



CU*Answers Integration with MemberPass

Getting Started Guide



What is MemberPass?

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Using the **Authenticate Me** Button in CU*BASE

MemberPass is a third-party authentication integration with CU*BASE that allows credit union staff to validate a member's identity using their cell phone. The Authenticate Me button is available in the CU*BASE Inquiry, Phone Operator, and Xpress Teller tools as well as the Secondary Names and Member Transfer screens. Staff can begin the process by simply clicking the **Authenticate Me** button in any of these areas. This button launches the MemberPass authentication screen, where staff can enroll members in the process or quickly authenticate previously enrolled members.

Authenticate a Previously Enrolled Member

After using the Authenticate Me button, on the subsequent browser screen simply click Authenticate next to a phone number that was previously enrolled to initiate a text message to the member. The member following the link in the text message to authenticate. Once the process is complete the credit union user gets a message that the member is authenticated.

Enroll a Member

After selecting Authenticate Me and moving to the subsequent web browser screen, select the Enroll button and enter the information. This will begin the process by sending the member a text message; the member can then click on the link in the text message and agree to the process to opt in. Once authenticated, the credit union user gets a message that the member is authenticated.

Member Requirements

Requirements for Activation

The member must have a mobile phone that supports:

- text messaging
- internet browsing
- access to a mobile or Wi-Fi network
- biometric authentication - this refers to a lock screen activated by using a code, face recognition, or fingerprints
- a supported cell phone browser: Safari (iOS), Chrome, or Firefox

*Note that landline phones are not supported.

How Credit Union Staff Uses MemberPass: Authenticate Me

Credit union staff can access MemberPass through the following processes in CU*BASE

Phone Operator/Inquiry

To verify a member, click the **Authenticate Me** button in the *Contact Information* tab.

The screenshot shows the 'Individual Account' page in CU*BASE. The page has a blue header with an information icon and the text 'Individual Account'. Below the header, there are several sections: 'SSN/TIN Birthdate', 'Name', 'Account #', and 'Mother's maiden name: Driver's license:'. A 'BRONZE member with 0 points!' badge is visible in the top right. A navigation bar includes 'Contact Information', 'Member Data', 'Participation/Products', 'Status Flags', and 'Decision Advice'. The 'Contact Information' tab is active, showing fields for 'Address', 'Phone #1', 'Phone #2', and 'Email'. A green arrow points to the 'Authenticate Me' button in the 'My Other Accounts' section. Other buttons in this section include 'Secondary Names', 'Online Banking', 'Follow-Ups', 'Cross Sales', 'Print Envelope', and 'Household Stats'. The 'Opened' date is 'May 20, 2019'.

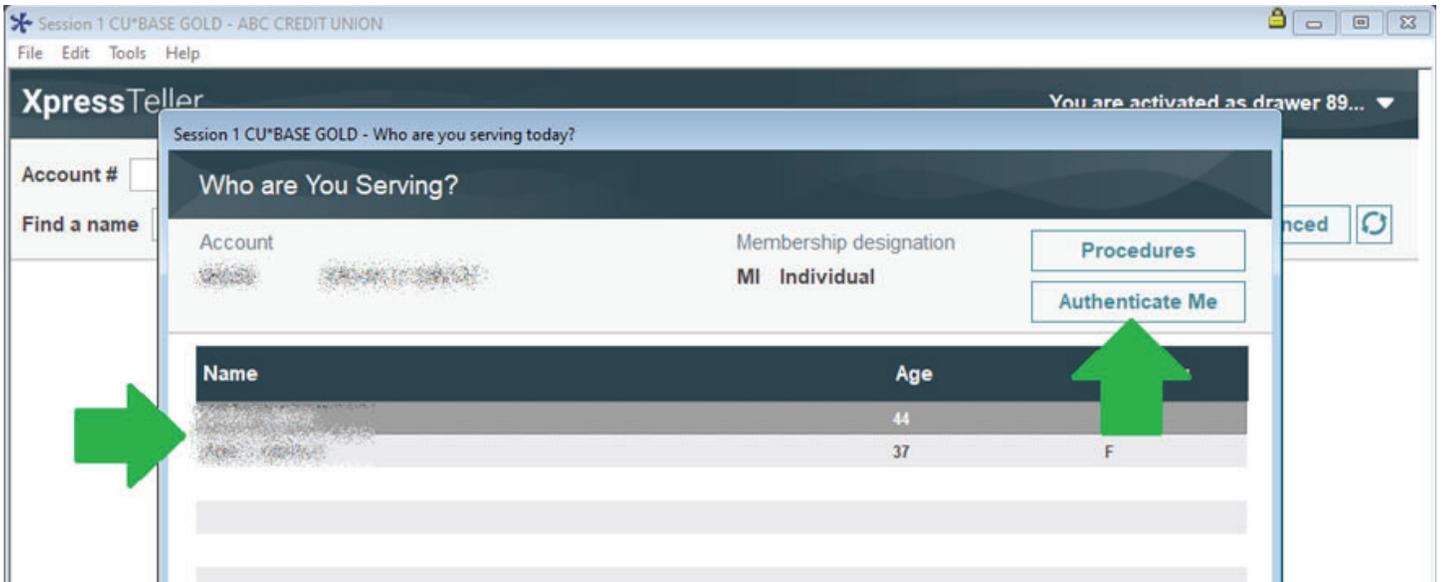
Secondary Names via Phone/Inquiry

To verify a joint member, select **Secondary Names** and  next to the member you're serving. Then click **Authenticate Me**.

The screenshot shows the 'Secondary Names Contact Information' page in CU*BASE. The page has a blue header with the text 'Secondary Names Contact Information'. Below the header, there are fields for 'Account #', 'Secondary name', and 'Gender'. A green arrow points to the 'Authenticate Me' button. Below these fields, there is a 'Current Address' section with a 'Wrong address' checkbox. To the right, there is a table with columns 'Contact #'s', 'Ext', and 'Label'. The table has several rows, some of which are highlighted in grey.

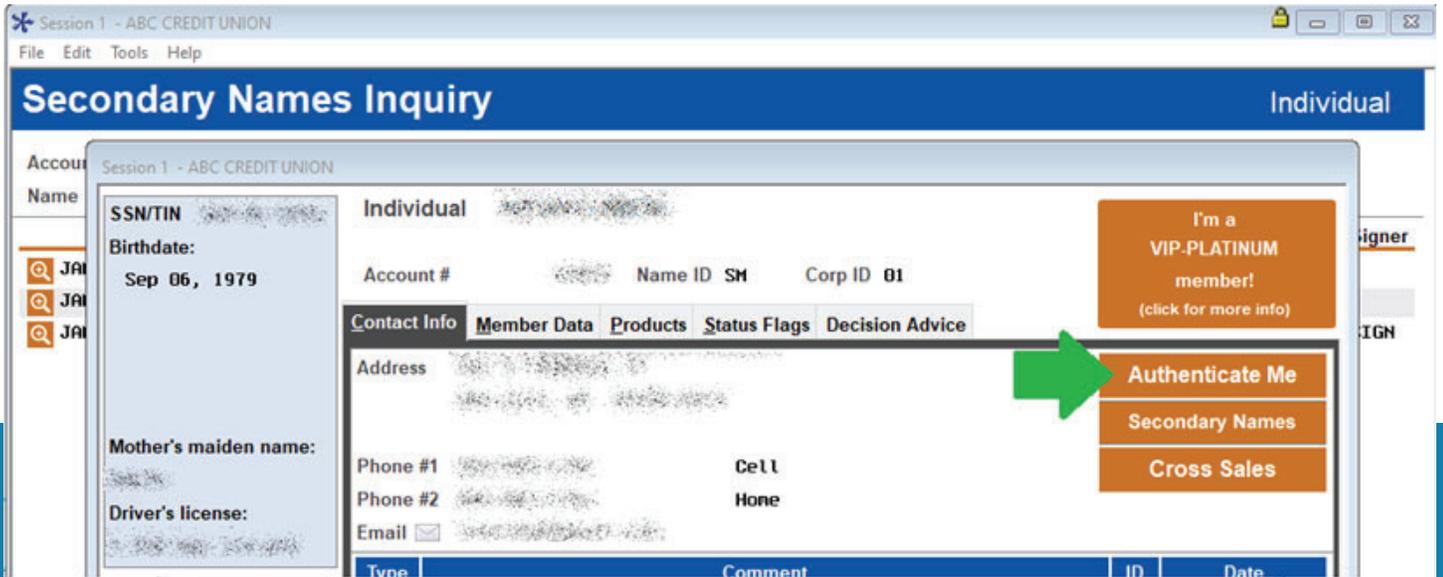
Xpress Teller

Access **Tool #1600 Xpress Teller**. Select the member you're serving and click **Authenticate Me**.



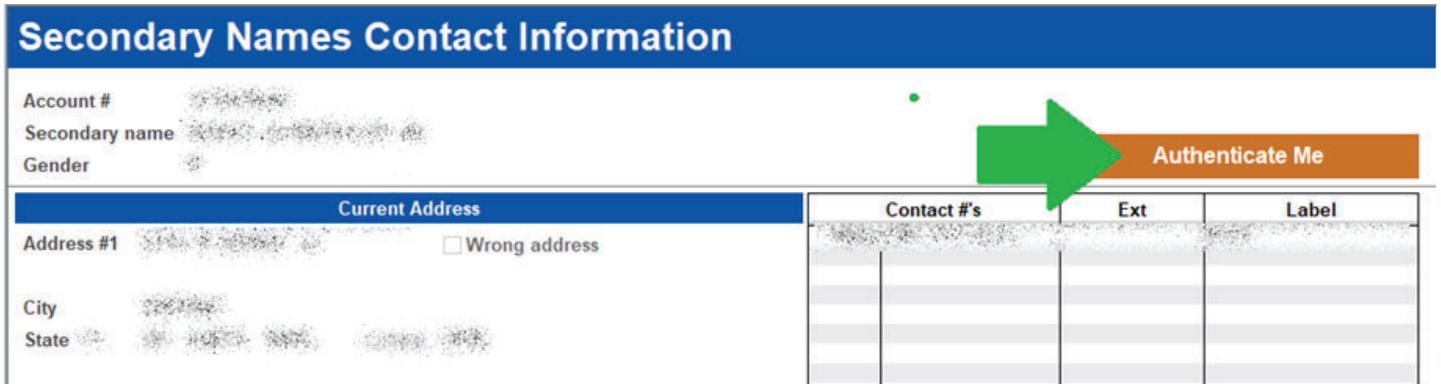
Standard Teller

On the *Verify Member* screen, select **Authenticate Me**.



Secondary Names via Teller

To verify a joint member, select **Secondary Names** and next to the member you're serving. Then click **Authenticate Me**.



Secondary Names Contact Information

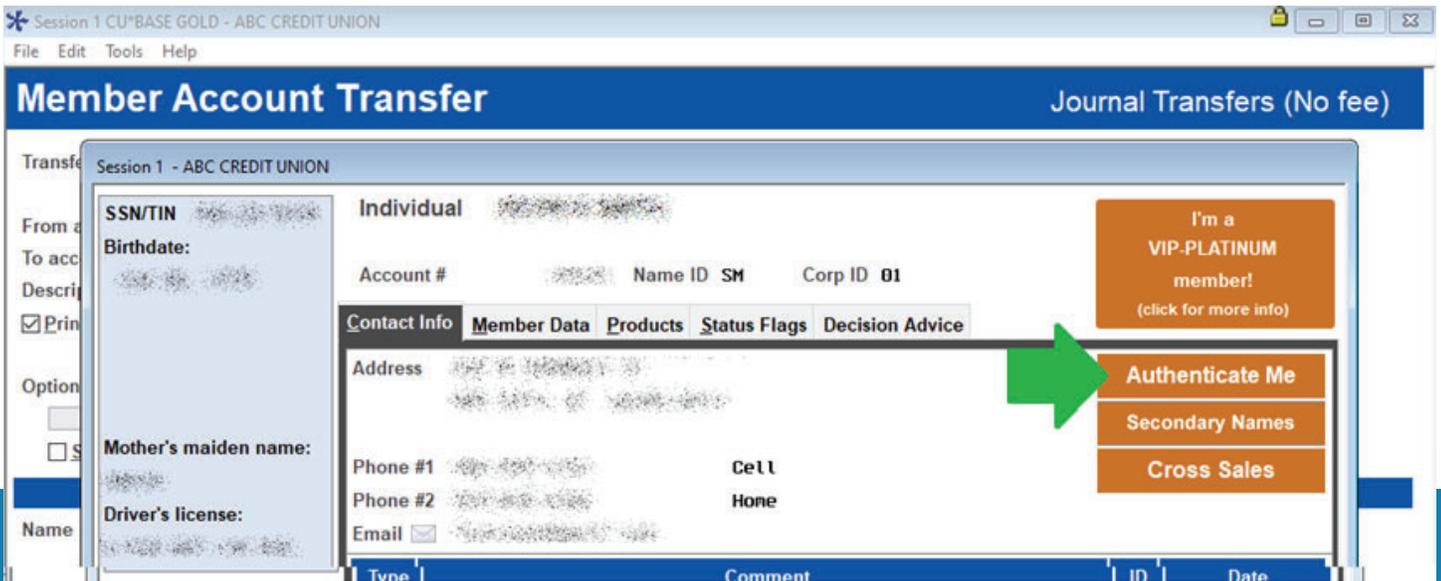
Account # [redacted]
Secondary name [redacted]
Gender [redacted]

Authenticate Me

Current Address		Contact #'s	Ext	Label
Address #1 [redacted] <input type="checkbox"/> Wrong address				
City [redacted]				
State [redacted]				

Member Transfer

Access **Tool #516 Member Account Transfer**. Enter the *From account* and the *Transfer amount*, then select *Verify Member*. On the *Verify Member* screen, click **Authenticate Me**. To verify a joint member, click *Secondary Names* and  next to the member you're serving. Then click **Authenticate Me**.



Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Transfer Journal Transfers (No fee)

Transfe Session 1 - ABC CREDIT UNION

From a [redacted] Individual [redacted]
To acc [redacted] Account # [redacted] Name ID SM Corp ID 01
Descri [redacted]

Print

Option [redacted]

S [redacted]

Name [redacted]

SSN/TIN [redacted]
Birthdate: [redacted]
Mother's maiden name: [redacted]
Driver's license: [redacted]

Contact Info Member Data Products Status Flags Decision Advice

Address [redacted]

Phone #1 [redacted] Cell
Phone #2 [redacted] Home
Email [redacted]

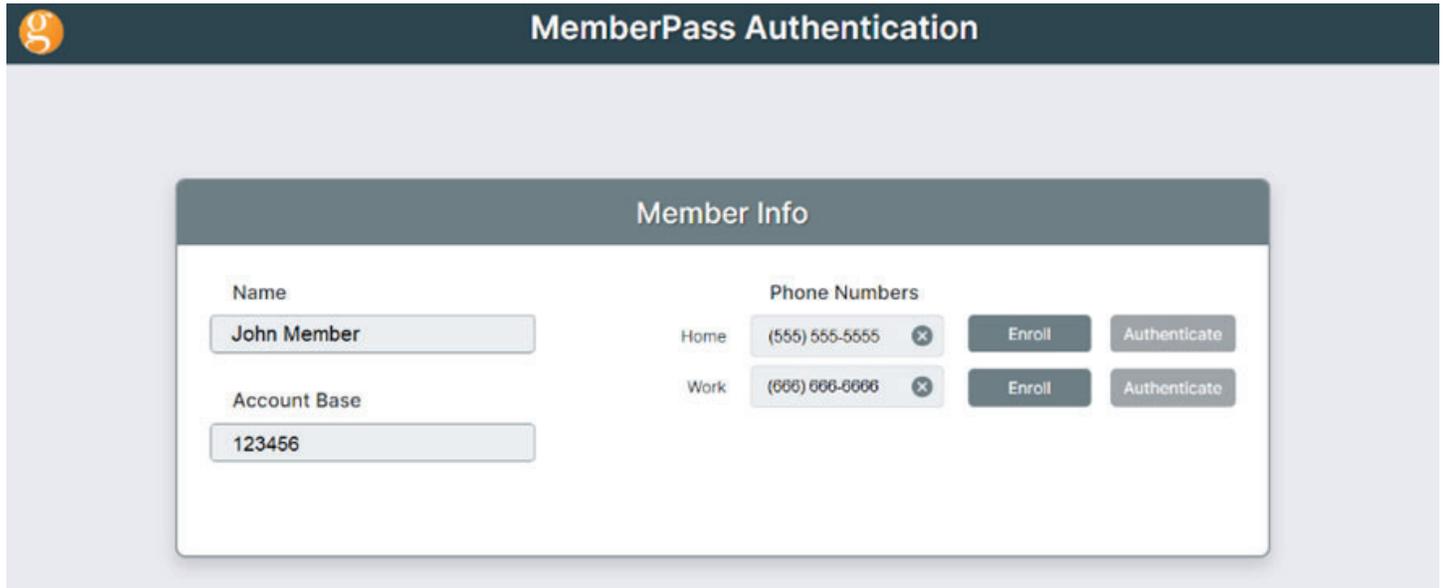
Authenticate Me
Secondary Names
Cross Sales

I'm a VIP-PLATINUM member! (click for more info)

Type	Comment	ID	Date
------	---------	----	------

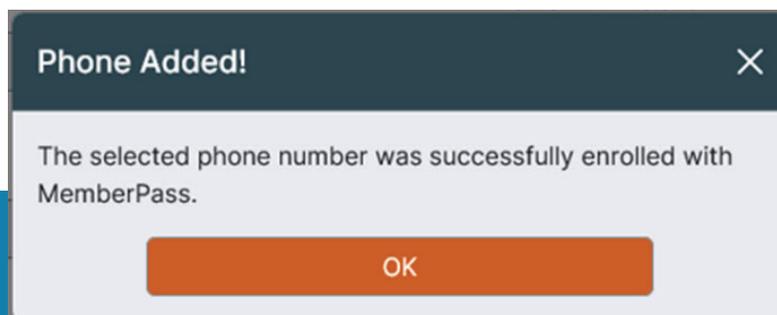
Moving to MemberPass Authentication

Once on the MemberPass Authentication website, enroll a member by clicking *Enroll* or if the member is already enrolled, click *Authenticate* next to the phone number they want to use. Both options will send the member a text message to start the authentication process on their end.



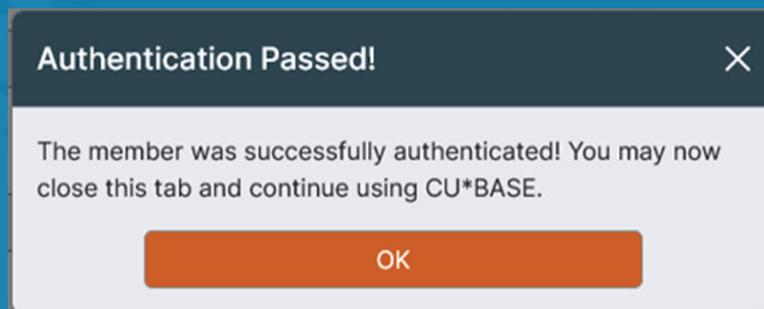
The screenshot shows the MemberPass Authentication website interface. At the top, there is a dark blue header with a logo on the left and the text "MemberPass Authentication" in the center. Below the header is a white box titled "Member Info". Inside this box, there are two input fields: "Name" with the value "John Member" and "Account Base" with the value "123456". To the right of these fields is a section titled "Phone Numbers" with two rows. The first row is labeled "Home" and contains the phone number "(555) 555-5555" with a small 'x' icon to its right. The second row is labeled "Work" and contains the phone number "(666) 666-6666" with a small 'x' icon to its right. To the right of each phone number row are two buttons: "Enroll" and "Authenticate".

The member will receive a text message with a link to enroll or authenticate themselves. When the member responds on their mobile device, the employee will see one of the following confirmation messages in the MemberPass Authentication site.



The screenshot shows a confirmation message box titled "Phone Added!". The message text reads: "The selected phone number was successfully enrolled with MemberPass." Below the message is a large orange button with the text "OK". There is a close button (an 'x' icon) in the top right corner of the box.

Enrollment Message

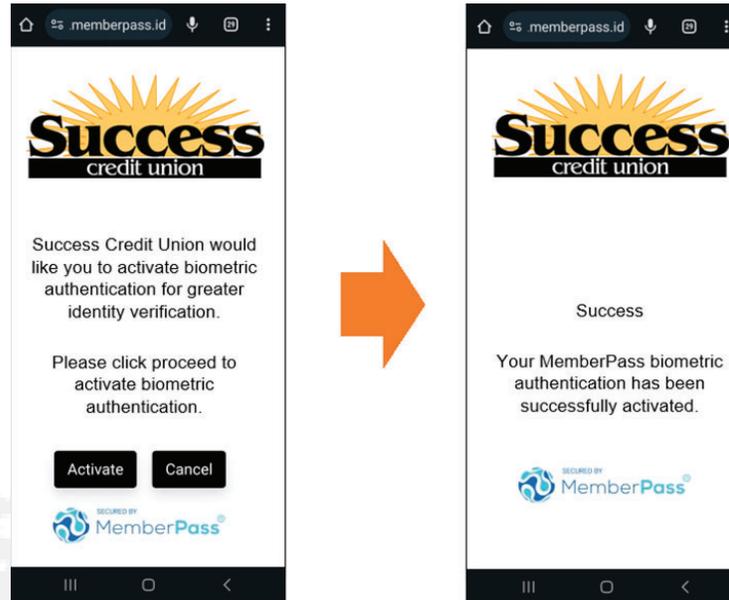


The screenshot shows a confirmation message box titled "Authentication Passed!". The message text reads: "The member was successfully authenticated! You may now close this tab and continue using CU*BASE." Below the message is a large orange button with the text "OK". There is a close button (an 'x' icon) in the top right corner of the box.

Authentication Message

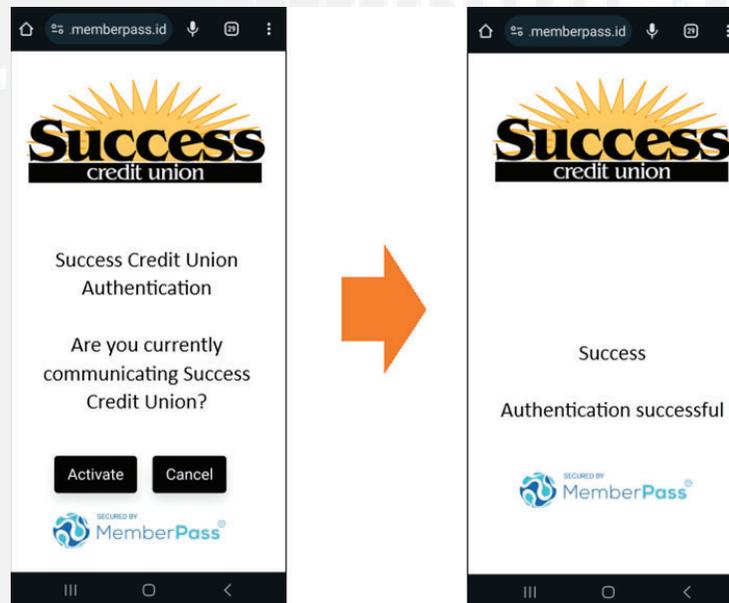
Member Enrollment Process

After the member clicks the link in the text message, a web browser will open with the following screens displayed. The member will then need to select *Activate* to enroll this device to their phone.



Member Authentication After Enrollment

After the member clicks the link in the text message, a web browser will open with the following screens displayed. The member will select *Activate* to send the message to the credit union verifying themselves.



Special Considerations and Recommendations

This is great tool to authenticate your members! Be prepared for when this tool doesn't work and ensure your staff is ready to start the next authentication method in case of the following issues...

Technology issues

- Member's cell phone does not support:
- Biometric authentication
- Web features
- Texts
- Texts are not received in a timely manner
- The website is having communication issues

Human Issues

- Member does not have a cell phone
- Member does not have their cell phone on them
- Member doesn't want to use the product

How to get Support

If you have questions or are having issues with MemberPass

Call: 616-285-5711 x255

Reach out to us through AnswerBook: <https://kb.cuanswers.com/cuanswers>