

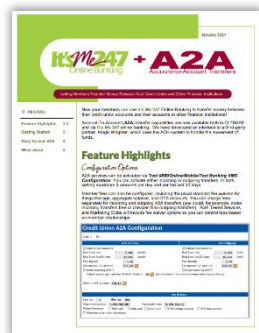
A2A Transfers

Transferring Funds between Financial Institutions

INTRODUCTION

Account-to-Account (A2A) transfer capabilities in CU*BASE, **It's Me 247** Online Banking, and **BizLink 247** allow members to initiate transfers between their credit union accounts and accounts at other financial institutions. A third-party vendor, Magic-Wrighter will provide the ACH system which will handle the movement of funds. Magic-Wrighter's tool is referred to as "On Demand Transfers" or ODT.

In order for a credit union to offer A2A transfer services, the credit union must be an ODFI (Originating Depository Financial Institution). Additionally, it is the credit union's responsibility to define the process by which it validates the other financial institutions information, such as R&T number to ensure accuracy in transfer of funds.



Want a quick snapshot of A2A features and the sign-up process? Check out the A2A brochure, available here: <https://www.cuanswers.com/wp-content/uploads/A2ABrochure.pdf>

Revision date: October 3, 2024

For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference>
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OVERVIEW

Now your members can use **It's Me 247** Online Banking and **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 or **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.

CONFIGURATION OPTIONS

A2A services can be activated via **Tool #569 Online/Mobile/Text Banking VMS Config**. You can activate either incoming or outgoing transfers, or both, setting maximum dollar 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.

MEMBER ENROLLMENT

In order for a credit union to perform A2A transfers, a member first needs to work with a credit union MSR to set up the **relationship account**. This is a configuration in **Tool #14 Member Personal Banker** that 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 and setting up the record in CU*BASE. Once this process is complete, the member can initiate transfers at any time with no further authentication needed.

- At this time transfers can only be made to financial institutions in the United States—transfers to non-domestic financial institutions are not allowed and your credit union will need to have a policy in place not to create these sorts of relationships.
- An OFAC Scan is run at the time the relationship is configured and an Audit Tracker is automatically created for the OFAC scan.
- Your credit union should establish and follow internal procedures for A2A transactions.

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 clicks Transfer Money to initiate a transfer, using the transfer wizard. There is also a separate feature in the CU*BASE Phone Operator software so that a Call Center employee can initiate a transfer for a member as requested.

PIB CONTROLS

Access to A2A can be controlled by a member's PIB profile, including the ability for the member to set dollar limits and require a confirmation code before initiating a transfer. We have also added an A2A flag to the CU Default PIB Profile.

SETTLEMENT

Like other ACH Transactions, the A2A process is handled through your general ledger. Funds are transferred into and out of your ACH Settlement G/L Account 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.

CUT OFF TIMING

Your credit union will work with Magic-Wrighter to choose a daily cut-off time for ACH transactions initiated through A2A. In the past the only choice was a cut-off of 12:00 noon ET, but recently Magic-Wrighter began offering later cut-off times, such as 7:00 PM ET.

CU*Answers will transmit activity directly to Magic-Wrighter throughout the day immediately as it is posted by members in online banking. (This has nothing to do with Magic-Writer transmitting items to the Fed.)

- Because it is immediately transmitted to Magic-Wrighter, it is difficult to cancel a transfer once it is posted, for example.

Then Magic-Wrighter will submit your credit union's items to the Fed based on your cut-off time. (The times available at the time of this manual's update are 4PM ET and 7PM ET.)

Contact Magic-Wrighter directly (jeff.dean@mvpbanking.com) to discuss choosing an appropriate cut-off time for your A2A activity.

CREDIT UNION CONFIGURATION

Credit unions will need to activate A2A transfers to offer this service to their members. Within the configuration, credit unions can define separate minimum and maximum amounts for incoming and outgoing transfers, as well as separate settings for maximum daily and monthly transfers. Credit unions can offer one type of transfer free of charge, while charging for the other. Setting a maximum monthly threshold can work against money laundering through your credit union.

If this is checked, credit union employees and members will be able to set up Automated Funds Transfers (AFTs) to and from the member's A2A accounts. The tracker is used only to record changes made to the AFT by the member online, and the Tracker note will be attached to the account suffix where the funds are being pulled from (or being deposited to). You can activate A2AFT separately for incoming and outgoing AFTs, but the same memo type would be used in either case)


If this checkbox is checked, tellers will be able to waive fees, if any are configured to be charged, when processing A2A transfers using Phone Operator.

Please note that these outgoing and incoming limits are set in CU*BASE. These limits are displayed on several transfer locations in CU*BASE and online banking. Be sure to coordinate these limits with what you set at Magic-Wrighter.

Online/Mobile/Text Banking VMS Config (Tool #569), then "A2A Transfers"

NOTE: Prior to activating this feature at the credit union level, it will need to be activated in the Credit Union Master Profile in OPER. An "M" for Magic-Wrighter must be entered in the A2A Interface field.

The above screen allows the credit union to activate A2A for its members and to set default minimum and maximum transfer amounts, as well as fees for these transfers. The credit union must configure a G/L for the incoming and outgoing funds, as well as one for the fee income.

Refer to CU*BASE Online Help for more information on the fields on this screen. To access the online help, click  at the bottom of the CU*BASE screen.

This screen will activate A2A transfers for Phone Operator and is required for A2A transfers. You cannot offer A2A transfers in **It's Me 247** or **BizLink 247** without offering it in Phone Operator.

To offer this option to members in **It's Me 247** and **BizLink 247**, use **Tool #569 Online/Mobile/Text Banking VMS Config**, and then select **A2A Transfers**. To activate the feature, check the boxes next to **Activate A2A**

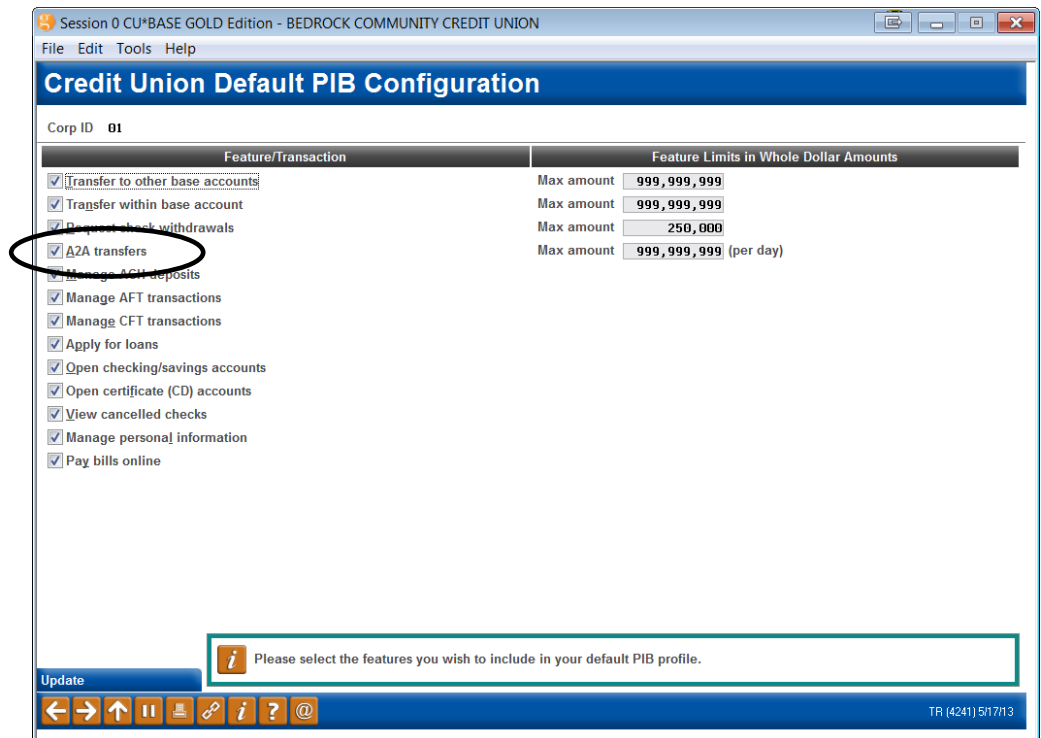
transfers. There are separate activation settings for incoming and outgoing A2A transfers, as well as to activate the AFT feature.

- NOTE: A2A Transfers must first be activated in the *CU Master Profile* (OPER #10, #3) by typing an M (for Magic-Writer) in the A2A Interface field on the first configuration screen.

The credit union can also activate the ability for members and credit union employees to set up repetitive Automated Funds Transfers (AFTs) to and from A2A accounts. Additionally, the credit union can set up fee waivers for selected members.

- NOTE: For members to set up AFTs with A2A accounts, your credit union must allow AFT in online banking.

Online/Mobile/Text Banking VMS Config (Tool #569), then “PIB,” third screen



| Feature/Transaction | Feature Limits in Whole Dollar Amounts |
|---|--|
| <input checked="" type="checkbox"/> Transfer to other base accounts | Max amount 999,999,999 |
| <input checked="" type="checkbox"/> Transfer within base account | Max amount 999,999,999 |
| <input checked="" type="checkbox"/> Request check withdrawals | Max amount 250,000 |
| <input checked="" type="checkbox"/> A2A transfers | Max amount 999,999,999 (per day) |
| <input checked="" type="checkbox"/> Manage ACH deposits | |
| <input checked="" type="checkbox"/> Manage AFT transactions | |
| <input checked="" type="checkbox"/> Manage CFT transactions | |
| <input checked="" type="checkbox"/> Apply for loans | |
| <input checked="" type="checkbox"/> Open checking/savings accounts | |
| <input checked="" type="checkbox"/> Open certificate (CD) accounts | |
| <input checked="" type="checkbox"/> View cancelled checks | |
| <input checked="" type="checkbox"/> Manage personal information | |
| <input checked="" type="checkbox"/> Pay bills online | |

Please select the features you wish to include in your default PIB profile.

Update

TR (4241) 5/17/13

Since the credit union has elected to offer A2A transfers, members have the option to allow or restrict A2A transfers in their PIB. However, if an individual member’s PIB profile has this option turned to No (not allowing the transfers) and this sort of transfer will not be allowed.

I want to be able to transfer money to other financial institutions in It's Me 247.

[Tell me More](#)

☐ Yes
 ☒ No

Because of this the members cannot make transfers to other financial institutions. Therefore, the credit union must change the option to Yes and the credit union can do this using **Tool #378 Flood PIB Default Profile Changes**.

Flood PIB Default Profile Changes (Tool #378).

Session 0 CU*BASE GOLD Edition - PIB Credit Union Default Profile Mass Update Options

Options ☒ Both, Print Audit and Perform Mass Update
☐ Print Audit Report. Compare Members Default with CU Default
☐ Perform a Mass Update to All members Currently Using CU Default

Navigation icons: back, forward, up, down, print, link, info, help, search. TR (3156)

This option will allow you to make batch adjustments to existing PIB profiles and/or view a report of the members affected by the change. The mass update will affect only members who have accepted the default profile but have not customized their PIB profile and members who had their PIB profile set up by a credit union employee. If the member sets up a customized PIB profile online, this feature will not update their profile.

Three Options of Tool #378 Flood PIB Default Profile Changes

| <i>Description</i> |
|--|
| Both, Print Audit and Perform Mass Update (B) |
| Print Audit Report, Compare Members with CU Default (P) |
| Perform a Mass Update to All Members currently using the default (U) |

Using the options listed above, credit unions can change the member's PIB option to Yes, allowing the member to make A2A transfers. Once you have reviewed the members who will have their profile changed and are ready, use *Perform a Mass Update to All Members currently using the default (U)* or *Both, Print Audit and Perform Mass Update (B)* to flood the members to change the setting to the following:

- If member have elected not to allow A2A transfers (by manually adjusting their member PIB profile—if allowed), the credit union MSR will manually change this setting to allow them at the time the member is set up for A2A transfers. More about this on page 16.

MEMBER FEES

The configuration is designed so that credit unions can offer different fees for incoming and outgoing transfers, for example making incoming transfers free or cost less than an outgoing one. The fee is taken from the same account from which the funds are outgoing or incoming; this fee cannot be taken from a different sub-share. A fee can bring an account to a negative balance, and standard fees (such as NSF fees), therefore, may be assessed.

- In the case of an incoming loan payment, however, no fee is assessed.

Through the use of Tiered Services or Marketing Clubs, the credit union can waive that fee for selected members. Additionally, if this authority has been given, the teller can even manually waive the fee for the transfer when making the transfer in Phone Operator.

In the fee posting programs, Tiered Services or Marketing Club will be recorded as the reason for the waived fee if that is what caused the fee not to be charged. Any time the fee is waived this waived fee record is recorded in the Fee Waiver Information File (FWHIST) and can be viewed using **Tool #371 Fee Waiver Information Report**.

Waiving incoming and outgoing A2A transfer fees have separate settings, so a credit union can choose to offer one option but not the other. The option to waive fees with Tiered Services defaults to being unchecked (fees not waived), so use this setting if you wish to waive fees.

Tiered Service Levels Program Config (Tool #853), then “Assign Tiered Service Level Instant Benefits,” screen 2

You can waive either incoming or outgoing transfers, or both.

| Incentive Reward | Basic | A | B | C |
|---|-------|----|----|-------------------------------------|
| Member-Elected Outside Services | | | | |
| ATM transaction service charge code (01-99) | 01 | 02 | 03 | 04 |
| Waive OTB balance transfer service charge | | | | |
| Bill payment/presentation service charge code | 00 | 00 | 00 | 00 |
| Electronic deposit hold group code (01-99) | 00 | 00 | 00 | 00 |
| Waive overdraft transfer fee from shares | | | | <input checked="" type="checkbox"/> |
| Waive overdraft transfer fee from LOC | | | | <input checked="" type="checkbox"/> |
| Waive combined overdraft transfer fee | | | | |
| Waive e-statement fees | | | | |
| Waive A2A incoming transfer fee | | | | |
| Waive A2A outgoing transfer fee | | | | |
| Waive fee for special printed statement style | | | | |
| Waive fee for promise deposits | | | | |

As with waiving fees in Tiered Services, credit unions can use Marketing Clubs to make different waivers for incoming and outgoing A2A transfers. These options also default to unchecked (fee not waived), and must be activated in order for the waiver to be active.

Marketing Club Configuration (Tool #486), then “Fee Waivers and Benefits”

You can waive either incoming or outgoing fees, or both.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Club Fee Waivers and Benefits CHANGE

Club LSA LIFE SAVINGS ACT CLUB

| Interactive Fee Exemptions | | Self-Service Club Benefits | |
|---|--|------------------------------|-----|
| <input type="checkbox"/> Waive deposit item fee | | ARU free minutes | 200 |
| <input type="checkbox"/> Waive cashed check fee | | ARU per minute fee | 000 |
| <input type="checkbox"/> Waive Credit Union printed check fee | | Online banking free logons | 200 |
| <input type="checkbox"/> Waive Credit Union money order fee | | Online banking per logon fee | 000 |
| <input type="checkbox"/> Waive phone transfer fee | | | |
| <input type="checkbox"/> A2A incoming transfer fee | | | |
| <input type="checkbox"/> A2A outgoing transfer fee | | | |

| Periodic Service Charge Exemptions | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--------------------------------------|------------------------------|------------------------------|------------------------------|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|--|--|----------------------------------|--|--|--|--|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|--|
| <table border="1"> <thead> <tr> <th colspan="5">Waive Configured Transaction Charges</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> T01</td> <td><input type="checkbox"/> T02</td> <td><input type="checkbox"/> T03</td> <td><input type="checkbox"/> T04</td> <td><input type="checkbox"/> T05</td> </tr> <tr> <td><input type="checkbox"/> T06</td> <td><input type="checkbox"/> T07</td> <td><input type="checkbox"/> T08</td> <td><input type="checkbox"/> T09</td> <td></td> </tr> </tbody> </table> | Waive Configured Transaction Charges | | | | | <input type="checkbox"/> T01 | <input type="checkbox"/> T02 | <input type="checkbox"/> T03 | <input type="checkbox"/> T04 | <input type="checkbox"/> T05 | <input type="checkbox"/> T06 | <input type="checkbox"/> T07 | <input type="checkbox"/> T08 | <input type="checkbox"/> T09 | | <table border="1"> <thead> <tr> <th colspan="5">Waive Configured Account Charges</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> A01</td> <td><input type="checkbox"/> A02</td> <td><input type="checkbox"/> A03</td> <td><input type="checkbox"/> A04</td> <td><input type="checkbox"/> A05</td> </tr> <tr> <td><input type="checkbox"/> A06</td> <td><input type="checkbox"/> A07</td> <td><input type="checkbox"/> A08</td> <td><input type="checkbox"/> A09</td> <td></td> </tr> </tbody> </table> | Waive Configured Account Charges | | | | | <input type="checkbox"/> A01 | <input type="checkbox"/> A02 | <input type="checkbox"/> A03 | <input type="checkbox"/> A04 | <input type="checkbox"/> A05 | <input type="checkbox"/> A06 | <input type="checkbox"/> A07 | <input type="checkbox"/> A08 | <input type="checkbox"/> A09 | |
| Waive Configured Transaction Charges | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> T01 | <input type="checkbox"/> T02 | <input type="checkbox"/> T03 | <input type="checkbox"/> T04 | <input type="checkbox"/> T05 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> T06 | <input type="checkbox"/> T07 | <input type="checkbox"/> T08 | <input type="checkbox"/> T09 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Waive Configured Account Charges | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> A01 | <input type="checkbox"/> A02 | <input type="checkbox"/> A03 | <input type="checkbox"/> A04 | <input type="checkbox"/> A05 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> A06 | <input type="checkbox"/> A07 | <input type="checkbox"/> A08 | <input type="checkbox"/> A09 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Waive all configured minimum balance charges | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| Periodic Service Charge Exemptions | |
|---|---|
| ATM transaction service charge code assignment | Active <input type="checkbox"/> Suspended <input type="checkbox"/> |
| Assign bill payment/presentment service charge code | Active 00 Suspended 00 |
| Assign electronic deposit hold group code | Active 00 Suspended 00 |
| <input checked="" type="checkbox"/> Waive OTB balance transfer service charge | <input type="checkbox"/> Waive fee for special printed statement styles |
| <input checked="" type="checkbox"/> Waive E-statement fees | <input type="checkbox"/> Waive fee for promise deposits |

Skip Club Savings Club Loans Club Certificates

Navigation icons: back, forward, up, down, search, help, etc.

TR (2470) 5/17/13

This credit union in the following image has given the teller authority to waive the fee during the transfer. This option can be selected when A2A transfers are configured for the credit union.

Phone Operator Transfers

Here the teller can choose to uncheck the Charge Fee checkbox and remove the fee.

Session 2 CU*BASE GOLD - ABC TESTING CREDIT UNION

File Edit

Member Account Transfer

Phone Transfers

Transfer date Sep 17, 2024 Transfer amount 500.00

From account Credit Union To account 12 055 IRA/HSA code My Other Accounts

Description A2A DEP INITIATED

☒ Print receipt ☒ Charge fee

Total shares 40,175.85
Total loans 24,255.62
Age 79

Fee amount 100.00
A2A Incoming Limits:
Max \$ per day 999,999,999
Max \$ per last 30 days 999,999,999

| From Account | | To Account | |
|---------------------|-------------------|--------------------|----------------|
| Name | Fase Credit Union | Name | GAYLE E. MAYER |
| | | Mbrshp designation | Individual |
| | | Secondary Names | |
| Beginning balance | 39,504.17 | | |
| Transfer amount | 500.00 | | |
| Transfer adjustment | 0.00 | | |
| Fee amount | 100.00- | | |
| Ending balance | 39,904.17 | | |

| Post | Skip | Phone | A2A Out | | |
|------|------|-------|---------|--|--|
| | | | | | |

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FR (5129) 9/17/24

SALES TAX

If you are in a state where such tax rules apply, you can charge sales tax on fees. Taxes will then be charged to transfers initiated in CU*BASE and in online banking. To configure sales tax use **Tool #273 Configure Sales Tax on Service Fees**. (Shown below.) Refer to online help for more information.

Configure Sales Tax on Service Fees (Tool #273)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Configure Sales Tax on Service Fees

General Ledger Interface

G/L account

Transaction description

Amount - Or - Percentage of fee

Calculate & Post Sales Tax on the Following Fees

| | |
|--|---|
| <input type="checkbox"/> Account Service Charges | <input type="button" value="Select"/> 01 selected |
| <input type="checkbox"/> Minimum Balance Service Charge | <input type="button" value="Select"/> 01 selected |
| <input type="checkbox"/> Transaction Service Charge | <input type="button" value="Select"/> |
| <input checked="" type="checkbox"/> A2A Fees | |
| <input type="checkbox"/> Mobile Text Banking Fees | |
| <input type="checkbox"/> Mobile Text Subscriber Fees | |
| <input type="checkbox"/> Online Bill Pay Enrollment Fee | |
| <input type="checkbox"/> Online Bill Pay Non-use Fees | |
| <input type="checkbox"/> Online Bill Pay Subscriber Fees | |
| <input type="checkbox"/> Online Bill Pay Excessive Activity Fees | |
| <input type="checkbox"/> Overdraft Transfer Fees | |
| <input type="checkbox"/> Promise Deposit Fees | |
| <input type="checkbox"/> Reissue Card Fees | |

↑ ↓

Update

← → ↑ ↓

FR (4247) 9/01/17

ENROLLMENT/SETUP PROCESS

In order for the member to use A2A to transfer funds to another financial institution, the financial institution's information must be entered into CU*BASE to form a **relationship** between the credit union member's account and the account at the other financial institution. These relationships will create an **A2A transfer control list** which will drive the teller's options when transferring funds in Phone Operator, as well as the member's options in **It's Me 247** and **BizLink 247**.

Relationships are designed to allow the member to either transfer money **to** another institution or receive funds **from** another institution, but not both in the same transfer. A separate fee is configured for incoming and outgoing transactions to allow the credit union to charge differently for each type of transfer. An OFAC scan is run once the relationship is set up.

This sensitive information, such as account and R&T numbers will not be visible to the teller when making a transfer. Only the description is available when selecting the correct account.

The credit union employee configures the relationship for the member using **Tool #14 Member Personal Banker**. The member must work with a credit union employee to set up the relationship. Once it is created, the member can use **It's Me 247** or **BizLink 247** to make the transfer. Members cannot, however, create these relationships themselves in online banking.

Member Personal Banker (Tool #14), then "A2A"

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member Personal Banker

Account # [REDACTED] Date opened Jan 18, 1965

Name MARY MEMBER

Agreement accepted May 09, 2013

E-Statements 000000 ☒ PIB

Bill payment 000000 ☐ eAlerts/eNotices

☐ E-statements (enroll or change enrollment status)

☐ Choose style for printed statements

☐ Bill Payment (enroll or change enrollment status)

☐ Bill Payment PIN reset

☐ Online banking/ARU (activate, change PIN/password; view password history)

☐ Online banking/ARU Transfer Control (update or add transfer accounts)

☐ See/Jump relationships (allow other members to access your account online)

☐ Personal Internet Branch (enroll or change PIB settings)

☐ PIB password reset (change PIB password or view PIB username)

☐ eAlerts/eNotices (subscribe or change settings; view eAlert history)

☐ A2A account relationships (add, modify, or remove relationships)

☐ Email address maintenance

☐ Reset online banking security questions

☐ Mobile banking (view member access and mobile devices)

☐ Debit card round up (enroll or change transfer account)

☐ Reg E opt in/out preference

☐ Promise deposits (subscribe or change status)

Skip

FR (2640) 5/17/13

Check the box in front of *A2A account relationships (add, modify, or remove relationships)* and press Enter to move to the second screen to view a list of the relationships that the member already has configured.

Member Personal Banker (Tool #14), then “A2A,” second screen

The Type of account option allows you to configure this as either a savings, checking or loan account. Incoming transfers from a loan account are allowed.



Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION


File Edit Tools Help

A2A Transfer Account Relationships

Account # MARY MEMBER










| Description | FI Name | Account # |
|--------------------------|-------------------|-----------|
| Mary's Credit Union Acct | ABC Credit Union | 123456 |
| Tom's college acct | West Credit Union | 333333 |
| Conerica checking | North Bank | 555555 |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

☐ Change
 ☐ Delete
 ☐ Display
 




This screen lists the account relationships that the member has set up with the credit union so that he or she can make Account-to-Account (A2A) transfers. A2A transfers are transfers either to or from a member's account and an account at another financial institution. These relationships create the transfer control list which is used by credit union employees (in Phone Operator) or members (in It's Me 247) to make A2A transfers.

Add

FR (3443) 5/17/13

To create a new account relationship, simply use *Add* (F6).

A2A Account Relationship Configuration Screen

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

A2A Transfer Account Relationships

Account base MARY MEMBER

Transfer description

Financial institution name

FI routing #










Account # at other institution

Type of account ☐ Savings ☐ Checking ☐ Loans


Account holder name at other institution

Last maintained by :Y on May 17, 2013

Delete

FR (3444) 5/17/13

Refer to CU*BASE Online Help for more information on the fields on this screen. To activate the online help, click , on the bottom of the CU*BASE screen.

Using this screen the credit union employee first will enter a description that tellers and the member will use when making the transfer. This secures the rest of the financial information needed for this relationship since it is the only information the teller or member sees when making an A2A transfer. All of the other information is used only for the configuration.

The member must provide the information about the other financial institution, including the financial institution's name, routing number, and the account number of the person at the other institution. The type of account (savings, checking, loan) is also needed at this time as well as the name of the person at the other institution.

Note: Be sure to add both the account number and suffix in this screen. Signifying an account as a checking account does not automatically enter your suffix range.

Note: The system will allow a member to transfer money to an outside loan account. It will not, however, allow a member to transfer money out of a loan account. If a relationship is designated as a loan account, the account will not appear as an option when a teller or member selects the **transfer from** account.

Once the relationship has been configured, this relationship can be used by a credit union employee in Phone Operator. It can also be used by a member in **It's Me 247** or **Bizlink 247** to transfer money in and out of an account at another financial institution.

Once you press Enter CU*BASE will run an OFAC scan on the outside financial institution.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

OFAC Name Breakdown

Entered name FIRST CREDIT UNION

Organization name FIRST CREDIT UNION

| Countries on Suspect List | |
|---------------------------|----------------------------------|
| Country ID | Country Name |
| | BALKANS |
| | DARFUR |
| BY | BELARUS |
| CD | DEMOCRATIC REPUBLIC OF THE CONGO |
| CI | COTE D'IVOIRE |
| CU | CUBA |
| IQ | IRAQ |
| IR | IRAN |

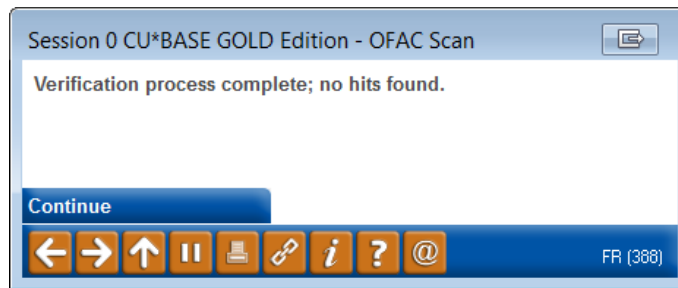
Individual Account

Continue

i To properly perform the OFAC scan, please break the entered name down into first name, middle initial (if applicable), and last name. The first and last name fields are required.

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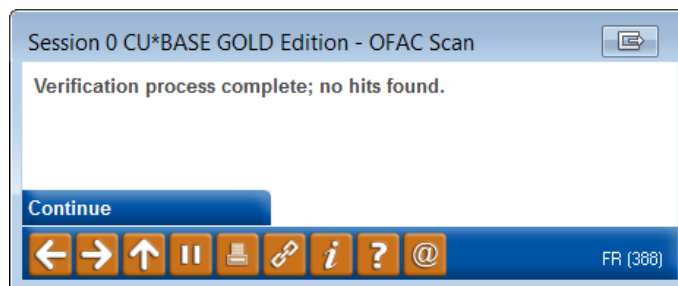
Press Enter to verify this institution.



Next, Press Enter to run an OFAC scan on the individual. Press Enter to run the verification.

| Country ID | Country Name |
|------------|----------------------------------|
| BY | BAL KANS |
| CD | DARFUR |
| CI | BELARUS |
| CU | DEMOCRATIC REPUBLIC OF THE CONGO |
| IQ | COTE D'IVOIRE |
| IR | CUBA |
| | IRAQ |
| | IRAN |

If the organizational OFAC screen is needed, use *Organizational Acct* (F9)..



Only natural persons are warranted for A2A transactions.

My membership is a corporation. What best practices are there in for enrollment in the Account to Account (A2A) transfers?

CU*BASE assumes that Account to Account transfers are originated by a natural person (as opposed to a corporation) and SEC codes on these items are populated accordingly. We do not support unique codes for items originated by corporations. Therefore, you should NOT enroll memberships that are corporate entities into this A2A feature.

Ensuring the Member's PIB Controls Allow A2A Transfers

Now that the relationships are created, there is one additional step that to ensure that the member can make the A2A transfers online in **It's Me 247** or **BizLink 247**. Return to **Tool #14 Member Personal Banker**. This time select *Personal Internet Branch (enroll or change PIB settings)*.

Member Personal Banker (Tool #14), then “Personal Internet Branch (enroll or change PIB settings),” third screen

Session 0 CU*BASE GOLD - Configure PIB Profile

File Edit Tools Help

Configure PIB Profile UPDATE

Account base Name **MARY MEMBER**

Please select the features for the member PIB profile. The availability of the features in online banking is dependent on which features your CU offers.

| Feature/Transaction | Feature Limits in Whole Dollars | Confirmation Code |
|---|---|----------------------------------|
| <input checked="" type="checkbox"/> Transfer to other base accounts | Maximum amount <input type="text"/> 999,999,999 | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Transfer within base account | Maximum amount <input type="text"/> 999,999,999 | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> A2A transfers | Maximum amount <input type="text"/> 999,999,999 (per day) | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Request check withdrawals | Maximum amount <input type="text"/> 999,999,999 | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage ACH deposits | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage AFT transactions | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage CFT transactions | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Apply for loans | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Open checking/savings accounts | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Open certificate (CD) accounts | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> View cancelled checks | | |
| <input checked="" type="checkbox"/> Manage personal information | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage online bill pay | | <input type="checkbox"/> Require |

Confirmation code

Skip
Continue

FR (5053) 5/17/13

Make sure that the checkbox next to *A2A transfers* is checked.

This is also the location to enter a confirmation code if the member wishes to add one at any time.

Press Enter twice to move to the PIB confirmation page. Then click *Apply and Send* (F5) to save any changes that are made or to exit this screen.

QUICKLY KNOW IF YOUR MEMBER IS USING YOUR A2A SERVICES

Your tellers and MSRs can quickly access a member's Account-to Account relationships they have with your credit union by the **A2A relationships** in the **Participation Products** section of the Inquiry, Phone Operator, Member Transfers (Tool #516) and standard Teller (Tool #1). This will take them to a view-only version of the A2A transfer screen shown on page 13.

The screenshot shows the 'Individual Account' screen for 'ABC CREDIT UNION'. The member's name is 'TESTMEMBER'. The 'Participation/Products' tab is selected, and the 'A2A relationships' link is highlighted with an orange box. The 'Go!' button is also visible next to the link.

| Contact Information | Member Data | Participation/Products | Status Flags | Decision Advice |
|--|-------------|------------------------|--------------|-----------------|
| <input checked="" type="checkbox"/> Allow shared branch transactions | | Household # 154179 | | |
| Transaction label None | | Clubs * NO CLUBS | | |
| A2A relationships | | Go! | | |

If the member does not have an A2A relationship, this will be indicated by the word "NONE."

INCOMING/OUTGOING TRANSFERS

(CU*BASE)

Once A2A transfers are activated by the credit union and the relationships are configured, both tellers (in Phone Operator only) and members (in **It's Me 247** online banking and **BizLink 247** will be able to initiate transfers with other financial institutions. This section will cover the actual transfers and how they are made in CU*BASE, **It's Me 247**, and **BizLink 247**.

With outgoing transfers, the money will immediately be removed from the member's account. The member will immediately see a record in **It's Me 247** or **BizLink 247** (or transaction history in CU*BASE) documenting the transfer, as well as a record for the fee (if one was charged). Transfers will not be made if the member's account does not contain sufficient funds for the transfer, but the transfer will still be made even if the transfer **fee** takes the member's account to a negative balance. The person receiving the transfer will receive the money according to normal ACH activity.

With either incoming or outgoing transfers, the transfer is made by the system immediately. If the transfer is an outgoing transfer, the money is transferred out of the members account immediately and is placed in the G/L account (that was configured when A2A processing was configured for the credit union) and then transferred during normal ACH processing. Incoming funds are not credited to the members account until they arrive from the other financial institution, but the fee is debited at the time of the transfer. Incoming transfers will also follow standard ACH activity.

With incoming transfers, a \$0 transaction entry will appear in the member's transaction history in CU*BASE when the transfer is made. Use Phone Operator History, then Additional Transaction Information to view the details.

Session 0 - Additional Transaction Information

Account: -000 JAMES
Receipt available for reprint: No Seq # 0010944

| Business Date | Activity Date | Activity Time | Amount | Balance |
|---------------|---------------|---------------|--------|----------|
| Nov 13, 2023 | Nov 14, 2023 | 08:30:05 | 0.00 | 1,961.93 |

Transaction description

A2A DEP INITIATED
REQSTD \$5.00 FROM ALLY BANK ON 11/14/2023
Employee or Shared Branch CUID 96 Online Banking

| Origin | Description | Offset |
|--------|------------------------|--------|
| 11 | ACH NETWORK PROCESSING | 870.96 |

Navigation icons: back, forward, up, down, print, search, help, etc.

FR (395)

When the actual transfer is made by the other financial institution, the member will see a record of the transfer itself. If a fee is charged for the transfer a fee transaction will immediately appear in the account summary.

Once the transfer is made, the credit union cannot cancel the transfer via CU*BASE. Because of this, transfers cannot be reversed. The member will receive a warning about this when making a transfer online. *Depending on*

the timing of the transfer, Magic-Wrighter may be able to help you set up a return transaction. Contact your Magic-Wrighter representative for assistance.

Note on Transfers (ACH and Failed Transfers)

If for some reason the ACH transfer does not process correctly and bounces back (perhaps a number was incorrectly keyed when the relationship was set up), Magic-Wrighter will return the transfer request to avoid complications with the other financial institution. These failed transfers are recorded on the LMBRA2AEXP report in CU*SPY. Fees for these transfers must be manually reversed.

CU*BASE TRANSFERS WITH PHONE OPERATOR

Tellers will only be able to process A2A transfers in Phone Operator. First the teller enters Phone Operator and selects the member account that is involved in the transfer and selects the Transfer option. From this screen the teller selects to make an incoming or outgoing transfer by selecting the function keys to the right: *A2A In* (F11) or *A2A Out* (F12).

Transfer Screen

Use **A2A In (F11)** or **A2A Out (F12)** to make incoming or outgoing A2A transfers.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Member Account Transfer

Transfer date: May 17, 2013 Transfer amount: 0.00

From account: 046 IRA/HSA code: [icon] My Other Accounts

To account: 000 IRA/HSA code: [icon]

Description: PHONE TRANSFER

☐ Print receipt ☒ Charge fee

Refresh/Calc Post Post/Return Skip A2A In A2A Out

← → ↑ ↓ F1 F2 F3 F4 F5 F6 F7 F8 F9 F10 F11 F12 ? @

FR (3442) 5/17/13

Once either *A2A In* (F11) or *A2A Out* (F12) is selected, the transfer control list for the member appears so that the teller can select the correct account to either transfer funds from or funds to.

Transfer Control List

If the transfer is an incoming transfer, accounts that have been configured as loan accounts will not appear on the list.

The credit union simply selects the account at the other financial institution involved in the transfer by double clicking on the selection or by selecting the account and choosing Select. The teller can only see the description that was entered when the relationship was configured. No financial information appears in the list.

The Phone Operator transfer screen returns and the teller then can enter the amount of the transfer. If a fee will be charged, the fee will appear in the calculation. If the teller can override the fee, the checkbox will not be grayed out and the teller can uncheck it.

If configured, the teller can choose not to charge the fee. Fees are configurable and can be waived. See page 8.

Notice how the function key has changed to allow the teller to return to Phone Operator

The teller simply posts the transaction as usual, and the transfer is processed using normal ACH processing. If the transfer is an outgoing

transfer, the funds will be removed immediately and the member will see a record of the transfer, plus any fee that was assessed on his or her account summary page. If the transfer is an incoming transfer, a zero (0.00) dollar transfer record is recorded in the transfer history until the money is deposited from the other financial institution's account. When the money arrives from the other institution, it is deposited in the member's account and the zero (0.00) dollar transaction record is removed from the account transaction history and is replaced with a record for the amount of the deposit.

SCHEDULED TRANSFERS USING CU*BASE AUTOMATED FUNDS TRANSFERS (AFTs)

If configured in the Account-to-Account configuration, employees can set up scheduled AFT transfers to accounts with A2A relationships. (Separate controls in the A2A configuration activate transfers in and transfers out. This screen is shown in page 5.)

- Refer to the Member-facing section of this booklet to see what members see when they set up transfers in online banking. A special message is provided to members scheduling incoming AFT transfers.
- The Member-facing section also covers the Audit Trackers that are made when members make, edit or delete an AFT with an A2A account. These Tracker entries are not generated when an employee sets up an AFT for a member.

Update Auto Transfer Information (Tool #884)

Session 0 CU*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

Automatic Fund Transfer

Account # TESTING A ACCOUNT

| Transfer To Account | Sq | Pty | Transfer From Account | Amount | Next | Frq | Trans Made | Last Maint | By |
|---------------------|----|----------|-----------------------|--------|--------------|-----|------------|--------------|----|
| 1 -000 01 | | | 8-020 | 5.00 | Oct 06, 2016 | M | | Oct 06, 2016 | /J |
| 1 -000 01 | | | 2-000 | 15.00 | Aug 26, 2016 | D | | Aug 24, 2016 | -9 |
| 1 -000 02 | | Car Loan | **1234 | 500.00 | Nov 04, 2016 | M | | Oct 04, 2016 | /J |
| 1 -020 03 | | | 8-000 | 250.00 | Oct 28, 2016 | M | | Oct 04, 2016 | /J |
| 1 -045 01 | | | 2-000 | 45.00 | Oct 15, 2016 | M | | Sep 21, 2016 | ;Y |
| 4 -000 01 | | | 8-000 | 10.00 | Sep 25, 2016 | M | | Aug 31, 2016 | +M |
| TEST LOAN **0100 02 | | | 8-000 | 150.00 | Nov 02, 2016 | M | | Sep 02, 2016 | /J |

☐ Change
 ☐ Delete
 ☐ View
 ☐ Member Inquiry

Add AFT
 Add CFT
 Add OTBT
 Add A2A In
 Add A2A Out

FR 10/10/16

The screen shown above is the first screen used to create or modify instructions for Automated Funds Transfer (AFT) records. AFTs with A2A accounts appear with asterisks in front of the account number on the previous screen.

- **NOTE On Accessing the screens to set up A2AAFTs:** The “Add A2A In” and “Add A2A Out” buttons (shown on the previous image) appear only if the member has an account with an Account-to-Account (A2A) feature relationship. (These buttons conditionally appear once an account number is entered and Enter is used.)

If either the “Add A2A In” or “Add A2A Out” buttons is selected, the employee will first advance to a screen allowing them to select the A2A account associated with the transfer.

If the transfer is an incoming transfer, accounts that have been configured as loan accounts will not appear on the list.

Once the account is selected, the employee will advance to the other AFT screens. Learn more detailed information about AFTs in the [Automated Funds Transfer/Check Funds Transfer booklet](#).

Processing

These AFTs are processed according to your configuration on when AFTs are processed. However, AFTs with A2A accounts are processed after AFTs with accounts at your credit union. Refer to the Answer Book items below for more information.

Related Answer Book Items

[I hear Account to Account \(A2A\) transfers are processed differently if they are sent “Right Away” versus if they are scheduled for a future date. Please explain the difference.](#)

Members and staff can transfer funds with Account-to-Account (A2A) transfers two different ways.

- "Right away"
- Scheduled for a future date. These transfers use the Automated Funds Transfers (AFT) feature.

A2A transfers may need to be initiated or scheduled before the day the member wishes for them to be processed. (See below for details.)

Right Away Transfers

"Right away" items are moved to the A2ATRANS file which is monitored approximately every 15 minutes for new transfers. When a transfer is found, it is sent to Magic-Wrighter for processing. If the transfer is received by Magic-Wrighter before 12:00 PM ET, the transfer may be posted (depending on the credit union configuration) in the third daily ACH batch file posting processed by CU*BASE. Transfers received by Magic-Wrighter after 12:00 PM ET are not processed until the next day. (SEE ALSO: Additional Considerations)

Scheduled Transfers

These items are processed during end-of-day or beginning-of-day processing, depending on when the credit union is configured to process AFTs. Transfers are sent in a batch to Magic-Wrighter at this time. Because of this, the transfer may be processed by Magic-Wrighter on the day after the scheduled transfer date of the AFT. (SEE ALSO: Additional Considerations)

Additional Considerations

As mentioned above, several factors affect the transmission of A2A transfers. In addition, since A2A transfers are processed via ACH, A2A transfers are not transmitted to other financial institutions on weekends or federal holidays observed by the Federal Reserve. Finally, other financial institutions' procedures for handling ACH transactions can vary, and this may also cause delays.

Also refer to these Answer Book items:

- [How is the Priority setting in Automated Funds Transfer \(AFT\) handled when the transfer is to or from an account that is not a CU*BASE account?](#)

AFTs with A2A accounts are processed after regular AFTs (ones with accounts within your credit union). Read more in the Answer Book item above for more information.

- [What happens when there are insufficient funds for a scheduled recurring Automated Funds Transfer \(AFT\) when the transfer is to an "off the books" \(A2A or OTB\) account? What happens when there are insufficient funds for the desired transfer amount?](#)

A2A AFTs require that the full funds are available for the transfer to be made. Read more in the Answer Book item above for more information.

- [How should I handle outgoing AFTs to an account set up with the Account to Account \(A2A\) feature if the From account is a certificate, IRA, or HSA account?](#)

AFTs from these types of accounts require the use of a sweep account. Read more in the Answer Book item above for more information.

- [What reports can I use to monitor my Automated Funds Transfers \(AFTs\) with accounts that are not on CU*BASE?](#)

Instead of finding A2A AFT records in the TAT reports (which list regular AFTs), separate reports TATA2A records A2A AFTs. Read more in the Answer Book item above for more information.

- [How do I identify transactions in the TRANSF file that are to or from A2A or OTB accounts?](#)

A2A AFTs can be identified easily in the TRANSF file. The TRANSF1 file records that are associated with A2A accounts are listed with all 9s followed by a 7 in the account field (999999997). This could be in the To or From field.

- [My credit union has activated scheduled Automated Funds Transfers \(AFTs\) with the CU*BASE Account to Account feature. How do I turn this feature off?](#)

Careful consideration should be taken when turning on this feature, and deactivation requires CSR assistance. Read more in the Answer Book item above for more information.

WHAT THE MEMBER SEES

If A2A relationships are set up by the credit union members can also transfer money to and from accounts at other financial institutions. They cannot, however, set up the relationships themselves in **It's Me 247**. They must contact their credit union and have a credit union service representative configure the relationship.

In order to make an Account-to-Account transfer, the member must go to the Transfer page, which walks the member through the four steps of creating a transfer.

*NOTE: The experience of picking an external account for an Account to Account transfer (A2A) in **BizLink 247** is the same as this experience.*

“RIGHT AWAY” TRANSFERS VIA THE TRANSFER WIZARD

(Also see Answer Book item on page 22 that discusses “right away” versus scheduled A2A transfers.)

Credit unions can elect to allow members to make “Quick Transfer” transfers (although behind the scenes ACH processing rules apply). In the first step the member selects “Quick Transfer.”

The image shows a mobile app interface for Success Credit Union. On the left is a teal sidebar menu with options: Home, Pay & Transfer (expanded), Quick Transfer (highlighted with an orange box), Schedule a Transfer, View/Edit Scheduled Transfers, Bill Pay, Automated Check Transfers, Check Withdrawal, Cancel Check Payments, Member Services, Go Mobile, New Accounts, Feature of the Week, and Member Offers. The main screen is titled 'Quick Transfer' and contains the following fields: 'Transfer From' (dropdown menu with 'Select an Account...' text), 'Transfer To' (dropdown menu with 'Select an Account...' text), 'Amount' (text input field with '\$0.00' entered), and 'Memo - Optional' (text input field). Below these fields is an orange 'Continue' button. At the bottom, there is a grey bar with the text 'Page will timeout in 14:56', the 'Success Credit Union' logo, and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

Next the member to select the account the money is coming from. If the member scrolls to the bottom of the available accounts, he or she will be able to select the accounts at other financial institutions.

Success Credit Union

Quick Transfer

Transfer From

Select an Account...

Select an Account...

My Accounts

- 000 SAVINGS: \$4,000.03
- 005 SAVING 2: \$4,000.00
- 018 CHECKING: \$3,000.46

Accounts at Other Financial Institutions

BILL'S ACCOUNT

Memo – Optional

Continue

Page will timeout in 12:02

Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

The system will not allow a member to make an outgoing transfer from an account configured as a loan account. An account configured in this manner will not appear on the list of "from" options.

In the next step the member selects the account to transfer to. Again, if the member scrolls to the bottom of the list, he or she will see the accounts from the other financial institutions.

Quick Transfer

Transfer From

000 SAVINGS: \$4,000.03

Transfer To

Select an Account...

Select an Account...

My Accounts

- 005 SAVING 2: \$4,000.00
- 018 CHECKING: \$3,000.46
- 050 CHRISTMAS CLUB: \$0.00
- 821 CAR LOAN: \$510.47
- xx7742 PLATINUM: \$761.77
- xx7890 PLATINUM: \$0.00

Accounts at Other Financial Institutions

- BILL'S ACCOUNT
- Another Member

Success Credit Union

This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the

The system will not allow transfers between two outside financial institutions. At least one account must be at your credit union. The member will receive an error message if he or she tries to do this asking the member to pick at least one account from your credit union.

In the final step the member enters the amount of the transfer.

Quick Transfer

Transfer From

CAPITAL ONE MONEY MARKET

Transfer To

Select an Account...

Amount

\$0.00



Memo – *Optional*

!

Transfers from external accounts have a daily limit of \$10,000.00 and a 30-day limit of \$100,000.00.

Continue

At this point the member enters amount and scrolls to the bottom of the page and select *Continue*.

< Quick Transfer


Review Transfer

Amount
\$80.00

Transfer From
000 SAVINGS: \$4,000.03

Transfer To
BILL'S ACCOUNT

Memo



Note: If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This cannot be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.


This transfer is subject to the following fee(s):

- \$1.00 A2A TRANSFER W/D FEE

☐ I authorize this transaction.

Transfer Now

On this page, the member will be able to read the instructions for cancelling the AFT as well as see the fee if one is charged:



Note: If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This cannot be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.


This transfer is subject to the following fee(s):

- \$1.00 A2A TRANSFER W/D FEE

☐ I authorize this transaction.

The member will then check a box in front of the sentence "I authorize this transaction" to authorize the transfer.

Member Authorizes Transaction



Note: If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This cannot be cancelled by the credit union. You should expect to see the funds in the "Transfer To" account within 3 business days. The timing may vary depending on the institution.

This transfer is subject to the following fee(s):

- \$1.00 A2A TRANSFER W/D FEE

☒ I authorize this transaction.

Transfer Now

Then the member clicks *Transfer Now*. (If the member has a confirmation code from a PIB (Personal Internet Branch) configuration, the confirmation code will need to be entered at the top of this screen.)

- NOTE: The transfer is automatically sent to Magic-Writer at this time. Magic-Wrighter will submit your credit union's items to the Fed based on your cut-off time. (The times available at the time of this manual's update are 4PM ET and 7PM ET.)

SCHEDULED AFT TRANSFERS IN ONLINE BANKING

(Also see Answer Book item on page 22 that discusses “right away” versus scheduled A2A transfers.)

Activation

If activated in the A2A configuration (shown on page 5), members can set up scheduled incoming and outgoing AFTs (to and from accounts with A2A relationships). The same separate controls that activate incoming and outgoing AFTs in CU*BASE also activate the ability for members to create AFTs.

- NOTE: Additionally, your credit union must allow members to create AFTs in online banking.

The A2A configuration (shown on page 5) requires that the credit union create a special Memo Type for online A2A AFTs. This is used to record changes members make to AFTs with A2A accounts. Tracker records on the members Audit Tracker record when the member creates, edits or deletes the AFT. See the following page for examples.

Member Setup

To schedule an AFT, the member picks any frequency other than “Right Away.” The process then for scheduling the AFT follows the same directions as setting up a “Right Away” transfer with one exception that applies to incoming AFTs only.

On the confirmation page, the directions for incoming AFTs are different than the ones for outgoing AFTs. This is due to the fact that there may be a time difference as the money comes from the other financial institution into your member’s account.

Outgoing (same as Right Away)



Note: If you authorize this transfer, an electronic transaction will be initiated with your other financial institution. This cannot be cancelled by the credit union. You should expect to see the funds in the “Transfer To” account within 3 business days. The timing may vary depending on the institution.

Incoming



Note: If you authorize this transfer, electronic transactions will be initiated with your other financial institution according to the instructions shown above. You should expect to see the funds in the “Transfer To” account within 3 business days of the date on which the transfer is initiated. Timing will vary depending on the institution. Automated transfers may be initiated on the first subsequent business day following a holiday or other non-business day. If you wish to cancel a future transfer, you must do so at least one day before the next regularly scheduled transfer date. Once a transfer is initiated, it cannot be cancelled by the credit union.

- Refer to page 23 for Answer Book items that cover other special circumstances that apply to AFTs with A2A accounts. (This is included in the section on setting up an AFT in CU*BASE.)

Tracker Record in the Member's Audit Tracker

As mentioned previously, your credit union is required to enter a Memo Type in the A2A configuration when activating scheduled Automated Funds Transfers (AFTs) with A2A accounts. This is used to record a Tracker entry on the member's Audit Tracker each time they add, change or delete an AFT to or from an account with an A2A relationship. Below are examples of these Trackers.

Created

```
Contact - Date: 10/11/2016   Time: 10:16:07   By Emp: 96
Name: TESTING A ACCOUNT           Memo Type: A2 a2a
Recurring A2AFT CREATED on 10/11/2016   (Incoming) ****1234 by 96.
Transfer Amount: $100.00, processed: MONTHLY, transfers made 0 of 999.
Seq#: 3, Priority#: 1, next transfer date: 10/15/2016.
Transfer last maintained 10/11/2016 by 96.
```

Changed (Adjusted amount of transfer)

```
Contact - Date: 10/11/2016   Time: 10:16:39   By Emp: 96
Name: TESTING A ACCOUNT           Memo Type: A2 a2a
Recurring A2AFT updated on 10/11/2016   (Incoming) ****1234 by 96.
Transfer Amount: $200.00, processed: MONTHLY, transfers made 0 of 999.
Seq#: 3, Priority#: 1, next transfer date: 10/15/2016.
Last Transfer Amount $.00 .
Transfer last maintained 10/11/2016 by 96.
```

Deleted

```
Contact - Date: 10/11/2016   Time: 10:16:47   By Emp: 96
Name: TESTING A ACCOUNT           Memo Type: A2 a2a
Recurring A2AFT DELETED on 10/11/2016   (Incoming) ****1234 by 96.
Transfer Amount: $200.00, processed: MONTHLY, transfers made 0 of 999.
Seq#: 3, Priority#: 1, next transfer date: 10/15/2016.
Last Transfer Amount $.00 .
Transfer last maintained 10/11/2016 by 96.
```

NOTE: These Tracker entries are only made when a member make changes to an AFT. If an employee sets up an AFT with an A2A account, Tracker entries are not recorded. The Audit Tracker will be attached to the suffix where the funds are being withdrawn (for an outgoing A2A) or deposited (for an incoming A2A). The "Reference" ID for the Tracker Entry will display as PAHTC750, which represents the online banking A2A transfer program that posted the Tracker note.

TRANSACTION HISTORY RECORDS

If the member makes an outgoing transfer, there will be a record of the withdrawal reading "A2A Transfer W/D" followed by the Description of the relationship and the date the transfer request was made. Additionally if the member is charged a fee for the withdrawal, he or she will see a record for the fee with a description of "A2A Transfer W/D Fee."

| Nov 14, 2023 | | |
|------------------------------|------------------------|---|
| A2A TRANSFER W/D FEE | -\$1.00 \$1,909.93 | > |
| A2A TRANSFER W/D Transfer | -\$50.00 \$1,910.93 | > |

If the member makes an incoming transfer, he or she will have a zero dollar record the day the transfer is scheduled. Additionally, if a fee is charged for the transfer the assessed fee will appear in the account summary. An incoming transfer will read "A2A Transfer Deposit," followed by the description of the relationship and the date the transfer **request** was made, not the date the money actually was deposited. The fee will read "A2A Transfer Dep Fee" (not shown).

| Nov 13, 2023 | | |
|-------------------------------|-----------------------|---|
| A2A TRANSFER DEP FEE | -\$1.00 \$1,960.93 | > |
| A2A DEP INITIATED Transfer | \$0.00 \$1,961.93 | > |

A2A HISTORY, POSTING, AND EXCEPTION REPORTS

A2A TRANSFER HISTORY FOR A MEMBER

You can review Account to Account Transfers made by a member on the *A2A Member Transaction History Inquiry* screen. To access this screen use Phone Operator, navigate to the History of the selected account, and use *A2A Tran History Inquiry* (F23).

Session 1 - ABC CREDIT UNION
File Edit Tools Help

Transaction Inquiry

CHECKING

Account # CHECKING Current balance 4,925.30
Name SUZIE Q MEMBER Available 4,925.30

Search by: Date [MMDDYYYY] Check# Transaction amount Desc ID

Debits Only **Credits Only** **All** **Toggle Description** **Checks Only** **Teller/Cash Activity**

| Business Date | Activity Date | Activity Time | Amount | Check# | Balance | Description | Transfer Acct | ID | Print Receipt |
|---------------|---------------|---------------|-----------|--------|----------|-------------|---------------|----|---------------|
| 7/01/20 | 7/01/20 | 08:39:04 | 2.00- | | 6,409.63 | | | | |
| 7/07/20 | 7/07/20 | 22:40:23 | 75.96- | | 6,333.67 | | | | |
| 7/08/20 | 7/08/20 | 03:54:49 | 1,157.00- | | 7,490.67 | | | | |
| 7/10/20 | 7/10/20 | 22:11:06 | 1,038.92- | | 6,451.75 | | | | |
| 7/16/20 | 7/16/20 | 21:04:19 | 1,318.99- | 6177 | 5,132.76 | | | | |
| 7/17/20 | 7/17/20 | 17:46:05 | 155.87- | | 4,976.89 | | | | |
| 7/20/20 | 7/20/20 | 18:31:44 | 26.00- | | 4,950.89 | | | | |
| 7/20/20 | 7/20/20 | 18:31:47 | 90.82- | | 4,860.07 | | | | |
| 7/20/20 | 7/20/20 | 22:39:37 | 51.44- | | 4,808.63 | | | | |
| 7/23/20 | 7/23/20 | 17:45:45 | 43.64- | | 4,764.99 | | | | |
| 7/23/20 | 7/23/20 | 17:45:53 | 82.91- | | 4,682.08 | | | | |
| 8/03/20 | 8/03/20 | 08:51:29 | 2.00- | | 4,680.08 | | | | |
| 8/03/20 | 8/03/20 | 17:59:50 | 28.13- | | 4,651.95 | | | | |
| 8/04/20 | 8/04/20 | 22:26:31 | 18.63- | | 4,633.32 | | | | |
| 8/06/20 | 8/06/20 | 22:27:05 | 75.95- | | 4,557.37 | | | | |
| 8/07/20 | 8/07/20 | 03:41:30 | 367.93 | | 4,925.30 | | | | |

■ Additional Transaction Information ■ Retrieve e-Receipt

i Highlighted rows indicate transactions that have been suppressed from the statement.

| | | | | | |
|-----------------|-------------|----------|------------------------|----------------|-------------------------|
| Credit Card Inq | New Account | New Type | Dividend/Interest Calc | NSF | Uncollected Funds |
| Secured Funds | OTB/Cards | Payroll | Tracker Review | O/D Protection | A2A Tran History |

← → ↑ || ⏏ ⏏ i ? @ FR (3774)

[illegible]

- Status (see definition below)
- Date range
- Amount
- To or from account

Column Descriptions

| <i>Column</i> | <i>Description</i> |
|-------------------------|---|
| Account base | The account base of the member. |
| Date generated | <p>The date the A2A transfer request was sent to Magic-Wrighter.</p> <ul style="list-style-type: none"> Refer to the cut-off times on Page 4. This may not be the same day the member made the request. |
| From account/To account | The from and to accounts for the transfer. One account will be the member's account. The other side will come from the A2A relationship configuration. (Refer to page 12.) |
| Status code | <p>This is the status of the A2A transfer record. Selections include:</p> <ul style="list-style-type: none"> A—Active-Created S—Sent Directly to ODFI C—Confirmed-Rcvd by ODFI F—Failed-Incorrectly formatted |

| <i>Column</i> | <i>Description</i> |
|---------------|---|
| | <ul style="list-style-type: none"> • X—Standin Created in Standin |
| Response code | <p>This is the Accept/Reject reason codes provided by Magic-Wrighter. Common codes include:</p> <ul style="list-style-type: none"> • 00 - payment accepted • 01 - invalid bank routing number • 02 - invalid checking account number • 07 - algorithm code invalid • 08 - invalid alternate company • 09 - missing or incomplete data in URL • 10 - invalid date format • 11 - invalid access number • 16 - bad password • 17 - invalid user ID • 18 - transaction already processed • 19 - account info does not match • 20 - invalid credit card number • 21 - invalid credit card expiration date • 22 - credit card declined • 23 - credit card timed out • 24 - Verification fields do not balance • 25 - invalid transaction code • 26 - invalid name (blank or unidentified content in the originating account holder name or receiver account holder name) • 27 - invalid amount (neg. etc.) • 28 - service blocked • 29 - duplicate transaction • 99 - MW servers unavailable, will retry |

A2A HISTORY FOR ALL MEMBER TRANSACTIONS

When a member authorizes an A2A request in **It's Me 247** or **BizLink 247**, that request is written to A2ATRANS file. The time of the authorization is the Generated Date and Generated Time. For retention purposes this file is not purged.

DAILY EXCEPTION REPORT

The Daily A2A Exception Report (LMBRA2AEXP) lists several types of exceptions for the A2A transfers your credit union sent to Magic-Wrighter for the previous day and current day. The report is broken down by status code into three sections. It lists items with a posting date of today or the prior business day and a status of F (Failed), S (Sent), or X (Stand-In). It will also list items with a posting date of the prior business day and a status of A (Active). The report includes transactions from the previous day and current day to ensure A2A AFT exceptions (due to timing of EOD/BOD processes).

For this reason, some of the same exceptions will appear on 2 consecutive reports. Be sure to review this report carefully.

| | | | | | | | |
|---|---------------------------|----------------------------|----------------|---------------|------------|------------------|--------|
| 5/27/24 00:34:11 | | CREDIT UNION | | LMBRA2AEXP | | PAGE 1 | |
| RUN ON 5/28/24 | | DAILY A2A EXCEPTION REPORT | | | | USER OPER | |
| STATUS: FAILED AT VENDOR | | | | | | | |
| ACCOUNT | MEMBER NAME/FAILED REASON | POSTED DATE | GENERATED DATE | FROM ACCOUNT | TO ACCOUNT | REQUESTED AMOUNT | |
| | | TOTAL NUMBER: | | TOTAL AMOUNT: | | .00 | |
| STATUS: SENT WITH NO CONFIRMATION FROM VENDOR | | | | | | | |
| ACCOUNT | MEMBER NAME/FAILED REASON | POSTED DATE | GENERATED DATE | FROM ACCOUNT | TO ACCOUNT | REQUESTED AMOUNT | |
| | | TOTAL NUMBER: | | TOTAL AMOUNT: | | .00 | |
| STATUS: OTHER/INVESTIGATION REQUIRED | | | | | | | |
| ACCOUNT | MEMBER NAME/FAILED REASON | POSTED DATE | GENERATED DATE | FROM ACCOUNT | TO ACCOUNT | REQUESTED AMOUNT | STATUS |
| 4 | DESTANY | 5/27/2024 | 5/28/2024 | 187 | -866 | 100.00 | ACTIVE |
| 00-Payment Accepted | | | | | | | |
| 5 | JULIE | 5/27/2024 | 5/28/2024 | 368 | -866 | 420.00 | ACTIVE |
| 00-Payment Accepted | | | | | | | |
| 11 | JENNIFER | 5/27/2024 | 5/28/2024 | 39 | -956 | 76.00 | ACTIVE |
| 00-Payment Accepted | | | | | | | |
| | | TOTAL NUMBER: | | TOTAL AMOUNT: | | 7571.13 | |
| ***END OF REPORT*** | | | | | | | |

DAILY POSTING REPORT

The A2A Transfers Daily Posting Report (LMBRA2ACP) lists all successfully transmitted A2A transfers (status C – Confirmed) with a posting date of today's business day. This report is broken down by incoming versus outgoing transfers and generates during EOD processing. (It is not based on any Magic-Wrighter cut-off times.)

| 5/27/24 00:34:11 | | CREDIT UNION | | LMBRA2ACP | PAGE | 1 |
|------------------------|-------------|------------------------------------|--------------|------------|-----------|----------|
| RUN ON 5/28/24 | | A2A TRANSFERS DAILY POSTING REPORT | | | USER OPER | |
| INCOMING A2A TRANSFERS | | | | | | |
| ACCOUNT | MEMBER NAME | FROM NAME | FROM ACCOUNT | TO ACCOUNT | AMOUNT | TIME |
| 95 | DI | k | 78 | 5-110 | 50.00 | 12.29.06 |
| 75 | JE | Ewing | | 5-866 | 5000.00 | 12.24.29 |
| 50 | AL | | 7 | 0-866 | 300.00 | 07.11.02 |
| 32 | CH | | 42 | 2-866 | 260.00 | 11.03.01 |
| 50 | CH | | | 0-866 | 75.00 | 13.24.44 |
| 32 | JO | k | | 2-866 | 1115.05 | 11.19.48 |
| 40 | MI | | 35 | 0-866 | 350.00 | 18.14.00 |
| 23 | CC | L CU | | 3-956 | 500.00 | 09.18.08 |
| 54 | NI | n B | | 4-866 | 175.00 | 21.01.05 |

PIB CONTROLS

A2A transfers must be allowed in the Default PIB Profile at both the credit union and the member levels in order for the member to be able to make A2A transfers in **It's Me 247** or **BizLink 247**. If the credit union setting allows the A2A transfer, but the member setting does not, the member will not be able to make Account-to-Account transfers.

Ensure that the checkbox for A2A transfers is checked on **both** of the following two screens:

Online/Mobile/Text Banking VMS Config (Tool #569), then “PIB” (third screen) Credit Union Setting

| Feature/Transaction | Feature Limits in Whole Dollar Amounts |
|---|--|
| <input checked="" type="checkbox"/> Transfer to other base accounts | Max amount 999,999,999 |
| <input checked="" type="checkbox"/> Transfer within base account | Max amount 999,999,999 |
| <input checked="" type="checkbox"/> Request check withdrawals | Max amount 999,999,999 |
| <input checked="" type="checkbox"/> A2A transfers | Max amount 5,000 (per day) |
| <input checked="" type="checkbox"/> Manage ACH deposits | |
| <input checked="" type="checkbox"/> Manage AFT transactions | |
| <input checked="" type="checkbox"/> Manage CFT transactions | |
| <input checked="" type="checkbox"/> Apply for loans | |
| <input checked="" type="checkbox"/> Open checking/savings accounts | |
| <input checked="" type="checkbox"/> Open certificate (CD) accounts | |
| <input checked="" type="checkbox"/> View cancelled checks | |
| <input checked="" type="checkbox"/> Manage personal information | |
| <input checked="" type="checkbox"/> Pay bills online | |

Online/Mobile/Text Banking VMS Config (Tool #569), then “Personal Internet Branch (enroll or change PIB settings),” third screen

Member Setting

| Feature/Transaction | Feature Limits in Whole Dollars | Confirmation Code |
|---|--------------------------------------|----------------------------------|
| <input checked="" type="checkbox"/> Transfer to other base accounts | Maximum amount 999,999,999 | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Transfer within base account | Maximum amount 999,999,999 | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> A2A transfers | Maximum amount 999,999,999 (per day) | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Request check withdrawals | Maximum amount 999,999,999 | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage ACH deposits | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage AFT transactions | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage CFT transactions | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Apply for loans | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Open checking/savings accounts | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Open certificate (CD) accounts | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> View cancelled checks | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage personal information | | <input type="checkbox"/> Require |
| <input checked="" type="checkbox"/> Manage online bill pay | | <input type="checkbox"/> Require |

Confirmation code

Skip
Continue

FR (5053) 5/17/13

PIB CONTROLS-WHAT THE MEMBERS SEE FOR A2A TRANSFERS

Additionally, if the member can adjust his or her PIB profile, the member can select to restrict this option by requiring a confirmation code. Or the member can decide to activate or deactivate this option so that A2A transfers cannot be made in his or her account. If the member chooses to allow the feature, he or she can choose to have a required confirmation code and/or an amount restriction.

I want to be able to transfer money to other financial institutions in It's Me 247.
Tell me More
☒ Yes ☐ No

I would like to require a confirmation code for this type of transaction.
Tell me More
☒ Yes ☐ No
You will be asked to set up your confirmation code later on.

I would also like to restrict the total dollar amount that can be transferred per day.
Tell me More
☒ Yes ☐ No

The total dollar amount I wish to allow per day to/from another financial institution is
Tell me More
Total Dollar Amount: \$
The minimum restriction is \$10, and the maximum is \$999,999,999; in whole dollar amounts only.
Note: Your Credit Union may also have limited the dollar amount of transfers. If so, the lower of the two limits will be enforced.

If the member required the entry of a confirmation code for A2A transfers, then the member will need to enter this confirmation code prior to saving the new PIB profile.

Confirmation code

If you decided to use a confirmation code to restrict any of the above features, you must set it here.

[Tell me More](#)

You have selected to restrict certain features by requiring a confirmation code. Please enter the confirmation code you would like to use.

Confirmation Code:

Re-enter Confirmation Code:

If the confirmation codes is required, the member will be prompted to enter the confirmation code when making the transfer.

APPENDIX B: SIGN-UP FORMS

Included on the following pages are the forms needed to begin the A2A relationship with Magic-Wrighter. When you're ready to offer Account-to-Account services to your members, complete and sign the three forms listed below and fax the forms to CU*Answers at 616.285.7285.

Forms Needed to Complete Sign-Up

- Magic-Wrighter Electronic Payment Service Agreement
- Federal Reserve Bank FedACH Participation Agreement—Service Provider Designation
- Magic-Wrighter Non-Disclosure Agreement

Need help? We've got an easy helpline too. Email us directly at: csr@cuanswers.com. If you prefer a phone contact, call a CSR at 800.327.3478.

FedACH[®] Participation Agreement

Part 2: Origination Options

Table S.2 – Service Provider Designation

*Required Fields

Section 1: Service Description and Form Instructions

Participating Institution, an Originating Depository Financial Institution, designates the entity named below as its Service Provider and hereby authorizes:

- The Service Provider to serve as Participating Institution's Sending Point by sending Participating Institution's ACH Items to the Reserve Bank through an electronic connection that Service Provider owns;
- The Service Provider to designate another entity as Participating Institution's Sending Point;
- The Service Provider and any Sending Point designated by the Service Provider to perform all the actions that a Sending Point agent may perform on behalf of a sending bank under Operating Circular 4; and
- The Reserve Bank to act on the instructions of Service Provider with respect to the handling of ACH items sent to the Reserve Bank by a Sending Point designated by the Service Provider. Such instructions may include, but are not limited to, instructions regarding who should be contacted regarding file transmission issues.
- Participating Institution agrees to be bound by the acts and omissions of Service Provider, including the consequences of Service Provider's instructions regarding the handling of Participating Institution's ACH items.

For detailed instructions on completing this agreement, please refer to the [Participation Agreement Instructions](#) located at FRBServices.org.

For additional assistance completing and/or submitting this form, please contact Federal Reserve Bank Sales Support at 800-257-6701.

Send completed forms to Customer Contact Center at:
ccc.bankservices@kc.frb.org.

Section 2: Customer Information

| | | | |
|---|---------------------|--------------|------------------|
| Participating Institution Name* | | | |
| Identification Number (RTN/ETI)* | | | |
| Contact Name* | <i>First</i> | <i>MI</i> | <i>Last</i> |
| Contact Phone Number* | <i>Country Code</i> | <i>Phone</i> | <i>Extension</i> |
| Contact Email Address* | | | |

Section 3: Service Specific Information / Customer Specific Requests

| | |
|--|---|
| Requested Effective Date* (ACH Process Date) <i>(Must be received by the Reserve Bank at least ten business days prior to the requested effective date. Actual effective date may vary from requested date.)</i> | |
| Action* | <input type="checkbox"/> Add <i>(Participating Institution and Service Provider must sign authorization boxes below.)</i> <input type="checkbox"/> Delete <i>(Participating Institution ONLY must complete Authorized Approval section below.)</i> |
| Sending Point Name* | |
| Sending Point Nine Digit RTN/ETI* | |
| Additional Option <i>(For Sending Points Only)</i> | <input type="checkbox"/> Service Provider elects to send files that identify this Participating Institution in the file header record. |

Section 4: Authorized Approval**Participating Institution Authorized Approval**

| | | | |
|---|--------------|-----------|-------------|
| Authorized Signer Name* | <i>First</i> | <i>MI</i> | <i>Last</i> |
| Authorized Signature* <i>(Authorized ACH signer on Official Authorization List)</i> | | | |

Service Provider Authorized Approval

| | | | |
|--|---------------------|--------------|------------------|
| Service Provider Name* | | | |
| Identification Number (RTN/ETI)* | | | |
| Contact Name* | <i>First</i> | <i>MI</i> | <i>Last</i> |
| Contact Phone Number* | <i>Country Code</i> | <i>Phone</i> | <i>Extension</i> |
| Contact Email Address* | | | |
| Authorized Signer Name* | <i>First</i> | <i>MI</i> | <i>Last</i> |
| Authorized Signature* (Authorized ACH signer on Official Authorization List) | | | |

The Financial Services logo, "FedLine", "FedACH", "FedGlobal", "FedACH Risk", "FedPayments", "FedLine Direct", "FedLine Command", "FedLine Advantage", "FedLine Web" and "FedMail" are registered service marks of the Federal Reserve Banks. A complete list of marks owned by the Federal Reserve Banks is available at FRBservices.org.

Last updated: 08/01/2016
Version 5.0

Electronic Payment Service Agreement

This agreement is made this ____ day of _____, 20____, by and between: _____ (the "FI"), located at _____, city of _____, state of _____, zip _____, and Magic-Wrighter Inc., located at 1039 Three Mile Road N.W., Grand Rapids, MI 49544 ("MWI").

The FI is a financial institution that wants to offer Electronic Payment Services to its clients and MWI is an electronic transaction service center that wants to process Electronic Payment transactions for the FI and its customers.

Now, therefore the FI and MWI agree as follows:

1. Rules

The FI and MWI will comply with all rules as outlined in; a) The NACHA "ACH RULES" as revised annually by NACHA; b) Federal Reserve Bank rules and regulations; c) Visa, Mastercard, Discover, and American Express rules; and d) other banking laws and regulations, as applicable (The Rules). No Electronic Payment transaction will be accepted by MWI without authorization from the FI.

2. Transmission of Entries

The FI authorizes MWI to receive transmissions from the FI and/or FI clients, transmit electronic payment transactions, authorized by the FI, to the Federal Reserve Bank and/or prepare transactions for transmission to the FI.

3. MWI Obligations

In a timely manner, and in accordance with (The Rules), MWI will transmit electronic payment transactions on behalf of the FI, which comply with the terms of the Agreement, to the Federal Reserve Bank and/or to other locations specified by the FI. MWI will supply the FI daily reports and electronic payment transaction file(s) of all electronic payment transactions that were processed. MWI will provide support services for each product provided to the FI.

4. The FI Obligations

When services are provided to an Originating FI Client, the FI will approve each Originating FI Client application for the electronic payment service(s). The FI will provide MWI with written acceptance of each Originating FI Client before MWI will process electronic payment transactions on behalf of the Originating FI Client. The FI will be the primary contact for its Originating FI Client's questions and concerns. MWI shall be entitled to rely on any written notice or other written communication (including facsimile) believed by it in good faith to be genuine and to have been signed by the Authorized Representative and any such communication shall be deemed to have been signed by such person. FI will maintain a security program when processing entries internally and will be responsible for ensuring its customers follow established security procedures when preparing and transmitting entries. FI contracting with a Third-Party Originator for financial services, whereby FI Third-Party Originator payment transactions are transmitted via a MWI API or file transfer, is responsible for ensuring FI Third-Party Originator complies with all applicable payment processing rules and regulations and consumer inquires and complaints. FI selecting MWI's webhosted consumer payment services is responsible for consumer correspondence.

5. Warranties and Indemnifications

- (a) FI warrants to MWI all warranties MWI is deemed by (The Rules) with respect to Originating FI Client, FI Third-Party Originator, and internally originated entries. Without limiting the foregoing, FI warrants and agrees that (a) each entry is accurate, is timely, has been authorized by the party whose account will be credited or debited and otherwise complies with the Rules; and (b) FI will comply with the terms of the Electronic Funds Transfer Act if applicable, or Uniform Commercial Codes Article 4A (UCC4A) if applicable, and shall otherwise perform its obligations under this Agreement in accordance with all applicable laws and regulations.
- (b) Notwithstanding anything herein to the contrary, MWI warrants and agrees that all services provided pursuant to this Agreement comply (and will continue to comply throughout the term of this Agreement) with terms of the Electronic Funds Transfer Act, if applicable, or UCC4A, if applicable, and shall otherwise perform its obligations under this Agreement in accordance with all applicable federal, state, and local laws and regulations.
- (c) MWI warrants that all products and services offered pursuant to this Agreement, the software and all other materials and documents provided to FI pursuant to this Agreement, shall not infringe upon any trademark, service mark, copyright, or other intellectual property rights of any third-party. MWI warrants that all products and services offered pursuant to this Agreement, the software and all other materials and documents provided to FI pursuant to this Agreement, shall, at all times comply with all applicable law and regulations. MWI warrants that all software and electronic information provided by MWI to FI shall, upon delivery to FI, be free from all viruses, spyware, poison pills, worms, disabling programming codes and any other destructive programming or code.

- (d) Except as otherwise expressly stated in this Agreement, FI shall indemnify and hold MWI harmless against any and all losses, claims, damages, liabilities, regulatory or civil actions, costs or expenses (including any attorneys' fees or other expenses reasonably incurred by MWI in connection with the investigation of any claim against it and defending any action and any amounts paid in settlement or compromise) that arise out of or are based upon (a) the failure of FI, its officers, employees or agents to conform to the statutes, ordinances and other regulations and requirements of any governmental authority in connection with performance of this Agreement, (b) the negligence, gross negligence, or willful action of FI, its officers, employees, and agents, (c) any action or inaction of FI, its officers, employees and agents related to the performance of the obligations of FI under this Agreement, or (d) any breach by FI, its officers, employees or agents of any term, condition, warranty, representation, or any other portion of this Agreement. FI's duties as set forth in this paragraph 5(D) shall survive termination of this Agreement for any reason.
- (e) MWI shall indemnify FI against any loss, liability, or expense (including attorney's fees and expenses) resulting from or arising out of (i) any breach of this Agreement, or (ii) any claim that the services provided pursuant to this agreement violate any patent, copyright, trademark, or other intellectual property right of any third-party. Except as otherwise expressly stated in this Agreement, MWI shall indemnify and hold FI harmless from and against any and all losses, claims, damages, liabilities, regulatory or civil actions, costs or expenses (including any attorneys' fees or other expenses reasonably incurred by FI in connection with the investigating of any claim against it and defending any action and any amounts paid in settlement or compromise) that arise out of or are based upon (a) the failure of MWI, its officers, employees or agents to conform to the statutes, ordinances and other regulations and requirements of any governmental authority in connection with performance of this Agreement, (b) the negligence, gross negligence or willful action of MWI, its officers, employees and agents, (c) any action or inaction of MWI, its officers, employees and agents related to the performance of the obligations of MWI under this Agreement, or (d) any breach by MWI, its officers, employees or agents of any term, condition, warranty, representation or any other portion of this Agreement. MWI's duties as set forth in this paragraph 5(E) shall survive termination of this Agreement for any reason.

6. Settlement

The FI will maintain an account with the Federal Reserve Bank or its correspondent bank during the term of this Agreement and maintain in the account as of the applicable settlement date immediately available funds sufficient to cover all credits and debits initiated by the FI, Originating FI Clients, and FI Third-Party Originators, as applicable.

7. Deadlines

MWI will process electronic ACH payment transactions in accordance with electronic payment transaction and report deadlines as described in Attachment 1 (ACH File Transmission Schedule). MWI may modify this schedule from time-to-time to meet peak processing volumes and other factors beyond its control. MWI will inform the FI and its customers of such processing alterations by posting notice on the electronic payment website as described in Attachment 1(ACH File Transmission Schedule).

8. Cancellation or Amendment

The FI shall have the right to request cancellation of internal, Originating FI Client, and FI Third-Party Originator pending electronic payment transactions. If it does so, MWI shall use reasonable efforts to act on a request by the FI to cancel an entry/file before transmitting it to the Federal Reserve Bank or ACH Operator, FI specified receiving point, or merchant acquirer, as applicable. MWI shall have no liability if it fails to affect the cancellation after using reasonable efforts.

9. Rejection of Entries

MWI shall reject any entry that does not comply with The Rules or if the FI is not otherwise in material compliance with the terms of this Agreement. MWI shall notify the FI of such rejection no later than the next business day such entry would otherwise have been transmitted by MWI to the Federal Reserve Bank, ACH Operator, FI specified receiving point, or merchant acquirer, as applicable. Except in the event of its negligent act or omission, MWI shall have no liability to the FI by reason of the rejection of any entry pursuant to this section or the fact that such notice is not given at an earlier time than that provided herein.

10. Fees

The FI, or its customer, agrees to pay MWI undisputed amounts for the electronic payment services provided under the Agreement in accordance with the schedule of fees attached to this Agreement as Attachment 4. In the event of a good faith dispute, the FI, or its customer, may withhold all disputed sums then due MWI until the parties resolve the dispute, and such withholding shall not be deemed to constitute a breach of this Agreement. MWI may change its fees from time-to-time upon thirty (30) days written notice to the FI.

11. Liability

- (a) MWI shall be responsible only for performing the services expressly provided for in this Agreement and shall be liable only for its negligence in performing those services. MWI shall not be responsible for the FI's acts or omissions (including without limitation to the amount, accuracy, timeliness of transmittal, or due authorization of any entry received from the FI) or those of any other person, including without limitation any Federal Reserve Financial Institution or transmission or communications facility, any Receiver or Receiving Depository Financial Institution (including without limitation the return of an entry by such Receiver or Receiving Depository Financial Institution), and no such person shall be deemed the FI's agent.
- (b) In no event shall MWI be liable for any consequential, special, punitive, or indirect loss or damage which the FI may incur or suffer in conjunction with this Agreement, including without limitation loss or damage from subsequent wrongful dishonor resulting from MWI's acts or omissions pursuant to this Agreement.
- (c) Without limiting the generality of the foregoing, MWI shall be excused from failing to act or delay in acting if such failure or delay is caused by legal constraint, interruption of transmission or communication, equipment failure, war, emergency conditions or other circumstances beyond MWI's control. In addition, MWI shall be excused from failing to transmit or delay in transmitting an entry if such transmittal would result in the FI's having exceeded any limitation upon its intra-day net funds position established pursuant to present or future Federal Reserve guidelines or in the FI's otherwise violating any provision of any present or future risk control program of the Federal Reserve or any rule or regulation of any other U.S. governmental regulatory authority.
- (d) Subject to the foregoing limitations, MWI's liability for loss shall be limited to general monetary damages not to exceed the total amount paid by the FI for the affected electronic payment service, as performed by MWI under this Agreement for the preceding year.
- (e) MWI has the right to enforce any provisions (Standards) of Visa, MasterCard, Discover Card, or any other card brand which the FI agrees to accept. The FI agrees not to engage in any conduct that MWI deems in good faith, could injure or could create a risk of injury to MWI, including injury to reputation, or that could adversely affect the integrity of the credit card or ACH Interchange Systems and the FI agrees not to interfere with or prevent the exercise MWI may take to protect the Standards, its reputation or confidential information.
- (f) The FI agrees to indemnify MWI against any loss, liability, or expense resulting from or arising out of any claim of any person that, MWI is responsible for acts or responsibilities of the FI.

12. Data Retention

The FI, Originating FI Client, and/or FI Third-Party Originator shall retain data on file according to the rules and regulations set forth by the NACHA Rules to permit remaking of entries and shall provide such data to MWI upon request. MWI will retain electronic payment reports and transactions for a period of seven (7) years, subject to termination.

13. Termination

Either party may terminate the Agreement without cause upon ninety (90) days written notice to the other. This Agreement shall terminate upon a material breach by either party to the other party which remains uncured for a period more than thirty (30) days after receipt of written notice from the non-breaching party. MWI shall have no obligations to transmit entries upon termination of this Agreement or if the FI is in material default of any of its material obligations under this Agreement. MWI shall be entitled to rely on any written notice believed by it in good faith to be signed by one of the Authorized Personnel whose name and signatures are set forth on Attachment 2 (Authorized Personnel).

Upon termination of this agreement and written request from the FI, MWI shall return all FI data, including all data regarding FI's customers and related consumer information, to the FI in a useable electronic form, at a reasonable fee based on file structure complexity, and erase, destroy, and render unreadable all FI data in its entirety in a manner that prevents its physical reconstruction through the use of commonly available file restoration utilities, and certify in writing that these actions have been completed within 90 days of the termination of this Agreement. MWI may keep copies of customer data in accordance with record retention policies established for the purpose of compliance with applicable laws or regulations.

14. Payment Facilitator

When credit card services are requested by the FI, at its discretion MWI may process credit card payments under the Payment Facilitator rules as established by the Bankcard Network. In doing so, MWI will be acting as the agent for the Acquirer (merchant account provider) identified in Attachment 5 (Payment Facilitator Service).

To comply with these rules, FI agrees to provide MWI information which may be requested from time-to-time including, but not limited to; (1) current address of customers and administrative offices; (2) if a customer uses a DBA "Doing Business As"; (3) services and products used within our credit card payment system; (4) changes to FI or FI customer's website referencing the credit card payment service; (5) financial statements, (6) business license or charter license; (6) evidence of operations; and (7) visual images of facilities used.

Ver 03.2023

Initials

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The Bankcard Network may terminate MWI's Payment Facilitator services automatically and immediately if MWI's Acquirer terminates its license with it or ceases conducting business. The Bankcard Network, or Acquirer, may immediately terminate services to FI or FI's customer, upon activity deemed to be fraudulent or otherwise wrongful.

FI acknowledges and agrees (1) to comply with all applicable Bankcard Standards, as amended from time-to-time; (2) that the Bankcard Network is the sole and exclusive owner of their respective Marks; (3) not to contest the ownership of the Marks for any reason; (4) the Bankcard Network may at any time, immediately, and without advance notice, prohibit it from using any of the Marks for any reason; (5) the Bankcard network has the right to enforce any provision of the Standards and to prohibit FI and/or MWI from engaging in any conduct that is deemed to injure or could create a risk of injury to the Bankcard Network, including injury to reputation, or that could adversely affect the integrity of the Bankcard Network, its Confidential Information, as defined in the Standards, or both; (6) in the event that more than \$1,000,000 in Visa transactions and/or \$1,000,000 in MasterCard transactions (or such other amount provided by the Operating Regulations) ("Benchmark Amount") is processed through and on behalf of the FI in any 12-month period, the FI will automatically be deemed to have accepted, and will be bound by, the "Merchant Services Agreement for Sub-Merchants" with Acquirer which is set forth <https://www.magicwrighter.com/merchant-services-agreement/>, the terms of which will be independently enforceable by Acquirer; and FI will not take any action that could interfere with, or prevent the exercise of this right by the Bankcard Network.

When providing Web Hosted payment services, we will maintain a PCI DSS validated Level 1 Service Provider and our status on the Visa Global Registry of Service Providers. We will comply with PCI DSS Requirements 3, 4, and 6 to the extent MWI possesses or otherwise stores, processes, or transmits cardholder data on behalf of the customer, or to the extent that MWI could impact the security of cardholder data environment.

When you accept payment via in-person, virtual terminal, kiosk, call center or any other method where credit card data is available to your staff, transmitted or stored on your network, you agree to comply with PCI DSS Requirements as follows; 1) you will install and maintain a firewall configuration to protect cardholder data on your system; 2) you will not use vendor-supplied defaults for system passwords and other security parameters and you must maintain operating systems security where our Admin Portal is accessed and where our software has been installed; 3) you must maintain PCI security controls when storing cardholder data on your system; 4) you are responsible to ensure the Universal Transaction Gateway includes encrypted transmission of cardholder data across open public networks and is maintained in a PCI DSS compliant state; 5) you must protect all systems with access to cardholder data from malware and have regularly updated antivirus software or programs; 6) you must develop and maintain secure systems for your cardholder data environment where our software is installed and operating; 7) you agree to restrict access to cardholder data on a need-to-know basis; 8) you are responsible for identifying and authenticating access to your system and our services; 9) you will restrict physical access to cardholder data; 10) you will track and monitor all access to your system resources and cardholder data; 11) you will regularly test security systems and processes; 12) you will maintain a policy that addresses information security for all personnel with access to cardholder data.

15. Confidentiality

MWI understands that FI is subject to a number of federal and state laws and regulations regarding the safekeeping and privacy of Confidential Information. MWI acknowledges that the FI has a responsibility to its account holders and employees to keep the FI's records and information confidential and proprietary. MWI acknowledges and agrees that confidential FI data, non-public personal information and/or sensitive customer information relating to the FI's customers and consumers, as well as the FI's marketing strategies, business operations, and business systems (collectively "Confidential Information") may come into MWI's possession in connection with this Agreement.

MWI, on behalf of itself, its officers, employees, agents, and successors, understands and agrees that as between the parties, all FI Confidential Information remains the exclusive property of the FI.

MWI, on behalf of itself, its officers, employees, agents, and successors, agrees not to disclose, either directly or indirectly, data and information the FI identifies as confidential data and information that is non-public personal information under the Gramm Leach Bliley Act of 1999 to any person, agent, representative, firm, or corporation. MWI, on behalf of itself, its officer, employees, agents, and successors, agrees not to disclose, either directly or indirectly, information concerning matters affecting or relating to the business of the FI, its account holders, or employees which MWI may come into contact within performing services pursuant to this Agreement. The provisions of this paragraph do not relate to information, which is already in the public domain, is court ordered or is authorized in writing by the FI.

MWI agrees that it shall (or in the case of any third-parties with whom it provides any services to FI hereunder will cause such third-parties to) fully comply with regulatory requirements and guidelines, all applicable laws governing privacy and confidentiality of information, including but not limited to the federal Gramm-Leach- Bliley Act of 1999, "Privacy of Consumer Financial Information", "Interagency Guidelines for Establishing Information Security Standards", "Proper Disposal of

Consumer Information Under the Fair and Accurate Credit Transaction Act”, FTC Standards of Safeguarding Consumer Information”, the Fair Credit Reporting Act, the requirements imposed upon “service provider” pursuant to the National Credit Union Administration’s Guidelines for Safekeeping Member Information (12 CFR Part 748), together with any appendices or regulatory commentary that accompanies such laws (together “Laws”); and to provide FI with proof of such compliance sufficient to evidence compliance with said laws upon reasonable request.

MWI shall immediately, permanently, and irrevocably destroy, delete, and erase all Confidential Information once its use is no longer necessary to fulfill MWI’s obligations under this Agreement. Such data destruction shall conform to the FTC’s Final Regulation on Consumer Information and Records Disposal (16 CFR Part 682), as well as any other applicable laws and regulations.

16. Disaster Recovery Plan

MWI shall take reasonable precautions to prevent and mitigate any disaster that may affect the ability of MWI to provide the services to be performed by MWI under this Agreement. MWI shall maintain a documented and tested disaster recovery plan (the “DR Plan”) during the term of this Agreement. The DR Plan will: (a) include the location of recovery site(s) for each MWI location at which the services are provided and/or where FI data is stored located in the United States and shall adhere to US regulatory standards; (b) address business continuation, disaster recovery, and crisis management issues; (c) be designed to recover business operations as soon as reasonably practical under the circumstances after a declared disaster; (d) provide for the ongoing testing of such DR Plan; and (e) provide the FI with evidence of satisfactory testing as required from time-to-time in order for FI to meet and comply with its due diligence obligations. MWI further agrees that FI may participate in DR Plan testing at its expense. Upon the occurrence of a declared disaster at any of the MWI locations involved in the provision of services under this Agreement or where FI data is stored, MWI shall implement the DR Plan and shall notify FI of such implementation. Following recovery of business operations, MWI shall provide to FI a post-incident report that documents the implementation and efficacy of the DR Plan. At FI’s request, MWI will provide a summary of the DR Plan (“Summary Plan”) to the FI. MWI agrees to release such additional information as may be reasonably necessary to allow the FI to develop its own disaster recovery plan to work in concert with the MWI DR Plan. For the avoidance of doubt, the DR Plan, any Summary Plan, and any information provided to the FI by MWI in connection with the DR Plan or Summary Plan pursuant to this section shall be considered and treated as confidential information of MWI under this Agreement.

17. File Ownership and Data Security

MWI acknowledges that all data files provided by the FI are the property of FI and that use of and access to such files does not create in MWI any right, title, or interest in such files, except as expressly provided in this Agreement. MWI shall utilize best industry practices to secure and protect confidential information and maintain physical, electronic, and procedural safeguards designed to (1) ensure the security and confidentiality of data files, (2) protect against any anticipated threats or hazards to the security or integrity of data files, (3) protect against unauthorized access to or use of such records or information, (4) ensure the proper disposal of data files and consumer information, (5) maintain appropriate controls in place to limit user access to FI confidential information on its network and applications to employees with a “need to access” confidential information to perform MWI’s contractual obligations to the FI; and (6) MWI will maintain all applicable PCI DSS requirements to the extent MWI possesses or otherwise stores, processes, or transmits cardholder data on behalf of the FI and FI’s customer, or to the extent that MWI could impact the security of cardholder data environment. To that end, MWI represents and warrants that it maintains appropriate security in place to limit physical access to MWI’s data center and network components, all of which meet or exceed the minimum standards as defined and/or required by applicable laws. In regard to the foregoing, MWI represents and warrants that: (1) it maintains appropriate technical security layers access to use such as authentication of system users, firewalls, and virus and worm scanning; (2) it maintains appropriate software and procedures for detecting security breaches and appropriate software and procedures to respond to breaches; and (3) it maintains appropriate internal and/or third-party testing procedures to evaluate the effectiveness of its security program, the executive summary of which will be provided to the FI upon request. If third parties are utilized, MWI will manage information security risks of the third-party and the third-party must maintain security level of controls implemented in this agreement.

18. Security Breach Notification

MWI agrees to promptly disclose to FI, all physical and electronic breaches in security resulting in known or suspected unauthorized access to sensitive, confidential information or systems where sensitive, confidential information is maintained. For the purposes of this Section 18, confidential information shall expressly include, but not be limited to, an individual’s or consumer’s name, address, or telephone number, in conjunction with the individual’s or consumer’s social security number, driver’s license number, account number, credit or debit card number, or a personal identification number or password that was not encrypted and would permit access to the individual’s account (or such other information that applicable laws may define as sensitive information, non- public personal information, or confidential consumer information now or hereafter). Sensitive data or consumer information also includes any combination of non-encrypted components of individual’s and/or consumer’s information that would allow someone to log onto or access the individual’s or consumer’s account, such as username and password or password and account number. When such known or suspected breaches occur, MWI will report to FI the nature of the breach, the effect on FI information, and any corrective and responsive actions taken by MWI in response to the breach in security.

Prompt disclosure shall mean as soon as MWI has notice of such unauthorized access or potential unauthorized access and has reasonable time to investigate, take appropriate action(s) and notify the FI, but may not exceed requirements of applicable laws. When such breach occurs, MWI will report to the FI the nature of the breach, the effect on FI information, breached data that may have been compromised, and any corrective and responsive actions taken by MWI in response to the breach. In the event of such breach, MWI shall provide all information required by applicable laws and the FI's regulators.

19. Audits

MWI will provide FI with the following audits related to services provided, Internal, PCI DSS, SSAE-18 SOC 2 Type 2, NACHA, and Financial Statement, at least annually. The FI may conduct its own audits or acceptable substitutes. MWI will take reasonable steps to assist the FI in its audit however, audit may not interfere with the daily operations or MWI duties. Audits conducted by the FI will be at the FI's expense, including reasonable reimbursement for out-of-pocket expenses incurred by MWI. MWI will take reasonable steps to assist the FI and its regulators and examiners in conducting required government audits.

20. OFAC Compliance

At the FI request, MWI will check eligible ACH transactions against the Office of Foreign Asset Control (OFAC) Specially Designated Nationals (SDN) List and report (possible match) results to the FI, prior to releasing eligible ACH transactions to the Federal Reserve Bank.

21. Entire Agreement

This Agreement (including the Attachments, Schedules, Addenda or Exhibits attached hereto), is the complete and exclusive statement of the agreement between MWI and the FI with respect to the Electronic Payment services subject matter hereof and supersedes any prior agreement(s) between MWI and the FI with respect to such subject matter. In the event performance of the services provided herein, in accordance with the terms of this Agreement, would result in a violation of any present or future statute, regulation or governmental policy to which MWI is subject and which governs or affects the transactions contemplated by this Agreement, then this Agreement shall be deemed amended to the extent necessary to comply with such statute, regulation, or policy, and MWI shall incur no liability to the FI as a result of such violation or amendment. Amendment(s) to this Agreement, excluding Paragraph 10 (Fees), shall be reviewed, agreed upon, and signed by both parties.

22. Non-Assignment

Neither party shall assign the Agreement or any of the rights or duties to any person without the other party's prior written consent.

23. Applicability

Unless the parties agree otherwise in writing expressly referencing this Agreement, the parties agree to be bound by this Agreement as to all relationships between the parties notwithstanding language in existing or future agreements stating that such agreements reflect the entire agreement between the parties or supersede prior agreements between the parties. This Agreement amends and supplements each existing agreement and all future agreements between the parties with respect to the subject matter addressed herein. If any provision of this Agreement conflicts with any other existing or future agreement between the parties, the provisions of this Agreement shall control with respect to the subject matter addressed herein.

24. Dispute Resolution

Any controversy or claim arising out of or relating to this Agreement, to the breach thereof, or to the relationship created thereby, whether at common law or under statute, shall be settled exclusively by arbitration conducted under the auspices of the American Arbitration Association in State and County of the defending party upon written notice of demand for arbitration by the party seeking arbitration, setting forth the specifics of the matter in controversy or the claim being made. The arbitration shall be heard before an arbitrator mutually agreeable to MWI and FI; provided, that if MWI and FI cannot agree on the choice of an arbitrator within ten (10) days after the first party to seek arbitration has given written notice, then the arbitration shall be heard by three arbitrators, one to be chosen by MWI, one to be chosen by FI, and the third to be chosen by those two arbitrators. A hearing on the merits of all claims for which arbitration is sought by either party shall be commenced not later than sixty (60) days from the date demand for arbitration is made by the first party seeking arbitration. The arbitrator(s) must render a decision within ten (10) days after the conclusion of such hearing. Any award entered pursuant to arbitration shall be enforceable by a court of competent jurisdiction.

25. Binding Agreement Benefit

This Agreement shall be binding upon and inure to the benefits of the parties hereto and their respective legal representatives, successors, and permitted assigns. This Agreement is not for the benefit of any other person, and no other person shall have any right against MWI or the FI hereunder.

26. Relationship

This Agreement does not create and shall not be construed to create any joint venture or partnership between the parties. No officer, employee, agent, servant, or independent contractor of either party shall at any time be deemed to be an employee, servant, agent, or contractor of the other party for any purpose whatsoever.

27. Trademarks

The FI acknowledges that MWI and its direct third-party service providers MWI uses to provide services to the FI retain full and exclusive ownership of their respective trademarks, tradenames, service marks and logos and all federal and state registrations applicable thereto. MWI is not granting any right or license to use any trademark, tradename, service mark or logo owned or utilized by MWI. The FI may use Trademarks while using MWI's services, but the FI agrees to remove all Trademarks upon service termination, or at MWI's request for any reason.

28. Insurance Coverage

MWI agrees to maintain the following minimum insurance coverages, Commercial General Liability, Commercial Umbrella, Errors and Omission, Employee Dishonesty, Employee Theft, Computer Fraud, Cyber, Business Automobile Liability, Workers Compensation, and Employers' Liability and Professional Liability.

29. Headings

Headings are used for reference purposes only and shall not be deemed part of this Agreement.

30. Governing Law

This Agreement shall be construed in accordance with and governed by the laws of the State of Michigan and the NACHA rules.

31. Waiver of Breach

The Waiver by either party of a breach of any of the provisions of this Agreement shall not operate or be construed as a waiver of any subsequent breach.

| FINANCIAL INSTITUTION | | | |
|----------------------------|--|-------|--|
| Financial Institution Name | | | |
| By | | Title | |
| Print Name | | Date | |

| MAGIC-WRIGHTER, INC. | | | |
|----------------------|--|-------|--|
| By | | Title | |
| Print Name | | Date | |

Document contains sensitive information. Use secure email only.
Contact sales@magicwrighter.com for assistance.

PAYMENT PROCESSING SCHEDULE

(Attachment 1)

FILE TRANSMISSION SCHEDULE

All entries/files must be received by MWI (15) minutes prior to each scheduled Federal Reserve processing cycle unless specific arrangements have been mutually agreed to.

All Electronic Payment reports and transaction files will be available to the FI and its customer within (3) hours after the completion of each Federal Reserve processing cycle.

Modification to File Transmission and End-of-Day Processing Schedules are posted on:

<https://www.mwamplifi.com/upcoming-maintenance-schedule/>

END-OF-DAY PROCESSING SCHEDULE (Select One) *All times are Eastern Standard*

| | | |
|---------|--------|--------|
| 12:00pm | 4:00pm | 7:00pm |
|---------|--------|--------|

FINANCIAL INSTITUTION INFORMATION

| | | | | | |
|----------------------------|--|-----------------|--|-----|--|
| Financial Institution Name | | | | | |
| Address | | | | | |
| City | | State | | Zip | |
| ► Contact Person | | Email Address | | | |
| Contact Day Phone | | Contact Day Fax | | | |
| Contact Eve Phone | | | | | |
| Fax Confirmation Phone # | | | | | |
| Email Confirmation Address | | | | | |
| Federal Tax ID Number | | | | | |
| FI Routing Number | | | | | |

► A welcome packet containing your Contract, a Quick Guide, login codes and other service information will be securely emailed to the name and email above unless otherwise indicated below:

Send Welcome Packet to:

| | | | |
|------|--|---------------|--|
| Name | | Email Address | |
|------|--|---------------|--|

BILLING INFORMATION – MONTHLY AND ANNUAL FEES

| | | | | | |
|----------------------|--|-----|--|----|--|
| FI Routing Number | | | | | |
| Debit Account Number | | | | | |
| CHK | | SAV | | GL | |

I hereby certify the account information listed above is owned by my (our) financial institution. I hereby authorize Magic-Wrighter Inc. to accept and process transfers, adjustments, and debit transactions on my (our) behalf. This authorization is to remain in full force and effect until written notice from me (us) has been received by Magic Wrighter in such a manner as to afford reasonable time to act on it.

| | | |
|-----------|------------|------|
| | | |
| Signature | Print Name | Date |

AUTHORIZED PERSONNEL

(Attachment 2 continued)

Authorized Personnel Definition

The FI will stipulate personnel authorized to conduct the FI's business according to the Electronic Services Agreement by completing the attached Authorized Personnel Form. MWI shall be entitled to rely on any written notice or other written communication (including facsimile) believed by it in good faith to be genuine and to have been signed by the Authorized Representative and any such communication shall be deemed to have been signed by such person.

AUTHORIZATION KEY

| KEY | PERSONNEL | DEFINITION |
|-----|---------------------------------------|---|
| IQ | General Inquiry | This contact may call into AFI Customer Relations for assistance with products/services. This contact may not make any updates/changes. |
| CN | Contract Negotiation | This contact may negotiate the contract the Financial Institution has with Magic- Wrighter, Inc. This includes fee tables, addendums, and any/all customers (business or otherwise) who reside under the umbrella of the financial institution. |
| CC | Contract Cancellation | This contact may terminate the contract between the Financial Institution and Magic- Wrighter, Inc. |
| NC | Add New Customers | This contact may add new business customers (companies) under the umbrella of the Financial Institution. This individual will be permitted to sign setup (authorization) forms and send over all requisite information for Magic-Wrighter, Inc. staff to build the company into the system. He/she will also be able to edit/update contact information for business customers, as necessary. |
| SA | Settlement Account | This contact may add/update account information for the Financial Institution and any business customers (companies). This right includes offset accounts, settlement accounts, fee accounts, billing accounts, etc. |
| TD | Transmission Deletion | This contact may request file cancellations prior to the Financial Institution's processing cycle. This individual is also authorized to reverse batches as necessary and applicable. If a specific contact has been added to receive the ACH Transmission Report and/or the Scheduled ACH Transmission Report, this individual will automatically receive this authorization right. |
| CD | Customer Deletion | This contact may cancel/close a business customer (company) underneath the umbrella of the Financial Institution. |
| RL | Risk Limit Approval | This contact may update assigned risk limits on behalf of business customers (companies) and the Financial Institution. |
| RF | Rejected File Notification | This contact will receive notification of files rejected for any reason. |
| AS | Federal Reserve Authorization Signer | This contact can sign Federal Reserve agreements on behalf of his/her Financial Institution. |
| AC | Federal Reserve Agreement Contact | This contact can sign new agreements and verify said agreements are with the Federal Reserve. |
| HS | Hot site Activation | This contact may activate Hot site for stand-in procedures. |
| AD | Authorized Department Manager | This contact has authorization to add/update/remove all authorized contacts. This includes updating authorized contact authorization rights, contact information, subscriptions, etc. |
| AA | Annual Audit Contact | This contact receives the annual non-disclosure (NDA) as well as any and all requested audit materials. |
| DR | Disaster Recovery Contingency Contact | This contact will be notified in the event of a natural or manmade disaster is experienced at Magic-Wrighter, Inc. headquarters. A natural or manmade disaster could disrupt daily operation (i.e., cyber-attack, hurricane, building or device failure). This contact also receives the annual disaster recovery notifications regarding annual testing and procedures. |
| EA | E-Alert | This contact receives email communication/alerts in the event of a routinely scheduled maintenance window, temporary service disruption and other general communications. |

AUTHORIZED PERSONNEL

(Attachment 2)

*Please make copies of this form for additional personnel. *

| CONTACT 1 | | | | | | | | | | | | | | | | | |
|---|--|---------------|--|----|--|----|--|----|--|----|--|--------------------|--|----|--|----|--|
| Contact Name | | Contact Phone | | | | | | | | | | Contact Fax | | | | | |
| | | | | | | | | | | | | | | | | | |
| Contact Email | | | | | | | | | | | | | | | | | |
| Authorized to: (see key pg 9) Check all that apply | | IQ | | CN | | CC | | NC | | SA | | TD | | CD | | RL | |
| | | RF | | AS | | AC | | HS | | AD | | AA | | DR | | EA | |
| Alternate Name | | | | | | | | | | | | Alternate Phone | | | | | |
| Alternate Email | | | | | | | | | | | | | | | | | |
| Supervisor's Name | | | | | | | | | | | | Supervisor's Phone | | | | | |
| Supervisor's Email | | | | | | | | | | | | | | | | | |

| CONTACT 2 | | | | | | | | | | | | | | | | | |
|---|--|---------------|--|----|--|----|--|----|--|----|--|--------------------|--|----|--|----|--|
| Contact Name | | Contact Phone | | | | | | | | | | Contact Fax | | | | | |
| | | | | | | | | | | | | | | | | | |
| Contact Email | | | | | | | | | | | | | | | | | |
| Authorized to: (see key pg 9) Check all that apply | | IQ | | CN | | CC | | NC | | SA | | TD | | CD | | RL | |
| | | RF | | AS | | AC | | HS | | AD | | AA | | DR | | EA | |
| Alternate Name | | | | | | | | | | | | Alternate Phone | | | | | |
| Alternate Email | | | | | | | | | | | | | | | | | |
| Supervisor's Name | | | | | | | | | | | | Supervisor's Phone | | | | | |
| Supervisor's Email | | | | | | | | | | | | | | | | | |

| CONTACT 3 | | | | | | | | | | | | | | | | | |
|---|--|---------------|--|----|--|----|--|----|--|----|--|--------------------|--|----|--|----|--|
| Contact Name | | Contact Phone | | | | | | | | | | Contact Fax | | | | | |
| | | | | | | | | | | | | | | | | | |
| Contact Email | | | | | | | | | | | | | | | | | |
| Authorized to: (see key pg 9) Check all that apply | | IQ | | CN | | CC | | NC | | SA | | TD | | CD | | RL | |
| | | RF | | AS | | AC | | HS | | AD | | AA | | DR | | EA | |
| Alternate Name | | | | | | | | | | | | Alternate Phone | | | | | |
| Alternate Email | | | | | | | | | | | | | | | | | |
| Supervisor's Name | | | | | | | | | | | | Supervisor's Phone | | | | | |
| Supervisor's Email | | | | | | | | | | | | | | | | | |

| | | | | | |
|-----------|--|------------|--|------|--|
| | | | | | |
| Signature | | Print Name | | Date | |

ADDITIONAL CONTACT PERSONNEL

(Attachment 3)

*Please make copies of this form for additional personnel. *

PRODUCT/SERVICES INFORMATION CONTACT

| | | | |
|--|--|---------------|--|
| Contact Name | | Contact Phone | |
| Contact Email | | Contact Fax | |
| This individual will receive updates regarding our products and services, as well as new product and services information. | | | |

TECHNICAL PRODUCT CONTACT

| | | | |
|--|--|---------------|--|
| Contact Name | | Contact Phone | |
| Contact Email | | Contact Fax | |
| This individual will receive documentation updates, such as Best Practices, user manuals and new releases of software updates. | | | |

CONTROLLING INTEREST CONTACT

| | | | |
|--|--|---------------|--|
| Contact Name | | Contact Phone | |
| Contact Email | | Contact Fax | |
| This individual is responsible for the overall business activities. (i.e., President/CEO/CFO/Business Manager, etc.) | | | |

DISASTER RECOVERY

| | | | |
|---|--|---------------|--|
| Contact Name | | Contact Phone | |
| Contact Email | | Contact Fax | |
| This individual will be contacted should MWI need to activate its Disaster Recovery protocols, as well as any testing procedures. | | | |

AUTHORIZED INDIVIDUAL(S) FOR ACH WEB DEBIT NOTIFICATIONS *(Group emails recommended)*

Up to two email contacts, group emails are preferred. When a routing and/or account number is invalid the consumer's payment is rejected and an email is sent to your institution with a reference ID and a TPS support 800 number.

| | | | |
|--|--|---------------|--|
| Contact Name | | Contact Name | |
| Contact Email | | Contact Email | |
| This individual(s) will be contacted when web debit account verification service is requested, and an unverifiable account was entered by for payment by a consumer. | | | |

MISCELLANEOUS CONTACT

| | | | |
|--|--|---------------|--|
| Contact Name | | Contact Phone | |
| Contact Email | | Contact Fax | |
| This individual will be contacted for general support issues and may receive updated documentation and software updates. | | | |

| | | |
|-----------|------------|------|
| | | |
| Signature | Print Name | Date |

FINANCIAL INSTITUTION PARTNERSHIP FEES

(Attachment 4)

SERVICE OPTIONS (Select One)

OPTION 1. FUNDING SERVICE THROUGH CU ANSWERS A2A/MOP

| TITLE | | PRICING |
|---------------------------------------|-------------------------------------|--|
| FI Setup & Training | | \$595.00 One-time charge to FI (covers first 12 months) |
| FI Annual Maintenance | | \$595.00 Invoiced upon Contract anniversary (covers subsequent 12 months) |
| Per ACH Transaction Fee | | \$0.40 |
| ACH Cancel Posting Fee | | \$15.00 |
| Per Transaction Credit/Debit Card | | 2.75% of Monthly Gross Volume + \$1.00 per transaction (Transactions capped at \$1,500)* |
| Annual Merchant Account Fee (per MID) | | \$75.00 |
| Chargeback Fee | | \$35.00 per instance |
| Cancel Posting Fee | | \$15.00 |
| | NACHA ACH WEB Debit Fraud Detection | \$500.00 one-time setup, \$1,000.00 annual, \$0.20 additional per transaction Note: WEB Debit Fraud Detection is optional. If you are using another method to meet the NACHA rule, this service is not required. |

*Tiered pricing with higher payment cap available upon request.

THE FI IS RESPONSIBLE FOR ALL CREDIT CARD CHARGEBACK FEES

OPTION 2. BUNDLED SERVICES – A2A, MOP/ LOANPAY XPRESS/BUSINESS MEMBER ACH DIRECT/ACH DEALER FUNDING

| TITLE | PRICING |
|-----------------------|---|
| FI Setup & Training | \$1,995.00 One-time charge to FI |
| FI Annual Maintenance | \$1,995.00 Prorated for first year of service |

| BUSINESS ACH DIRECT | PRICING |
|-------------------------|--|
| | (Billed to Business Member or direct billing to Credit union) Credit Union can generate income from this service by providing a fee schedule for their individual businesses as well as having MWI bill the credit union directly or bill their business member on the credit union's behalf. |
| Onetime Set UP/Training | 125.00 |
| Base Monthly | \$23.95 |
| Per CCD Transaction | \$0.60 |
| Per PPD Transaction | \$0.09 |
| Per TEL Transaction | \$0.12 |
| Per File Posting | \$1.50 |
| Cancel Posting Fee | \$15.00 |

| LOANPAY XPRESS | | PRICING |
|---|---|--|
| Base Monthly | | \$18.95 |
| Per Item ACH | | \$0.19 |
| Per Transaction Credit/Debit Card | | 2.60% of Monthly Gross Volume + \$1.00 per transaction |
| Per Transaction (Debit Card <u>Only</u>) | | 2.15% of Monthly Gross Dollar Volume + \$1.00 per transaction |
| Annual Merchant Account Fee | | \$75.00 |
| Chargeback Fee | | \$35.00 per instance |
| | NACHA ACH WEB Debit Fraud Detection (Required for WEB ACH Payments) | One-time activation fee** Annual Maintenance (prorated first year of service)** LPX per transaction fee increase |
| | | \$500.00 \$1,000.00 \$0.03 |

FINANCIAL INSTITUTION PARTNERSHIP FEES

(Attachment 4, continued)

| A2A/MOP | | PRICING |
|-----------------------------------|---------------------------------------|--|
| Per ACH Transaction Fee | | \$0.40 |
| ACH Cancel Posting Fee | | \$50.00 |
| Per Transaction Credit/Debit Card | | 2.75% of Monthly Gross Volume + \$1.00 per transaction (Transactions capped at \$1,500)* |
| Annual Merchant Account Fee | | \$75.00 |
| Chargeback Fee | | \$35.00 per instance |
| | NACHA ACH WEB Debit Fraud Detection** | \$500.00 One-Time Setup, \$1,000.00 Annual, \$0.20 Additional Per Transaction Note: WEB Debit Fraud Detection is optional. If you are using another method to meet the NACHA rule, this service is not required. |

*Tiered pricing with higher payment cap available upon request.

THE FI IS RESPONSIBLE FOR ALL CREDIT CARD CHARGEBACK FEES

**NACHA ACH WEB Debit Fraud Detection \$500 setup and \$1,000 annual covers BOTH LoanPay Xpress and A2A/MOP. The setup/annual fee is not applied for each product individually.

| ACH DEALER FUNDING | PRICING |
|---|---------|
| Monthly Subscription | \$49.95 |
| Per Batch File Submission | \$3.50 |
| Per Dealer ACH Disbursement ***Total Settlement Credit to an Individual Dealer for All Loans That Day*** | \$0.25 |

BILLING ACCOUNT INFORMATION – MONTHLY AND ANNUAL FEES

| | | | | |
|--|--|----|--|----|
| FI Routing Number | | | | |
| Debit Account Number | | CK | | GL |
| Email Address for Billing Notification | | | | |

Billing for this service is billed monthly via electronic debit to your account provided above. Invoices will be prepared at the beginning of each month and will be available for your viewing. Your account will be electronically debited on, or around, the 10th of each month.

I hereby certify the account information listed above is owned by my (our) financial institution. I hereby authorize Magic-Wrighter Inc. to accept and process transfers, adjustments, and debit transactions on my (our) behalf. This authorization is to remain in full force and effect until written notice from me (us) has been received by Magic Wrighter in such a manner as to afford reasonable time to act on it.

AUTHORIZED FINANCIAL INSTITUTION EMPLOYEE SIGNATURE

| | |
|------------|--|
| Signature | |
| Print Name | |
| Title | |
| Date | |

PAYMENT FACILITATOR SERVICE

(Attachment 5)

FI has elected to activate the optional Payment Facilitator Service allowing credit/debit card accountholders to make payments or transfer funds from personal or business credit/debit card owned by the accountholder.

The FI is required to disclose to credit/debit card accountholders that using credit/debit cards for a cash advance, related charges **may** be applied by the card issuer. Card transactions will be processed through Card Association Networks via electronic authorization and data capture methods and will be verified against Visa/MasterCard's lost/stolen card database.

| FINANCIAL INSTITUTION INFORMATION | | | | |
|--|--|-------|-------|--|
| Financial Institution Name <i>Acquirer rules and regulations require your FI Name and Tax ID match exactly to IRS records or the Federal Government may withhold 10% of each settlement</i> | | | | |
| Federal Tax ID Number | | | | |
| Established Date | | | | |
| Address | | | | |
| City | | State | Zip | |
| FINANCIAL INSTITUTION OFFICER INFORMATION | | | | |
| Name | | Title | Email | |
| Phone <i>Displays on cardholder statement</i> | | | | |
| Web Address | | | | |
| Descriptor Name <i>(21-character max including spaces) Displays on cardholder statement</i> | | | | |

| CREDIT CARD PAYMENT FACILITATOR (IF APPLICABLE) |
|---|
| Merchant Account Provider: Worldpay (FIS) 8500 Governors Hill Dr. Symmes Twp, OH 45249 |

| ACCOUNT NUMBER FOR CREDIT CARD DEPOSITS AND CHARGEBACKS | |
|---|--|
| Credit Account Number <i>Checking Only</i> | |
| FI Routing Number | |

I hereby certify the account information listed above is owned by my (our) financial institution. I hereby authorize Magic-Wrighter Inc. to accept and process transfers, adjustments, and debit transactions on my (our) behalf. This authorization is to remain in full force and effect until written notice from me (us) has been received by Magic Wrighter in such a manner as to afford reasonable time to act on it.

| AUTHORIZED FINANCIAL INSTITUTION EMPLOYEE SIGNATURE | |
|---|--|
| Signature | |
| Print Name | |
| Title | |
| Date | |

Document contains sensitive information. Use secure email only.
Contact sales@magicwrighter.com for assistance.

MWI ANNUAL AUDIT REPORT DELIVERY INSTRUCTIONS



To: Receiver of Magic-Wrighter's Annual Report:

Magic-Wrighter's annual report, including reports provided by our independent, third-party auditors and examiners, contains confidential information about our company, security features and processes that are considered highly confidential and, therefore, are protected by the Non-Disclosure Agreement (NDA) that is on file with your financial institution. To assist with staff awareness of the Non-Disclosure Agreement, its terms and conditions have been republished below.

Please complete the following delivery information below. This will allow delivery and access to Magic-Wrighter's audit link to the authorized individual at your financial institution.

Confidential Reports are to be delivered to the following:

Recipient's Name: _____

FI's Name: _____

Street Address: _____

City, State, Zip: _____

Phone Number: _____

Email Address: _____

(Email Address is Required to receive the link to 2021 Audit Report)

A copy of MWI's 2021 Audit Report will be provided via the link at no charge.

Signature _____

NON-DISCLOSURE TERMS & CONDITIONS:

WHEREAS, FI has requested that MWI provide it with confidential audit information pertaining to MWI or one of MWI's affiliates (the "Information")

WHEREAS MWI is prepared to disclose to FI the Information per the terms and conditions of this Agreement.

THEREFORE, it is agreed:

1. That this Agreement will confirm the understanding between the FI and MWI concerning FI's obligations of confidentiality with respect to the Information for the purpose of this Agreement.
2. That the Information shall be treated by FI as secret and confidential.
3. That for a period of five (5) years from the date of this Agreement, the Information, unless written consent is otherwise granted by MWI, shall be restricted to (a) those employees and persons in FI's organization with a need to know such Information pursuant to the Agreements in place at the time of the company's specified Audit(s) and (b) FI's external auditors solely for the purpose of performing an audit of FI and (c) FI's third party service providers solely for the purpose of reviewing, summarizing and risk rating all of FI's vendors and vendor relationships as required by FI's functional regulator. Such employees, persons, and auditors shall be notified of the proprietary nature of the Information, and FI shall use the same degree of care as it employs with its own confidentiality and proprietary information, but, in all events, shall use at least a reasonable degree of care. FI shall be responsible for the disclosure of the Information by such employees, persons, and auditors.
4. That the obligations imposed upon FI herein shall not apply to the Information in the event it (a) is or becomes generally available to the public through no fault of FI and other than as a result of disclosure by FI in violation of the terms of this Agreement or (b) is disclosed pursuant to a subpoena, order or request issued by a court of competent jurisdiction or by a judicial, administrative, legislative or regulatory body or committee, provided that FI shall notify MWI in writing prior to any such disclosure.
5. That the Information furnished by MWI to FI is considered loaned for use solely in connection with this Agreement and the Services received from MWI at the time of the company's specified Audit(s), and shall promptly be returned by FI to MWI or, except to the extent prohibited by law or by a subpoena, order or request issued by a court of competent jurisdiction or by a judicial, administrative, legislative, or regulatory body or committee (in which case FI shall notify MWI), destroyed by FI upon request by MWI. FI shall certify that it has destroyed or returned all copies of the Information in its possession.
6. That neither MWI nor any of its affiliates have made or make any representation or warranty, expressed or implied, as to the accuracy or completeness of the Information, or shall have any liability whatsoever to FI or its affiliates relating to or resulting from the use of the Information or any errors therein or omissions therefrom.
7. That no furnishing of Information and no obligation hereunder shall either (a) obligate MWI or FI to enter into any further agreement or negotiation or to refrain from entering into an agreement or negotiation with any other party or (b) amend or otherwise alter the terms of any other agreement FI has entered with MWI or any of its affiliates as of the date of this Agreement.
8. That this Agreement does not limit the generality of the confidentiality or non-disclosure provisions in any existing agreement between MWI and FI. No agent, employee or representative of either party has any authority to bind such party to any affirmation, representation, or warranty unless such affirmation, representation or warranty is specifically included within this written Agreement. All modifications of waivers of and amendments to this Agreement or any part hereof must be in writing and signed on behalf of each party.
9. That this Agreement shall be governed by the laws of the State of Michigan, conflicts of laws notwithstanding.