

		Confirm All Options with Core Processor													Published Date	10/26/2021
		Company Interface	CMC	COCC	Corelation	CSI	CU Answers	FIS		Fiserv			Jack Henry			Symitar
		Core (Database)	FLEX Bridge	Core API	KeyBridge	CSlbridge	CU Answers	Open API	Cohesion	Access Advantage		Core API	Pathways	jXchange		SymXchange
			FLEX	COCC	Currently in Beta	NuPoint Currently in Beta	CU Answers	IBS	MISER	Portico	XP2 Moving to Beta	DNA	Spectrum	Silver Lake	CIF2020	Core Director Currently in Beta
Transactions	Withdrawal	Cash	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Coin	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Max Daily Withdrawal	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Allow overdraft on accounts with overdraft protection														
		Overdraft Fee	No	No		No		No	No	No	No	No	No	No	No	No
	Surcharge Fee	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes	No
	Deposit	Cash	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Check	Yes	Yes	Yes	Yes	Yes One message per Check	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No
		Mixed Deposit Single Transaction	Yes	Yes	No	Yes	No	Yes	Yes	No	No	Yes	Yes	No	No	No
		Coin (hardware dependent)	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Debit On Us Checks	No	No	No	No	No	Yes	No	No	No	No	No	Yes	Yes	Yes
	Stop Check Search for On Us Checks	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	No
	Transfer	Normal	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Third Party Account Transfer	No	Yes	No	No	No	No	No	No	No	Yes	No	No	No	No
	Payment	Loan Payment ETF	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Loan Payment Cash / Check	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Credit Card Payment EFT	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Credit Card Payment Cash / Check	Yes	Yes	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Balance Inquiry	Normal	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Enhanced Loan Fields	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mini Statement	Type 1	Last 5 Transactions	Last 5 Transactions	Last 5 Transactions	Last 5 Transactions	Last 5 Transactions	Last 5 Debit	Last 5 Transactions	Last 5 Transactions	Last 5 Transactions	Last 5 Transactions	Last 5 Transactions	Last 5 EFT	Last 5 EFT	Last 5 EFT	Last 5 Transactions
	Type 2	Last 10 Transactions	Last 10 Transactions	Last 10 Transactions	Last 10 Transactions	Last 10 Transactions	Last 5 Checks	Last 10 Transactions	Last 10 Transactions	Last 10 Transactions	Last 10 Transactions	Last 10 Transactions	Last 5 Debit	Last 5 Debit	Last 5 Debit	Last 10 Transactions
	Type 3	No	No	No	No	No	Last 10 Transactions	No	No	No	No	No	Last 5 Credit	Last 5 Credit	Last 5 Credit	No
	Type 4	No	No	No	No	No	No	No	No	No	No	No	Last 10 Transactions	Last 10 Transactions	Last 10 Transactions	No
Check Cashing	Self-Service	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Identification	BankCard	Card & PIN from ATM Network	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		PIN	No	No	No	No	No	No	No	No	No	No	No	No	No	No
		SSN	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Passcode	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	Account Number	Password	No	No	No	No	No	No	No	No	No	No	No	No	No	No
		SSN	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
		Passcode	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	Teller Identification	Password	No	No	No	No	No	Yes	No	No	No	No	No	No	No	No
		SSN	Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Passcode		No	No	No	No	No	No	No	No	No	No	No	No	No	No	
Remote	Password	No	No	No	No	No	No	No	No	No	No	No	No	No		
	SSN	Yes	Yes	Yes	No	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	

C a t i o n	Remotely Initiated	Passcode	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	Yes	
	Phone Number	Password	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
		SSN	No	Yes	Yes	No	No	Yes	No	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	User Name	Password	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
		Palm PIN	No	Yes	No	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No
	Palm Vein	N/A	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	QR Code	N/A	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Mobile Passcode	N/A	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	
O t h e r	Check 21	Normal	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
		Extra CFS Support	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	No
	Currency Transaction Report (CTR)	Host Based	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Local CTR Files	No	No	No	No	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	No
	Memo Posting		No	No	No	Yes	No	Yes	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	No
	Heartbeat (Ping)		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
	Nightly Processing		No	No	Yes	Yes		No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	No
	Check Holds	Deposits	Yes (Handled by Core)	Yes (Handled Locally)	Yes	Memo withdrawal for check amount - configurable amount. Acts as a hold till eod processing, withdrawal fails off, funds access is granted.	Yes Handled by Core	Yes (Handled by Core or locally if Core not configured)	Yes (Handled by Core)	Yes (Handled by Core)	Yes (Handled by Core)	Yes (Handled by Core)	Yes (Handled Locally)	Yes (Handled Locally)	Yes (Handled Locally)	Yes (Handled Locally)	Yes (Handled Locally)	Yes (Handled Locally)	Yes (Handled Locally)
		Payments	No	No	Yes	No	Yes Handled by Core	No	No	Yes (Handled by Core)	Yes (Handled by Core)	No	No	No	No	No	No	No	Yes (Handled Locally)
	Warning Codes	Customer Level	Yes	Yes	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No
		Account Level	No	Yes	No	No	No	No	No	No	No	Yes	No	No	No	No	No	No	Yes
	Replenishment Notifications		No	Yes	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No
	Real-Time Cash Levels		Yes	Yes	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No
	Bluepoint Integration	Fraud	No	Yes	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No
Batch Submit		No	Yes	No	No	No	No	No	No	No	Yes	Yes	No	No	No	No	No	No	
Email Receipt		Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	

Notes:

Debit On Us Checks

Signifies that if an On Us Check of the bank or credit union is being deposited then can funds be immediately debited from that checking account.

- Each On Us check is debited sequentially.
- If any debit fails then any previous ones are reversed and the entire transaction is denied and all checks are returned to the customer.

Stop Check Search for On Us Checks

Signifies that On Us checks of the bank or credit union can be searched to see if a Stop request (aka Stop Payment) has been made. If so they can be prevented from being deposited.

Signifies that On US checks of the bank or credit union can be searched to see if a Stop request (aka Stop Payment) has been made. If so they can be prevented from being deposited.

- After checks are deposited MICR information from each check is sent to the core to determine if a Stop has been placed. If so the check ini file is updated marking the check as having a Stop on it.

Extra CFS Support

Signifies that the Core supports non traditional Check21 functionality like Withdrawals and Transfers.

- This allows the Consolidation server to be responsible for hard posting all transactions.
- This only really makes sense if the initial transactions can be memo posted.

Local CTR File

Signifies that a local ATM file based CTR file can be created.

- This is not recommended and is not PCI compliant.

Third Party Account Transfer

Signifies that Transfers to third party accounts are possible.

During the Transfer flow on the To Account Selection screen there is an option that allows you type in the third party account number.

Currency Transaction Report (CTR)

Signifies that support for CTR is in place.

Nightly Processing

Signifies that the application knows if the Core is currently performing Nightly Processing (aka Goodnight mode or Batch Processing)

- Most cores support a Heartbeat / Ping to know if the Core is reachable but this alone doesn't tell the application if the core is performing nightly processing (and is therefore unable to approve transactions).
- Without true support it's impossible for the application in Dual Host mode to be able to flip to NDC mode. Instead all transactions will continue to be sent to the core where they will most likely be denied.

Warning Codes

- Customer Level: Core provides warning codes during customer authentication that allows:
 - A teller to approve before continuing
 - A message to be displayed and then terminating
 - A message to be displayed and then continuing
- Account Level: Core provides warning codes during transaction authorization (typically based on account(s) selected) that allows:
 - A teller to approve before continuing
 - A message to be displayed and then terminating
 - A message to be displayed and then continuing

Replenishment Notifications

When cash is physically replenished (added or subtracted) the core is notified.

- The core is notified by overriding the local settlement functions from Supervisor Menu.
- Add Cash, Clear Cash and Standard Cash are possible options.
- The current implementation requires custom Customer package development (e.g. Supervisor.xml or overriding other Supervisor classes).
- NDC C09 host based settlement is not any part of this solution.

Real-Time Cash Levels

The core is kept updated in near real-time of all the cash going into and out of the machine.

- This includes NDC self-service and teller-controlled transactions.
- The frequency of those messages to update the core is configurable.

Blueprint Integration

Blueprint Integrations supports 2 features:

- Fraud: Allows Real-Time Fraud detection of checks

- Batch Submit: Allows check images to be uploaded (instead of using Check21 XML Consolidation Server)
 - Real-Time mode: Checks are uploaded in Real-Time during the transaction.
 - Batch mode: Checks are uploaded by a separate upload agent that monitors a specific folder. This is NOT the same thing as Check21 and doesn't use NHXML or NCRXML formats.