



Member Newsletter

SEPTEMBER 2010

IN THIS ISSUE

[Chip Implementation UPDATE](#) 1

[What's New?](#) 1

[We've Got You Covered with CardAlert™](#) 2

[Updated ATM Locator](#) 2

[Who's New](#) 3

[Annual Employee Contest](#) 3

[Now Available: Exchange Branded Self-Seal ATM Deposit Envelopes](#) 4

CHIP IMPLEMENTATION UPDATE

FICANEX Services is pleased to announce that THE EXCHANGE® network is now fully EMV compliant. After many months of coding, testing and certification efforts by National Bank of Canada, HSBC, Everlink and Threshold Financial Technologies, the network was brought live on September 14, 2010 with all switch providers now performing EMV transactions. THE EXCHANGE® Network's migration to Chip / EMV will make a safe network even more secure, increase cardholder confidence and lower member costs associated with fraud management.

While there is still some work to be done — ATM load-sets are ongoing, for example — this was a very large project for all concerned. The successful implementation of EMV technology for THE EXCHANGE® network is a tribute to the cooperation of all those involved.

WHAT'S NEW?

We are very pleased to announce that THE EXCHANGE® Network ATM locator is now available as a free download from the iPhone App Store. The app is available in English and French. You can now find a surcharge free Exchange ATM using your iPhone anywhere in Canada. Be sure to let your cardholders know about this new service as many have inquired about this functionality. Apps for Blackberry and Android phones will be coming soon.



Feedback

We welcome your feedback on what information would be most valuable for you in the newsletter and other communications. Please send an email with suggestions to lmatheson@the-exchange.ca and let us know.

Chip Implementation Quick Notes

FICANEX Services is pleased to announce that THE EXCHANGE® network is now fully EMV compliant.

Contest

Our *Go Hog Wild* annual employee contest ran from June 7 to June 21 and was enthusiastically welcomed by many of you. More than 109 Financial Institutions participated in the contest submitting over 4,200 entries. The annual contest is designed to help you learn more or refresh your knowledge about THE EXCHANGE® and ACCEL® networks. We are delighted to announce the winners.

[Find out more on page 4.](#)



WE'VE GOT YOU COVERED WITH CARDALERT™

Since 2006, FICANEX, in a partner program with the ACCEL/Exchange network and Fair Isaac, have been protecting your cardholders who perform transactions in the United States with CardAlert Fraud Manager. CardAlert scans, analyzes and filters the daily pinned ATM and POS transaction volume of its participants, representing thousands of financial institutions to identify unusual transaction activity. Unlike neural networks that examine individual cardholder offline debit/credit card transaction patterns, CardAlert focuses on multiple-card, multiple-institution ATM/debit card counterfeit fraud.

By analyzing pinned ATM and POS transaction information for millions of transactions, CardAlert can quickly and accurately identify the initial fraudulent usage of counterfeit cards and the common point-of-purchase locations associated with those cards. Often, card-counterfeiting activities impact multiple financial institutions and cards simultaneously. The CardAlert program ensures that all participating card issuers benefit from the rapid identification of counterfeit card usage and notification of additional cards at risk.

CardAlert Pricing

As a service to our Members, FICANEX Services pays the associated fees for this program. "We are delighted to provide the CardAlert service to our Members to ensure that their cardholders are protected when using their debit cards in the United States. We see this as an important service to help our Members defend their cardholders from fraudulent use of their cards," expressed Linda Matheson, Network General Manager.

In simple terms, the CardAlert service involves four primary functions:

- Analyzing network data
- Identifying fraudulent transaction patterns (time, location, amount, etc.)
- Confirming points of compromise
- Notifying card issuing organizations of 'at risk' card numbers

Benefits to ACCEL/Exchange Members include the following:

- Predicting the accuracy and validity of transactions
- Minimizing loss amounts
- Detecting and preventing payment card fraud

UPDATED ATM LOCATOR

In order to identify which ATMs on the network your cardholders can perform a PIN change on their debit cards, we have updated our ATM locator to include the following icon:



This icon will appear in the ATM Locator Legend and under the detailed locator information for each ATM.

Additionally, the ATM Locator Legend has been updated to display the availability of the Polish language at ATMs offering this feature.

'WHO'S NEW' and 'ANNUAL EMPLOYEE CONTEST' on [next page...](#)

WHO'S NEW?

We are delighted to announce that Mr. Denis Laframboise, CEO of Your Credit Union in Ontario has joined the Ficanex Board of Directors. Mr. Laframboise is replacing Andrew Obee who stepped down from the Board upon his new appointment at Threshold Financial Technologies Inc.

Mr. Laframboise has played a major role in the cooperative movement for the past 31 years. He has in-depth knowledge in the management, operation and development of both the Caisse Populaire and Credit Union networks. He has an extensive background in business development, technology and operations and has previous Board experience including many related committees and community programs. Fred Cook, Chair of the Board exclaims, "We are fortunate to attract an individual with this much experience to our Board and we look forward to the positive influences Mr. Laframboise will bring to FICANEX Services and THE EXCHANGE® Network."

ANNUAL EMPLOYEE CONTEST

Our *Go Hog Wild* annual employee contest ran from June 7 to June 21 and was enthusiastically welcomed by many of you. More than 109 Financial Institutions participated in the contest submitting over 4,200 entries. The annual contest is designed to help you learn more or refresh your knowledge about THE EXCHANGE® and ACCEL® networks. We are delighted to announce the following winners:

Congratulations to the contest winners!



\$200 each to:

Amy Luangxay — Education Credit Union

Margaret Thast — Nelson & District Credit Union

Cherylanne McMackin — Ontario Civil Service Credit Union

\$300 each to:

Grace Lee — Canadian Western Bank

Mandy Byng — FirstOntario Credit Union

Robin Sekora — Westminster Savings Credit Union

\$500 each to:

Jennifer Underhill — Kawartha Credit Union

Kim Katschewitz — DUCA Financial Services Credit Union

Nicki Lyons — Omista Credit Union

'NOW AVAILABLE: EXCHANGE BRANDED SELF-SEAL ATM DEPOSIT ENVELOPES' on [next page...](#)



NOW AVAILABLE

EXCHANGE BRANDED SELF-SEAL ATM DEPOSIT ENVELOPES

We are very pleased to be able to offer our members great value on high quality, custom EXCHANGE® branded self-seal ATM deposit envelopes. They offer convenience to the cardholder, reinforcing the network brand — including key reminders printed on the envelope when making deposits at your ATMs. The benefits of this new EXCHANGE ATM Deposit envelope are being realized by many of our members who have already ordered them.

“Island Savings is excited to have recently made the switch to co-branded EXCHANGE ATM deposit envelopes. We’re confident that recognition of the EXCHANGE logo will help improve member awareness of the national network of ATMs available to them. By partnering with The EXCHANGE Network, we were able to obtain a quality product and at the same time, see a significant savings in print costs. The self-seal flap is convenient for our members and the additional ‘cut-outs’ security feature has been shown to reduce fraud. In addition, both staff and members feel good about using an eco-friendly paper stock,” says Jennifer Adsett, Advertising and Production Coordinator, Island Savings Credit Union in BC.

For full details on how your financial institution can take advantage of this offering, contact Tracy Duncan at 604-455-0793 or by email at tduncan@the-exchange.ca



FICANEX Services Corporation
#300 — 8700 200th Street
Langley, BC V2Y 0G4