A New CU*BASE Platform
for your
ATM and Debit Cards

Getting Ready

A STANDARD SET OF CU*BASE® TOOLS FOR YOUR ATM AND DEBIT CARD DATABASE AND DAY-TO-DAY PROCESSING

Overview of Features

What's Coming?

A completely new database infrastructure and platform to interface between your CU*BASE member data and your chosen ATM/Debit vendors. We've spent nearly two years redesigning and rebuilding our ATM and debit card processing tools from the ground up.

The end result? A flexible, easy-to-learn, powerful, and well-documented structure that will support your needs now and well into the future. It was a **Jump to the Future** to standardize the CU*BASE tools for working with ATM and debit card vendors.

What's the Impact?

Unlike the rollout of It's Me 247, which had high impact on your members, this project will be more like the New GOLD Standard rollout – little if any impact on members, but high impact on your credit union staff and their day-to-day routines.

The good news is that the screens have been designed to be intuitive, to use standards that are found everywhere in CU*BASE GOLD, and,

best of all, **to be the same no matter which switch you use.**

Cool New Features

- The new platform is **a card-based system**, replacing the current account-based system. What does that mean to you? You create a card #, then attach as many different accounts as you wish, **any account base** (husband and wife, no problem!).

- There is **no limit to the number of cards** you can give to a member *(so for those members that keep losing theirs...!)*.

- If your vendor supports **double-line embossing**, you can now request up to two names be embossed on the same card. Great for your business accounts!

- A **standard screen design** used by every switch, every vendor – everyone on CU*BASE sees the same screens, with various fields either displayed or hidden based on the specific vendor and BIN configurations.

- **Online help** for all maintenance and configuration screens (finally!).

- Snazzy new **Network Activity History** inquiry to help you answer member questions, **including denials** (see P7 for more details on this one).

Making It Easy for You

EASY TO START!

We've cut the time required to start a new ATM/Debit Card switch by over 75%. Projects that once required many months of work can now be done in a matter of weeks.

EASY TO MANAGE!

We've developed a common standard for managing your interface – from card setup and maintenance to daily settlement and reconciliation. Even though different switch vendors have different operating rules and different specifications, we've build a shared process to work around most of these differences. So the process you use to manage your COOP interface will work the same way as Elan, Fifth-Third, PSCU, and many more!

EASY TO SWITCH!

Vendors are competing for your business, offering great incentives to switch. In the past, switching carried a high cost—it meant learning a whole new way to manage your ATM/debit card program in CU*BASE, and paying for the programming changes and testing/certification required by the new vendor. Now, we've replaced much of the custom programs with standardized modules driven by configuration settings, so your CU*BASE screens and reports stay the same. That means no retraining for your tellers and MSRs!

EASY TO GET HELP!

With well over a dozen different debit card programs, it was tough to find experts who knew the details of each one. Now, there's a single online interface, a single card management system, and a single settlement and reconciliation process—and a team of experts to support the new system.

EASY TO MAKE MONEY!

Less cost to operate or make a switch means more money toward your bottom line.

BY THE NUMBERS

- **9:** NUMBER OF MONTHS FOR THE OFFICIAL "PAUSE FOR A CAUSE" BLACKOUT PERIOD THAT KICKED OFF THE PROJECT IN SEPTEMBER 2007

- **10:** PROGRAMMERS, TESTERS, AND IMPLEMENTATION STAFF CONTRIBUTING TO THE DESIGN AND DEVELOPMENT EFFORT

- **22:** NUMBER OF MONTHS IN DEVELOPMENT

- **6,291:** NUMBER OF PROGRAMMING HOURS LOGGED

- **150:** NEW CU*BASE APPLICATIONS

- **13:** ATM/DEBIT VENDOR SWITCHES TO CONVERT

- **106:** CREDIT UNIONS TO CONVERT

OVERVIEW OF FEATURES

- **Flexible card activation** fields so the member could use a cell phone instead of his home phone, or if ordering a card for a spouse, can use the spouse's SSN and phone.

- Real **stand-in processing**, not just off daily limits, but posting to a stand-in system then synched up when stand-in ends, the same way that ARU and online banking work.

- Set **daily limits at the card level** that will override the switch default, if supported by your vendor.

- Although routine maintenance is still transmitted every night, configuration has a new **Online status supported** option. This means that, if your vendor supports it, hot card status changes are immediately transmitted to the vendor (you don't have to key it separately into their system!).

- **Hold days for Misc. Secured Funds** can be configured by BIN. That means you can control how long funds are held before the Misc. Secured Funds record is purged, if no matching transaction comes in. (Remember this really means *end-of-day cycles* on CU*BASE, so 2 days might not actually be a full 48 hours, depending on the timing of transactions.)

- All of your card offerings will each have their own, independent configuration, so that each of your ATM, Debit, HSA Debit, etc., programs can have their own **unique BIN** setups, G/Ls, and other parameters.

- Supports **custom card stock options** you can configure (if supported by your vendor), then choose when placing a card order.

- You can choose either **partial or full PBF** options if needed (as supported by your vendor). The partial option just sends records that changed (saving your credit union some $money$!).

- **Reports are standardized** for all switches, making it much easier for our Client Service Reps to help you interpret them, and eliminating the re-learning curve for your staff if your CU switches to another vendor.

- Where available we have written new **daily settlement/ reconciliation reports** specifically to your vendor platform, making it easier to identify out-of-balance situations due to missing transactions.

- **Infrastructure improvements** – Last but certainly not least, this includes the boring stuff that will make life *so* much easier from now on...allowing us to activate new features with your vendor without costly custom programming, respond swiftly to new mandates, set settings for your PIN (ATM) vendor separate from the settings for your Signature (Debit) vendor, and lots more!

New Terminology To Know

RELATIONSHIP ACCOUNT

This is the account base (the membership) that governs things like who gets the Tiered Service points and rewards for activity on this card. We use this account number whenever we need to connect the card to a "primary" person.

FUNDING ACCOUNT

This is the account where the money comes from when a transaction comes in to be posted.

For a **debit card**, there is one funding account (like a checking account) where purchases are debited.

For an **ATM card**, or for a debit card used at an ATM, you can specify as many savings, checking, and LOC funding accounts as are allowed by your vendor.

ATM/Debit Card Maintenance

Session 0 CU*BASE GOLD - ATM/Debit Card Maintenance

ATM/Debit Card Maintenance   UPDATE

Relationship account   7777 JOHN Q MEMBER

Card #	Sequence #	Embossed Name Line 1 / Embossed Name Line 2	Last Used / Card Status
514____ DEBIT CARD		JOHN Q MEMBER	A ACTIVE/OPEN
544____ DEBIT CARD	1	JOHN Q MEMBER	C CLOSED
544____ DEBIT CARD	1	MARY W MEMBER	A ACTIVE/OPEN

Backup   F3
Add Card   F6
Cancel   F7

● Accounts   ● Counters   ● History   ● Change Status
● Reorder Card/PIN ● Close   ● Maintenance

Learn About This Feature

Here is where you can reorder a card, change card status, reissue a PIN, close an individual card (while leaving other cards open), and perform other card maintenance activities.

Everything an MSR could ever need to do for a member can now be done from the same easy-to-use maintenance screen. You can look up this list of cards by account number to see all of the cards a member has in one place.

Session 0 CU*BASE GOLD - Attached Accounts

Attached Accounts   ADD

Card #
Description   DEBIT CARD   Card sequence #   1

Relationship account   [7777]   JOHN Q MEMBER
Funding account   [7777] - [101]   JOHN Q MEMBER

Savings account
#1   [7777] - [0]   JOHN Q MEMBER
#2   [0]   - [0]

Checking account
#1   [7777] - [101]   JOHN Q MEMBER
#2   [7777] - [200]   MARY MEMBER

L O C account
#1   [7777] - [800]   JOHN Q MEMBER
#2   [0]   - [0]

Backup   F3

FR (3358) 3/27/09 08:23:42

Here's a sample of a debit card being set up with a funding account for debit card purchases, as well as other accounts that can be accessed when the card is used at an ATM. The relationship account is the "primary" membership used for things like Tiered Service scoring. The number of savings, checking and LOC accounts that can be configured depends on what is supported by the vendor.

Card/PIN Order

Card # 5443 ░░░░ ░░░ 74   Card sequence #
Description DEBIT CARD
Relationship account 7777 JOHN Q MEMBER

Line 1 name MARY Q MEMBER [F/M/L]
Line 2 name [F/M/L]

Expiration date Nov 2007   ☑ Send card/PIN order

Card Activation Fields
Service charge grp 01 🔍 ATM SERVICE CHARGE   SSN 888888888
Phone # 616 2222222

Daily Limits
Total
PIN Online 600.00
Offline 600.00

☑ Deposits allowed
☑ Withdrawals allowed
☑ Transfers allowed
☑ POS purchases allowed
☑ POS returns allowed

Backup F3
Add/Update F5
Accounts F13

Learn About This Feature

Card activation data can be adjusted here, to handle situations like ordering a card for a spouse, or if the member wants to use his cell phone to activate the card. (Even if you don't change anything, at least you'll be able to tell the member what data will be expected in order to activate!)

This sample shows the screen used to order a new card. The same screen is also used when reordering another of the same card, but in that case it will include some different options such as *Reorder Card* and *Reissue PIN*.

See More Screens Online!

Visit our website to view step-by-step instructions demos showing common daily tasks your MSRs will perform.

ondemand.cuanswers.com

Network Activity

Card # 49 ░░░░░   Account sequence # 48 ░░░
Vendor ID PEMCO   Account base 9 ░░░
Process code 000000   ISO sequence # 1987924

Local transaction date May 26, 2009   Time 10:01:50
Settlement date May 26, 2009   System trace # 216359   Auth ID response 05452H
Maintenance date May 26, 2009   Time 13:02:30   Source PISPST1

Original amount 164.90 D   Available balance 0.00   ODP
Fee amount 0.00   Original response code 61
Net amount 164.90   Original message type 0100
Settlement amount 0.00   Last response code 00
Posted amount 0.00   Last message type 0130

| Process Type	Transaction Amount	From Account	To Account	Message Code
AUT	164.90	974310 025	000	PST0000000

● Details

Backup F3
Cancel F7

Learn About This Feature

The History option helps MSRs answer member questions about specific transactions, like when the amount posted doesn't match what was authorized due to a tip being added to a restaurant bill, or adjustments to hotel charges, etc., as well as information about denials.

Any Switch ➡ One CU*BASE Menu

The new Online ATM/Debit Card Processing menu **MNATMD** has everything an MSR will need in one place (no matter which vendor you use!):

■ All card maintenance functions under a single menu command...from setting up and ordering new cards, to changing card status (hot-carding), to reordering and closing cards...it's one-stop shopping for your MSRs!

■ View-only versions of your configurations so your staff can see what options you have elected with your vendor, without needing update access.

■ A separate ATM/Debit Card Processing Config menu **MNCNFG** pulls all configuration programs together, making it easier for your Security Officer to grant the proper access.
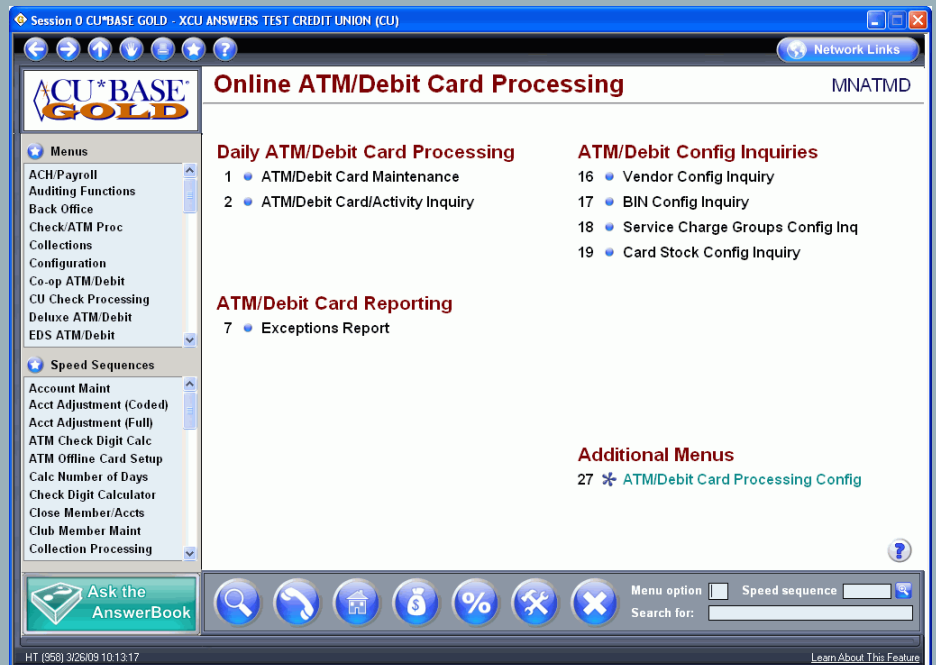
When Will This Happen?

Each ATM/Debit vendor is being converted to the new platform separately, according to a timetable that includes completing required certification procedures with the vendor.

To learn more about your conversion and the specifics of what your staff needs to do to get ready for the transition, refer to the separate "Getting Ready: Your Conversion" flyer that is a companion to this document. Topics include:

■ What Your Staff Should Know
■ What To Tell Your Members
■ Tips & Training
■ Day 1 in a Nutshell
■ Conversion Calendar/Schedule of Events

Then keep your eye on **www.cuanswers.com/kitchen** for the latest schedule updates.

Help for Managing Compromised Card Lists

NEW "WARM CLOSE" CAPABILITIES

The process for approving and posting has been changed so that if you flag a card as hot, the system will stop future approvals, but **will not stop previously-approved transactions from posting**. This should ease the burden of your staff having to manually post transactions on closed cards.

NEW SERVICES FROM GIVIDENDS

Struggling with how to handle those lists of compromised card numbers from your vendor? Need some advice to make the process more efficient? Having trouble coming up with a policy on how members should be notified?

Whether you're looking for tips or just want someone to get this chore out of your hair altogether, help is on the way from Gividends!

Contact Client Services and ask to speak with one of our EFT Account Executives.

Or visit us on the web to learn more about how the Gividends team can help:

gividends.com

A New Standard for Data Encryption

In the same way we have encrypted PANs for online credit cards, the new structure allows for data encryption to be incorporated into CU*BASE files for your member ATM/Debit card information.

In order to ensure a smooth transition, this will be a two-stage process:

- When you first move to the new platform, data will be stored the same as it is now.

- Then, once the dust settles a bit and your staff is confident in the new process, we will then introduce encryption.

Once your data has been encrypted, most CU*BASE screens will show only a portion of the card PAN. Search capabilities will be available so you can work with a card by entering just the last few digits.

The screens where the entire PAN is decrypted and displayed will be limited to those few places where it is absolutely necessary, and you'll be able to use CU*BASE employee security tools to limit access to these features to certain authorized staff.
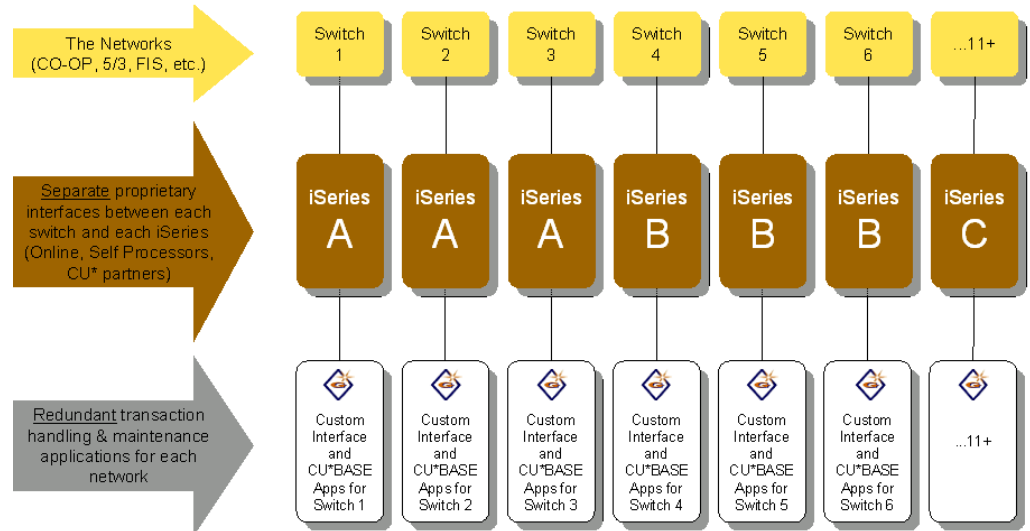
Our Favorite Part

Of course we're looking forward to all of the enhancements that will come with the new platform. But we have to admit that what's really exciting for our technical teams is that the new design means we'll be able to add new interfaces *so* much more efficiently, and any future improvements we want to make will no longer have to be made separately on every individual switch! Yippee! *(Gotta love those wacky programmers!)*

BEFORE

Multiple versions of the CU*BASE applications that handle routine transaction processing, card maintenance, account setup and maintenance, etc. All must be changed independently to add any new CU*BASE feature related to ATM/Debit Cards.

The Networks
(CO-OP, 5/3, FIS, etc.)

| Switch 1 | Switch 2 | Switch 3 | Switch 4 | Switch 5 | Switch 6 | ...11+ |

Separate proprietary interfaces between each switch and each iSeries (Online, Self Processors, CU* partners)

| iSeries A | iSeries A | iSeries A | iSeries B | iSeries B | iSeries B | iSeries C |

Redundant transaction handling & maintenance applications for each network

| Custom Interface and CU*BASE Apps for Switch 1 | Custom Interface and CU*BASE Apps for Switch 2 | Custom Interface and CU*BASE Apps for Switch 3 | Custom Interface and CU*BASE Apps for Switch 4 | Custom Interface and CU*BASE Apps for Switch 5 | Custom Interface and CU*BASE Apps for Switch 6 | ...11+ |

AFTER

A single version of the CU*BASE applications to handle routine transaction processing, card maintenance, account setup and maintenance, etc. Adding a new feature to a standard program can flow through to any ATM/Debit Card interface that allows it.

The Networks
(CO-OP, 5/3, FIS, etc.)

| Switch 1 | Switch 2 | Switch 3 | Switch 4 | Switch 5 | Switch 6 | ...11+ |

Translation into common ISO format to handle switch requirements

| Unique Translation for Switch 1 | Unique Translation for Switch 2 | Unique Translation for Switch 3 | Unique Translation for Switch 4 | Unique Translation for Switch 5 | Unique Translation for Switch 6 | ...11+ |

New routing techniques allow for shared resources and new disaster planning backup options

Software "Traffic Cop"

Connection available to any iSeries (Online, Self Processors, CU* partners) without separate interface costs

Any iSeries System, Anywhere

One set of CU*BASE transaction handling & maintenance applications

CU*BASE Applications