

CU*CheckViewer

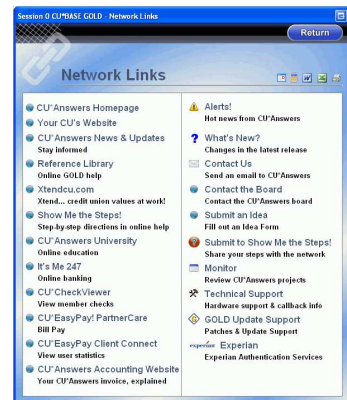


As a full service data processing provider, CU*Answers provides check images via the Internet through **CheckViewer** — to all of its clients, including credit union members. And check copies **are always free** from CU*Answers, whether you access them on-line using any of the following three options, or via a call to request a copy over the phone. While we offer additional options that allow credit unions greater access to check copies from a third party source, we continue to be committed to free CU*Answers provided check copies to make sure our clients view us as a full service item processor. To date, images are available via three distinct access points:

For CheckViewer Credit Unions using CU*BASE GOLD

CU*BASE GOLD Direct Link

Credit unions who are on-line daily with CU*Answers using CU*BASE GOLD can use the “Network Links” button to access CheckViewer directly through any CU*BASE GOLD workstation. No Internet connection is needed, and the employee does not even need to remember an ID or password.



CU*Answers...
Guaranteeing the Difference!

For CheckViewer Credit Unions using “It’s Me 247”

“It’s Me 247” Member Link

Credit unions who offer It’s Me 247 Online Banking to their members can elect to offer free member check copy services through online banking. Members simply access their account history as usual, then click the “View Check” link for any check they wish to see or print— with no extra fee!



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For All CheckViewer Credit Unions Credit Union Institutional Lookup

All CheckViewer clients, regardless of their data processing vendor, can sign on through the Internet and access member check copies via our web site at http://www.cuanswers.com/client_services.php.

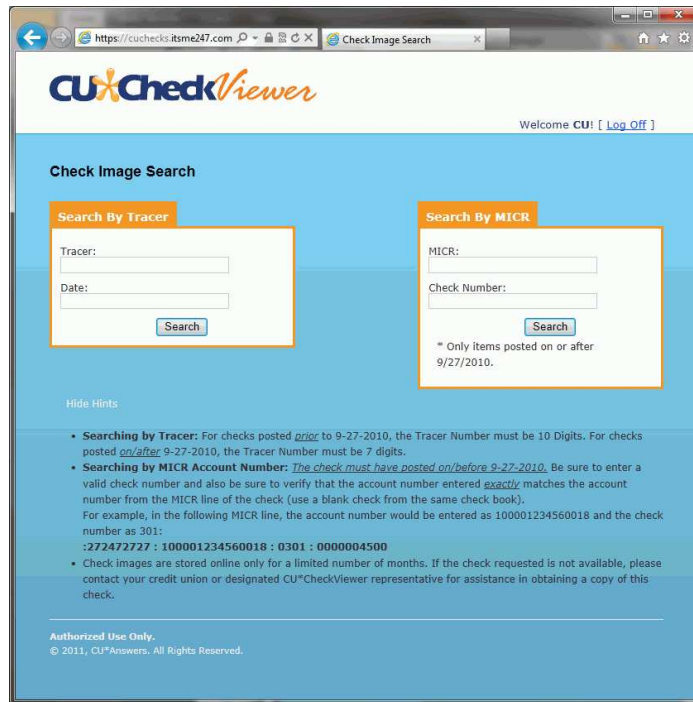
A password and institutional ID is provided to sign into the secure system. Passwords are case sensitive to be sure to enter the password EXACTLY as it is given to you.



Using CheckViewer

Once you have logged on to CheckViewer, instructions will appear at the bottom of the page.

1. Use the fields on the left to perform a search based on the Tracer # or Check # The search by MICR # (to the right) requires an exact match of the MICR line on the check.
2. Next click the Search button to request the image.
3. Once the image appears, you may print it using "Print Images."
4. When finished, click "Logoff" to exit your browser.



For images cleared more than 12 months ago, please contact an Item Processing representative and a copy will be pulled for you at no charge.

Members Using CheckViewer

If you choose to activate this feature for your members, the member simply clicks a link on the Account Details screen to pull an image of that specific check. The member will see the same screen your staff sees when pulling a check image through CheckViewer, except that members will be brought directly to the image itself.

No passwords or special codes are needed; **It's Me 247** passes all the needed information to the CheckViewer and the image is automatically displayed and can then be printed directly to the member's own personal printer.

With the security already built into **It's Me 247** this system provides a safe, easy, and FREE way for members to get the information they need, without having to contact a credit union employee.

Points to Remember

- Remember that any checks you “counter kill” by using the In-House Drafts feature in Teller Processing are not normally imaged by CU*Answers, and would therefore not be available to members in **It's Me 247**. If you want to change your counter kill policy, contact Scott Page for alternative options for imaging these items.
- Once the feature is activated, links that read “View Check” will appear on the Account Detail screen in **It's Me 247**. To view a copy of the check, simply click on the link.
- There is no fee to your credit union or to your members for pulling check copies via CheckViewer. If you choose to activate the feature for your members, they can pull check copies right away at no charge.
- If your credit union uses an Item Processing vendor other than CheckViewer, contact us for information about setting up an interface to your vendor to provide check images to your members through **It's Me 247**.

What if my Credit Union Uses CU*BASE but not CheckViewer?

If you are a CU*BASE client, you can offer your members the ability to print copies of cancelled checks using **It's Me 247** and the CheckViewer (even if you don't use CheckViewer Item Processing).

The pricing for third party image retrieval is provided below. Please be aware that the interface specifications for retrieving or delivering images is still unique to each vendor, and must be developed and tested individually.

CU*BASE Clients Retrieving Check Images via Third Party Source

- Existing CU*BASE supported format \$1,500.00 one-time set-up fee
- Michigan supported format \$2,500.00 one-time set-up fee
- Other vendor formats Custom Bid

What if my Credit Union Uses Another Item Processor but Wants to Use CheckViewer?

CheckViewer can be used by credit unions who use a different item processor. Most check processors have shifted their philosophy of transmitting a complete image file to outside data processing and online banking vendors, to simply allowing individual members to access check images directly via an interface from the member's online banking system. With this in mind, CU*Answers is pleased to expand the level of service offered to its CheckViewer clients for accessing check images.

The pricing for third party image retrieval is provided below. Please be aware that the interface specifications for retrieving or delivering images is still unique to each vendor, and must be developed and tested individually.

Non-CU*BASE Processed Clients Accessing Check Images via CheckViewer

- One-time set-up fee \$ 250.00
- Monthly access fee \$ 100.00

**Client is responsible for meeting CU*Answers interface specifications, any third party vendor costs, etc.*