

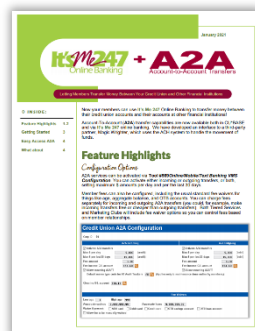
# A2A Transfers

## Transferring Funds between Financial Institutions

### INTRODUCTION

Account-to-Account (A2A) transfer capabilities in CU\*BASE, **It's Me 247** Online Banking, and **BizLink 247** 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.



Want a quick snapshot of A2A features and the sign-up process? Check out the A2A brochure, available here: <https://www.cuanswers.com/wp-content/uploads/A2ABrochure.pdf>

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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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# OVERVIEW

Now your members can use **It's Me 247** Online Banking and **BizLink 247** 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, **It's Me 247** online banking or **BizLink 247**. 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 **Tool #569 Online/Mobile/Text Banking VMS Config**. 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 in **Tool #14 Member Personal Banker** 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 sorts 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-Wrighter, 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](mailto: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.


If this is checked, credit union employees and members will be able to set up Automated Funds Transfers (AFTs) to and from the member's A2A accounts. The tracker is used only to record changes made to the AFT by the member online, and the Tracker note will be attached to the account suffix where the funds are being pulled from (or being deposited to). You can activate A2AFT separately for incoming and outgoing AFTs, but the same memo type would be used in either case)

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.

## Online/Mobile/Text Banking VMS Config (Tool #569), then "A2A Transfers"

**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** or **BizLink 247** without offering it in Phone Operator.

To offer this option to members in **It's Me 247** and **BizLink 247**, use **Tool #569 Online/Mobile/Text Banking VMS Config**, 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/Text Banking VMS Config (Tool #569), then “PIB,” third screen**

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

File Edit Tools Help

### Credit Union Default PIB Configuration

Corp ID 01

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 250,000
<input checked="" type="checkbox"/> A2A transfers	Max amount 999,999,999 (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	

Update

Please select the features you wish to include in your default PIB profile.

TR (4241) 5/17/13

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.

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

[Tell me More](#)

☐ Yes ☒ No

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 **Tool #378 Flood PIB Default Profile Changes**.

### ***Flood PIB Default Profile Changes (Tool #378).***

Session 0 CU\*BASE GOLD Edition - PIB Credit Union Default Profile Mass Update Options

Options ☒ Both, Print Audit and Perform Mass Update  
☐ Print Audit Report. Compare Members Default with CU Default  
☐ Perform a Mass Update to All members Currently Using CU Default

Navigation icons: back, forward, up, down, print, link, info, help, search. TR (3156)

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 Tool #378 Flood PIB Default Profile Changes**

<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 (FWHIST) and can be viewed using **Tool #371 Fee Waiver Information Report**.

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 Levels Program Config (Tool #853), then “Assign Tiered Service Level Instant Benefits,” screen 2**

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

Incentive Reward	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				
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 checked="" type="checkbox"/>
Waive overdraft transfer fee from LOC				<input checked="" type="checkbox"/>
Waive combined overdraft transfer fee				<input type="checkbox"/>
Waive e-statement fees				<input type="checkbox"/>
Waive A2A incoming transfer fee				<input type="checkbox"/>
Waive A2A outgoing transfer fee				<input type="checkbox"/>
Waive fee for special printed statement style				<input type="checkbox"/>
Waive fee for promise deposits				<input type="checkbox"/>



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 (Tool #486), then “Fee Waivers and Benefits”**

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

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

File Edit Tools Help

**Club Fee Waivers and Benefits** CHANGE

Club LSA LIFE SAVINGS ACT CLUB

Interactive Fee Exemptions		Self-Service Club Benefits	
<input type="checkbox"/> Waive deposit item fee		ARU free minutes	200
<input type="checkbox"/> Waive cashed check fee		ARU per minute fee	000
<input type="checkbox"/> Waive Credit Union printed check fee		Online banking free logons	200
<input type="checkbox"/> Waive Credit Union money order fee		Online banking per logon fee	000
<input type="checkbox"/> Waive phone transfer fee			
<input type="checkbox"/> A2A incoming transfer fee			
<input type="checkbox"/> A2A outgoing transfer fee			

Periodic Service Charge Exemptions	
Waive Configured Transaction Charges	Waive Configured Account Charges
<input type="checkbox"/> T01 <input type="checkbox"/> T02 <input type="checkbox"/> T03 <input type="checkbox"/> T04 <input type="checkbox"/> T05	<input type="checkbox"/> A01 <input type="checkbox"/> A02 <input type="checkbox"/> A03 <input type="checkbox"/> A04 <input type="checkbox"/> A05
<input type="checkbox"/> T06 <input type="checkbox"/> T07 <input type="checkbox"/> T08 <input type="checkbox"/> T09	<input type="checkbox"/> A06 <input type="checkbox"/> A07 <input type="checkbox"/> A08 <input type="checkbox"/> A09

☐ Waive all configured minimum balance charges

Periodic Service Charge Exemptions	
ATM transaction service charge code assignment	Active <input type="checkbox"/> Suspended <input type="checkbox"/>
Assign bill payment/presentment service charge code	Active 00 Suspended 00
Assign electronic deposit hold group code	Active 00 Suspended 00
<input checked="" type="checkbox"/> Waive OTB balance transfer service charge	<input type="checkbox"/> Waive fee for special printed statement styles
<input checked="" type="checkbox"/> Waive E-statement fees	<input type="checkbox"/> Waive fee for promise deposits

Skip Club Savings Club Loans Club Certificates

Navigation icons: back, forward, up, down, search, etc.

TR (2470) 5/17/13

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: 53.00

From account: 000      IRA/HSA code: [X]      My Other Accounts

To account: 010      IRA/HSA code: [X]

Description: PHONE TRANSFER

☐ Print receipt    ☒ Charge fee

Optional secondary transaction description:

Total shares	71,744.39
Total loans	287.73
Age	50
Transfers MTD	00
Number free	00
Fee amount	1.00

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

Refresh/Calc    Verify Member    ! Post    Post/Return    Skip

Navigation icons: [Back] [Forward] [Up] [Down] [Print] [Link] [Info] [Help] [Search]

TR (3442) 5/17/13

## SALES TAX

If you are in a state where such tax rules apply, you can charge sales tax on fees. Taxes will then be charged to transfers initiated in CU\*BASE and in online banking. To configure sales tax use **Tool #273 Configure Sales Tax on Service Fees**. (Shown below.) Refer to online help for more information.

## Configure Sales Tax on Service Fees (Tool #273)

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

File Edit Tools Help

### Configure Sales Tax on Service Fees

General Ledger Interface

G/L account

Transaction description

Amount  - Or - Percentage of fee

Calculate & Post Sales Tax on the Following Fees

<input type="checkbox"/> Account Service Charges	<input type="button" value="Select"/> 01 selected
<input type="checkbox"/> Minimum Balance Service Charge	<input type="button" value="Select"/> 01 selected
<input type="checkbox"/> Transaction Service Charge	<input type="button" value="Select"/>
<input checked="" type="checkbox"/> A2A Fees	
<input type="checkbox"/> Mobile Text Banking Fees	
<input type="checkbox"/> Mobile Text Subscriber Fees	
<input type="checkbox"/> Online Bill Pay Enrollment Fee	
<input type="checkbox"/> Online Bill Pay Non-use Fees	
<input type="checkbox"/> Online Bill Pay Subscriber Fees	
<input type="checkbox"/> Online Bill Pay Excessive Activity Fees	
<input type="checkbox"/> Overdraft Transfer Fees	
<input type="checkbox"/> Promise Deposit Fees	
<input type="checkbox"/> Reissue Card Fees	

↑ ↓

Update

← → ↑ ↓

FR (4247) 9/01/17

# 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** and **BizLink 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 **Tool #14 Member Personal Banker**. 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** or **BizLink 247** to make the transfer. Members cannot, however, create these relationships themselves in online banking.

## Member Personal Banker (Tool #14), then "A2A"

The screenshot shows the 'Member Personal Banker' tool interface. At the top, it says 'Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION'. Below the title bar, there's a menu bar with 'File', 'Edit', 'Tools', and 'Help'. The main title is 'Member Personal Banker'. The interface displays account information: 'Account #' (redacted), 'Date opened Jan 18, 1965', 'Name MARY MEMBER'. Below this, it shows 'Agreement accepted May 09, 2013', 'E-Statements 000000', 'Bill payment 000000', and checkboxes for 'PIB' (checked) and 'eAlerts/eNotices' (unchecked). A list of options is shown with checkboxes: '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', and 'Promise deposits (subscribe or change status)'. At the bottom, there's a 'Skip' button and a navigation bar with icons for back, forward, up, down, search, and other functions. The footer shows '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 (Tool #14), 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.

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

File Edit Tools Help

### A2A Transfer Account Relationships

Account #  MARY MEMBER

Description	FI Name	Account #
Mary's Credit Union Acct	ABC Credit Union	123456
Tom's college acct	West Credit Union	333333
Conerica checking	North Bank	555555

Change Delete Display ↑ ↓

**i** This screen lists the account relationships that the member has set up with the credit union so that he or she can make Account-to-Account (A2A) transfers. A2A transfers are transfers either to or from a member's account and an account at another financial institution. These relationships create the transfer control list which is used by credit union employees (in Phone Operator) or members (in It's Me 247) to make A2A transfers.

Add


← → ↑ ↓ [Print] [Link] [i] [?] [@]

FR (3443) 5/17/13

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

## A2A Account Relationship Configuration Screen

The screenshot shows the 'A2A Transfer Account Relationships' screen in the CU\*BASE GOLD Edition software. The window title is 'Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION'. The menu bar includes 'File', 'Edit', 'Tools', and 'Help'. The main title bar is 'A2A Transfer Account Relationships'. Below this, the 'Account base' is set to 'MARY MEMBER'. The form contains several input fields: 'Transfer description', 'Financial institution name', 'FI routing #', 'Account # at other institution', 'Type of account' (with radio buttons for Savings, Checking, and Loans), and 'Account holder name at other institution'. A status line at the bottom of the form indicates 'Last maintained by :V on May 17, 2013'. At the bottom of the screen, there is a 'Delete' button, a set of navigation icons (back, forward, up, down, search, etc.), and a version/date string '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.

**Note:** Be sure to add both the account number and suffix in this screen. Signifying an account as a checking account does not automatically enter your suffix range.

**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, the account will not appear as an option when a teller or member selects the **transfer from** account.

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** or **Bizlink 247** to transfer money in and out of an account at another financial institution.

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

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

File Edit Tools Help

## OFAC Name Breakdown

Entered name FIRST CREDIT UNION

Organization name FIRST CREDIT UNION

Country ID	Country Name
BV	BALKANS
CD	DARFUR
CI	BELARUS
CU	DEMOCRATIC REPUBLIC OF THE CONGO
IQ	COTE D'IVOIRE
IR	CUBA
IR	IRAQ

↑ ↓

**Individual Account**

**Continue**

*To properly perform the OFAC scan, please break the entered name down into first name, middle initial (if applicable), and last name. The first and last name fields are required.*

← → ↑ ↓ ⏏ 🔗 ⓘ ? @

FR (3865) 5/17/13

Press Enter to verify this institution.

Session 0 CU\*BASE GOLD Edition - OFAC Scan

Verification process complete; no hits found.

**Continue**

← → ↑ ↓ ⏏ 🔗 ⓘ ? @

FR (3868)

Next, Press Enter to run an OFAC scan on the individual. Press Enter to run the verification.

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

File Edit Tools Help

## OFAC Name Breakdown

Entered name: **MARY MEMBER**

First name:

Middle initial:

Last name:

Countries on Suspect List	
Country ID	Country Name
	BALKANS
	DARFUR
	BELARUS
	DEMOCRATIC REPUBLIC OF THE CONGO
	COTE D'IVOIRE
	CUBA
	IRAQ
	IRAN

↑ ↓

**Organization Account**

Continue

*i* To properly perform the OFAC scan, please break the entered name down into first name, middle initial (if applicable), and last name. The first and last name fields are required.

← → ↑ ↓ ⏏ 🔗 *i* ? @

FR (3865) 5/17/13

If the organizational OFAC screen is needed, use *Organizational Acct* (F9)..

Session 0 CU\*BASE GOLD Edition - OFAC Scan

Verification process complete; no hits found.

Continue

← → ↑ ↓ ⏏ 🔗 *i* ? @

FR (388)



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** or **BizLink 247**. Return to **Tool #14 Member Personal Banker**. This time select *Personal Internet Branch (enroll or change PIB settings)*.

Session 0 CU\*BASE GOLD - Configure PIB Profile

File Edit Tools Help

## Configure PIB Profile UPDATE

Account base  Name **MARY MEMBER**

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"/> <u>Transfer to other base accounts</u>	Maximum amount <b>999,999,999</b>	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> <u>Transfer within base account</u>	Maximum amount <b>999,999,999</b>	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> <u>A2A transfers</u>	Maximum amount <b>999,999,999</b> (per day)	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Request check withdrawals	Maximum amount <b>999,999,999</b>	<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

Confirmation code

[Skip](#)

[Continue](#)

Navigation icons: back, forward, home, search, help, etc.

FR (5053) 5/17/13

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

A2A Transfers 17

## QUICKLY KNOW IF YOUR MEMBER IS USING YOUR A2A SERVICES

Your tellers and MSRs can quickly access a member's Account-to Account relationships they have with your credit union by the **A2A relationships** in the **Participation Products** section of the Inquiry, Phone Operator, Member Transfers (Tool #516) and standard Teller (Tool #1). This will take them to a view-only version of the A2A transfer screen shown on page 13.

The screenshot shows a web application window titled "Session 0 - ABC CREDIT UNION". The main heading is "Individual Account". On the left, there are input fields for "SSN/TIN", "Birthdate", "Mother's maiden name: TEST", and "Driver's license:". On the right, a member profile is shown with a blue silhouette icon, "Name: . TESTMEMBER", "Account #", "Name ID: NT", and "Corp ID: 01". Below the profile, there are tabs: "Contact Information", "Member Data", "Participation/Products" (which is selected), "Status Flags", and "Decision Advice". Under the "Participation/Products" tab, there is a checkbox for "Allow shared branch transactions" which is checked. To the right of this checkbox, it says "Household # 154179" and "Clubs \* NO CLUBS". Below these, there is a "Transaction label" set to "None". At the bottom of the tab, there is a link "A2A relationships" with a "Go!" button next to it, which is highlighted by an orange rectangle.

*If the member does not have an A2A relationship, this will be indicated by the word "NONE."*

# 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 and **BizLink 247**) 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, **It's Me 247**, and **BizLink 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 **BizLink 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 - Additional Transaction Information

Account: 000 JAMES

Receipt available for reprint: No Seq #: 0010944

Business Date	Activity Date	Activity Time	Amount	Balance
Nov 13, 2023	Nov 14, 2023	08:30:05	0.00	1,961.93

Transaction description

A2A DEP INITIATED  
REQSTD \$5.00 FROM ALLY BANK ON 11/14/2023

Employee or Shared Branch CUID 96 Online Banking

Origin	Description	Offset
11	ACH NETWORK PROCESSING	870.96

Navigation icons: back, forward, up, down, print, link, info, help, search

FR (395)

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 via CU\*BASE. Because of this, transfers cannot be reversed. The member will receive a warning about this when making a transfer online. *Depending on*

*the timing of the transfer, Magic-Wrighter may be able to help you set up a return transaction. Contact your Magic-Wrighter representative for assistance.*

## 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 To account 000 Description PHONE TRANSFER

IRA/HSA code IRA/HSA code My Other Accounts

☐ Print receipt ☒ Charge fee

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

← → ↑ ↓ F1 F2 F3 F4 F5 F6 F7 F8 F9 F10 F11 F12 @

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 8.

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 5.)

- 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 (Tool #884)

Session 0 CU\*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

### Automatic Fund Transfer

Account #  TESTING A ACCOUNT

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	;V
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

☐ Change
 ☐ Delete
 ☐ View
 ☐ Member Inquiry

Add AFT  
 Add CFT  
 Add OVBST  
 Add A2A In  
 Add A2A Out

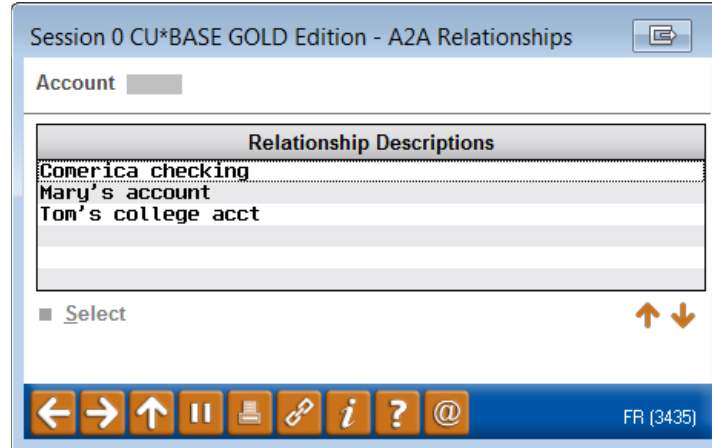
FR (5107) 10/10/16

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

[I hear Account to Account \(A2A\) transfers are processed differently if they are sent “Right Away” versus if they are scheduled for a future date. Please explain the difference.](#)

Members and staff can transfer funds with Account-to-Account (A2A) transfers two different ways.

- "Right away"
- Scheduled for a future date. These transfers use the Automated Funds Transfers (AFT) feature.

**A2A transfers may need to be initiated or scheduled before the day the member wishes for them to be processed.** (See below for details.)

## Right Away Transfers

"Right away" items are moved to the A2ATRANS file which is monitored approximately every 15 minutes for new transfers. When a transfer is found, it is sent to Magic-Wrighter for processing. If the transfer is received by Magic-Wrighter before 12:00 PM ET, the transfer may be posted (depending on the credit union configuration) in the third daily ACH batch file posting processed by CU\*BASE. Transfers received by Magic-Wrighter after 12:00 PM ET are not processed until the next day. (SEE ALSO: Additional Considerations)

## Scheduled Transfers

These items are processed during end-of-day or beginning-of-day processing, depending on when the credit union is configured to process AFTs. Transfers are sent in a batch to Magic-Wrighter at this time. Because of this, the transfer may be processed by Magic-Wrighter on the day after the scheduled transfer date of the AFT. (SEE ALSO: Additional Considerations)

## Additional Considerations

As mentioned above, several factors affect the transmission of A2A transfers. In addition, since A2A transfers are processed via ACH, A2A transfers are not transmitted to other financial institutions on weekends or federal holidays observed by the Federal Reserve. Finally, other financial institutions' procedures for handling ACH transactions can vary, and this may also cause delays.

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.

*NOTE: The experience of picking an external account for an Account to Account transfer (A2A) in **BizLink 247** is the same as this experience.*

### “RIGHT AWAY” TRANSFERS VIA THE TRANSFER WIZARD

(Also see Answer Book item on page 23 that discusses “right away” versus scheduled A2A transfers.)

Credit unions can elect to allow members to make “Quick Transfer” transfers (although behind the scenes ACH processing rules apply). In the first step the member selects “Quick Transfer.”

The image shows a mobile app interface for Success Credit Union. On the left is a teal sidebar menu with options: Home, Pay & Transfer (expanded), Quick Transfer (highlighted with an orange box), Schedule a Transfer, View/Edit Scheduled Transfers, Bill Pay, Automated Check Transfers, Check Withdrawal, Cancel Check Payments, Member Services, Go Mobile, New Accounts, Feature of the Week, and Member Offers. The main screen is titled 'Quick Transfer' and contains the following fields: 'Transfer From' (dropdown menu with 'Select an Account...' text), 'Transfer To' (dropdown menu with 'Select an Account...' text), 'Amount' (text input with '\$0.00'), and 'Memo - Optional' (text input). Below these fields is an orange 'Continue' button. At the bottom, there is a grey bar with the text 'Page will timeout in 14:56', the 'Success Credit Union' logo, and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

Next 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 screenshot shows the 'Quick Transfer' interface of Success Credit Union. At the top, there is a teal header with the Success Credit Union logo and a user icon labeled 'MM'. Below the header, the title 'Quick Transfer' is displayed. The 'Transfer From' section features a dropdown menu with the placeholder text 'Select an Account...'. The dropdown is open, revealing two categories: 'My Accounts' and 'Accounts at Other Financial Institutions'. Under 'My Accounts', three options are listed: '000 SAVINGS: \$4,000.03', '005 SAVING 2: \$4,000.00', and '018 CHECKING: \$3,000.46'. Under 'Accounts at Other Financial Institutions', the option 'BILL'S ACCOUNT' is listed and is highlighted with an orange rectangular box. Below the dropdown, there is a 'Memo - Optional' text input field. At the bottom of the form is an orange 'Continue' button. A footer section contains a timeout message 'Page will timeout in 12:02', the Success Credit Union logo, and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

*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.

Success Credit Union

Quick Transfer

Transfer From

000 SAVINGS: \$4,000.03

Transfer To

Select an Account...

Select an Account...

My Accounts

- 005 SAVING 2: \$4,000.00
- 018 CHECKING: \$3,000.46
- 050 CHRISTMAS CLUB: \$0.00
- 821 CAR LOAN: \$510.47
- xx7742 PLATINUM: \$761.77
- xx7890 PLATINUM: \$0.00

Accounts at Other Financial Institutions

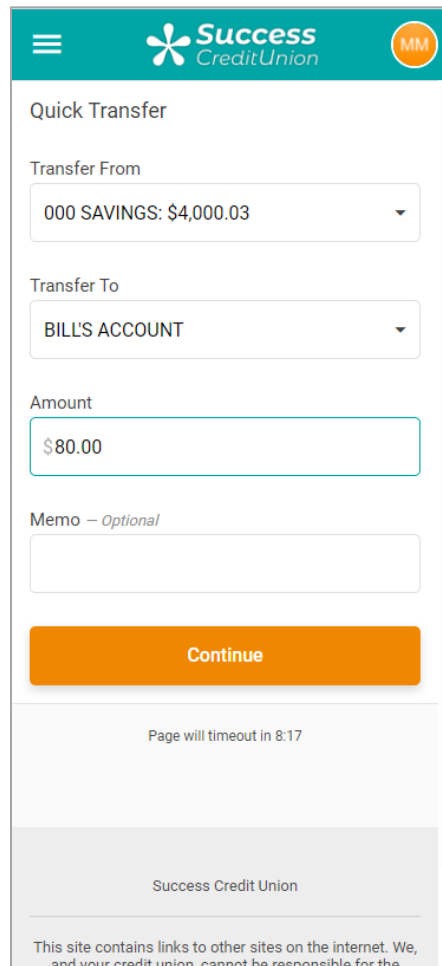
- BILL'S ACCOUNT
- Another Member

Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the



*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.



The image shows a mobile app interface for Success Credit Union. At the top is a teal header with a menu icon, the Success Credit Union logo, and a user profile icon labeled 'MM'. Below the header, the title 'Quick Transfer' is displayed. The form contains three main sections: 'Transfer From' with a dropdown menu showing '000 SAVINGS: \$4,000.03', 'Transfer To' with a dropdown menu showing 'BILL'S ACCOUNT', and 'Amount' with a text input field containing '\$80.00'. Below these is a 'Memo - Optional' text area. A large orange 'Continue' button is positioned below the memo field. At the bottom of the form, there is a grey box indicating 'Page will timeout in 8:17', followed by the 'Success Credit Union' logo and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the...'

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

 Quick Transfer


Review Transfer

Amount  
 \$80.00

Transfer From  
 000 SAVINGS: \$4,000.03

Transfer To  
 BILLS ACCOUNT

Memo



Note: 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.


This transfer is subject to the following fee(s):
 

- \$1.00 A2A TRANSFER W/D FEE

☐ I authorize this transaction.

Transfer Now

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:



Note: 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.

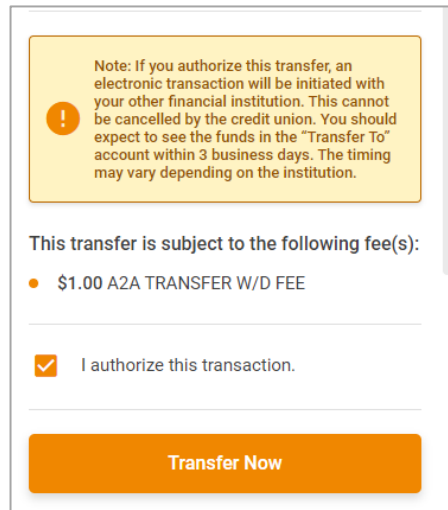
This transfer is subject to the following fee(s):
 

- \$1.00 A2A TRANSFER W/D FEE

☐ I authorize this transaction.

The member will then check a box in front of the sentence “I authorize this transaction” to authorize the transfer.

### Member Authorizes Transaction



Note: 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.

This transfer is subject to the following fee(s):

- \$1.00 A2A TRANSFER W/D FEE

☒ I authorize this transaction.

**Transfer Now**

Then the member clicks *Transfer Now*. (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.)

- 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

(Also see Answer Book item on page 23 that discusses “right away” versus scheduled A2A transfers.)

### Activation

If activated in the A2A configuration (shown on page 5), 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 5) 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)



Note: 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



Note: 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 24 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. The Audit Tracker will be attached to the suffix where the funds are being withdrawn (for an outgoing A2A) or deposited (for an incoming A2A). The "Reference" ID for the Tracker Entry will display as PAHTC750, which represents the online banking A2A transfer program that posted the Tracker note.

## 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."

Nov 14, 2023		
A2A TRANSFER W/D FEE	-\$1.00 \$1,909.93	>
A2A TRANSFER W/D Transfer	-\$50.00 \$1,910.93	>

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).

Nov 13, 2023		
A2A TRANSFER DEP FEE	-\$1.00 \$1,960.93	>
A2A DEP INITIATED Transfer	\$0.00 \$1,961.93	>

# 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, navigate to the History of the selected account, and use *A2A Tran History Inquiry* (F23).

Session 1 - ABC CREDIT UNION
File Edit Tools Help

Transaction Inquiry

CHECKING

Account #   CHECKING
Current balance 4,925.30
Name SUZIE Q MEMBER
Available 4,925.30

Search by: Date 00000000 [MMDDYYYY] Check# 0000000 Transaction amount 0.00 Desc ID

Debits Only Credits Only All Toggle Description Checks Only Teller/Cash Activity

Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Description	Transfer Acct	ID	Print Receipt
7/01/20	7/01/20	08:39:04	2.00-		6,409.63				
7/01/20	7/07/20	22:40:23	75.96-		6,333.67				
7/08/20	7/08/20	03:54:49	1,157.00-		7,490.67				
7/10/20	7/10/20	22:11:06	1,038.92-		6,451.75				
7/16/20	7/16/20	21:04:19	1,318.99-	6177	5,132.76				
7/17/20	7/17/20	17:46:05	155.87-		4,976.89				
7/20/20	7/20/20	18:31:44	26.00-		4,950.89				
7/20/20	7/20/20	18:31:47	90.82-		4,860.07				
7/20/20	7/20/20	22:39:37	51.44-		4,808.63				
7/23/20	7/23/20	17:45:45	43.64-		4,764.99				
7/23/20	7/23/20	17:45:53	82.91-		4,682.08				
8/03/20	8/03/20	08:51:29	2.00-		4,680.08				
8/03/20	8/03/20	17:59:50	28.13-		4,651.95				
8/04/20	8/04/20	22:26:31	18.63-		4,633.32				
8/06/20	8/06/20	22:27:05	75.95-		4,557.37				
8/07/20	8/07/20	03:41:30	367.93		4,925.30				

Additional Transaction Information Retrieve e-Receipt

Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq	New Account	New Type	Dividend/Interest Calc	NSF	Uncollected Funds
Secured Funds	OTB/Cards	Payroll	Tracker Review	O/D Protection	A2A Tran History

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[illegible]

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

### Column Descriptions

<i>Column</i>	<i>Description</i>
Account base	The account base of the member.
Date generated	<p>The date the A2A transfer request was sent to Magic-Wrighter.</p> <ul style="list-style-type: none"> <li>Refer to the cut-off times on Page 4. This may not be the same day the member made the request.</li> </ul>
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 12.)
Status code	<p>This is the status of the A2A transfer record. Selections include:</p> <ul style="list-style-type: none"> <li>A—Active-Created</li> <li>S—Sent Directly to ODFI</li> <li>C—Confirmed-Rcvd by ODFI</li> </ul>

<i>Column</i>	<i>Description</i>
	<ul style="list-style-type: none"> <li>• F—Failed-Incorrectly formatted</li> <li>• X—Standin Created in Standin</li> </ul>
Response code	<p>This is the Accept/Reject reason codes provided by Magic-Wrighter. Common codes include:</p> <ul style="list-style-type: none"> <li>• 00 - payment accepted</li> <li>• 01- invalid bank routing number</li> <li>• 02 - invalid checking account number</li> <li>• 07 - algorithm code invalid</li> <li>• 08 - invalid alternate company</li> <li>• 09 - missing or incomplete data in URL</li> <li>• 10 - invalid date format</li> <li>• 11- invalid access number</li> <li>• 16 - bad password</li> <li>• 17 - invalid user ID</li> <li>• 18 - transaction already processed</li> <li>• 19 - account info does not match</li> <li>• 20 - invalid credit card number</li> <li>• 21 - invalid credit card expiration date</li> <li>• 22 - credit card declined</li> <li>• 23 - credit card timed out</li> <li>• 24 - Verification fields do not balance</li> <li>• 25 - invalid transaction code</li> <li>• 26 - invalid name (blank or unidentified content in the originating account holder name or receiver account holder name)</li> <li>• 27 - invalid amount (neg. etc.)</li> <li>• 28 - service blocked</li> <li>• 29 - duplicate transaction</li> <li>• 99 - MW servers unavailable, will retry</li> </ul>

## **A2A HISTORY FOR ALL MEMBER TRANSACTIONS**

When a member authorizes an A2A request in **It's Me 247** or **BizLink 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 (LMBRA2AEXP) lists all exceptions for the A2A transfers your credit union sent to Magic-Wrighter for the previous day and current day. It includes previous day and current day to ensure A2A AFT exceptions (due to timing of EOD/BOD processes). **For this reason, the same exceptions will appear on 2 consecutive reports. Be sure to review this report carefully.**

5/16/15 00:39:12		CREDIT UNION	LMBRA2AEXP	PAGE	1
RUN ON 5/17/15		DAILY A2A EXCEPTION REPORT		OPER	
ACCOUNT	MEMBER NAME	POSTED DATE	FROM ACCOUNT	REQUESTD	AMOUNT
BASE	FAILED REASON	GEN'D DATE	TO ACCOUNT		
	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***					

# PIB CONTROLS

A2A transfers must be allowed in the Default PIB Profile at both the credit union and the member levels in order for the member to be able to make A2A transfers in **It's Me 247** or **BizLink 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/Text Banking VMS Config (Tool #569), then “PIB” (third screen) Credit Union Setting**

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	

**Online/Mobile/Text Banking VMS Config (Tool #569), then “Personal Internet Branch (enroll or change PIB settings),” third screen**

**Member Setting**

Session 0 CU\*BASE GOLD - Configure PIB Profile

File Edit Tools Help

**Configure PIB Profile** UPDATE

Account base  Name **MARY MEMBER**

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 <input type="text" value="999,999,999"/>	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Transfer within base account	Maximum amount <input type="text" value="999,999,999"/>	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> A2A transfers	Maximum amount <input type="text" value="999,999,999"/> (per day)	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Request check withdrawals	Maximum amount <input type="text" value="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

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**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.

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## APPENDIX B: SIGN-UP FORMS

Included on the following pages are the forms needed to begin the A2A relationship with Magic-Wrighter. When you're ready to offer Account-to-Account services to your members, complete and sign the three forms listed below and fax the forms to CU\*Answers at 616.285.7285.

### Forms Needed to Complete Sign-Up

- Magic-Wrighter Electronic Payment Service Agreement
- Federal Reserve Bank FedACH Participation Agreement—Service Provider Designation
- Magic-Wrighter Non-Disclosure Agreement

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