

Credit Card Interfaces Supported by CU*BASE

	FIS	FIS	FIS	JHA	FISERV	FISERV	PSCU	MAP	COOP
Processing Platform:	FIS PAS Through (Certyg)	Payments One	Worldpay	JHA	Enhanced EPOC	Star NE (Wilmington)	Star NE (Wilmington)	Visa DPS	Connex
Service or Feature									
Manage My Card/Card Controls	●	●	●	●	●	●	●	●	●
Reconciliation File	●	●	●	●	●	●	●	●	●
Card Maintenance	●	●	●	●	●	●	●	●	●
Send Card Deletes to Switch	●								●
Transaction Push Notifications	●	●	●	●	●	●	●	●	●
Statement Processing	●	●	●	●	●	●	●	●	●
ISA Fee Processing (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)	●		●	●	●	●	●	●	●
Ability to Offer Promotions Using MCC Codes/Groups	●	●	●	●	●	●	●	●	●
Instant Issue	●	●	●	●	●	●	●	●	●
Card Randomization	●	●	●	●	●	●	●	●	●
Misc. Technical Specifications									
CU*BASE Card File	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT
Holds controlled by	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE	CU*BASE
CU*Base Credit Card Hold Processing	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 Credit Card interfaces.

Explanation of Services and Features

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
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 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
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
Statement Processing	This means that CU*Answers has the ability to generate credit card statements we utilize Sage Direct but can implement with other statement vendors if needed.
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 chose to have the increment of next card number randomized
Ability to Offer Promotions Using MCC Codes/Groups	This feature offers the credit unions the ability to have a special purchase promo for a certain merchant category group the CU has built
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.*