

# CONTINGENCY SERVICES GUIDE

*Instructions and special considerations for contingency situations*

## Planning for the Unexpected

Ensuring you're able to provide superior and uninterrupted service to your members is our number one priority at Corporate One. However, there are a number of external circumstances that can make that objective even more challenging. Our Contingency Services Guide is designed to provide the critical information you need, when you need it, from Corporate One to your credit union, and finally, to your members. Please use this guide, and share with staff, when situations arise whereby you are forced to operate your credit union in contingency mode. The Guide lets you know many of the ways we can assist in a contingency situation.

First and foremost, anytime you have advance notice that you'll be running in contingency mode, contact us as soon as possible. There are several ways we can assist your credit union with alternative solutions to help you manage through whatever crisis you may be experiencing.

### Our main points of contact include:

- + Member Experience 866/MyCorp1 (692-6771) or [memexp@corporateone.coop](mailto:memexp@corporateone.coop)
- + Investments/Liquidity Services 800/366-2677 or [investments@corporateone.coop](mailto:investments@corporateone.coop)

Normal business hours are 8:00 a.m. to 8:00 p.m. ET Monday through Friday.

In addition to notifying us as soon as possible, we have assembled a list of specific services along with instructions and special considerations for each during a contingency situation.

### Instructions included for:

- + [Security and IP Lockdown](#)
- + [Online Access to Services \(Members Only\)](#)
- + [Account Management \(Member\\$MART\)](#)
- + [Cash](#)
- + [Funds Transfers \(Wires\)](#)
- + [Payment Services](#)
- + [Loans/Liquidity](#)
- + [Investments](#)

## Security and IP Lockdown

Maintaining security is essential in any contingency plan. If your credit union takes advantage of Corporate One's IP Lockdown security feature, you'll want to contact us should you need to work from an alternative site(s). We have the ability to enable or disable this feature, but it's important for you to advise us should you wish to modify it. Otherwise, you and your staff will be unable to access many of Corporate One's services through Members Only (Corporate One's online member portal).

## Online Access to Services (Members Only)

Unless the IP Lockdown security feature is enabled (see above), Members Only can be accessed from any internet connection. The link to Members Only can be found at the top of our home page, [www.corporateone.coop](http://www.corporateone.coop). Most of the services can be accessed through single sign-on (SSO) functionality. Therefore, it's important to ensure necessary staff have their Members Only user ID and passwords, along with their grid card (or token if applicable).

## Account Management (Member\$MART)

To manage your account online in Member\$MART, Corporate One's account management application, your staff will need their Members Only credentials (See Online Access to Services (Members Only)) to access the application from the Members Only link on [www.corporateone.coop](http://www.corporateone.coop).

Should you be unable to access Members Only, our Member Experience team will be available to assist with account balances, transfers, etc.

## Cash

In contingency situations, you may see an increase in the demand for cash. Your credit union will want to assess if additional cash is needed for each of your branches. If a temporary limit increase is needed, please fill out the Vault Over Limit Request form located in the Member Resource area of Members Only, or contact Member Experience.

Should you have difficulty accessing Members Only to order cash, you can also order online using this link: [jpmorganchase.com/webcash](http://jpmorganchase.com/webcash). You will need your current User ID and password to access the system.

You may also order directly with J. P. Morgan Chase Cash Services by calling 866/218-2858. Your credit union access code will be required.

For orders outside of your normal delivery time, you will need to contact your courier for pickup and delivery options.

## Funds Transfers (Wires)

For credit unions needing access to OneWire Domestic and OneWire Global, staff will need their Members Only credentials. Authorized OneWire Domestic users may also call-in wires, and they will need their Members Only grid card or soft token to authenticate their identity.

- + For OneWire Domestic – Cut-off times are 5:30 p.m. ET for call-in wires and 5:50 p.m. ET for online.
- + For OneWire Global – The cut-off time is 4:00 p.m. ET.

Contact [wires@corporateone.coop](mailto:wires@corporateone.coop) or 614/825-9262 if further assistance is needed.

## Payment Services

### + ACH and Returns

For credit unions needing to access Corporate One's ACH services, staff will need their Members Only credentials to access the system from the Members Only link on [www.corporateone.coop](http://www.corporateone.coop). In a contingency scenario, Receiving Depository Financial Institutions (RDFIs) may benefit from an Excused Delay. Excused Delays apply to processing delays caused by an interruption of communication, or computer facilities that are out of the control of the credit union, due to an act of God or war. Under this NACHA provision, you can submit your ACH returns after you return to normal operations. Alternately, Corporate One Member Experience staff may be able to assist you with manually submitting ACH Returns or approving Origination files on your behalf. Manual return fees will be waived.

Please note that you will need existing authorities in ACH Services in order for us to assist with manual ACH transactions.

Deadlines for ACH processing (unless under Excused Delay):

- + 9:00 a.m. local time for processing incoming ACH receipt files
- + 10:00 p.m. for sending ACH origination files

Should your credit union be unable to retrieve your ACH files, due to contingency-related issues, you can contact your data processor (DP) and we can work with our vendor to redirect files to your DP to process on your behalf for an interim period of time.

## + Remote Deposit Capture

Operations and support for this service is available until 8:00 p.m. ET. For credit unions who are unable to run their incoming deposited items at their branch, these items can be deposited at another branch. Contact Member Experience to assist with that process.

For Deposit Returns, should your credit union be unable to retrieve these files, due to contingency-related issues, Corporate One will retain copies of the files until your credit unions is able to receive them. Again, please contact Member Experience at 866/MyCorp1 for assistance.

## + Share Drafts and Returns

Share draft files are transmitted daily. Should your credit union be unable to retrieve these files, due to contingency-related issues, Corporate One will retain copies of the files and transmit to you once your credit union is able to receive them. Or, if you prefer, you can contact your data processor (DP) and we can transmit them to your DP to process on your behalf for an interim period of time.

Operations and support for Share Draft Returns is 6:00 p.m. ET. If you are unable to submit your return files to us, please contact Member Experience and we can manually enter returns for you and will waive any late fees.

To retrieve your Share Draft Files or submit returns, there are two options:

- a. For members who use Members Only to download and upload files, you'll need your Members Only credentials (see Online Access to Services (Members Only)).
- b. For members using FTP Services, you can access your files with just your FTP Services credentials. The site for FTP Services is [ftpsecureconn.corpone.org](http://ftpsecureconn.corpone.org).

## Loans/Liquidity

In the event of your credit union operating in a state of contingency, we are prepared to fund your liquidity needs to help facilitate cash orders, cover unique settlement activity or address any other circumstance. The following options are available to members in need:

- + Available credit beyond the established credit line
- + Reversal of settlement loan interest
- + Reversal of overdraft loan interest and fees
- + Special discounted loan rates and terms available upon request

## Investments

For any of your investment needs related to Corporate One Term Certificates, SimpliCD or Securities while you may be operating in a contingency state, the Investments department will be available for any of your needs, providing:

- + **Corporate One Term Certificates** – We can place new term certificates and/or backdate for planned new investments that you were unable to place.
- + **SimpliCD** – If you have access through Members Only, you will be able to execute purchases and perform other online services. If you do not have access, contact the Investments department so that our Senior Investment Representatives can enter trades on your behalf.
- + **Securities** – Please contact the Investments department.

For questions or concerns, please call our Investments/Liquidity team at 800/366-2677. In the event you can't get through to that number, or are calling after hours, contact Perry Jones, Corporate One's VP, Portfolio Manager at 850/443-7862, or Bob Post, Corporate One's Chief Investment Officer at 614/395-7982.

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