



# November 2025 Newsletter

Issue #56

## MY CU Services Update

As we prepare to gather with loved ones this holiday season, we're reminded of the importance of coming together to connect and celebrate. In that spirit, we'd like to reflect on this year and the experiences we've had here at MY CU Services.

Looking back on 2025, we're grateful to have given back to our communities and show our support for local organizations. As a credit union service organization, we measure our success, in part, by the meaningful impact we make in all the regions we serve. This fall, we greatly enjoyed getting our team members together to volunteer at nonprofit organizations within Pennsylvania and the Carolinas during Vizo Financial's annual Day of Service. We also enjoyed coming together in celebration of our movement for International Credit Union (ICU) Day and CU Kind... and that was all just in October!

In addition to our community impact, we celebrated two fantastic years of offering [instant payments](#) through the FedNow Service, a successful first year with our [third-party wires](#) service and the launch of the ISO 20022 wire standard, just to name a few!

As we prepare for more opportunities to collaborate and celebrate in 2026, we hope to see you at future education events! See what's coming up in the months ahead in the [Upcoming Education](#) article below.

As always, we hope to be a place for credit unions in our communities to come for support, to share stories and to work together to keep shaping our movement.

So, before we get into the swing of all the hustle and bustle that the holiday season brings, we just want to say thank you and we look forward to doing great things as our partnership continues in the new year.

Have a joyful, safe and unforgettable holiday season!

# We're Converting Share Drafts in 2026...

## Here's What You Need to Know

As we announced earlier this year, Vizo Financial and MY CU Services are preparing to convert share draft processing, returns and image archives to the TranZact platform in the second quarter of 2026. This will impact both member and corporate share drafts. Prior to the conversion, we want to share details with you about what to expect and how to get your credit union ready for this change.

Here's what you need to know:

### **Benefits of the New System**

The goal of this conversion is three-fold: to gain efficiencies, to invest in a cooperatively-owned solution and to bring about process improvements for a more streamlined share draft processing experience. Here are some benefits of moving to the TranZact platform:

- All check processing functions and image archives will be located in one place.
- You can enter adjustment requests with supporting documentation directly into the portal.
- There will be expanded service hours, including a 5:00 p.m. CT cutoff time for entering returns.

For certain credit unions, additional benefits include:

- A single settlement entry at the end of the day, rather than multiple settlement files.
- Settlement through the institution's Vizo Financial account, rather than the Fed account.
- Eliminated requirement to enter totals at the end of each day.

### **Communications**

In order to stay informed throughout the conversion process, we will be sending periodic communications to impacted credit unions. These communications will contain important information, including:

- Changes to share drafts and current processes
- Actions you will need to take
- Resources such as guides, recordings, etc. to help you navigate these changes
- And more

### **Change to Mod Check Routine**

A big change to the current share draft process will be the elimination of mod check routines. Instead of using these routines to identify incorrectly captured account numbers, new software will be employed to read the account number on the check image and compare that to the account number sent in the file's data record. If these do not match, the item will be sent to a review queue, and the account number will be updated as it appears on the check image before it is included in the posting file.

If the image is not clear, the account number will be keyed with a placeholder number, just as it is today when an item fails the mod check routine. These items will then reject when share draft posting takes place. With this new process in

place, you should expect to see fewer exceptions to handle on your end after posting.

*No action is required on your part to take advantage of this new process. It will be automatically implemented with the conversion to the TranZact platform.*

### **Update Paperwork**

We will be requesting updates to various paperwork, including documents to verify your authorized signers for the Corporate and the Fed, service contracts, etc. We will notify you of which documents will need to be updated through the course of our communications, and we will do our best to assist you through this process.

## **Upcoming Education Sessions**

Each quarter, MY CU Services hosts educational webinars to provide credit unions with pertinent information about payments, technology or one of our products/ services. Here are some upcoming webinars for the fourth quarter of 2025 and beyond:

### **The Currency Transaction Report (CTR) Process: A Guide to Regulatory Requirements**

*Tarah Sweigart, compliance and fraud administrator, Vizo Financial*  
December 2, 2025 at 10:00 a.m. ET

The Currency Transaction Report (CTR) form contains over 50 fields and can feel like a daunting task for many credit union team members. However, CTRs are an important function of the financial industry and a requirement under BSA regulation. This session will provide clear guidance on how to accurately complete CTR forms, with practical, real-world examples to help you navigate the reporting requirements with confidence. Whether you're new to CTRs or looking to refine your knowledge, this session will ensure you're well-prepared to comply with regulatory standards and minimize errors in the reporting process.

In this session, we'll discuss:

- The basics of BSA/AML regulation for Currency Transaction Reports
- Understanding structuring and exemptions
- Practical guidance with examples

### **Get Adjusted: A Guide to Check Adjustments**

*Randall C. Traynham, director of education, PaymentsFirst*  
December 11, 2025 at 2:00 p.m. ET

With such a small return window, check adjustments are often the only way to recover funds! Learn the proper steps and timeframes for the timely and accurate processing of check adjustments.

During this webinar, we will review:

- Risks associated with improper handling of check adjustments
- Necessary steps to reduce financial losses
- Warranties and liabilities of check parties
- Check processing regulations

## **Navigating the 2026 ACH Rule Changes and Updates Webinar**

*Andi Crockett, director of payments product managers, Vizo Financial/MY CU Services*

January 22, 2026 at 10:00 a.m. ET

The ACH landscape continues to evolve, and compliance is more critical than ever. Stay ahead of the curve with a comprehensive review of the 2026 NACHA rules and regulatory updates. This 60-minute webinar will help your credit union understand the latest ACH compliance changes and updates, focusing on operational impact and risk controls. Walk away with practical guidance, implementation tips, and resources to prepare you institution for a seamless transition.

## **BLOG ALERT: Payments Ahead!**

Payments are in the blogosphere! There's a lot to look into when it comes to the future of payments, whether that's how to prevent payments fraud in a digital world or upcoming trends to be aware of. Thankfully, our blog has all the info you need!

Tarah Sweigart, compliance and fraud administrator for Vizo Financial, covers the ins and outs of a multi-layered approach to prevent payments fraud, in her recent article on the [Vizo Financial blog](#).

Here's a short snippet from the article:

*"With advancements in tech, fraudsters have found gaps in traditional fraud prevention methods that rely on a single tool or control. That's because these methods don't catch every threat. Bad actors are taking a multi-dimensional approach to coordinate a single scheme, as we've seen with social engineering attacks, account takeovers, impersonations and more."*

Ready to read more? Head over to the blog and check out [Preventing Payments Fraud with a Multi-Defense Strategy!](#)

While you're there, don't miss what our partners at PaymentsFirst have to say about what we can expect to see coming down the card payments pipeline in their article, [Exploring the Evolution and Future of Card Payments](#).

Here's a little sneak peek from the blog post:

*"As technology has been rapidly advancing over the past two decades, so have the functionalities and capabilities of card payments. The days of swiping plastic at the register are mostly behind us, and the rise of newer methods like contactless payments, digital wallets and embedded payments have quickly become standard practice. What does your credit union need to understand and monitor for the future?"*

Stay in touch!



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