



MACO

(Multiple Authentication Convenience Options)

Starting on 2/1/2018 credit unions can deploy MACO to their mobile app 2.0. MACO features 4 different authentication types – including biometric and PIN based - once the member authenticates they have access to their account within the mobile app.

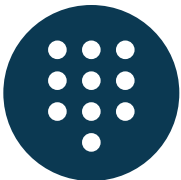


WHAT AUTHENTICATION OPTIONS ARE AVAILABLE?



Voice Recognition:

Use your voice to authenticate, the member records and submits a passphrase. This setup requires the member to record a voice phrase 3 times, once enrolled the member will repeat the phrase to authenticate.



PIN:

Use a 4-digit PIN to authenticate. To establish PIN authentication the member will enter a chosen 4-digit PIN, and then re-enter the PIN to confirm. To authenticate with PIN, the member verifies the PIN they created.



Fingerprint:

Use the fingerprint verification feature on your mobile device to authenticate. To setup fingerprint verification, the member will need to verify the fingerprint that is currently setup on their device. Fingerprint verification will only show for those mobile devices that have this capability. To authenticate with fingerprint, the member will be asked to place their finger on the device's sensor.



Face Recognition:

Use a face profile to authenticate. To setup face recognition, this requires an analysis of the member's face. To authenticate with face recognition the member will center their face within the circle and watch the bar at the top for a high-quality image and perform a liveness test, like blinking.



IS MACO MORE SECURE?

MACO is not a more secure way of logging in, it is more convenient for members to be able to authenticate with one of the convenience options. Prior to a member using any of the convenience options they will need to authenticate with their existing It's Me 247 Mobile Banking credentials.

