the member authenticates they have access to their account within the mobile app.

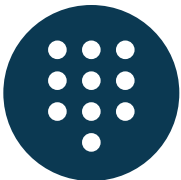


WHAT AUTHENTICATION OPTIONS ARE AVAILABLE?



Voice Recognition:

Use your voice to authenticate, the member records and submits a passphrase. This setup requires the member to record a voice phrase 3 times, once enrolled the member will repeat the phrase to authenticate.



PIN:

Use a 4-digit PIN to authenticate. To establish PIN authentication the member will enter a chosen 4-digit PIN, and then re-enter the PIN to confirm. To authenticate with PIN, the member verifies the PIN they created.



Fingerprint:

Use the fingerprint verification feature on your mobile device to authenticate. To setup fingerprint verification, the member will need to verify the fingerprint that is currently setup on their device. Fingerprint verification will only show for those mobile devices that have this capability. To authenticate with fingerprint, the member will be asked to place their finger on the device's sensor.



Face Recognition:

Use a face profile to authenticate. To setup face recognition, this requires an analysis of the member's face. To authenticate with face recognition the member will center their face within the circle and watch the bar at the top for a high-quality image and perform a liveness test, like blinking.



IS MACO MORE SECURE?

MACO is not a more secure way of logging in, it is more convenient for members to be able to authenticate with one of the convenience options. Prior to a member using any of the convenience options they will need to authenticate with their existing It's Me 247 Mobile Banking credentials.



WILL THERE BE A MEMBER USER AGREEMENT BEFORE USING MACO?

There will also be a user agreement that members will need to agree to, CU*Answers will provide credit unions with our standard agreement, and the credit union can add verbiage as needed.

WHAT DOES MY CREDIT UNION NEED TO OFFER MACO TO MY MEMBERS?

Your credit union will need to have mobile app 2.0 (either with, or without RDC.) To get started with mobile app 2.0 visit the IRSC online store or contact the Internet Retailer Support Center.

HOW DOES MY CREDIT UNION GET STARTED?

Visit the IRSC online store to order your licenses. Choose if your credit union would like to purchase these licenses up front or if your credit union would like to true-up at the end of the year.

HOW DO I KNOW HOW MANY LICENSES SHOULD MY CREDIT UNION PURCHASE?

IRSC suggest you access your mobile app download statistics for both Apple and Android developer accounts, and decide what percentage of these members would utilize MACO. If your credit union has any questions on where to find this information, or needs assistance on suggestions of licenses contact IRSC.

HOW MUCH DOES MACO COST?

Your credit union has the option to prepay for a set number of licenses based on how many your credit union thinks will be active with MACO; at the end of the calendar year your credit union will then be charged for the number of active users at the end of the calendar year. If your credit union chooses to prepay and you do not use all licenses, your credit union will not be credited for current, or any future years. Your credit union can also choose to not prepay for licenses and true-up at the end of the calendar year, based on the number of active users – your credit union would pay the true-up price for all these users.

Year	Prepaid	True-up
1 2018	\$1.00/user	\$1.25/user
2 2019	\$1.50/user	\$1.90/user
3 2020	\$2.00/user	\$2.50/user



All final billing numbers will be calculated as of 12/31 based on active users, also you will be charged the full amount per user no matter when the credit union deploys throughout the calendar year.

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