

IDCheck for Shared Branch Marketing Guide

Velera's IDCheck verifies a member's identity to effectively fight account takeover and identity theft for in-branch fraud. Use this guide for a successful rollout of this product.

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Introduction

What is IDCheck?

With an increase in digital capabilities and payments growth, account takeover fraud continues to evolve and increase. Veler's IDCheck supports a cross-platform fraud strategy by helping verify a member's identity to effectively fight account takeover and identity theft for in-branch fraud. Tellers enjoy an increase in verification rates and a higher level of confidence when verifying member IDs.

Purpose of this Marketing Guide

This IDCheck Marketing Guide will equip your credit union with the essential campaign strategies and tools needed to successfully launch IDCheck to your members.

Issuers

Overview

ID proofing with IDCheck 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 [credit union staff](#) and [member](#) best practice sections below.

Roles & Responsibilities of Credit Union Staff

Educate members on benefits and process of IDCheck. Reference [Member Awareness & Education Campaign](#) section for more information.

Credit Union Staff Onboarding

Ensure member-facing staff understand IDCheck product benefits, in-branch member experience and member support/frequently asked questions. This will help staff properly promote the product and support members.

Member Onboarding

A successful launch of IDCheck requires clear, concise member education. As a starting point, a marketing effort is recommended, 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 recommended [Member Awareness & Education Campaign](#) to help promote the new ID proofing process.**
- In-branch 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.

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 [credit union staff](#) and [member](#) best practice sections below.

Roles & Responsibilities of Credit Union Staff

- Train frontline staff. Reference [Credit Union Staff Onboarding Best Practices](#) section below.
- Educate members on benefits and process of IDCheck. Reference [Member Awareness & Education Campaign](#) section for more information.

Credit Union Staff Onboarding

The following is recommended to support staff training and 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](#).
- Ensure member-facing staff understand IDCheck product benefits, in-branch member experience and member support/frequently asked questions (reference [IDCheck Setup and User Guide](#) for FAQs). This will help staff properly promote the product and support members.
- Encourage frontline staff to walk through the IDCheck experience so they can speak to visiting members with credibility.
- Once all marketing materials are created, have frontline staff review the materials and understand what is being communicated to visiting members.

Member Onboarding

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 provided recommended [Member Awareness & Education Campaign](#) to help promote the new ID proofing process.**
 - Capture the member experience for your specific branch and map out when, where and what needs to be communicated to your member.
 - 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 & Education Campaign

Campaign Overview

Description	This marketing guide will help prepare credit union marketing teams educate staff and inform members of the IDCheck verification process for withdrawals that occur with an out-of-state ID across all participating branches in the Shared Branch Network, resulting in a seamless, effective rollout.
Objectives	<ol style="list-style-type: none"> 1. Educate CU staff of the IDCheck verification process. 2. Bring awareness to members on the IDCheck process. 3. Provide a quick, easy experience for CU staff & members required to use IDCheck
Target Audience	Both CU Staff and CU members

Campaign Strategy

This serves as your roadmap for executing campaigns with both effectiveness and efficiency. It covers key components such as your value proposition, messaging and positioning, marketing channels, and necessary tools. By clearly outlining the strategic approach, this section ensures alignment among all stakeholders, providing a comprehensive understanding of the campaign's implementation. With a well-defined strategy, the team can streamline their efforts, maximize the campaign's impact, and achieve the desired outcomes, leading to a successful campaign.

The below strategy and tactics serve as a sample for your credit union. Tailor your credit union’s rollout plan as you see fit.


Value Proposition	<p>Credit union staff: IDCheck supports a cross-platform fraud strategy by helping verify a member's identity to effectively fight account takeover and identity theft for in-branch fraud. Tellers enjoy an increase in verification rates and a higher level of confidence when verifying member IDs.</p> <p>Credit union members: Ensures a safe, secure and seamless member experience while preventing account takeover fraud.</p>
Messaging and Positioning	Messaging will revolve around highlighting the increased security for the member and ease of use. We will underline the ease of use by encouraging members to store their validation for quicker support during subsequent branch visits.
Marketing Channels	To reach our target audience effectively, we recommend leveraging a multi-channel marketing approach. Our sample strategy includes:



	<ol style="list-style-type: none"> 1. Poster / flyer (printed creative) 2. Display advertising on credit union website 3. Newsletter distribution 4. Statement inserts 5. Email marketing campaigns notify existing members 6. Social media advertising on platforms like Facebook and Instagram
Tools Needed	<p>To execute this campaign effectively, the following tools may be utilized:</p> <ol style="list-style-type: none"> 1. Local print shop to print large sized posters/flyers 2. Email marketing software for email marketing 3. Credit union website 4. Monthly statement mailers 5. Social media management platforms for scheduling and tracking social media posts 6. In-branch TV monitors

Campaign Creative and Assets

This section concentrates on the visual and messaging components of the marketing campaign. It includes elements such as design, branding guidelines, tone of voice, and creative direction should your credit union decide to create material rather than utilize the materials provided by Velera. It outlines the campaign's visual presentation and overall messaging strategy. By offering clear guidelines and direction, it ensures consistency and cohesion across all campaign materials.

Branding Guidelines / IDCheck	<p>An updated IDCheck logo is coming in 2025. Once available, the logo will be shared with credit unions. Until then, please use "IDCheck" in text form. Do not use the red "IDCheck by Co-op" logo.</p> 
Creative Direction	<p>If producing your own creative for your credit union, the creative direction will aim to inspire action and give members a sense of security + ease. Reference the creative included in this promo kit for inspiration.</p>
QR code	<p>Include this QR code on any credit union created materials that direct members to scan the QR code to begin verification process. A high-resolution version of this QR</p>



	<p>code is included in this promo kit. As an alternative, members can visit verify.coop.org if a credit union prefers not to direct members to scan a QR code.</p> 
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Staff Education

Success depends on involving each of your branches and 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. Follow details in the "Credit Union Staff Onboarding Best Practices" section of this document, the "Frontline Staff Quick Reference Guide" section, and 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 Learning Portal (accessible via [My Co-op](#)). Ensure each staff member completes the training prior to launch day.
 - a. Note: State Network Partners may access material via the Partner Portal.
2. **Inspire** staff with company-wide kickoff event or letter from a high-level leader.
3. **Designate** a product expert/lead as a resource at launch and immediately after.
4. **Ensure** marketing materials are deployed for go-live date to further support staff.

Timeline and Milestones

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.

Launch Plan Summary & Timeline Overview:

Timeline	Activities
Weeks 1	Staff education/awareness
Weeks 2-3	Messaging development & channel strategy
Weeks 4-5	Content creation
Week 6	Launch



Week 6-7	Amplify social & digital channels
Week 8	Monitoring & adjustment
Week 9	Engagement & retargeting
Week 10+	Long-term engagement

Detailed Launch Plan:

<p>Pre-launch Activities</p>	<p>Week 1: Staff Education Awareness</p> <ul style="list-style-type: none"> • Educate staff: Begin staff awareness and education tactics <p>Week 2-3: Messaging Development & Channel Strategy</p> <ul style="list-style-type: none"> • Develop key messages: Focus on the benefits of using IDCheck, emphasizing ease of use (QR code scan / verify.coop.org), fraud prevention, and enhanced security. Use the any of the in this promo kit or create your own. • Select campaign channels: <ul style="list-style-type: none"> ○ Social media (Facebook, Instagram, LinkedIn, TikTok, etc.) <ul style="list-style-type: none"> ▪ Consider collaborating with media partners/influencers: Reach out to influencers who align with your brand for organic content and shout-outs around ease of use and protection IDCheck provides. ○ Email marketing • Plan the campaign rollout for each channel. • Continue to educate staff <p>Week 4-5: Content Creation</p> <ul style="list-style-type: none"> • Create assets: <ul style="list-style-type: none"> ○ Visuals for both digital and print (social media graphics, banners, website assets, etc.) ○ Email templates ○ Any other promo assets your credit union has identified
<p>Launch Activities</p>	<p>Week 6: Launch</p> <ul style="list-style-type: none"> • Go live: Officially launch across all channels. <ul style="list-style-type: none"> ○ Email blast: Send out the initial email announcing the campaign ○ Influencer posts: Launch influencer collaborations, showcasing how easy it is to use IDCheck. <p>Week 6-7: Amplify Social & Digital Channels</p> <ul style="list-style-type: none"> • Engagement-driven posts: Focus on FAQs, testimonials, and educational content on the campaign’s value. • Interactive social media campaigns: Run polls, contests, or “How-To” posts on social media platforms to boost interaction. • Video tutorials: Share short videos on how to scan the QR code or visit verify.coop.org and set up IDCheck for added security.



<p>Post-launch Activities</p>	<p>Week 8: Monitoring & Adjustment</p> <ul style="list-style-type: none"> • Review feedback: Monitor how well the campaign is performing – speak to your tellers and members to understand ease of use, if there are any FAQs or pain points to address. • Optimize ads and content: Based on feedback, optimize creative (posters, social posts, etc.), email where necessary. <p>Week 9: Engagement & Retargeting</p> <ul style="list-style-type: none"> • Engage with customers: Respond to comments, questions, and feedback from customers on social media and other platforms. • Share success stories: Post customer testimonials showing how fast and easy IDCheck was to use.
<p>Long-Term Engagement (Ongoing)</p>	<ul style="list-style-type: none"> • Engagement follow-up: Continue engaging with members via education in-branch signage and digital channels.

Promotion and Distribution

This section will provide you with the knowledge and tools to create impactful marketing campaigns and effectively utilize various distribution channels, helping you maximize your reach and drive results.

Below, you’ll find examples of a variety of tactics 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. Be sure to consider the entire digital and in-branch member experience and include tactics at the right place and time to support members. Choose your desired tactics from the suggestions below or create your own.

<p>Promotional Strategies & Content Distribution Plan</p>	<ol style="list-style-type: none"> 1. Poster/flyer: Consider a pre-launch “coming soon” campaign within the Shared Branch location to inform members of the process. At launch, displaying the QR code and/or verify.coop.org URL will be one of the most important items within the in-branch member experience. Use the provided flyer as-is or use the QR code and/or verify.coop.org URL to create your own flyer with brief information about the steps the member should take to ensure accurate identification. Display this prominently right as members enter and as they wait in the teller line, so they know to expect ID proofing when accessing their account(s). <p>You may also add your credit union logo to the white bar on the bottom of the flyers/posters (between the Shared Branch logo & the “Scan the QR code...” text.</p> <p>Sample in-branch posters / flyers available in this promo kit:</p>
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INTRODUCING IDCHECK

Shared Branch is now easier and more secure!

To better protect you from identity theft, fraud and financial loss, IDCheck verifies your identity in just a few simple steps.

Scan the code or visit verify.coop.org to get started





INTRODUCING IDCHECK

Shared Branch is now easier and more secure!

IDCheck offers a seamless and secure way to verify your identity in-branch, helping to ensure your account remains protected from unauthorized access.

Scan the code or visit verify.coop.org to get started





The convenience of Shared Branch is easier and more secure than ever!

Introducing IDCheck – a secure, simple, quick way to verify your identity.

Scan the code or visit verify.coop.org to get started





Securely verify your identity with IDCheck

STEP 1 Scan the QR code below with your smart device or visit verify.coop.org.

STEP 2 Select your credit union's name from the drop-down list.

STEP 3 Enter your member # and the last 4 digits of your social security number.

STEP 4 Upload a photo of your ID and take a selfie. To have your photo stored for future use, please visit idcheck.coop.org.

STEP 5 Show your one-time passcode to the teller. Please wait for ID review.

Scan the code or visit verify.coop.org to get started




- 2. **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 (use ours or create your own) that clicks through to a website page explaining the new in-branch ID proofing experience and frequently asked questions members may have. You may decide to encourage members to complete their ID proofing before coming into the branch on the site; this will save them time in-branch. Sample copy included in this promo kit.

Sample website banner available in this promo kit:



IDCheck is a secure and reliable way to verify your identity in-branch, keeping your account safe.



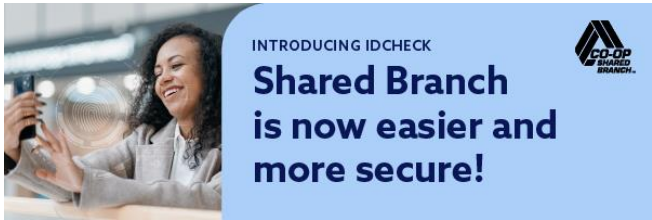
Scan the QR code or visit verify.coop.org next time you're in a branch to get started.





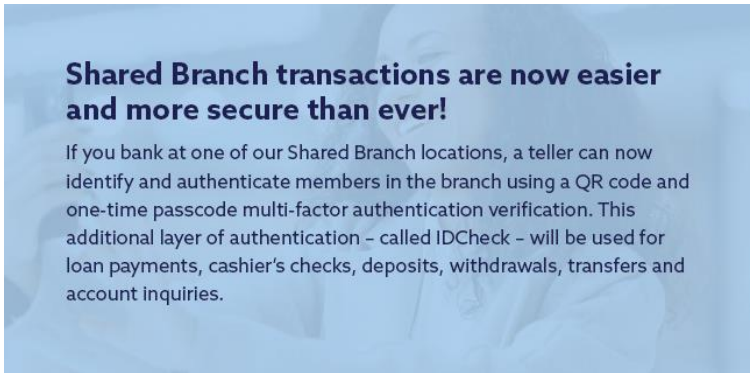
- 3. **Email campaign:** Since many members view their email via smartphone and tablet, a sustained email campaign to promote IDCheck is highly recommended. Visiting members can quickly click a link in your email to jump to your website for more information. This is a great opportunity to encourage members to complete ID proofing steps prior to their in-branch experience as well. Sample copy and email/newsletter banners included in this promo kit.


Sample email/newsletter banner available in this promo kit:



- 4. **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.
- 5. **Statement insert:** Depending on how many of your members opt-in to physical statements, communicating with your members using direct mail can be an effective way to deliver your message in a physical form that commands their attention. Creative and sample copy included in this promo kit.

Sample statement insert available in this promo kit:



	<p>6. 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 them (Dogwood Media Solutions, 2022). Social media tactics include:</p> <ul style="list-style-type: none"> ○ 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. <p>Creative and sample copy included in this promo kit.</p> <p>Sample social banner available in this promo kit:</p> 
<p>Additional ideas and tactics</p>	<p>Marketing doesn't have to be limited to the usual channels. Here are some additional ideas to consider when promoting IDCheck.</p> <ul style="list-style-type: none"> • 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. • SMS marketing to engage with members who have opted in to receive SMS communication.



Team Roles and Responsibilities

By clearly outlining team roles and responsibilities, each member can apply their expertise and collaborate effectively, working together to achieve the campaign's goals and objectives for a successful and impactful execution.

Roles of Promo Team Members to be Involved	<ul style="list-style-type: none">• Project Manager: Responsible for overall project coordination, setting timelines, and ensuring smooth execution of the campaign.• Marketing Strategist: Develops the campaign strategy.• Content Creator: Creates engaging content across various channels, using materials provided in this promo kit or custom assets.• Graphic Designer: [If not using the assets in this promo kit or other sizes/designs are required] Designs visual assets, including banners, social media graphics, etc. ensuring brand consistency.• Social Media Manager: Manages social media accounts, creates and schedules engaging posts, and monitors interactions and engagement.• Email Marketer: Designs and executes email campaigns, manages subscriber lists, and measures overall email marketing performance.
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Frontline Staff Quick Reference Guide

What is IDCheck?

IDCheck 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.

What is the Member Experience using IDCheck?

The following table outlines visitor actions. For further details, review the "Instructions for Visiting Members" section of the [IDCheck Setup and User Guide](#).

Step	Visitor Actions
1. Get started.	Scan the IDCheck QR code in the credit union or visit verify.coop.org .
2. Specify credit union.	Provide information about the member’s home credit union. They can enter information in one, some, or all fields, or skip this step by tapping Skip Step near the bottom of the screen.
3. Enter information.	Provide their member account number and last 4 digits of their SSN.
4. Take picture of ID and a selfie.	Member takes picture of front and back of their government-issued ID, and then takes a selfie. <i>Socure is a partner that supports IDCheck. The selfie provides an additional layer of fraud protection because IDCheck compares it to the picture on the ID.</i>
5. Receive access code.	IDCheck validates the member and provides an access code. Member gives the code to frontline staff, who completes the authentication process and performs the transaction for the member.

What is the Employee Experience?

1. Log into My Co-op - <https://sso.my.coop.org/MyCOOP>
2. Click on the IDCheck Icon 
3. Follow steps in IDCheck to authenticate member.

For further details, review the "Frontline Staff" section of the [IDCheck Setup and User Guide](#).



Additional Information

1. Please reference the available documentation in the Velera Learning Portal accessed via [My Co-op](#).
2. For additional assistance with IDCheck, you can contact any of the following:
 - Your Client Growth Executive
 - Client Service Delivery at 800-782-9042, option 3 or clientcare@coop.org
 - Your State Partner Representative