

New Standard ATM/Debit Card Platform

Dividends

- The infamous ATM/Debit “Pause for a Cause” is now reality!
- The new standard ATM/Debit Card platform is going to be called...the new standard ATM/Debit Card platform! (aren't we clever?)

- Already processing live every day for 4 CUs on three different ATM/Debit switches
- Additional vendor certifications are underway now and we're starting to schedule the next round of conversions

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

Getting Ready

Overview of Features

What's Coming?

- A completely new database infrastructure and platform to integrate between your CU*BASE member data and your chosen ATM/Debit vendor. We've spent nearly two years migrating and building our ATM and debit card processing tool from the ground up.
- The end result? A flexible, easy-to-manage, powerful, and well-documented structure that we support over time, now and into the future. It was a jump to the future to establish the CU*BASE tool for working with ATM and debit card vendors.

What's the Impact?

- Unlike the robot of the old day, with full 24/7 impact on your members, the project will be more like the new GOLD Standard. Minimal, if any, impact on members. But 100% impact on your credit risk, cost and their daily lives.
- The good news is that the screen has been designed to be intuitive, to establish the new tool everywhere in CU*BASE GOLD, and, by default, to be the same no matter which switch you use.

Cool New Features

- The new platform is a card-based system, replacing the credit-account-based system. What does that mean to you? You create a card, the attack is many different accounts so you will any account base (debit and ATM), no problems.
- There is no limit to the number of cards you can give to a member or for those members that keep doing them.
- If your vendor supports double-line embossing, you can now request up to two lines to be embossed on the same card. Great for your business accounts!
- A standard screen design used by every card, easy on both - everyone on CU*BASE sees the same screen, with custom data that is displayed or hidden based on the specific vendor and SW configuration.
- Online help for all maintenance and configuration screen details.
- Custom New Member Activity History to help you answer member questions (see PT for more details on this one).

BEFORE YOU BECOME... DON'T FORGET TO REVIEW THE COMPANION FLYER TO LEARN MORE ABOUT THE NEW TOOLS YOU WILL BE GETTING!

Do what all I mean to you start and your members start your credit and financials to the new, standard ATM/Debit processing platform?

What Will I Have to Do?

- Review the rollout will be done during the week and there will be no interruption in service to your members. Members won't be getting new cards.
- Once we are performing the actual conversion of your card data, your ATM/Debit card service will be working in standard mode, similar to how it works now when we do your normal everyday processing.
- You'll be contacting you to establish who your card services contact is and will work with this person prior to your the day.

What Our MEMBERS Should Know

- Members will NOT get new cards or card numbers.
- Conversion will be done for you to match your existing settings. To ensure a smooth transition, we do NOT recommend changing anything for the rollout.
- Close to different than that of other states, so be sure to review the banking materials. Once you close a card, it cannot be re-opened for any reason, so in the end majority of cases you'll use the new Change Status feature to stop a card as hold or lost.
- When changing card status, you can use a new lookup to select additional bank codes that let you choose whether the card should be captured by the merchant or not.
- Depending on your vendor, you may be able to attach more ratings, checking and LOC, funding accounts from the current maximum of 2 each. NOTE: We will compare the maximum that the vendor allows for any credit union, but your CU might have made arrangements for different limits, so make sure your staff knows your policy.
- Not every switch allows for 2 hours per card but for now the card order screen does show two lines, so make sure staff

Getting Ready

Your Conversion

BEFORE YOU BECOME... DON'T FORGET TO REVIEW THE COMPANION FLYER TO LEARN MORE ABOUT THE NEW TOOLS YOU WILL BE GETTING!

Do what all I mean to you start and your members start your credit and financials to the new, standard ATM/Debit processing platform?

What Will I Have to Do?

- Review the rollout will be done during the week and there will be no interruption in service to your members. Members won't be getting new cards.
- Once we are performing the actual conversion of your card data, your ATM/Debit card service will be working in standard mode, similar to how it works now when we do your normal everyday processing.
- You'll be contacting you to establish who your card services contact is and will work with this person prior to your the day.

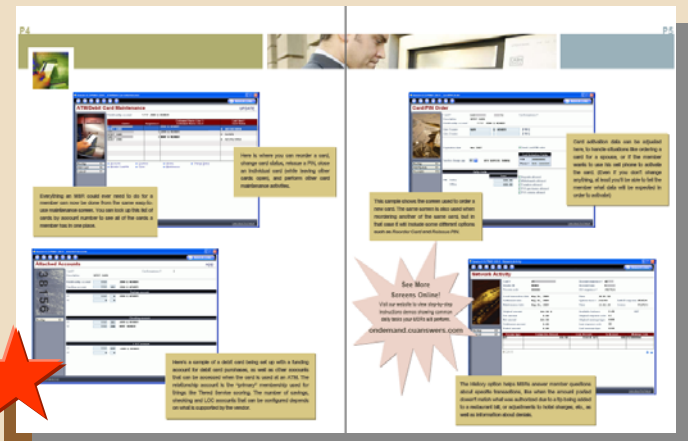
What Our MEMBERS Should Know

- Members will NOT get new cards or card numbers.
- Conversion will be done for you to match your existing settings. To ensure a smooth transition, we do NOT recommend changing anything for the rollout.
- Close to different than that of other states, so be sure to review the banking materials. Once you close a card, it cannot be re-opened for any reason, so in the end majority of cases you'll use the new Change Status feature to stop a card as hold or lost.
- When changing card status, you can use a new lookup to select additional bank codes that let you choose whether the card should be captured by the merchant or not.
- Depending on your vendor, you may be able to attach more ratings, checking and LOC, funding accounts from the current maximum of 2 each. NOTE: We will compare the maximum that the vendor allows for any credit union, but your CU might have made arrangements for different limits, so make sure your staff knows your policy.
- Not every switch allows for 2 hours per card but for now the card order screen does show two lines, so make sure staff

New Standard ATM/Debit Card Platform

Cividends

- Card-based system: attach different account bases to a single card (husband and wife, no problem!)
- Unlimited cards per member
- Standard screens and configurations
 - Shorter learning curve when switching vendors
 - Complete documentation and online help (finally!)
 - Standardized settlement recon and exception reports
- One-stop-shopping for card maintenance and inquiries
- If supported by your vendor...
 - Set daily limits at the card level
 - Immediate transmission of “hot card” status changes
 - Custom card stock
 - Hold days (Misc. Secured Funds) by BIN



Remember this?

“...network shares its content interactively...”

Cividends

- New inquiries that communicate your EFT setups
 - Your vendor, other vendors
 - Your BINs and other options

Session 0 CU*BAS* GOLD - ATM/Debit Vendor Configuration

ATM/Debit Vendor Configuration

Vendor ID	Vendor Name	Vendor ID	Vendor Name
CHS	CHS		
COOP	COOP		
ELAN	ELAN		
FIS	FIDELITY		
FISRU	FISRU EFT		
FTPS	FIFTH THIRD		
HE TA	HE TRARITE		
PEMCO	PEMCO		
PSTAR	PSCU/STAR		
SHZN	SHAZAN		
STAR	STAR		
VSNDP	VISA DPS		

Session 0 CU*BAS* GOLD - ATM/Debit Vendor Configuration

ATM/Debit Vendor Configuration

Vendor ID: COOP
Vendor name: COOP
Description: IS00583(07) SERVER V1.3

Sequence # supported
 Stock code supported
 Limits supported
 Maintenance supported
 PBF supported
 Recon supported
 Online status supported

Maximum SAV accounts: 2
Maximum DDA accounts: 2
Maximum LOC accounts: 2

Backup: F3
Cancel: F7

Session 0 CU*BAS* GOLD - ATM/Debit BIN Configuration

ATM/Debit BIN Configuration

BIN: 549243
BIN description: MASTERCARD GOLD
Card type: Credit
Routing/transit #: 27597886
PIN vendor: PEMCO
SIG vendor: PEMCO

BIN length: 6
PAN length: 16
Months to expire: 0

Default service charge group: 00
Default stock code: *****

Features Supported:
 Stock code
 Limits
 Reissue card
 Reissue PIN
 Instant issue

Corporate ID: 01
Deposit hold days: 0
Authorization hold type: M = Miscellaneous
Authorization hold days: 0

Backup: F3
Cancel: F7
Continue: Ent

Coming in 2010: RFP support to help credit unions evaluate plastics vendors

Front-Line Answers for Everything that Happens with Plastics

Cividends

- Along the way, we opened a can of worms...but now we're really excited about a new feature for keeping in touch with network activity

Network Activity

Card # 4910090093523639

Date	Time	Terminal Location	Requested Amount	Response Code
Apr 24, 2009	4:27:49	S1M0520	11.60	D
Apr 25, 2009	4:27:49	07510006	89.01	D
Apr 24, 2009	4:27:49	00002315	75.00	D
Apr 26, 2009	4:27:49	1	23.05	D
Apr 24, 2009	4:27:49	1	0.56	D
Apr 24, 2009	4:27:49	73163598	197.12	D
Apr 24, 2009	4:27:49	73163598	22.30	D
Apr 29, 2009	14:14:28		271.89	D 00
Apr 29, 2009	16:53:52		97.94	D 00
Apr 29, 2009	16:01:33		1.00	D 00
Apr 30, 2009	4:35:57		97.94	D
May 01, 2009	19:25:20		200.00	D 51
May 01, 2009	19:25:42		180.00	D 51
May 01, 2009	19:26:02		160.00	D 51
May 01, 2009	19:26:31	AT8257	0.00	U 00

Process Type Transaction Amount From Account To Account Message Code
 AIT 164.90 974310 025 000PST000000

Yesterday's specialty is tomorrow's expectation for every user...informed answers for every member question

New Standard ATM/Debit Card Platform

Cividends

- Watch your email and keep an eye on the Kitchen for updates and instructions when it's your turn to move

Keep your eye on the Kitchen for the latest!

www.cuanswers.com/kitchen

Switch	# CU's	Vendor Certification Status	"Go Live" Date for CU's
PEMCO	2	Completed	LIVE April 2009
Shazzam	1	Completed	July 2009
Fifth Third	10	Completed	August 2009
PSCU-STAR	2	Completed	September 2009
STAR	5	TBD	September 2009
Co-Op	60	In process	October 2009
Elan	2	TBD	TBD
Fiserv-EFT	2	TBD	TBD
Fiserv-EDS	2	TBD	TBD
Metavante	13	TBD	TBD
FIS	7	TBD	TBD

As of May 2009, all dates are subject to change. Refer to our website at <http://www.cuanswers.com/kitchen/pause.php> for the most current schedule of events. Your CU will be contacted via our normal email channels with more specific instructions when your conversion has been scheduled.

Keep your eye on the kitchen for the latest schedule changes!
www.cuanswers.com/kitchen

CUANSWERS
CONTACT A CLIENT SERVICE REPRESENTATIVE
PHONE: 800.327.2478
LEARN MORE: WWW.CUANSWERS.COM/KITCHEN