# Symitar® Passcode



**Symitar Passcode is a core-integrated solution that allows credit unions to send a one-time passcode to a member's email or mobile number that is already on file at the credit union to verify identity.**

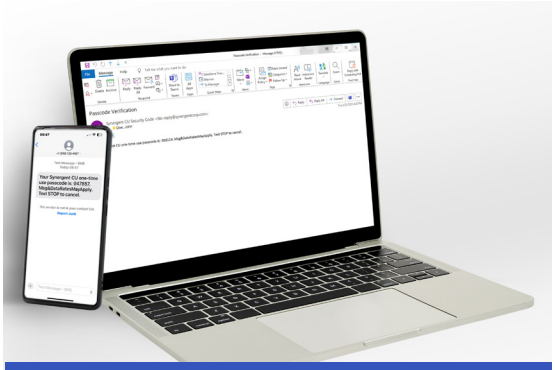
- **Implement an additional layer of security**
- **Prevent fraud through additional verification**
- **Provide peace-of-mind to staff and members alike**

Security threats and fraud continue to evolve in the financial services space. To prevent fraud, credit unions must implement the most effective and current tools. Member verification is one of the areas that credit unions need to have an effective, easy-to-use solution to further protect member accounts, as phone verification can be difficult with fraudsters getting more creative.

Symitar Passcode is a solution that adds an additional layer of security to protect your members and your credit union from potential fraud. It delivers a one-time passcode to your member via the mobile number or email that is on file at your credit union. This solution can be used when a member calls into your call center or even when in the branch at your teller station.

## How It Works

Symitar Passcode seamlessly integrates with the Jack Henry™ Symitar® core. Your team will be able to use this solution to send members a one-time passcode to the email or mobile number they provided previously to your credit union. Once received, the member can then verbally provide the PIN to your credit union to confirm their identity.



Send passcodes to members by text or email

This solution can be launched on-demand or during the teller launch sequence, and integration with the HTML Account Summary Screen will soon be available. An audit report can be run to see the number of passcodes attempted and writes back to the note record on the Account Tree.

**Base Services:**

- Symitar core integration
- Passcode configuration from the SpecFile Menu
- Security Groups set to only allow certain users to set Passcodes for members

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- Validation to show new accounts for a set time
- Passcodes can be set to 4-8 characters
- Passcodes can be numeric or alpha numeric
- Expiration notes can be set for 1 to 180 days
- Standard Passcode delivery messages can be setup, which is required

**Additional Services:**

Credit unions may opt to implement the following additional services for added protection:

- Warning Code for when the number of failed Passcode verifications is reached
- Lock account when warning is in place
- Disclosure message can be added when a message is sent to member

## Key Benefits

**Security and Fraud Prevention** – Symitar Passcode adds an additional layer of protection for your credit union and its members.

**Easy-to-Use** – Staff can use Symitar Passcode easily from their Symitar screen. Members do not have to complete a cumbersome process to verify their identification.

**Symitar Core Integration** – This solution is accessed from the screens that your staff already is using when interacting with members.

*"We had a fraudster who gave our teller a fake ID of one of our members. The teller suspected something was up and required the passcode to access the account. The fraudster made an excuse to go back out to his car and left immediately. Later, our legitimate member that the fraudster tried to impersonate came into our branch because he had received the code to his text and was questioning it. We explained what happened, and both our member and Bayer Heritage FCU benefited greatly from using Symitar Passcode. We love this product!"*

**Valerie Smith**

Information Systems Manager
Bayer Heritage FCU

## Learn More

For additional information on implementing Symitar Passcode at your credit union, please contact your dedicated Client Success Manager.