

# ATM/Debit Card Interfaces Supported by CU\*BASE

	FIS	FIS	FIS	FIS	JHA	FISERV	FISERV	PSCU	Shazam	MAP	COOP	
Processing Platform:	Metavante	FIS Pass Through (Certegy)	Payments One	Worldpay	JHA	Enhanced EPOC	Star NE (Wilmington)	Star NE (Wilmington)	SHAZAM	Visa DPS	Connex	
Service or Feature												
PIN-based Transaction processing	●	●	●	●	●	●	●	●	●	●	●	
Signature-based Transaction processing	●	●	●	●	●	●	●	●	●	●	●	
Overdraft Protection/ANR (Courtesy Pay)	●	●	●	●	●	●	●	●	●	●	●	
Reconciliation File	●	●	●	●	●	●	●	●	●	●	●	
Card Maintenance	●	●	●	●	●	●	●	●	●	●	●	
Send Card Deletes to Switch	●										●	
Limit Checking	●	●	●	●	●	●	●	●	●	●	●	
ISA Fee Processing (VISA/MC)	VISA MC	VISA MC	VISA MC	VISA MC	VISA MC	VISA MC	VISA MC	VISA MC	VISA MC	VISA	VISA MC	
Supported Incoming Status Message	●	●	●	●	●	●	●	●	●	●	●	
Visa Account Updater (VAU)/ Account Billing Updater (ABU)	●	●		●	●	●	●	●		●	●	
Smart ATM Deposits	●	●	●	●	●	●	●	●	●	●	●	
Manage My Card/Card Controls	●	●	●	●	●	●	●	●	●	●	●	
Transaction Push Notifications	●	●	●	●	●	●	●	●	●	●	●	
Card Activity Rebate	●	●	●	●	●	●	●	●	●	●	●	
Debit Card Round Up	●	●	●	●	●	●	●	●	●	●	●	
Instant Issue	●	●	●	●	●	●	●	●	●	●	●	
Card Randomization	●	●	●	●	●	●	●	●	●	●	●	
Misc. Technical Specifications												
CU*BASE Card File	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PAN-CARD	PAN-CARD
Holds controlled by	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE
CU*Base Debit Card Hold Processing	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured	Misc Secured

## Supported Online, Real-Time Interfaces: Explanation of Features

Following is a brief explanation of the services and features supported by the various online ATM/Debit Card interfaces.

### Explanation of Services and Features

PIN-Based Transaction Processing	Typically ATM activity, but also includes any transactions done with either an ATM card or a debit card where a PIN was entered by the member (such as a POS transaction)
Signature-based Transaction Processing	Typically Debit Card activity, but also includes any transaction done with either an ATM card or a debit card where the member provided a signature instead of a PIN
Overdraft Protection/ANR (Courtesy Pay)	Supports the use of CU*BASE configurations for overdraft transfers (and related fees) as well as Automated Non-Return (ANR) processing with related non-return fees
Reconciliation File	Switch send a daily confirmation file which provides details about the previous day's transmissions; CU*BASE programming compares to actual transmissions and provides an exception report of any discrepancies found
Card Maintenance	Card orders and maintenance (including address changes) are sent in a batch file to the network on a daily basis (eliminates dual entry on a separate administration terminal)
Send Card Deletes to Switch	Obsolete and inactive cards (determined according to CU-defined parameters) are sent in a batch file to the network to be removed from network files
ISA Fee Processing (VISA/MC)	When transactions done in foreign countries they include an additional surcharge, CU*BASE passes the surcharge on to the member in a separate transaction; indicates whether the feature is supported for activity via VISA, Mastercard, or both
Manage My Card/Card Controls	This feature offers credit union members the ability to turn on/off their ATM/Debit cards within the It'sMe247 mobile app.
Transaction Push Notifications	This feature offers credit union members the ability to activate the feature to allow for transaction notifications.
Card Activity Rebate	This feature allows you to match similar reward programs on the market and add a Card Activity Rebate (CAR) program to your member appreciation program! Increase members' use of your in-house debit (and ATM) cards when making their purchases. Use your CAR program to rebate members a certain percentage of their debit card activity every month, up to a maximum configured payment.
Debit Card Round Up	Debit Card Round Up, CU*BASE takes on the Saving the Change programs offered by other financial institutions, where your credit union can assist members by automatically "rounding up" each debit card purchase (attached to a configured checking account) and depositing the funds into a designated savings or checking account. Transfers are made during end of day processing
CU*BASE Debit Card Hold Processing	If holds are handled by CU*BASE, indicates the technique used to hold the funds: Debit Auth = special file retains authorization amounts that are cleared when the transaction posts; hold affect debit card activity ONLY Misc. Secured = a Misc. Secured Funds record is created; holds affect activity in all channels
Visa Account Updater (VAU)/ Account Billing Updater (ABU)	This allows us to transmit an indicator to opt the card member into VAU/ABU with your vendor. This means that any recurring transaction the member has they will be able to have transfer through when they get a new credit card
Instant Issue	This is a feature actually supported by AB Corp, HID Global, or Entrust Datacard. The process would be that you would create a card on CU*BASE and select instant issue. You would then log into your vendor site and elect to print the card. CU*BASE and your vendor work together to collect all the details needed to print the card. Providing your vendor will send a skeleton record to your card processor the card will work the same day.
Card Randomization	This feature offers credit unions the ability to have the card number generated on our system completely randomized after the bin number or they can choose to have the increment of next card number randomized.

*\*When CU\*BASE is offline from the switch altogether, the network switch will take over in stand-in mode using offline daily limits; once communications are restored, transactions are forced posted ("store and forward")*

*\*\*All custom programming required will be billed at our normal custom programming rate or quoted on a per-job basis. Refer to the current Pricing Schedule for current rates.*