

New Privacy Option for CU*BASE Thermal Receipts

REVISED September 23, 2005

A New Tool to Combat Identity Theft

According to Javelin Strategy & Research, last year 9.3 million Americans were the victims of identify theft, at an estimated cost of \$52.6 billion. Synovate researchers found that as of the end of 2004, as many as 7% of all adults have been victimized by identity theft.

It's clear that privacy and security of member data is more important than ever before. That's why CU*Answers is pleased to introduce another tool to help you protect your members' identity as they interact with your credit union: **masking sensitive data on thermal receipts.**

Our partner in providing thermal printing for teller receipts, **Carswell Data Products (CDP)**, has developed a data masking program that lets you hide the account number and name information on the member's copy of the receipt. Designed for the **Epson TM88** series thermal printers, this utility program masks the initial characters of the account numbers as well as the member's name by replacing the characters with X's (see the samples below) .



When discarding a paper receipt, your members can now be comfortable knowing that their private account and name information will not be visible to prying eyes.

Features and Benefits

- Your credit union can choose to mask two different data elements:

⇒ The complete **member name** at the bottom of the receipt.

⇒ From 1 to 8 characters of the **account number** (we recommend the first six characters be masked). *This includes the account numbers that appear in the transaction detail, as well as the account number at the bottom of the receipt.*

- By showing only the last two or three digits of the account number, it will still be easy for members to identify which receipt belongs to which account. The full account suffix will still be visible.
- Two receipt copies will still print; only the member copy will have data masked out. The credit union copy will look the same as before.

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

I HAVE REVIEWED THIS RECEIPT FOR ACCURACY AND ACKNOWLEDGE THE TRANSACTION IS CORRECT.

Member Number	Description	Trans.	Amount	Balance	Principal	Interest
XXXXXX01-000	REG. SHARE CASH W/D		38.84	5126.09		
XXXXXX01-130	BUS. DRAFT CASH W/D		22.11	367.56		
XXXXXX01-646	KNIK CASH PAYMENT		66.54	5888.61		66.54
XXXXXX01-646	KNIK CASH CASH DISBU		66.54	5955.35		
XXXXXX01	CASH BACK		60.95			

6/22/05 01 12:11 89
XXXXXX01 XXXXX XX XXXX

Receipt Sample: Member Copy

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I HAVE REVIEWED THIS RECEIPT FOR ACCURACY AND ACKNOWLEDGE THE TRANSACTION IS CORRECT.

Member Number	Description	Trans.	Amount	Balance	Principal	Interest
10000001-000	REG. SHARE CASH W/D		38.84	5126.09		
10000001-130	BUS. DRAFT CASH W/D		22.11	367.56		
10000001-646	KNIK CASH PAYMENT		66.54	5888.61		66.54
10000001-646	KNIK CASH CASH DISBU		66.54	5955.35		
10000001	CASH BACK		60.95			

6/22/05 01 12:11 89
10000001 CATHY L. TEST

Receipt Sample: Credit Union Copy

Implementing This Change On Existing Thermal Printers

The masking is handled by the printers themselves; no changes are needed in CU*BASE. A CDP representative will work with you to implement the necessary programming changes on each of the printers you wish to change. This can be done remotely by CDP via WebEx, an on-demand web meeting program that allows a remote user to gain access to your PCs through a secure web server. These sessions can be initiated and controlled by you according to your credit union's policies related to 3rd-party connections.

You can either choose to perform a separate WebEx session at each workstation tied to a thermal printer, or move all your printers to a single workstation and modify them one after the other during the same session. (CDP estimates that the modifications for each printer will take only a few minutes each.)

The cost for retrofitting existing printers will be \$25.00 per printer, billed directly to you by CDP.

1. Make a list of all thermal printers that should include data masking, and decide whether you wish to move the printers to a single workstation or arrange to work on each individual teller station separately. Also note which fields you wish to mask (name only, account numbers only, or both).
2. Contact Jason Darling at Carswell Data Products, 800-869-0493. (If Jason is unavailable, any technician will be able to help you.) He will work with you to schedule a convenient time during the day for the WebEx session(s). If you have printers at more than one branch, a schedule can be developed that allows you to do each branch separately if you like, or you can get multiple staff involved, one to handle the printers at each branch.
3. At the scheduled time, CDP will send you an email which invites you into a WebEx session. When you accept the session, CDP will then supply you with a password, over the phone, which will enable the program.
4. At this point CDP will be able to see your desktop and make the necessary changes for the data masking program. You will be able to watch and monitor all changes as they are made.

Tips:

- ⇒ If the workstation attached to the printer is running on Windows 98, you will need to make arrangements to move that printer temporarily to a workstation with more current software (Windows 2000 or XP) to allow the software download to happen. After the procedure is complete, the printer can be restored to its original location.
- ⇒ If you do not have a broadband Internet connection, be aware that the time needed to download the changes will be significantly longer with dial-up.
- ⇒ To learn more about WebEx, please visit www.webex.com.

Show your members that you take their privacy seriously. Contact CDP to upgrade your thermal printers today.



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