



Stay in Touch!



## CEO Message

Spain has a New Year's tradition where people eat 12 grapes at midnight to signify 12 happy months in the new year. In Scotland, neighbors greet each other with gifts of coal, shortbread and wishes for the new year. We hope you enjoyed ringing in the new year, no matter how you chose to celebrate. As we look ahead for 2019, we are excited about what's to come.

The implementation of our new ACH Originations system will take place in February. This comes as the third phase in our payments platform consolidation, following the domestic wires and ACH Receipts & Returns systems in 2018.

We encourage anyone at your credit union who works in ACH to subscribe to our notification list, "MY CU Services ACH Originations Service Announcements – Middletown," so they can receive communications regarding updates and important information about the ACH Originations system. For more information on the ACH Originations system, please see the article below.

In addition, we have a goal to make education readily available to the credit unions we serve in regards to various

## Product Spotlight: AFS Fraud Solutions

According to the 2017 Payments Fraud and Control Survey, more than 70 percent of finance professionals are reluctant to implement mobile payments because they are doubtful about payment security. That's kind of a catch 22, isn't it? Your members want mobile services, but you don't want to compromise your institution's security or face potential losses either.

So why are financial decision makers afraid? Look to check fraud – yes, you read that right – for the answer. Check fraud was a trend in decline from 2010-2015. Since then, however, it's reversed its path and started increasing once again.

Through our partnerships with Alogent and Advanced Fraud Solutions (AFS), MY CU Services offers both batch and real-time fraud detection services to credit unions that utilize image capture solutions. By partnering with Advanced Fraud Solutions, credit unions will have access to a database of potentially fraudulent items, which contains counterfeit, non-sufficient fund, duplicate, closed account and fraud data from various sources.

With the AFS TrueChecks Batch solution, MY CU Services will transmit captured items to AFS periodically throughout the day. Your credit union staff will then have access to a web portal to review results and take any corresponding action.

payment and technology topics. To do this, staff members from MY CU Services and our partnering companies will host webinars each quarter. You'll find details regarding our first quarter webinar – 2019 ACH Rule Changes and Updates – also listed below. Keep up with all of our upcoming webinars on the [Events & Education](#) page of our website!

As for upcoming events, we hope to see you at Vizo Financial's GAC Reception in March. This event is a great opportunity for credit unions to get to know the MY CU Services staff and to tell us what we can do to help you meet your payment and technology needs. Plus, who doesn't love good food and drinks? See you in D.C.!

MY CU Services has lots of big things in store for the new year, and it's only just begun. We wish you well in 2019...have a wonderful first quarter!

With the AFS Frontline solution, all of your tellers would have access to a web portal to manually submit items for review based on your credit union's amount threshold and any other criteria at the time the items are presented by your members. The portal can also be used to submit items after they have been accepted for deposit.

The real-time solution uses a combination of Alogent remote capture services and AFS fraud detection services. With this solution, items are submitted to the AFS database as they are captured for an immediate response. For teller and branch capture, a response is sent back to be actioned by the teller scanning the item. For other capture solutions, such as merchant, ATM & mobile capture, suspect items are sent to a queue to be reviewed by credit union staff for further action.

With MY CU Services' fraud solutions, you don't have to worry about the security or losses associated with fraudulent checks coming through mobile, ATM, teller or any kind of image capture system you may utilize.

We detect, while you serve your members. That's the beauty of MY CU Services' AFS fraud solutions!

For more information about MY CU Services' fraud detection services, please contact a member of our sales team at [sales@mycuserVICES.com](mailto:sales@mycuserVICES.com).

## Upcoming Education Session

Each quarter, MY CU Services will be hosting at least one educational webinar to provide credit unions with pertinent information about payments, technology or one of our products/services. The session(s) will be part of Vizo Financial's education lineup.

MY CU Services will host the following webinar in the first quarter of 2019:

**January 15-16, 23-24    2019 ACH Rule Changes and Updates Webinar**  
Jessica Lelii, EFT specialist, MY CU Services  
January 16 at 2:00 p.m. ET  
January 23 at 10:00 a.m. ET  
January 24 at 2:00 p.m. ET

It's that time of year, time to review the upcoming rules changes for ACH. NACHA Operating Rules need to be followed by all financial institutions who process ACH transactions. This webinar will provide the details your credit union needs to stay informed on the latest ACH payment requirements and remain in compliance with all the changes coming in 2019. Join Jessica as she reviews current and upcoming NACHA Rules.

This session will cover:

- Changes to Same Day ACH
- Questionable ACH items and fraud detection standards
- Minor ACH rule changes
- Proposed changes
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This webinar is designed for ACH professionals, ACH operations staff, AAPs or anyone who wishes to learn more about ACH.

There is no fee to attend this educational webinar, however registration is required. This session will be recorded for playback. In accordance with the National Registry of CPE Sponsors, CPE credits will be granted based on a 50-minute hour.

[Register](#)

## Get Ready for ACH Originations!

MY CU Services is extremely excited about the release of our upcoming ACH Originations system! We've been working for months to prepare for the launch of the new system and we're pleased to announce that the go-live date will be February 19, 2019!

The ACH Originations system comes as the third installment in our payments platform consolidation. It will join the domestic wires and ACH Receipts & Returns system in a single platform that is available through our online member access network, Zephyr.

Credit unions can expect lots of useful features in the new ACH Originations system, such as:

- Single sign-on through Zephyr.
- Creating recurring scheduled templates (monthly, weekly, bi-weekly, etc.).
- Creating on-demand or one-time payment batches using unscheduled templates.
- Creating batches using an Excel import file.
- Adding and releasing holds for transactions.
- Enhanced security via the dual control approval and release process.
- Reusing previously submitted batches that can be saved in templates, as well as derived and reversed in new batches.
- ACH Reconciliation page to easily track and research originations items.
- Risk reporting to track originated items and/or incoming returns from those items.

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With the implementation date just a month away, we'll be sending weekly communications to keep your credit union up-to-date with important information to prepare you for the new system. These communications also contain training materials – user guides, webinar recordings and registration for live demonstrations of the new system.

Key members of your staff can sign up to receive these communications by subscribing to our MY CU Services ACH Originations Service Announcements – Middletown notification list. To subscribe, please update your notification profile or [click here](#) to set up a new profile.

Please keep in mind that the new system will only impact clients who utilize ACH origination services through our Middletown campus. Those who process through our Columbia campus or iCAPS will not be affected.

We hope you are as excited about the new ACH Originations system as we are! If you have any questions, please contact us at [ach@mycuservices.com](mailto:ach@mycuservices.com) or call (888) 985-7280, option 1.

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