OAS STAFF FCU
FedGlobal ACH case study
Presented by María A. Arraya, AAP
Agenda

• Why FedGlobal ACH?
• FedGlobal ACH and Wires comparison
• The Marketing approach
• Benefits
• The Online Banking convenience
• Operational costs and revenue
A new way to deliver services and a new service: the FedGlobal ACH

Request our services from anywhere in world

New and enhanced Online Banking

<table>
<thead>
<tr>
<th>Year</th>
<th>IATs</th>
<th>Wires</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013</td>
<td>16%</td>
<td>84%</td>
</tr>
<tr>
<td>2014</td>
<td>35%</td>
<td>65%</td>
</tr>
<tr>
<td>2015</td>
<td>51%</td>
<td>49%</td>
</tr>
</tbody>
</table>
Benefits for members (customers) with FedGlobal ACH compared with wires

• Accessible fees compared with wires ($5 IAT vs $40 a Wire).
• No intermediary banks, no additional charges, no delays.
• Beneficiary receives more money.
• Consistency with delivery time.
Our Marketing Approach

Manage your Money

Sending Funds outside the U.S.:

<table>
<thead>
<tr>
<th>Wire Transfer</th>
<th>ACH International</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transfer funds from any of your Credit Union account to an account outside the U.S.</td>
<td>Transfer funds from your Credit Union account to an account in Mexico or Europe.</td>
</tr>
<tr>
<td>Information required:</td>
<td>In addition of the beneficiary name and the bank address, you must submit:</td>
</tr>
<tr>
<td>• Name of beneficiary</td>
<td>• FOR MEXICO: Clave Bancaria Estandarizada (CLABE)</td>
</tr>
<tr>
<td>• Account No. of beneficiary</td>
<td>• FOR PANAMA &amp; CANADA: International routing number and Account Number</td>
</tr>
<tr>
<td>• Beneficiary address</td>
<td>• FOR EUROPE: Bank Identification Code (BIC) and International Bank Account Number (IBAN)</td>
</tr>
<tr>
<td>• Bank name</td>
<td></td>
</tr>
<tr>
<td>• Swift Code</td>
<td></td>
</tr>
<tr>
<td>• Bank/Branch address</td>
<td></td>
</tr>
</tbody>
</table>

Ideal when:
- You need to transfer funds to an institution outside the United States
- Unlimited amount
- For recurrent or single transfers
- You need to send a payment or simply transfer funds to another account
- Allow 2 to 5 business days*
- $40 fee
- Complete the International Wire Transfer application form

ACH International

ACH Internacional vs. Giro Bancario

El ACH Internacional es ideal cuando:
- Usted necesita transferir dinero a cualquiera de los países mencionados anteriormente
- El depósito no es urgente. Esta transacción puede tardar hasta 3 días hábiles dependiendo del país
- La cantidad es menor a $10,000
- No hay un banco intermediario involucrado en la transacción
- No es un pago sino una transferencia de fondos
- Quiere ahorrar dinero. El costo de esta transacción es $5 comparado con $40 que es el costo de un giro bancario o “Wire Transfer”
FedGlobal ACHs OAS FCU sent per country 2013-2015

IATs per Country

- Austria
- Belgium
- Canada
- Finland
- France
- Germany
- Holland
- Irland
- Italy
- Luxembourg
- Malta
- Mexico
- Netherlands
- Panama
- Portugal
- Spain

IATs per Country
Additional benefits for member

- Higher A2A transfer limits.
- Many more receiving banks.
- Better Exchange Rates (ours 1% vs 3% + others)
- Same benefits for A2A transfers to all participating countries (Europe, Mexico, Canada and Panama).
- Debit Origination to Canada.
- You can make payments as well with A2A!!
The convenience of the Online Banking

ACH International Transfer

This selection can be used to transfer money to the following countries:
Austria, Belgium, Canada, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, Mexico, Netherlands, Panama, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, and United Kingdom.

Saved Transfers: ▼ Load Transfer ▼ Delete Transfer

International Financial Institution Information

Europe (IBAN): ▼ Europe (BIC): ▼
Mexico (CLABE): ▼
Panama Bank: ▼ Panama Account No.: ▼

Canada Transit No. (6 digits): ▼ Institution No. (3 digits): ▼ Account No.: ▼ View Sample

Institution Name: ▼ Account Type: ▼
Is Beneficiary Account in US Dollars (USD) □ (check this box to send $US dollars only-no conversion)
(If you select this option and the account is not in US dollars, the beneficiary bank may charge a conversion fee or return the transfer)

Receiver's First and Last Name: ▼ Receiver's Address: ▼ City: ▼ State: ▼ Country: ▼ Postal Code: ▼
Payment Info to Beneficiary: ▼ (For Europe and Panama max 80 Characters. For Mexico max 40 characters. Not Applicable for Canada)

Payment related information
The EIGHT addenda record:
The Payment related information
Benefits for the Financial Institution

- Reduced operational costs with FedGlobal ACH:
  - Less surcharges (FG ACH $1 vs $30 a wire)
  - Less processing time (it takes us 1/10 of the time to process a FedGlobal ACH vs a wire)

- More Revenue with FedGlobal ACH:
  - Exchange Rate markup
  - For every 1000 FGACHs (av $5,000): $54,000 NR
  - For every 1000 Wires (av $5,000): $8,000 NR
Thank you!

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