CU*BASE® & Experian Authentication Services
Level One (AS1)

A CU*BASE® FEATURE BROUGHT TO YOU BY:

Lender*VP & **Experian** A world of insight

WHY AS LEVEL 1?

Due diligence, Red Flag Compliance and CIP programs are growing in significance. Policies and following established best practices are a good first step, but may not adequately protect against Identity Theft and Fraud.

Experian's AS Level 1 offers the compliance advantage to satisfy regulations.

A Red Flag is "any pattern, practice or specific activity indicating potential identify theft." Every financial institution is required to have a written Identity Theft Program in place that meets specified criteria. CU*Answers recognizes the impact of due diligence on credit union operations and has chosen to integrate CU*BASE with Experian's Authentication Services. Authentication Level 1 software is executed at the points where identity validation is essential.

According to the FACT Act, financial institutions must authenticate the identity of every potential new member, according to stated criteria. Experian pulls data from multiple sources, including the OFAC database, to provide identity information at an affordable price. Your credit union can have protection over the increasing incidence of identity theft and fraud.

From the point of first inquiry into membership creation, the interface between CU*BASE and AS Level 1 allows you to verify that applicants are who they say they are.

Product Highlights
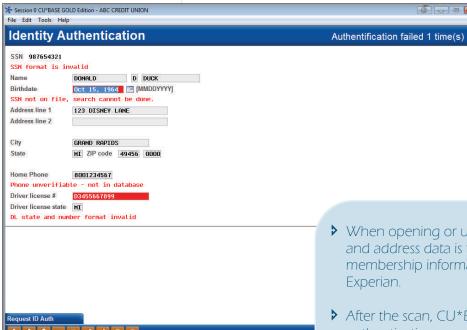
What does Level 1 provide?

- Verification of name, address, Social Security number, date of birth, driver's license number and telephone number

- Alerts when high-risk addresses or phone numbers are found

- Cross-reference with OFAC (Office of Foreign Assets Control) database of Specially Designated Nationals (SDN) and blocked persons

- Addresses standardized with Zip+4 coding

- A verification score that summarizes more than 70 types of results codes

- Corrected name and address information to streamline processing

CU*ANSWERS A Credit Union Service Organization

How It Works

How do I check all that information?

Credit unions enrolled in Experian's AS Level 1 service are able to view data online without a laborious validation procedure. During the membership application/creation process, or whenever you want to verify identity, run this interface program from CU*BASE that pulls identifying information from Experian.

The scan can be initiated manually via a command key, or incorporated into your workflow for creating new memberships by using the flag in *Member Service Workflow Controls* (on the General Configuration 1 (MNCNFC) menu).

❯ When opening or updating a membership, name and address data is typed as usual on the CU*BASE membership information screens, then submitted to Experian.

❯ After the scan, CU*BASE shows the results of the authentication.

❯ Any changes you make will be pulled back into CU*BASE to be used if you proceed to create the membership—no rekeying necessary.

❯ You are allowed three attempts before you must make a decision to accept or reject the submission.

❯ The Identity Authentication Inquiry screen at right shows three attempts, both having differences in at least one data field (referred to as a "partial pass").

Open/Maintain Memberships/Accts on the Member Service (MNSERV) menu > *Update Membership Information > ID Authentication Inquiry*
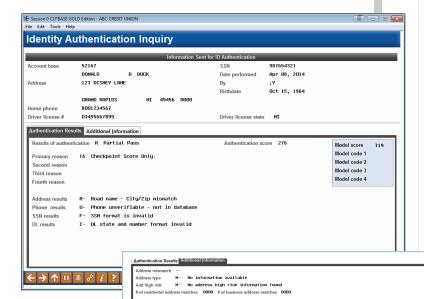
Tools for Internal Auditors

How do I see results of authentications?

In addition to a note added to the member's Audit Tracker record, detailed information about the scan will be stored and can be viewed via the new ID Authentication Inquiry. (To see this inquiry use *Open/Maintain Memberships/Accounts* on the Member Service (MNSERV) menu, then choose *Update Membership Info*, then check *ID Authentication Inquiry*.)

❯ You may choose to run an Identity Scan at any time. The program is not limited to new memberships.

❯ As you update member records or non-member records, you may choose to run another ID scan, according to your credit union's identity theft policies.

❯ Identity scans can be verified even after the member relationship has been terminated.

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

Identity Authentication Inquiry

Information Sent for ID Authentication		
Account base	52167	SSN 987654321
	DONALD D DUCK	Date performed Apr 08, 2014
Address	123 DISNEY LANE	By ;Y
		Birthdate Oct 15, 1964
	GRAND RAPIDS MI 49456 0000	
Home phone	8001234567	
Driver license #	D3455667899	Driver license state MI

Authentication Results | Additional Information

Results of authentication R Partial Pass   Authentication score 276

| | | Model score 719 |
Primary reason   16 Checkpoint Score Only.   Model code 1
Second reason   Model code 2
Third reason   Model code 3
Fourth reason   Model code 4

Address results R- Road name - City/Zip mismatch
Phone results U- Phone unverifiable - not in database
SSN results   F- SSN format is invalid
DL results   I- DL state and number format invalid

Authentication Results | **Additional Information**

Address mismatch --
Address type   N- No information available
Add high risk   N- No address high risk information found
# of residental address matches 0000 # of business address matches 0000

Phone mismatch --
Phone high risk   N- No phone high risk information found
# of residental phone matches 0000 # of business phone matches 0000

*Session 0 CU*BASE GOLD Edition - Member Tracker Review*

Member Tracker Review

Account   52167   DONALD D DUCK
Conversations 2
Position to date [   ] [MMDDYYYY]

Contact - Date: 04/08/2014 Time: 10:23:33 By Emp: ;Y
        Name: DONALD D DUCK   Memo Type: IP ID Partial Pass
Partial failure on ID scan.
Refer to separate ID Authentication Inquiry for complete details.

Contact - Date: 04/08/2014 Time: 10:23:04 By Emp: ;Y
        Name: DONALD D. DUCK   Memo Type: OP OFAC/PLC Pass
OFAC scan run on 04/08/2014 No suspected match.

Sort Contact Date

Audit Tracker [AT] records are written for these conditions when the ID scan is executed:

❯ ID = ID Scan Passed

❯ IF = ID Scan Failed

❯ IP = ID Partial Pass

Tracker records are stored with the base share (000) account record.

Getting Started

Whether you are already using other web-based Experian authentication tools or are thinking about getting started, the process is simple. Find answers by visiting our website at http://LenderVP.com/idAuthentication

Your first step: **Complete the online Experian AS Level 1 Sign-me-up form.**

❯ Make sure your credit union CEO signs the form.

❯ Fax it to Lender*VP at 616-285-0825.

❯ You will be contacted within 3 business days of receipt.

Once the Sign-me-up form is received, we will call you for other information required by Experian. At that time we will answer questions you may have about the service levels you will receive and the pulling methods you will use.

- Experian will supply all necessary forms and agreements which must be completed and signed prior to launching the service. At that point, there are just a few next steps.

- Configuration will be set for you in CU*BASE by a Lender*VP representative. This configuration establishes the interface between Experian and CU*BASE, opening the channel for your credit union to use the validation process.

- You may choose to incorporate AS Level 1 Identity Check in your new membership workflow. This will automatically execute the program during initial contact with prospective members.

- Allow 30 days for implementation.

CU*Answers invoices monthly for the number of submissions processed. You may run a Query on file IDAUTH to find the number of ID Scan submissions.

Pricing

- Setup and configuration by Lender*VP .... No charge

- Authentication fee........................... 75¢ per submitted request*

*Experian software counts each time you click the "Request ID Auth" on the CU*BASE screen as a single request. The system allows up to 3 validation attempts at which time a screen prompts the user to accept or reject the ID validation.

➲ **EASY ACCESS EXPERIAN AS LEVEL 1**

When you're ready, use our easy enrollment plan:

①

Get the Sign-Me-Up form at http://lendervp.com

②

Complete and have your CEO sign the form

③

Fax the form to 616.285.0825

You will be contacted by Lender*VP within 3 business days.

Need help? We've got an easy helpline too! Email us directly at:
lendervp@cuanswers.com

Contact Lender VP by phone:
800.327.3478