



CUNA Mutual Group – IRA Services – IRAdirect express™

Value Statement

IRAdirect express enhances CUNA Mutual Group - IRA Services' Fully and Self-Administered IRAdirect® platform by giving frontline employees the ability to perform routine IRA and HSA transactions easily with a minimal amount of training.

Description

Using layman's language and a logical step sequence, IRAdirect express easily guides the employee through IRA and HSA transactions. Each transaction can be applied to both the IRAdirect and Summit systems in a single step, eliminating the need for any data re-entry. Completing a paper form, keying the transaction into the Summit system, and keying the transaction into IRAdirect are all done at once with IRAdirect express.

Requirements

Contact your Summit Account Executive for pricing or to order this connector.

Summit:

- » **PathWays** — PathWays server with most current version of PathWays.
- » **Connector** — IRAdirect express/Summit connector added to the PathWays key.
- » **Spectrum Prerequisites** — Refer to Summit Product and Services Guide.
- » **Branch Suite Prerequisites** — Not required.
- » **Product Delivery Services (PDS) Prerequisite** — An optional PDS engagement is available; please refer to the Summit Product and Services Guide.
- » **Additional Prerequisites** — Web server (administered by the credit union).

CUNA Mutual Group – IRA Services: Contact CUNA Mutual Group - IRA Services (800-356-9140) for pricing or to order IRAdirect express.

Major Features

- » **Process Member Transactions Faster** — IRAdirect express can simplify employee training, speed up the new account process, and reduce the member's wait time.
- » **Mitigate Risk** — Quality-control edits are in place to minimize the likelihood of common user errors and eliminate the need for costly back-office audit processes.
- » **Standardize the Process Across the Credit Union** — IRAdirect express can be used by tellers, member service reps, or any other customer-facing employees who work with IRAs. A common process shared by all staff simplifies training and reduces confusion.
- » **Minimize Fear of Working with IRAs** — Because IRAdirect express simplifies the process of handling IRA transactions, staff confidence will increase and members will be more likely to have a positive impression of your credit union.



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Functional Overview

- » **Data Entry** — Provides easy, user-friendly interface to enter data in one location.
- » **Manages IRA Process** — Supports IRA process with complete contributions and distributions management.
- » **Printing Forms** — Provides flexibility in creating, viewing, and printing partial or completed forms for Traditional and Roth IRAs and Coverdell ESA accounts.

Planning/Implementation and General Responsibilities Overview

Successful use of any third-party product depends on coordination by Summit, the vendor, and the credit union. The following define the responsibilities of each party to help make the use of IRAdirect more successful:

- » **Summit** — Provides an Implementation Welcome Kit, installation/training/support of the IRAdirect Connector (PathWays server), and a valid test URL for an internal DMZ server to access PathWays.
- » **Credit Union** — Provides necessary hardware, operating systems, IP addresses, appropriate firewall rules for server setup and locking down access to the web server, and configuration information for proper data import into Spectrum. The credit union also provides valid teller initials, teller drawer numbers, and appropriate teller commands for the IRAdirect interface.
- » **CUNA Mutual Group – IRA Services** — Installs, trains, and supports the IRAdirect interface and provides assistance with questions related to required fields or mapping data to Spectrum.
- » **Customer Support:**
 - ♦ **CUNA Mutual Group – IRA Services** — Provides support for all issues related to IRAdirect and Summit interface.
 - ♦ **Summit** — Provides support for all PathWays throughput.

Functional Considerations

The following considerations will assist in making the use of the IRAdirect express/Summit connector more successful.

- » This connector is intended for member facing applications but it does not work with RealTime+.
- » This connector is designed for use by your front line staff and is not meant to replace IRAdirect. Some transactions involving periodic payments and death beneficiary processing are only supported within IRAdirect.

Configuration Information:

The following section defines the responsibilities of the various parties when configuring the interface.

- » **CUNA Mutual Group – IRA Services** — Provides configuration and setup of interface-specific parameters in coordination with the credit union during implementation.
- » **Summit** — Provides configuration and setup by Product Delivery Services (PDS). Alternatively, credit unions can follow the installation instructions provided on the Summit Solutions Portal.



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Appendix 1 — Spectrum Commands Supported

ADCH	Address Change
ADIN	Account Description Inquiry
EPIN	Withdrawal Penalty Calculator
FDIN	Flag Description Inquiry
IRAD	IRA Automated Distribution
IRCH	IRA New/Change/Inquiry
IRDP	IRA Deposit
IRIN	IRA Inquiry
IRPL	IRA Plan
IRPO	IRA Pay Out
IRWI	IRA Withdrawal
MEIN	Member Inquiry
OVRD	Override Flags and Holds
PDOC	Form Generation
PLIN	Plan Inquiry
SHDP	Share Deposit
SSIN	Social Security/Account Numbers Inquiry
SHWI	Share Withdrawal
TLIN	Teller File Inquiry



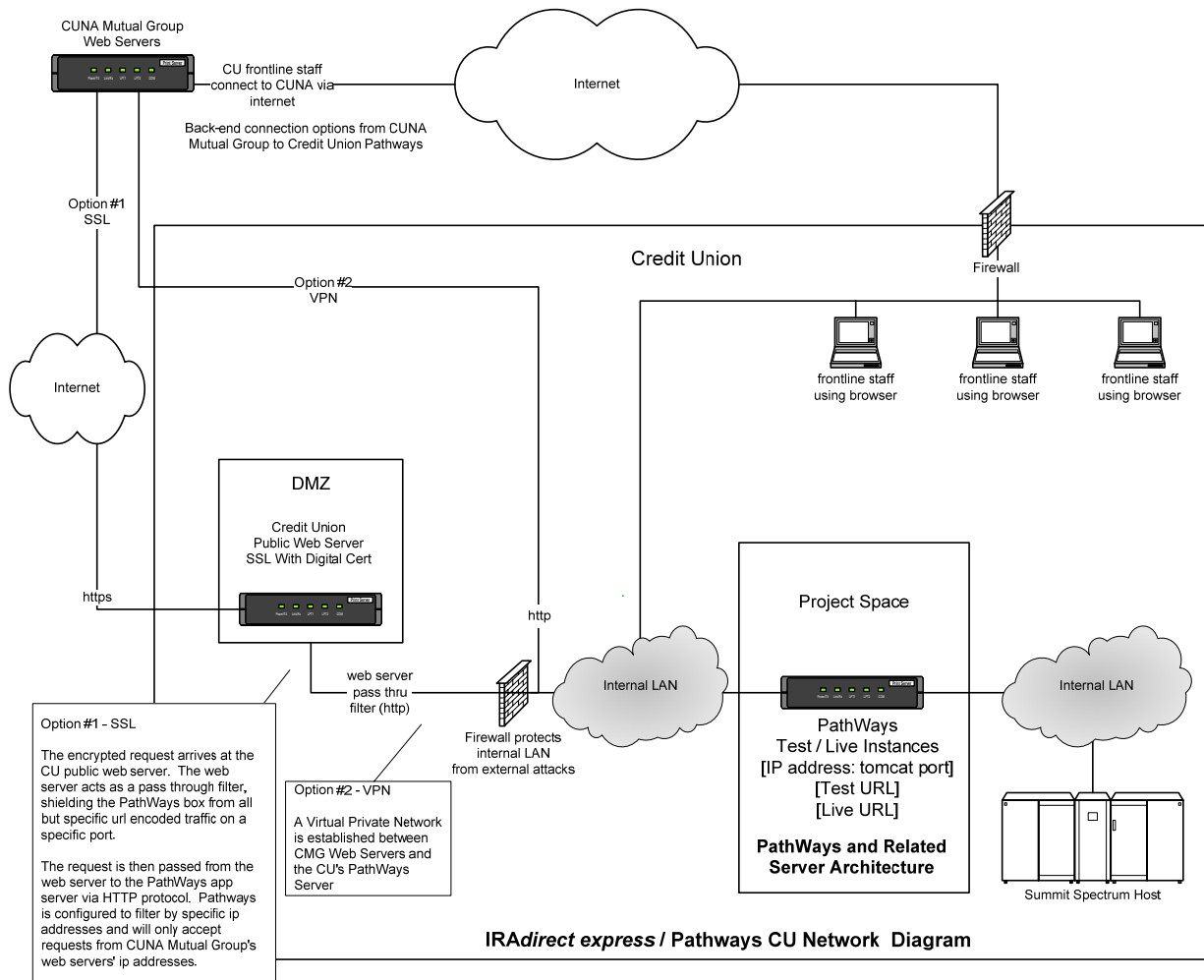
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Appendix 2— Basic Architecture

NETWORK OVERVIEW: SSL or VPN

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IRAdirect express Connector Project





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Appendix 3 — Hardware and Software Requirements

- » Summit Hardware
 - ♦ The IRAdirect express PathWays Connector is installed on a PathWays server. If an existing PathWays server has available capacity, the connector can be installed on it. However, if no PathWays server exists or if all servers are near or at capacity, a new PathWays server will be required.
 - ♦ Contact your Account Executive for server sizing and to order any necessary server hardware and software.
- » Summit Software
 - ♦ The IRAdirect express PathWays Connector will need to be ordered. Contact your Account Executive for details and pricing.
- » CUNA Mutual Group – IRA Services' IRAdirect express hardware and software requirements
 - ♦ Enrollment in either the Fully or Self-Administered IRA Program
 - ♦ Online processing with IRAdirect®
 - ♦ The SSL internet option requires a web server provided and maintained by the credit union for communication from CUNA Mutual Group – IRA Services to PathWays
- » CUNA Mutual Group – IRA Services' IRAdirect express Software
 - ♦ Microsoft operating system: Windows® 95 or above
 - ♦ Broadband Internet connection
 - ♦ Microsoft Internet Explorer® 6.0 or above with 128-bit encryption
 - ♦ Adobe Acrobat® Reader 5.0 or above
 - ♦ Ability to print from operating systems and programs listed above