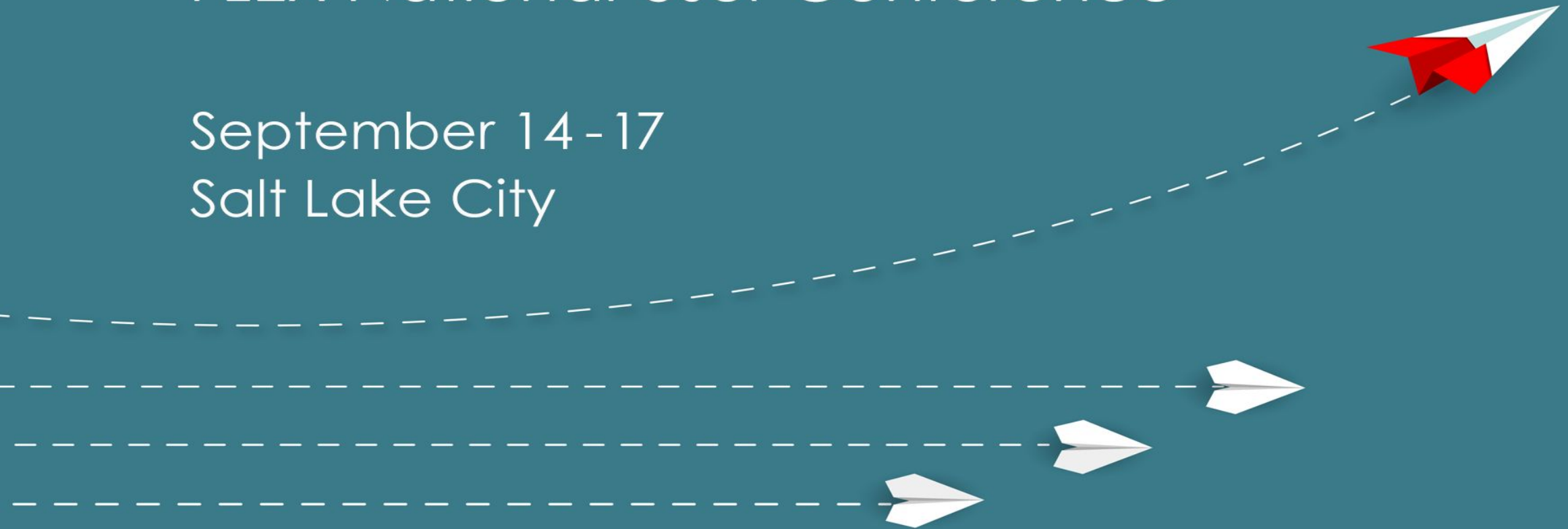


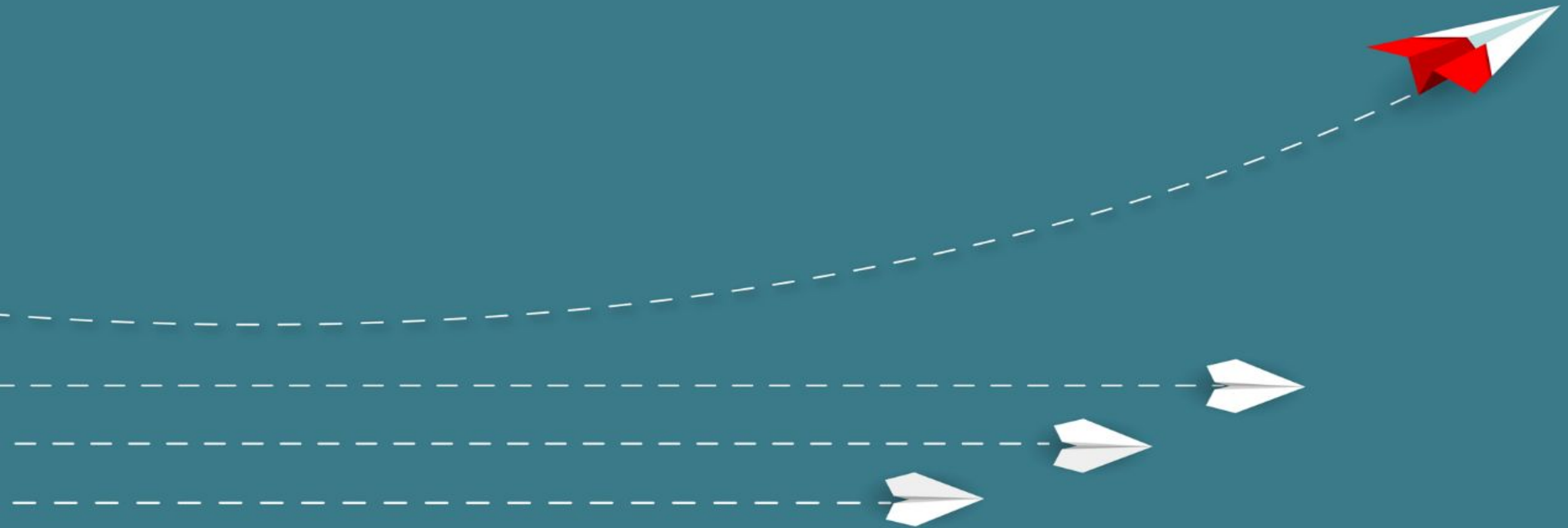
# FORWARD *2021*

FLEX National User Conference

September 14-17  
Salt Lake City



# Navigating the Minefield of Digital Payments




# Digital Payment Methods

## ❖ ACH/ACH Origination Payments

- External Transfers/Institution-to-Institution Transfers.
- Venmo (When a member account is connected directly to a user's Venmo account, Venmo uses ACH processing—**institution-to-institution transactions**—to drive the transaction.)



# External Transfers (ACH Origination)



mobiçint

ANNA JOHNSON ACCT ••• 2600 >

LAST LOGIN: WED, SEP 12, 2018 11:12 AM

## Accounts

- ACCOUNT SUMMARY
- TRANSFERS
- EXTERNAL ACCOUNTS**
- HOLDS, PLEDGES, PENDING ACH
- STATEMENTS + DOCUMENTS
- YEAR TO DATE
- REMOTE CONTROL CARDS
- OPEN SUFFIX
- OUTSTANDING ITEMS

### START NEW TRANSFER

VIEW SCHEDULED TRANSFERS

VIEW EXTERNAL TRANSFERS

EXTERNAL ACCOUNT MANAGEMENT

TRANSFERS HELP

## Start New Transfer

To start, please select which suffix or account you wish to transfer to.

Transfer From  
WELLS FARGO CK

Transfer To  
930 - CD SECURED

Max Transfer Amount: \$94.76

Amount  
\$50.00

**CONTINUE**

Don't see your suffix?

Some suffixes may be ineligible for transfer due to regulations or other reasons, for more information see [Transfers help](#)

# External Transfers (ACH Origination)

**ACH Companies & Accounts**

Account  Company Name  Company ID  Group: From  to

**Companies**

Company Name	Company ID	Class	Group	Statement	Receipt	Last Entry
VENMO	3264681992	WEB		<input checked="" type="checkbox"/>	<input type="checkbox"/>	8/25/2020
VENMO	5264681992	PPD		<input checked="" type="checkbox"/>	<input type="checkbox"/>	8/25/2020
VENMO	8264681992	WEB		<input checked="" type="checkbox"/>	<input type="checkbox"/>	8/24/2020
VENMO	7264681992	PPD		<input checked="" type="checkbox"/>	<input type="checkbox"/>	8/24/2020
VENMO	6264681992	WEB		<input checked="" type="checkbox"/>	<input type="checkbox"/>	8/20/2020
VENMO	2646819921	WEB		<input checked="" type="checkbox"/>	<input type="checkbox"/>	6/16/2020
VENMO	9264681992	WEB		<input checked="" type="checkbox"/>	<input type="checkbox"/>	5/18/2020
VENMO	4264681992	PPD		<input checked="" type="checkbox"/>	<input type="checkbox"/>	8/21/2020

**Accounts**

Company Name	ACH Account	Type	Member Name	ACH Entry Name	Suffix	Last Entry	Amount
VENMO	1447700	Draft	CARLIE A CUDDIHY	CARLIE CUDDIHY	2	8/25/2020	120.37
VENMO	3481000122132	Draft	JOHN CUDDIHY	JOHN CUDDIHY	3	8/24/2020	52.44
VENMO	3480000124608	Draft	LILY SORENSON	LILY SORENSON	2	8/24/2020	-240.00
VENMO	1471400	Draft	KELSEY GALLAGHER	KELSEY GALLAGHER	2	8/24/2020	-50.00
VENMO	3480000134508	Draft	MARY WHITE	MARY WHITE	2	8/24/2020	-109.00
VENMO	3480000080787	Draft	MATT WHITE	SHARON WHITE	2	8/24/2020	109.00
VENMO	3480000106500	Draft	LADY L SOLIS	LADY SOLIS	2	8/24/2020	-290.00
VENMO	1243600	Draft	NELITTA CHAMBERLAIN	NELITTA CHAMBERLAIN	2	8/24/2020	-150.00
VENMO	1628700	Draft	Tiffany Colbert	TIFFANY COLBERT	2	8/24/2020	218.00
VENMO	3480000118695	Draft	SHARON L PHANTHANITH	SHARON PHANTHANITH	2	8/24/2020	-265.00
VENMO	3480000113214	Draft	IAN GOLTRA	RHODA GOLTRA	2	8/24/2020	900.00
VENMO	3480000060483	Draft	MELISSA BARTOW	MELISSA BARTOW	2	8/24/2020	-155.92
VENMO	3480000118695	Draft	SHARON L PHANTHANITH	SHARON PHANTHANITH	2	8/24/2020	130.00
VENMO	13650	Draft	CLAIRE E KELLER	CLAIRE KELLER	2	8/24/2020	-93.00
VENMO	3480000126975	Draft	AMBER SCIORTINO-STABILE	AMBER SCIORTINO-STABIL	2	8/24/2020	25.00

# Digital Payment Methods

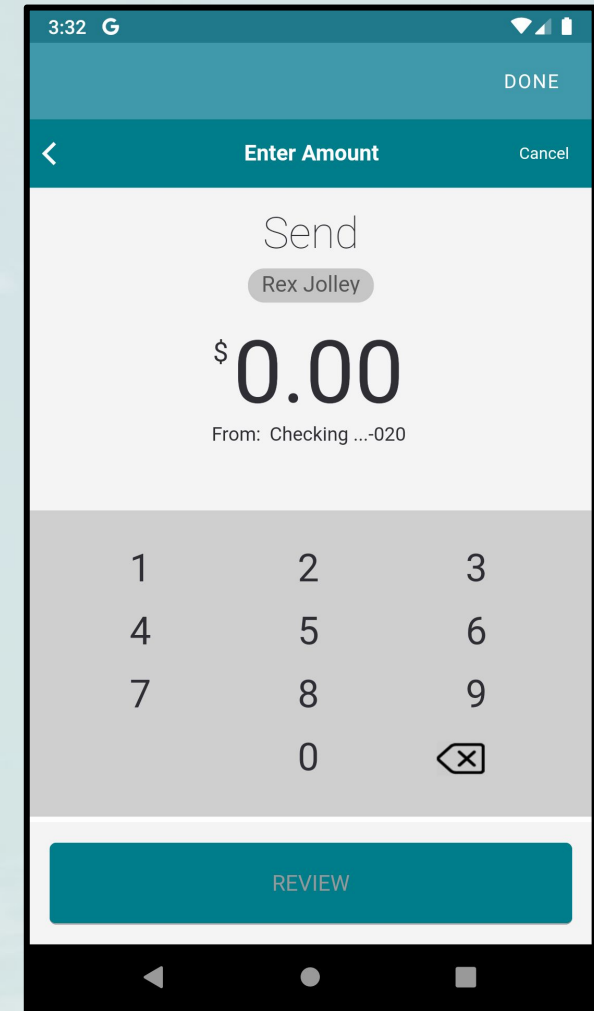
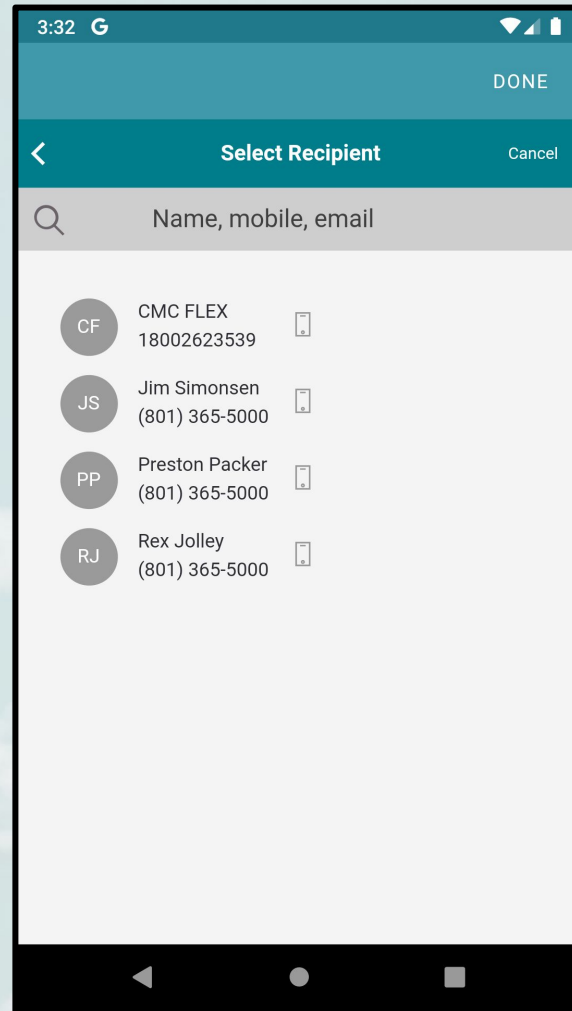
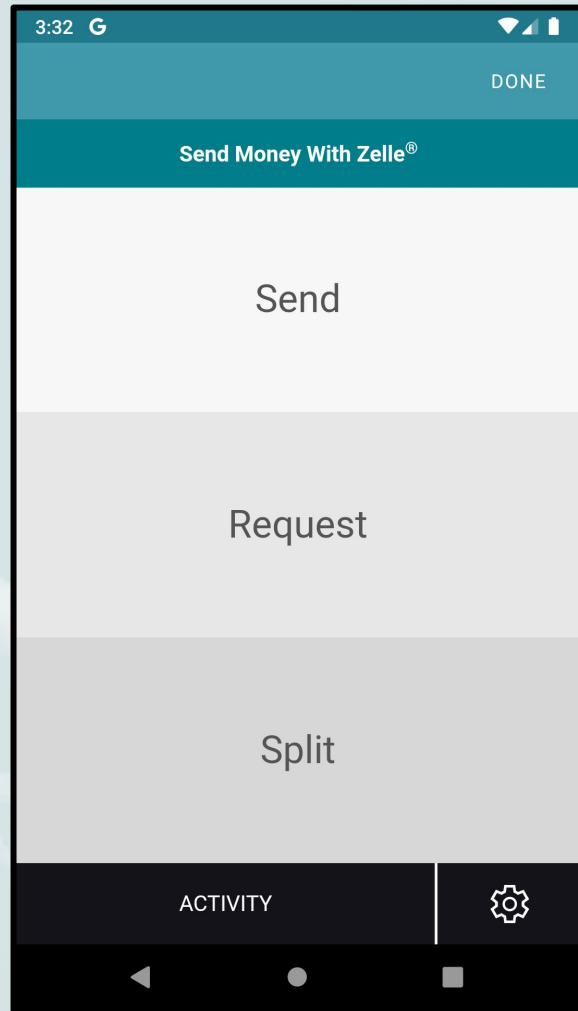
## ❖ EFT Payments

- Real-Time Institution-to-Institution Transfers.
- Zelle (Enables **members to electronically transfer money from their account to another registered user's account** (within the United States) using a mobile device or the website of a participating banking institution.)






# EFT Payments (Zelle)



# EFT Payments (Zelle)



Member Inquiry Teller Lending Back Office Accounting Document Manager ACH Processing

card transactions by Descriptions

Card Transactions - Desc - CD5102CD

Defaults Save As Save Edit Apply Reset Delete Process

Enter choices, click process

Detail or Summary  
Sort Order  
Card Type 1 DB  
Card Type 2  
Card Type 3  
Card Type 4  
Card Type 5

Transaction Date - From 8/1/2021  
Transaction Date - To 9/30/2021  
Transaction Description 1 Zelle  
Transaction Description 2  
Transaction Description 3  
Transaction Description 4  
Transaction Description 5



# Digital Payment Methods

## ❖ Merchant Card Providers

- Accept Debit & Credit Cards for Payments
-  (Establishes a business relationship with a merchant services provider, such as beyond, and enables a business or individual to accept debit and credit cards, Apple Pay and other contactless payments, eCommerce transactions, and more.)

# Merchant Card Providers

9:24 88%

← Select Account

ACCT ••• 23498 MARY J DOE

21 - CHECKING  
Available: \$30,820.22

22 - Joint Checking  
Available: \$4,919,984.44

111 - MONEY MARKET  
Available: \$0.00  
Remaining electronic transfers this month: 5


External Accounts

I am the coolest

WesTex CU

Cathy

Credit/Debit Card

 Receive money from a credit or debit card  
Maximum Transfer: \$500.00

Summary Transfers Deposit Menu

9:25 89%

← Card Transfer

Please enter your card information

Credit Card Number

/

Expiry Date CVC ZIP


SUBMIT

Summary Transfers Deposit Menu

9:25 89%

← Transfer Review

Transfer From

 Card

Transfer To

20 - CHECKING BRO

Amount  
\$12.34

Fee charged to 20 - CHECKING BRO  
\$10.00

View Disclosure Submit

Summary Transfers Deposit Menu

# Digital Payment Methods

## ❖ Digital Wallets

- Incorporate Debit & Credit Cards within Mobile Apps and Web Browsers
- Apple Pay & Google Pay (A digital wallet (or e-wallet) is a software-based system that securely stores users' payment information and passwords for numerous payment methods and websites.)

# Digital Payment Methods

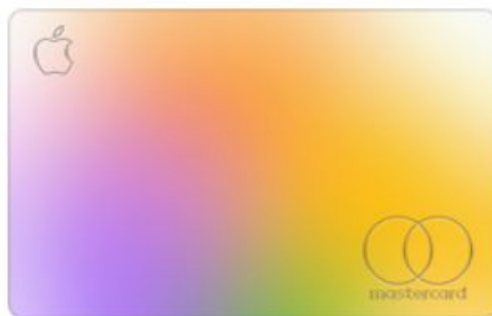
- ❖ **Digital Wallets Setup Process Apple Pay + Google Pay:**
  - Open a ticket with both FLEX and Card Processor specifically for Apple Pay/Google Pay.
  - Once the ticket has been opened inform FLEX project manager of contact with the card processor.
  - Programming requirements, testing requirements and other related testing items will follow.
  - Google Pay will require that CO-OP and FIS/Transfund clients will need to be upgraded from their current AP2 file to the new AP4 file. This is because Google requires a one-time passcode (OTP) when the member registers for Google Pay and the code is sent to both their cell number and to their email address. AP2 does not have support for these required fields thus requiring a conversion from AP2 to AP4.



## Apple Card

The credit card reimagined — with no fees, unlimited Daily Cash back, and helpful financial tools.<sup>2</sup>

[Learn more >](#)



## Wallet

All your credit and debit cards, transit cards, boarding passes, and more. All in one place.

[Learn more >](#)



## Apple Cash

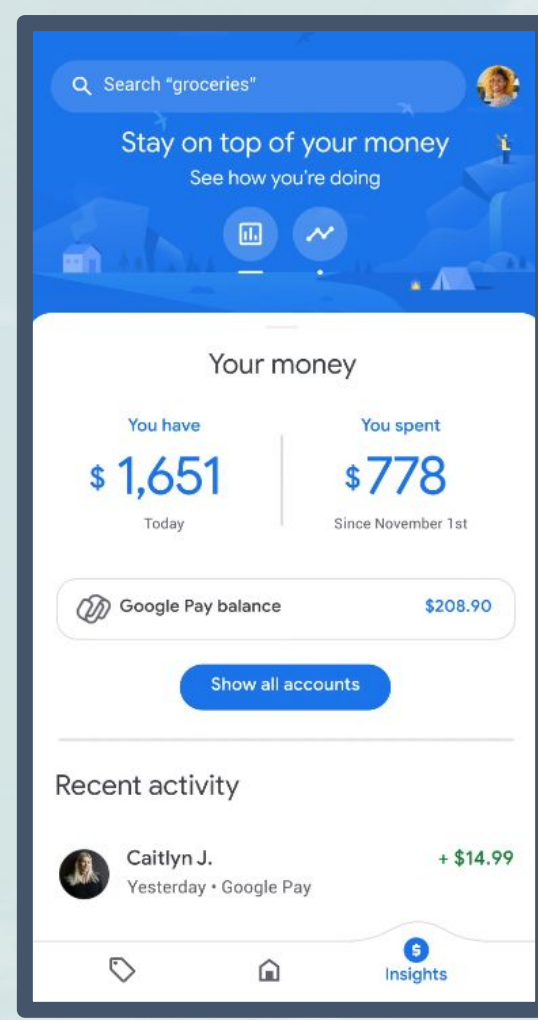
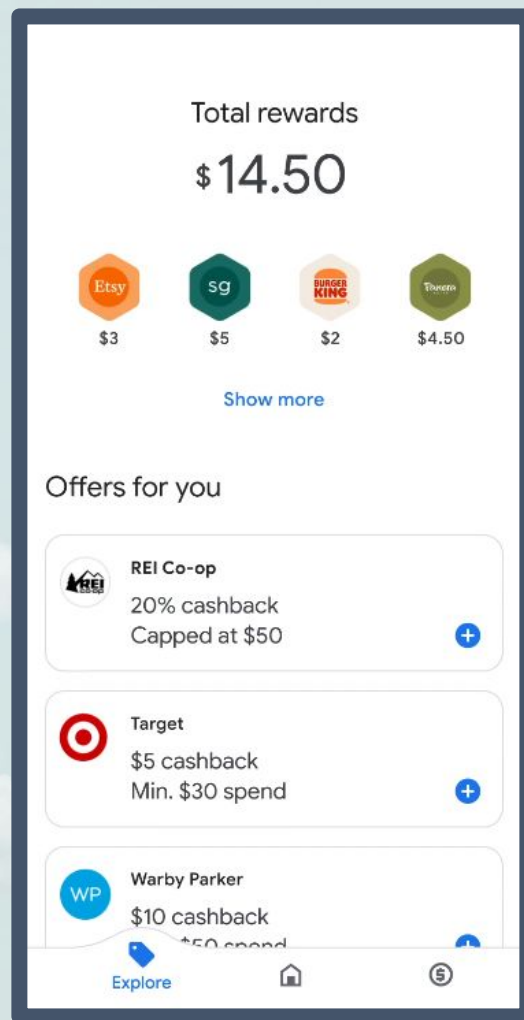
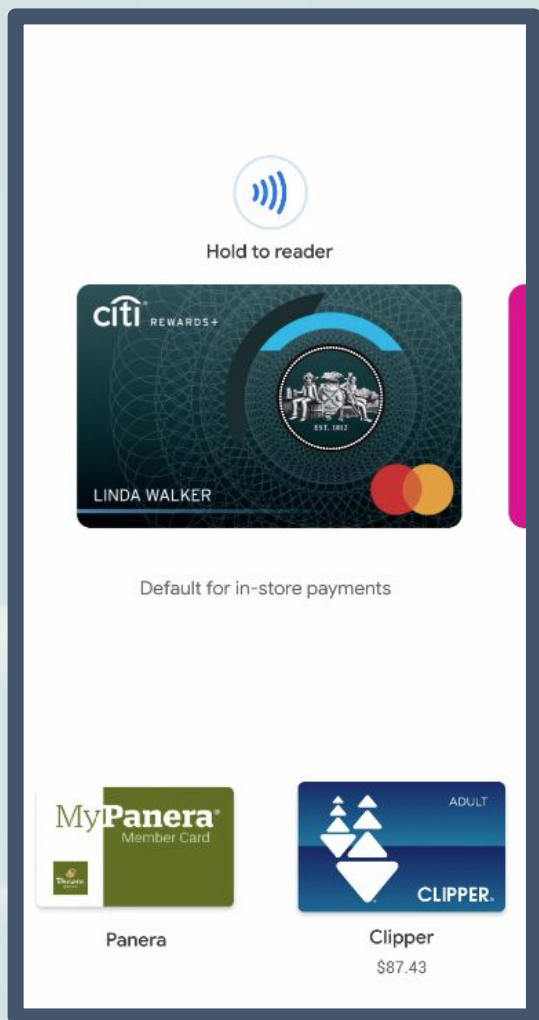
Use it to send and receive money in Messages and wherever Apple Pay is accepted.

[Learn more >](#)





# Google Pay



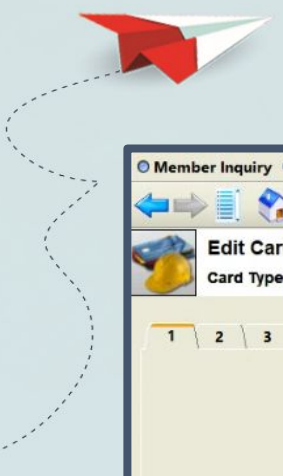


# Digital Payment Methods

## ❖ Contactless Chip Cards

- Contactless payments are transactions made by tapping either a contactless chip card or payment-enabled mobile or wearable device over a contactless-enabled payment terminal. Cards, phones, watches and other devices use the same contactless technology.
- If your card features the “Contactless Indicator” on either the front or back, it can be used to tap to pay where the Contactless Symbol is supported at merchant locations.

# Instant Issue



Member Inquiry Payment Calculation Member Services Lending Accounting Operations Compliance Collections Reports BSA Document Manager

Edit Card #8520-7800-0037-3713

Card Type DB Account 1974  ☐ Card Calc Override

1 2 3

**General Card Information**

Card Number 8520-7800-0037-3713

Open Date 7/26/2019

Block Code(S,L,R) 1

Block Date 6/17/2021

Reclass Code

Reclass Date

Capture Request Date

Actual Request Date

Incorrect Pin Retries 0

PIN Offset

PIN Reference Number

Card Last Activity Date

Card Usage Last Activity Date

Card Last Activity Time 00:00:00

Card Usage Last Activity Time 00:00:00

Card Style

Conversion X-Ref Number 0

Participation Code

☒ Charge Fees

☐ Override Deny If Delinquent

Override Deny If Delinquent Expiration Date

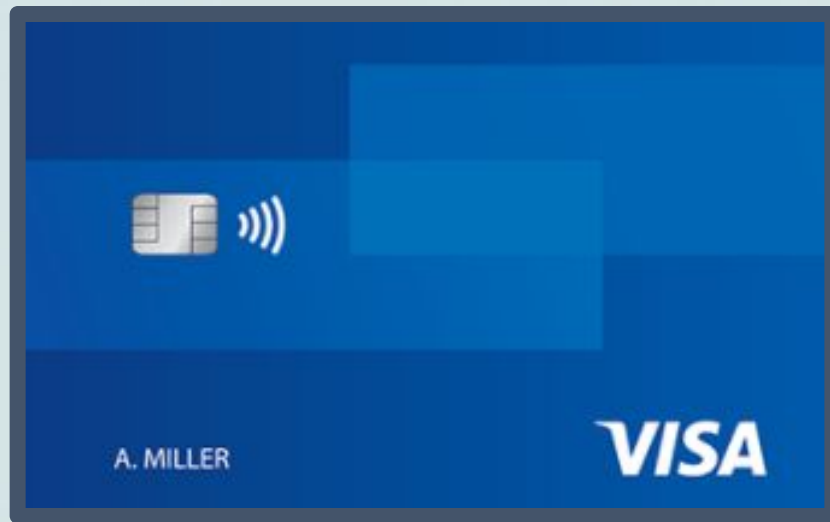
ANTHONY E STARK

First Name ANTHONY Middle Initial E Last Name STARK # Of Cards 1 Photo # Photo Date

Entity Type Entity Suffix 0 Entity Sequence 0 Immediate Reissue

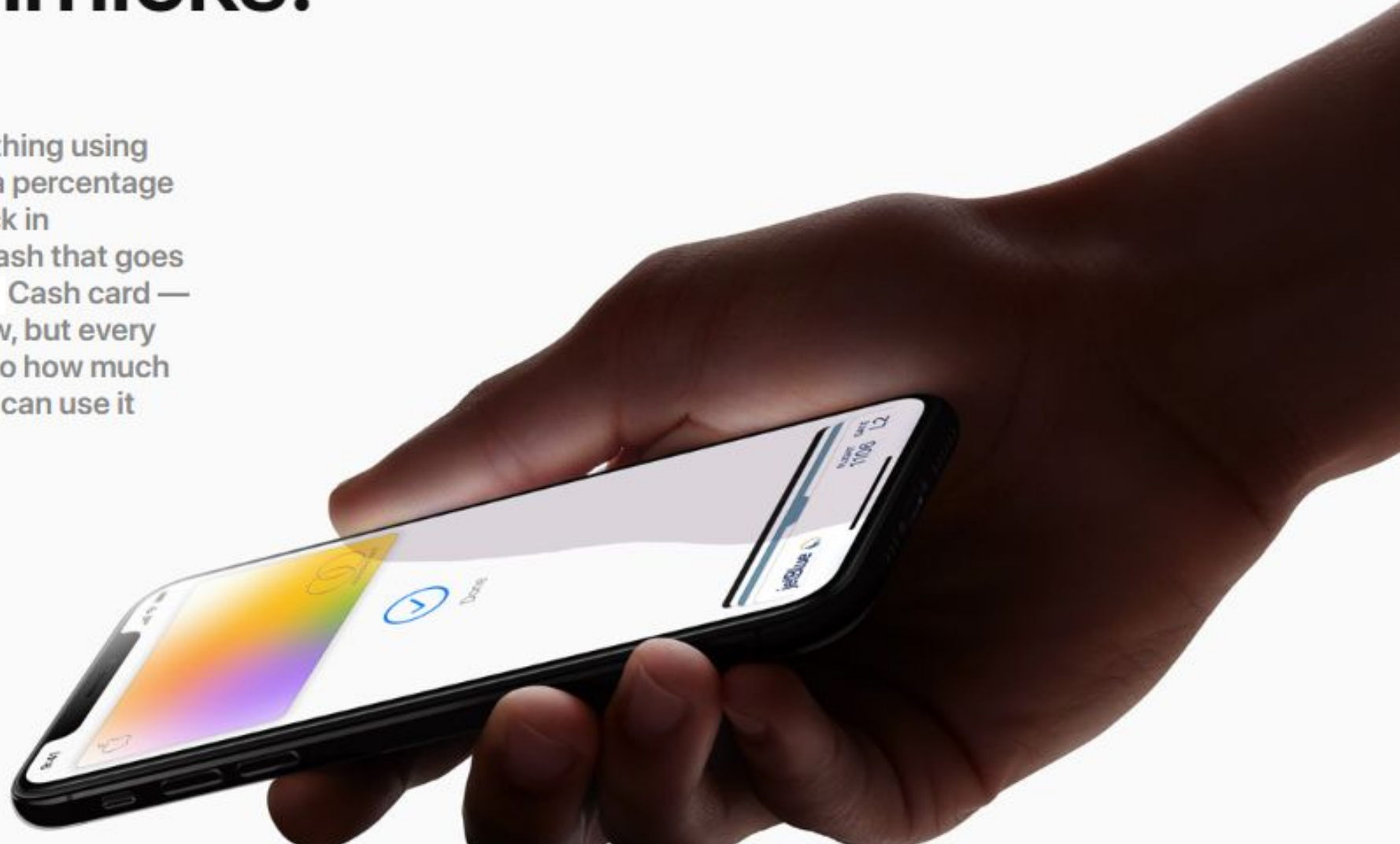
Add

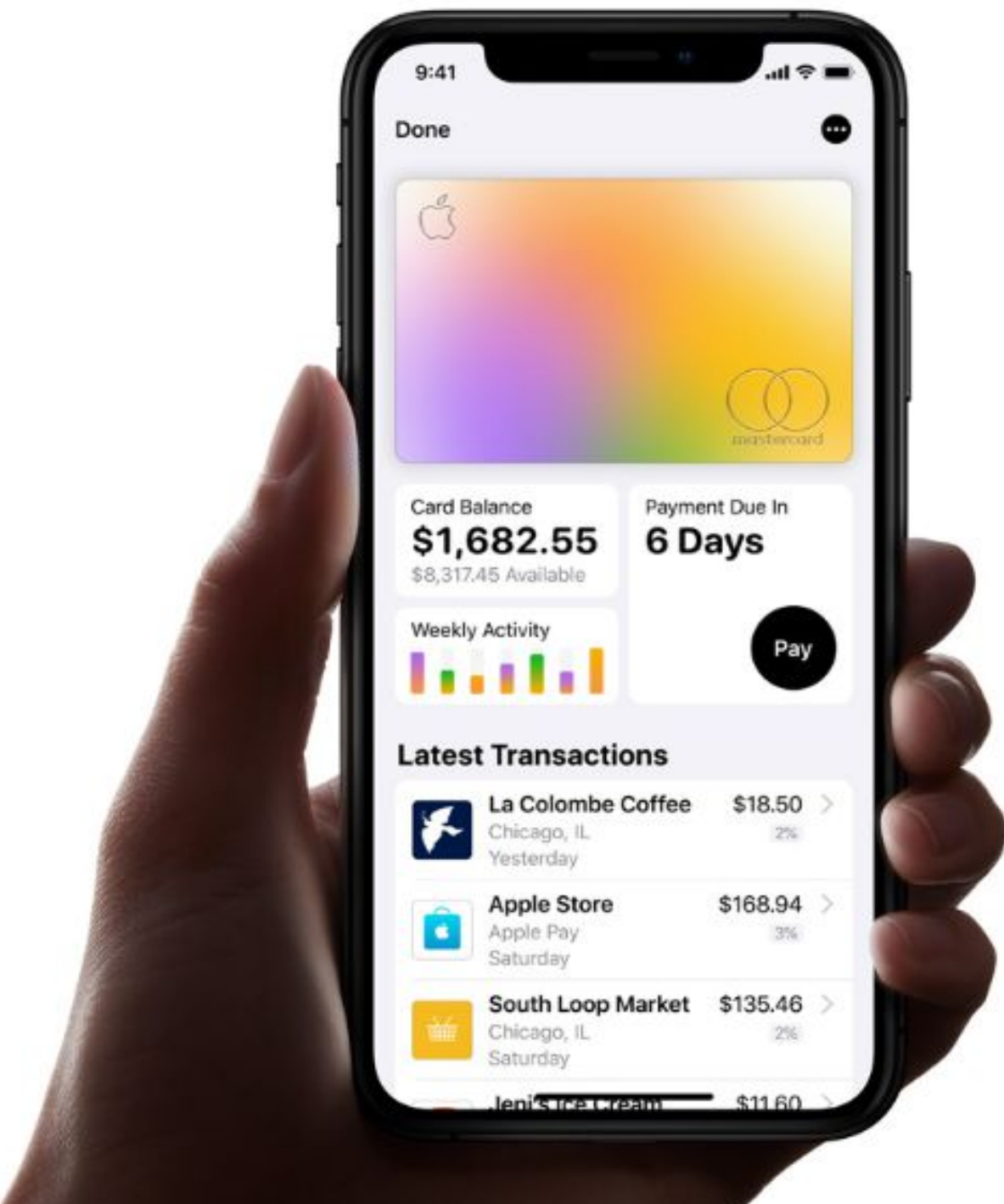
# Contactless Payments



# Daily Cash back. No points. No gimmicks.

When you buy something using  
Card, you get a percentage  
of your purchase back in  
Daily Cash. It's real cash that goes  
right onto your Cash card —  
not a month from now, but every  
day. There's no limit to how much  
you can get, and you can use it  
however you like.

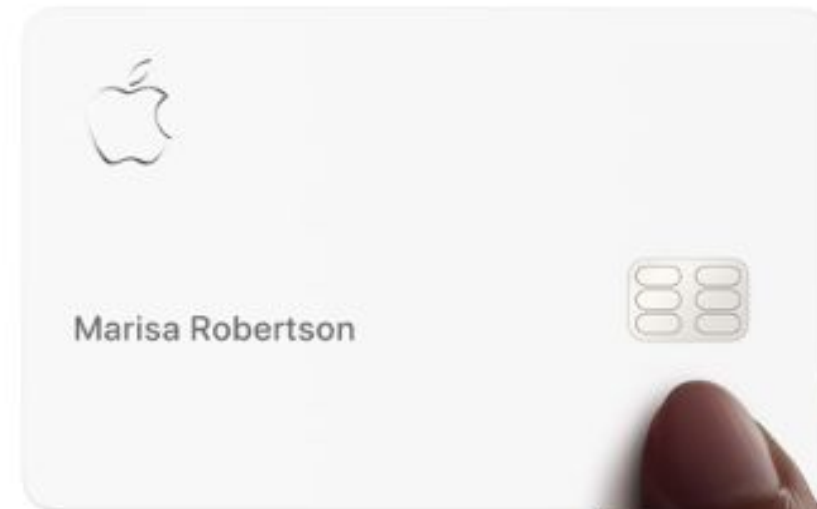




# Apple Card

A new kind of credit card.  
Created by Apple, not a bank.

Apply now





# 3% Daily Cash

Get 3% Daily Cash back on everything you buy from Apple. From a new Mac at an Apple Store to accessories from apple.com to a game from the App Store to services like your Apple Music subscription and iCloud storage plan.

You also get 3% Daily Cash back on purchases you make at select merchants — the kinds of places you shop frequently — when you use Apple Card with Apple Pay. Certain restrictions apply.\*

**Apple Store**Apple Pay  
Yesterday

+\$17.34 &gt;

3%

**T-Mobile**Chicago, IL  
Yesterday

+\$4.63 &gt;

3%

**South Loop Market**Chicago, IL  
Yesterday

+\$2.71 &gt;

2%

Uber

Uber **Eats**

T-Mobile



DUANEreade

Walgreens





## Signature

- 1.5% cash back on every purchase
- [Purchase price protection](#)
- Exclusive discounts on dining, events & shopping
- Personalized trip assistance & reservations
- Built-in travel discounts
- [24-hour roadside dispatch](#)
- [Collision & theft coverage on rental vehicles](#)
- [Warranty registration & extended coverage](#)
- Travel accident insurance



## 1% Cash Back

- Get 1% cash back on every qualifying purchase
- Rebate is paid quarterly and automatically deposited into your savings account
- No annual fee



## Rewards

- Earn one point for every dollar you spend
- Redeem for gift cards, travel, merchandise & more
- No annual or balance-transfer fees



## Low Rate

- No introductory or teaser rates
- Exceptionally low rates
- No annual or balance-transfer fees

## It's Easy to Get Paid Cash Back

Getting your full rewards is easy. In fact, the things you have to do to “qualify” are the things that make banking easier anyway. Enrollments must be in place and all of the following transactions and activities must post and settle to your Spend Better account during each Monthly Qualification Cycle:

- 12 debit card transactions to post to and settle to the account
- 1 ACH credit (like a direct deposit)
- Enroll in an e-statement.

That covers it! If for some reason you don't meet the monthly qualifications, don't worry. Your account is still free, and you can get back to earning your full rewards the very next Monthly Qualification Cycle!

### DETAILS

- Free checking that pays you back
- 3.00% cash back up to \$300 in debit card purchases
  - No category restrictions on purchases
  - Cash back earned on up to \$300 in purchases monthly
  - Maximum cash back per month is \$9 when member qualifies
- Up to \$25 ATM refunds per monthly qualification cycle when member qualifies
- Link to free [Save Better](#) to build savings automatically

[OPEN IN MINUTES](#)[VIEW RATES](#)[FIND A LOCATION](#)[Become a Member >](#)[Print](#) | [Share](#) | [Questions](#)





# CASH BACK REWARDS

Members who earn reward points for their **Value Checking** debit card and GPO **Visa credit card** purchases may redeem their points for merchandise and travel through **ScoreCard rewards**.

**And now you may also redeem your points for cash back!**

- 5,000 points = \$25
- 7,500 points = \$50
- 10,000 points = \$75
- 15,000 points = \$125