

# SettleMINT<sup>EFT</sup>

Balanced and *in Mint Condition*

## Your Credit Union ATM, Debit, & Credit Conversion Guide

A step by step guide to your EFT Implementation.

Keeping You Linked In

 **CU\*ANSWERS**  
Management Services



## Introduction

Making the decision to implement a change in your EFT portfolios can be an exciting event for your credit union. Once you've conducted your preliminary evaluation and are ready to make this change, the SettleMINT EFT Conversion Team can make your transition smooth by using a process proven to meet clients' needs at every step along the way.

This guide will serve as your step-by-step manual in making a change to your EFT offerings, whether it be a change from batch to online processing or a change in vendors or product offerings.

This guide does not handle OTB (batch) startup processing. For more information regarding OTB (batch) startup or adding products to your existing OTB offering, please contact the SettleMINT EFT Team at [settleminteft@cuanswers.com](mailto:settleminteft@cuanswers.com) or 800-327-3478, ext. 108.



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## The Conversion Process

Converting your EFT portfolio begins a **minimum of six months** before your conversion date and includes a series of important steps. It requires close interaction between your credit union, your EFT vendor(s), and CU\*Answers. The SettleMINT EFT Team will help with this coordination to make this a smooth process. There are three major phases of the conversion cycle: Phase 1 – Preparation, Phase 2 – Implementation, and Phase 3 – Verification/Post-Conversion Follow Up. The next section details the tasks involved in each phase.

### Phase One Preparation

Selecting a Vendor  
Choosing an Implementation Date  
Defining The Project  
Responsibilities  
Client  
SettleMINT EFT  
EFT Vendors  
Data Analysis

### Phase Two Implementation

Education  
Configuration Training  
Conversion Day  
Live Day

### Phase Three Verification

Verification/Post Conversion  
Post Conversion Follow-up



### Definition: Conversion

Con-ver-sion, n.  
The act of turning or changing from one state or condition to another, or the state of being changed.

## Phase One: Preparation (180-60 Days Prior to Conversion)

### Selecting A Vendor 180 days prior to conversion

When selecting a vendor, it's important to carefully consider your unique EFT needs related to the areas of fraud monitoring, charge-back disputes, and PIN management, among others. Most importantly, you'll need to consider how your EFT portfolio can best meet your members' needs. SettleMINT EFT can help with this decision. Included in this document is a list of supported EFT vendors and their sales-contact information.

### Choosing an Implementation Date

The date that is chosen for your ATM/Debit/Credit card EFT conversion is influenced by many factors. Contract expiration dates, existing and new vendor-conversion calendars, the CU\*Answers EFT-conversion calendar, and block-out time windows are all considered. The SettleMINT EFT Team will work with you to consider these factors and make the best choice for a successful conversion. Typically the conversion takes **a minimum of six months** from start to finish so all tasks are understood, tested, and coordinated. This will ensure your members enjoy the EFT experience.

### Typical EFT Conversion Timeline

**1 to 2 weeks (prior)** Dual card maintenance is required

#### Conversion Day

- 4am – 9am** Bring transaction messaging online from stand-in processing
- 9am – 10am** Verify that transactions are being sent from vendor to CU\*A
- 10am-12pm** SettleMINT EFT Team will be verifying transaction detail to make sure authorizations are being placed and transactions are posting to members accounts.
- 12pm-6pm** Credit Union will be performing maintenance on cards (hot cards, add new cards, replace cards)

**Next Day:** Settlement EFT Team will verify that the maintenance file was sent and received by vendor. SettleMINT EFT Team will verify secured records are being held and released and transactions are posting.

## Keeping You Linked In

### BIN Ownership

If you currently use a shared BIN for your ATM/Debit/Credit portfolio you may need to purchase new BIN(s). You can contact your EFT vendor(s) to determine if this purchase will be required.

## Keeping You Linked In

### Credit Cards

When converting your credit cards online with CU\*Answers, we suggest a Friday conversion and a Monday live day. This allows us to devote an entire weekend for file review, data verification, and balancing so that your credit union is ready to go on the first live day.

Cards are still available for use by your members during this weekend timeframe.

## Defining the Project

Once the conversion date is selected and approved by all parties, the SettleMINT EFT Team will create the Special Project Authorization/Statement of Work document, which describes the conversion request and any special needs required. This document must be reviewed and signed by the credit union to continue. SettleMINT EFT Team and the EFT vendor will review programming specifications, file layouts and certification required. A document outlining the conversion schedule and individual responsibilities will then be created and disbursed to all parties involved.

Throughout the conversion, you will be kept informed of the status of each step to ensure a successful launch for both you and your members.

## Responsibilities of Client, SettleMINT EFT, and EFT Vendors

### Credit Union:

- Identify EFT contacts
- Contact current EFT vendors with request for conversion (CU\*Answers will require a copy of this notice)
- Special Project Authorization sign off
- Attend scheduled conference calls
- Card records identified as "exceptions" will be reviewed and resolved - sign off required
- Review any reports/files from CU\*Answers/vendors - sign off required
- Provide information for EFT product configuration - final review requires sign off
- Attend scheduled training sessions
- Attend scheduled product-configuration review sessions
- Be available on conversion day for questions, sign-off authorization, etc.

### SettleMINT EFT Team:

- Attend scheduled conference calls
- Review cardholder database file from vendor
- Create exception reports based on cardholder database file
- Conduct testing/certification with vendor
- Provide a card renumbering file (if applicable)
- Build the database in CU\*BASE
- Configure EFT products in CU\*BASE
- Review configurations with credit union
- Conduct training sessions for credit union
- Bring the credit union live for real-time processing
- Monitor live-day transactions
- Verify recon processing and verification
- Review credit card statement process with credit union
- Follow up Statement Verification for credit cards

### EFT Vendors:

- Schedule and Attend scheduled conference calls
- Provide cardholder database test and live files to CU\*Answers
- Create mass card reissue file (if applicable)
- Create cross-reference file for mass reissue of cards (if applicable)
- Schedule and perform certification testing
- Manage any stand-in times required (if applicable)
- Monitor live-day transactions

## Data Analysis 60-90 days prior to conversion

The SettleMINT EFT Team will review your CU\*BASE ATM/Debit/Credit BIN configuration. The EFT Programming Team will use this copy for testing. We will review all configuration settings with you and your vendor. A final verification will be scheduled within the week prior to live day. The EFT Programming Team will receive a card database file to match against CU\*BASE to ensure accuracy of member information (account numbers, names, addresses and card information). The process creates exception reports for your review. Your credit union will be responsible to resolve the "exception" reason. **This is an important step to insure all active cardholders can use their cards with no delay after the conversion.**



Next, certification begins between EFT Programming and your EFT Vendor. Online certification involves simulation of both PIN and signature-based transactions. Batch maintenance certification includes card orders, card statusing PIN requests, and member maintenance. It is important that all parties complete this certification to ensure that card and account maintenance is being sent based on the credit union set up with your vendor.

There may be additional certification based on the needs of your credit union or requests from your vendor or CU\*Answers.

\*\*\*Note: CU\*Answers and EFT vendors make an effort to waive or reduce certification time, therefore reducing your cost.

## Keeping You Linked In

### Respect the Process:

Review/Update all ATM/DBT Card Maintenance

Attend Weekly Conference call meetings

Attend Training Sessions

## Phase Two: Preparation (60 Days Up to Conversion)

### Education and Configuration Training

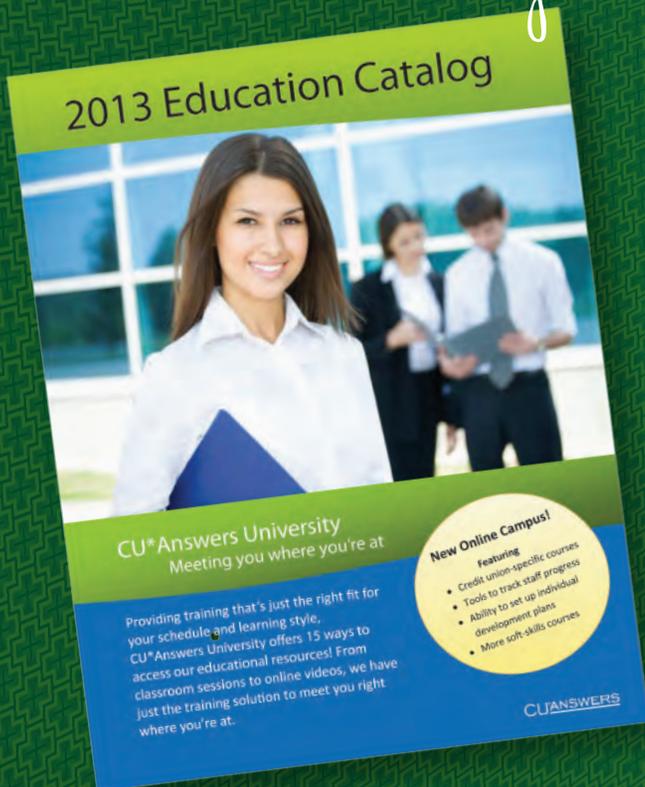
The SettleMINT EFT Team will invite your staff to a set of two webinar training sessions, that are geared specifically to your credit union. The first session will include a review of the ATM/Debit/Credit Vendor, Card Status, and BIN configuration to ensure settings are correct and give your credit union a chance to become familiar with this configuration.

The second session will show how to perform various ATM/Debit and Credit card tasks in CU\*BASE, these include: adding new cards, performing maintenance on existing cards, changing card status codes, and reviewing reports.

Additionally, your staff can elect to take any of the following CU\*Answers University courses, which offer additional training on ATM/debit/credit card processing in CU\*BASE:

- 5.83 Standard ATM/Debit Card Platform
- 5.91 Online Credit Cards: Loan Creation and Card Embossing
- 5.92 Online Credit Cards: Daily Maintenance/Reports
- 5.93 Online Credit Cards: On the Front Line
- 5.94 Online Credit Cards: Account Adjustments

## CU\*Answers University Book



## Conversion Day (Credit Cards Only)

If a full day in the conversion process is necessary, CU\*Answers will receive the final data file from your vendor on that day. We will then bring the file into a test environment and start the conversion process. Once the file has been successfully uploaded, CU\*Answers will balance amounts in the file back to general ledgers on CU\*BASE. Additionally, we will verify that account information in CU\*BASE matches what was sent in the file. Once we have completed the balancing and data verification, we will set up a webinar conference call to review the data with your credit union. We ask that for this conversion day, you have a few select staff members as a point of contact. CU\*Answers may need their input for research or for an account update. We will also require a written sign off, after which we will move the data into production and notify all parties that the data conversion is complete.

## Live Day (Yeah - We made it!)

At this point, your members will begin to experience the benefits of your conversion! On your first day live, your vendor and CU\*Answers will bring you out of the stand-in mode necessary for the conversion (when your members' ATM/debit/credit card transactions were approved off line using a positive balance file (PBF) or PIN/SIG limits) and into a live mode. The EFT Programming Team will monitor transactions closely to ensure they are transmitting correctly between your vendor and CU\*Answers. Once we have verified that transactions are transmitting correctly, the SettleMINT EFT Team will perform a detailed verification to make sure authorizations are added as secured records, posted transactions post to member accounts correctly, fees post as necessary, and denied transactions are rejected for the correct reasons.



## Phase Three: Verification/Follow-Up (Post Conversion)

### Verification/Post Conversion

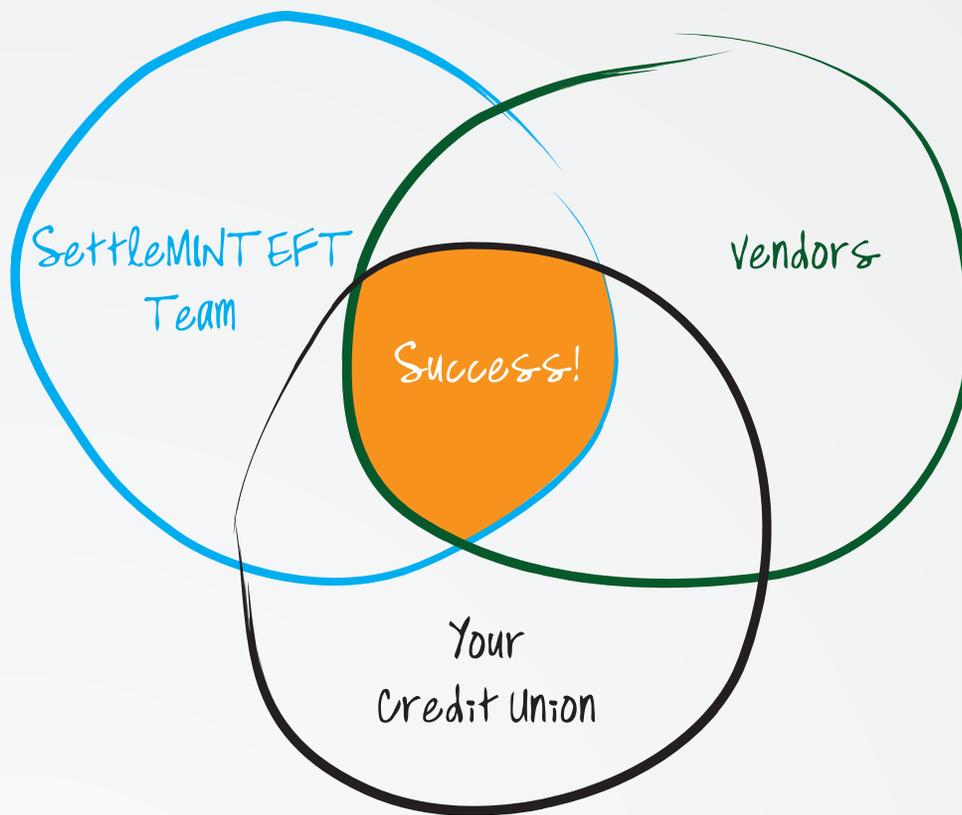
During the first week of your conversion the SettleMINT EFT Team will be performing multiple verifications. This includes card orders, card statusing PIN requests, and member maintenance. We will also verify reconciliation and settlement with your accounting department.

In addition, Credit Card statement verification will be performed on the first of the month following conversion. During statement verification, a random sample of statements will be selected and the Conversion Team, as well as one of your staff members, will verify that statement data matches the data in CU\*BASE. Once your staff member has verified the data, a sign-off will be required to send your statement to your statement vendor.

### Note:

For approximately the first two weeks live SRS Bookkeeping will be assisting with your ATM, Debit and/or Credit card general ledger balancing.

## Joint Effort



While the SettleMINT EFT Team possesses a wealth of experience and skills in the area of conversions, success depends on a joint effort between your credit union, CU\*Answers, and your vendor. So to guarantee a smooth experience, it's important that your credit union work together with the SettleMINT EFT Team to ensure important deadlines are met, perform manual data maintenance, data review, and attend additional training.

With team work and open communication between your credit union, CU\*Answers, and your vendor, your conversion will be a success and your members will enjoy their EFT experience!



# Vendor List

## ATM/Debit Card Vendors

### Shazam

Shazam is a member owned, not-for-profit solution that shares credit union values in providing electronic financial services.

#### Tim Luger

Regional Sales Manager  
800-490-7284 Ext 2280  
tluger@shazam.net

### First Data/STAR

First Data / STAR makes payment transactions secure, fast and easy for credit unions and members.

#### Paul Bianco

Manager, Client Implementation  
440-779-6081  
paul.bianco@firstdata.com

### FIS

FIS leverages its broad EFT expertise to make it simple and easy for your credit union to define your own growth strategy. Choose from two processing platforms listed below.

Pass-Through & Metavante Platforms  
CSCU (FIS Sales Division)

#### Chris O'Leary

888-930-0777 Ext 383  
coleary@cscu.net

### OneBridge

OneBridge maximizes credit union EFT card services by adding value that enhances your cardholder experience with added profit potential.

#### Andy Hayes

RVP of Sales  
615-451-4426  
615-289-3129 - cell  
ahayes@onebridge.com

### JHPS

Jack Henry Payment Systems attracts and retains credit union business by offering increased performance and profitability through its best of breed products and services.

#### Brad Campbell

Sales Director  
800-881-7488 Ext 403412  
bjcampbell@jackhenry.com

### MAP (Member Access Pacific)

As the nation's only aggregator of the Visa Debit Processing Servicing Platform, MAP provides a special role for credit unions to leverage technology, security and service from Visa to your members.

#### Cyndie Martini

President/CEO  
866-598-0698 Ext 1610  
cyndie.martini@mapacific.com

### Vantiv

Vantiv helps credit unions retain members, promote loyalty and increase revenue through EFT payment efficiencies. They have earned the NAFSCU Preferred Partner for ATM, Debit and Credit Card Online Services.

#### Jennifer Markus

513-534-0870  
jennifer.markus@vantiv.com

### CO-OP

Uniting experts in the credit union and payments industries, CO-OP Financial Services offers EFT Products and Services in a forward thinking way, keeping pace with the latest technology.

#### Kim Swift

Manager Strategic Business Partners  
800.782.9042 x7092  
kim.swift@co-opfs.org

### Elan Financial Services

ELAN will help your credit union attract, retain and satisfy cardholders, avoid fraud and deliver profits.

#### Diane Greene-Clark

VP & Senior Relationship Manager  
508-866-9477  
diane.greene@elanfs.com

### Fiserv

EFT Card services are made easy using Fiserv's solutions that are comprehensive from A-to-Z.

#### Sharon Matsushita

Account Executive, EFT Solutions  
425-698-6737 - office  
206-459-9234 - cell  
sharon.matsushita@fiserv.com

### Supported OTB BATCH Vendor

### PSCU/FDR

PSCU/FDR promises to be a bold innovative payments leader that empowers credit unions to compete and prosper

#### Chris Hammon

Sales Account Executive  
800-789-7728 Ext 4102  
chammon@pscufsc.com

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\* A list of credit union references available upon request



# SettleMINT<sup>EFT</sup>

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## Who We Are

SettleMINT EFT is a part of the CU\*Answers Management Services Department that focuses on electronic payment solutions. This includes Card Servicing including Instant Card Issue, Bill Payments, and integration with Xtend and National Shared Branching networks! We can help you leverage CU\*BASE tools and network partnerships to increase member participation!

Discover more!

### SettleMINT EFT CU\*Answers Management Services

6000 28th Street SE  
Grand Rapids, Michigan 49546  
(800) 327-3478

[settlemint.cuanswers.com](http://settlemint.cuanswers.com)

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