

ATM/Debit Card Interfaces Supported by CBX



	FIS	FIS	FIS	FIS	Worldpay/ FIS	JHA	FISERV	FirstData STAR	PSCU STAR	Shazam	COOP
Processing Platform:	Metavante	FIS Pass Through (Certegey)	Payments One	TransFund	Worldpay/ FIS	JHA	Enhanced EPOC	Star	Star	SHAZAM	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
Supported Incoming Status Message	●	●	●	●	●	●	●	●	●	●	●
VAU/ABU	●	●			●	●	●	●	●		
Smart ATM Deposits	●	●	●	●	●	●	●	●	●	●	●
Card Randomization	●	●	●	●	●	●	●	●	●	●	●

Misc. Technical Specifications											
CBX Card File	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD	PANCARD
Holds controlled by	CBX	CBX	CBX	CBX	CBX	CBX	CBX	CBX	CBX	CBX	CBX
CBX 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



These interfaces use the CBX 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

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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 CBX 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; CBX 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, CBX passes the surcharge on to the member in a separate transaction; indicates whether the feature is supported for activity via VISA, Mastercard, or both
CBX Debit Card Hold Processing	If holds are handled by CBX, 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 CBX 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.*