

# SettleMINT<sup>EFT</sup>

## Services Overview

As part of CU\*Answers Management Services, SettleMINT EFT is your one stop location for all EFT related information including ATM/Debit & credit cards, instant issue cards, bill pay, compromised card support, and shared branching. We also provide consulting to help you maximize your investment in EFT products and features, and provide for enhanced member service experiences.

The SettleMINT EFT Team can handle all of your plastic processing needs! From online ATM/Debit and credit to instant card issue and compromised card processing.



# Card Services

Supporting your credit union's growth!

## ATM / DEBIT Card online processing

Through a robust processing platform, your ATM/Debit card services can be online real-time with automated debit transaction holds/releases and valuable vendor details in a normal CU\*BASE card holder inquiry. Card maintenance is processed nightly and new reports include a great reconciliation transaction exception list for easy settlement balancing.

## Online Credit Card Servicing

CU\*Base's online credit card program is designed to fit seamlessly into your credit union's full line of products and services without creating extra work for your staff. Payments can be made through ACH, teller processing, Online Banking, and AFT. Promotional rates can be implemented by you, at any time for no additional cost, with selective statement inserts coordinated for these promotions as well. With online credit card servicing your member will receive their credit card billing statement with their normal member statement, in the same envelope. This saves on your printing and postage costs monthly. E-statements are also supported!

## Credit Card Cash Back

This exciting program allows you to reward your members who make credit card purchases by giving them a percentage back! You are in control of how the rebates are paid out to the member and you can enroll members into the program with ease. If you are looking for ways to expand your credit card portfolio and increase your credit union's transactional usage, this program can help. You will increase your product sales and create lasting memberships!

## Instant Card Issue Services

We offer a great way for your credit union to provide an enhanced member experience by producing a card with a member selected PIN that is fully functional for ATM, Debit or Credit Card transactions while the member is in the branch. Members are excited not having to wait for their card, security is enhanced, and you will see increased card usage with the Instant Activation feature. Investment in this technology also provides emergency card replacements as well as a competitive edge in the market place. It is another step in going GREEN with no paper or waste.

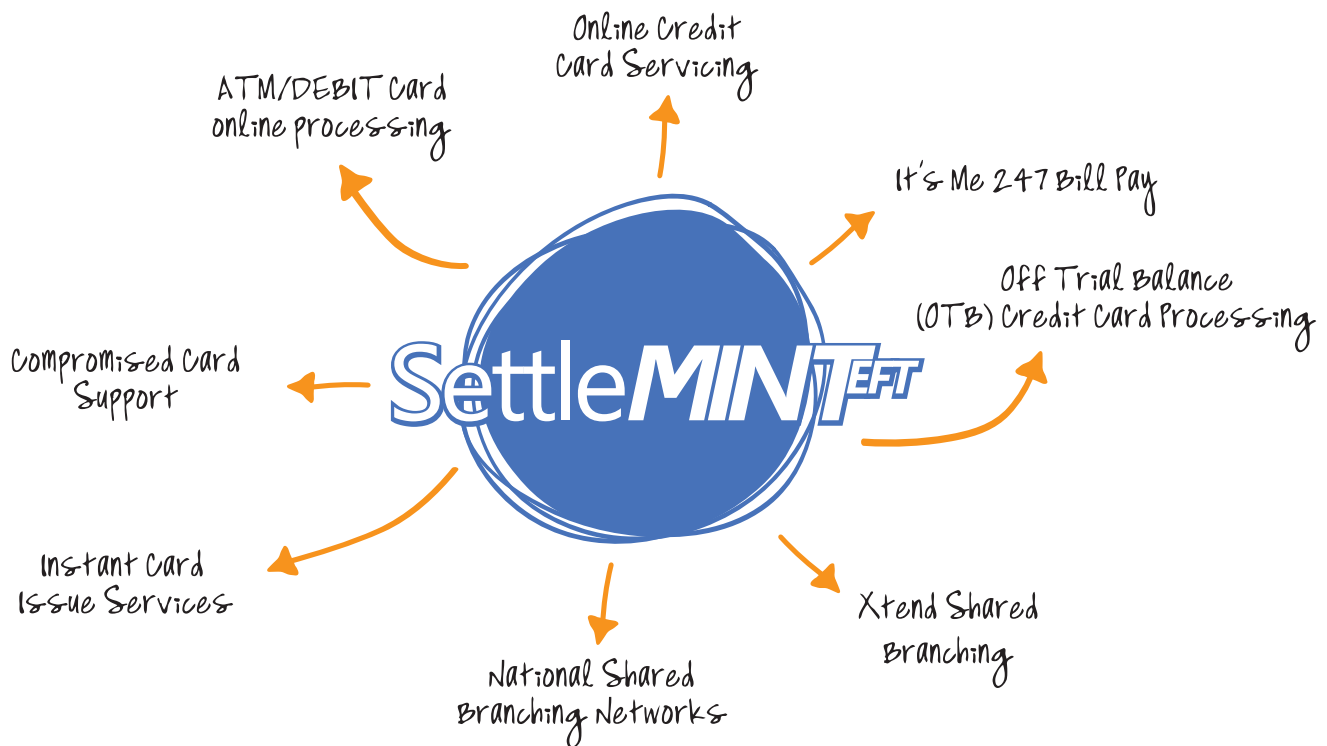
## Compromised Card Solutions

A compromised card situation is something that no credit union wants to encounter, but it's no secret that fraud is inevitable. The SettleMINT team is ready to assist you. We are your one stop solution, whether guiding you to finding the potentially affected members or if you would like us to take care of the entire process, we will take care of it so you don't have to! Regardless if there are 50 or 5000 affected accounts, we provide different options that can save you time and reduce your risk exposure. Services including facilitating the card reissue process, closing the old cards, call campaign, personal letters, email alerts, and e-alerts. Visit our SettleMINT EFT store page for

## Off Trial Balance (OTB) Credit Card Processing

OTB Credit Card processing can be used to process daily funds transfers to third parties such as credit card payments. Also supported are periodic batch transmissions of select member data integrated into CU\*BASE for use with normal member inquiries such as credit card limits, last payment amount etc.





### COOP Shared Branching Network

COOP Shared Branching is integrated into the CU\*BASE teller processing system. You can choose to use the Acquirer platform (other credit union members can be serviced at your credit union) or the Issuer platform (your members are serviced at other national shared branching sites) or both. Members served at your locations are not segregated into separate lines for teller transactions. Your members can visit shared branching sites throughout the United States for access to their accounts at your credit union.

### Payveris Online Bill pay

CU\*Answers and Payveris have partnered to provide a fully integrated online banking and payments experience to your credit union members. A better member experience starts because bill pay is a seamless part of It's Me 247 online banking, and has mobile bill pay capabilities. Other features include Quick Pay widgets in It's Me 247 online banking, integrated electronic bill presentment (eBill), payment calendar and alerts/notifications.

As a part of its commitment in working to continually enhance the overall member experience, CU\*Answers has made a financial investment into Payveris and the company's efforts to innovate the payments space while keeping credit unions at the center of commerce. In doing so, CU\*Answers has strengthened its opportunity to develop creative solutions with a vested partner, and positioned their clients to be in the middle of the payment system revolution.

### iPay Online Bill Pay

CU\*Answers is pleased to partner with iPay to offer two types of bill pay solutions. iPay bill payment allows members to pay bills online through a single-sign on hand-off from It's Me 247 online banking. iPay Native bill pay service through a relationship with iPay. This solution lets you offer members a bill pay solution fully integrated with online banking. This way your members can access bill pay without leaving online banking.

With either solution, your members can easily enroll online and can perform a variety of services, including viewing bills electronically (from participating vendors), and approving payments in a matter of minutes. They also have access to mobile banking services, which even allows them to enroll on their phone!

### Fiserv Bill pay

Fiserv bill payment allows members to pay bills online through a single sign on hand-off connection from It's Me 247 online banking. CU\*Answers is pleased to offer electronic bill presentment and payment service through an integration with Fiserv.

## Want to know more?

We are here for you in many ways with new and creative solutions to boost and grow your electronic services. Contact the SettleMINT team by visiting us online at [cuanswers.com/solutions/settlemint-eft/](https://cuanswers.com/solutions/settlemint-eft/). Email us at [settleminteft@cuanswers.com](mailto:settleminteft@cuanswers.com), or visit our store page at [store.cuanswers.com/store/settlemint/](https://store.cuanswers.com/store/settlemint/) to browse our services, including product/service descriptions and details on how to get started.

**We look forward to working with you, support is just a click or call away.**



 **CU\*ANSWERS**  
Management Services

# SettleMINT<sup>EFT</sup>

E: [settleminteft@cuanswers.com](mailto:settleminteft@cuanswers.com)

**We are here for all of your needs**



Plastics



Bill Pay



Shared  
Branching

