OpsEngine
CU*ANSWERS

RDC Posting by OpsEngine, the CU*Answers Production Center

OpsEngine, the operations and production programming division of CU*Answers, can post your RDC deposit transaction files up to four times a day, seven days a week. We have a 100% proven processing record and have processed thousands of deposit files for CU*Answers clients. No more hand-keying RDC deposit transactions—let us pick up and post your files for you. Simply choose from the available times and days, and we will pick up and post your NACHA-format RDC deposit transaction files.

What is Automated RDC File Posting?

- We work with your RDC vendor to process your deposit transaction files.
- CU*Answers will retrieve the file using SFTP.
- CU*Answers will then post your RDC NACHA-format deposit records from the posting files.
- The files can be retrieved up to four times per day, based on OpsEngine retrieval schedule.
- CU*Answers processes RDC files for you at your selected times up to seven days a week.
- You get immediate notification and a report if there are any exceptions.

Have questions about RDC processing?

Contact Jeff Miller at 800-327-3478 x148

How Much Does it Cost?

For online clients, there is a $500.00 one-time charge for initial set up and testing and then it's only $3.00 each time you have us check for a posting file*. Based on your selected schedule, we'll bill you the average monthly amount so you can budget accordingly.

*Separate rates apply for in-house clients; see the In-House pricing guide.

Why RDC?

- Provides speed and convenience to your members
- Reduces member servicing costs
- Increased member satisfaction
- Boosts overall use of electric channels
- Gives your institution a large geographic footprint
- Research shows consumers are willing to pay for it
- High return for relatively inexpensive deployment
- Attracts a younger member demographic

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION

When Does CU*Answers Post RDC Files?

CU*Answers retrieves and posts RDC files seven days a week, four times per day. To ensure a smooth retrieval and posting process for all clients, these times are fixed: 8:00am, 12:00pm, 4:00pm, 10:00pm (all times are ET). You choose which times, then pick which days you would like us to process.

How do we get started?

First, we're assuming that you have an RDC solution set up. If you do, then it's easy to get going with automated RDC file posting – simply download the form and complete it to get started: **Get Started with RDC Posting**

What Else Do I Need To Know?

- **NEW!** You asked for it, so here it is! New with release 16.07, you will be able to place holds on RDC import items. Just indicate the number of hold days when you set up the process with us and holds will go on when we post your file (following the same rules used for uncollected funds holds).

- We will work with most client-facing vendors including eDOC, Cachet, LSC, Nitro Mobile, FI Mobile Apps, and can work with new vendors upon request.

- CU*Answers must be able to access a NACHA-format posting file containing deposit transactions only in order to automate your posting process.

- CU*Answers does not generate or process the X9.37 file; this service is intended to retrieve and post the deposits only.

- CU*Answers processes on a fixed schedule and will not vary file pickup times. You get to pick which times each a day you want to process from those ordered, and then which days you want that to happen on; but you must adhere to the production times noted.

- CU*Answers will not correct a rejected record (usually caused by an incorrect account number); these are removed and reported to your CU; you will need to correct and post entries that are reported and rejected.

- There is a fee for each attempt to process a file on your behalf (whether or not transactions have generated a file) billed monthly.

- We will not accept processes that require external tokens, additional software applications to be installed, or other exceptional requirements.

Getting Started:

Send requests to: **OperationJobChangeRequests@cuanswers.com**
cc: **JMiller@cuanswers.com**
OR
Call Jeff Miller at 800-327-3478 x148