

velera

IDCheck

By **CO OP**

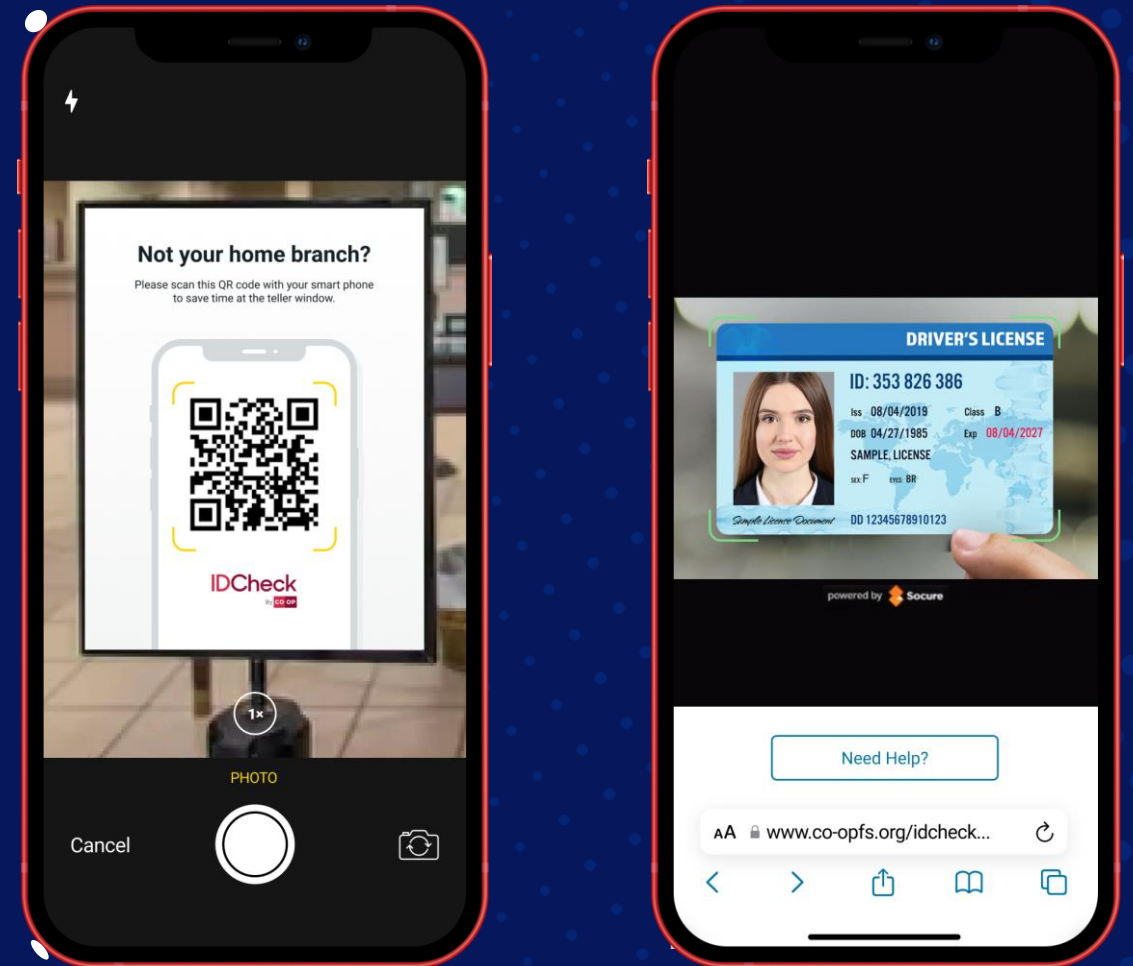
Shared Branching

What is IDCheck?

IDCheck Shared Branch is a product to help **verify and prove a member's identity** to effectively **fight account takeover** and **identity theft in-branch fraud**. Another benefit of IDCheck is improved operational efficiency and faster Shared Branch transactions.

Beginning May 1st 2025, IDCheck will be required to verify members for all out-of-state withdrawals.

Velera does not collect any biometric information



IDCheck Value Proposition

Operational Efficiency

- **48%** time saved by members with stored validation
- **26%** time saved by frontline staff

Fraud Protection

- **100%** decline rate of known fraudulent IDs.
These were a mix of:
 - Manufactured IDs
 - Altered IDs
 - Confiscated IDs from beta testers
 - Mismatched biometrics
 - AI generated deep fakes

IDCheck Early Adopter Program

For any credit union wanting to reap the benefits of IDCheck before May 1st 2025, Velera is offering an **early adoption program** targeted to begin in February 2025. There will be a discount applied to both Stored and Un-stored ID Verifications for the duration of the early adoption period leading up to the requirement date.

Please reach out to your client care representative if you are interested in participating.

IDCheck API

As an option to circumvent the My Co-op Teller Experience application, the IDCheck API is available to integrate the Teller Experience application's functionality into any software platform a CU prefers.

- The IDCheck API is available today in DevPortal and features an easy onboarding process
- CUs interested in pilot testing the API are currently being selected
- Technical documentation with details on each REST API endpoint is available

1 Introduction

The ID Proofing (Shared Branch) Project allows CU members to authenticate using their mobile devices when they visit Shared Branch locations in a more efficient way.

The primary aim of this endpoint is to search for and return the data associated with an access code.

Technical Specifications

High Level Design and Logic

The 'accessCode' is a CO-OP-managed API available via the MuleSoft platform to search for and return the data associated with an access code.

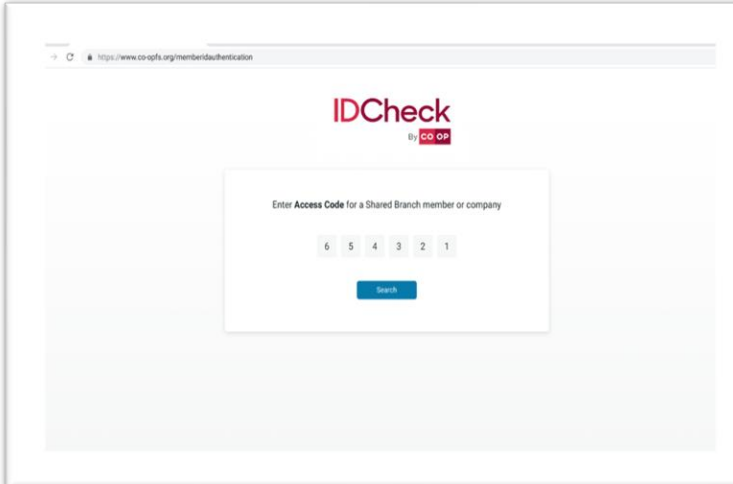
Logic???

Request Method / Trigger

The 'teller/accessCode' MuleSoft API will be triggered as method 'POST'.
The request shall be in JSON. The following are the data elements that will be part of the request:

ID	Field Name	Datatype	Required(Y/N)	Description	Valid Values
1	accessCode	String	Y	Access code which generates after a successful document verification	6 digit code

```
{
  "accessCode": "933655"
}
```



Shared Branch Experience:

Unstored Validation Member Workflow



Shared Branch Member Experience

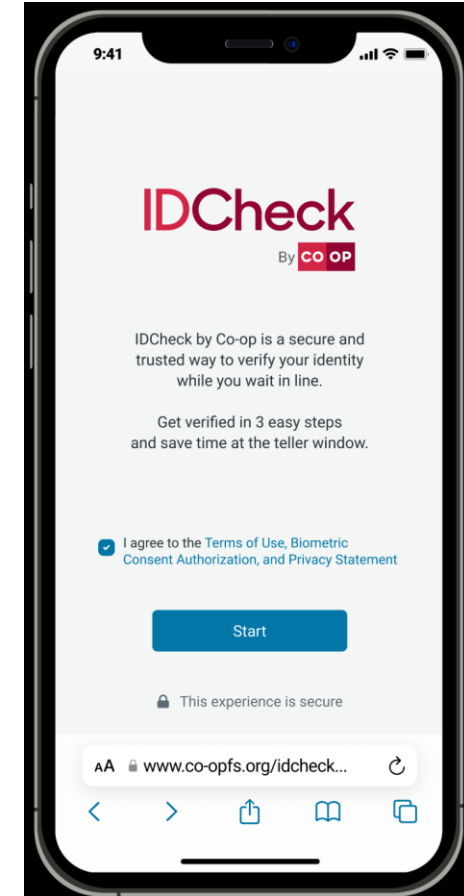
OPEN CAMERA



SCAN QR CODE TO LAUNCH
AND OPEN BROWSER



START PROCESS



Shared Branch Member Experience

BEGIN TO TYPE CU
NAME

The screenshot shows the 'IDCheck by CO-OP' app at 'Step 1 of 4'. The instruction is 'Please specify your Credit Union.' There is a text input field with the placeholder '* Your Credit Union'. Below the field is a grey 'Next' button. The bottom of the screen shows a mobile browser interface with the URL 'www.co-opfs.org/idcheck...' and standard navigation icons.

AFTER 3 LETTERS LIST
WILL POPULATE

The screenshot shows the same app screen, but the input field now contains 'Sta'. A dropdown menu is open, displaying a list of credit unions: 'State Federal Credit Union', 'Stamp Federal Credit Union', 'Star Federal Credit Union', and 'Stassney Federal Credit Union'. The 'Next' button remains grey.

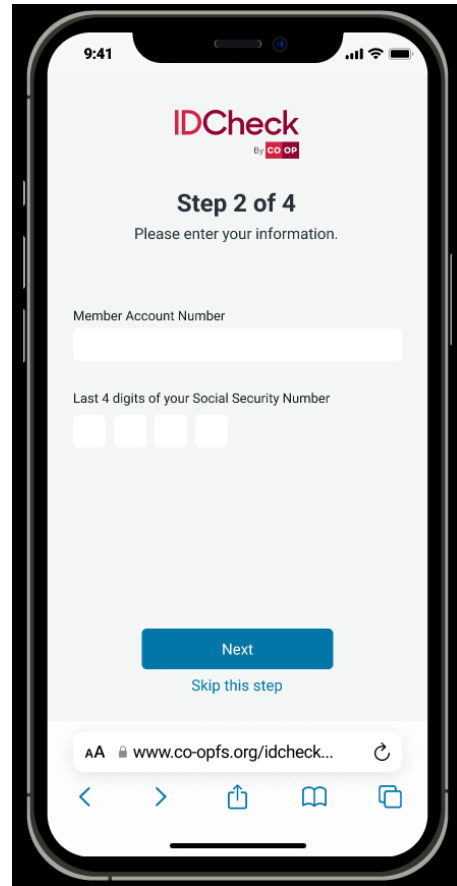
COMPLETE SPELLING
OR SELECT CU

The screenshot shows the input field now contains 'State Federal Credit Union'. The 'Next' button has turned blue, indicating it is now clickable. The rest of the interface remains the same.

Shared Branch Member Experience

MBR MUST ENTER ACCT NUMBER
AND LAST 4 OF SSN

THIS REQUEST IS NOT OPTIONAL



9:41

IDCheck
by co op

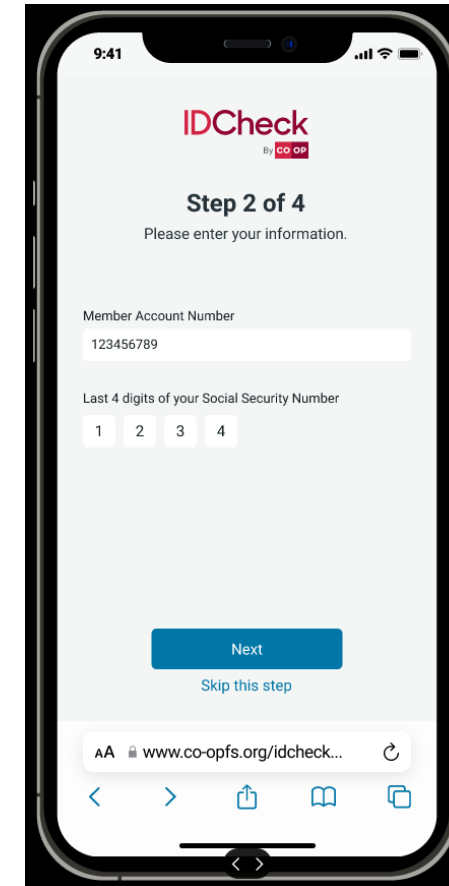
Step 2 of 4
Please enter your information.

Member Account Number

Last 4 digits of your Social Security Number

Next
Skip this step

AA www.co-opfs.org/idcheck...



9:41

IDCheck
by co op

Step 2 of 4
Please enter your information.

Member Account Number
123456789

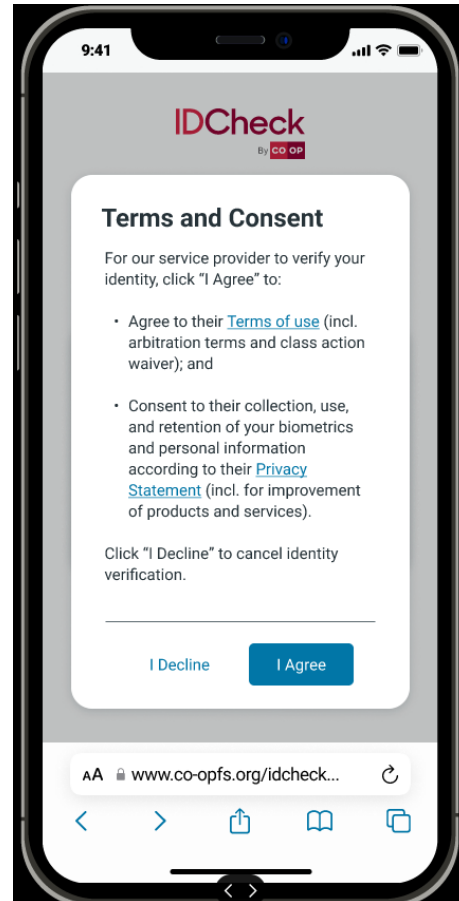
Last 4 digits of your Social Security Number
1 2 3 4

Next
Skip this step

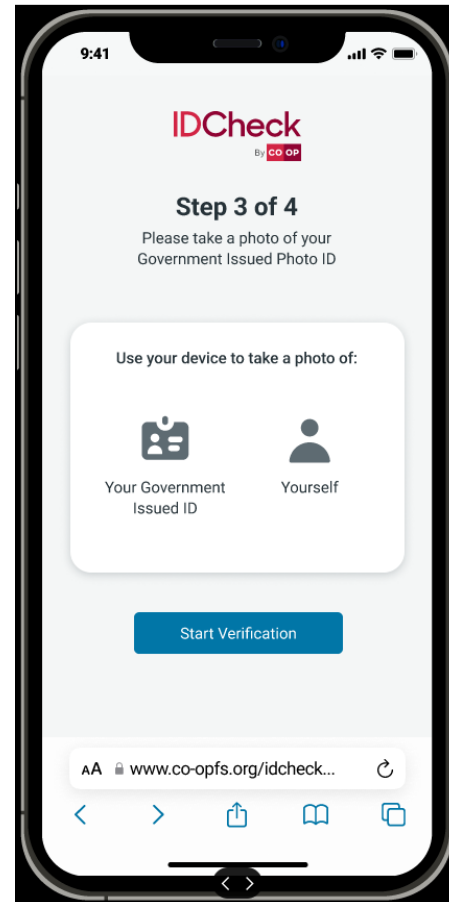
AA www.co-opfs.org/idcheck...

Shared Branch Member Experience

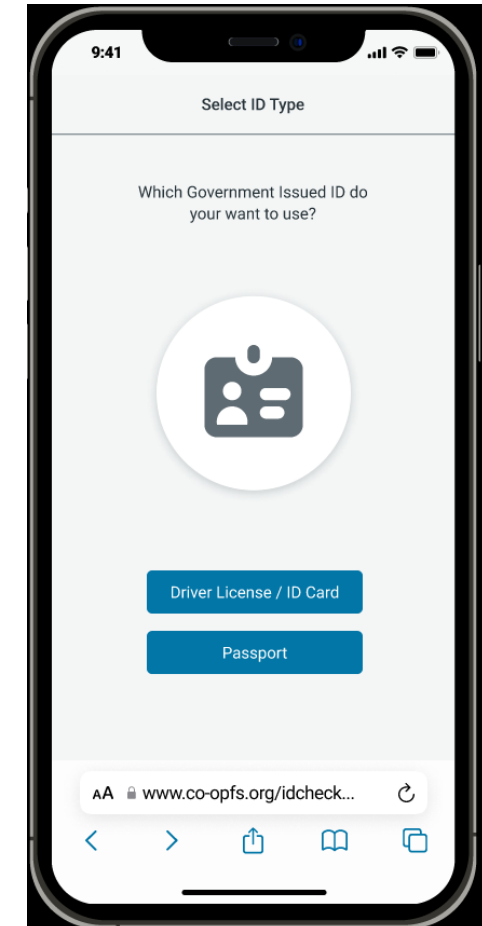
MBR CONSENT



NOTIFICATION OF REQUIRED NEXT STEPS

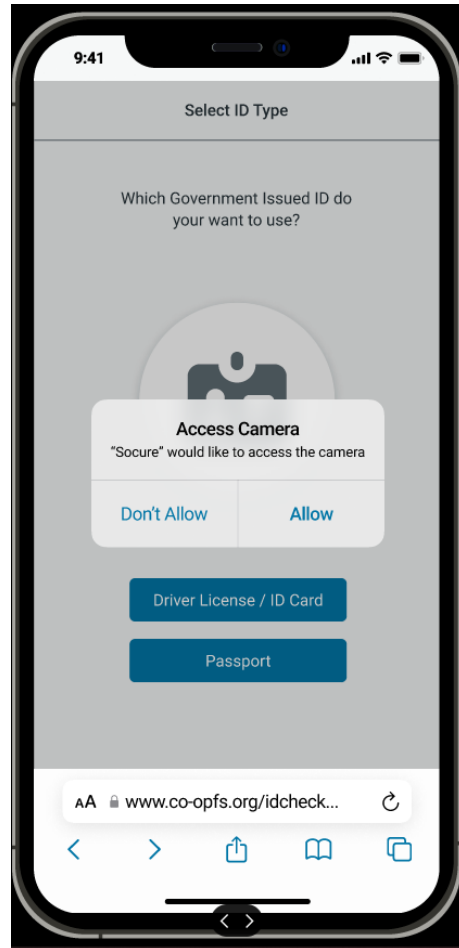


MBR SELECTS TYPE OF ID TO VERIFY



Shared Branch Member Experience

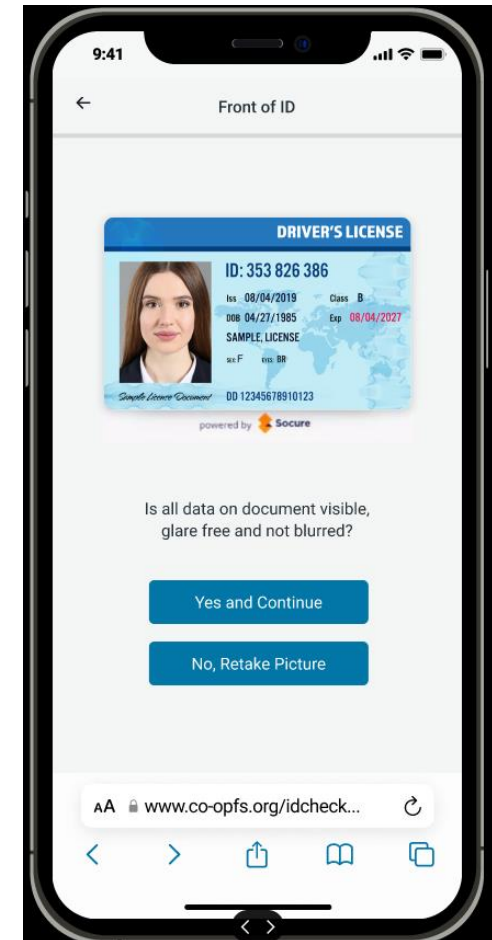
CAMERA ACCESS IS
REQUESTED



FRAMING TOOL IS OPENED



MBR CONFIRMS FRONT
OF ID PICTURE

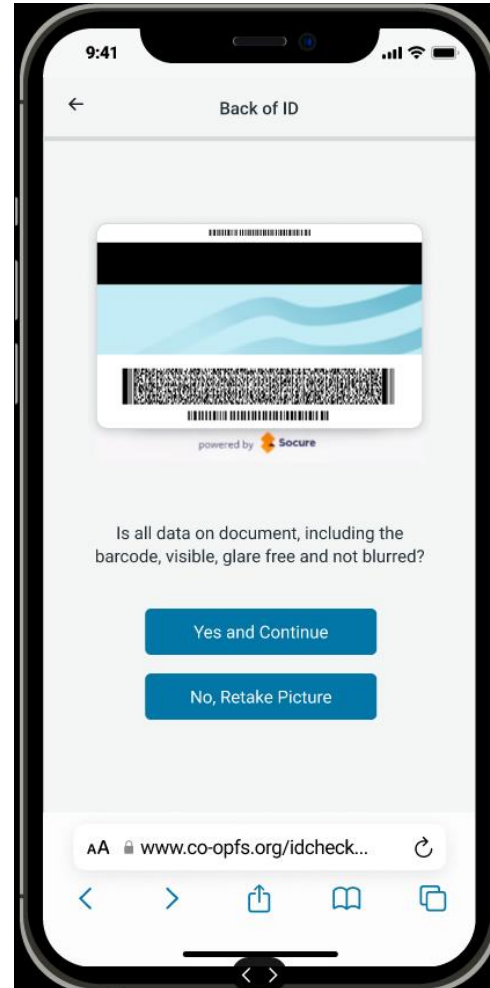


Shared Branch Member Experience

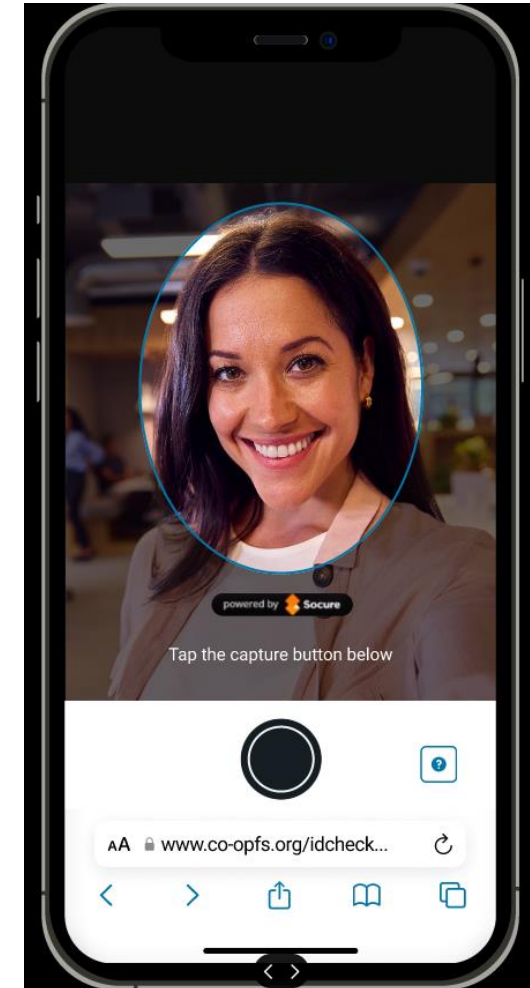
FRAMING TOOL IS OPENED



MBR CONFIRMS BACK OF ID PICTURE

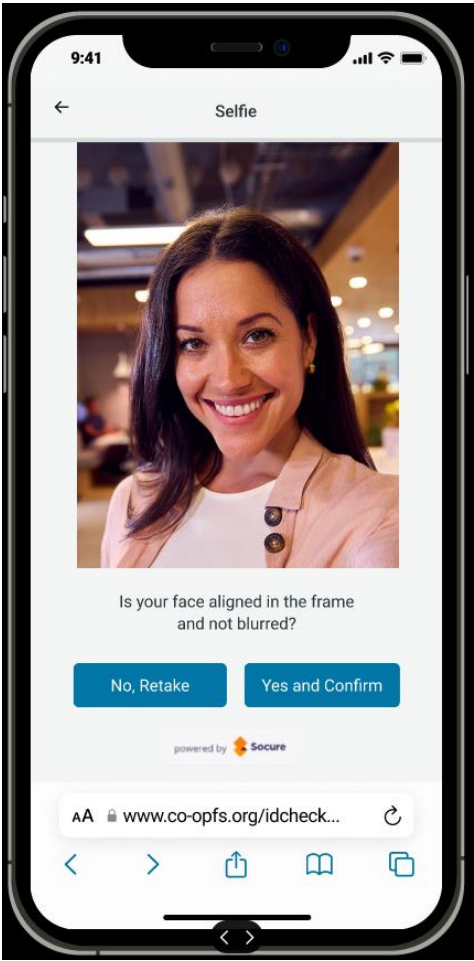


SELFIE PROCESS

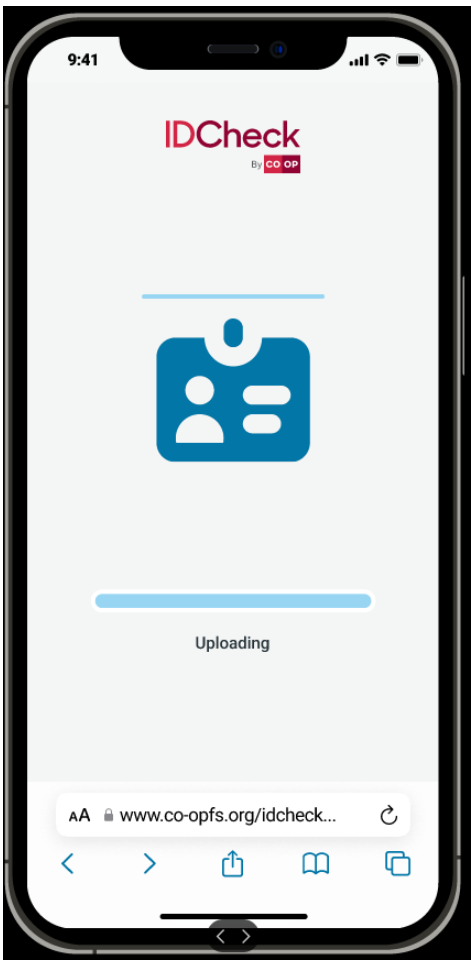


Shared Branch Member Experience

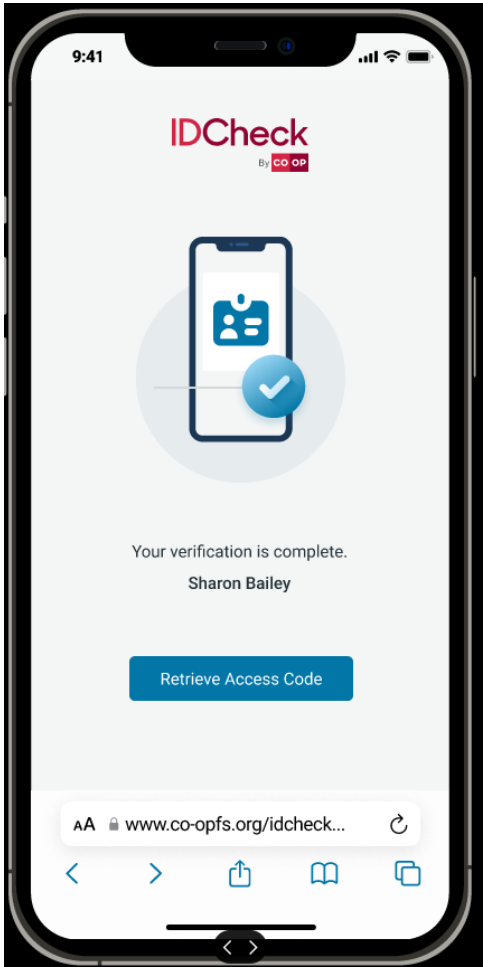
CONFIRM OR RETAKE
SELFIE



UPLOAD FOR
VERIFICATION

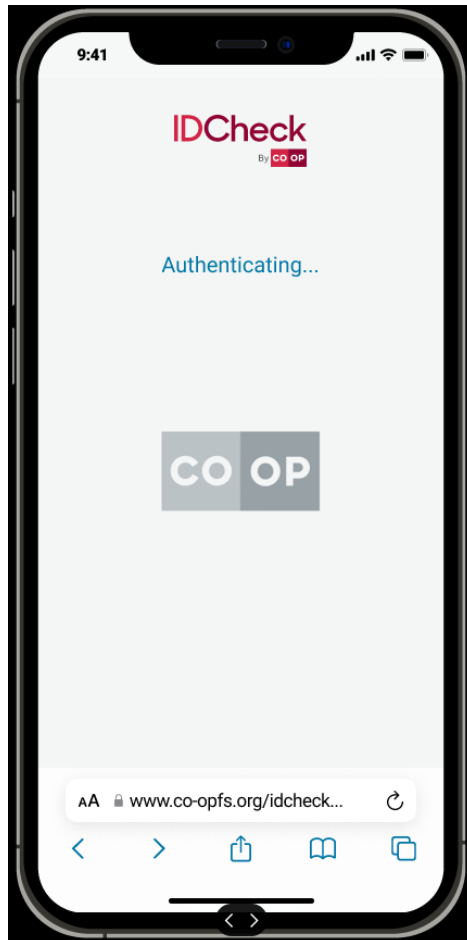


SUCCESSFUL
VERIFICATION

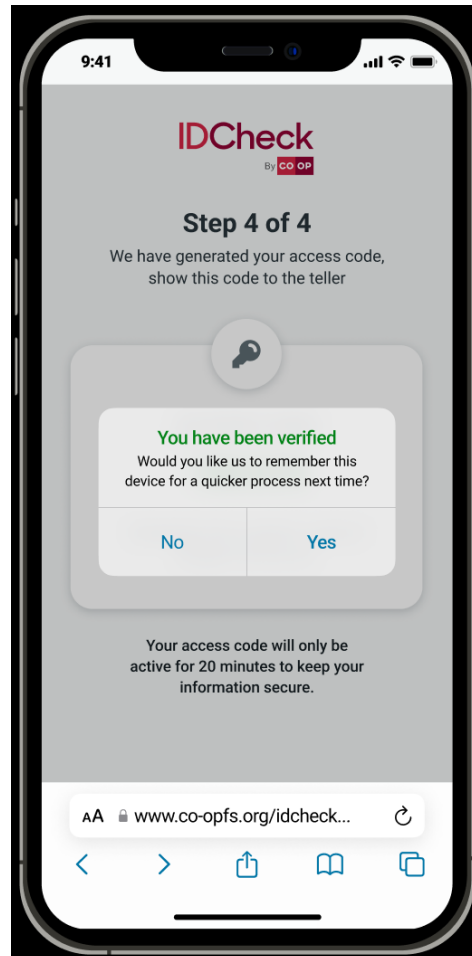


Shared Branch Member Experience

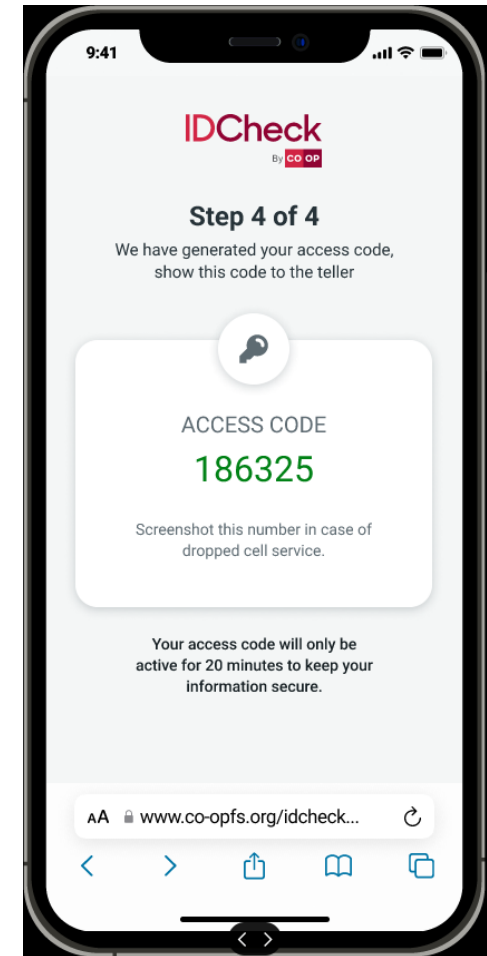
RETERIVING ACCESS CODE



OPTION TO SAVE VALIDATION

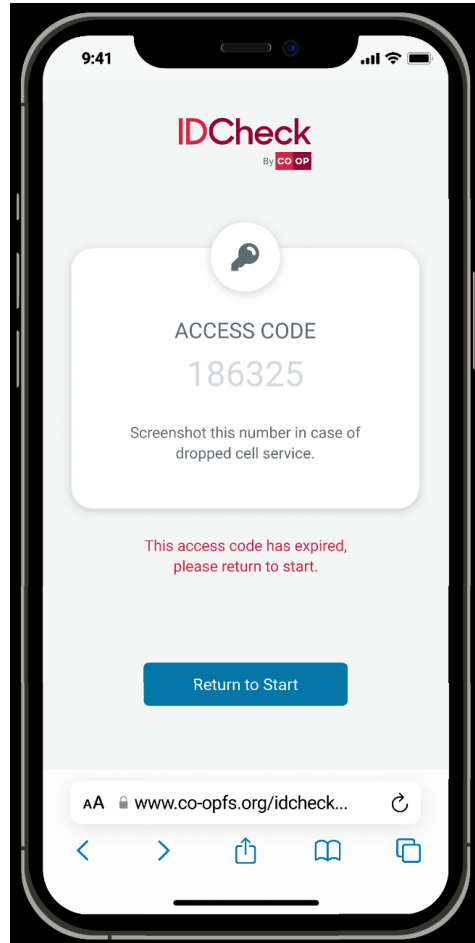


ACCESS CODE IS VALID FOR 20 MIN

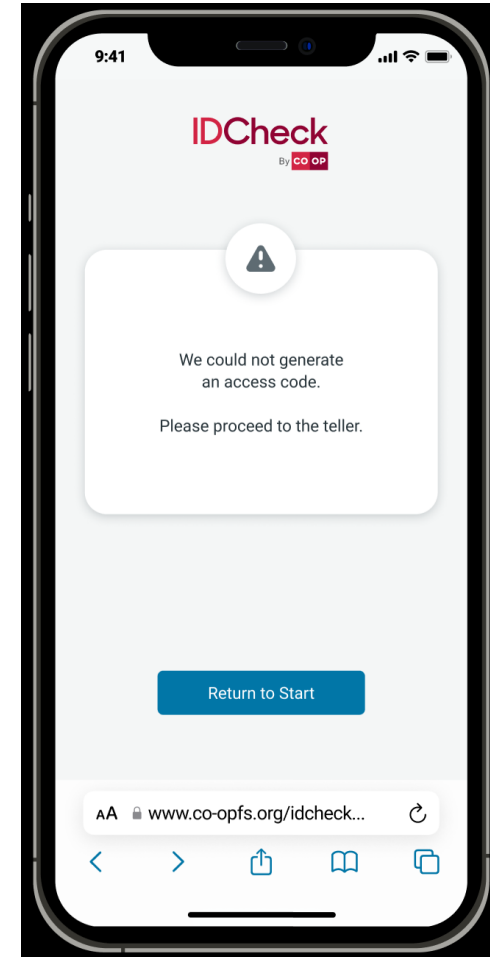


Shared Branch Member Experience

ACCESS CODE EXPIRES AFTER 20 MIN



UNSUCCESSFUL VERIFICATION





Shared Branch Experience:

Stored Validation Member Workflow



Shared Branch Return Visit Member Experience – app workflow

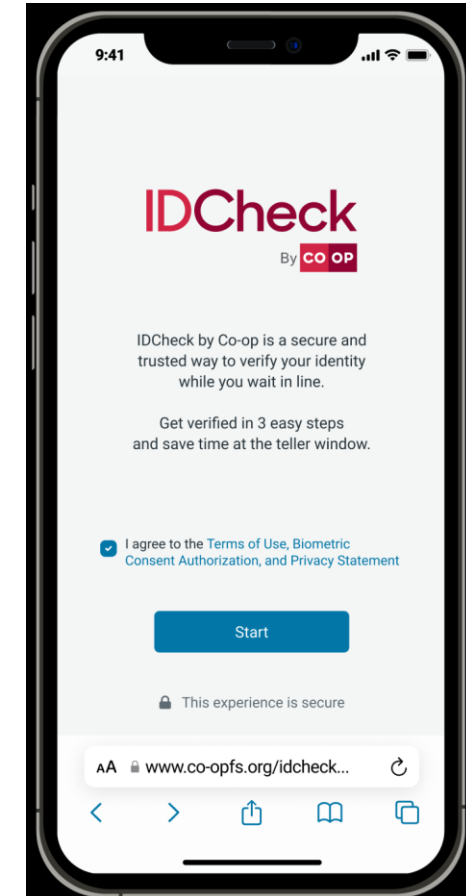
OPEN CAMERA



SCAN QR CODE TO LAUNCH
AND OPEN BROWSER

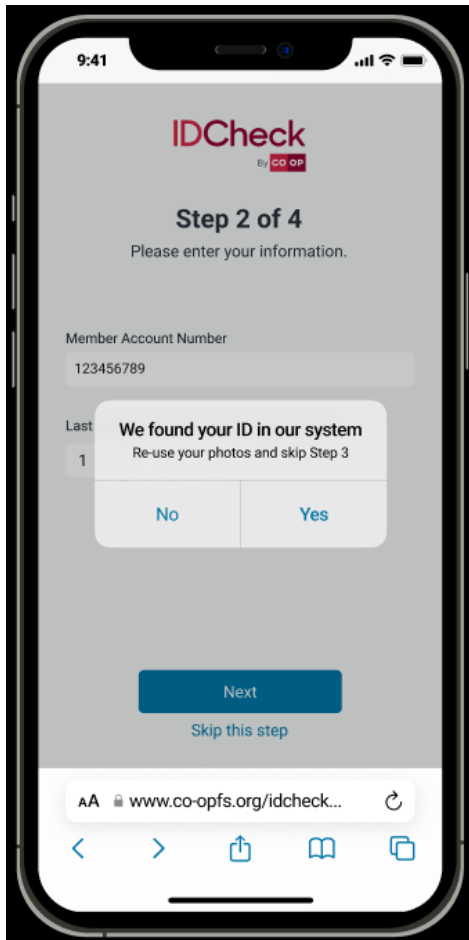


START PROCESS

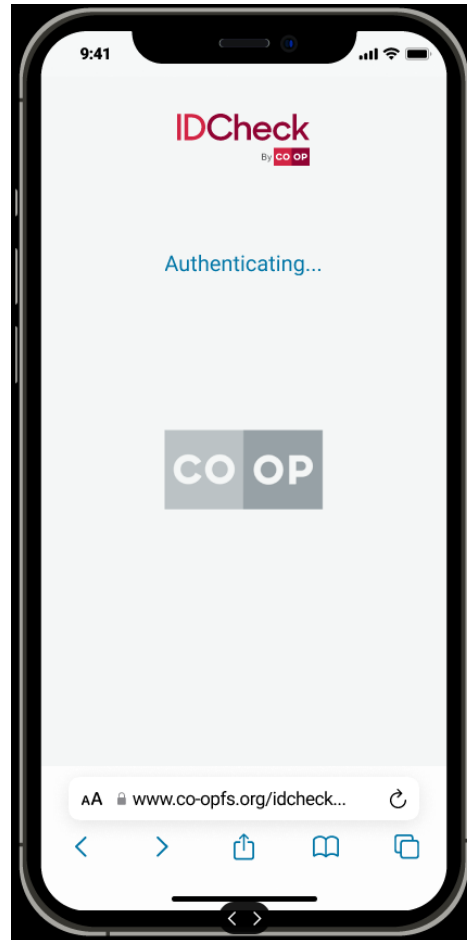


Shared Branch Return Visit Member Experience – app workflow

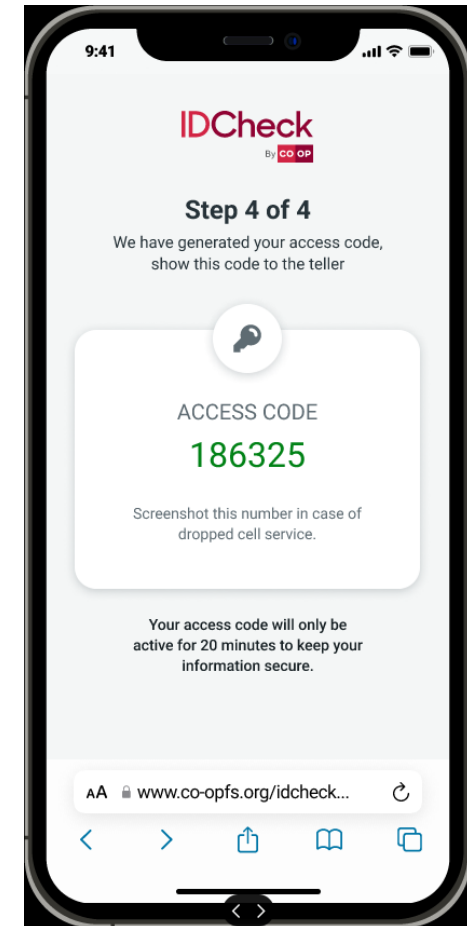
REQUEST TO USE SAVED VALIDATION



RETRIEVING ACCESS CODE



ACCESS CODE GIVEN VALID FOR 20 MIN





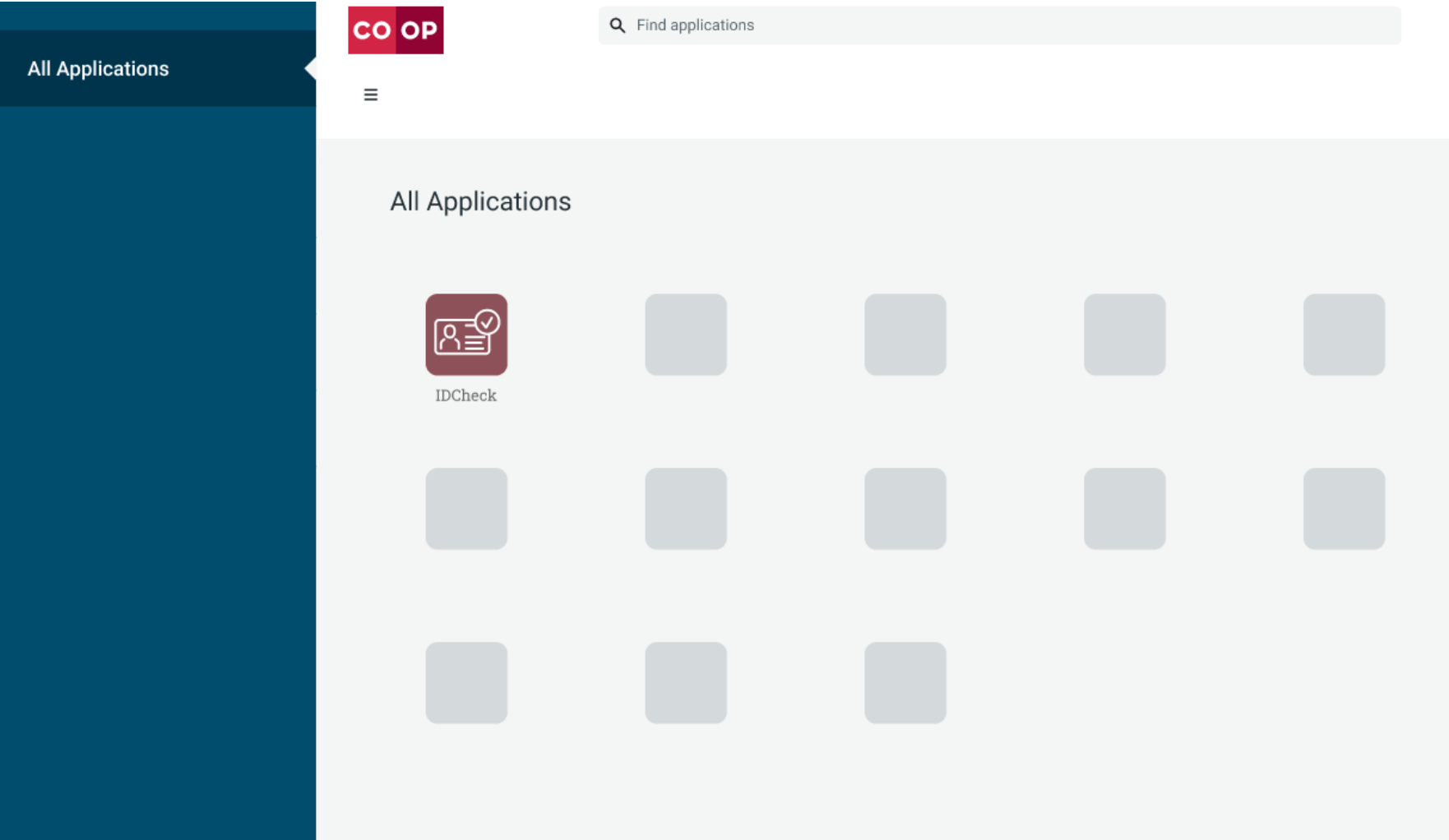
Shared Branch Experience:

Teller Workflow

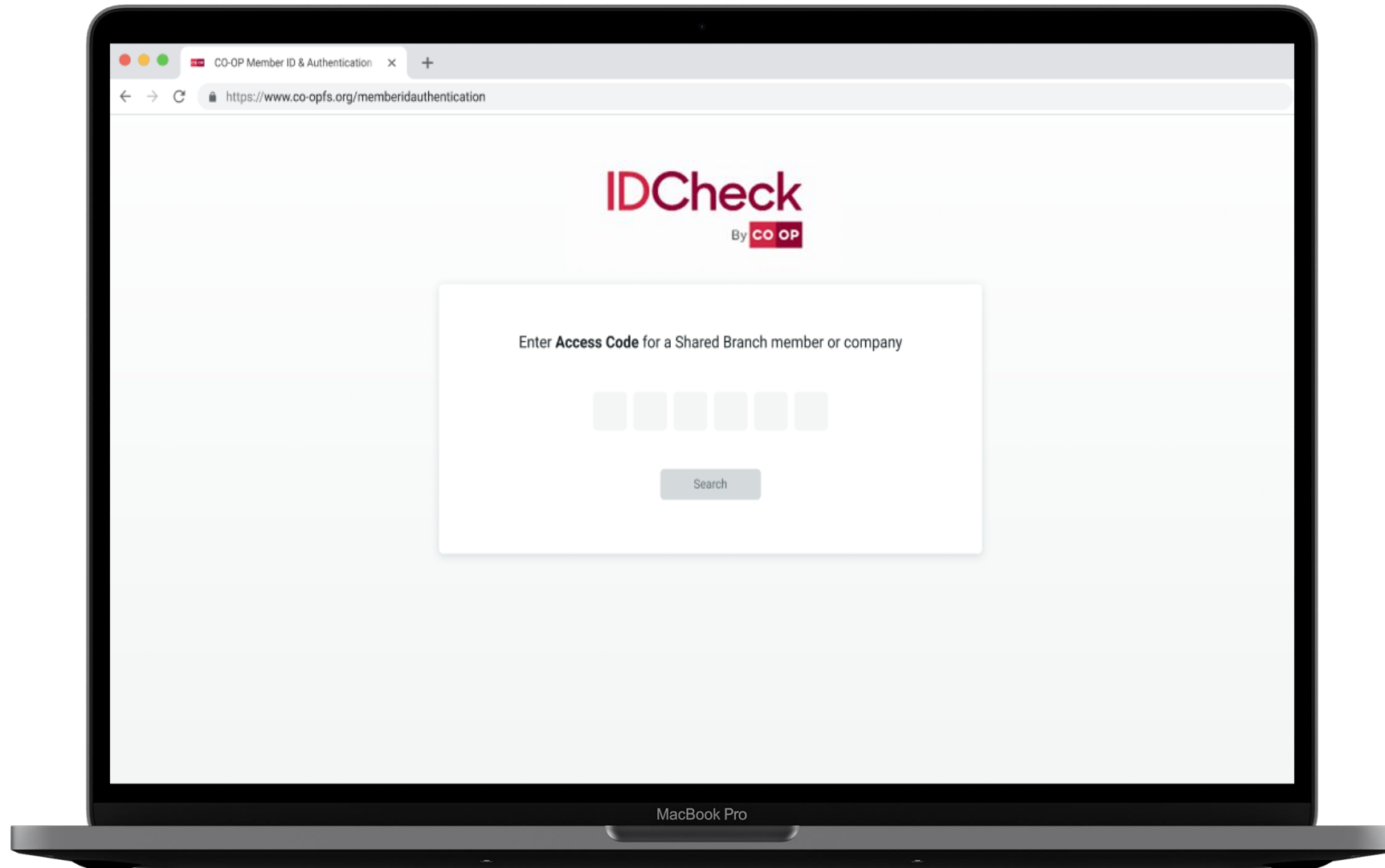


Shared Branching – teller workflow

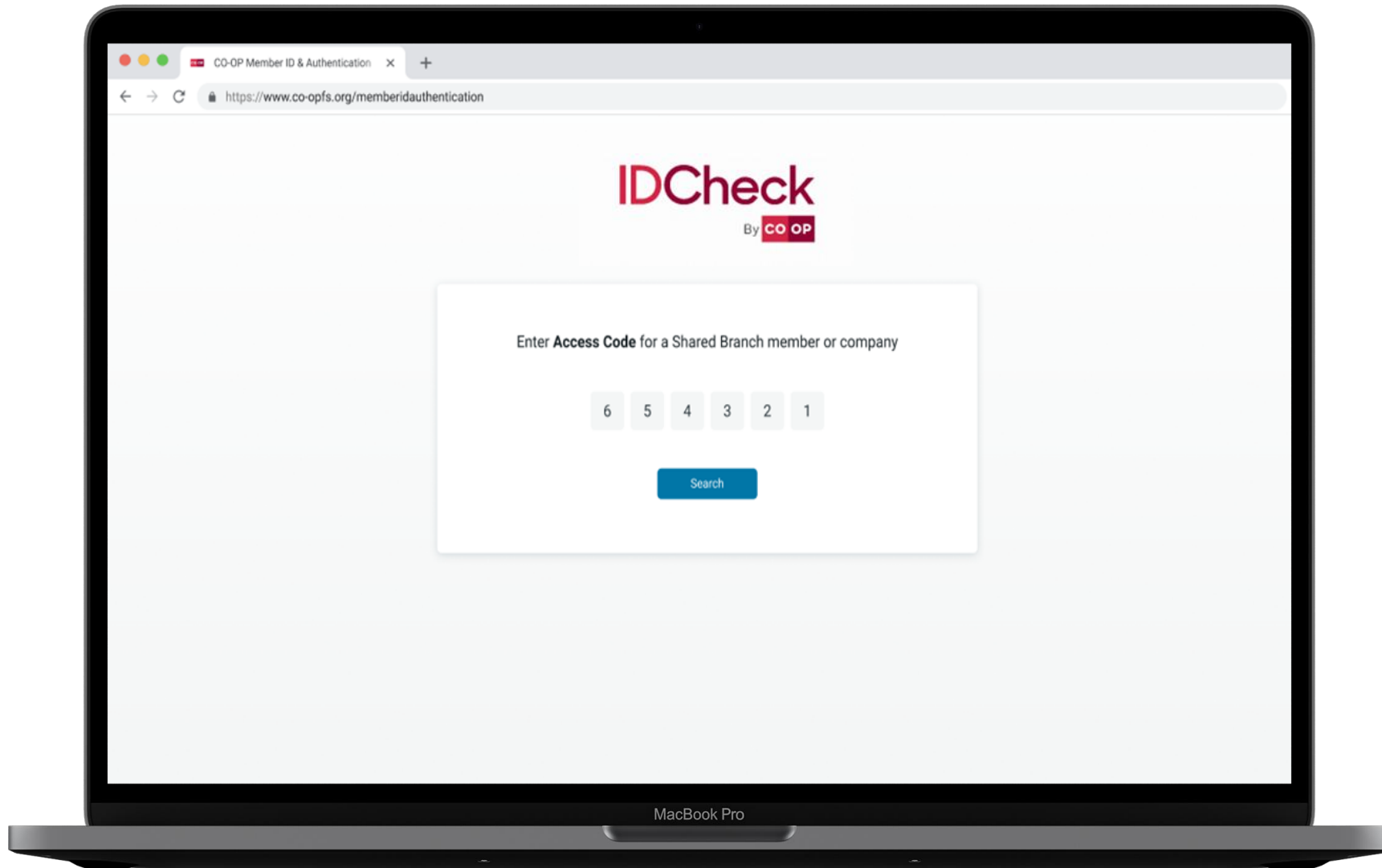
MyCo-op application



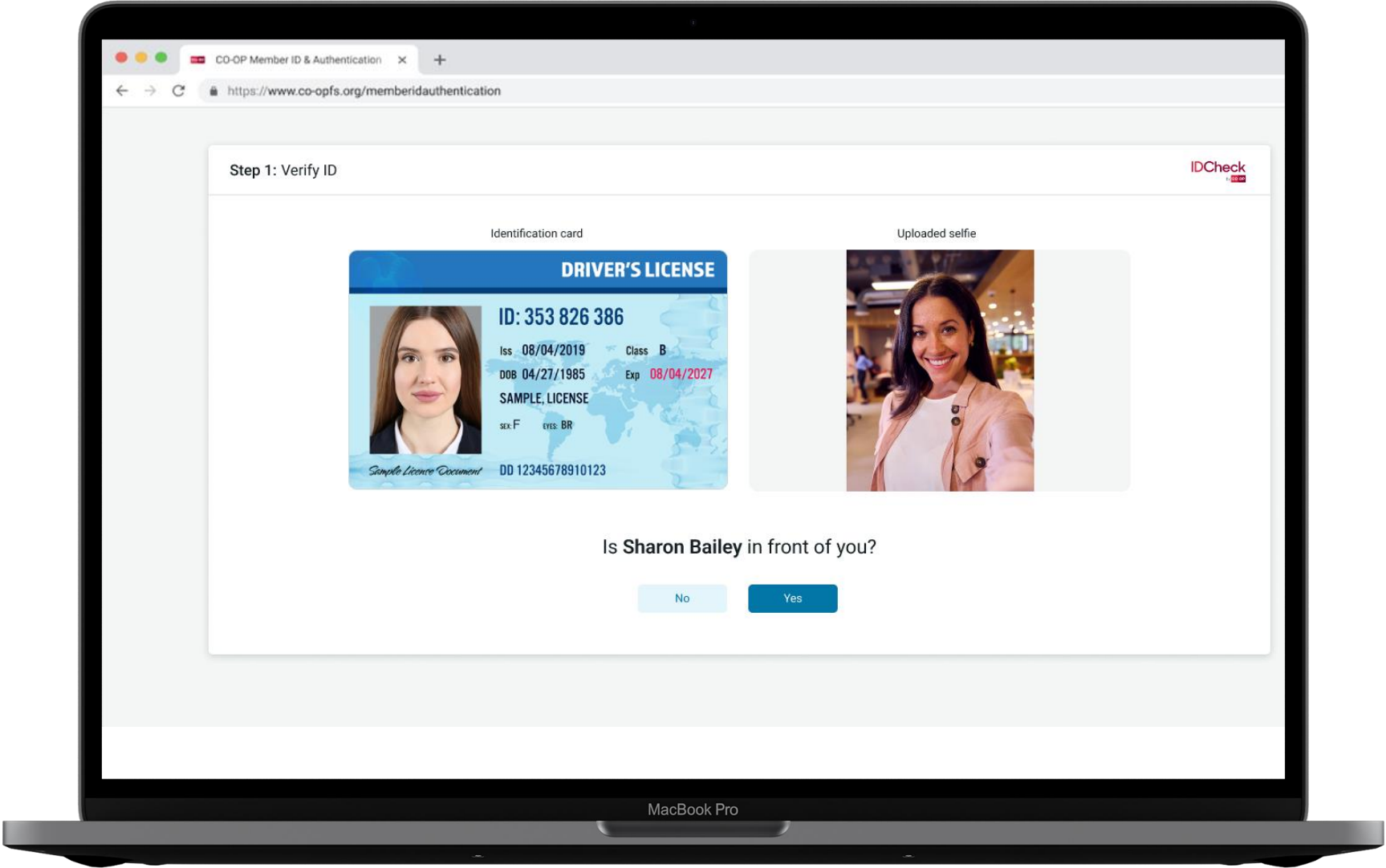
Shared Branching – teller workflow



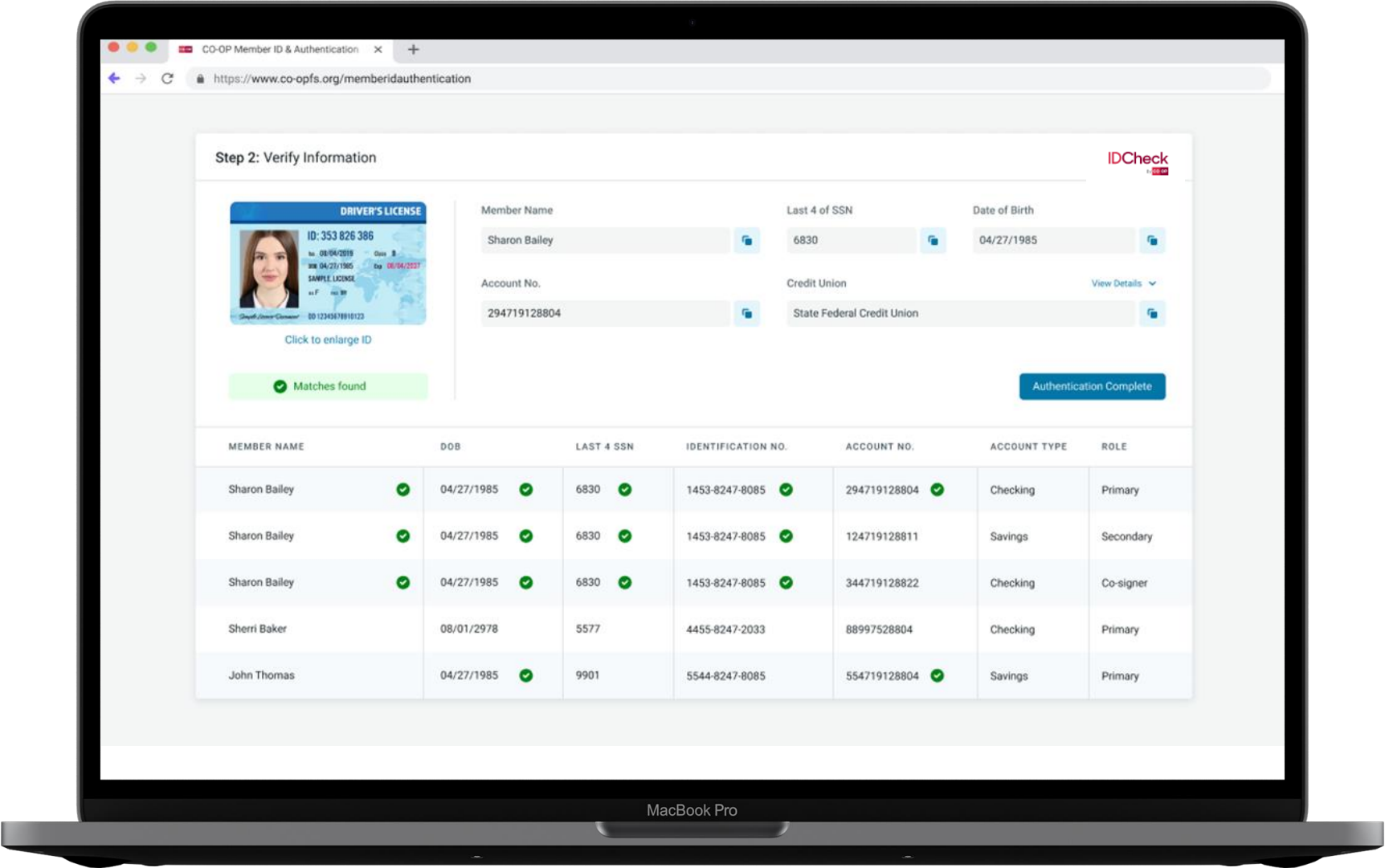
Shared Branching – teller workflow



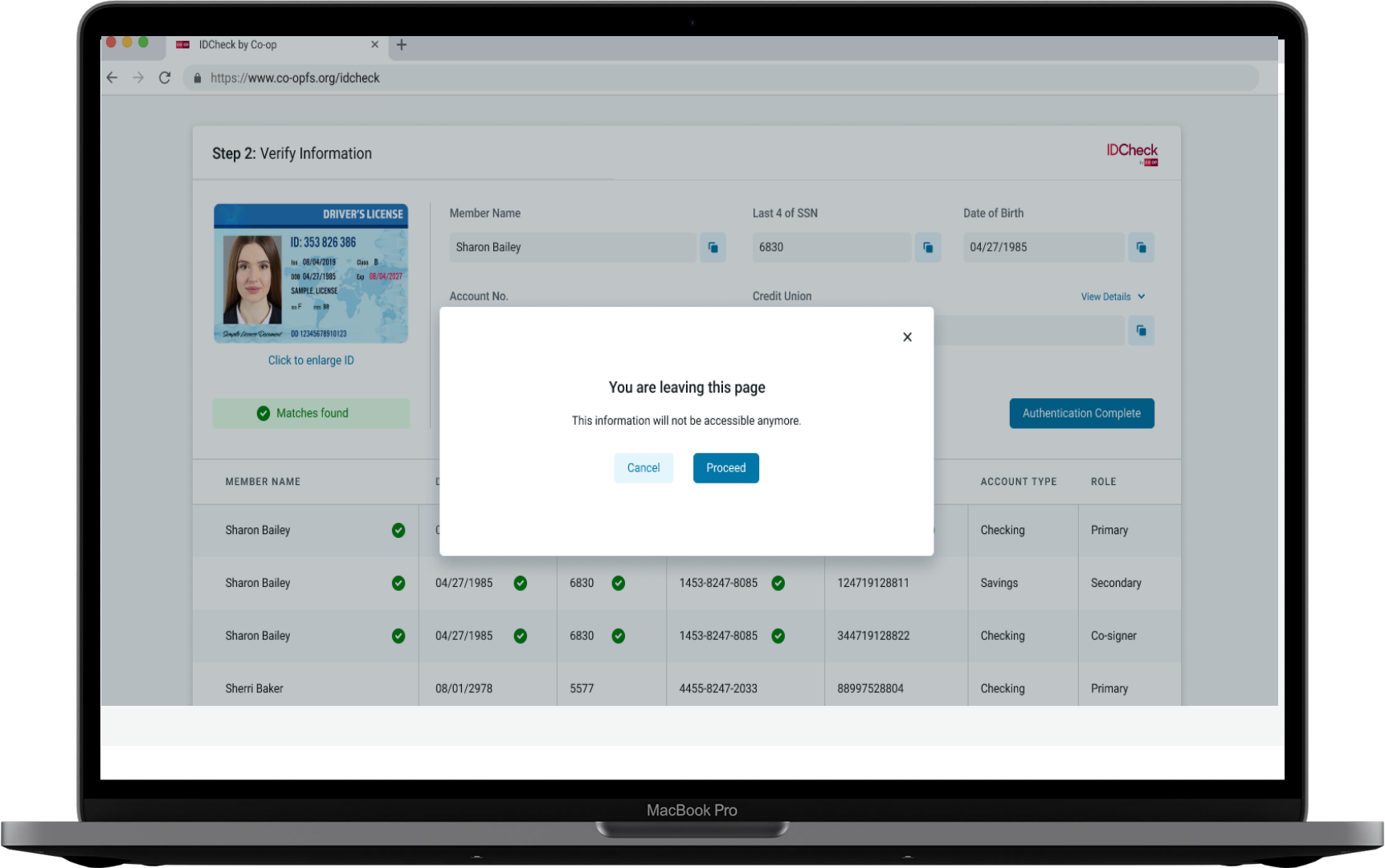
Shared Branching – teller workflow



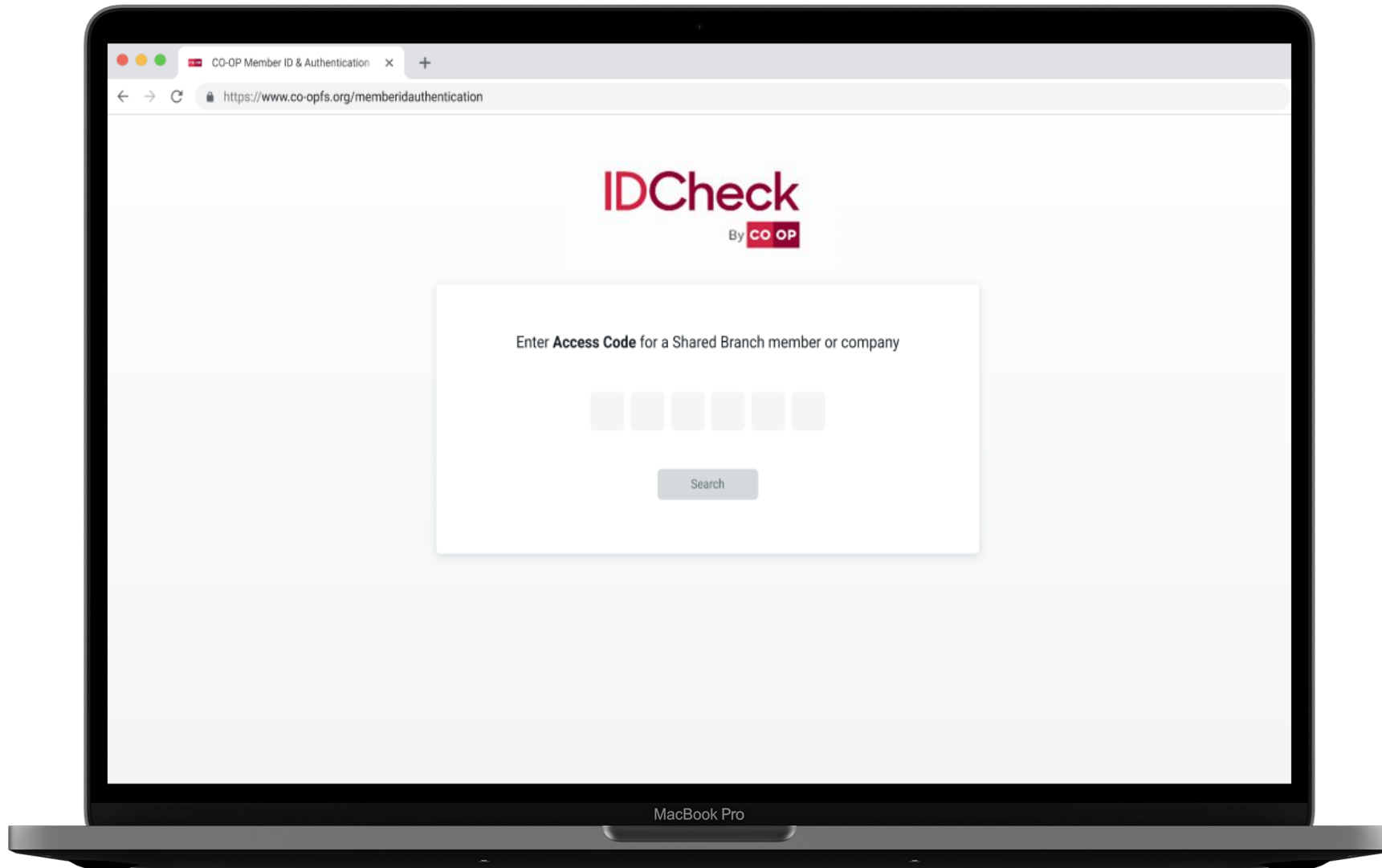
Shared Branching – teller workflow



Shared Branching – teller workflow



Shared Branching – teller workflow





Try It Today

Select 'TEST' for the credit union

Input fictitious account number and last four of SSN



credit unions have been in dire need of a solution that could empower us to safeguard our members' assets while ensuring a seamless experience. In response to our call to action, Co-Op has responded with an innovative fraud mitigation tool, IDCheck.



**Brian Shotwell
VP Branch Operations
American Heritage Credit Union**

velera

Disclaimer

This presentation and the materials included, such as pricing information, product/services information or other data is confidential and intended solely for the designated recipient or client. Any other use or sharing of this presentation and related material is prohibited.
Information presented herein may be updated or changed at any time by Velera.