

CU*BASE 24.10 Release Resource Companion

October 2024

CU*ANSWERS
The Writing Team

This edition of the Release Resource Companion covers new and updated materials related to the 24.10 Release of CU*BASE. Take a look at the topics below to view important updates to several booklets, all collected in one convenient document for your staff!

New AnswerBook Items!

Includes 16 new items for Multi-Factor Authentication (MFA)!

Can my credit union configure multi-factor authentication (MFA) for online banking so there are different expiration days for the device registration for members using a browser versus mobile app banking to access It's Me 247?

[Click here to learn more.](#)

After my credit union activates It's Me 247 multi-factor authentication (MFA), will my members who use their MACO credentials (voice, fingerprint, photo ID, or custom PIN) with the Mobile App also be required to use a one-time passcode to register with device registration?

[Learn more about this topic.](#)

Will my credit union be able to activate multi-factor authentication (MFA) for business online banking (BizLink 247)? How is MFA different for this environment?

[View this topic.](#)

My member has four phone numbers associated with their membership. Can they use any of these numbers for multi-factor authentication (MFA) for It's Me 247?

[Learn more about this topic.](#)

What phone numbers are presented to the member for the one-time passcode for multi-factor authentication (MFA) for It's Me 247?

[View this topic for more details.](#)

I see there are "mobile phone" and "can send text messages to this number" checkboxes on the phone database screen in CU*BASE. Do either of these need to be checked in CU*BASE for that phone number to be used for multi-factor authentication (MFA)?

[Click here to learn more.](#)

What are some strategies I can use to clean up my phone database for my multi-factor authentication (MFA) rollout?

[View this topic for more information.](#)

Does Xtend offer a data hygiene campaign to assist me with cleaning up my email and phone numbers for my MFA rollout?

[Learn more about this topic.](#)

What considerations should I have about Money Map and multi-factor authentication (MFA)?

[Click here for more information.](#)

Does online membership open process (MOP) support multi-factor authentication (MFA)? How does that process work?

[View this topic for more details.](#)

With multi-factor authentication (MFA), what situations would cause a member who had already registered their device with a one-time passcode to need to register it again?

[Click here to learn more.](#)

I hear that when it is implemented, multi-factor authentication (MFA) will only work with members who authenticate using the aggregator Plaid. What can I do about other aggregators my member have given their login credentials to?

[View this topic.](#)

Do It's Me 247 standard online banking and BizLink 247 business online banking support two-factor authentication (2FA)?

[Learn more.](#)

I see you can set online banking MFA (multi-factor authentication) to require device registration after a set number of days. What happens if my credit union changes this number of days in the CU*BASE configuration?

[Check out this topic for more details.](#)

My credit union is activating multi-factor authentication (MFA) during online banking login. Can we now discontinue members having to answer their security questions?

[Click here for more information.](#)

What are some frequently asked questions about multi-factor authentication (MFA) for It's Me 247 online banking and BizLink 247 business banking?

[Click to view these FAQ topics.](#)

When creating out-of-the-ordinary transaction patterns in Tool #101 Abnormal Activity Monitoring, how is the average daily transaction amount calculated?

[Learn more about how the average daily transaction amount is calculated for out-of-the-ordinary transaction patterns.](#)

New Booklet

Getting Started with MFA

We've introduced MFA for online banking and member login. [Check out the new brochure to learn how to get started with MFA.](#)

Updated Booklets

A2A Transfers

Maximum allowed transfer amounts are listed on various member facing online banking transfer and CU*BASE transfer screens. [Check out the updated booklet.](#)

Abnormal Activity Monitoring – Transaction Patterns

We've made significant updates to abnormal activity monitoring in CU*BASE. [Learn more about configuring and monitoring abnormal activity transaction patterns in the booklet.](#)

Automated Deposit Holds

Learn more about the changes to Member in Good Standing configuration, including the qualification based on aggregated balance totals and NSF instances exclusions. [View the updated booklet.](#)

BizLink 247 Business Online Banking

Check out the new MFA section for information about the new login multi-factor authentication. [Learn more.](#)

Debit Card Round Up

Configure donation recipients such as charities to receive member debit card round ups. [Learn more about this configuration in the booklet.](#)

Interest Payment Only Loans

You can now configure a loan to automatically switch to a new loan category when the payment calculation switches from interest-only to principal and interest. [Learn more about this configuration in the booklet.](#)

It's Me 247 – Strategies for Securing and Controlling Member Access

Check out the MFA section for a consolidated location for all things multi-factor authentication, including a summary of the new login MFA. [View the updated booklet.](#)