



# Frequently Asked Questions

## What Does It Do?

### What is Concierge?

Concierge is a service that allows credit unions to send travel notifications and VIP Authorization Block Bypass notifications to CO-OP for inclusion in the Falcon Fraud Manager or Authorization Block systems when your members are traveling. This helps ensure that your clients don't experience unexpected denials while traveling.

### Why would we send travel notifications?

Credit unions participating in the Fraud Falcon Manager or that use our Authorization Block<sup>®</sup> system may have members who are traveling. In order to avoid unexpected denials while traveling, notifications can be sent to those systems informing them of upcoming travel.

### What is a VIP Authorization Block Bypass?

Credit unions utilizing our Authorization Block services may have restricted access to certain countries. VIP Authorization Block Bypass messages notify the system to ignore the blocks for certain members.

### How do I submit my members' travel information to Concierge?

There are three ways that credit unions can enter their Travel and VIP Authorization Block updates:

- Manual entry via a web form on the CO-OP Extranet
- Spreadsheet upload
- Concierge Web Service using a secure API specification

### Why would we want the Concierge Web Service option?

Many credit unions send CO-OP hundreds and even thousands of travel and VIP Authorization Block Bypass notifications each month, which can be time consuming when entering the information manually or building a spreadsheet. Credit unions with large numbers of notification messages stand to gain savings in the time and effort it takes to send them to CO-OP by utilizing the Concierge Web Service API option.

### What is an API?

API is an acronym that stands for Application Programming Interface. In this case it describes all the fields and messaging required to securely send CO-OP Concierge update messages via the Web Service.

### Why did CO-OP build this Web Service?

Many credit unions utilize the Concierge service for hundreds of notification messages every month. Credit unions spend a lot of time entering that data. Performing system updates that provide time-saving services to our credit unions is a high priority.

### Do we have to do coding for the Web Service option?

Yes. In order to send us the update messages securely and electronically, your systems will need to be modified to grab the data where it is entered, reformat for electronic delivery and then communicate that message to us. The API specification contains all the information that you would need to code, defining the communications and required data fields.



## How Does It Work?

### What is the implementation process for the Web Service?

Implementation is self-directed through instructional screens on the Extranet. All the information is provided to you, including the API specification, test and production key generation, access information, and a step-by-step implementation guide.

### How long is the typical installation?

Installation is designed to work at your pace. All the forms and systems are accessible directly from the Extranet. All phases of implementation are self-directed and all the data and systems information is available to you via the Extranet.

## What Will It Cost?

### Is there a cost for the Web Service?

Yes, there are one-time fees for the API and installation, and a small monthly support fee to maintain the infrastructure. For details, contact your SRM or open a work order request via the Extranet.

## How Do We Get Started?

### How do I sign up?

Sign-up is simple and can be completed directly from the CO-OP Extranet. Contact your SRM or Member Services at [memberservices@co-opfs.org](mailto:memberservices@co-opfs.org) or 800.782.9042, option 2 with any questions.