



A2A Transfers

Transferring Funds between Financial Institutions

Rev. May 26, 2009

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INTRODUCTION

Account-to-Account (A2A) transfer capabilities in CU*BASE and **It's Me 247** Online Banking allow members to initiate transfers between their credit union accounts and accounts at other financial institutions. A third party vendor, Magic-Wrighter will provide the ACH system which will handle the movement of funds. Magic-Wrighter's tool is referred to as "On Demand Transfers" or ODT.

In order for a credit union to offer A2A transfer services, the credit union must be an ODFI (Originating Depository Financial Institution). Additionally, it is the credit union's responsibility to define the process by which it validates the other financial institutions information, such as R&T number to ensure accuracy in transfer of funds.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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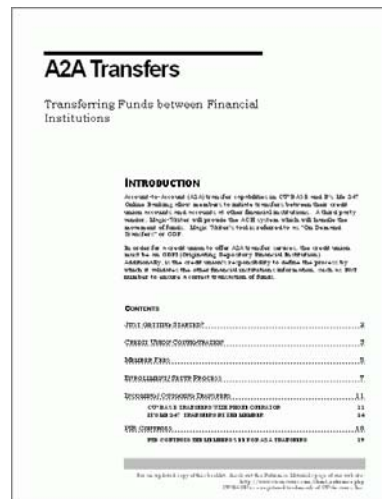
JUST GETTING STARTED?

Account-to-Account (A2A) transfers allow transfers between credit union accounts and accounts at other institutions. Members can initiate transfers from **It's Me 247** or credit union employees can use CU*BASE Phone Operator.

For more information on getting started with A2A Transfers at your credit union, be sure to check out the companion, Getting Started with A2A brochure. This brochure will give you an overview of the offering, the considerations, training and more. Additionally, this brochure will give you more information about signing up for the product.



This booklet deals more with the configuration of the product and is designed for credit unions that need assistance with the setup and use of A2A transfers for their credit union.



OVERVIEW

Now your members can use **It's Me 247** Online Banking to transfer money between their credit union accounts and their accounts at other financial institutions!

Account-To-Account (**A2A**) transfer capabilities are now available both in CU*BASE and via **It's Me 247** online banking. We have developed an interface to a third-party partner, Magic-Wrighter, which uses the ACH system to handle the movement of funds.

CONFIGURATION OPTIONS

A2A services can be activated via “Online Banking VMS Configuration” (MNCNFE #1). You can activate either incoming or outgoing transfers, or both, setting maximum dollar amounts per day and per the last 30 days.

Member fees can also be configured, including the usual standard fee waivers for things like age, aggregate balance, and OTB accounts. You can charge fees separately for incoming and outgoing A2A transfers (you could, for example, make incoming transfers free or cheaper than outgoing transfers). Both Tiered Services and Marketing Clubs will include fee waiver options so you can control fees based on member relationships.

MEMBER ENROLLMENT

In order for a credit union to perform A2A transfers, a member first needs to work with a credit union MSR to set up the **relationship account**. This is a configuration (done via MNSERV #22 Member Personal Banker) that includes the R&T and other details about the account at the other financial institution. Authentication is simply a matter of the credit union employee “approving” the relationship and setting up the record in CU*BASE. Once this process is complete, the member can initiate transfers at any time with no further authentication needed.

- At this time transfers can only be made to financial institutions in the United States—transfers to non-domestic financial institutions are not allowed and your credit union will need to have a policy in place not to create these sort of relationships.
- An OFAC Scan is run at the time the relationship is configured and an Audit Tracker is automatically created for the OFAC scan.
- Your credit union should establish and follow internal procedures for A2A transactions.

TRANSFERRING MONEY

You can configure whether your A2A program allows members to initiate debits (withdrawals from a CU account), credits (deposits to a CU account), or both. Then a member simply logs in to online banking and clicks Transfer

Money to initiate a transfer, using the new transfers wizard. There is also a separate feature in the CU*BASE Phone Operator software so that a Call Center employee can initiate a transfer for a member as requested.

PIB CONTROLS

Access to A2A can be controlled by a member's PIB profile, including the ability for the member to set dollar limits and require a confirmation code before initiating a transfer. We have also added an A2A flag to the CU Default PIB Profile.

SETTLEMENT

Like other ACH Transactions, the A2A process is handled through your general ledger. Funds are transferred into and out of your ACH Settlement G/L Account as ACH files process. Funds transferred out of a member's account will be immediately evident. The actual transaction is held in your G/L Account until the ACH file is processed. Money transferred into a member account is not visible until the ACH deposits the funds two or more days later.

CREDIT UNION CONFIGURATION

Credit unions will need to activate A2A transfers to offer this service to their members. Within the configuration, credit unions can define separate minimum and maximum amounts for incoming and outgoing transfers, as well as separate settings for maximum daily and monthly transfers. Credit unions can offer one type of transfer free of charge, while charging for the other. Setting a maximum monthly threshold can work against money laundering through your credit union.

MNCNFE #1-Online Banking VMS Configuration" (second screen)

The screenshot shows the 'Online Banking Configuration' window. On the left, a callout box contains the text: 'If this checkbox is checked, tellers will be able to waive fees, if any are configured to be charged, when processing A2A transfers using Phone Operator.' An arrow points from this text to the checkbox labeled 'Allow fee to be manually waived' in the 'A2A Incoming' section of the configuration screen.

The above screen allows the credit union to activate A2A for its members and to set default minimum and maximum transfer amounts, as well as fees for these transfers. The credit union must configure a G/L for the incoming and outgoing funds, as well as one for the fee income. Additionally, the credit union can set up fee waivers for selected members.

*Refer to CU*BASE Online Help for more information on the fields on this screen. To activate the online help, click the [Learn About This Feature](#) link at the bottom right of the CU*BASE screen.*

This screen will activate A2A transfers for Phone Operator and is required for A2A transfers. You cannot offer A2A transfers in **It's Me 247** without offering it in Phone Operator.

To offer this option to members in **It's Me 247**, use MNCNFE #1 Online Banking VMS Configuration. Press Enter to reach the fourth screen, then simply place a check in the checkbox in front of **A2A Transfers**.

MNCNFE #1 Online Banking VMS Configuration (fourth screen)

Session 0 CU*BASE GOLD - Credit Union Default PIB Configuration

Network Links

Credit Union Default PIB Configuration

Corp ID 01

Feature / Transaction	Feature Limits in Whole Dollar Amounts
<input checked="" type="checkbox"/> Transfer to other base accounts	Max amount 9,999,999.99
<input checked="" type="checkbox"/> Transfer within base account	Max amount 9,999,999.99
<input type="checkbox"/> Request check withdrawals	Max amount 50.00
<input checked="" type="checkbox"/> A2A transfers	Max amount 9,999,999.99 (per day)
<input checked="" type="checkbox"/> Manage ACH deposits	
<input checked="" type="checkbox"/> Manage AFT transactions	
<input checked="" type="checkbox"/> Manage CFT transactions	
<input checked="" type="checkbox"/> Apply for loans	
<input checked="" type="checkbox"/> Open checking/savings accounts	
<input checked="" type="checkbox"/> Open certificate (CD) accounts	
<input checked="" type="checkbox"/> View cancelled checks	
<input checked="" type="checkbox"/> Manage personal information	
<input checked="" type="checkbox"/> Pay bills online	

Backup	F3
Cancel	F7
Bypass	F8
Continue	Ent

Transaction limits set by the credit union will still apply.

IC (2623) 11/06/08 12:18:12 [Learn About This Feature](#)

Since the credit union has elected to offer A2A transfers, members have the option to allow or restrict A2A transfers in their PIB. However, if an individual member's PIB profile has this option turned to No (not allowing the transfers) and this sort of transfer will not be allowed.

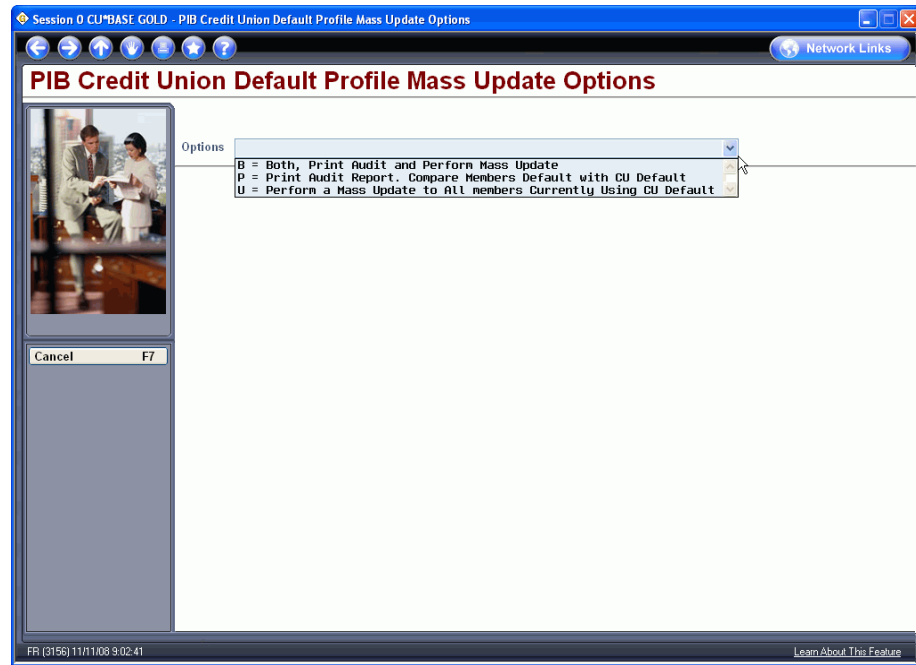
I want to be able to transfer money to other financial institutions in It's Me 247.

[Tell me More](#)

Yes No

Because of this the members cannot make transfers to other financial institutions. Therefore, the credit union must change the option to Yes and the credit union can do this using MNCNFE #5 Flood PIB Default Profile Changes.

MNCNFE #5 Flood Default Profile Changes



Three Options of MNSERV #5 Flood PIB Default Profile Changes

<i>Option</i>	<i>Description</i>
B	Both, Print Audit and Perform Mass Update
P	Print Audit Report, Compare Members with CU Default
U	Perform a Mass Update to All Members currently using the default

This option will allow you to make batch adjustments to existing PIB profiles and/or view a report of the members affected by the change. The mass update will affect members who have accepted the default profile by going into PIB and setting up an account or by a credit union employee setting up a PIB account for a member, but who have not customized their PIB profile.

Using the options listed above, credit unions can change the member's PIB option to Yes, allowing the member to make A2A transfers. Once you have reviewed the members who will have their profile changed and are ready, use *U = Perform a Mass Update to All Members currently using the default* or *B = Both, Print Audit and Perform Mass Update* to flood the members to change the setting to the following:

- If member have elected not to allow A2A transfers (by manually adjusting their member PIB profile—if allowed), the credit union MSR will manually change this setting to allow them at the time the member is set up for A2A transfers. More about this on page 14.

MEMBER FEES

The configuration is designed so that credit unions can offer different fees for incoming and outgoing transfers, for example making incoming transfers free or cost less than an outgoing one. The fee is taken from the same account from which the funds are outgoing or incoming; this fee cannot be taken from a different sub-share. A fee can bring an account to a negative balance, and standard fees (such as NSF fees), therefore, may be assessed.

- In the case of an incoming loan payment, however, no fee is assessed.

Through the use of Tiered Services or Marketing Clubs, the credit union can waive that fee for selected members. Additionally, if this authority has been given, the teller can even manually waive the fee for the transfer when making the transfer in Phone Operator.

In the fee posting programs, Tiered Services or Marketing Club will be recorded as the reason for the waived fee if that is what caused the fee not to be charged. Any time the fee is waived this waived fee record is recorded in the Fee Waiver Information File (FWHIST) and can be viewed using the Fee Waiver Information Report on MNRPTC.

Waiving incoming and outgoing A2A transfer fees have separate settings, so a credit union can choose to offer one option but not the other. The option to waive fees with Tiered Services defaults to being unchecked (fees not waived), so use this setting if you wish to waive fees.

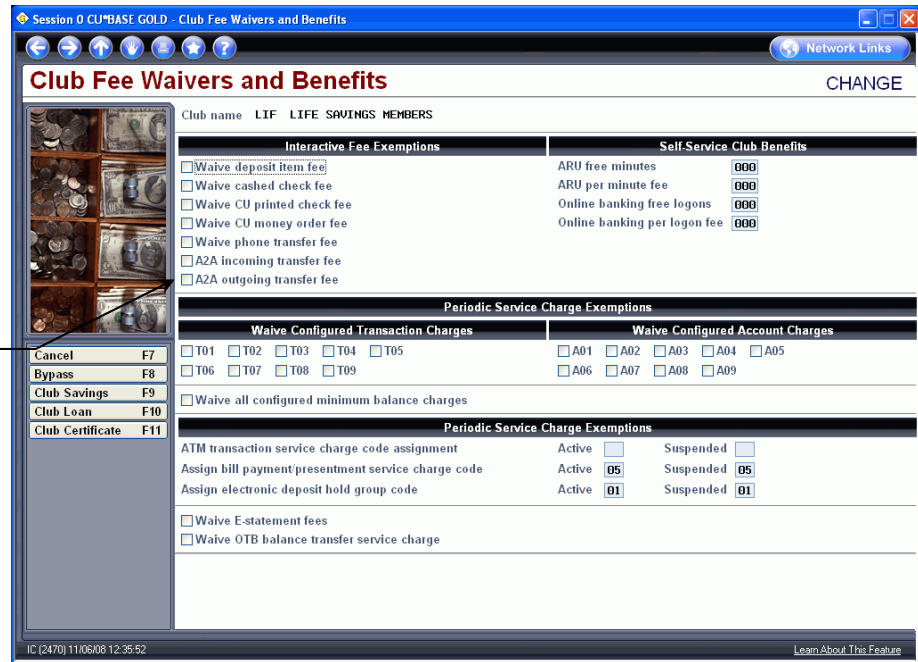
MNCNFD # 1 Tiered Service Level Config (Mbr Elected Svcs tab)

Incentive Reward	Member Elected Outside Services	Levels			
		Basic	A	B	C
ATM transaction service charge code (01-99)		00	00	00	00
Waive OTB balance transfer service charge			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bill payment/presentation service charge code		00	00	00	00
Electronic deposit hold group code (01-99)		00	00	00	00
Waive overdraft transfer fee from shares			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive overdraft transfer fee from LOC			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive combined overdraft transfer fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive E-statement fees			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive A2A incoming transfer fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Waive A2A outgoing transfer fee			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You can waive either incoming or outgoing transfers, or both.

As with waiving fees in Tiered Services, credit unions can use Marketing Clubs to make different waivers for incoming and outgoing A2A transfers. These options also default to unchecked (fee not waived), and must be activated in order for the waiver to be active.

MNCNFD #4 Marketing Club Configuration



You can waive either incoming or outgoing fees, or both.

This credit union in the following image has given the teller authority to waive the fee during the transfer. This option can be selected when A2A transfers are configured for the credit union.

Phone Operator Transfers



Here the teller can choose to uncheck the Charge Fee checkbox and remove the fee.

ENROLLMENT/SETUP PROCESS

In order for the member to use A2A to transfer funds to another financial institution, the financial institution's information must be entered into CU*BASE to form a **relationship** between the credit union member's account and the account at the other financial institution. These relationships will create an **A2A transfer control list** which will drive the teller's options when transferring funds in Phone Operator, as well as the member's options in **It's Me 247**.

Relationships are designed to allow the member to either transfer money **to** another institution or receive funds **from** another institution, but not both in the same transfer. A separate fee is configured for incoming and outgoing transactions to allow the credit union to charge differently for each type of transfer. An OFAC scan is run once the relationship is set up.

This sensitive information, such as account and R&T numbers will not be visible to the teller when making a transfer. Only the description is available when selecting the correct account.

The credit union employee configures the relationship for the member using **MNSERV # 22 Member Personal Banker**. The member must work with a credit union employee to set up the relationship. Once it is created, the member can use **It's Me 247** to make the transfer. Members cannot, however, create these relationships themselves in online banking.

MNSERV #22 Member Personal Banker

Session 0 CU*BASE GOLD - Member Personal Banker

Member Personal Banker Individual

Account base [redacted] Date opened Mar 02, 1970

Name BRAD Q PITT

Agreement accepted Nov 06, 2008

E-Statements 000000 PIB

Bill payment 000000 eAlerts/eNotices

E-statements (enroll or change enrollment status)

Bill Payment (enroll or change enrollment status)

Bill Payment PIN reset

Online Banking/ARU (activate, change PIN password; view password history)

Online Banking/ARU Transfer Control (update or add transfer accounts)

Personal Internet Branch (enroll or change PIB settings)

PIB Password Reset (change PIB password or view PIB username)

eAlerts/eNotices (subscribe or change settings; view eAlert history)

A2A account relationships (add, modify, or remove relationships)

Email address maintenance

Backup F3

Cancel F7

Bypass F8

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On the previous screen, check the checkbox in front of **A2A account relationships (add, modify, or remove relationships)** and press Enter to move to the second screen to view a list of the relationships that the member already has configured.

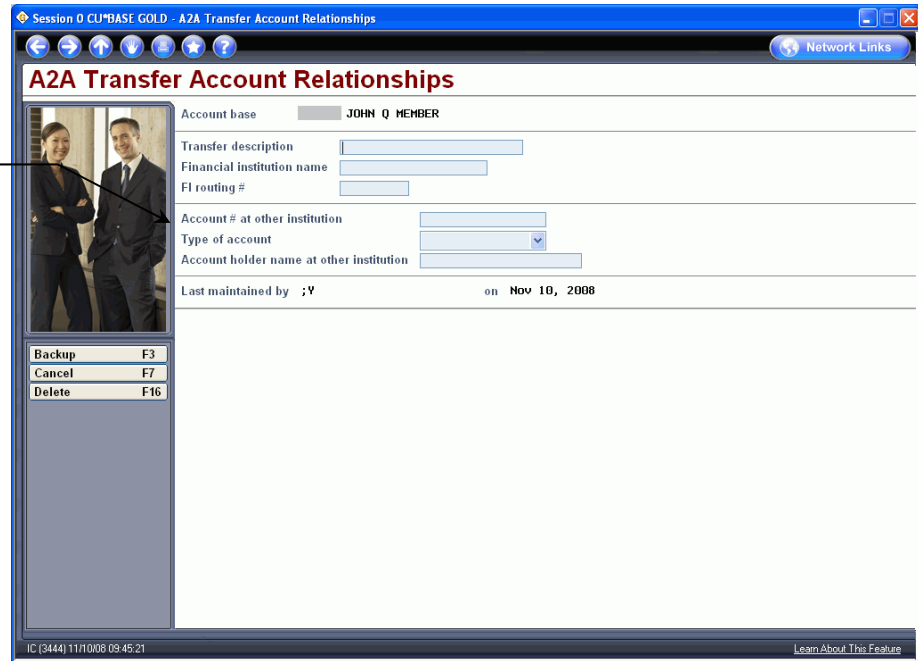
MNSERV #22 Second Screen



To create a new account relationship, simply use F6-Add.

A2A Account Relationship Configuration Screen

The Type of account option allows you to configure this as either a savings, checking or loan account. Incoming transfers from a loan account are allowed.



Refer to CU*BASE Online Help for more information on the fields on this screen. To activate the online help, click the [Learn About This Feature](#) link at the bottom right of the CU*BASE screen.

Using this screen the credit union employee first will enter a description that tellers and the member will use when making the transfer. This secures the rest of the financial information needed for this relationship since it is the only information the teller or member sees when making an A2A transfer. All of the other information is used only for the configuration.

The member must provide the information about the other financial institution, including the financial institution's name, routing number, and the account number of the person at the other institution. The type of account (savings, checking, loan) is also needed at this time as well as the name of the person at the other institution. Once the relationship has been configured, this relationship can be used by a credit union employee in Phone Operator. It can also be used by a member in **It's Me 247** to transfer money in and out of an account at another financial institution.

Note: The system will allow a member to transfer money to an outside loan account. It will not, however, allow a member to transfer money out of a loan account. If a relationship is designated as a loan account, account will not appear as an option when a teller or member selects the **transfer from** account.

Once you press Enter CU*BASE will run an OFAC scan on the outside financial institution.

Backup	F3
Individual Acct	F9
Continue	Ent

Press Enter to verify this institution.



Next, Press Enter to run an OFAC scan on the individual. Press Enter to run the verification.

If the organizational OFAC screen is needed, use F9- Organizational Acct.



Ensuring the Member's PIB Controls Allow A2A Transfers

Now that the relationships are created, there is one additional step that to ensure that the member can make the A2A transfers online in **It's Me 247**. Return to MNSERV #22 Member Personal Banker. This time select Personal Internet Branch (enroll or change PIB settings).

MNSERV #22 Member Personal Banker (Personal Internet Branch (enroll or change PIB settings), third screen)

Session 0 CU*BASE GOLD - Configure PIB Profile

Account base [] Name MARY A MEMBER

UPDATE

Please select the features for the member PIB profile. The availability of the features in online banking is dependent on which features your credit union offers.

Feature/Transaction	Feature Limits in Whole Dollar Amounts	Confirmation Code
<input checked="" type="checkbox"/> Transfer to other base accounts	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input type="checkbox"/> Transfer within base account	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> A2A transfers	Maximum amount 999,999,999 (per day)	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Request check withdrawals	Maximum amount 5,000	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage ACH deposits		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage AFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage CFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Apply for loans		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open checking/savings accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open certificate (CD) accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> View cancelled checks		
<input checked="" type="checkbox"/> Manage personal information		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage online bill pay		<input type="checkbox"/> Require

Confirmation code []

Backup F3
Cancel F7

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Make sure that the checkbox next to **A2A transfers** is checked.

This is also the location to enter a confirmation code if the member wishes to add one at any time.

Press Enter to move to the PIB confirmation page. Then click F5-Apply and Send to save any changes that are made or to exit this screen.

INCOMING/OUTGOING TRANSFERS

Once A2A transfers are activated by the credit union and the relationships are configured, both tellers (in Phone Operator only) and members (in **It's Me 247** online banking) will be able to initiate transfers with other financial institutions. This section will cover the actual transfers and how they are made in CU*BASE and **It's Me 247**.

With outgoing transfers, the money will immediately be removed from the members account. The member will immediately see a record in **It's Me 247** (or transaction history in CU*BASE) documenting the transfer, as well as a record for the fee (if one was charged). Transfers will not be made if the member's account does not contain sufficient funds for the transfer, but the transfer will still be made even if the transfer **fee** takes the member's account to a negative balance. The person receiving the transfer will receive the money according to normal ACH activity.

With incoming transfers, a \$0 transaction entry will appear in the member's transaction history in CU*BASE. This transaction entry will be removed once the money is transferred in from the other institution. Now the \$0.00 transaction record will be replaced with a record of the actual deposit fund amount. The member, however, will not see any change in **It's Me 247** until the money is transferred in from the other financial institution unless a fee is assessed. If a fee is charged for the transfer a fee transaction will immediately appear in the account summary. Incoming transfers will also follow standard ACH activity.

With either incoming or outgoing transfers, the transfer is made in the system immediately. If the transfer is an outgoing transfer, the money is transferred out of the members account immediately and is placed in the G/L account (that was configured when A2A processing was configured for the credit union) and then transferred during normal ACH processing. Incoming funds are not credited to the members account until they arrive from the other financial institution, but the fee is debited at the time of the transfer.

Once the transfer is made, the credit union cannot cancel the transfer. Because of this, transfers cannot be reversed. The member will receive a warning about this when making a transfer online.

Note on Transfers (ACH and Failed Transfers)

If for some reason the ACH transfer does not process correctly and bounces back (perhaps a number was incorrectly keyed when the relationship was set up), Magic-Wrighter will return the transfer request to avoid complications with the other financial institution. These failed transfers are recorded on the LMBRA2AEXP report in CU*SPY. Fees for these transfers must be manually reversed.

CU*BASE TRANSFERS WITH PHONE OPERATOR

Tellers will only be able to process A2A transfers in Phone Operator. First the teller enters Phone Operator and selects the member account that is involved in the transfer and selects the Transfer option. From this screen the teller selects to make an incoming or outgoing transfer by selecting the function keys to the left (**F11 A2A In** or **F12 A2A Out**).

Transfer Screen

Use **F11-A2A In** or **F12-A2A Out** to make incoming or outgoing A2A transfers.

Session 0 CU*BASE GOLD - Member Account Transfer

Member Account Transfer Phone Transfers

Transfer amount: 0.00

From account: 000

To account: 000

Description: PHONE TRANSFER

IRA/HSA code: [] []

IRA/HSA code: [] []

Print receipt

Refresh/Calculate	Ent
Post	F5
Bypass	F8
A2A In	F11
A2A Out	F12

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Learn About This Feature

Once either **F11-A2A In** or **F12 A2A Out** is selected, the transfer control list for the member appears so that the teller can select the correct account to either transfer funds from or funds to.

Transfer Control List

Session 0 CU*BASE GOLD - A2A Relationships

Backup: F3

Account: []

Relationship Descriptions

- COMERICA CHECKING
- MARY'S CREDIT UNION ACCT

Select []

Learn About This Feature

If the transfer is an incoming transfer, accounts that have been configured as loan accounts will not appear on the list.

The credit union simply selects the account at the other financial institution involved in the transfer by double clicking on the selection or by selecting the account and choosing Select. The teller can only see the description that was entered when the relationship was configured. No financial information appears in the list.

The Phone Operator transfer screen returns and the teller then can enter the amount of the transfer. If a fee will be charged, the fee will appear in the calculation. If the teller can override the fee, the checkbox will not be grayed out and the teller can uncheck it.

If configured, the teller can choose not to charge the fee. Fees are configurable and can be waived. See page 5.

Notice how the function key has changed to allow the teller to return to Phone Operator

Session 0 CU*BASE GOLD - Member Account Transfer

Member Account Transfer Phone Transfers

Transfer amount: 500.00

From account: 1000 IRA/HSA code:

To account: COMERICA CHECKING

Description: A2A TRANSFER W/D

Print receipt Charge fee

Total shares	11,410.37
Total loans	30,988.88
Age	83
Fee amount	2.00

From Account		To Account	
Name	JOHN Q MEMBER	Name	COMERICA CHECKING
Mbrshp Desgn	Individual		
Beginning available balance	5,421.73		
Transfer amount	500.00-		
Fee amount	2.00-		
Ending available balance	4,919.73		

Refresh/Calculate Ent
Post F5
Bypass F8
A2A In F11
Phone F12

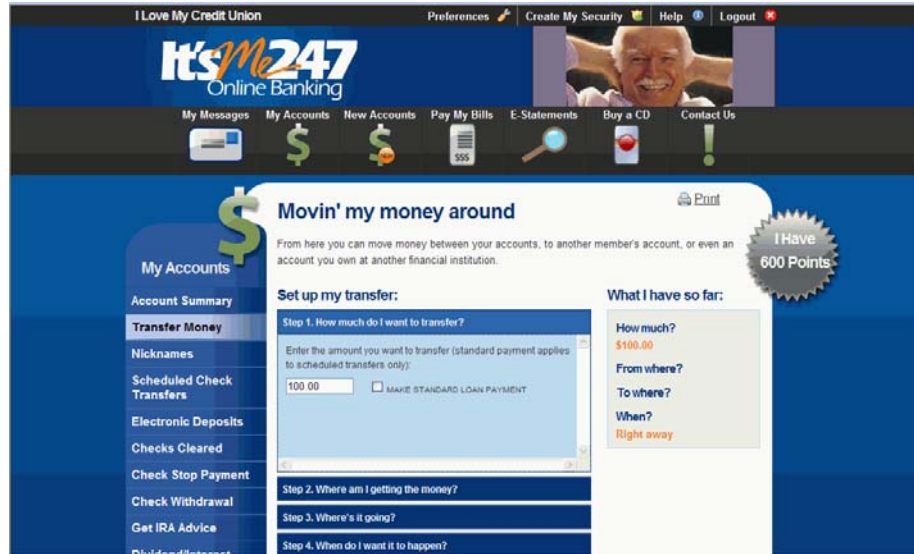
IC [3442] 11/10/08 09:33:17 [Learn About This Feature](#)

The teller simply posts the transaction as usual and the transfer is processed using normal ACH processing. If the transfer is an outgoing transfer, the funds will be removed immediately and the member will see a record of the transfer, plus any fee that was assessed on his or her account summary page. If the transfer is an incoming transfer, a zero (0.00) dollar transfer record is recorded in the transfer history until the money is deposited from the other financial institution's account. When the money arrives from the other institution, it is deposited in the member's account and the zero (0.00) dollar transaction record is removed from the account transaction history and is replaced with a record for the amount of the deposit.

IT'S ME 247 TRANSFERS BY THE MEMBER

If configured (see page 7) members can also transfer money to and from accounts at other financial institutions. They cannot, however, set up the relationships themselves in **It's Me 247**. They must contact their credit union and have a credit union service representative configure the relationship.

In order to make an Account-to-Account transfer, the member must click on Transfer Money on the bar to the left when viewing the My Accounts page. The Transfer page walks the member through the four steps of creating a transfer. In the first step, the member enters the amount of the transfer.



The screenshot shows the 'Movin' my money around' page. The left sidebar has 'Transfer Money' selected. The main content area is titled 'Set up my transfer:' and has four steps. Step 1, 'How much do I want to transfer?', is active. It contains a text input field with '100.00' and a checkbox for 'MAKE STANDARD LOAN PAYMENT'. To the right, a 'What I have so far:' summary shows 'How much?' as '\$100.00', 'From where?' as 'To where?', and 'When?' as 'Right away'. A 'Print' button is in the top right. A badge in the top right corner says 'I Have 600 Points'.

The second step **Where am I getting the money?** allows the member to select the account the money is coming from. If the member scrolls to the bottom of the available accounts, he or she will be able to select the accounts at other financial institutions.



The screenshot shows the 'Movin' my money around' page at Step 2, 'Where am I getting the money?'. The left sidebar remains the same. The main content area shows a list of radio button options for selecting the source account. The options are: '000 - VACATION: \$0.00', '070 - SHARE DRAFT: \$1,615.54', '660 - EASY ACCESS: \$5,000.00', '850 - VISA PLATINUM: \$4,719.37', 'MARY MEMBER - MARY'S CREDIT UNION ACCT', and 'NANCY MEMBER - COMERICA CHECKING'. The 'NANCY MEMBER - COMERICA CHECKING' option is selected. The 'What I have so far:' summary on the right is identical to the previous screenshot. The 'Print' button and 'I Have 600 Points' badge are also present.

The system will not allow a member to make an outgoing transfer from an account configured as a loan account. An account configured in this manner will not appear on the list of "from" options.

In the next step the member selects the account to transfer to. Again if the member scrolls to the bottom of the list, he or she will see the accounts from the other financial institutions.



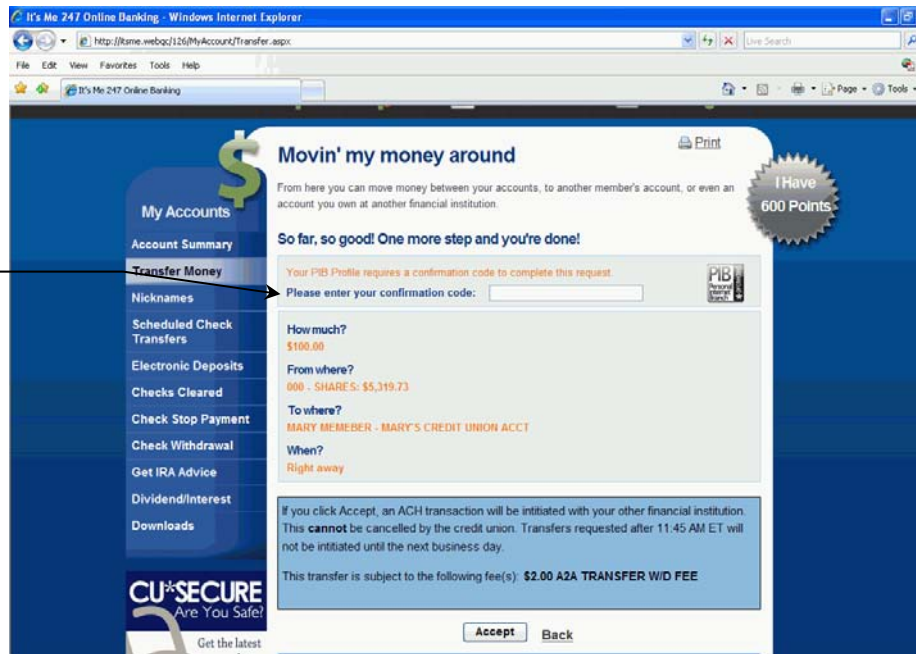
The system will not allow transfers between two outside financial institutions. At least one account must be at your credit union. The member will receive an error message if he or she tries to do this asking the member to pick at least one account from your credit union.

In the final step the member only has the option to make the transfer "Right Away." At this time, the member cannot schedule A2A transfers; they must all be immediate transfers (although behind the scenes ACH processing rules apply).



At this point the member would scroll to the bottom of the page and select **Verify My Transfer**

If the member has configured in PIB that a confirmation code is required to make an A2A transfer, the member will see a field like this one.



The member will simply click Accept to finish the transfer.

What the Member Will See in It's Me 247

If the member makes an outgoing transfer, there will be a record of the withdrawal reading "A2A Transfer W/D" followed by the Description of the relationship and the date the transfer request was made. Additionally if the member is charged a fee for the withdrawal, he or she will see a record for the fee with a description of "A2A Transfer W/D Fee."

Transaction History			
Date	Description	Amount	Balance
11/04/2008	A2A TRANSFER W/D FEE	(\$2.00)	\$5,324.73
11/04/2008	A2A TRANSFER W/D TO COMERICA CHECKING REQSTD 11/10	(\$100.00)	\$5,326.73

If the member makes an incoming transfer, he or she will not have a record this transfer in **It's Me 247** until the funds are transferred in (unless a fee is charged for the transfer and then the assessed fee will appear in the account summary. An incoming transfer will read "A2A Transfer Deposit," with the fee reading "A2A Transfer Dep Fee," followed by the description of the relationship and the date the transfer **request** was made, not the date the money actually was deposited.

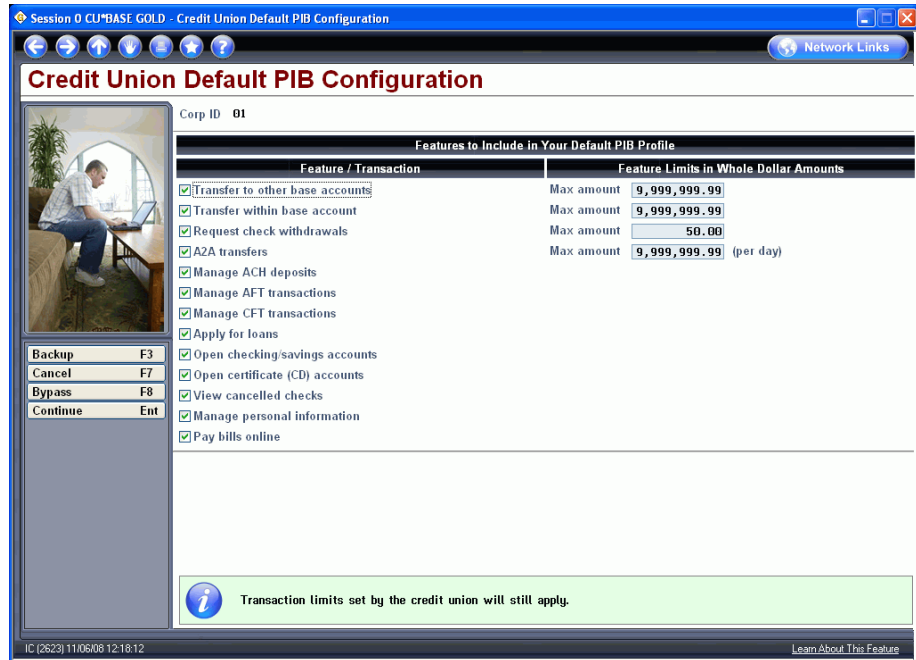
11/07/2008	A2A TRANSFER DEP FEE	(\$2.00)	\$5,482.73
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PIB CONTROLS

A2A transfers must be allowed in the Default PIB Profile at both at the credit union and the member levels in order for the member to be able to make A2A transfers in **It's Me 247**. If the credit union setting allows the A2A transfer, but the member setting does not, the member will not be able to make Account-to-Account transfers.

Ensure that the checkbox for A2A transfers is checked on both of the following two screens:

MNCNFE #1 Online Banking VMS Configuration (fourth screen) – Credit Union Setting



MNSERV #22 Member Personal Banker (Personal Internet Branch (enroll or change PIB settings) third screen (Member Setting)

Feature/Transaction	Feature Limits in Whole Dollar Amounts	Confirmation Code
<input checked="" type="checkbox"/> Transfer to other base accounts	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Transfer within base account	Maximum amount 999,999,999	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> A2A transfers	Maximum amount 999,999,999 (per day)	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Request check withdrawals	Maximum amount 5,000	<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage ACH deposits		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage AFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage CFT transactions		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Apply for loans		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open checking/savings accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Open certificate (CD) accounts		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> View cancelled checks		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage personal information		<input type="checkbox"/> Require
<input checked="" type="checkbox"/> Manage online bill pay		<input type="checkbox"/> Require

PIB CONTROLS-WHAT THE MEMBERS SEE FOR A2A TRANSFERS

Additionally, if the member can adjust his or her PIB profile, the member can select to restrict this option by requiring a confirmation code. Or the member can decide to activate or deactivate this option so that A2A transfers cannot be made in his or her account. If the member chooses to allow the feature, he or she can choose to have a required confirmation code and/or an amount restriction.

I want to be able to transfer money to other financial institutions in It's Me 247.

Tell me More

Yes No

I would like to require a confirmation code for this type of transaction.

Tell me More

Yes No

You will be asked to set up your confirmation code later on.

I would also like to restrict the total dollar amount that can be transferred per day.

Tell me More

Yes No

The total dollar amount I wish to allow per day to/from another financial institution is

Tell me More

Total Dollar Amount: \$

The minimum restriction is \$10, and the maximum is \$999,999,999; in whole dollar amounts only.

Note: Your Credit Union may also have limited the dollar amount of transfers. If so, the lower of the two limits will be enforced.

If the member required the entry of a confirmation code for A2A transfers, then the member will need to enter this confirmation code prior to saving the new PIB profile.

Confirmation code

If you decided to use a confirmation code to restrict any of the above features, you must set it here.

[Tell me More](#)

You have selected to restrict certain features by requiring a confirmation code. Please enter the confirmation code you would like to use.

Confirmation Code:

Re-enter Confirmation Code:

If the confirmation codes is required, the transfer confirmation code field in **It's Me 247** will appear as shown on page 21.

APPENDIX B: GETTING STARTED MATERIALS

- ◆ Sign-me-up Form—this completed form will provide key information to Magic-Wrighter
- ◆ Electronic Payment Service Agreement (for Magic-Wrighter)
- ◆ Federal Reserve Bank FedACH Participation Agreement—Service Provider Designation
- ◆ Getting Started with A2A brochure

When you're ready to offer Account-to-Account services to your members, complete and sign the four documents (forms) listed above.

- Note: Complete only the top section of both federal forms.

Fax the forms to CU*Answers at 616.285.7285.

Need help? We've got an easy helpline too. Email us directly at: a2ahelp@cuanswers.com. If you prefer a phone contact, call a CSR at 800.285.3478.

Account-to-Account Transfers in
It's Me 247 Online Banking
Sign Me Up!



To sign up for Magic-Wrighter Account-to-Account processing, indicate your choice of services under Services Requested. Complete and sign all forms listed under Forms, then fax them to CU*Answers at (616) 285-7285. Programming and configuration will be completed by Magic-Wrighter and CU*Answers.

Credit Union Name		Phone
Street Address (no P.O. box)		Fax
CEO Name		
Contact Name		Phone
eMail Address		Fax
Alternate Contact		Phone
eMail Address		Fax
Credit Union Website		
Routing & Transit #		
Tax ID Number		

Service Requested

Account-to-Account (A2A) ACH

Forms

All three forms must be completed and signed by CEO.

This A2A SignMeUp form

Electronic Payment Service Agreement (with Magic-Wrighter)

Federal Reserve Bank Fed ACH Participation Agreement—Service Provider Designation

Form must be signed by the credit union CEO.

Signature of Credit Union CEO

Date

Form must be signed by CU*Answers to confirm submission of forms to Magic-Wrighter.

*Signature of CU*Answers Representative*

Date

eMail: a2aHelp@cuanswers.com Fax: (616) 285-7285

NONDISCLOSURE AGREEMENT

This Agreement (This "Agreement") is made this ____ day of, _____, 2008, between _____, with principal offices located at _____, _____, _____ (Financial Institution "FI") and Magic-Wrighter, Inc., with principal offices located at 703 Three Mile Rd., N.W., Grand Rapids, Michigan 49544 ("MWI").

WHEREAS, FI has requested that MWI provide it with confidential audit information pertaining to MWI or one of MWI's affiliates (the "Information");

WHEREAS, MWI is prepared to disclose to FI the Information per the terms and conditions of this Agreement.

THEREFORE, it is agreed:

1. That this Agreement will confirm the understanding between the FI and MWI concerning FI's obligations of confidentiality with respect to the Information for the purpose of this Agreement.
2. That the Information shall be treated by FI as secret and confidential.
3. That for a period of five (5) years from the date of this Agreement, the Information, unless written consent is otherwise granted by MWI, shall be restricted to (a) those employees and persons in FI's organization with a need to know such Information pursuant to the Agreements in place at the time of the company's specified Audit(s) and (b) FI's external auditors solely for the purpose of performing an audit of FI. Such employees, persons, and auditors shall be notified of the proprietary nature of the Information, and FI shall use the same degree of care as it employs with its own confidentiality and proprietary information, but in all events shall use at least a reasonable degree of care. FI shall be reasonable for the disclosure of the Information by such employees, person, and auditors.
4. That the obligations imposed upon FI herein shall not apply to the Information in the event it (a) is or becomes generally available to the public through no fault of FI and other than as a result of disclosure by FI in violation of the terms of this Agreement or (b) is disclosed pursuant to a subpoena, order or request issued by a court of competent jurisdiction or by a judicial, administrative, legislative or regulatory body or committee, provided that FI shall notify MWI in writing prior to any such disclosure.
5. That the Information furnished by MWI to FI is considered loaned for use solely in connection with this Agreement and the Services received from MWI at the time of the company's specified Audit(s), and shall promptly be returned by FI to MWI or, except to the extent prohibited by law or by a subpoena, order or request issued by a court of competent jurisdiction or by a judicial, administrative, legislative, or regulatory body or committee (in which case FI shall notify MWI), destroyed by FI upon request by MWI. FI shall certify that it has destroyed or returned all copies of the Information in its possession.
6. That neither MWI nor any of its affiliates have made or make any representation or warranty, expressed or implied, as to the accuracy or completeness of the Information, or shall have any liability whatsoever to FI or its affiliates relating to or resulting from the use of the Information or any errors therein or omissions therefrom.

7. That no furnishing of Information and no obligation hereunder shall either (a) obligate MWI or FI to enter into any further agreement or negotiation or to refrain from entering into an agreement or negotiation with any other party or (b) amend or otherwise alter the terms of any other agreement FI has entered into with MWI or any of its affiliates as of the date of this Agreement.
8. That this Agreement does not limit the generality of the confidentiality or non-disclosure provisions in any existing agreement between MWI and FI. No agent, employee or representative of either party has any authority to bind such party to any affirmation, representation or warranty unless such affirmation, representation or warranty is specifically included within this written Agreement. All modifications of, waivers of and amendments to this Agreement or any part hereof must be in writing and signed on behalf of each party.
9. That this Agreement shall be governed by the laws of the State of Michigan, conflicts of laws notwithstanding.

MAGIC-WRIGHTER, INC.

FI:

By: _____

By: _____

Title: _____

Title: _____

Date: _____

Date: _____

Confidential Reports are to be delivered to the following:

Recipient Name: _____

Business Name: _____

Street Address: _____ (may not be a P.O. Box)

City, State, Zip _____

Phone Number _____

Email Address _____



FRBservices.org

INTERNAL FR

Federal Reserve Bank FedACH® Participation Agreement

Part 2: Origination Options

Table S.2 – Service Provider Designation

Participating Institution designates the entity named below as its Service Provider and hereby authorizes:

- the Service Provider to serve as Participating Institution’s Sending Point by sending Participating Institution’s ACH Items to the Reserve Bank through an electronic connection that Service Provider owns;
- the Service Provider to designate another entity as Participating Institution’s Sending Point;
- the Service Provider and any Sending Point designated by the Service Provider to perform all the actions that a Sending Point agent may perform on behalf of a sending bank under Operating Circular 4; and
- the Reserve Bank to act on the instructions of Service Provider with respect to the handling of ACH items sent to the Reserve Bank by a Sending Point designated by the Service Provider. Such instructions may include, but are not limited to, instructions regarding who should be contacted regarding pended or rejected files and other file transmission issues.

Participating Institution agrees to be bound by the acts and omissions of Service Provider, including the consequences of Service Provider’s instructions regarding the handling of Participating Institution’s ACH items.

Requested Effective Date (ACH Process Date) <small>(Must be received by the Reserve Bank at least five business days prior to the requested effective date)</small>	
Action	<input type="radio"/> Add (Participating Institution and Service Provider must sign authorization boxes below) <input type="radio"/> Delete (Participating Institution ONLY must sign authorization box below)

Service Provider Authorized Signature

Name of Service Provider	Nine Digit RT/ETI
Contact Name	Phone Number
Signature (authorized ACH signer on Official Authorization List)	Printed Name

Participating Institution Authorized Signature

Name of Participating Institution	Nine Digit RT/ETI
Contact Name	Phone Number
Signature (authorized ACH signer on Official Authorization List)	Printed Name



Letting Members Transfer Money Between Your CU and Other Financial Institutions

INSIDE:

Feature Highlights	1-2
Getting Started	3
Easy Access A2A	4
What about training?	4

Now your members can use **It's Me 247** Online Banking to transfer money between their credit union accounts and their accounts at other financial institutions!

Account-To-Account (**A2A**) transfer capabilities are now available both in CU*BASE and via **It's Me 247** online banking. We have developed an interface to a third-party partner, Magic-Wrighter, which uses the ACH system to handle the movement of funds.

Feature Highlights

Configuration Options

A2A services can be activated via "Online Banking VMS Configuration" (MNCNFE #1). You can activate either incoming or outgoing transfers, or both, setting maximum \$ amounts per day and per the last 30 days.

Member fees can also be configured, including the usual standard fee waivers for things like age, aggregate balance, and OTB accounts. You can charge fees separately for incoming and outgoing A2A

transfers (you could, for example, make incoming transfers free or cheaper than outgoing transfers). Both Tiered Services and Marketing Clubs will include fee waiver options so you can control fees based on member relationships.

Member Enrollment

In order for a member to perform A2A transfers, he first needs to work with a CU representative in CU*BASE to set up the **relationship account**. This is a configuration (done via MNSERV #22 Member Personal Banker) that includes the R&T and other

Authentication is a matter of the credit union employee "approving" the relationship as you set it up for the member using CU*BASE. Follow your own internal procedures to verify ownership.



MNSERV #22 Member Personal Banker



details about the account at the other financial institution. Authentication is simply a matter of the credit union employee "approving" the relationship (you would follow your own internal procedures to verify ownership) and setting up the record in CU*BASE (which will be scanned against OFAC at the time it is set up). Once this process is complete, the member can initiate transfers at any time with no further authentication needed.

Transferring Money

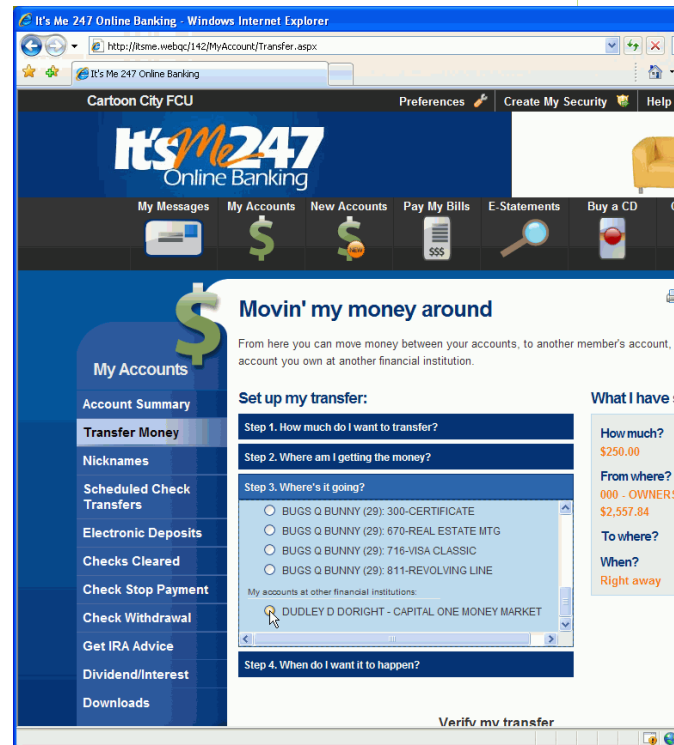
You can configure whether your A2A program allows members to initiate debits (withdrawals from a CU account), credits (deposits to a CU account), or both.

Then a member simply logs in to online banking and clicks Transfer Money to initiate a transfer, using the new transfers wizard.

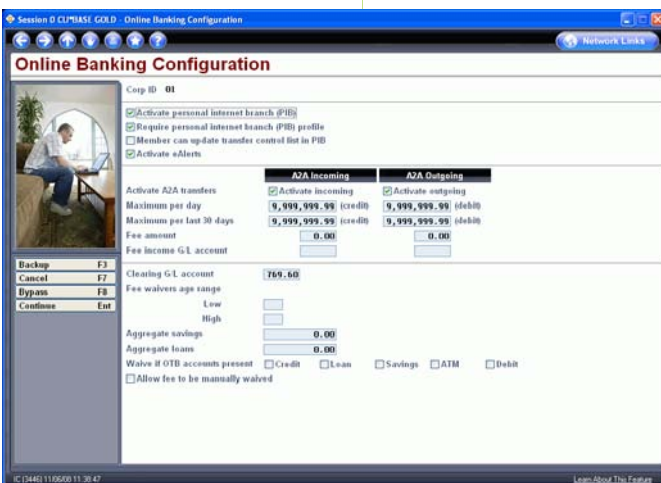
There will also be a separate feature in the CU*BASE Phone Op software so that a Call Center employee can initiate a transfer for a member as requested.

PIB Controls

Access to A2A can be controlled by a member's PIB profile, including the ability for the member to set \$ limits and require a confirmation code before initiating a transfer. We have also added an A2A flag to the CU Default PIB Profile.



Transfer money in It's Me 247 Online Banking



Settlement

Like other ACH Transactions, the A2A process is handled through your general ledger. Funds are transferred into and out of your ACH Settlement G/L Account as ACH files process. Funds transferred out of a member's account will be immediately evident. The actual transaction is held in your G/L Account until the ACH file is processed. Money transferred into a member account is not visible until the ACH deposits the funds two or more days later.



A credit union must be an ODFI (Originating Depository Financial Institution) in order to offer A2A.

Pricing

One time Set-up Fee	\$99.00
Annual Maintenance Fee	\$99.00/year
Transaction Fee	48¢ per transfer*

**Includes both the debit and credit ACH transaction.*

Getting Started

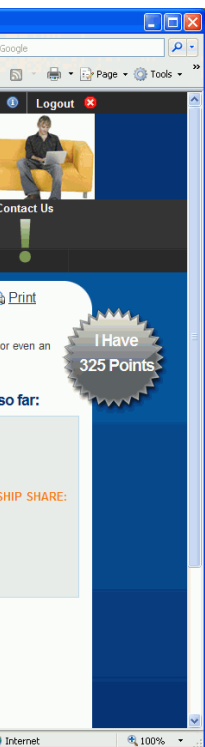
You've made the decision to provide A2A services for your members. Now what? CU*Answers and Magic-Wrighter have an easy process in place, and it starts right here.

Before you can turn on any of the CU*BASE features you will need to work through a sign-up process with Magic-Wrighter.

Contact a CSR at this email address created for this service: a2ahelp@cuanswers.com. We will send the forms and walk you through the process to launch a successful A2A service for your members.

Here's a brief rundown of the steps to get you started.

- Request the service by contacting a CSR at 800.327.3478 or by emailing us at a2aHelp@cuanswers.com.
- You will receive three (3) forms which must be completed, signed, and returned to CU*Answers.
 - Sign-me-up Form—this completed form will provide key information to Magic-Wrighter
 - Electronic Payment Service Agreement (with Magic-Wrighter)
 - Federal Reserve Bank Fed ACH Participation Agreement—Service Provider Designation
- Fax all 3 forms to CU*Answers at 616.285.7285— Remember to fill in all requested information and have your CEO sign each form.
- CU*Answers will work with Magic-Wrighter to configure your credit union for the A2A services you've requested.
- You will be contacted when configurations are complete and you're set to implement the service; allow approximately 12 business days.



A2A What's In It For Me?

Account-to-Account (A2A) processing is gaining momentum in the financial marketplace. Don't let your competitors sprint too far ahead! This is no longer a futuristic ideal; this functionality is available now. All you need is the interface that uses ACH technology to transfer money from one financial institution to another, even though they are unrelated. Magic-Wrighter software in conjunction with CU*BASE and **It's Me 247**, establishes this relationship that allows transactions to be exchanged between your credit union and any other financial institution.

- Create an environment of trust where current members are confident that they can transfer money between their credit union account and other financial institutions. Keep their membership by providing flexible options.
- Appeal to future members by making it easy to transfer their accounts from other institutions to your credit union.

What about training?

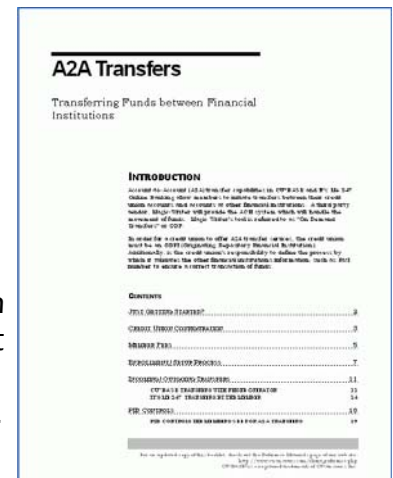
You might be wondering: How does all this A2A functionality work? What underlies the exchange of data between financial institutions? What does this look like to Tellers and MSRs? Do our members have to use **It's Me 247** to take advantage of A2A services? We have a class for you!

Account-to-Account processing is included in CU*Answers University Course: **2.21 Managing Self-service Delivery Products**. You will find a schedule in the current Education Course Catalog, or sign-up online at <http://cuanswers.com/education/> to learn about A2A along with other essential Audio and Online Self-service products.

What about documentation?

If you've already decided to provide A2A services or even if you're on the fence, you will find detailed documentation on our website. The **A2A Transfers** booklet is posted on our Client website: www.cuanswers.com > I Am A Client > Docs & Information > Reference Material.

The link below will open the booklet which covers everything you need to know to get started, set up configurations, create relationships and learn about basic processing.



Easy Access A2A

When you're ready to offer Account-to-Account services to your members, it's as easy as this 3-Step process:

- ① Indicate by filling in the Sign-Me-Up Form your intent to provide A2A Services.
- ② Complete and sign all forms listed on page 3 of this brochure.
- ③ Fax the forms to CU*Answers!

Need help? We've got an easy helpline too. eMail us directly at: a2aHelp@cuanswers.com

If you prefer a phone contact, call a CSR at 800.327.3478.