



## Whitelist Options for Self-Service Terminals

Dear Valued Participant,

On April 2016, CO-OP Financial Services (FS) implemented the whitelist solution in an effort to mitigate identity-theft related fraud that had been perpetrated at shared branching self-service terminals such as the Vcom unit and the Shared Branch Express unit (formerly NextGen ATM). During this time, CO-OP FS added your credit union to the whitelist. Whitelisting your credit union allowed your previously registered members to have continued access to these terminals, but prohibited new registrations.

On September 2016, CO-OP FS introduced transaction limit and velocity checking to further mitigate risk exposure to fraudulent transactions. Transaction limits are based on the account number and transaction type. The default limits for issuer credit unions were set to three transactions and \$500 for withdrawals, as well as three transactions and \$500 for advances for a total maximum combination of six transactions and \$1,000 per business day.

Due to the implementation of the transaction limit and velocity checking solution and the upcoming strengthening of the registration process, CO-OP FS is now providing credit unions the option to remain or be removed from the whitelist. If you would like your credit union to be removed from the whitelist, your members will be able to register at available shared branching self-service units with no interruption.

If your credit union prefers to remain on the whitelist, the current process will not change unless you have been managing your whitelist through EzAdmin, as this function will no longer be available. CO-OP FS will be providing new tools for the Whitelist solution, which will allow credit unions to better manage their own lists without having to contact CO-OP Network Services.

Please complete the following and return to [networkservices@co-opfs.org](mailto:networkservices@co-opfs.org) by February 3, 2017. **Remember we must hear from you regardless of your choice.**

|  |                          |
|--|--------------------------|
| <b>Please check the applicable box</b>                 |                          |
| I wish to have my credit union removed from Whitelist: | <input type="checkbox"/> |
| I wish for my credit unions to remain on Whitelist:    | <input type="checkbox"/> |

|  |  |                   |  |
|--|--|-------------------|--|
| Credit Union Name:                     |  |                   |  |
| Credit Union BIN:                      |  | Credit Union R&T: |  |
| Name of Authorizing CU Representative: |  |                   |  |
| Title:                                 |  |                   |  |
| Signature:                             |  | Date:             |  |
| Email:                                 |  | Phone:            |  |

Thank you for your continued support of CO-OP Shared Branching.

Sincerely,

Salvador Mendoza  
Director of Compliance and Fraud Management