

Credit Card Interfaces Supported by CBX



	FIS	FIS	FIS	Worldpay/ FIS	JHA	FISERV	FirstData STAR	PSCU STAR	COOP
Processing Platform:	FIS PAS Through (Certegy)	Payments One	TransFund	Worldpay/ FIS	JHA	Enhanced EPOC	Star	Star	Connex
Service or Feature									
Vendor Rewards Program	●	●	●	●			●	●	●
Vendor Site SSO in Online Banking	●	●	●	●	●	●	●	●	●
Manage My Card/Card Controls	●	●	●	●	●	●	●	●	●
Reconciliation File	●	●	●	●	●	●	●	●	●
Card Maintenance	●	●	●	●	●	●	●	●	●
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 MC	VISA MC
Supported Incoming Status Message	●	●	●	●	●	●	●	●	●
VAU/ABU	●			●	●	●	●	●	●
Ability to Offer Promotions Using MCC Codes/Groups	●	●	●	●	●	●	●	●	●
Card Randomization	●	●	●	●	●	●	●	●	●
Misc. Technical Specifications									
CBX Card File	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT	CCCTGDAT
Holds controlled by	CBX	CBX	CBX	CBX	CBX	CBX	CBX	CBX	CBX
CBX Credit Card Hold Processing	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 Credit Card Platform**. This platform makes the end-user experience similar, regardless of what Credit vendor you may choose, now or in the future. **For more information, visit our kitchen: [cuanswers.com/kitchen](https://www.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 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; CBX 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
Vendor Rewards Program	This feature offers credit union members the ability to implement a rewards program with the vendor
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)
Vendor Site SSO in Online Banking	This feature offers credit union members the ability to implement an SSO to the vendor site in our online banking environment
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
VAU/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.
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

**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.*