



Letting Members Transfer Money Between Your CU and Other Financial Institutions

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Now your members can use **It's Me 247** Online Banking to transfer money between their credit union accounts and their accounts at other financial institutions!

Account-To-Account (**A2A**) transfer capabilities are now available both in CU*BASE and via **It's Me 247** online banking. We have developed an interface to a third-party partner, Magic-Wrighter, which uses the ACH system to handle the movement of funds.

Feature Highlights

Configuration Options

A2A services can be activated via "Online Banking VMS Configuration" (MNCNFE #1). You can activate either incoming or outgoing transfers, or both, setting maximum \$ amounts per day and per the last 30 days.

Member fees can also be configured, including the usual standard fee waivers for things like age, aggregate balance, and OTB accounts. You can charge fees separately for incoming and outgoing A2A

transfers (you could, for example, make incoming transfers free or cheaper than outgoing transfers). Both Tiered Services and Marketing Clubs will include fee waiver options so you can control fees based on member relationships.

Member Enrollment

In order for a member to perform A2A transfers, he first needs to work with a CU representative in CU*BASE to set up the **relationship account**. This is a configuration (done via MNSERV #22 Member Personal Banker) that includes the R&T and other

Authentication is a matter of the credit union employee "approving" the relationship as you set it up for the member using CU*BASE. Follow your own internal procedures to verify ownership.



MNSERV #22 Member Personal Banker



details about the account at the other financial institution. Authentication is simply a matter of the credit union employee "approving" the relationship (you would follow your own internal procedures to verify ownership) and setting up the record in CU*BASE (which will be scanned against OFAC at the time it is set up). Once this process is complete, the member can initiate transfers at any time with no further authentication needed.

Transferring Money

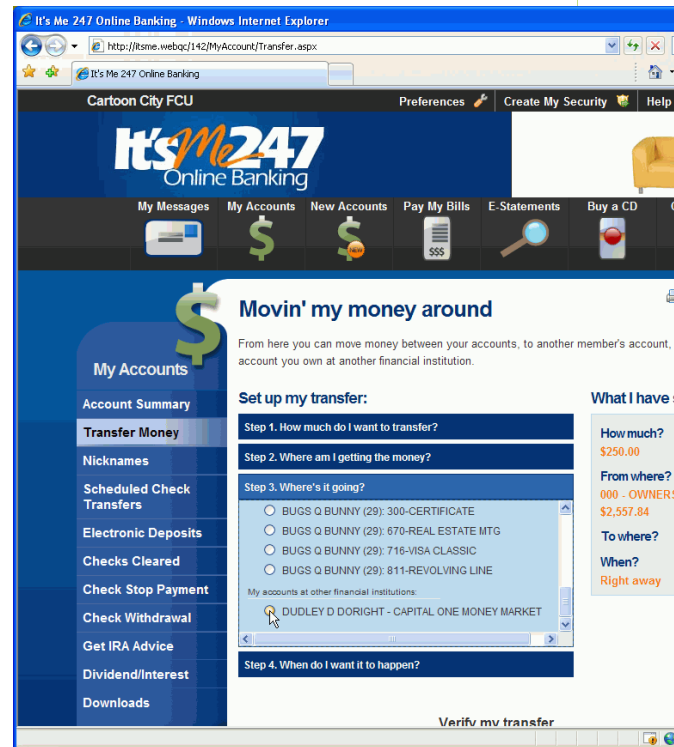
You can configure whether your A2A program allows members to initiate debits (withdrawals from a CU account), credits (deposits to a CU account), or both.

Then a member simply logs in to online banking and clicks Transfer Money to initiate a transfer, using the new transfers wizard.

There will also be a separate feature in the CU*BASE Phone Op software so that a Call Center employee can initiate a transfer for a member as requested.

PIB Controls

Access to A2A can be controlled by a member's PIB profile, including the ability for the member to set \$ limits and require a confirmation code before initiating a transfer. We have also added an A2A flag to the CU Default PIB Profile.



Transfer money in It's Me 247 Online Banking



Settlement

Like other ACH Transactions, the A2A process is handled through your general ledger. Funds are transferred into and out of your ACH Settlement G/L Account as ACH files process. Funds transferred out of a member's account will be immediately evident. The actual transaction is held in your G/L Account until the ACH file is processed. Money transferred into a member account is not visible until the ACH deposits the funds two or more days later.



A credit union must be an ODFI (Originating Depository Financial Institution) in order to offer A2A.

Pricing

One time Set-up Fee	\$99.00
Annual Maintenance Fee	\$99.00/year
Transaction Fee	48¢ per transfer*

**Includes both the debit and credit ACH transaction.*

Getting Started

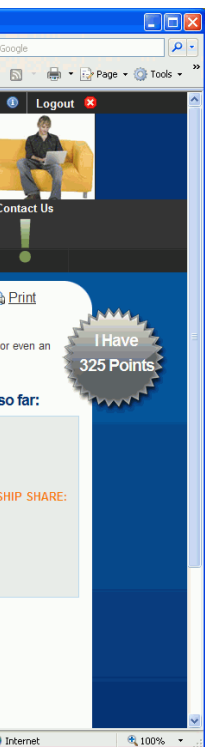
You've made the decision to provide A2A services for your members. Now what? CU*Answers and Magic-Wrighter have an easy process in place, and it starts right here.

Before you can turn on any of the CU*BASE features you will need to work through a sign-up process with Magic-Wrighter.

Contact a CSR at this email address created for this service: a2ahelp@cuanswers.com. We will send the forms and walk you through the process to launch a successful A2A service for your members.

Here's a brief rundown of the steps to get you started.

- Request the service by contacting a CSR at 800.327.3478 or by emailing us at a2aHelp@cuanswers.com.
- You will receive three (3) forms which must be completed, signed, and returned to CU*Answers.
 - Sign-me-up Form—this completed form will provide key information to Magic-Wrighter
 - Electronic Payment Service Agreement (with Magic-Wrighter)
 - Federal Reserve Bank Fed ACH Participation Agreement—Service Provider Designation
- Fax all 3 forms to CU*Answers at 616.285.7285— Remember to fill in all requested information and have your CEO sign each form.
- CU*Answers will work with Magic-Wrighter to configure your credit union for the A2A services you've requested.
- You will be contacted when configurations are complete and you're set to implement the service; allow approximately 12 business days.



A2A What's In It For Me?

Account-to-Account (A2A) processing is gaining momentum in the financial marketplace. Don't let your competitors sprint too far ahead! This is no longer a futuristic ideal; this functionality is available now. All you need is the interface that uses ACH technology to transfer money from one financial institution to another, even though they are unrelated. Magic-Wrighter software in conjunction with CU*BASE and **It's Me 247**, establishes this relationship that allows transactions to be exchanged between your credit union and any other financial institution.

- Create an environment of trust where current members are confident that they can transfer money between their credit union account and other financial institutions. Keep their membership by providing flexible options.
- Appeal to future members by making it easy to transfer their accounts from other institutions to your credit union.

What about training?

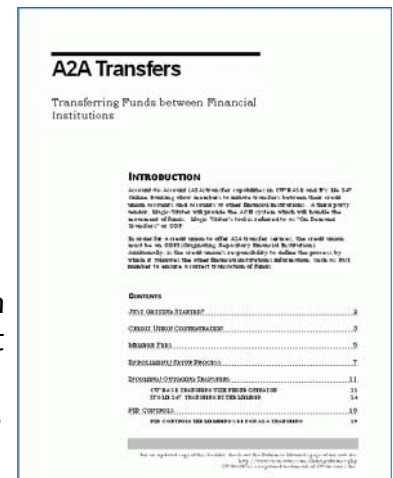
You might be wondering: How does all this A2A functionality work? What underlies the exchange of data between financial institutions? What does this look like to Tellers and MSRs? Do our members have to use **It's Me 247** to take advantage of A2A services? We have a class for you!

Account-to-Account processing is included in CU*Answers University Course: **2.21 Managing Self-service Delivery Products**. You will find a schedule in the current Education Course Catalog, or sign-up online at <http://cuanswers.com/education/> to learn about A2A along with other essential Audio and Online Self-service products.

What about documentation?

If you've already decided to provide A2A services or even if you're on the fence, you will find detailed documentation on our website. The **A2A Transfers** booklet is posted on our Client website: www.cuanswers.com > I Am A Client > Docs & Information > Reference Material.

The link below will open the booklet which covers everything you need to know to get started, set up configurations, create relationships and learn about basic processing.



Easy Access A2A

When you're ready to offer Account-to-Account services to your members, it's as easy as this 3-Step process:

- ① Indicate by filling in the Sign-Me-Up Form your intent to provide A2A Services.
- ② Complete and sign all forms listed on page 3 of this brochure.
- ③ Fax the forms to CU*Answers!

Need help? We've got an easy helpline too. eMail us directly at: a2aHelp@cuanswers.com

If you prefer a phone contact, call a CSR at 800.327.3478.