

# Gividends

GIVIDENDS

## Services Overview

Gividends is a part of the CU\*Answers Management Services Department that focuses on creative ways to use Rewards, Share and CD Product features, EFT Card Servicing including Instant Card Issue, and integration with Xtend and National Shared Branching networks!

*We can help you leverage CU\*BASE tools and network partnerships to increase member participation at your credit union.*

 **CU\*ANSWERS**  
Management Services



## What We Do

What do we do? We are the experts for Tiered Services Rewards Programs, Marketing Clubs, ATM/Debit Processing, Online Credit Card processing, EasyPay! and more! Want to explore creative ways to give back to your members? We can help. We make recommendations for the best CU\*BASE configurations to meet your credit union's needs. We also provide consulting services at your credit union office, through web conference and here at CU\*Answers.

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### *Instant Card Issue Services -*

We offer a great way for your credit union to provide an enhanced member experience by producing a card with a member selected PIN that is fully functional for ATM, Debit or Credit Card transactions. Members are excited not having to wait for their card, security is enhanced, and you will see increased card usage with the Instant Activation feature. Investment in this technology also provides emergency card replacements as well as a competitive edge in the market place. It is another step in going GREEN with no paper or waste.

### *Qualified Dividend Checking Products -*

Another way to attract core deposits and member loyalty is to qualify members for higher dividends. Based on member's use of your choice of services, such as bill payment, direct deposit, e-statements, transaction volumes by dollars or by totals per month, a level of higher dividend rates can be structured. We also let the members who didn't qualify know how much they could have earned to remind them of the value of the checking product offered!

### *ATM / DEBIT Card online*

*processing -* through a new robust processing platform, your ATM/Debit card services can be online real-time with automated debit transaction holds/releases and valuable vendor details in a normal CU\*BASE card holder inquiry. Card maintenance is processed nightly and new reports include a great reconciliation transaction exception list for easy settlement balancing. ATM/DEBIT card batch processing is also supported.

### *Tiered Services Membership Relationship and Rewards -*

CU\*BASE offers an automated participation tracking and rewards program at no extra cost. You can evaluate your members' product and service use for up to four levels of participation configured by your credit union. In addition, Rewards Points can be accumulated and redeemed for loan, share, certificate rate benefits, and merchandise. Your complete Rewards program is viewable through It's Me 247 Online Banking with how a member earned their points and ways to earn more! This is not only a great motivational tool, but gives tracking statistics for your credit union to meet your goals. We even offer a start-up kit called CU\*Perks.

### Online Credit Card Servicing -

CU\*BASE online credit card servicing provides members with your identity for their credit card needs. Payments can be made through all normal means (ACH, the Teller line, online banking, AFT) and promotional rates are implemented by you when you want at no cost! Selective statement inserts can be coordinated for these promotions and the member receives their credit card billing statement with their normal member statement in the same envelope and e-statements are also supported! Great ways to save on postage!

### Off Trial Balance (OTB)

**Processing** - can be used to process daily funds transfers to third parties such as credit card payments or investment deposits. Also supported are periodic batch transmissions of select member data integrated into CU\*BASE for use with normal member inquiries such as credit card limits, last payment amount etc.

### Debit Card Transaction

**Round-up** - Popular in the market place today is the ability to round-up debit card transactions and transfer those amounts to a savings or checking account. Members are looking for a way to help them save funds and this could be your product to help them do so.

**Marketing Clubs** - These clubs offer members with a common 'link' or special status beyond the reason they joined the credit union. It encourages members to participate and also delivers rewards. Marketing Clubs can also be linked to Tiered Services to either earn points or deliver rewards not offered through Tiered Services.

### Compromised Card Support -

Gividends (working with your card vendor) can provide a detailed report and data file that contains compromised card and member information to be used for manual card closings and/or re-orders as well as generating correspondence to your members. At a higher level, we can also provide a cross reference file of compromised cards with the new reissued card number that can automatically update your CU\*BASE card file to automate re-issued card requests that also provides a detailed report. Closing the compromised cards can be performed either at the same time or at a later date. A personal touch can be added if you would like your members contacted by a call campaign, personal letters, or through email or e-alerts!

### Configurable Service

**Charges** - Whether it be a Minimum Balance Fee, an Account Fee or a Transaction Based Fee, you have a way to configure your own calculations with fee waivers built in. These options make sure your valued members who may otherwise qualify for the fee, be automatically waived!

### Configurable Transaction Use

**Payments** - Want to reward a member with a dollar amount posted to the account for using a debit card (or any other type of transaction)? The Configurable Service Charge option also allows for credits to the member.

### EasyPay Bill Payment -

EasyPay is powered by two partnerships - Fiserv (formerly CheckFree) and iPay. Both offer bill presentation and each have features that enhance the bill payment process for members. Using a consolidated log-on feature through It's Me 247 Online Banking provides bill payment as a credit union service. Enrollment can be either through online banking or by contacting the credit union. Configurable fee options allows for an inactivity fee, a transaction fee (with free items per month), a monthly flat rate fee with an introductory period.

### Flexible Dividend Payment

**Options** - Dividends can be paid by several methods based on the member's desire. All Share Types and Certificate Products can add dividends back to the earning account, post to another account type or be sent in a corporate check. This flexibility demonstrates the credit union focus on meeting member needs.

### National Shared Branching

**Networks** - CUSC and FSFC are integrated into the CU\*BASE teller processing system. You can choose to use the Acquirer platform (other credit union members can be serviced at your credit union) or the Issuer platform (your members are serviced at other national shared branching sites) or both. Members served at your locations are not segregated into separate lines for teller transactions. You members can visit shared branching sites throughout the United States for access to their accounts at your credit union.

### CU\*BASE Shared Branching -

Offered as part of your core processing system at no cost, online credit unions can have shared branching functionality with relationships with CU\*BASE partner credit unions. This includes full general ledger integration and configuration of inquiry and processing parameters. Not only is this a great way to serve members, but can also serve as a great disaster recovery feature!

**Xtend** - Xtend enhanced this offering with branding and marketing materials, standardized uniform policies and procedures and a full location guide on the Xtend website [www.xtendcu.org](http://www.xtendcu.org) for a low cost. A Shared Branching Focus Group discusses and evaluates those policies and procedures as necessary. Through consistent policies and best practices, unified marketing efforts, and brand recognition, this can be accomplished in an atmosphere of cooperation, unity, and excellence.

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Discover More!

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**CU\*Answers Management Services**

6000 28th Street SE  
Grand Rapids, Michigan 49525  
(800) 327-3478

[gividends.com](http://gividends.com)

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