



CULIANCE NETWORK

The Payments Network Partner Dedicated to Credit Unions



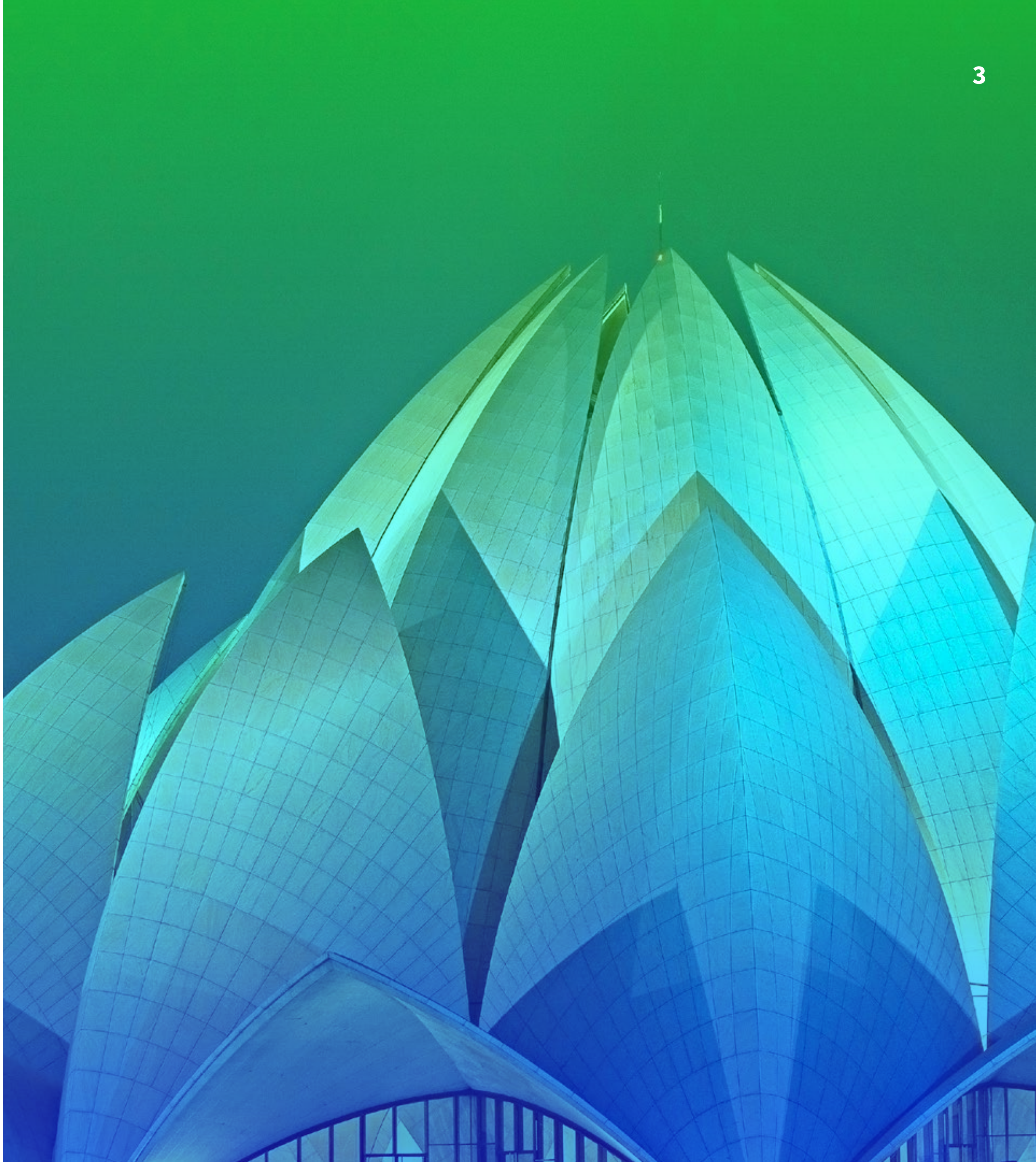
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COOPERATION, SERVICE AND SECURITY

CULIANCE® Network (CULIANCE) is the payments network partner dedicated to enhancing the power of your credit union's brand and optimize net revenue, innovation and service for you and your members.

CULIANCE helps you meet the competitive demands of the dynamic electronic payments arena by delivering affordable, state-of-the-art products, services and solutions to keep your credit union at the center of your members' payment experience. We deliver real-time payments within a secure, flexible payments infrastructure tailored to meet the specific needs of credit unions. CULIANCE is committed to the very same cooperative principles and service-oriented philosophy on which credit unions are founded. Powered by FIS™, CULIANCE is supported by the most complete suite of payment solutions available. Join CULIANCE and capitalize on our focus on credit union members for convenient, reliable electronic real-time payments.

It was founded in 1981 as Credit Union 24, a solution aimed as a way for credit unions to compete favorably and affordably with other financial institutions. Today, 30+ years later as CULIANCE, we are still as committed to servicing the credit union community as before and now even stronger with FIS' acquisition of CULIANCE.



BENEFITS OF CULIANCE PARTICIPIATION

- Consistent strategic focus on meeting credit unions' needs
- Superior net economic value on point of sale (POS) for credit unions with DebitEdge® (powered by NYCE®)
- An expansive, nationwide network of surcharge-free ATMs
- A wide range of payment services, with and without PIN authentication
- Easy implementation – CULIANCE already connects to every credit union processor in the U.S., streamlining the implementation process
- Complimentary marketing support materials

POS SOLUTIONS

CULIANCE delivers superior value to its members with its CULIANCE DebitEdge POS program by leveraging the NYCE Payments Network, an industry leader in POS interchange as evidenced in the Federal Reserve's annual Payments Study, CULIANCE and NYCE Payments Network are both owned by FIS, so the CULIANCE DebitEdge product combines the best features of both networks.

Through a highly advanced processing network, coupled with stand-in processing services, CULIANCE ensures your members' transactions work the first time, every time. Over two million retailer locations are available to your debit cardholders via the DebitEdge program. With CULIANCE, build your brand by offering efficient, secure and member-convenient electronic, real-time payments supported by:

- DebitEdge POS Net Economic Value, featuring market-leading interchange and low transaction and support fees
- Superior CULIANCE POS Approval Rates
- Deployment of leading-edge industry enhancements such as tokenization and contactless technology



eCOMMERCE SOLUTIONS AND ON-DEMAND PAYMENTS

CULIANCE eCommerce solution enables your members to use their debit cards or eCommerce wallets at online merchants without entering a PIN or signature to complete the purchase. Since a PIN is not entered, liability for eCommerce transactions remains with the merchant.

CULIANCE On-Demand Payments are a family of Card Not Present (CNP) transactions that facilitate the electronification of payments instead of using checks, share drafts or ACH items. These solutions provide your credit union with the benefits of real-time processing, cost reductions and new income opportunities.

CULIANCE set of CNP Payments enables credit unions to receive interchange income from sources that would otherwise generate an expense. Current applications of CNP Payments include:

- A2A, P2P Transfers
- Direct Bill Payment
- New Account Funding
- Account Authentication

ATM SOLUTIONS

CULIANCE ATM solutions support credit unions' need to provide wide-ranging accessibility to cash withdrawal, balance inquiry, deposit and transfer services.

We know how important low cost and convenience is to your members, so we provide comprehensive, coast-to-coast ATM coverage, including broad surcharge-free reach through our CUHERE program, supplemented by complementary surcharge-free optional programs. Your members will experience total convenience with access to more than 80,000 surcharge-free ATMs. Our programs are designed with the flexibility to enable you to shape your services to your specific objectives and your members' needs. CULIANCE surcharge-free services include:



CUHERE

Offers surcharge-free cash withdrawals at thousands of ATMs throughout the U.S. for a cost-effective way to build your ATM footprint; CUHERE is distinguished by its highly competitive transaction fees and flexible ATM participation options.



CUHERE SELECT

Available to CUHERE participants, CUHERE SELECT provides your members with popular surcharge-free access at all Presto! ATMs located in Publix Supermarkets throughout the southeast.



MONEYPASS

Through our agreement with MoneyPass, CUHERE participants benefit from an automatic reciprocal access program to the MoneyPass surcharge-free network.



ALLPOINT

Our arrangement with Allpoint allows you to provide your members with access to surcharge-free ATMs worldwide. In eight of the top 10 U.S. retailers with ATMs.

CARD ALERT SERVICE

CULIANCE utilizes the FICO® Card Alert Service.

Card Alert Service leverages consortium data by receiving fraud reporting from CULIANCE and other EFT networks to provide “point of compromise” identification when fraud occurs, and reports suspected counterfeit cards to issuers, so you can act prior to losses occurring. There is no additional cost to CULIANCE credit unions for the Card Alert Service.

CULIANCE IS YOUR STRATEGIC PARTNER IN PAYMENTS

Our members know they can rely on ATM and POS locations nationwide, as well as eCommerce and CNP payments driven by a network switch with uninterrupted availability.

CULIANCE is connected to all major EFT processors and our two full-service datacenters provide mission-critical services, providing maximum reliability and peace of mind for you and your members. Everything we do at CULIANCE is backed by our committed client services team and the very same cooperative principles on which credit unions are founded.

Seamless. Simple. Transparent.
The CULIANCE Difference.



Deliver Superior Net Economic Value

DebitEdge delivers high interchange revenue and superior net economic value with low transaction costs.



Convenient Coast-to-Coast ATM Coverage

CULIANCE offers the nation’s largest surcharge-free ATM network with over 80,000 locations nationwide, including CUHERE, CUHERE SELECT, and expanded surcharge-free reach with Allpoint and MoneyPass.



Deliver Superior Net Economic Value

CULIANCE is committed to the same principles and service-oriented philosophy on which credit unions are founded. Powered by FIS, CULIANCE is supported by the most complete suite of electronic payment solutions available. Additionally, CULIANCE and FIS take active leadership roles in multiple industry groups to help shape the future of payments. The CULIANCE mission is based on a foundation of trust and transparency. Whether it involves product explanations and benefits, pricing, responsibilities and relationships, or commitments and accountability, CULIANCE acts in a way that is consistent with the credit union philosophy of cooperation and trust. We extend “people helping people” to our business relationships every day.

CONTACT US

For more information, please contact your CULIANCE representative:

 www.culiance.com

