

### JOIN US AT A CONFERENCE!

We hope you can visit us at a conference this year! Come meet us this Spring and get entered to win a \$50 Amazon card!

April 11-13 [Southern Financial Exchange - Orange Beach, AL](#)  
April 12-14 [MI Bankers BEST Conference - Traverse City, MI](#)  
April 12-14 [Impact Cornerstone League Annual Conf-Grapevine, TX](#)  
April 17-18 [CU\\*South Annual Conference - Sandestin, FL](#)  
April 27-30 [Hawaii Credit Union League - Kauai, HI](#)  
May 15-17 [EPCOR Payments Spring Conference - Columbus, OH](#)  
May 21-23 [New England ACH Association \(NEACH\) - Foxwood, CT](#)

### NACHA COMPLIANCE ~ MICRO ENTRIES PHASE 2

The Micro-Entry Rule defines and standardizes practice and formatting of Micro-Entries, which are used by some ACH Originators as a method of account validation.

Phase 2 of this Rule will be effective March 17, 2023. Originators of Micro-Entries will be required to use commercially reasonable fraud detection, including the monitoring of Micro-Entry forward and return volumes. The use of commercially reasonable fraud detection is intended to minimize the incidence of fraud schemes that make use of Micro-Entries. Monitoring forward and return volumes, at a minimum, establishes a baseline of normal activity. An Originator would not be required to perform an entry-by-entry review.

For ODFIs and their Originators, this will reduce the potential of originating fraudulently-initiated Micro-Entries and for the ACH Network as a whole, improve the quality of this type of Entry in the ACH Network.

For more information and details about this fairly new solution, please contact us at [sales@magicwrighter.com](mailto:sales@magicwrighter.com). You can also get the latest information from [nacha.org](http://nacha.org).

### DYNAMIC REPORTING Now available for LoanPay and MPay Xpress

We are pleased to announce the release of Dynamic Reports! These new reports are in your institution's Magic-Wrighter "LBS" Administration Portal under the list of report options.

The Dynamic Reports feature allows your institution to extract transactions using a date range. Reports can be extracted in PDF or CSV file formats.

CSV files can be opened in Microsoft Office/Excel providing your institution with the option to further filter and sort transaction data.

Dynamic Reporting is available to you now! If you have questions or need help navigating, please contact [customer service](#).

### INTEGRATED PAYMENT PROCESSING

**Are you or your technology partners seeking new opportunities in the payments processing space?**

Magic-Wrighter is always looking for new and innovative ways to enhance our partnerships. Integrated payment processing has rapidly become the most sought after solution for adding value to your existing platforms. Breathe new life into your online banking, loan servicing, new account funding, indirect lending and more.

#### **New loan payments API**

Enhance your digital banking platforms and mobile apps to accept loan payments via Credit/Debit Card and ACH. All payments are secure and meet the latest PCI requirements, plus automated settlement direct to the loan account. [Reach out](#) to your MW sales rep to learn more.

### Welcome new Financial Institutions!

1st Mississippi Federal CU  
Abbott Laboratories Employees CU  
Apple FCU  
Atlantic Financial FCU  
Bank of Marion  
Calhoun Liberty Employees CU  
FAA Federal Credit Union  
Jefferson Financial FCU  
Jordan Credit Union  
Journey Federal Credit Union  
MidWest America FCU  
Motion Federal Credit Union  
Mt. Olive FCU  
Old Glory Bank  
Spero Financial  
Spokane Firefighters CU  
Village Bank

### Attention ACH Direct clients!

Magic-Wrighter has seen a significant increase in demand for ACH processing from both financial institutions and their business clients.

We are reaching out and offering some [helpful tips](#). We hope you find these beneficial.

**Does your institution have any specific needs? Send us your ideas!**

Magic-Wrighter is always ready to learn how we can improve and invest to better serve you. We look forward to hearing from you.  
Contact us!

[Sales@magicwrighter.com](mailto:sales@magicwrighter.com)  
or  
[CSR@magicwrighter.com](mailto:CSR@magicwrighter.com)

### Visit our New Website

[sales@magicwrighter.com](mailto:sales@magicwrighter.com)

866.770.5856

Our 5-Star Customer Relations Team is available Monday through Friday 8am to 5pm (EST) to answer your questions and address your concerns through [email](#) or by phone 866.770.5856.

