



## Value Proposition: Electronic Funds Transfer |

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Catalyst Corporate Federal Credit Union offers numerous payments services, including **wire services, Western Union transfers, debit cards, ACH** origination and receiving, and more. Pricing for these services is highly competitive, resulting in savings that have a meaningful bottom-line impact for credit unions.

Credit unions using Catalyst Corporate can rest assured that tight controls ensure security of domestic wire transfers, whether initiated online or through the member service call center. With Catalyst Corporate acting as a liaison to the Federal Reserve, the need for credit unions to interact with the Fed for reconciliation and research is alleviated – a substantial time savings.

**International wires** may be sent in foreign or U.S. dollar currency. In addition to wires, Catalyst Corporate offers international cash letters, foreign drafts and foreign currency.

Catalyst Corporate's **ACH** program is very flexible, allowing credit unions to process unlimited ACH transactions and batches as well as multiple files per day, and in a variety of file formats. Credit unions benefit from immediate credit, competitive interest rates on every dollar held for settlement, online account management, robust integrated risk management and ongoing training and support.

Debit cards have become essential for meeting the needs and expectations of natural person members. Credit unions will pay on average 25 percent less for **EFT card services** through Catalyst Corporate, compared to other providers, and 100 percent of interchange income generated by cardholders is passed back to credit unions.

All payments activity is supported through overnight and intra-day credit through the no-cost line of credit and automatic, low-cost settlement loans.