



Revised: December, 2018

ATM/Debit Card Interfaces Supported by CU*BASE®

Supported Online, Real-Time Interfaces

Network Switch / Group Provider

	FIS	FIS	FIS	JHA	FISERV	FISERV	Fis t Data - STAR*	Vantiv	ELAN	SHAZAM	VisA DPS
Processing Platform:	AP COOP (CUSA)	Metavante	FIS Pass-Through(C erte gy)	JHA	Legacy EPOC	Enhanced EPOC	Star	Vantiv	Elan	SHAZAM	Visa DPS - SITE 4 ONLY

Service or Feature ● = Supported

PIN-based Transaction Processing	●	●	●	●	●	●	●	●	●	●	●
Signature-based Transaction Processing	●	●	●	●	●	●	●	●	●	●	●
CU*BASE Stand-in Processing	●	●	●	●	●	●	●	●	●	●	●
Overdraft Protection / ANR (Courtesy Pay)	●	●	●	●	●	●	●	●	●	●	●
Fee Waivers by Network	●	●	●	●	●	●	●	●	●	●	●
Reconciliation File	●	●	●	●	●	●	●	●	●	●	●
Card Maintenance	●	●	●	●	●	●	●	●	●	●	●
Send Card Deletes to Switch	●										
Limit Checking	●	●	●	●	●	●	●	●	●	●	●
ISA Fee Processing (VISA/MC)	Visa MC	Visa MC	Visa MC	Visa MC	Visa MC	Visa MC	Visa MC	Visa MC	Visa MC	Visa MC	Visa
Holds controlled by	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE
CU*BASE Debit Card Hold Processing	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured
Supported Incoming Status Message	●		●	●							
Supported Positive Balance Files (PBF)	●			●							

Misc. Technical Specifications

CU*BASE Card File	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD
Online Posting Program	TPANPST	TPANPST	TPANPST	TPANPST	TPANPST	TPANPST	TPANPST	TPANPST	TPANPST	TPANPST	TPANPST
Switch previously known as...			Certegy	PEMCO	EDS			5th/3rd			
Serviced by the new Standard CU*BASE ATM/Debit Card Platform	*	*	*	*	*	*	*	*	*	*	*

*These interfaces use the CU*BASE database, screens, and infrastructure referred to as the Standard ATM/Debit Platform. This platform makes the end-user experience similar, regardless of what ATM/Debit vendor you may choose, now or in the future. For more information, visit us the Kitchen: cuanswers.com/kitchen

continued >>>



Supported Online, Real-Time Interfaces: Explanation of Features

Following is a brief explanation of the services and features supported by the various online ATM/Debit Card interfaces:

Explanation of Services and Features

PIN-based Transaction Processing	Typically ATM activity, but also includes any transactions done with either an ATM card or a debit card where a PIN was entered by the member (such as a POS transaction)
Signature-based Transaction Processing	Typically Debit Card activity, but also includes any transactions done with either an ATM card or a debit card where the member provided a signature instead of a PIN
CU*BASE Stand-in Processing	Supports the use of CU*BASE stand-in processing, which provides an online interface between the network and a backup CU*BASE system during periods when the normal production system is being used for other activity (such as when handling daily processing, installing upgrades, etc.)*
Overdraft Protection / ANR (Courtesy Pay)	Supports the use of CU*BASE configurations for overdraft transfers (and related fees) as well as Automated Non-Return (ANR) processing with related non-return fees
Fee Waivers by Network	CU*BASE feature available to configure no-fee terminals and networks (by network/terminal ID)
Reconciliation File	Switch sends a daily confirmation file which provides details about the previous day's transmissions; CU*BASE programming compares to actual transmissions and provides an exception report of any discrepancies found
Card Maintenance	Card orders and maintenance (including address changes) are sent in a batch file to the network on a daily basis (eliminates dual entry on a separate administration terminal)
Send Card Deletes to Switch	Obsolete and inactive cards (determined according to CU-defined parameters) are sent in a batch file to the network to be removed from network files
Surcharge Rebates by Terminal	CU*BASE feature available to configure terminal eligible for surcharge rebates (surcharge is refunded to member in separate transaction)
ISA Fee Processing (VISA/MC)	When transactions done in foreign countries they include an additional surcharge, CU*BASE passes the surcharge on to the member in a separate transaction; indicates whether the feature is supported for activity via Visa, Mastercard, or both
Holds controlled by	Indicates who is responsible for holding member funds for pending transactions; if CU*BASE, see below for technique
CU*BASE Debit Card Hold Processing	If holds are handled by CU*BASE, indicates the technique used to hold the funds: <u>Debit Auth</u> = special file retains authorization amounts that are cleared when the transaction posts; holds affect debit card activity ONLY <u>Misc. Secured</u> = a Misc. Secured Funds record is created; holds affect activity in all channels

*When CU*BASE is offline from the switch altogether, the network switch will take over in stand-in mode using offline daily limits; once communications are restored, transactions are force posted ("store and forward")

**All custom programming required will be billed at our normal custom programming rate or quoted on a per-job basis. Refer to the current Pricing Schedule for current rates.



CU*Answers is always ready to work with a new network partner. Choosing a vendor for which an interface is already in place, however, can save your credit union significant time and money. Contact a Client Service Representative or a member of our Sales Team to discuss your options.
The information contained in this brochure is subject to change without notice.