

ONBOARDING GUIDE

IDCheck by Co-op

Co-op Shared Branch

April 2024

How to use this resource

The purpose of this onboarding guide is to help inform best practices for issuing and acquiring credit union staff, along with credit union members for the IDCheck by Co-op product within Shared Branch locations. Use this guide to learn about how to educate teams and incorporate best practices prior to and after launching IDCheck.

The tactics in this guide support considerations to promote the IDCheck QR code ID proofing experience across the in-branch member experience. Choose the ideas that make most sense for your members and that fit into your credit union's unique culture to educate members with ease, accuracy, and confidence. As always, please reference the official IDCheck user guide for further information.

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Issuers

Overview:

ID proofing with **IDCheck by Co-op** offers the benefit of enhanced fraud protection from account takeovers for issuing credit unions, the home financial institution where the member's account is held. As an issuer, you may not be actively participating in the Shared Branch transaction; however, you can help boost the overall success of IDCheck through member and staff educational opportunities detailed in the **best practice** sections below.

Roles & responsibilities:

- **Credit union staff:**
 - Review reports via Co-op Insights Center
 - Introduce IDCheck by Co-op to your staff members
 - Support acquiring locations with onboarding and launch (optional)
- **Members:**
 - Include product information in new member onboarding materials
 - Provide product information to existing members
 - Display in-branch QR code at the issuer and/or acquirer locations

Credit union onboarding best practices:

We recommend the following to boost awareness with staff and members.

- **Reporting:**
 - Familiarize yourself with reports and dashboard analytics associated with IDCheck; you can find these in Co-op Insights Center, accessed via My Co-op.
 - Using these reports, you can verify adoption rates and usage by your members at acquiring Shared Branch locations. Leverage the following to support reporting analysis:
 - **Monthly Transaction Summary report:** Your credit union will be billed monthly for your members' ID validations. Compare this figure to your overall members Shared Branch figures in the Monthly Transaction Summary report available within the Insights Center.
 - This report will tell you which locations your members are visiting and the difference between the two (if any) will help you understand and gauge effectiveness of the product.
 - Consider conducting regular touch-base sessions with acquiring Shared Branch locations. Regularly review reporting, metrics, and processes to support long-term credit union and member success.
- **Member engagement:**

- Ensure member-facing staff understand IDCheck by Co-op product benefits, in-branch member experience and member support/frequently asked questions. This will help staff properly promote the product and support members.
- Support a cohesive member experience by sharing member-facing communications with the acquiring credit union(s).

Member onboarding best practices:

A successful launch of IDCheck by Co-op requires clear, concise member education. As a starting point, we recommend a marketing effort targeted to regular recurring users of Shared Branch. Along with overall product education, be sure to let members know they can complete and save their initial validation at home, making the in-branch experience faster.

- **New member onboarding:**
 - Inform members about the IDCheck solution when talking about Shared Branch benefits and processes. Reassure members there are safeguards in place wherever they transact to help keep their identities and assets safe.
- **Existing member onboarding:**
 - We have provided a set of targeted **member awareness tactics** to help promote the new ID proofing QR code process.
- **In-branch QR code awareness** (at the issuing and/or acquiring locations):
 - Options include but are not limited to – in branch display, flyer, newsletters, mail or email campaigns, website, and/or social media. Encourage issuing members to complete ID proofing prior to going to the Shared Branch location.

| You may want to provide in-branch materials for acquirer use.

Acquirers

Overview:

ID proofing gives your tellers more confidence in validating a members' identification, decreases transaction time and mitigates account takeover threats within the Shared Branch network. As an acquirer, you can help boost the overall success of IDCheck through member and staff educational opportunities detailed in the **best practice** sections below.

Roles & responsibilities:

- **Credit union staff:**
 - Frontline staff training by introducing them to IDCheck, Insights Center reporting and My Co-op user management.
 - Share ID proofing feedback and information with the issuing credit union
- **Member awareness, education, and training:**
 - Display in-branch QR code at acquiring location(s)
 - Verify and document the most seamless in-branch and virtual member experiences
 - Support frequently asked questions (visit the user guide for details)

Credit union onboarding best practices:

We recommend the following to support staff training and to prepare for an exceptional member experience.

- Train frontline staff concerning necessary tools: The IDCheck teller app and Insights Center reports and dashboard analytics are all available via My Co-op.
- Encourage frontline staff to review the member-facing frequently asked questions in the user guide and walk through the IDCheck experience so they can speak to visiting members with credibility.
 - In-branch: Scan the QR code.
 - Virtually: Complete the ID proofing steps prior to visiting the in-branch location.
- Once all marketing materials are created, have frontline staff review the materials and understand what is being communicated to visiting members.
- Keep an open and consistent dialogue with issuing credit unions concerning member experience feedback that is received.

Member onboarding best practices:

Issuing credit unions are responsible for ensuring their members are informed and aware of the new ID proofing experience. As the acquiring location, you come in to ensure the member experience is seamless and understood. Keep the following best practices in mind:

- Review issuing credit union member communications to ensure language is consistent across all member-facing tactics and communications.
- Capture the member experience for your specific branch and map out when, where and what needs to be communicated to your member.
- Check out the sample tactics in the **member awareness tactics** section and select items that align with your desired member experience needs.
- Design, produce and place all marketing materials in designated areas throughout the member experience.
- Gain ongoing member feedback concerning the process and preferences and share information with all key stakeholders.

Member awareness

In this section, learn ideas to help you plan for and execute IDCheck member awareness and activation efforts. The information in this document is merely a starting point to help generate ideas. Please leverage what makes most sense for your desired member experience and modify accordingly.

Staff Training & Awareness

Success depends on involving each of your branches and other member-facing staff in your IDCheck marketing. Remember, IDCheck is a tool that offers support to tellers and helps increase confidence levels of accurate ID proofing. Keep the following points in mind to effectively engage your team.

1. **Prepare** branch managers and tellers with the tools and information they need. You can find training in the Co-op Knowledge Center.
2. **Inspire** staff with company-wide kickoff event or letter from a high-level executive.
3. **Ensure** staff members have marketing materials on-site for go-live date.
4. **Designate** a product expert/lead as a resource at launch and immediately after.

Launch Day

On launch day, all digital and in-branch marketing materials should be deployed. A designated product expert should be available to help frontline staff and members with questions.

Follow-up

Be sure to stay engaged with your issuing credit union to see how the program is performing and discuss any ideas for improvement.

It's also important to hear from your members and staff. A simple conversation and/or survey following the launch will make them feel valued and help you make any necessary and relevant modifications to your marketing efforts. Knowledgeable staff who can speak to your members about the product will drive continued success.

Ongoing marketing & training

Post-launch, capture member and teller feedback that comes in and continually modify marketing copy, tactics and ensure ongoing education for new members and frontline staff.

Select mix of promotional marketing tactics

In this section you'll find examples of a variety of tactics and sample copy from which to design your tailored marketing campaign. It is important to allow enough time for you to create, produce and implement materials in advance of your launch date.

In-branch experience

Make sure to consider the entire in-branch member experience and include tactics at the right place and time to support members.

- Hand out printed materials, such as flyers, statement inserts or postcards at the teller line – right as members enter so they know to expect ID proofing when accessing their accounts.
- Roll-out a “look for the QR code” campaign within the Shared Branch location to inform members of the process.
- Display printed materials with the ID proofing QR code.



Poster/table tent

Displaying the QR code will be one of the most important items within the in-branch member experience. Consider creating a template with the QR code and brief information about the steps the member should take to ensure accurate identification.

Website promotion

Your website is highly visible and, for many members, it’s the first touchpoint for services provided by your credit union. Consider adding a pop-up banner that clicks through to a website page explaining the new in-branch ID proofing experience and frequently asked questions members may have. Encourage members to complete their ID proofing before coming into the branch on the site.

Email campaign

Since many members view their email via smartphone and tablet, a sustained email campaign to promote IDCheck is highly recommended. Visiting members can quickly go from viewing the email to

your website for more information. This is a great way to encourage members to complete ID proofing steps prior to their in-branch experience as well.

Statement insert

Communicating with your members using direct mail can be an effective way to deliver your message in a physical form that commands their attention.

Newsletter

Newsletters can be a great way to inform your members about upcoming community events and member benefits. Use them to inform your members that your credit union is enabling a new ID proofing service.

Social media

Engage current members and attract new members by creating a community passionate for knowledge, entertainment, and of course the benefits ID proofing provides. It is vital to pick the right type of content to use on social media. As a rule of thumb, 80% of your social media posts should inform, educate, and entertain your audience and only 20% should ask for something from them¹. Social media tactics include:

- **Launch** - Consider guerilla marketing tactics by including a burst of posts throughout all social media channels.
- **Community** - Engage members by sharing and promoting their stories of how IDCheck is easy to use and effective security. Tag them in your social media posts and make it personalized. Ask questions and encourage member feedback. And when members post questions, be sure to answer them quickly.
- **Consumer survey** - Members value the opportunity to influence the products or services they use. Surveys are a good way to gather insights while promoting your brand.

Sample copy

Leverage the following copy blocks to mix and match within any or all marketing tactics you leverage.

- New in-branch experience. Learn more.
- New in-branch fraud protection. Learn more before your next visit.
- Learn about your new in-branch experience.
- New in-branch fraud protection now available.
- New identity protection in-branch.
- Protecting you from fraud. Learn more.
- Scan QR code, follow on-screen instructions and proceed to the teller counter.

¹ Source: Dogwood Media Solutions (8.29.2022)

Intro 1:

- [Credit union name] understands it is important to help protect you from account takeover fraud. That's why we are introducing a new ID proofing measure for in-person visits to [our location and/or our Shared Branch location]. This new fraud prevention measure allows us to make certain it is YOU trying to access your account versus an imposter.

Intro 2:

- With account takeover fraud on the rise, we've added new ID proofing security when accessing your account in-person at [our location and/or our Shared Branch location]. This new fraud prevention measure allows us to make certain it is YOU trying to access your account versus an imposter.

How it works:

If you bank at one of our Co-op Shared Branch locations, a teller will identify and authenticate members in-branch through a QR code and one-time passcode multi-factor authentication method. This additional layer of authentication will be used for loan payments, cashier's check, deposits, withdrawals, transfers, and account inquiries.

If you have any questions or concerns, please reach us at [PHONE #] or [EMAIL].

Additional ideas and tactics

Marketing doesn't have to be limited to the usual channels. Here are some additional ideas to consider when promoting IDCheck.

- Share the new in-branch process and key benefits with clients on the phone and/or within on-hold messages.
- Hold a contest for internal staff: create a quiz of FAQs with a prize going to the staff member(s) with the highest score. This both rewards and educates your branch staff to ensure they can provide answers and assistance to members when needed.
- Provide your branch staff with brief talking points on IDCheck.
- Make sure printed materials are available at your branch. Tellers can hand them out to members when they come in to conduct transactions.
- Leverage the addition of this product as a component of your multi-layered fraud approach to cross-promote other products that will support members. This will encourage adoption of all your products amongst members, especially those with a small digital footprint.

Sample beta marketing materials

Check out the IDCheck materials beta partners leveraged during their launch:

Flyer/postcard Handout:



Poster:



Member email or letter**INSERT DATE**

We are excited to be testing the new IDCheck by Co-op product for Shared Branch.

This product allows credit unions to be able to better validate the identity of guest members when visiting that credit union to perform a Shared Branch transaction. This will help reduce fraud that has been seen with fake ID's being made to access accounts.

We are asking you to help us test this new product. We have partnered with **XYZ CU** in this testing and ask that you use this new product when visiting their **EFG CU** location to perform your **ABC CU** transactions.

Here is what you can expect:

1. When you arrive at the branch, or before, you will be asked to scan a QR code with your mobile device and follow the instructions on the screen to get a member verification code.



- a. Enter your Credit Union's name - will be able to choose from a drop down list.
 - b. Enter your Member Number and last 4 digits of social security number.
 - c. Take a picture of the front of your government issued ID.
 - d. Take a picture of the back of your government issued ID.
 - i. ID is stored so this can be reused instead of taking a new photo every time.
 - e. Take a Selfie
 - i. Selfie is stored so this can be reused instead of taking a new photo every time.
 - f. You will be given a verification code - this code is good for 20 minutes and must be provided to the MSR prior to performing the transaction.
2. Proceed to the MRS and provide them with your verification code
 3. Complete transaction as normal
 - a. If you are not able to get a verification code this does not mean your transaction can not be performed. MSR will verify you by other means.

We appreciate your willingness in helping us test out this new product.

Please let us know if you encounter any issues or have any concerns so we can address them.

Frontline staff quick reference guide

IDCheck by Co-op is a new tool to help prevent fraudulent activity on Shared Branch accounts.

This tool allows the members ID to be verified as a valid ID and verify the members information to their issuing credit union account information.

If a guest member is not able to complete the ID check the transaction can still be done as long as standard verification methods can be done.

Member Experience:

1. Scan QR Code



2. Enter your Credit Union's name – will be able to choose from a drop down list after you begin typing.
3. Enter Member Number and last 4 digits of social security number.
4. Take a picture of the front of your government issued ID.
5. Take a picture of the back of your government issued ID.
6. Take a Selfie
7. Member will be given a verification code – This code is good for 20 minutes and must be provided to the MSR prior to performing the transaction.

Employee Experience:

1. Log into myCo-op - <https://sso.my.coop.org/MyCOOP>
2. Click on the ID Check Icon
3. Enter verification code received from visiting member.
4. Verify the member in front of you is the member on the screen.
5. Get account information from verification screen
6. Continue transaction in ShareTec
 - a. Member still must fill out transaction slip – verification information write IDCheck

Launch timeline

As you plan the roll-out of your marketing campaign, factor into your schedule the lead times required to produce materials for the specific tactics you've chosen. The following lead times will vary depending on your design and production resources and are general guidelines to work from.

Website	
Website page	2 weeks
Pop-up banners	2 weeks
In-branch experience	
Flyer	3 weeks
Signage/poster, table tent, mail insert	4 weeks
Branded giveaway	2-5 weeks
Email campaign	
Copy	1 week
Launch email	4 weeks
Social media	
Create content	6 weeks
Community activity	4 weeks
Survey	2 weeks

Support

We would love to hear your feedback regarding IDCheck by Co-op and your onboarding, frontline staff and member experience. To provide feedback or to receive support, please contact your Co-op representative.