
A2A Transfers

Transferring Funds between Financial Institutions

INTRODUCTION

Account-to-Account (A2A) transfer capabilities in CU*BASE and **It's Me 247** Online Banking allow members to initiate transfers between their credit union accounts and accounts at other financial institutions. A third party vendor, Magic-Wrighter will provide the ACH system which will handle the movement of funds. Magic-Wrighter's tool is referred to as "On Demand Transfers" or ODT.

In order for a credit union to offer A2A transfer services, the credit union must be an ODFI (Originating Depository Financial Institution). Additionally, it is the credit union's responsibility to define the process by which it validates the other financial institutions information, such as R&T number to ensure accuracy in transfer of funds.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference>
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JUST GETTING STARTED?

Account-to-Account (A2A) transfers allow transfers between credit union accounts and accounts at other institutions. Members can initiate transfers from **It's Me 247** or credit union employees can use CU*BASE Phone Operator.

For more information on getting started with A2A Transfers at your credit union, be sure to check out the companion, Getting Started with A2A brochure. This brochure will give you an overview of the offering, the considerations, training and more. Additionally, this brochure will give you more information about signing up for the product.



This booklet deals more with the configuration of the product and is designed for credit unions that need assistance with the setup and use of A2A transfers for their credit union.

A2A Transfers

Transferring Funds between Financial Institutions

INTRODUCTION

Account-to-Account (A2A) Transfer Configuration on CU*BASE is now on the 247 Online Banking after successful co-branding between their credit union or credit union or credit union or credit union. A third party member. Many credit unions provide the A2A transfer with the same amount of funds. Many credit unions provide the A2A transfer with the same amount of funds.

In order for a credit union to offer A2A transfer services, the credit union must be an FDIC (originally, FDIC-insured financial institution). Additionally, it is the credit union's responsibility to define the process by which it requires the other financial institution's information, such as SWIFT numbers to ensure a correct transaction of funds.

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For the complete configuration, contact your CU*BASE representative or contact us at 1-800-321-3211 / www.cu.com / www.cu.com / www.cu.com

OVERVIEW

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.

CONFIGURATION OPTIONS

A2A services can be activated via **Online/Mobile Banking VMS Config** on the Internet Member Services Config (MNCNFE) menu. You can activate either incoming or outgoing transfers, or both, setting maximum dollar 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 credit union to perform A2A transfers, a member first needs to work with a credit union MSR to set up the **relationship account**. This is a configuration on the Member Personal Banker on the Member Services (MNSERV) menu that includes the R&T and other details about the account at the other financial institution. Authentication is simply a matter of the credit union employee “approving” the relationship and setting up the record in CU*BASE. Once this process is complete, the member can initiate transfers at any time with no further authentication needed.

- At this time transfers can only be made to financial institutions in the United States—transfers to non-domestic financial institutions are not allowed and your credit union will need to have a policy in place not to create these sort of relationships.
- An OFAC Scan is run at the time the relationship is configured and an Audit Tracker is automatically created for the OFAC scan.
- Your credit union should establish and follow internal procedures for A2A transactions.

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 transfer wizard. There is also a separate feature in the CU*BASE Phone Operator 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 dollar limits and require a confirmation code before initiating a transfer. We have also added an A2A flag to the CU Default PIB Profile.

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.

CUT OFF TIMING

Your credit union will work with Magic-Wrighter to choose a daily cut-off time for ACH transactions initiated through A2A. In the past the only choice was a cut-off of 12:00 noon ET, but recently Magic-Wrighter began offering later cut-off times, such as 7:00 pm ET.

CU*Answers will transmit activity directly to Magic-Wrighter throughout the day immediately as it is posted by members in online banking. (This has nothing to do with Magic-Writer transmitting items to the Fed.

- Because it is immediately transmitted to Magic-Writer, it is difficult to cancel a transfer once it is posted, for example.

Then Magic-Wrighter will submit your credit union's items to the Fed based on your cut-off time. (The times available at the time of this manual's update are 4PM ET and 7PM ET.)

Contact Magic-Wrighter directly (jeff.dean@mvpbanking.com) to discuss choosing an appropriate cut-off time for your A2A activity.

CREDIT UNION CONFIGURATION

Credit unions will need to activate A2A transfers to offer this service to their members. Within the configuration, credit unions can define separate minimum and maximum amounts for incoming and outgoing transfers, as well as separate settings for maximum daily and monthly transfers. Credit unions can offer one type of transfer free of charge, while charging for the other. Setting a maximum monthly threshold can work against money laundering through your credit union.

“Online/Mobile Banking VMS Config” on the Internet Member Services Config (MNCNFE) menu, then “A2A Transfers”


If this checkbox is checked and an Audit Tracker is created, credit union employees and members will be able to set up Automated Funds Transfers (AFTs) to and from A2A accounts. The Tracker is used to record changes made to the A2A AFT (NOTE: There are separate controls for incoming and outgoing AFTs.)

If this checkbox is checked, tellers will be able to waive fees, if any are configured to be charged, when processing A2A transfers using Phone Operator.

The screenshot shows the 'Credit Union A2A Configuration' window. It is divided into two main sections: 'A2A Incoming' and 'A2A Outgoing'. Each section has a 'Max \$ per day' and 'Max \$ per last 30 days' field, both set to 5,000 and 15,000 respectively. There is a 'Fee amount' field set to 1.00 and a 'G/L account' field set to 154.60. Checkboxes for 'Activate A2A transfers' and 'Allow recurring A2AFT' are checked. Below these is a 'Default memo type code for AT Audit Trackers' field set to 02. The 'A2A Outgoing' section has similar fields but with 'debit' labels for the Max \$ fields. A 'Clearing G/L account' field is set to 870.14. The 'Fee Waivers' section has 'Low age' (25) and 'High age' (75) fields, 'Aggregate savings' (750.00) and 'Aggregate loans' (1,500.00) fields, and checkboxes for 'Waive if present' for ATM card, Debit card, Credit card, OTB savings account, and OTB loan account. The 'Allow fee to be manually waived' checkbox is also checked. At the bottom, there is an 'Update' button and a navigation bar with icons for back, forward, home, and help.

NOTE: Prior to activating this feature at the credit union level, it will need to be activated in the Credit Union Master Profile in OPER. An “M” for Magic Wrighter must be entered in the A2A Interface field.

The above screen allows the credit union to activate A2A for its members and to set default minimum and maximum transfer amounts, as well as fees for these transfers. The credit union must configure a G/L for the incoming and outgoing funds, as well as one for the fee income.

Refer to *CU*BASE Online Help* for more information on the fields on this screen. To access the online help, click  at the bottom of the CU*BASE screen.

This screen will activate A2A transfers for Phone Operator and is required for A2A transfers. You cannot offer A2A transfers in **It's Me 247** without offering it in Phone Operator.

To offer this option to members in **It's Me 247**, use **Online/Mobile Banking VMS Config** on the Internet Member Services Config (MNCNFE) menu, and

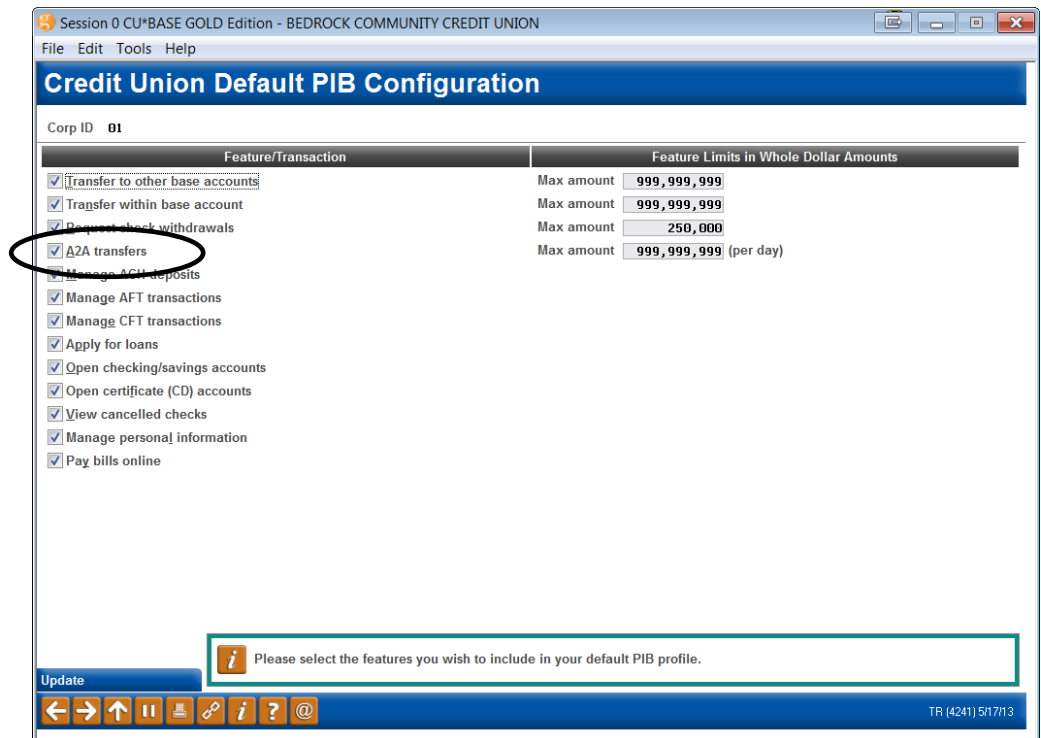
then select *A2A Transfers*. To activate the feature, check the boxes next to *Activate A2A transfers*. There are separate activation settings for incoming and outgoing A2A transfers, as well as to activate the AFT feature.

- NOTE: A2A Transfers must first be activated in the *CU Master Profile* (OPER #10, #3) by typing an M (for Magic Writer) in the A2A Interface field on the first configuration screen.

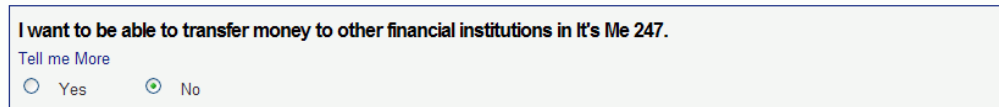
The credit union can also activate the ability for members and credit union employees to set up repetitive Automated Funds Transfers (AFTs) to and from A2A accounts. Additionally, the credit union can set up fee waivers for selected members.

- NOTE: For members to set up AFTs with A2A accounts, your credit union must allow AFT in online banking.

“Online/Mobile Banking VMS Config” on the Internet Member Services Config (MNCNFE) menu, then “PIB,” third screen

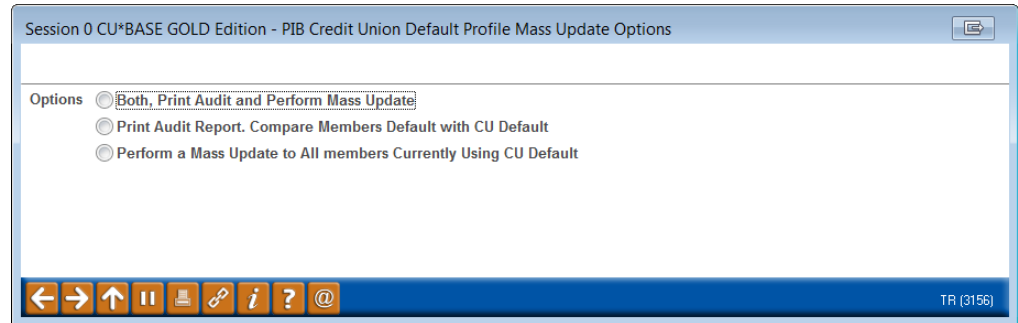


Since the credit union has elected to offer A2A transfers, members have the option to allow or restrict A2A transfers in their PIB. However, if an individual member’s PIB profile has this option turned to No (not allowing the transfers) and this sort of transfer will not be allowed.



Because of this the members cannot make transfers to other financial institutions. Therefore, the credit union must change the option to Yes and the credit union can do this using **Flood PIB Default Profile Changes** on the Internet Member Services Config (MNCNFE) menu.

“Flood PIB Default Profile Changes” on the Internet Member Services Config (MNCNFE) menu



This option will allow you to make batch adjustments to existing PIB profiles and/or view a report of the members affected by the change. The mass update will affect only members who have accepted the default profile but have not customized their PIB profile and members who had their PIB profile set up by a credit union employee. If the member sets up a customized PIB profile online, this feature will not update their profile.

Three Options of “Flood PIB Default Profile Changes” on the Internet Member Services Config (MNCNFE) menu

<i>Description</i>
Both, Print Audit and Perform Mass Update (B)
Print Audit Report, Compare Members with CU Default (P)
Perform a Mass Update to All Members currently using the default (U)

Using the options listed above, credit unions can change the member's PIB option to Yes, allowing the member to make A2A transfers. Once you have reviewed the members who will have their profile changed and are ready, use *Perform a Mass Update to All Members currently using the default (U)* or *Both, Print Audit and Perform Mass Update (B)* to flood the members to change the setting to the following:

- If member have elected not to allow A2A transfers (by manually adjusting their member PIB profile—if allowed), the credit union MSR will manually change this setting to allow them at the time the member is set up for A2A transfers. More about this on page 17.

MEMBER FEES

The configuration is designed so that credit unions can offer different fees for incoming and outgoing transfers, for example making incoming transfers free or cost less than an outgoing one. The fee is taken from the same account from which the funds are outgoing or incoming; this fee cannot be taken from a different sub-share. A fee can bring an account to a negative balance, and standard fees (such as NSF fees), therefore, may be assessed.

- In the case of an incoming loan payment, however, no fee is assessed.

Through the use of Tiered Services or Marketing Clubs, the credit union can waive that fee for selected members. Additionally, if this authority has been given, the teller can even manually waive the fee for the transfer when making the transfer in Phone Operator.

In the fee posting programs, Tiered Services or Marketing Club will be recorded as the reason for the waived fee if that is what caused the fee not to be charged. Any time the fee is waived this waived fee record is recorded in the Fee Waiver Information File (FVHIST) and can be viewed using the Fee Waiver Information Report on the Reports C (MNRPTC) menu.

Waiving incoming and outgoing A2A transfer fees have separate settings, so a credit union can choose to offer one option but not the other. The option to waive fees with Tiered Services defaults to being unchecked (fees not waived), so use this setting if you wish to waive fees.

“Tiered Service Level Config” on the General Configuration (MNCNFD) menu, then “Assign Tiered Service Level Instant Benefits,” screen 2

Incentive Reward	Levels			
	Basic	A	B	C
Member-Elected Outside Services				
ATM transaction service charge code (01-99)	01	02	03	04
Waive OTB balance transfer service charge		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bill payment/presentation service charge code	00	00	00	00
Electronic deposit hold group code (01-99)	00	00	00	00
Waive overdraft transfer fee from shares		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Waive overdraft transfer fee from LOC		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Waive combined overdraft transfer fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive e-statement fees		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive A2A incoming transfer fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive A2A outgoing transfer fee		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive fee for special printed statement style		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive fee for promise deposits		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You can waive either incoming or outgoing transfers, or both.

As with waiving fees in Tiered Services, credit unions can use Marketing Clubs to make different waivers for incoming and outgoing A2A transfers. These options also default to unchecked (fee not waived), and must be activated in order for the waiver to be active.

“Marketing Club Configuration” on the General Configuration (MNCNFD) menu, then “Fee Waivers and Benefits”

You can waive either incoming or outgoing fees, or both.

This credit union in the following image has given the teller authority to waive the fee during the transfer. This option can be selected when A2A transfers are configured for the credit union.

Phone Operator Transfers

Here the teller can choose to uncheck the Charge Fee checkbox and remove the fee.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Transfer

Transfer date **May 17, 2013** Transfer amount

From account IRA/HSA code **My Other Accounts**

To account IRA/HSA code

Description **PHONE TRANSFER**

Print receipt Charge fee

Optional secondary transaction description:

From Account		To Account	
Trust Name	AMY MEMBER	Trust Name	AMY MEMBER
Mbrshp designation	Trust	Mbrshp designation	Trust
# of Reg D withdrawals	0	Secondary Names	
Beginning available balance	9,194.13	Beginning balance	24,173.11
Transfer amount	53.00-	Transfer amount	53.00
Transfer adjustment	0.00	Transfer adjustment	0.00
Fee amount	1.00-		
Ending available balance	9,140.13	Ending balance	24,226.11

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ENROLLMENT/SETUP PROCESS

In order for the member to use A2A to transfer funds to another financial institution, the financial institution's information must be entered into CU*BASE to form a **relationship** between the credit union member's account and the account at the other financial institution. These relationships will create an **A2A transfer control list** which will drive the teller's options when transferring funds in Phone Operator, as well as the member's options in **It's Me 247**.

Relationships are designed to allow the member to either transfer money **to** another institution or receive funds **from** another institution, but not both in the same transfer. A separate fee is configured for incoming and outgoing transactions to allow the credit union to charge differently for each type of transfer. An OFAC scan is run once the relationship is set up.

This sensitive information, such as account and R&T numbers will not be visible to the teller when making a transfer. Only the description is available when selecting the correct account.

The credit union employee configures the relationship for the member using *Member Personal Banker* on the Member Service (MNSERV) menu. The member must work with a credit union employee to set up the relationship. Once it is created, the member can use **It's Me 247** to make the transfer. Members cannot, however, create these relationships themselves in online banking.

“Member Personal Banker” on the Member Service (MNSERV) menu, then “A2A”

The screenshot shows a web application window titled "Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION". The main heading is "Member Personal Banker". Below this, there is a form with the following fields and options:

- Account #: [Redacted]
- Date opened: Jan 10, 1965
- Name: MARY MEMBER
- Agreement accepted: May 09, 2013
- E-Statements: 000000
- Bill payment: 000000
- PIB:
- eAlerts/eNotices:

Below these fields is a list of options, each with a checkbox:

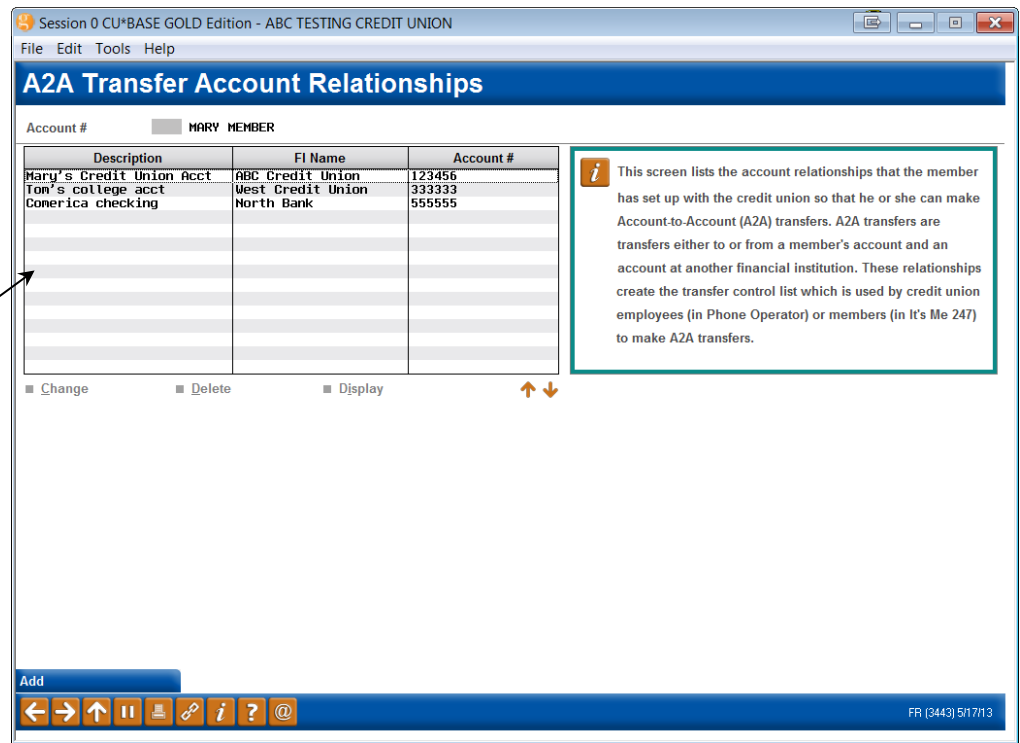
- E-statements (enroll or change enrollment status)
- Choose style for printed statements
- Bill Payment (enroll or change enrollment status)
- Bill Payment PIN reset
- Online banking/ARU (activate, change PIN/password; view password history)
- Online banking/ARU Transfer Control (update or add transfer accounts)
- See/Jump relationships (allow other members to access your account online)
- Personal Internet Branch (enroll or change PIB settings)
- PIB password reset (change PIB password or view PIB username)
- eAlerts/eNotices (subscribe or change settings; view eAlert history)
- A2A account relationships (add, modify, or remove relationships)
- Email address maintenance
- Reset online banking security questions
- Mobile banking (view member access and mobile devices)
- Debit card round up (enroll or change transfer account)
- Reg E opt in/out preference
- Promise deposits (subscribe or change status)

At the bottom left, there is a "Skip" button. At the bottom right, there is a navigation bar with icons for back, forward, home, search, and help, along with the text "FR (2640) 5/17/13".

On the previous screen, check the box in front of *A2A account relationships (add, modify, or remove relationships)* and press Enter to move to the second screen to view a list of the relationships that the member already has configured.

“Member Personal Banker” on the Member Service (MNSERV) menu, then “A2A,” second screen

The Type of account option allows you to configure this as either a savings, checking or loan account. Incoming transfers from a loan account are allowed.



To create a new account relationship, simply use *Add* (F6).

A2A Account Relationship Configuration Screen

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

A2A Transfer Account Relationships

Account base

Transfer description

Financial institution name

FI routing #

Account # at other institution


Type of account Savings Checking Loans

Account holder name at other institution

Last maintained by :V on May 17, 2013

Delete

FR (3444) 5/17/13

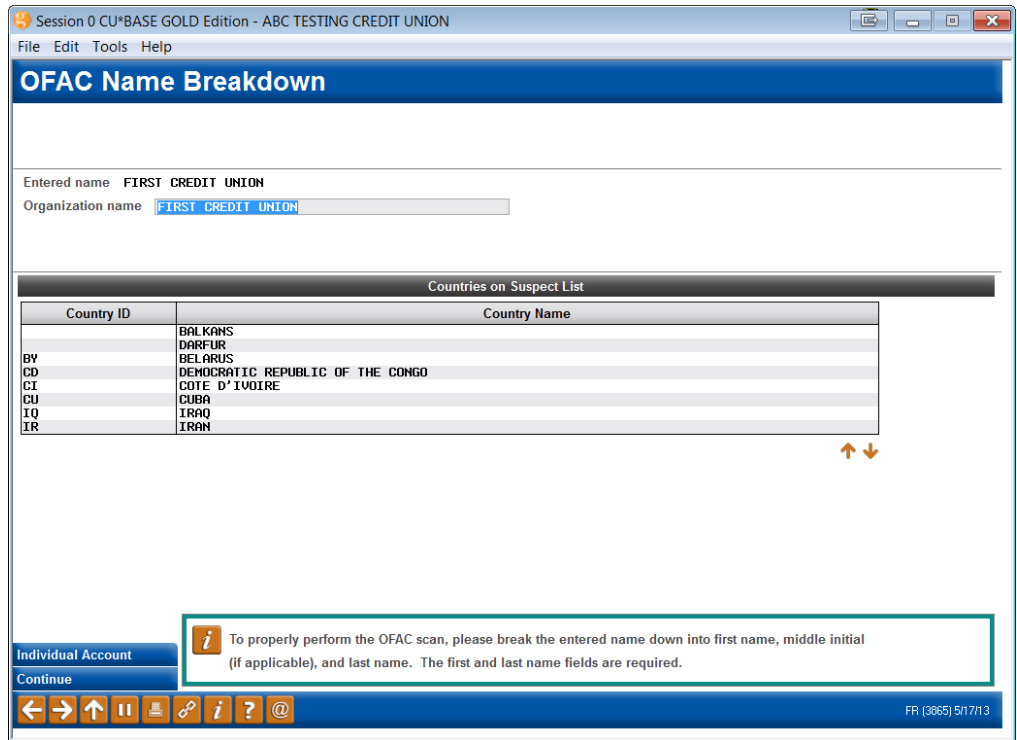
Refer to *CU*BASE Online Help* for more information on the fields on this screen. To activate the online help, click , on the bottom of the *CU*BASE* screen.

Using this screen the credit union employee first will enter a description that tellers and the member will use when making the transfer. This secures the rest of the financial information needed for this relationship since it is the only information the teller or member sees when making an A2A transfer. All of the other information is used only for the configuration.

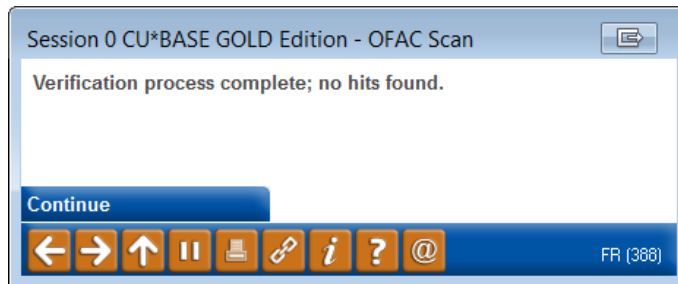
The member must provide the information about the other financial institution, including the financial institution's name, routing number, and the account number of the person at the other institution. The type of account (savings, checking, loan) is also needed at this time as well as the name of the person at the other institution. Once the relationship has been configured, this relationship can be used by a credit union employee in Phone Operator. It can also be used by a member in **It's Me 247** to transfer money in and out of an account at another financial institution.

Note: *The system will allow a member to transfer money to an outside loan account. It will not, however, allow a member to transfer money out of a loan account. If a relationship is designated as a loan account, account will not appear as an option when a teller or member selects the **transfer from** account.*

Once you press Enter *CU*BASE* will run an OFAC scan on the outside financial institution.



Press Enter to verify this institution.



Ensuring the Member's PIB Controls Allow A2A Transfers

Now that the relationships are created, there is one additional step that to ensure that the member can make the A2A transfers online in **It's Me 247**. Return to *Member Personal Banker* on the Member Service (MNSERV) menu. This time select *Personal Internet Branch (enroll or change PIB settings)*.

“Member Personal Banker,” on the Member Service (MNSERV) menu, then “Personal Internet Branch (enroll or change PIB settings),” third screen

Session 0 CU*BASE GOLD - Configure PIB Profile

Account base [] Name MARY MEMBER

UPDATE

Please select the features for the member PIB profile. The availability of the features in online banking is dependent on which features your CU offers.

Feature/Transaction	Feature Limits in Whole Dollars	Confirmation Code
<input checked="" type="checkbox"/> Transfer to other base accounts	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Transfer within base account	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> A2A transfers	Maximum amount 999,999,999 (per day)	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Request check withdrawals	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage ACH deposits		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage AFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage CFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Apply for loans		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open checking/savings accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open certificate (CD) accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> View cancelled checks		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage personal information		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage online bill pay		<input type="checkbox"/> Require

Confirmation code []

Skip
Continue

FR (5053) 5/17/13

Make sure that the checkbox next to *A2A transfers* is checked.

This is also the location to enter a confirmation code if the member wishes to add one at any time.

Press Enter twice to move to the PIB confirmation page. Then click *Apply and Send* (F5) to save any changes that are made or to exit this screen.

INCOMING/OUTGOING TRANSFERS (CU*BASE)

Once A2A transfers are activated by the credit union and the relationships are configured, both tellers (in Phone Operator only) and members (in **It's Me 247** online banking) will be able to initiate transfers with other financial institutions. This section will cover the actual transfers and how they are made in CU*BASE and **It's Me 247**.

With outgoing transfers, the money will immediately be removed from the members account. The member will immediately see a record in **It's Me 247** (or transaction history in CU*BASE) documenting the transfer, as well as a record for the fee (if one was charged). Transfers will not be made if the member's account does not contain sufficient funds for the transfer, but the transfer will still be made even if the transfer **fee** takes the member's account to a negative balance. The person receiving the transfer will receive the money according to normal ACH activity.

With either incoming or outgoing transfers, the transfer is made by the system immediately. If the transfer is an outgoing transfer, the money is transferred out of the members account immediately and is placed in the G/L account (that was configured when A2A processing was configured for the credit union) and then transferred during normal ACH processing. Incoming funds are not credited to the members account until they arrive from the other financial institution, but the fee is debited at the time of the transfer. Incoming transfers will also follow standard ACH activity.

With incoming transfers, a \$0 transaction entry will appear in the member's transaction history in CU*BASE when the transfer is made. Use Phone Operator History, then Additional Transaction Information to view the details.

Session 0 CU*BASE GOLD Edition - Additional Transaction Information

Account: -000 Transaction sequence #: 00129

Description	Activity Date	Activity Time
REQSTD 2/1 FROM FIFTH THIRD BANK	Feb 01, 2013	11:32:09

Business Date	Amount	Balance	Description	Transfer Acct.
Feb 01, 2013	0.00	159.87	A2A TRANSFER DEPOSIT	

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When the actual transfer is made by the other financial institution, the member will see a record of the transfer itself. If a fee is charged for the transfer a fee transaction will immediately appear in the account summary.

Once the transfer is made, the credit union cannot cancel the transfer. Because of this, transfers cannot be reversed. The member will receive a warning about this when making a transfer online.

Note on Transfers (ACH and Failed Transfers)

If for some reason the ACH transfer does not process correctly and bounces back (perhaps a number was incorrectly keyed when the relationship was set

up), Magic-Wrighter will return the transfer request to avoid complications with the other financial institution. These failed transfers are recorded on the LMBRA2AEXP report in CU*SPY. Fees for these transfers must be manually reversed.

CU*BASE TRANSFERS WITH PHONE OPERATOR

Tellers will only be able to process A2A transfers in Phone Operator. First the teller enters Phone Operator and selects the member account that is involved in the transfer and selects the Transfer option. From this screen the teller selects to make an incoming or outgoing transfer by selecting the function keys to the right: *A2A In* (F11) or *A2A Out* (F12).

Transfer Screen

Use *A2A In* (F11) or *A2A Out* (F12) to make incoming or outgoing A2A transfers.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION
File Edit Tools Help

Member Account Transfer

Transfer date: May 17, 2013 Transfer amount: 0.00

From account: 046 IRA/HSA code: [] My Other Accounts

To account: 000 IRA/HSA code: []

Description: PHONE TRANSFER

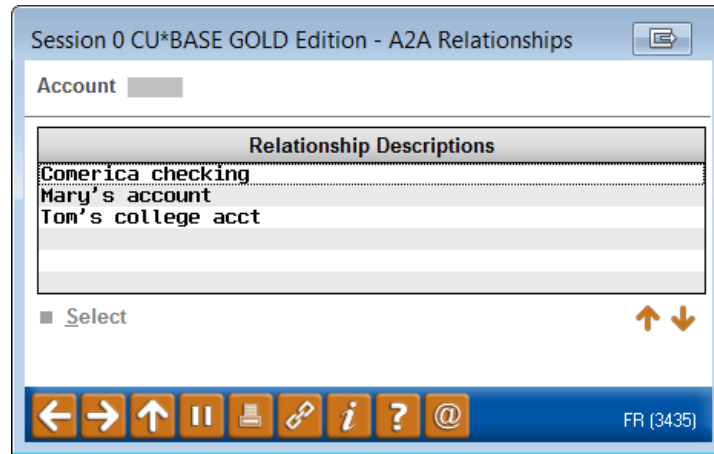
Print receipt Charge fee

Refresh/Calc Post Post/Return Skip A2A In A2A Out

FR (3442) 5/17/13

Once either *A2A In* (F11) or *A2A Out* (F12) is selected, the transfer control list for the member appears so that the teller can select the correct account to either transfer funds from or funds to.

Transfer Control List



If the transfer is an incoming transfer, accounts that have been configured as loan accounts will not appear on the list.

The credit union simply selects the account at the other financial institution involved in the transfer by double clicking on the selection or by selecting the account and choosing Select. The teller can only see the description that was entered when the relationship was configured. No financial information appears in the list.

The Phone Operator transfer screen returns and the teller then can enter the amount of the transfer. If a fee will be charged, the fee will appear in the calculation. If the teller can override the fee, the checkbox will not be grayed out and the teller can uncheck it.

If configured, the teller can choose not to charge the fee. Fees are configurable and can be waived. See page 9.

From Account		To Account	
Name	MARY MEMBER	Name	John College Acct
Mbrshp designation	Individual		

Beginning available balance	35,720.44		
Transfer amount	500.00-		
Transfer adjustment	0.00	Transfer adjustment	0.00
Ending available balance	35,220.44		

Notice how the function key has changed to allow the teller to return to Phone Operator

The teller simply posts the transaction as usual and the transfer is processed using normal ACH processing. If the transfer is an outgoing

transfer, the funds will be removed immediately and the member will see a record of the transfer, plus any fee that was assessed on his or her account summary page. If the transfer is an incoming transfer, a zero (0.00) dollar transfer record is recorded in the transfer history until the money is deposited from the other financial institution's account. When the money arrives from the other institution, it is deposited in the member's account and the zero (0.00) dollar transaction record is removed from the account transaction history and is replaced with a record for the amount of the deposit.

SCHEDULED TRANSFERS USING CU*BASE AUTOMATED FUNDS TRANSFERS (AFTs)

If configured in the Account-to-Account configuration, employees can set up scheduled AFT transfers to accounts with A2A relationships. (Separate controls in the A2A configuration activate transfers in and transfers out. This screen is shown in page 6.)

- Refer to the Member-facing section of this booklet to see what members see when they set up transfers in online banking. A special message is provided to members scheduling incoming AFT transfers.
- The Member-facing section also covers the Audit Trackers that are made when members make, edit or delete an AFT with an A2A account. These Tracker entries are not generated when an employee sets up an AFT for a member.

“Update Auto Transfer Information” on Update Functions 1 (MNUPDT) menu

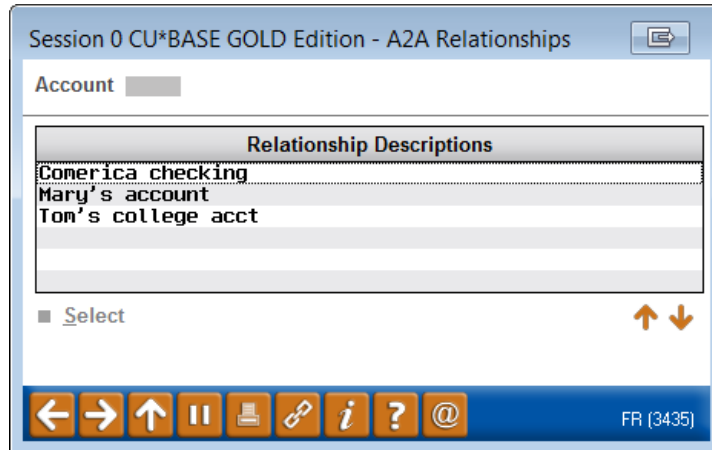
Transfer To Account	Sq	Pty	Transfer From Account	Amount	Next	Frq	Trans Made	Last Maint	By
1 -000 01			8-020	5.00	Oct 06, 2016	M		Oct 06, 2016	/J
1 -000 01			2-000	15.00	Aug 26, 2016	D		Aug 24, 2016	-9
1 -000 02		Car Loan	**1234	500.00	Nov 04, 2016	M		Oct 04, 2016	/J
1 -020 03			8-000	250.00	Oct 28, 2016	M		Oct 04, 2016	/J
1 -045 01			2-000	45.00	Oct 15, 2016	M		Sep 21, 2016	;Y
4 -000 01			8-000	10.00	Sep 25, 2016	M		Aug 31, 2016	+M
TEST LOAN **0100 02			8-000	150.00	Nov 02, 2016	M		Sep 02, 2016	/J

The screen shown above is the first screen used to create or modify instructions for Automated Funds Transfer (AFT) records. Additional buttons conditionally appear once an account number is entered and Enter is used. (These are shown in the example.) “Add A2A In” and “Add A2A Out”

buttons appear only if the member has an account with an Account-to-Account (A2A) feature relationship.

- AFTs with A2A accounts appear with asterisks in front of the account number on the previous screen.

If either the “Add A2A In” or “Add A2A Out” buttons is selected, the employee will first advance to a screen allowing them to select the A2A account associated with the transfer.



If the transfer is an incoming transfer, accounts that have been configured as loan accounts will not appear on the list.

Once the account is selected, the employee will advance to the other AFT screens. Learn more detailed information about AFTs in the [Automated Funds Transfer/Check Funds Transfer booklet](#).

Processing

These AFTs are processed according to your configuration on when AFTs are processed. However, AFTs with A2A accounts are processed after AFTs with accounts at your credit union. Refer to the Answer Book items below for more information.

Related Answer Book Items

Also refer to these Answer Book items:

- [How is the Priority setting in Automated Funds Transfer \(AFT\) handled when the transfer is to or from an account that is not a CU*BASE account?](#)

AFTs with A2A accounts are processed after regular AFTs (ones with accounts within your credit union). Read more in the Answer Book item above for more information.

- [What happens when there are insufficient funds for a scheduled recurring Automated Funds Transfer \(AFT\) when the transfer is to an “off the books” \(A2A or OTB\) account? What happens when there are insufficient funds for the desired transfer amount?](#)

A2A AFTs require that the full funds are available for the transfer to be made. Read more in the Answer Book item above for more information.

- [How should I handle outgoing AFTs to an account set up with the Account to Account \(A2A\) feature if the From account is a certificate, IRA, or HSA account?](#)

AFTs from these types of accounts require the use of a sweep account. Read more in the Answer Book item above for more information.

- [What reports can I use to monitor my Automated Funds Transfers \(AFTs\) with accounts that are not on CU*BASE?](#)

Instead of finding A2A AFT records in the TAT reports (which list regular AFTs), separate reports TATA2A records A2A AFTs. Read more in the Answer Book item above for more information.

- [How do I identify transactions in the TRANSF file that are to or from A2A or OTB accounts?](#)

A2A AFTs can be identified easily in the TRANSF file. The TRANSF1 file records that are associated with A2A accounts are listed with all 9s followed by a 7 in the account field (999999997). This could be in the To or From field.

- [My credit union has activated scheduled Automated Funds Transfers \(AFTs\) with the CU*BASE Account to Account feature. How do I turn this feature off?](#)

Careful consideration should be taken when turning on this feature, and deactivation requires CSR assistance. Read more in the Answer Book item above for more information.

WHAT THE MEMBER SEES

If A2A relationships are set up by the credit union members can also transfer money to and from accounts at other financial institutions. They cannot, however, set up the relationships themselves in **It's Me 247**. They must contact their credit union and have a credit union service representative configure the relationship.

In order to make an Account-to-Account transfer, the member must go to the Transfer page, which walks the member through the four steps of creating a transfer.

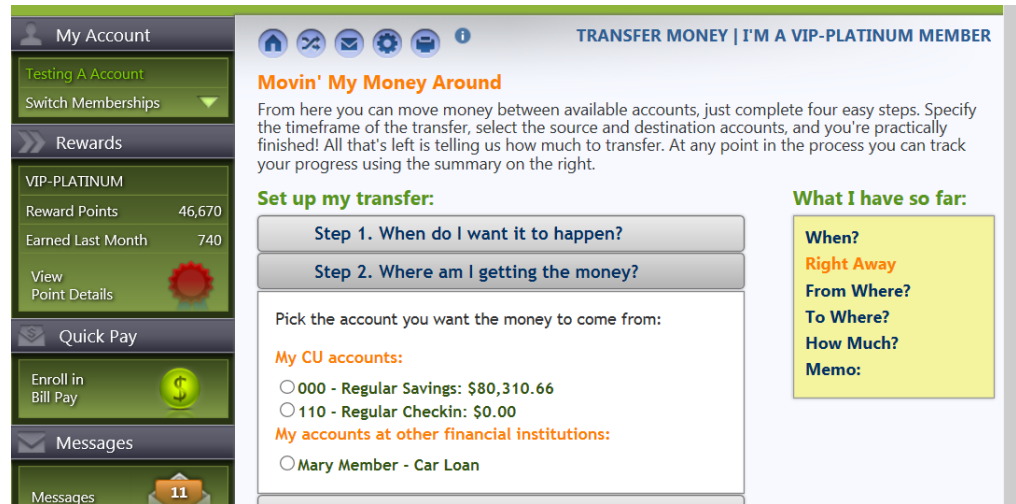
“RIGHT AWAY” TRANSFERS VIA THE TRANSFER WIZARD

Credit unions can elect to allow members to make transfers “Right Away” (although behind the scenes ACH processing rules apply).

In the first step the member selects to make the transfer "Right Away."

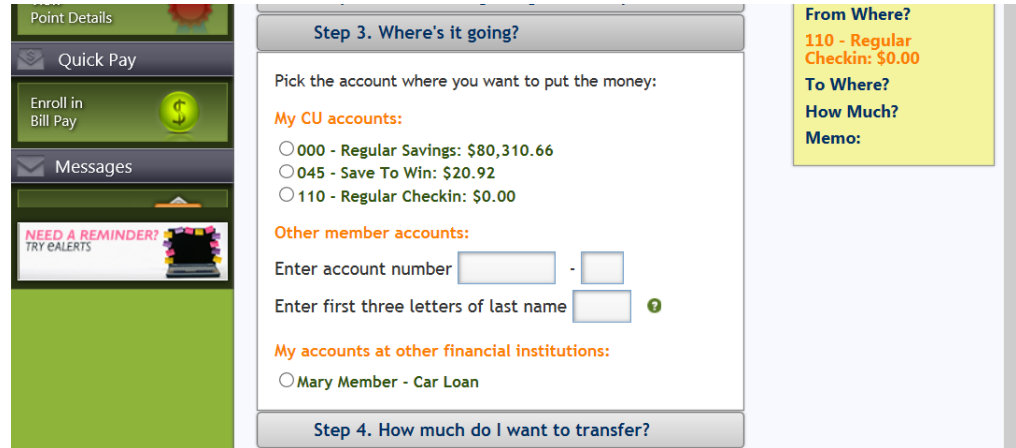
The screenshot shows a web interface for a credit union's transfer wizard. On the left is a navigation menu with items like 'My Account', 'Testing A Account', 'Switch Memberships', 'Rewards', 'VIP-PLATINUM' (with 46,670 points), 'Quick Pay', and 'Messages'. The main content area is titled 'TRANSFER MONEY | I'M A VIP-PLATINUM MEMBER' and 'Movin' My Money Around'. It includes a brief introduction and a 'Set up my transfer:' section with 'Step 1. When do I want it to happen?' containing radio button options: 'Right Away' (selected), 'Bi-Weekly', 'Monthly', 'One Time Only', 'Quarterly', and 'Weekly'. To the right is a 'What I have so far:' summary box with fields for 'When?', 'From Where?', 'To Where?', 'How Much?', and 'Memo:'. 'Step 2. Where am I getting the money?' is partially visible at the bottom.

The second step **Where am I getting the money?** allows the member to select the account the money is coming from. If the member scrolls to the bottom of the available accounts, he or she will be able to select the accounts at other financial institutions.



The system will not allow a member to make an outgoing transfer from an account configured as a loan account. An account configured in this manner will not appear on the list of "from" options.

In the next step the member selects the account to transfer to. Again if the member scrolls to the bottom of the list, he or she will see the accounts from the other financial institutions.



The system will not allow transfers between two outside financial institutions. At least one account must be at your credit union. The member will receive an error message if he or she tries to do this asking the member to pick at least one account from your credit union.

In the final step the member enters the amount of the transfer.

VIP-PLATINUM

Reward Points 46,670

Earned Last Month 740

[View Point Details](#)

Quick Pay

Enroll in Bill Pay

Messages

Messages 11

Members

NEED A REMINDER? TRY eALERTS

Set up my transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Enter the amount you want to transfer:

Memo:

Show on the "To" account also

[Continue with transfer](#)

What I have so far:

When?
Right Away

From Where?
110 - Regular Checkin: \$0.00

To Where?
Mary Member - Car Loan

How Much?
Memo:

At this point the member enters an amount and scrolls to the bottom of the page and select *Continue with transfer*.

[View Point Details](#)

Quick Pay

Enroll in Bill Pay

Messages

Messages 12

Members

GET NOTIFICATIONS WITH eNOTICES

When?
Right Away

From Where?
Mary Member - Car Loan

To Where?
110 - Regular Checkin: \$0.00

How Much?
\$100.00

Memo:

If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This **cannot** be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.

I authorize the credit union to initiate an electronic transaction to the financial institution indicated above.

▲ Required

Each transfer initiated may be subject to the following fee(s): **\$1.00 A2A TRANSFER DEP FEE**

On this page, the member will be able to read the instructions for cancelling the AFT as well as see the fee if one is charged:

If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This **cannot** be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.

I authorize the credit union to initiate an electronic transaction to the financial institution indicated above.

▲ Required

Each transfer initiated may be subject to the following fee(s): **\$1.00 A2A TRANSFER DEP FEE**

The member will then check a box in front of the sentence “I authorize the credit union to initiate an electronic transaction to the financial institution indicated above” to authorize the transfer.

GET NOTIFICATIONS WITH ENOTICES

If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This **cannot** be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.

I authorize the credit union to initiate an electronic transaction to the financial institution indicated above.

Each transfer initiated may be subject to the following fee(s): **\$1.00 A2A TRANSFER DEP FEE**

I Authorize This Transfer or go back

Then the member clicks the *I Authorize this Transfer* button. (If the member has a confirmation code from a PIB (Personal Internet Branch) configuration, the confirmation code will need to be entered at the top of this screen.)

Finally the member advances to a screen that allows them to print a copy of the transaction for their records.

Would you like to print this transaction before proceeding? When this dialog closes, this transfer will be submitted automatically.

Continue without printing Print Transaction

The member can select to print the transaction or continue without printing. Once the window is closed the transfer is submitted automatically.

- NOTE: The transfer is automatically sent to Magic-Writer at this time. Magic-Wrighter will submit your credit union's items to the Fed based on your cut-off time. (The times available at the time of this manual's update are 4PM ET and 7PM ET.)

SCHEDULED AFT TRANSFERS IN ONLINE BANKING

Activation

If activated in the A2A configuration (shown on page 6), members can set up scheduled incoming and outgoing AFTs (to and from accounts with A2A relationships). The same separate controls that activate incoming and outgoing AFTs in CU*BASE also activate the ability for members to create AFTs.

- NOTE: Additionally, your credit union must allow members to create AFTs in online banking.

The A2A configuration (shown on page 6) requires that the credit union create a special Memo Type for online A2A AFTs. This is used to record changes members make to AFTs with A2A accounts. Tracker records on the members Audit Tracker record when the member creates, edits or deletes the AFT. See the following page for examples.

Member Setup

To schedule an AFT, the member picks any frequency other than “Right Away.” The process then for scheduling the AFT follows the same directions as setting up a “Right Away” transfer with one exception that applies to incoming AFTs only.

On the confirmation page, the directions for incoming AFTs are different than the ones for outgoing AFTs. This is due to the fact that there may be a time difference as the money comes from the other financial institution into your member’s account.

Outgoing (same as Right Away)



If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This **cannot** be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.

Incoming



If you authorize this transfer, electronic transactions will be initiated with your other financial institution according to the instructions shown above. You should expect to see the funds in the "Transfer To" account within 3 business days of the date on which the transfer is initiated. Timing will vary depending on the institution. Automated transfers may be initiated on the first subsequent business day following a holiday or other non-business day. If you wish to cancel a future transfer, you must do so at least one day before the next regularly scheduled transfer date. Once a transfer is initiated, it cannot be cancelled by the credit union.

- Refer to page 22 for Answer Book items that cover other special circumstances that apply to AFTs with A2A accounts. (This is included in the section on setting up an AFT in CU*BASE.)

Tracker Record in the Member’s Audit Tracker

As mentioned previously, your credit union is required to enter a Memo Type in the A2A configuration when activating scheduled Automated Funds Transfers (AFTs) with A2A accounts. This is used to record a Tracker entry

on the member's Audit Tracker each time they add, change or delete an AFT to or from an account with an A2A relationship. Below are examples of these Trackers.

Created

```
Contact - Date: 10/11/2016   Time: 10:16:07   By Emp: 96
Name: TESTING A ACCOUNT           Memo Type: A2 a2a
Recurring A2AFT CREATED on 10/11/2016 (Incoming) ****1234 by 96.
Transfer Amount: $100.00, processed: MONTHLY, transfers made 0 of 999.
Seq#: 3, Priority#: 1, next transfer date: 10/15/2016.
Transfer last maintained 10/11/2016 by 96.
```

Changed (Adjusted amount of transfer)

```
Contact - Date: 10/11/2016   Time: 10:16:39   By Emp: 96
Name: TESTING A ACCOUNT           Memo Type: A2 a2a
Recurring A2AFT updated on 10/11/2016 (Incoming) ****1234 by 96.
Transfer Amount: $200.00, processed: MONTHLY, transfers made 0 of 999.
Seq#: 3, Priority#: 1, next transfer date: 10/15/2016.
Last Transfer Amount $.00 .
Transfer last maintained 10/11/2016 by 96.
```

Deleted

```
Contact - Date: 10/11/2016   Time: 10:16:47   By Emp: 96
Name: TESTING A ACCOUNT           Memo Type: A2 a2a
Recurring A2AFT DELETED on 10/11/2016 (Incoming) ****1234 by 96.
Transfer Amount: $200.00, processed: MONTHLY, transfers made 0 of 999.
Seq#: 3, Priority#: 1, next transfer date: 10/15/2016.
Last Transfer Amount $.00 .
Transfer last maintained 10/11/2016 by 96.
```

NOTE: These Tracker entries are only made when a member make changes to an AFT. If an employee sets up an AFT with an A2A account, Tracker entries are not recorded.

TRANSACTION HISTORY RECORDS

If the member makes an outgoing transfer, there will be a record of the withdrawal reading "A2A Transfer W/D" followed by the Description of the relationship and the date the transfer request was made. Additionally if the member is charged a fee for the withdrawal, he or she will see a record for the fee with a description of "A2A Transfer W/D Fee."

Transaction History for [REDACTED] (account ending 42)			
Date	Description	Amount	Balance
01/03/2013	A2A TRANSFER W/D FEE	(\$1.00)	\$277.72
01/03/2013	A2A TRANSFER W/D TO GENERATIONS FAMILY FCU REQSTD 1/9	(\$100.00)	\$278.72

If the member makes an incoming transfer, he or she will have a zero dollar record the day the transfer is scheduled. Additionally, if a fee is charged for the transfer the assessed fee will appear in the account summary. An incoming transfer will read "A2A Transfer Deposit," followed by the description of the relationship and the date the transfer **request** was made, not the date the money actually was deposited. The fee will read "A2A Transfer Dep Fee" (not shown).

09/08/2012	A2A/DEP 22 [REDACTED] PROGRESSIVE CASUALTY 800-776-4737 OH Refund	\$3.07	\$354.59
------------	--	--------	----------

MOBILE WEB BANKING/MOBILE APP BANKING

Members can also make transfers to and from A2A accounts on their phones or other mobile devices in Mobile Web Banking, which is the banking interface used by the FREE CU*Answers Mobile App. (This follows the same configuration settings and permissions that are used for **It's Me 247**.)

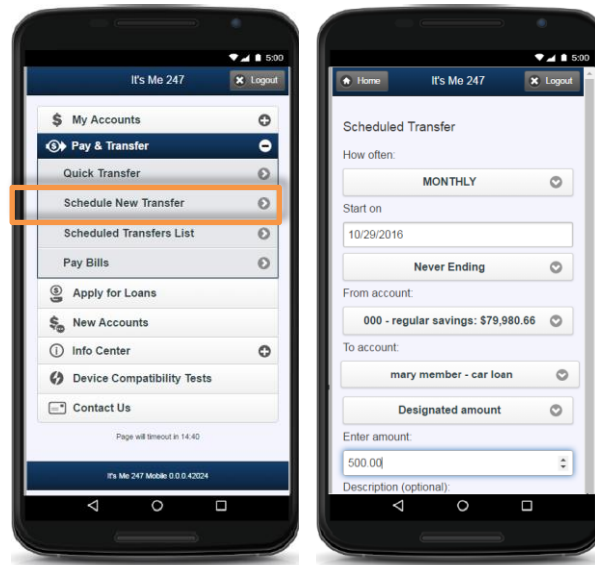
One-Time (“Right Away”) Transfers

When making a one-time transfer, members pick *Quick Transfer* and then they make a transfer with the A2A account. From there they are presented a confirmation and completed messaging. (Both list any A2A transfer fees that are charged.)



Scheduled Transfers - Automated Funds Transfers (AFTs)

To schedule Automated Funds Transfers, members use “Schedule New Transfer.”



Members will be presented the same messages they receive in **It's Me 247**.

A2A HISTORY AND EXCEPTION REPORT

A2A TRANSFER HISTORY FOR A MEMBER

You can review Account to Account Transfers made by a member on the A2A Member Transaction History Inquiry screen. To access this screen use Phone Operator and use A2A History Inquiry (F24).

Individual Account

SSN/TIN ***-**-****
 Birthdate Mar 29, 1949

Name **JOHN G MEMBER**
 Account # [REDACTED] Name ID ME Corp ID 01

VIP-PLATINUM member with 630 points! (click for more info)

Mother's maiden name: JONES
 Driver's license: *****7890

Address 123 MAIN STREET ANYCITY, MI 49000
 Home (555) 555-5555
 Email jnenber@cuanswers.com

Opened Dec 12, 1964

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	3,605.22	0.00	3/25/13	.	.	V	.	1	V	.	.	.	.
110	CHECKING	350.16	0.00	6/11/14	.	.	V	V	1	V	V	V	.	.
610	USED VEHICLES	6,079.31	128.11	7/02/14	.	.	.	V	1	V	.	.	.	.
645	SIGNATURE LOAN	1,206.20	187.54	6/15/14	.	.	.	V	1	.	.	.	.	.
705	FIX MDRT 5 - 30	69,462.02	409.52	7/01/14	.	.	.	V	0	V	.	.	.	.
790	FANNIE MORTGAGE	91,005.65	468.82	7/01/14	.	.	.	V	1	.	.	.	.	.

Navigation Menu (A2A History Inquiry is circled):
 Verify My ID, Comments, New Account, Add Cmt/Message, Check Digit, Names/Address, Sales Tools, OTB/Cards, Tax File Inquiry, ARU/HB Transfers, Statements, Nicknames, Toggle Card #, **A2A History Inquiry**, Scan e-Document, View e-Document

Bottom Bar: Navigation icons (back, forward, home, stop, refresh, search, help, @), FR (333) 7/31/14

Bag A Buck!
 Refinance your auto or recreational loan from another financial with rates starting at 2.99% APR* (for up to 60 mo.)

A2A Member Transaction History Inquiry Screen

Session 1 CU*BASE GOLD - THE FINEST FEDERAL CREDIT UNION

File Edit Tools Help

A2A Member Transaction History Inquiry

Filter by

Status

Date range from to [MMDDYYYY]

Amount To account from

Account Base	Date Generated	Transfer Amount	From Account	To Account	Status Code	Response Code
	Aug 04, 2015	2,995.00	000000 -080	XXX289	C	00
	Jul 30, 2015	2,995.00	000000 -080	XXX289	C	00

Detail

Clear Filter
Sort by Date
Print

← → ↑ ↓

FN (5176) 005115

You can filter this screen by the following selectors

- Status (see definition below)
- Date range
- Amount
- To or from account

Documentation including status and common response codes are listed following below.

Column Descriptions

Column	Description
Account base	The account base of the member.
Date generated	The date the A2A transfer request was sent to Magic-Wrighter. <ul style="list-style-type: none"> • Refer to the cut-off times on Page 5. This may not be the same day the member made the request.
From account/To account	The from and to accounts for the transfer. One account will be the member's account. The other side will come from the A2A relationship configuration. (Refer to page 13.)
Status code	This is the status of the A2A transfer record. Selections include: <ul style="list-style-type: none"> • A—Active-Created • S—Sent Directly to ODFI • C—Confirmed-Rcvd by ODFI • F—Failed-Incorrectly formatted

Column	Description
	<ul style="list-style-type: none"> X—Standin Created in Standin
Response code	<p>This is the Accept/Reject reason codes provided by Magic-Wrighter.</p> <p>Common codes include:</p> <ul style="list-style-type: none"> 00 – Payment accepted 01 – Invalid bank routing number 02—Invalid checking account number 16—Bad password 17—Invalid user ID 29—Duplicate transaction

A2A HISTORY FOR ALL MEMBER TRANSACTIONS

When a member authorizes an A2A request in **It's Me 247**, that request is written to A2ATRANS file. The time of the authorization is the Generated Date and Generated Time. For retention purposes this file is not purged.

DAILY EXCEPTION REPORT

The Daily A2A Exception Report (LMRBA2AEXP) report is lists all exceptions for the A2A transfers your credit union sent to Magic-Wrighter for that day. This is saved to the Third Party category.

ACCOUNT BASE	MEMBER NAME FAILED REASON	POSTED DATE GEN'D DATE	FROM ACCOUNT TO ACCOUNT	REQUESTD AMOUNT
	JDS APPAREL	5/16/2015		200.00
	29-Unknown reason	5/16/2015	XXX939	
REPORT TOTALS:	TOTAL FAILED:	1	TOTAL FAILED AMOUNT:	200.00
END OF REPORT				

5/16/15 00:39:12
RUN ON 5/17/15

CREDIT UNION
DAILY A2A EXCEPTION REPORT

LMBRA2AEXP PAGE 1
OPER

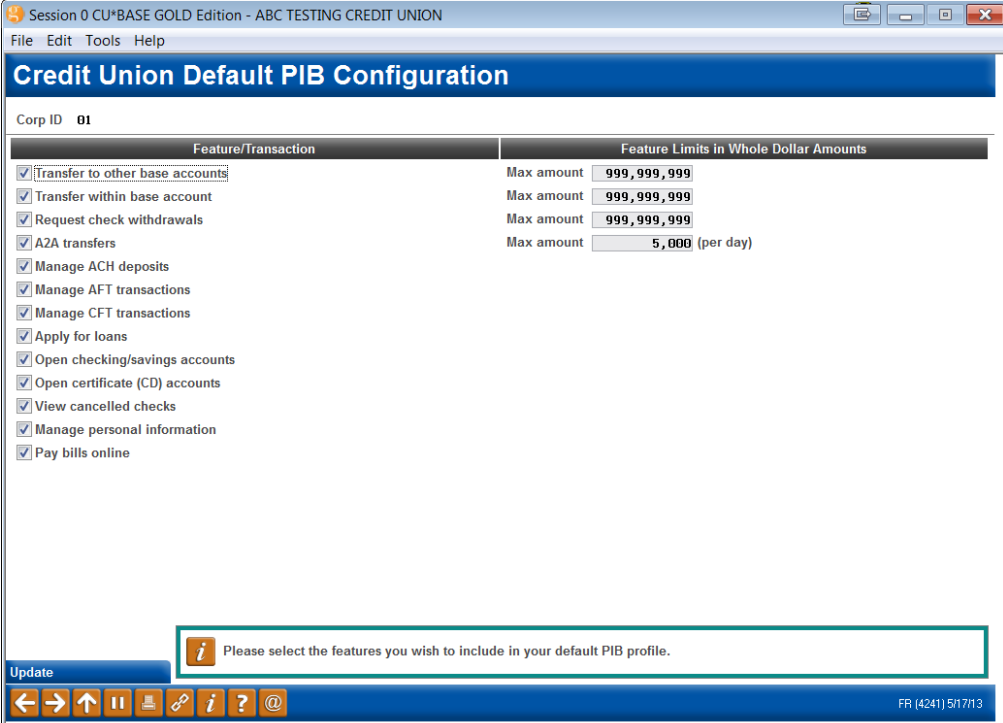
PIB CONTROLS

A2A transfers must be allowed in the Default PIB Profile at both at the credit union and the member levels in order for the member to be able to make A2A transfers in **It's Me 247**. If the credit union setting allows the A2A transfer, but the member setting does not, the member will not be able to make Account-to-Account transfers.

Ensure that the checkbox for A2A transfers is checked on **both** of the following two screens:

“Online/Mobile Banking VMS Config” on the Internet Services Config (MNCNFE) menu, then “PIB” (third screen)

Credit Union Setting



The screenshot shows a software window titled "Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION". The main heading is "Credit Union Default PIB Configuration" with "Corp ID 01" below it. A table lists features and their limits:

Feature/Transaction	Feature Limits in Whole Dollar Amounts
<input checked="" type="checkbox"/> Transfer to other base accounts	Max amount 999,999,999
<input checked="" type="checkbox"/> Transfer within base account	Max amount 999,999,999
<input checked="" type="checkbox"/> Request check withdrawals	Max amount 999,999,999
<input checked="" type="checkbox"/> A2A transfers	Max amount 5,000 (per day)
<input checked="" type="checkbox"/> Manage ACH deposits	
<input checked="" type="checkbox"/> Manage AFT transactions	
<input checked="" type="checkbox"/> Manage CFT transactions	
<input checked="" type="checkbox"/> Apply for loans	
<input checked="" type="checkbox"/> Open checking/savings accounts	
<input checked="" type="checkbox"/> Open certificate (CD) accounts	
<input checked="" type="checkbox"/> View cancelled checks	
<input checked="" type="checkbox"/> Manage personal information	
<input checked="" type="checkbox"/> Pay bills online	

At the bottom, there is an "Update" button, a message box that says "Please select the features you wish to include in your default PIB profile.", and a navigation bar with icons for back, forward, up, down, search, and help. The footer shows "FR (4241) 5/17/13".

“Member Personal Banker” on the Member Service (MNSERV) menu, then “Personal Internet Branch (enroll or change PIB settings),” third screen

Member Setting

Feature/Transaction	Feature Limits in Whole Dollars	Confirmation Code
<input checked="" type="checkbox"/> Transfer to other base accounts	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Transfer within base account	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> A2A transfers	Maximum amount 999,999,999 (per day)	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Request check withdrawals	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage ACH deposits		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage AFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage CFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Apply for loans		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open checking/savings accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open certificate (CD) accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> View cancelled checks		
<input checked="" type="checkbox"/> Manage personal information		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage online bill pay		<input type="checkbox"/> Require

PIB CONTROLS-WHAT THE MEMBERS SEE FOR A2A TRANSFERS

Additionally, if the member can adjust his or her PIB profile, the member can select to restrict this option by requiring a confirmation code. Or the member can decide to activate or deactivate this option so that A2A transfers cannot be made in his or her account. If the member chooses to allow the feature, he or she can choose to have a required confirmation code and/or an amount restriction.

I want to be able to transfer money to other financial institutions in It's Me 247.
Tell me More

Yes No

I would like to require a confirmation code for this type of transaction.
Tell me More
 Yes No
You will be asked to set up your confirmation code later on.

I would also like to restrict the total dollar amount that can be transferred per day.
Tell me More
 Yes No

The total dollar amount I wish to allow per day to/from another financial institution is
Tell me More
Total Dollar Amount: \$
The minimum restriction is \$10, and the maximum is \$999,999,999; in whole dollar amounts only.
Note: Your Credit Union may also have limited the dollar amount of transfers. If so, the lower of the two limits will be enforced.

If the member required the entry of a confirmation code for A2A transfers, then the member will need to enter this confirmation code prior to saving the new PIB profile.

Confirmation code

If you decided to use a confirmation code to restrict any of the above features, you must set it here.

[Tell me More](#)

You have selected to restrict certain features by requiring a confirmation code. Please enter the confirmation code you would like to use.

Confirmation Code:

Re-enter Confirmation Code:

If the confirmation codes is required, the member will be prompted to enter the confirmation code when making the transfer.

APPENDIX B: GETTING STARTED

MATERIALS

- Sign-me-up Form—this completed form will provide key information to Magic-Wrighter
- Electronic Payment Service Agreement (for Magic-Wrighter)
- Federal Reserve Bank FedACH Participation Agreement—Service Provider Designation
- Magic-Writer Non-Disclosure Agreement
- Getting Started with A2A brochure

When you're ready to offer Account-to-Account services to your members, complete and sign the four documents (forms) listed above.

- Note: Complete only the top section of both federal forms.

Fax the forms to CU*Answers at 616.285.7285.

Need help? We've got an easy helpline too. Email us directly at: csr@cuanswers.com. If you prefer a phone contact, call a CSR at 800.327.3478.

Account-to-Account Transfers in
It's Me 247 Online Banking

Sign Me Up!



To sign up for Magic-Wrighter Account-to-Account processing, indicate your choice of services under Services Requested. Complete and sign all forms listed under Forms, then fax them to CU*Answers at (616) 285-7285. Programming and configuration will be completed by Magic-Wrighter and CU*Answers.

Credit Union Name		Phone
Street Address <small>(no P.O. box)</small>		Fax
CEO Name		
Contact Name		Phone
eMail Address		Fax
Alternate Contact		Phone
eMail Address		Fax
Credit Union Website		
Routing & Transit #		
Tax ID Number		

Service Requested

Account-to-Account (A2A) ACH

Daily Cut-off Time Requested

Your credit union can select the cut-off time for passing along all your daily work to the Fed.

- Note: This will include all your A2A transactions for the day as well as any other services Magic-Wrighter may perform for you (such as the Electronic Loan Payment service).
- Questions about this cut-off time should be directed to Jeff Dean at Magic-Wrighter (jeff.dean@mvpbanking.com).

4:00 p.m. ET OR 7:00 p.m. ET

Forms

All three forms must be completed and signed by CEO.

- This A2A SignMeUp form

- Electronic Payment Service Agreement (with Magic-Wrighter)

- Federal Reserve Bank Fed ACH Participation Agreement—Service Provider Designation

- Non-Disclosure Agreement

Form must be signed by the credit union CEO.

Signature of Credit Union CEO

Date

Form must be signed by CU*Answers to confirm submission of forms to Magic-Wrighter.

*Signature of CU*Answers Representative*

Date

eMail: a2aHelp@cuanswers.com

Fax: (616) 285-7285



Electronic Payment Service Agreement

This agreement is made this _____ day of _____ 20____, by and between:
located at _____, city _____ state, _____ zip _____ (the“ FI”) and
Magic-Wrighter Inc. located at 1039 Three Mile Road NW, Grand Rapids, MI 49544 (“MWI”).

The FI is a financial institution that wants to offer Electronic Payment Services to its clients and MWI is an electronic transaction service center that wants to process Electronic Payment transactions for the FI and its customers.

Now, therefore the FI and MWI agree as follows:

1. **Rules**

The FI and MWI will comply with all rules as outlined in the NACHA “ACH RULES” as revised annually by NACHA (“NACHA Rules”). No Electronic Payment transaction will be accepted by MWI without authorization from the FI.

2. **Transmission of Entries**

The FI authorizes MWI to receive transmissions from the FI and/or FI clients, transmit Electronic Payment transactions, authorized by the FI, to the Federal Reserve Bank and/or prepare transactions for transmission to the FI.

3. **MWI Obligations**

In a timely manner, and in accordance with the NACHA Rules, Federal Reserve rules and other applicable rules, MWI will transmit Electronic Payment transactions on behalf of the FI, which comply with the terms of the Agreement, to the Federal Reserve Bank and/or to other locations specified by the FI. MWI will supply the FI daily reports and Electronic Payment transaction file(s) of all Electronic Payment transactions that were processed. MWI will provide support services for each product provided to the FI.

4. **The FI Obligations**

(A) **Consumer Services** The FI, or its third party vendor shall prepare and authorize each new account funding transaction, consumer loan payments and other consumer services transactions.

(B) **Business Services** This optional service requires the FI to approve each FI business client application for the Electronic Payment service(s). The FI will provide MWI with written acceptance of each business client before MWI will process electronic payment transactions to the location described in Attachment 1 (Electronic Payment Customer Authorization). The FI will be the primary contact for its business client’s questions and concerns.

5. **Warranties**

(A) FI warrants to MWI all warranties MWI is deemed by the Rules to make with respect to entries originated by FI. Without limiting the foregoing, FI warrants and agrees that (a) each entry is accurate, is timely, has been authorized by the party whose account will be credited or debited and otherwise complies with the Rules; and (b) FI will comply with the terms of the Electronic Funds Transfer Act if applicable, or Uniform Commercial Codes Article 4A (UCC4A) if applicable, and shall otherwise perform its obligations under this Agreement in accordance with all applicable laws and regulations.

(B) Notwithstanding anything herein to the contrary MWI warrants and agrees that all services provided pursuant to this Agreement comply (and will continue to comply throughout the term of this Agreement) with terms of the Electronic Funds Transfer Act, if applicable, or UCC4A, if applicable, and shall otherwise perform its obligations under this Agreement in accordance with all applicable federal, state, and local laws and regulations.

(C) MWI warrants that all products and services offered pursuant to this Agreement, the software and all other materials and documents provided to FI pursuant to this Agreement shall not infringe upon any trademark, service mark, copyright, or other intellectual property rights of any third party. MWI warrants that all products and services offered pursuant to this Agreement, the software and all other materials and documents provided to FI pursuant to this Agreement shall at all times comply with all applicable law and regulations. MWI warrants that all software and electronic information provided by MWI to FI shall, upon delivery to FI, be free from all viruses, spyware, poison pills, and any other destructive programming or code.

(D) Except as otherwise expressly stated in this Agreement, FI shall indemnify and hold MWI harmless against any and all losses, claims, damages, liabilities, regulatory or civil actions, costs or expenses (including any attorneys’ fees or other expenses reasonably incurred by MWI in connection with investigation any claim against it and defending any action and any amounts paid in settlement or compromise) that arise out of or are based upon (a) the failure of FI, its officers, employees or agents to conform to the statutes, ordinances and other regulations and requirements of any governmental authority in connection with performance of this Agreement, (b) the negligence, gross negligence or willful action of FI, its officers, employees and agents, (c) any action or inaction of FI, its officers, employees and agents related to the performance of the obligations of FI under this Agreement, or (d) any breach by FI, its officers, employees or agents of any term, condition,

warranty, representation or any other portion of this Agreement. FI's duties as set forth in this paragraph 5(D) shall survive termination of this Agreement for any reason.

(E) MWI shall indemnify FI against any loss, liability, or expense (including attorney's fees and expenses) resulting from or arising out of any breach of this Agreement. Except as otherwise expressly stated in this Agreement, MWI shall indemnify and hold FI harmless from and against any and all losses, claims, damages, liabilities, regulatory or civil actions, costs or expenses (including any attorneys' fees or other expenses reasonably incurred by FI in connection with investigating any claim against it and defending any action and any amounts paid in settlement or compromise) that arise out of or are based upon (a) the failure of MWI, its officers, employees or agents to conform to the statutes, ordinances and other regulations and requirements of any governmental authority in connection with performance of this Agreement, (b) the negligence, gross negligence or willful action of MWI, its officers, employees and agents, (c) any action or inaction of MWI, its officers, employees and agents related to the performance of the obligations of MWI under this Agreement, or (d) any breach by MWI, its officers, employees or agents of any term, condition, warranty, representation or any other portion of this Agreement. MWI's duties as set forth in this paragraph 5(E) shall survive termination of this Agreement for any reason.

(F) All warranties and obligations set forth in this Section 5 shall survive termination of this Agreement for any reason.

6. **Settlement**

The FI will maintain an account with the Federal Reserve Bank or its correspondent bank at all times during the term of this Agreement. The FI will maintain in the account as of the applicable settlement date immediately available funds sufficient to cover all credits and debits initiated by it. The FI authorizes MWI to credit its customer's account as described in Attachment 1 (Credit Authorization).

7. **Deadlines**

MWI will process Electronic Payment transactions in accordance with Electronic Payment transaction and report deadlines as described in Attachment 1 (Electronic Payment Processing Schedule). MWI may modify this schedule from time to time to meet peak processing volumes and other factors beyond its control. MWI will inform the FI and its customers of such processing alterations by posting notice on the Electronic Payment web site or its voice messaging system.

8. **Cancellation or Amendment**

The FI shall have the right to cancel any of its customer's Electronic Payment transactions as described in Attachment 1 (Cancellation of Electronic Payment Transactions). If it does so, MWI shall use reasonable efforts to act on a request by the FI to cancel an entry/file before transmitting it to the Federal Reserve Bank or ACH Operator. MWI shall have no liability if it fails to effect the cancellation after using reasonable efforts.

9. **Rejection of Entries**

MWI shall reject any entry that does not comply with the requirements of Section 1 of this Agreement and may reject any entry if the FI is not otherwise in material compliance with the terms of this Agreement. MWI shall notify the FI of such rejection (Rejected Electronic Payment Transaction) no later than the business day such entry would otherwise have been transmitted by MWI to the Federal Reserve Bank or ACH Operator. Except in the event of its grossly negligent act or omission MWI shall have no liability to the FI by reason of the rejection of any entry pursuant to this section or the fact that such notice is not given at an earlier time than that provided herein.

10. **Fees**

All MWI fees are directly billed through CU Answers with the exception of the credit card discount fee, the credit card chargeback fee, annual compliance fee and \$1.00 per credit card transaction which MWI will bill directly to the FI should the credit card service be selected by completing Attachment 5 of this agreement.

11. **Liability**

- (a) MWI shall be responsible only for performing the services expressly provided for in this Agreement and shall be liable only for its negligence in performing those services. MWI shall not be responsible for the FI's acts or omissions (including without limitation to the amount, accuracy, timeliness of transmittal, or due authorization of any Entry received from the FI) or those of any other person, including without limitation any Federal Reserve Financial Institution or transmission or communications facility, any Receiver or Receiving Depository Financial Institution (including without limitation the return of an Entry by such Receiver or Receiving Depository Financial Institution), and no such person shall be deemed the FI's agent. The FI agrees to indemnify MWI against any loss, liability, or expense (including attorney's fees and expenses) resulting from or arising out of any claim of any person that MWI is responsible for, or any act of the FI.
- (b) In no event shall MWI be liable for any consequential, special, punitive, or indirect loss or damage which the FI may incur or suffer in conjunction with this Agreement, including without limitation loss or damage from subsequent wrongful dishonor resulting from MWI's acts or omissions pursuant to this Agreement.
- (c) Without limiting the generality of the foregoing, MWI shall be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication, equipment failure, war,

emergency conditions or other circumstances beyond MWI's control. In addition, MWI shall be excused from failing to transmit or delay in transmitting an Entry if such transmittal would result in the FI's having exceeded any limitation upon its intra-day net funds position established pursuant to present or future Federal Reserve guidelines or in the FI's otherwise violating any provision of any present or future risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority.

- (d) Subject to the foregoing limitations, MWI's liability for loss shall be limited to general monetary damages not to exceed the total amount paid by the FI for the affected Electronic Payment service, as performed by MWI under this Agreement for the preceding 180 calendar days.
- (e) MWI has the right to enforce any provisions (Standards) of Visa, MasterCard, Discover Card or any other card brand which the FI agrees to accept. The FI agrees not to engage in any conduct that MWI deems could injure or could create a risk of injury to MWI, including injury to reputation, or that could adversely affect the integrity of the credit card or ACH Interchange Systems and the FI agrees not to interfere with or prevent the exercise MWI may take to protect the Standards, its reputation or confidential information.

12. **Data Retention**

The FI shall retain data on file according to the rules and regulations set forth by the NACHA Rules to permit remaking of entries and shall provide such data to MWI upon request. MWI will retain Electronic Payment reports and transaction files for a period of seven (7) years.

13. **Termination**

MWI may amend the terms of the Agreement from time to time by advanced notice to the FI with the FI's written consent to such amended terms. Either party may terminate the Agreement upon ninety (90) days written notice to the other. This Agreement shall terminate upon a material breach by either party which remains uncured for a period in excess of thirty (30) days after receipt of written notice from the non-breaching party. MWI shall have no obligations to transmit entries if the FI is in material default of any of its material obligations under this Agreement. MWI shall be entitled to rely on any written notice believed by it in good faith to be signed by one of the Authorized Personnel whose name and signatures are set forth on Attachment 2 (Electronic Payment Agreement Termination) to this Agreement.

Upon written request from the FI or the FI's customer(s) MWI will provide, in electronic file format, all data regarding FI's customer and related consumer information. Notwithstanding anything to the contrary contained in this paragraph, MWI (i) may keep copies of customer data in accordance with record retention policies established for the purpose of compliance with applicable laws or regulations, or credit, audit, or other legitimate internal corporate purposes, and (ii) will not be obligated to erase customer data that is contained in an archived computer system backup that was made in accordance with MWI's security and/or disaster recovery procedures; provided MWI shall continue to treat such customer data as confidential in accordance with the terms of this Agreement.

14. **Payment Facilitator** – if credit card services are provided to the FI or FI customers, at our discretion we may process credit card payments under the Payment Facilitator rules as established by the Bankcard Network. In doing so, MWI will be acting as the agent for the Acquirer (merchant account provider) identified in Schedule E. To comply with these rules, you agree to provide us information which may be requested from time to time including, but not limited to; (1) current address of customers and administrative offices; (2) if a customer uses a DBA "Doing Business As"; (3) services and products used within our credit card payment system; (4) changes to FI or FI customer's website referencing the credit card payment service; (5) financial statements, (6) business license or charter license; (6) evidence of operations; and (7) visual images of facilities used.

The Bankcard Network may terminate our Payment Facilitator services automatically and immediately if our Acquirer terminates its license with us or ceases conducting business. The Bankcard Network, or Acquirer, may immediately terminate services to you or your customer, upon activity deemed to be fraudulent or otherwise wrongful.

FI acknowledges and agrees (1) to comply with all applicable Bankcard Standards, as amended from time to time; (2) that the Bankcard Network is the sole and exclusive owner of their respective Marks; (3) not to contest the ownership of the Marks for any reason; (4) the Bankcard Network may at any time, immediately, and without advance notice, prohibit you from using any of the Marks for any reason; (5) the Bankcard network has the right to enforce any provision of the Standards and to prohibit you and/or us, from engaging in any conduct that is deemed to injure or could create a risk of injury to the Bankcard Network, including injury to reputation, or that could adversely affect the integrity of the Bankcard Network, its Confidential Information, as defined in the Standards, or both; and you will not take any action that could interfere with, or prevent the exercise of this right by the Bankcard Network.

15. **Confidentiality**

MWI understands that FI is subject to a number of federal and state laws and regulations regarding the safekeeping and privacy of Confidential Information. MWI acknowledges that the FI has a responsibility to its account holders and employees to keep the FI's records and information confidential and proprietary. MWI acknowledges and agrees that confidential FI data, non-public personal information and/or sensitive customer information relating to the FI's customers and consumers, as well as the FI's marketing strategies, business operations, and business systems (collectively "Confidential Information") may come into MWI's possession in connection with this Agreement.

MWI, on behalf of itself, its officers, employees, agents and successors, understands and agrees that as between the parties, all FI Confidential Information remains the exclusive property of the FI.

MWI, on behalf of itself, its officers, employees, agents and successors, agrees not to disclose, either directly or indirectly, data and information the FI identifies as confidential data and information that is non-public personal information under the Gramm Leach Bliley Act of 1999 to any person, agent, representative, firm or corporation. MWI, on behalf of itself, its officer, employees, agents and successors, agrees not to disclose, either directly or indirectly, information concerning matters affecting or relating to the business of the FI, its account holders or employees which MWI may come into contact with in performing services pursuant to this agreement. The provisions of this paragraph do not relate to information which is already in the public domain, is court ordered or is authorized in writing by the FI.

MWI agrees that it shall (or in the case of any third parties with whom it provides any services to FI hereunder will cause such third parties to) fully comply with regulatory requirements and guidelines, all applicable laws governing privacy and confidentiality of information, including but not limited to the federal Gramm-Leach-Bliley Act of 1999, "Privacy of Consumer Financial Information", "Interagency Guidelines for Establishing Information Security Standards", "Proper Disposal of Consumer Information Under the Fair and Accurate Credit Transaction Act", FTC Standards of Safeguarding Consumer Information", the Fair Credit Reporting Act, the requirements imposed upon "service providers" pursuant to the National Credit Union Administration's Guidelines for Safekeeping Member Information (12 CFR Part 748).together with any appendices or regulatory commentary that accompanies such laws (together "Laws"); and to provide FI with proof of such compliance sufficient to evidence compliance with said laws upon reasonable request.

MWI shall immediately, permanently and irrevocably destroy, delete and erase all Confidential Information once its use is no longer necessary to fulfill MWI's obligations under this Agreement. Such data destruction shall conform to the FTC's Final Regulation on Consumer Information and Records Disposal (16 CFR Part 682), as well as any other applicable laws and regulations.

16. **Disaster Recovery Plan**

MWI shall take reasonable precautions to prevent and mitigate any disaster that may affect the ability of MWI to provide the services to be performed by MWI under this Agreement. MWI shall maintain a documented and tested disaster recovery plan (the "DR Plan") during the term of this Agreement. The DR Plan will: (a) include the location of recovery site(s) for each MWI location at which the services are provided and/or where FI data is stored; (b) address business continuation, disaster recovery, and crisis management issues; (c) be designed to recover business operations as soon as reasonably practical under the circumstances after a declared disaster; (d) provide for the ongoing testing of such DR Plan; and (e) provide the FI with evidence of satisfactory testing as required from time-to-time in order for FI to meet and comply with its due diligence obligations. MWI further agrees that FI may participate in DR Plan testing at its expense. Upon the occurrence of a declared disaster at any of the MWI locations involved in the provision of services under this Agreement or where FI data is stored, MWI shall implement the DR Plan and shall notify FI of such implementation. Following recovery of business operations, MWI shall provide to FI a post-incident report that documents the implementation and efficacy of the DR Plan. At FI's request, MWI will provide a summary of the DR Plan ("Summary Plan") to the FI. MWI agrees to release such additional information as may be reasonably necessary to allow the FI to develop its own disaster recovery plan to work in concert with the MWI DR Plan. For the avoidance of doubt, the DR Plan, any Summary Plan, and any information provided to the FI by MWI in connection with the DR Plan or Summary Plan pursuant to this section shall be considered and treated as confidential information of MWI under this Agreement.

17. **File Ownership and Security**

MWI acknowledges that all Data Files provided by the FI are the property of FI and that use of and access to such files does not create in MWI any right, title, or interest in such files, except as expressly provided in this Agreement. MWI shall utilize best industry practices to secure and protect Confidential Information and maintain physical, electronic, and procedural safeguards designed to (1) ensure the security and confidentiality of Data Files, (2) protect against any anticipated threats or hazards to the security or integrity of Data Files, (3) protect against unauthorized access to or use of such records or information, (4) ensure the proper disposal of Data Files and consumer information; and (5) maintain appropriate controls in place to limit user access to FI confidential information on its network and applications to employees with a "need to access" Confidential Information to preform MWI's contractual obligations to the FI. To that end, MWI represents and warrants that it maintains appropriate security in place to limit physical access to the MWI's data center and network components, all of which meet or exceed the minimum standards as defined and/or required by applicable laws. In regard to the foregoing, MWI represents and warrants that: (1) it maintains appropriate technical security layers access to use such

as authentication of system users, firewalls, and virus and worm scanning; (2) it maintains appropriate software and procedures for detecting security breaches and appropriate software and procedures to respond to breaches; and (3) it maintains appropriate internal and/or third party testing procedures to evaluate the effectiveness of its security program, the executive summary of which will be provided to the FI upon request.

18. **Security Breach Notification**

MWI agrees to promptly disclose to FI, all physical or electronic breaches in security resulting in known or suspected unauthorized access to sensitive Confidential Information or systems where sensitive Confidential Information is maintained. For the purposes of this Section 17 Confidential Information shall expressly include, but not limited to, an individual's or consumer's name, address, or telephone number, in conjunction with the individual's or consumer's social security number, driver's license number, account number, credit or debit card number, or a personal identification number or password that was not encrypted and would permit access to the individual's account (or such other information that applicable laws may define as sensitive information, non-public personal information, or confidential consumer information now or hereafter). Sensitive data or consumer information also includes any combination of non-encrypted components of individual's and/or consumer's information that would allow someone to log onto or access the individual's, or consumer's account, such as user name and password or password and account number. When such known or suspected breaches occur, MWI will report to FI the nature of the breach, the effect on FI information, and any corrective and responsive actions taken by MWI in response to the breach in security.

Prompt disclosure shall mean as soon as MWI has notice of such unauthorized access or potential unauthorized access and has reasonable time to investigate, take appropriate action(s) and notify the FI, but may not exceed requirements of applicable laws. When such breach occurs, MWI will report to the FI the nature of the breach, the effect on FI information, breached data that may have been compromised, and any corrective and responsive actions taken by MWI in response to the breach. In the event of such breach, MWI shall provide all information required by applicable laws and the FI's regulators.

19. **Audits**

MWI will provide FI with the following audits related to services provided, Internal, PCI Security, SSAE-16 Soc-1 Type II, NACHA and financial statements at least annually. MWI may apply an annual audit and distribution fee if minimum income level is not met. The FI may conduct its own audits or acceptable substitutes. MWI will take reasonable steps to assist the FI in its audit however; audits may not interfere with the daily operations or MWI duties. Audits conducted by the FI will be at the FI's expense including reasonable reimbursement for out of pocket expenses incurred by MWI. MWI will take reasonable steps to assist the FI and its regulators and examiners in conducting required government audits.

20. **OFAC Compliance**

At the FI request, MWI will check eligible ACH transactions against the Office of Foreign Asset Control (OFAC) Specially Designated Nationals (SDN) List and report (possible match) results to the FI, prior to releasing eligible ACH transactions to the Federal Reserve Bank.

21. **Entire Agreement**

This Agreement (including the Attachments, Schedules, Addenda or Exhibits attached hereto), is the complete and exclusive statement of the agreement between MWI and the FI with respect to the Electronic Payment services subject matter hereof and supersedes any prior agreement(s) between MWI and the FI with respect to such subject matter. In the event performance of the services provided herein in accordance with the terms of this Agreement would result in a violation of any present or future statute, regulation or governmental policy to which MWI is subject and which governs or affects the transactions contemplated by this Agreement, then this Agreement shall be deemed amended to the extent necessary to comply with such statute, regulation, or policy, and MWI shall incur no liability to the FI as a result of such violation or amendment.

22. **Non-Assignment**

Neither party shall assign the Agreement or any of the rights or duties to any person without the other party's prior written consent.

23. **Applicability**

Unless the parties agree otherwise in writing expressly referencing this Agreement, the parties agree to be bound by this Agreement as to all relationships between the parties notwithstanding language in existing or future agreements stating that such agreements reflect the entire agreement between the parties or supersede prior agreements between the parties. This Agreement amends and supplements each existing agreement and all future agreements between the parties with respect to the subject matter addressed herein. If any provision of this Agreement conflicts with any other existing or future agreement between the parties, the provisions of this Agreement shall control with respect to the subject matter addressed herein.

24. **Dispute Resolution**

Any controversy or claim arising out of or relating to this Agreement, to the breach thereof, or to the relationship created thereby, whether at common law or under statute, shall be settled exclusively by arbitration conducted under the auspices of the American Arbitration Association in Grand Rapids, Michigan upon written notice of demand for arbitration by the party seeking arbitration, setting forth the specifics of the matter in controversy or the claim being made. The arbitration shall be heard before an arbitrator mutually agreeable to MWI and FI; provided, that if MWI and FI cannot agree on the choice of an arbitrator within ten (10) days after the first party to seek arbitration has given written notice, then the arbitration shall be heard by three arbitrators, one to be chosen by MWI, one to be chosen by FI, and the third to be chosen by those two arbitrators. A hearing on the merits of all claims for which arbitration is sought by either party shall be commenced not later than sixty (60) days from the date demand for arbitration is made by the first party seeking arbitration. The arbitrator(s) must render a decision within ten (10) days after the conclusion of such hearing. Any award entered pursuant to arbitration shall be enforceable by a court of competent jurisdiction.

25. **Binding Agreement Benefit**

This Agreement shall be binding upon and inure to the benefits of the parties hereto and their respective legal representatives, successors, and permitted assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against MWI or the FI hereunder.

26. **Relationship**

This Agreement does not create, and shall not be construed to create, any joint venture or partnership between the parties. No officer, employee, agent, servant, or independent contractor of either party shall at any time be deemed to be an employee, servant, agent, or contractor of the other party for any purpose whatsoever.

27. **Trademarks**

The FI acknowledges that MWI and its direct third party services providers MWI uses to provide services to the FI retain full and exclusive ownership of their respective trademarks, tradenames, service marks and logos and all federal and state registrations applicable thereto. MWI is not granting any right or license to use any trademark, tradename, service mark or logo owned or utilized by MWI. The FI may use Trademarks while using MWI's services but, the FI agree to remove all Trademarks upon service termination or, at MWI's request for any reason.

28. **Insurance Coverage**

MWI agrees to maintain the following minimum insurance coverage policies; Commercial General Liability, Commercial Umbrella, Errors and Omission, Employee Dishonesty, Employee Theft, Computer Fraud, Business Automobile Liability, Workers Compensation and Employers' Liability and Professional Liability.

29. **Headings**

Headings are used for reference purposes only and shall not be deemed part of this Agreement.

30. **Governing Law**

This Agreement shall be construed in accordance with and governed by the laws of the State of Michigan and the NACHA rules.

31. **Waiver of Breach**

The Waiver by either party of a breach of any of the provisions of this Agreement shall not operate or be construed as a waiver of any subsequent breach.

Financial Institution			
Financial Institution Name:			
By:		Title:	
Print Name:		Date:	

Magic-Wrighter, Inc.			
By:		Title:	
Print Name:		Date:	

Attachment 1

Electronic Payment Customer Authorization

The FI will authorize use of the Electronic Payment service for each of its customers by completing the Company Authorization form supplied by MWI and forwarding it to:

Mail or Hand Delivered

Magic-Wrighter Inc., 1039 Three Mile Road NW, Grand Rapids, MI 49544
Fax: 1-616-784-2376 **E-mail:** csr@magicwrighter.com

MWI shall be entitled to rely on any written notice or other written communication (including facsimile) believed by it in good faith to be genuine and to have been signed by the Authorized Representative and any such communication shall be deemed to have been signed by such person.

Electronic Payment Processing Schedule

All entries/files must be received by MWI (15) minutes prior to each scheduled Federal Reserve processing cycle unless specific arrangements have been mutually agreed to.

All Electronic Payment reports and transaction files will be available to the FI and its customer within (3) hours after the completion of each Federal Reserve processing cycle.

Authorized Personnel

The FI will stipulate personnel authorized to conduct the FI's business according to the Electronic Services Agreement by completing the attached Authorized Personnel Form. MWI shall be entitled to rely on any written notice or other written communication (including facsimile) believed by it in good faith to be genuine and to have been signed by the Authorized Representative and any such communication shall be deemed to have been signed by such person.

Authorized personnel will include the following duties:

Authorized Department Manager:	Approval and activation of customer, credit limit approval and customer information updates.
Customer Termination of Services:	Removal of services and customer termination.
Credit Authorization:	Approval of customer Settlement Account where offset credit and debits are generated. Note required if FI internally generates offset transactions.
File Transmission Deletion:	The FI may request cancellation of a customer's File Transmission by submitting its request at least one (1) hour prior to any scheduled processing cycle.
Contract Negotiation and Termination:	List management personnel authorized to terminate or request future contract negotiations.

Rejected Electronic Payment Transactions

MWI shall notify FI personnel of rejected Electronic Payment Transmissions:

Name:			
Fax Number:		Email Address:	
Mailing Address:			

Initial

**Electronic Payment Service Agreement
Financial Institution Information**



Financial Institution Information			
Financial Institution Name:			
Address:			
City:	State:	Zip:	
Contact Person:			
Contact Day Phone:	Contact Day Fax:		
Contact Eve Phone:	Email Address:		
Fax Confirmation Phone #:			
Email Confirmation Address:			
Federal Tax ID Number:			
Established Date:			
Routing #:			

Federal Reserve ACH Processing Time (Check One) <i>All times are Eastern Standard</i>		
<input type="checkbox"/> 12:00 p.m.	<input type="checkbox"/> 4:00 p.m.	<input type="checkbox"/> 7:00 p.m.

Annual Audit and Compliance Reporting – SSAE-16/PCI/Risk Assessment/Network Security/NACHA			
Contact Person:			
Address:			
City:	State:	Zip:	

May we contact your institution for new product information and add you to our monthly newsletter? Yes ___ No ___			
Contact Name:	Phone:	Email:	
Contact Name:	Phone:	Email:	

Initial

AUTHORIZED PERSONNEL



(Attachment 2)

Please make copies of this form for additional personnel.

CONTACT 1								
Contact Name:	Contact Phone:							
	Contact Fax:							
Contact Email:	Authorized to: (See Key Below)		CN	CC	NC	TD	CD	RL
	(Check all that apply)		AD	AS	AC	SA	RF	HS
Alternate Name:	Alternate Phone:							
Alternate Email:								
Supervisor's Name:	Supervisor's Phone:							
Supervisor's Email:								

CONTACT 2								
Contact Name:	Contact Phone:							
	Contact Fax:							
Contact Email:	Authorized to: (See Key Below)		CN	CC	NC	TD	CD	RL
	(Check all that apply)		AD	AS	AC	SA	RF	HS
Alternate Name:	Alternate Phone:							
Alternate Email:								
Supervisor's Name:	Supervisor's Phone:							
Supervisor's Email:								

CONTACT 3								
Contact Name:	Contact Phone:							
	Contact Fax:							
Contact Email:	Authorized to: (See Key Below)		CN	CC	NC	TD	CD	RL
	(Check all that apply)		AD	AS	AC	SA	RF	HS
Alternate Name:	Alternate Phone:							
Alternate Email:								
Supervisor's Name:	Supervisor's Phone:							
Supervisor's Email:								

Authorization Key:

CN: Contract Negotiation
TD: Transmission Deletion
AD: Authorized Department Manager
SA: Settlement Account

CC: Contract Cancellation
CD: Customer Deletion
AS: Federal Reserve Authorized Signer
RF: Rejected File Notification

NC: Add New Customers
RL: Customer Risk Limit Approval
AC: Federal Reserve Agreement Contact
HS: Hot Site Activation

Initial

GENERAL CONTACT PERSONNEL



(Attachment 3)

Please make copies of this form for additional personnel.

PRODUCT/SERVICES INFORMATION CONTACT			
Contact Name:		Contact Phone:	
Contact Email:		Contact Fax:	
This individual will receive updates regarding our products and services, as well as, new product and services information.			

TECHNICAL PRODUCT CONTACT			
Contact Name:		Contact Phone:	
Contact Email:		Contact Fax:	
This individual will receive documentation updates, such as Best Practices, user manuals and new releases of software updates.			

MISCELLANEOUS			
Contact Name:		Contact Phone:	
Contact Email:		Contact Fax:	
This individual will be contacted for general support issues and may receive updated documentation and software updates.			

DISASTER RECOVERY			
Contact Name:		Contact Phone:	
Contact Email:		Contact Fax:	
This individual will be contacted should MWI need to activate its Disaster Recovery protocols, as well as any testing procedures.			

Initial

ACH Risk Limits



(Attachment 4)

To assist your institution in meeting the regulatory compliance in risk management, the following six limits are required to be provided for risk monitoring:

LIMITS	VALUE
1) Per Transaction	
2) Daily	
3) 48-Hour	
4) 10-Day	
5) 30-Day	
6) 60-Day	

*Note: If no limits are provided, the following values will be defaulted:

LIMITS	VALUE
1) Per Transaction	\$750
2) Daily	\$2,000
3) 48-Hour	\$4,000
4) 10-Day	\$20,000
5) 30-Day	\$60,000
6) 60-Day	\$120,000

Authorized Individual(s) for Risk Monitoring System Notifications

Contact Name:		Contact Phone:	
Contact Email:		Contact Fax:	
Contact Name:		Contact Phone:	
Contact Email:		Contact Fax:	
Contact Name:		Contact Phone:	
Contact Email:		Contact Fax:	

Authorized Financial Institution Employee Signature

Signature:	
Print Name:	
Title:	
Date:	

Initial

CREDIT CARD SERVICES



(Attachment 5)

FI has elected to activate the optional credit card processing service allowing members/customers to fund new accounts and/or make payments from credit/debit card.

It is recommended that the FI is required to disclose to its members/customers when using credit/debit cards that cash advance related charges **may** be applied by the card issuer. Card transactions will be processed through Card Association Networks via electronic authorization and data capture methods, and will be verified against Visa/MasterCard's lost/stolen card database.

Please Note: Due to Federal Regulations, your Institution's name and Tax ID must match your IRS records or the Federal Government may withhold 10% of each settlement.

THE FI IS RESPONSIBLE FOR ALL CREDIT CARD CHARGEBACK FEES:

Title	Pricing
Credit Card Chargeback Fee:	\$35.00
Credit Card Discount Fee:	2.5% of Monthly Volume
Credit Card Per Transaction Fee:	\$1.00
Annual Compliance Fee:	\$50.00

Financial Institution Information			
Financial Institution Name:	<i>(As it appears on IRS Tax Records)</i>		
Federal Tax ID Number:			
Established Date:			
Address:			
City:	State:	Zip:	
Contact Person:			
Phone:	<i>(Will display on cardholder's statement)</i>		
Web Address:			
Descriptor Name (21-character maximum including spaces):	<i>(Will display on cardholder's statement)</i>		

Settlement Account Number for Credit Card Deposits			
Credit Account Number: *Checking Only*			
FI Routing Number:	-	-	

Debit Account Number for Credit Card Processing Charges			
Debit Account Number:		CK	GL
FI Routing Number:	-	-	

I hereby certify the account information listed above is owned by my (our) financial institution. I hereby authorize Magic-Wrighter Inc. to accept and process transfers, adjustments and debit transactions on my (our) behalf. This authorization is to remain in full force and effect until written notice from me (us) has been received by Magic Wrighter in such a manner as to afford reasonable time to act on it.

Signature:	
Print Name:	
Title:	
Date:	

FedACH[®] Participation Agreement

Part 2: Origination Options

Table S.2 – Service Provider Designation

*Required Fields

Section 1: Service Description and Form Instructions

Participating Institution, an Originating Depository Financial Institution, designates the entity named below as its Service Provider and hereby authorizes:

- The Service Provider to serve as Participating Institution's Sending Point by sending Participating Institution's ACH Items to the Reserve Bank through an electronic connection that Service Provider owns;
- The Service Provider to designate another entity as Participating Institution's Sending Point;
- The Service Provider and any Sending Point designated by the Service Provider to perform all the actions that a Sending Point agent may perform on behalf of a sending bank under Operating Circular 4; and
- The Reserve Bank to act on the instructions of Service Provider with respect to the handling of ACH items sent to the Reserve Bank by a Sending Point designated by the Service Provider. Such instructions may include, but are not limited to, instructions regarding who should be contacted regarding file transmission issues.
- Participating Institution agrees to be bound by the acts and omissions of Service Provider, including the consequences of Service Provider's instructions regarding the handling of Participating Institution's ACH items.

For detailed instructions on completing this agreement, please refer to the [Participation Agreement Instructions](#) located at FRBServices.org.

For additional assistance completing and/or submitting this form, please contact Federal Reserve Bank Sales Support at 800-257-6701.

Send completed forms to Customer Contact Center at:
ccc.bankservices@kc.frb.org.

Section 2: Customer Information

Participating Institution Name*			
Identification Number (RTN/ETI)*			
Contact Name*	<i>First</i>	<i>MI</i>	<i>Last</i>
Contact Phone Number*	<i>Country Code</i>	<i>Phone</i>	<i>Extension</i>
Contact Email Address*			

Section 3: Service Specific Information / Customer Specific Requests

Requested Effective Date* (ACH Process Date) <i>(Must be received by the Reserve Bank at least ten business days prior to the requested effective date. Actual effective date may vary from requested date.)</i>	
Action*	<input type="checkbox"/> Add <i>(Participating Institution and Service Provider must sign authorization boxes below.)</i> <input type="checkbox"/> Delete <i>(Participating Institution ONLY must complete Authorized Approval section below.)</i>
Sending Point Name*	
Sending Point Nine Digit RTN/ETI*	
Additional Option <i>(For Sending Points Only)</i>	<input type="checkbox"/> Service Provider elects to send files that identify this Participating Institution in the file header record.

Section 4: Authorized Approval**Participating Institution Authorized Approval**

Authorized Signer Name*	<i>First</i>	<i>MI</i>	<i>Last</i>
Authorized Signature* <i>(Authorized ACH signer on Official Authorization List)</i>			

Service Provider Authorized Approval

Service Provider Name*			
Identification Number (RTN/ETI)*			
Contact Name*	<i>First</i>	<i>MI</i>	<i>Last</i>
Contact Phone Number*	<i>Country Code</i>	<i>Phone</i>	<i>Extension</i>
Contact Email Address*			
Authorized Signer Name*	<i>First</i>	<i>MI</i>	<i>Last</i>
Authorized Signature* <i>(Authorized ACH signer on Official Authorization List)</i>			

The Financial Services logo, "FedLine", "FedACH", "FedGlobal", "FedACH Risk", "FedPayments", "FedLine Direct", "FedLine Command", "FedLine Advantage", "FedLine Web" and "FedMail" are registered service marks of the Federal Reserve Banks. A complete list of marks owned by the Federal Reserve Banks is available at FRBservices.org.

Last updated: 08/01/2016
Version 5.0

NON-DISCLOSURE AGREEMENT

This Agreement (This "Agreement") is made this ____ day of _____, 20____, between _____, with principal offices located at _____, _____, _____ (Financial Institution "FI") and Magic-Wrighter, Inc., with principal offices located at 1039 Three Mile Rd., N.W., Grand Rapids, Michigan 49544 ("MWI").

WHEREAS, FI has requested that MWI provide it with confidential audit information pertaining to MWI or one of MWI's affiliates (the "Information");

WHEREAS, MWI is prepared to disclose to FI the Information per the terms and conditions of this Agreement.

THEREFORE, it is agreed:

1. That this Agreement will confirm the understanding between the FI and MWI concerning FI's obligations of confidentiality with respect to the Information for the purpose of this Agreement.
2. That the Information shall be treated by FI as secret and confidential.
3. That for a period of five (5) years from the date of this Agreement, the Information, unless written consent is otherwise granted by MWI, shall be restricted to (a) those employees and persons in FI's organization with a need to know such Information pursuant to the Agreements in place at the time of the company's specified Audit(s) and (b) FI's external auditors, examiners and regulators, solely for the purpose of performing an audit of FI. Such employees, persons, and auditors shall be notified of the proprietary nature of the Information, and FI shall use the same degree of care as it employs with its own confidentiality and proprietary information, but in all events shall use at least a reasonable degree of care. FI shall be responsible for the disclosure of the Information by such employees, person, and auditors.
4. That the obligations imposed upon FI herein shall not apply to the Information in the event it (a) is or becomes generally available to the public through no fault of FI and other than as a result of disclosure by FI in violation of the terms of this Agreement or (b) is disclosed pursuant to a subpoena, order or request issued by a court of competent jurisdiction or by a judicial, administrative, legislative or regulatory body or committee, provided that FI shall notify MWI in writing prior to any such disclosure.
5. That the Information furnished by MWI to FI is considered loaned for use solely in connection with this Agreement and the Services received from MWI at the time of the company's specified Audit(s), and shall promptly be returned by FI to MWI or, except to the extent prohibited by law or by a subpoena, order or request issued by a court of competent jurisdiction or by a judicial, administrative, legislative, or regulatory body or committee (in which case FI shall notify MWI), destroyed by FI upon request by MWI. FI shall certify that it has destroyed or returned all copies of the Information in its possession.
6. That neither MWI nor any of its affiliates have made or make any representation or warranty, expressed or implied, as to the accuracy or completeness of the Information, or shall have any liability whatsoever to FI or its affiliates relating to or resulting from the use of the Information or any errors therein or omissions therefrom.

7. That no furnishing of Information and no obligation hereunder shall either (a) obligate MWI or FI to enter into any further agreement or negotiation or to refrain from entering into an agreement or negotiation with any other party or (b) amend or otherwise alter the terms of any other agreement FI has entered into with MWI or any of its affiliates as of the date of this Agreement.

8. That this Agreement does not limit the generality of the confidentiality or non-disclosure provisions in any existing agreement between MWI and FI. No agent, employee or representative of either party has any authority to bind such party to any affirmation, representation or warranty unless such affirmation, representation or warranty is specifically included within this written Agreement. All modifications of, waivers of and amendments to this Agreement or any part hereof must be in writing and signed on behalf of each party.

9. That this Agreement shall be governed by the laws of the State of Michigan, conflicts of laws notwithstanding.

MAGIC-WRIGHTER, INC.

Financial Institution:

By: _____

By: _____

Print Name

Print Name

Title: _____

Title: _____

Date: _____

Date: _____

Confidential Reports are to be delivered to the following:

Recipient Name: _____

Business Name: _____

Street Address: _____ (may not be a P.O. Box)

City, State, Zip _____

Phone Number _____

Email Address _____

A copy of the 2016 SSAE-16 SOC 1 Type 2 Audit, Audited Financials, Proof of Insurance and Business Continuity Executive Summary will be provided to you at no charge.

7. That no furnishing of Information and no obligation hereunder shall either (a) obligate MWI or FI to enter into any further agreement or negotiation or to refrain from entering into an agreement or negotiation with any other party or (b) amend or otherwise alter the terms of any other agreement FI has entered into with MWI or any of its affiliates as of the date of this Agreement.

8. That this Agreement does not limit the generality of the confidentiality or non-disclosure provisions in any existing agreement between MWI and FI. No agent, employee or representative of either party has any authority to bind such party to any affirmation, representation or warranty unless such affirmation, representation or warranty is specifically included within this written Agreement. All modifications of, waivers of and amendments to this Agreement or any part hereof must be in writing and signed on behalf of each party.

9. That this Agreement shall be governed by the laws of the State of Michigan, conflicts of laws notwithstanding.

MAGIC-WRIGHTER, INC.

Financial Institution:

By: _____

By: _____

Print Name

Print Name

Title: _____

Title: _____

Date: _____

Date: _____

Confidential Reports are to be delivered to the following:

Recipient Name: _____

Business Name: _____

Street Address: _____ (may not be a P.O. Box)

City, State, Zip _____

Phone Number _____

Email Address _____

A copy of the 2015 **SSAE-16 SOC1 Type2 Audit** (formerly known as the SAS 70 Type 2 Audit), **Financials**, and **Proof of Insurance** will be provided to you no charge.



Letting Members Transfer Money Between Your CU and Other Financial Institutions

INSIDE:

Feature Highlights	1-2
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Easy Access A2A	4
What about training?	4

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* on the Internet Services Config (MNCNFE) menu. You can activate either incoming or outgoing transfers, or both, setting maximum \$ amounts per day and per the last 30 days.

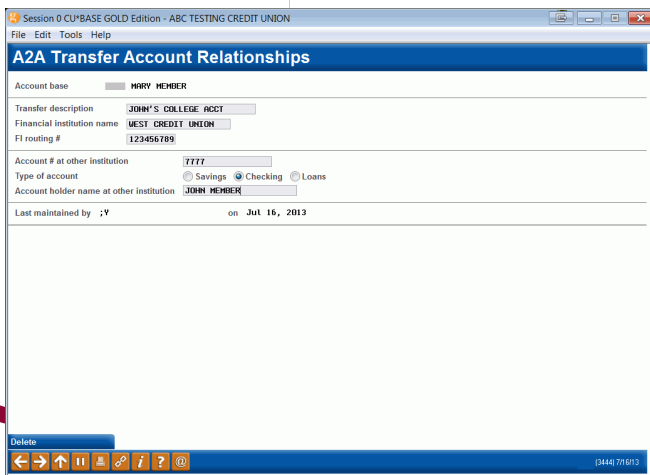
Member fees can also be configured, including the usual standard fee waivers for things like age, aggregate balance, and OTB accounts. You can charge fees separately for incoming and outgoing A2A

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 *Member Personal Banker* on the Member Service (MNSERV) menu) that

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.



Member Personal Banker on the Member Service (MNSERV) menu



includes the R&T and other 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 selects to transfer money using the transfer wizard.

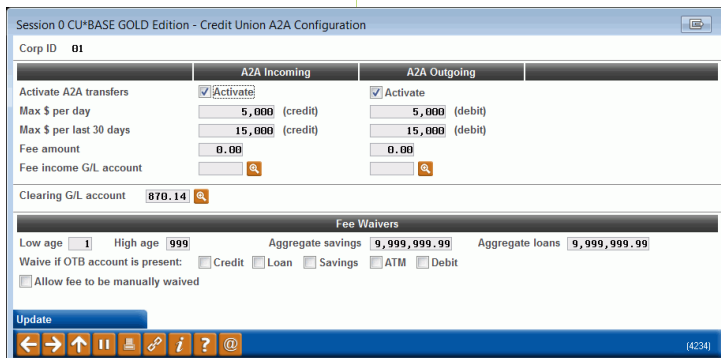
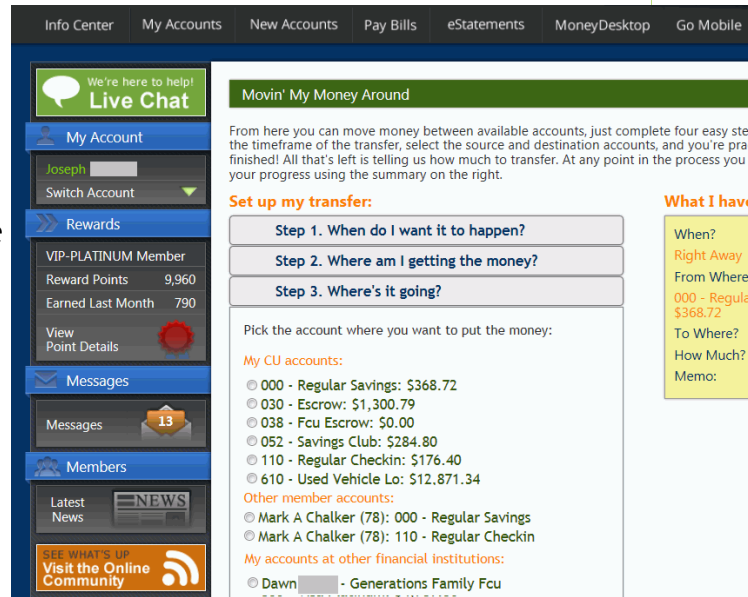
There will also be a separate feature in the CU*BASE Phone Op software so that a Call Center employee can initiate a transfer for a member as requested.

PTB 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.

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.



Online Banking VMS Configuration on the Internet Services Config (MNCNFE) menu.

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.

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.

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.

