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Three Oregon Credit Unions Win CUNA Excellence in Technology Award for Digital Identity Authentication Implementation

The three credit unions have been recognized for their co-creation of an intuitive, secure identity verification solution for members across multiple channels.

Portland, Ore., September 23, 2022 – Advantis Credit Union, Rivermark Community Credit Union, and Unitus Community Credit Union have been recognized as winners of the Credit Union National Association (CUNA) Technology Council’s Excellence in Technology Award, Best of Show, for their implementation of Cozera’s id-go biometric identity verification solution.

The Excellence in Technology award from CUNA identifies, recognizes, and honors credit unions that exemplify excellence in information technology.

Advantis, Rivermark, and Unitus have showcased id-go as an innovative approach to serving members with simple, secure digital identity. The award from CUNA acknowledges id-go’s universal application to credit unions nationwide and aims to share the solution with peers.

Collaboration between id-go’s creators, Cozera, and the three credit unions served to provide a seamless implementation of the technology across all current branch locations and call centers, with plans for future expansion to more channels, such as online and ITMs.

“Through collaboration with our partners at Rivermark and Advantis, we were able to implement a member-centered solution to quickly identify them and protect them from fraud,” explained Steven Stapp, President and Chief Executive Officer of Unitus Community Credit Union. “Learning and innovating together are just a couple of the ways we collaborate to improve the member experience and share our knowledge to the benefit of all in our community.”

The implementation of id-go’s biometric authentication technology can be no-code or low-code for financial institutions, allowing for minimal effort from IT during set-up. The solution does not require the end user to create an account, remember a password, or download an app.

Rather, the user receives a text message prompting them to verify their identity through biometric feature(s) on their mobile phones, such as face ID or fingerprint, allowing for smooth contact with credit union representatives.

"The authentication process begins before a Contact Center representative answers the call; eliminating the clunky and manual identification process," said Seth Schaefer, President and Chief Executive Officer of Rivermark Community Credit Union. "This allows our representatives to start each call with - 'Hello member name, how can I help you?'"

The adoption of id-go has improved member experience for all three credit unions, providing a secure, fast way to verify member identity without the need for out-of-wallet-type questions.

"Delivering value through products that provide access and convenience is an important part of the commitment Advantis makes to our members," said Jason Werts, President and Chief Executive Officer of Advantis Credit Union. "By implementing id-go, we are utilizing technology to enhance the member experience while also providing additional security. Id-go allows us to save time by removing barriers and streamlining the verification process, which then lets us get right to the needs of our members."

FTSI, a leading partner with the three credit unions and Cozera, has worked to bring id-go to market through education, webinars, marketing, and solution integration.

"We are thrilled to see this award presented to these three outstanding Oregon Credit Unions," said Susan Napier, FTSI's Chief Executive Officer. "Partnering with innovative leaders to bring new and compelling solutions to market is something we are honored to be a part of."

Id-go's innovative solution to identification verification is designed to accommodate any channel; in-branch, call center, and in person. Member identity can be securely verified through their own mobile device's biometric features in seconds, leaving more time for meaningful interactions and less time asking identity questions.

"This award is a wonderful validation of the work done by the Cozera technical team and our credit union partners," said Mike Berrett, Chief Executive Officer at Cozera. "After over three years of co-development and a recent shift to low code/no code, we finally have a solution that credit unions love and members appreciate."

Award winners were recognized at the CUNA Technology Council's 24th annual conference, held September 21-24, 2022, in Las Vegas, Nevada.

About Unitus Community Credit Union

At Unitus, we're dedicated to improving lives in the communities we serve. As a member-owned local credit union, we invest in people by doing the right thing. Through partnerships with nonprofit organizations, we provide support for community groups through volunteerism and financial donations. Our 107,000 members count on us to

serve them and their communities; our 300+ employees share that passion for service. Learn about the local impact Unitus makes by visiting unitusccu.com.

About Rivermark Community Credit Union

Rivermark Community Credit Union serves nearly 90,000 members online and at its nine branch locations in Oregon and SW Washington. Headquartered in Beaverton, Oregon, Rivermark has been offering superior financial services with a member focus since 1951. For more information about Rivermark visit their website at www.rivermarkcu.org

About Advantis Credit Union

With \$1.9 billion in assets, Advantis Credit Union is Oregon's sixth-largest not-for-profit financial cooperative. The credit union returns earnings to members in the form of better rates, low fees, and more free services. Advantis is locally owned by over 89,000 members and has nine branches in the Portland metro area. For more information, visit www.advantiscu.org.

About FTSI

FTSI is a minority-owned company and the largest independent provider of custom digital and branch solutions for financial institutions. FTSI offers a full suite of solutions including digital, app development, hardware, software, electronic security, software professional services, project management, service maintenance, cash services, and a range of consultative services. Visit www.ftsius.com to learn more.

About Cozera

Cozera, <http://www.cozera.io>, delivers an identity authentication platform as a service. The flagship product is called "id-go" which provides a simple to deploy no-code/low-code solution utilizing the FIDO (fast identity online) authentication protocols without the need for passwords or secrets. Business clients can deploy id-go within 45 minutes without using extensive IT resources or integration programming. Consumers can use id-go to help protect their accounts from fraud without downloading an application or using a password or private information that can be stolen or hacked.