



February 2026 Newsletter

Issue #57

MY CU Services Update

Change—it seems to be on everyone’s mind entering the first months of the year.

This especially rings true for our industry as payments disruption continues to reshape how business is conducted. Between rapid technological advancements, shifting consumer expectations and new risks and regulations, navigating the world of payments feels like a daunting task at times.

However, while new challenges arise daily, MY CU Services remains steadfast in its dedication to supporting credit unions during every season of change. Through extensive [payments services](#) and [educational opportunities](#), MY CU Services ensures your credit union has the tools to stay ahead in the payments space.

In fact, MY CU Services is offering multiple upcoming [Webinars](#) discussing topics like instant payments risk, Regulation CC and more. Hosted by industry professionals, these webinars are wonderful opportunities to explore relevant issues and learn about how they affect credit unions.

No matter what changes come to pass, you can trust that MY CU Services will equip your credit union with the resources to successfully tackle the year ahead!

Share Draft Conversion Update

In our previous e-newsletter, we shared that MY CU Services will be converting our share draft processing to a new platform in the second quarter of 2026. The conversion will include member share drafts and returns, corporate share drafts and official checks.

As with any conversion, there will be system and process changes that you should be aware of and prepared for if your credit union will be impacted. Let’s take a look at some of those changes:

Archived Images

Seven years of archived images will be moving to the new TranZact platform.

Mod Check Routines

All mod check routines will be eliminated in favor of new technology to reduce the number of exceptions from incorrect account numbers. For items where the MICR account or serial information cannot be read, all nines (9s) will be entered in the account number field, and all eights (8s) will be entered in the serial number field. When the file is posted, these items will be rejected as exception items. You should verify with your core processor that this process flow is in place.

File Naming

A new, standardized file naming convention will be implemented for all share draft posting files and return files sent.

Return Code 38

If your institution sends a daily return file and uses return code '38,' this will be converted to a "Refer to Maker" reason code. If you would like to consider having your processor map additional return reason codes for the daily return file, please contact us.

New FTP Connection

All share draft posting and return files exchanged via FTP will be sent and received through a new FTP connection.

If your institution set up a new FTP connection as part of our recent TranzCapture conversion, that new FTP connection will also be used for share draft file exchanges.

If your institution did NOT set up a new FTP connection as part of the TranzCapture conversion or your institution was not impacted by the TranzCapture conversion, we will be providing the FTP authorization form and instructions to be completed and returned.

NOTE: Files can also be uploaded and/or downloaded in the new share draft processing portal, if preferred.

Additional Information

Service Agreements & Pricing Changes

Some credit unions may require new service agreements, while others may see pricing changes with the share draft conversion.

If an updated service agreement is necessary, your credit union's authorized signer will receive service agreement(s) to be completed.

Federal Reserve Paperwork

MY CU Services will be consolidating all work under a new routing number with this conversion. As a result, all credit unions will receive new Federal Reserve Check 21 Services Agreement (CHK-01) and Check 21 Service Provider Agreement (CHK-02) forms for share draft processing services.

Communications

In order to stay informed throughout the conversion process, we will be sending periodic communications – including weekly emails leading up to the conversion – to impacted credit unions. These communications will contain important information, including:

- Changes to share drafts and current processes
- Actions you will need to take
- Resources such as guides, recordings, etc. to help you navigate these changes
- And more

If you are not signed up to receive communications or do not currently receive communications for member share drafts, corporate share drafts or official checks/ Positive Pay, we encourage you to update your notification profile. If you do not have a notification profile to receive MY CU Services and/or Vizo Financial communications, please consider subscribing to our notifications from the [MY CU Services website](#).

We are excited about introducing this new consolidated platform, where all check processing can be accessed in a single location! We are working diligently behind the scenes to get everything ready., and are excited about introducing this new consolidated platform, where all check processing can be accessed in a single location!

For questions about the upcoming share draft conversion, please contact us at sharedraftconversion@mycuserVICES.com.

Upcoming Education Sessions

Each quarter, MY CU Services hosts educational webinars to provide credit unions with pertinent information about payments, technology or one of our products/ services. Here are some upcoming webinars for the first quarter of 2026:

Somehow, I Manage to Control My Risk - Instant Payments

Jessica Lelij, director of education, PaymentsFirst

February 26, 2026 at 10:00 a.m. ET

In a rapidly evolving payments ecosystem, a single misstep can lead to significant financial loss and reputational damage. This webinar is designed to equip risk professionals, compliance officers and operations teams with the knowledge and strategies needed to effectively control the unique risks associated with instant payments. This session will provide an in-depth exploration of its inherent risks, fraud trends and the best practices for building a resilient risk management framework. We will explore the fraud challenges inherent in immediate settlement, such as scams, mule accounts and the difficulty of recovery. We'll discuss how to implement real-time fraud monitoring, transaction scoring and layered security to keep pace with the speed of payments.

Unlocking Funds – Regulation CC: Check, ACH, Wire and Cash

Kari Kronberg, director of education, PaymentsFirst

March 11, 2026 at 2:00 p.m. ET

It's hard to wait! Let's take a deep, deep dive into Regulation CC, including availability of funds.

This comprehensive webinar will equip you with the knowledge and strategies to:

- Comprehend the fundamentals of Regulation CC including key provisions and requirements that govern the availability of funds for various payment types.
- Understand disclosure requirements.
- Identify exceptions and special rules that may affect fund availability, including exceptions and special rules.

Focus Spotlight: All Things ACH

ACH payments are a staple in any credit union's product lineup. Despite being a long-standing payment option, the ACH process can garner some questions and the rules that govern them evolve. That's why MY CU Services and Vizo Financial have created resources to assist credit unions with their most pressing ACH inquiries.

Check out those resources here!

Navigating the 2026 ACH Rule Changes and Updates Webinar Recording & Blog Article

MY CU Services is here to support your credit unions on all things payments, and that includes keeping you up to speed on relevant rule changes.

In 2026, several changes will be coming to Nacha's Operating Rules and Guidelines.

On February 5, we held the Navigating the 2026 ACH Rule Changes and Updates webinar, so if you weren't able to attend or if you want to view it again, we have the recording for you to watch at your convenience. [Watch it now!](#)

Prefer to read about the 2026 ACH rule changes? Be sure to check out our Navigating the 2026 ACH Rule Changes and Updates article on the Vizo Financial blog.

Andi Crockett, director of payments product managers for Vizo Financial and MY CU Services, breaks down all the ACH rule changes going into effect so credit unions can prepare accordingly.

[Read the full article!](#)

ACH FAQs

Have additional questions about ACH? You may want to visit our [Automated Clearing House \(ACH\) Frequently Asked Questions page](#) on the MY CU Services website. This resource addresses some of the most prevalent ACH-related questions with information specific to payments and credit unions.

On the page, you will find common questions and answers covering topics like settlement, Receipt & Returns, Originations, Nacha Rules; and Same Day ACH.

MY CU Services has your back with the knowledge you need to be on top of your ACH game!

Stay in touch!



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