



Stay in Touch!



CEO Message

Well, we're almost at the end of 2020, a year no one will ever forget (even if we want to)! It's certainly been a challenging time, but we need to remember our successes during all of it. Let's take a look back at all the good that's come out of this year...

For MY CU Services, one of our biggest highlights was the launch of our P2P payment app, PayMōli. It was almost serendipity that this app came to fruition and was presented to credit unions as a contactless payment option during a worldwide pandemic. But even before the need for social distancing came about, we knew PayMōli would be a great addition to credit union product lines. Members of all ages, generations and circumstances can appreciate an app that allows them to pay another person directly, right?

But that wasn't the end of our new product additions. In the summer, we introduced CardPay, a near-real time debit/credit card payment option as part of our electronic bill payment system. Then came Conversations, which allows credit unions to provide real-time support via chat and message features through our mobile banking solution.

Product Spotlight: ACH for Business

The hardware store down the street. The burger joint on the corner. The independent hair stylist up town. These businesses all have something in common – they could all benefit from our ACH for business solution.

What's that? Well, it's called Client Access and it's available through our ACH Originations platform. With Client Access, your business members can make quick and electronic (aka contactless – score!) payments for their business needs, whether it's direct deposit or paying bills. It also ensures secure, consistent processing, as the payments are run through the Federal Reserve.

While there are a TON of features and functionality that can be beneficial for your business members, let's talk about the top six things Client Access provides:

1. **It enables business members to access and maintain their own originations.** No third-party required – businesses can handle their ACH payments all on their own time and volition.
2. **We keep the platform up-to-date and compliant with ACH rules and regulations.** How many of your business members actually know the ins and outs of ACH? Probably not many, but Client Access ensures that they don't have

We, along with Vizo Financial, also partnered with CU*Answers to offer a new core solution. It's not only a solid and efficient core processing option for credit unions, but it also brings cooperation to the forefront. Since March, we have signed 40 credit unions to the CU*BASE system and will begin the conversion process in the next couple months.

Now take a moment to reflect and look at your credit union's accomplishments this year. There were most certainly ups and downs, periods of uncertainty and big changes, but what matters is that we've all overcome many obstacles. Regardless of the roadblocks, credit unions have proven their tenacity and undying willingness to serve members in every situation. As 2020 draws to a close, remember this...CREDIT UNIONS ARE AMAZING, AND SO ARE YOU!

to...and neither do you! MY CU Services takes care of it all!

3. **It's a web-based platform that allows for access anywhere, and no software maintenance.** This system is as easy as it gets because it's all online. Your business members can handle their ACH originations from a home office or Starbucks and they never have to worry about maintaining any software themselves. Yup, easy!
4. **It supports account-to-account, person-to-person, one-time and recurring transactions.** Flexibility is a key feature of Client Access. With the ability to perform a variety of electronic funds transfers, businesses can make all sorts of payments from this one platform.
5. **File upload option in Excel and text format.** When there are lots of payments to be made, your business members don't have to worry. They can upload files directly into the system via Excel or text format. That right there is what we call convenience!
6. **ACH data retention for six years.** There are a number of reasons businesses need to keep records – research, audits, etc. That's why Client Access keeps ACH data in the system for six years, making the archives easy to access.

Sounds great, right? But there's more greatness to be had! You see, Client Access also comes with continued support from MY CU Services. We provide system demos, training and implementation assistance for your credit union and business members as part of the whole package.

So when your local hardware store, burger joint or hair salon needs more payment options, think of Client Access, MY CU Services' ACH solution for business. It's a fantastic tool for your business members!

Want to know more? Interested in getting Client Access? Just reach out! Contact our sales team at sales@mycuservices.com.

Upcoming Education Session

It's almost the end of the year, but we're already looking ahead to 2021 for education! As you know, MY CU Services hosts at least one educational webinar per quarter to provide credit unions with pertinent information about payments, technology or one of our products/services as part of Vizo Financial's education lineup.

So without further ado, we're happy to share that the following webinar will be held in the first quarter of 2021! Please keep in mind that the ACH Rule Changes webinars tend to fill up quickly, so we recommend that you register as soon as possible.

2021 ACH Rule Changes and Updates Webinar

Jessica Lelii, AAP, product manager, EFT, Vizo Financial

Thursday, January 14 at 10:00 a.m.

Thursday, January 14 at 2:00 p.m.

Wednesday, January 20 at 10:00 a.m.

Wednesday, January 20 at 2:00 p.m.

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 ACH payment requirements and remain in compliance with all the changes in 2021. Join Jessica as she reviews current and upcoming Nacha rules.

This session will cover:

- Expanding Same Day ACH
- Supplementing Fraud Detection Standards for WEB Debits
- Supplementing Data Security Requirements
- Limitation on Warranty Claims
- Reversals and Enforcement
- Meaningful Modernization

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 these educational webinars; however, space is limited and registration is required. These sessions 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 to registered attendees that access the live session independently. CPE credits and certificates of completion cannot be given to group attendees per NASBA webinar attendance tracking requirements.

IP Hub Upgrade: Next Steps

Just last month, MY CU Services upgraded our Alogent IP Hub platform. That was step one in completing the upgrade. So what are the next steps and what does your credit union need to do? Great question!

In order for your credit union to receive the new functionality of the application and a better operating experience, you will need to perform an upgrade on all of your workstations that currently have any Alogent IP Hub applications installed and configured to our production environment.

As a reminder, any workstations that are installed with Alogent IP Capture, IP Admin or IP Correction must operate on Windows 8.1 or higher. As of January 14, 2020, Windows 7 is no longer supported by Microsoft, so they are no longer offering patches and security updates for the system. In addition, Alogent will no longer provide support for workstations running on Windows 7.

Our implementation team will be reaching out to your credit union to schedule your internal upgrade and discuss the process. Basically, on the day of your upgrade, you will need to deploy the new software application by simply running the installation process through your current Alogent desktop icons. The team will also provide you with written instructions to guide you through the installation.

Some things to keep in mind for your upgrade:

- You may need to coordinate with your IT team/network administrators to enable the deployment tool to successfully upgrade workstation software.
- On the day of your scheduled upgrade, make sure all users have logged out of the Alogent Software applications when they leave.
- Review the enhancement guide to assist your credit union in navigating the new Alogent IP Hub applications. [Access the Alogent IP Hub Enhancement Guide PDF](#)

If you have any questions prior to or during this required upgrade, please contact us at (888) 985-7280, option 4.

Good luck in your internal upgrade. We hope you will enjoy the upgraded IP Hub platform!

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