January 2024



Letting Members Transfer Money Between Your Credit Union and Other Financial Institutions

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Your members can use **It's Me 247** Online Banking or **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, and 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.

Feature Highlights

Configuration Options

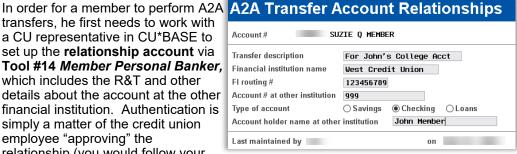
A2A services can be activated via **Tool #569** *Online/Mobile/Text Banking VMS Configuration*. You can activate either incoming or outgoing transfers, or both, setting maximum \$ amounts per day and per the last 30 days.

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.

A2A Incoming	A2A Outgoing
✓ Activate A2A transfers Max \$ per day	✓ Activate A2A transfers Max \$ per day 5,000 (debit) Max \$ per last 30 days 15,000 (debit) Fee amount 1.00 Fee income G/L account 154.60 ✓ Allow recurring A2AFT by to maintenance done online by members.)
Clearing G/L account 870.14 Q	
Clearing G/L account 870.14	Fee Waivers

Member Enrollment

transfers, he first needs to work with a CU representative in CU*BASE to set up the **relationship account** via Tool #14 Member Personal Banker. which 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 (you would follow your



own internal procedures to verify ownership) and setting up the record in CU*BASE (which will be scanned against OFAC at the time it is set up). Once this process is complete, the member can initiate transfers at any time with no further authentication needed.

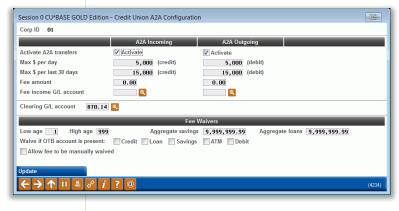
PIB Controls

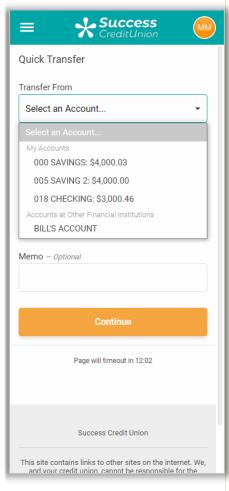
Access to A2A can be controlled by a member's PIB profile, including the ability for the member to set \$ limits and require a confirmation code before initiating a transfer.

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 selects to transfer money using the transfer wizard.

There is also a separate feature in CU*BASE Phone Operator (Phone Op) so that a Call Center employee can initiate a transfer for a member as requested.





Settlement

The A2A process is handled through your general ledger; funds are transferred into and out of your ACH Settlement G/L 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.

A credit union must be an ODFI (Originating Depository Financial Institution) in order to offer A2A.

Pricing

Fees are assigned by Magic-Wrighter.

*Includes both the debit and credit ACH transaction.

Getting Started

You've made the decision to provide A2A services for your members. Now what? CU*Answers and Magic-Wrighter have an easy process in place, and it starts right here.

Before you can turn on any of the CU*BASE features you will need to work through a sign-up process with Magic-Wrighter.

Contact a CSR at a2ahelp@cuanswers.com. We will send the forms and walk you through the process to launch a successful A2A service for your members.

Here's a brief rundown of the steps to get you started.

- ☑ Request the service by contacting a CSR at 800.327.3478 or by emailing us at a2aHelp@cuanswers.com.
- - Magic-Wrighter Electronic Payment Service Agreement
 - Federal Reserve Bank Fed ACH Participation Agreement—Service Provider Designation
 - Magic-Wrighter Non-Disclosure Agreement
- ☑ Fax all 3 forms to CU*Answers at 616.285.7285. Remember to fill in all requested information and have your CEO sign each form.
- ☑ CU*Answers will work with Magic-Wrighter to configure your credit union for the A2A services you've requested.
- ☑ You will be contacted when configurations are complete and you're set to implement the service; allow approximately 12 business days.

Easy Access A2A

When you're ready to offer
Account-to-Account
services to your members,
it's as easy as this 3-Step
process:

Indicate by filling in the Sign Up Form your intent to provide A2A Services.

Complete and sign all forms listed on page 3 of this brochure.

Fax the forms to CU*Answers!

Need help? We've got an easy helpline too. email us directly at: a2aHelp@cuanswers.com

If you prefer a phone contact, call a CSR at 800.327.3478.

A2A: What's In It For Me?

Account-to-Account (A2A) processing is gaining momentum in the financial marketplace. Don't let your competitors sprint too far ahead! This is no longer a futuristic ideal; this functionality is available now. All you need is the interface that uses ACH technology to transfer money from one financial institution to another, even though they are unrelated. Magic-Wrighter software in conjunction with CU*BASE, It's Me 247 and BizLink 247, establishes this relationship that allows transactions to be exchanged between your credit union and any other financial institution.

- Create an environment of trust where current members are confident that they
 can transfer money between their credit union account and other financial
 institutions. Keep their membership by providing flexible options.
- Appeal to future members by making it easy to transfer their accounts from other institutions to your credit union.

What about training?

You might be wondering:

How does all this A2A functionality work? What underlies the exchange of data between financial institutions? What does this look like to Tellers and MSRs? Do our members have to use **It's Me 247** or **BizLink 247** to take advantage of A2A services?

Prior to activation, you can order Magic-Wrighter training in the CU*Answers store by using https://store.cuanswers.com/product/magic-writer/.

What about documentation?

If you've already decided to provide A2A services or even if you're on the fence, you will find detailed documentation on our website. The **A2A Transfers** booklet is posted on our Client website:

https://www.cuanswers.com/wp-content/uploads/A2ATransfers.pdf

The link below will open the booklet which covers everything you need to know to get started, set up configurations, create relationships and learn about basic processing.

Additionally, all screens associated with the A2A process have the standard CU*BASE online help available at any time by selecting Learn More About This Feature.

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