ANNOUNCEMENT TO **Online and Self Processing Credit Unions**

CU*ANSWERS
A Credit Union Service Organization

ATTENTION **Credit Union CEO/Manager**
EFT Coordinator   DATE **June 2, 2021**

ANNOUNCEMENT

SUBJECT FIS AND WORLDPAY MERGER UPDATES

As you are aware, FIS and Worldpay have merged. Since their merge, FIS and Worldpay have been working on consolidation platforms and determining what the surviving platform will look like. CU*Answers has been engaged with multiple team members at FIS/Worldpay since late 2019.

The Plan

CU*Answers has created our new Payments One platform. We launched debit cards in April 2021 and are on track to launch credit card processing in June 2021.

Our original plan was to move credit unions from the Worldpay platform directly onto the Payments One platform. However, we were unable to get FIS to secure dates. As they need to get credit unions off the Worldpay platform, FIS has created an emulator/translate program. **This means that on CU*BASE you will be processing using the Worldpay platform and when the information comes into FIS they will translate the data over to the Payments One platform.**

FIS is requiring that we complete a certification for this process. We are currently working to secure a date for this, and then we will work with FIS to determine dates for them to move each credit union to this emulator/translate program.

We have recently been advised that credit unions are being made aware of changes to Full Service (Off Trial Balance or OTB) credit card processing and to Augeo Rewards. **At this time, CU*Answers is not aware of the specific changes needed by FIS, and therefore we do not have anything in the works to adjust for these changes.** Discussions are underway, but we need you to talk to your FIS reps and see if they can help us understand the changes so we can get projects underway.

Since we don't know yet what changes are required, here's what we think this will mean to your credit union:

- *Full service (OTB) credit cards* – This means we may not be able to receive in your daily balance and status file and cannot transmit payments to FIS/Worldpay on your behalf. What you will need to do is post the payment via a miscellaneous receipt code and manually go to FIS/Worldpay to make payments for the members.

- *Augeo Rewards Points printed on statements* – Today we receive a file from Augeo and we use that file to populate the reward information on the member's statement. If there are changes, this means we will not have this information to print on your statements until a new project is created and implemented on our side.

- *Augeo Rewards SSO connection* – This is where the members can select a link and be pushed over to the Augeo Dream Points site. Once the change is made, your members will no longer have access to this link. This will be the case until a new project is created and implemented on our side.

What's Next?

Once the date has been secured for certification of the emulator/translate program, FIS and CU*Answers will work together on an implementation plan and provide a follow up to this announcement.

CU*Answers is currently waiting on FIS to provide more details on Full Service (OTB) credit card processing and Augeo Rewards. Once we understand what is changing, we can determine an action plan on our side.

As the translate program can add complexity when troubleshooting or researching on transaction activity, we are also concerned that if you were to choose to add a new feature in the future, FIS/Worldpay might require you to change platforms. So if you would like to get on our 2022 conversion calendar to move off the emulator/translate platform, please contact settleminteft@cuanswers.com and we can work on getting a date locked in for you.

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