ATM/Debit Card Interfaces Supported by CU*BASE

	FIS	FIS	FIS	FIS	Worldpay/FIS	JHA	FISERV	FirstData STAR	PSCU STAR	Shazam	MAP	COOP
Processing Platform:	Metavante	FIS Pass Through (Certegy)	Payments One	TransFund	Worldpay/FIS	JHA	Enhanced EPOC	Star	Star	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 MC	VISA MC	VISA MC
Supported Incoming Status Message	●	●	●	●	●	●	●	●	●	●	●	●
VAU/ABU	●	●			●			●	●		●	
Smart ATM Deposits	●	●	●	●	●	●	●	●	●	●	●	●
Card Randomization	●	●	●	●	●	●	●	●	●	●	●	●
Misc. Technical Specifications												
CU*BASE Card File	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD
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

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These interfaces use the CU*BASE database, screens, and infrastructure referred to as the **Standard ATM/Debit Platform**. This platform makes the end-user experience similar, regardless of what ATM/Debit vender you may choose, now or in the future. For more information, visit our kitchen: **cuanswers.com/kitchen**

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 dialy 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
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

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.*