

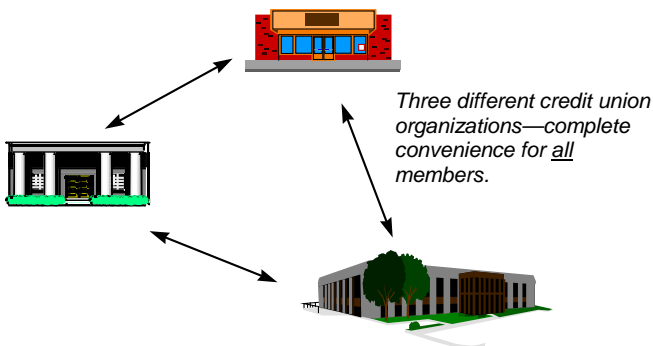
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# CU\*BASE Shared Branching

## Including Shared Branching Options through the **Xtend Shared Branch Network**

### INTRODUCTION

Imagine being able to double, triple, even quadruple the number of branch locations available to your members—without investing a dime in brick and mortar.



If your credit union is part of the CU\*Answers CU\*BASE family, you can . . . with **Shared Branching**. CU\*Answers Shared Branching is a working relationship between two or more credit unions using CU\*BASE and processed on the same iSeries system (for example, all online CU\*BASE clients processed by CU\*Answers' operations center).

Members from one credit union can use the branch offices of the other credit union for routine financial transactions—depositing paychecks, making withdrawals, or making loan payments.

### CONVENIENCE AND INCREASED ACCESS FOR MEMBERS

For example, a shared branching arrangement with a credit union in a nearby city would enable your members to do their banking nearer their homes or workplaces—giving your members extra convenience while saving your credit union the cost of building an expensive branch office.

### BUILT-IN DISASTER RECOVERY

The unthinkable happens and your credit union office is disabled by a disaster. But thanks to your shared branching arrangement, members can easily be directed to the alternate credit union branches they are already familiar with—giving you time to recover without interrupting service to your members.

Revision date: February 3, 2014

For an updated copy of this booklet, check out the Reference Materials page of our website:  
[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
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# JOIN THE XTEND SHARED BRANCH NETWORK!



During 2004, the Xtend CUSO worked with a focus group of CU\*BASE credit unions to build a convenient, consistent shared branching environment for members with standardized, uniform policies and procedures. Out of these discussions, the **Xtend CU Shared Branch** was born.



The mission of the Xtend CU Shared Branch is to foster a shared branching environment that will deliver efficient and effective transaction support. Through consistent policies and Best Practices, unified marketing efforts, and brand recognition, this can be accomplished in an atmosphere of cooperation, unity, and excellence. As of January 2014, Xtend has over 213 branches in the Great Lakes Region, serving members in locations throughout Alabama, Florida, Indiana, Michigan, Missouri, New York, Ohio and South Dakota. The West Coast Region also has additional branches in Washington, Oregon and California.

*This booklet describes the basic configuration needed for shared branching through CU\*BASE. For complete information about joining the Xtend Shared Branch network to extend your shared branching reach and tap into the shared efforts of the Xtend CUSO, please visit [www.xtendcu.com](http://www.xtendcu.com) or contact Scott Collins at [scollins@xtendcu.com](mailto:scollins@xtendcu.com) and request a copy of the Xtend Shared Branching Policies and Procedures handbook.*

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## OVERVIEW

CU\*BASE Shared Branching is intended for member account inquiry and counter (teller) transactions between on-line CU\*BASE credit unions. It also serves as a very convenient disaster-recovery plan even if you choose not to allow normal day-to-day transactions.

*IMPORTANT NOTE: CU\*BASE Shared Branching is available only between credit unions that are processed on the same iSeries system. For example, all online clients processed through the CU\*Answers iSeries system can set up shared branching arrangements with other online clients on that same system.*

## TERMINOLOGY

- **The Member's "Home" Credit Union** - The CU to which the member actually belongs.
- **Teller or "Foreign" Credit Union** - The credit union at which a transaction is performed for a member of another credit union in the shared branching network.

For example, John Smith is a member of ABC Teachers Credit Union, which has a shared branching agreement with XYZ Community Credit Union in a nearby county. When John Smith performs a withdrawal at an XYZ Community CU location, ABC is the "home" credit union and XYZ is the "foreign" credit union for that transaction.

- **Shared Branching Fee** - This is an agreed-upon fee paid by the member's home credit union each time a transaction is performed for a member at a foreign branch.

## GETTING STARTED

Following are the steps required to activate Shared Branching:

1. The involved credit unions meet to outline an agreement that specifies transaction types, fees, and other policy decisions for each credit union. *See Page 30 for more information.*
2. Once an agreement is reached, the Shared Branching Authorization form must be completed, signed and returned to CU\*Answers. *See Page 31 for details.*
3. After authorization is received, CU\*Answers will configure CU\*BASE shared branching settings for both credit unions and activate the feature according to the authorization parameters.

## PERFORMING SHARED BRANCHING TRANSACTIONS

The CU\*BASE Teller system makes it easy to perform transactions for members of other credit unions in your configured shared branching network. Front-line personnel will use the same familiar teller posting screens as they use for your own members.

### Teller Posting - Screen 1

Use this field to enter the ID for the member's own credit union. Then proceed as usual through the teller system.

HINT: Click the lookup button to see a list of credit unions for which shared branching transactions can be performed.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### Teller Processing

Employee ID  Password

Credit union ID  ABC TESTING CREDIT UNION

Account #  Vault ID 01

Process code Funds in/serving primary member Account type 000

Privacy controls are ON  
☒ Masking ☐ Questions  
This workstation is CU Staff

**Search Criteria**

Last name  First name  DBA name

SSN/TIN  4 digits Card #  Account

Employee #  Reference

If using either the "Check" or "Money Order" process code, use the account type field to specify the account from which funds should be taken.

Comments Device Config Transaction Desc Transfer Non-Member Svcs SB Network

Open Mbrship/Account Close Accounts Rate Inquiry Drawer Control/Audit

FR (3248) 7/31/13

### Teller Posting - Deposits/Withdrawals Screen

When performing a transaction for a member of another credit union, that credit union's name will appear in the window title bar and, on some screens like this Deposits/Withdrawals screen, as the screen title itself.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### Individual Account

Cash  0.00 Name MARY MEMBER

Outside checks  0.00 Account #

Inhouse checks  0.00 Outside checks  0.00 Hold days 00 Type

Total funds in  0.00

☐ Suppress receipt  
☐ Suppress balances

| Loan Payoff or Current Balance | Loan Payment or Net Available | Description     | Account Type | Deposit Amount | IRA | Withdrawal Amount | IRA | Proc Code | JO |
|--------------------------------|-------------------------------|-----------------|--------------|----------------|-----|-------------------|-----|-----------|----|
| 62,564.29                      | 62,549.29                     | REGULAR SAVINGS | 000          | 0.00           |     | 0.00              |     |           |    |
| 0.00                           | 0.00                          | MONEY MARKET IN | 019          |                |     |                   |     |           |    |
| 29,507.51                      | 29,507.51                     | TRAD IRA SHARES | 020          |                |     | 0.00              |     |           |    |
| 323.98                         | 0.00                          | SAVE TO WIN     | 046          |                |     |                   |     |           |    |
| 30.17                          | 30.17                         | CHECKING        | 110          | 0.00           |     | 0.00              |     |           |    |
| 500.00                         | 0.00                          | CERTIFICATE     | 300          |                |     |                   |     |           |    |
| 0.00                           | 0.00                          | MC CLASSIC      | 900          |                |     | 0.00              |     |           |    |

Verify Member Trans Override Post Misc Receipts Bal Forward/New Mbr Bal Forward/This Mbr Unlock # Items Sales Tools In-House Checks Outside Checks Phone Operator Show Nicknames Show Card # Procedures

Total funds in 0.00 Post  
Check cash fee - 0.00 Refresh Cash Back  
Transaction net total - 0.00 Deposit Calculator  
Cash back 0.00

FR (3104) 7/31/13

CU\*BASE may restrict deposits and withdrawals from certificates and IRA accounts for members of other credit unions, according to shared branching configuration parameters, *Inquiry* and *Phone Inquiry* may also be restricted.

Shared Branching transactions are limited to teller processing. To determine fees, CU\*BASE uses the *Post* (F5) function. Therefore, if a teller does a deposit, withdrawal, and loan payment without leaving that screen, the F5-Post key is pressed once, resulting in just one fee. There is an exception to this rule. If a teller makes deposits, withdrawals, or payments, then uses the 'C' Process Code, *Post* (F5) is pressed once to proceed to the Check Withdrawal screen. The check(s) are created, the *Post* (F5) key is pressed again to post all the transactions to the member account. The fee is charged only once.

Remember that although CU\*BASE will allow transactions and inquiry only according to your mutual shared branching agreement, staff members at each credit union must be instructed on the proper administration of fees for activities such as printing a transaction history, issuing a money order or credit union check, and processing in-house drafts. See Page 31 for more information.

On receipts and when viewing account transaction history, all transactions performed by a different credit union will be marked with an employee ID matching the credit union's two-character ID:

#### Member Inquiry - Transaction History

A shared branching transaction will show the foreign credit union's ID instead of a teller employee ID number.

Use *Toggle Description* (F12) to see the secondary transaction description that reads "Shared Branch TX AT"

Session 0 CU\*BASE GOLD Edition -

File Edit Tools Help

### Member Account Inquiry

Account #                      KENNETH                      Date opened Dec 13, 2012

Account type 070 SHARE DRAFT Balance 303.51-

Dividend application SD FREE AND EASY Last transaction Aug 30, 2013

| Business Date | Activity Date | Activity Time | Amount  | Draft # | Current Balance | Transaction Description | Transfer Account | ID    | Print Rcpt |
|---------------|---------------|---------------|---------|---------|-----------------|-------------------------|------------------|-------|------------|
| 8/29/13       | 8/29          | 9:45          | 142.00  |         | 327.01-         | SH DRAFT DEPOSIT        |                  |       |            |
| 8/29/13       | 8/29          | 10:43         | 142.00- |         | 469.01-         | REV. SH DRAFT DEPOSIT   |                  | CW 20 |            |
| 8/29/13       | 8/29          | 10:45         | 100.00  |         | 369.01-         | SH DRAFT DEPOSIT        |                  | CW    |            |
| 8/30/13       | 8/30          | 8:10          | 45.50   |         | 323.51-         | PC CU TRANSFER          | -000             | 96    |            |
| 8/30/13       | 8/30          | 8:10          | 20.00   |         | 303.51-         | PC CU TRANSFER          | -050             | 96    |            |

■ Retrieve e-Receipt image

Highlighted transactions have been suppressed from the statement ↑↓

Transaction inquiry date Aug 29, 2013 [MMDDYY]

|               |                  |                     |                      |     |                   |
|---------------|------------------|---------------------|----------------------|-----|-------------------|
| New Account   | New Account Type | Dividend Calculator | Toggle Description   | NSF | Uncollected Funds |
| Secured Funds | Payroll          | Tracker Review      | Overdraft Protection |     |                   |

AA (3763) 8/30/13

## HOW THE DAILY INTERFACE WORKS

Once shared branching has been configured and activated, CU\*BASE will begin automatically interfacing daily teller work between the home and foreign credit union and make the appropriate G/L entries as part of the daily teller “sweep.”

Following is an illustration of how shared branching transactions for an ABC Teachers CU member, performed at an XYZ Community CU branch, will interface to the General Ledger. Keep in mind that exact G/L accounts will be determined for your credit unions as part of the configuration process.

|                    |                | Foreign (Teller):<br>XYZ Community CU (#001) |                | Home:<br>ABC Teachers CU (#003) |                |
|--------------------|----------------|--|----------------|---------------------------------|----------------|
|                    |                | Debit  | Credit         | Debit                           | Credit         |
| Withdrawal         | Settlement G/L | 999.03                                       | Change Fund    | Member G/L                      | Settlement G/L |
|                    |                |  | 739.00         | 901.00                          | 999.01         |
|                    |                | Foreign (Teller):<br>XYZ Community CU (#001) |                | Home:<br>ABC Teachers CU (#003) |                |
|                    |                | Debit  | Credit         | Debit                           | Credit         |
| Deposit            | Change Fund    | 739.00                                       | Settlement G/L | Settlement G/L                  | Member G/L     |
|                    |                |  | 999.03         | 999.01                          | 901.00         |
|                    |                | Foreign (Teller):<br>XYZ Community CU (#001) |                | Home:<br>ABC Teachers CU (#003) |                |
|                    |                | Debit  | Credit         | Debit                           | Credit         |
| Transaction<br>Fee | Settlement G/L | 999.03                                       | Fee G/L        | Fee G/L                         | Settlement G/L |
|                    |                |  | 134.03         | 134.01                          | 999.01         |

## SETTLEMENT BETWEEN CREDIT UNIONS

Both credit unions involved will be configured with both a Settlement and a Fee Income G/L account to be used specifically for transactions with the other credit union. (CU\*Answers will coordinate these numbers on both sets of books when configuring the shared branching parameters.)

At the end of the agreed-upon settlement period (usually monthly), representatives from the credit unions contact one another and compare the balance in each credit union’s own settlement G/L account. If they do not match, research is done using the daily Shared Branching summary report (PSBGHT) and any corrections are made as needed. The most common reason for settlement accounts to be out of balance is teller error or incorrect processing of a member account adjustment.

*See Page 9 for instructions on making adjustments and corrections to teller drawers and member balances for shared branching transactions.*

Assuming the totals agree between the two credit unions, the actual settlement is generally handled like a normal Accounts Payable. Because the settlement G/L is set up as a liability account, the credit union that

shows a negative (credit) balance remits that amount to the other credit union.

## THE SETTLEMENT REPORT

To assist with settlement balancing, you may print a copy of the G/L Settlement report which will compare balances in your shared branch settlement accounts to the corresponding accounts at the partner credit unions.

“Print Shared Branch Settlement Report” on the General Ledger (MNGELE) menu

Enter a date to specify the end-of-day balances to be displayed on the report. Also specify the G/L account number range to be compared (these can only be 999xx G/L accounts).

Below is a sample of the report that will print, showing comparative G/L balances for all of your shared branch partners:

|                                 |                                 |                                    |             |        |            |                   |            |
|---------------------------------|---------------------------------|------------------------------------|-------------|--------|------------|-------------------|------------|
| 11/12/06 16:29:27               |                                 | XYZ COMMUNITY CREDIT UNION         |             |        |            | LSBSTL            | PAGE 1     |
|                                 |                                 | SHARED BRANCHING SETTLEMENT REPORT |             |        |            |                   | USER DAWNM |
| Corporate ID - ALL CORPORATIONS |                                 | Date as of: 11/12/06               |             |        |            |                   |            |
| SETTLEMENT                      |                                 | OUR                                | THEIR       |        |            |                   |            |
| G/L ACCT                        | SHARED BRANCH CREDIT UNION NAME | G/L BALANCE                        | G/L BALANCE | ACTION | DIFFERENCE | CREDIT UNION MEMO |            |
| 999.01                          | WESTERN DISTRICTS MEMBERS CU    | 23194.00                           | 5220.30-    |        | 17973.70   |                   |            |
| 999.02                          | HARDIN COMMUNITY FCU            | .00                                | .00         |        |            |                   |            |
| 999.03                          | ATL CREDIT UNION                | 326.00                             | 351.00-     |        | 25.00-     |                   |            |
| 999.04                          | MICHIGAN COASTAL CU             | 4254.12-                           | .00         |        | 4254.12-   |                   |            |
| 999.06                          | KENOWA MUNICIPAL FEDERAL CU     | 393.07-                            | .00         |        | 393.07-    |                   |            |
| 999.07                          | ROCKFORD COMMUNITY CU           | 104.47                             | .00         |        | 104.47     |                   |            |
| 999.11                          | CONSUMERS CHOICE CU             | .00                                | .00         |        |            |                   |            |
| 999.12                          | NORTHWEST CONSUMERS FEDERAL CU  | .00                                | .00         |        |            |                   |            |
| 999.13                          | CENTRAL MICHIGAN COMM FED CU    | .00                                | .00         |        |            |                   |            |
| 999.14                          | AEROQUIP CREDIT UNION           | .00                                | .00         |        |            |                   |            |
| 999.15                          | AAC CREDIT UNION                | 1660.27-                           | .00         |        | 1660.27-   |                   |            |
| 999.16                          | THUNDER BAY AREA CU             | .00                                | .00         |        |            |                   |            |
| 999.17                          | MUSKEGON GOVERNMENTAL EMP FCU   | 2801.40-                           | .00         |        | 2801.40-   |                   |            |
| 999.19                          | TBA CREDIT UNION                | .00                                | .00         |        |            |                   |            |

The G/L accounts listed in the first column are from your credit's chart of accounts, and include the range of 999xx accounts you specified when generating the report. You will see the account balance in your G/L account, compared to the balance in your partner credit union's equivalent G/L account (based on the shared branch configuration), with the calculated difference to be investigated.



## THE DAILY REPORT

CU\*BASE also provides a daily report (PSBGHT) detailing the individual transactions posted by your credit union for members of other credit unions. The report also shows the G/L transaction for the shared branching fee.

### Daily Report (PSBGHT) Sample

| 12/04/06            | 1:03.43     | XYZ COMMUNITY CREDIT UNION<br>SHARED BRANCHING DAILY G/L SUMMARY REPORT<br>FOR 12/04/06 |            |             |              |              | PSBGHT | PAGE 4<br>USER OPER |
|---------------------|-------------|---|------------|-------------|--------------|--------------|--------|---------------------|
| DATE                | CORPORATION | BRANCH  | G/L NUMBER | ACCOUNT #   | DEBIT        | CREDIT       |        |                     |
| 12/04/06            | 01          | 02  | 739.00     | 41360-001   | 750.00       | .00          |        |                     |
|                     |             |   |            | 69122-000   | .00          | 150.00       |        |                     |
|                     |             |   |            | 867510-103  | 517.00       | .00          |        |                     |
|                     |             |   |            | 1043560-103 | 15.00        | .00          |        |                     |
|                     |             |   |            | 1138000-030 | 180.00       | .00          |        |                     |
|                     |             |   |            |             | 1,462.00 *   | 150.00 *     |        | 1,312.00 *          |
| 12/04/06            | 01          | 02  | 999.06     | 41360-001   | .00          | 750.00       |        |                     |
|                     |             |   |            | 41360-001   | 1.00         | .00          |        |                     |
|                     |             |   |            |             | 1.00 *       | 750.00 *     |        | 749.00-*            |
| 12/04/06            | 01          | 02  | 999.21     | 69122-000   | 150.00       | .00          |        |                     |
|                     |             |   |            | 69122-000   | 1.00         | .00          |        |                     |
|                     |             |   |            |             | 151.00 *     | .00 *        |        | 151.00 *            |
| 12/04/06            | 01          | 02  | 999.25     | 1138000-030 | .00          | 180.00       |        |                     |
|                     |             |   |            | 1138000-030 | 1.00         | .00          |        |                     |
|                     |             |   |            |             | 1.00 *       | 180.00 *     |        | 179.00-*            |
| 12/04/06            | 01          | 02  | 999.74     | 867510-103  | .00          | 517.00       |        |                     |
|                     |             |   |            | 867510-103  | 1.00         | .00          |        |                     |
|                     |             |   |            | 1043560-103 | .00          | 15.00        |        |                     |
|                     |             |   |            | 1043560-103 | 1.00         | .00          |        |                     |
|                     |             |   |            | 3000666-000 | 1.00         | .00          |        |                     |
|                     |             |   |            |             | 3.00 *       | 532.00 *     |        | 529.00-*            |
|                     |             |   |            |             | 14,775.39 ** | 14,775.39 ** |        | .00 **              |
| ***END OF REPORT*** |             |   |            |             |              |              |        |                     |

*NOTE: This report is also helpful for reviewing what portion of your membership is taking advantage of shared branching options.*

## MAKING TELLER ADJUSTMENTS

Occasionally an adjustment or correction must be made to a shared branching transaction. Because two separate credit union General Ledgers are affected by these transactions, adjustments must also be made by both credit unions.

The credit union at which the transaction took place corrects the teller drawer as with a normal teller adjustment, using Audit Keys and other usual techniques. The member's home credit union then corrects the member account using Member Transaction Reversal or Account Adjustment techniques. With this method, both settlement G/L accounts remain in balance.

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## SHARED BRANCH ACTIVITY ANALYSIS

This great tool will let you see at a glance the shared branch locations where your members are doing business. You can view the total number of members, transactions and aggregate dollars, view only the weekday transactions, and even export the resulting detail to a file of your members for use with Member Connect marketing tools. You can also see a summary analysis of where your branches are being used by members of other credit unions.

### USE SHARED BRANCHING ANALYSIS TO COMMUNICATE WITH YOUR MEMBERS

Let's say that a credit union CEO decides to close one of her branches at a different time due to street projects (or a festival like the Tulip Time Festival). She can use the Member Connect feature of the Shared Branching Analysis to quickly email the members who use that branch about the upcoming change in hours. Likewise, she can use this feature to sell her members on a new branch in their community or on an expanding service offered by her credit union. She can even let members, who are using the third party credit unions, know that they can save money on gas through doing their banking online—through **It's Me 247**, through bill pay, or through payroll deposit and automated transfer options. She could just let them know, "We have another branch you can use—our online branch!"

### USE SHARED BRANCHING ANALYSIS TO IMPROVE THE WAY YOU DO BUSINESS

The same CEO could use this feature to view usage statistics of shared branching services by both members of her credit union and members of other credit unions. Using this analysis, she could review how important this service is to her most active members as well as the costs related to this service. She could then come up with new tactics to take advantage of the cost savings or to reduce shared branching expenses. She might analyze member patterns and determine that a new branch or ATM is needed in an area to meet the needs of her members who are doing business at shared branching locations. She might even work with a shared branching credit union to place a shared ATM in this location.

## WHAT CAN I TELL FROM THE SHARED BRANCHING ANALYSIS?

All of the analysis of this tool is of the previous month. Here are some of the questions that you can answer from using this tool:

### **About your members...**

- Where are my members doing business—at other shared branching credit unions and at my branches?
- How many members are doing business this way? Who is doing business where?
- How many transactions are they doing? What is the amount of the deposits and withdrawals?
- You can also quickly access these members' accounts by drilling down through the screens.

### **About other shared branching credit union members...**

- At which of my branches are these members doing business?
- How many members are doing business this way?
- How does the activity compare according to categories such as “deposits,” “withdrawals,” “outside checks cashed,” and “in-house checks cashed”? This list is displayed to show information such as number of members doing this transaction, number of average transaction of this category, and the aggregate dollar amount of each category.

### **Analysis of these transactions by weekday and weekend...**

- When is the heaviest shared branch traffic, on weekends or during weekdays?
- What is the number of transactions at my branches and what is the aggregate dollar amount of these transactions?

Where does this data come from? For the activity of your own members, we look at the TRANSx files from the previous month. For other credit union members, the system looks at your teller control file (TEACTR) and looks for shared branch transactions. **In both cases, only transactions that actually hit a member account will be included in the analysis.**

## SHARED BRANCHING HOME PAGE

When you select **Shared Branch Activity Analysis** or **Where Your Members Branch** the screen below will appear.

"Shared Branch Activity Analysis" on the Teller Cash Analysis Tools menu or "Where Your Members Branch" on the "Know Your Member" Analysis Tools (MNMGMA) menu, then "Other CU Branches Used by My Members" (Home Page)

Use **Member Connect** (F10) to send emails or mailings to selected members. See the Member Connect booklet for information on how to use these features.

Use **Other CU Branches** (F11) to view at which of your branches other CU members are doing business. See page 14.

Use **My CU Branches** (F14) to view at which of your branches your members are doing business. See page 14.

Session 0 CU\*BASE GOLD Edition -

File Edit Tools Help

### Shared Branching Inquiry

Other CU Branches Used by My Members

August 2013

| CU Name  | Branch Name                      | Members | Transactions | Aggregate Dollars |
|----------|----------------------------------|---------|--------------|-------------------|
| UNION    | SOUTH BRANCH                     | 64      | 270          | 314,906           |
| UNION    | FEDCOB C U                       | 44      | 124          | 30,240            |
| J        | SOUTHWEST BRANCH                 | 37      | 107          | 111,100           |
| J        | CEDAR SPRINGS BRANCH             | 37      | 134          | 38,892            |
| FAMILY   | PLYMOUTH                         | 27      | 70           | 107,553           |
| J        | KENT COUNTY EMPLOYEES CU MAIN OF | 26      | 89           | 25,182            |
| BIT UNI  | MAIN OFFICE                      | 25      | 44           | 20,898            |
| CREDIT   | MAIN OFFICE                      | 22      | 65           | 26,665            |
| ERIAL CU | MUSKEGON OFFICE                  | 22      | 51           | 45,200            |
| CU       | WMCU - BIG RAPIDS OFFICE         | 20      | 61           | 18,540            |
| COMMUNIT | ROGUE RIVER COMMUNITY MAIN BRANC | 18      | 57           | 15,680            |
| CU       | WMCU - MAIN OFFICE GRAND RAPIDS  | 18      | 48           | 46,575            |
| UNITY C  | ROCKFORD COMMUNITY MAIN OFFICE   | 17      | 45           | 23,509            |
| F        | HUDSONVILLE                      | 16      | 37           | 14,257            |
| UNION    | JENISON BRANCH                   | 16      | 38           | 16,636            |
| CU       | LOVELL OFFICE                    | 15      | 28           | 22,260            |

■ Select ■ Totals

Totals 684 1,821 1,209,914

Member Connect  
Other CU Members  
My CU Branches  
By Weekday

← → ↑ ↓ ⌂ 🔍 ? @

(3933) 9/04/13

**By Weekday** (F16) Shows you at a glance comparison statistics of your branches during the weekdays—for your members using these branches and other shared branching members using the same branches. Click Weekend for weekend statistics. See page 18.

View a list of other credit union branches that your members use, including the number of members who do business there, the number of transactions, and the aggregate dollars of these transactions.

**Note:** When navigating these screens it is helpful to read the title of the page in the upper right hand corner.

## WHERE ARE MY MEMBERS DOING BUSINESS?

### At Other Credit Unions...

When you enter the Shared Branching menus, you will first see a list of other credit unions that your members use. This screen shows the number of members who have used the other credit unions, the number of transactions, and the aggregate dollars of these transactions.

If you drill down further from this menu by selecting a credit union from the list, a list of transactions, deposit amounts, and withdrawal amounts from that credit union are shown.

### Where My Members Branch—Detail

At a glance view the statistics at another credit union's branch. View the number of transactions, deposits and withdrawal amounts. Select one of your members to drill down into his or her account.

| Account # | Name     | # Transactions | Deposits | Withdrawals |
|-----------|----------|----------------|----------|-------------|
| 40        | LEE M    | 2              | 860.00   | 20.00       |
| 86        | DA D     | 5              | 260.00   | 855.00      |
| 33        | R        | 1              | 23.48    | 0.00        |
| 63        | VID D    | 2              | 780.00   | 4,000.00    |
| 11        | YNA R    | 1              | 180.00   | 0.00        |
| 07        | AEL E    | 2              | 0.00     | 1,170.00    |
| 56        | ERNESTIN | 1              | 162.00   | 0.00        |
| 38        | SA M     | 4              | 9.92     | 1,250.00    |
| 33        | KETURIA  | 1              | 300.00   | 0.00        |
| 34        | ITA J    | 1              | 0.00     | 1,600.00    |
| 51        | V D      | 1              | 510.00   | 0.00        |
| 76        | THIA L   | 1              | 0.00     | 40.00       |
| 81        | A        | 1              | 460.00   | 0.00        |
| 28        | TOPHER M | 2              | 0.00     | 1,362.00    |
| 30        | ID T     | 3              | 0.72     | 50.00       |

*This screen was selected by selecting one credit union branch from the previous screen. From this screen, you can drill down even further into your member accounts themselves by selecting the member.*

## At My Credit Union Branches

Select *My CU Branches* (F14) from the screen shown on page 12 to see a list of your branches and your member activity at each branch. Select a branch to view further detail.

### My CU Branches Used by My Members

View a list of your branches with the number of your members who did business at each branch. Also view the number of transactions and the aggregate dollars of the transactions.

The screenshot shows the 'Shared Branching Inquiry' screen in CU\*BASE GOLD Edition. The screen has a menu bar with 'File', 'Edit', 'Tools', and 'Help'. Below the menu bar is a title bar that says 'Session 0 CU\*BASE GOLD Edition -'. The main area has a blue header with 'Shared Branching Inquiry' and a tab labeled 'My CU Branches Used by My Members'. Below the header is a date selector showing 'August 2013'. The main data area is a table with the following columns: 'Branch Name', 'Members', 'Transactions', and 'Aggregate Dollars'. The table has two rows: one for 'ME' and one for 'BRANCH'. The 'ME' row shows 733 members, 2,409 transactions, and 2,244,391 aggregate dollars. The 'BRANCH' row shows 714 members, 2,585 transactions, and 1,668,771 aggregate dollars. Below the table are buttons for 'Select' and 'Totals'. At the bottom right, there are 'Totals' for 'Members' (1,447), 'Transactions' (4,994), and 'Aggregate Dollars' (3,913,162). At the bottom left, there are buttons for 'Member Connect', 'Other CU Members', 'Other CU Branches', and 'By Weekday'. At the bottom right, there is a status bar with the text '(3333) 9/04/13'.

| Branch Name | Members | Transactions | Aggregate Dollars |
|-------------|---------|--------------|-------------------|
| ME          | 733     | 2,409        | 2,244,391         |
| BRANCH      | 714     | 2,585        | 1,668,771         |

Totals: 1,447 Members, 4,994 Transactions, 3,913,162 Aggregate Dollars

To view this screen, select *My CU Branches* (F14) from the *Shared Branching Home Page* shown on page 12.)

## Where My Members Branch—Detail (My CU Branches)

At a glance view the statistics for one of your branches. View your member account numbers, names, as well as the number of transactions, deposit amounts and withdrawal amounts at each branch. Select one of your members to drill down into his or her account.

Session 0 CU\*BASE GOLD Edition -

File Edit Tools Help

### Shared Branching Inquiry

Where My Members Branch - Detail

August 2013

Branch  BRANCH

Position to account #

| Account # | Name | # Transactions | Deposits | Withdrawals |
|-----------|------|----------------|----------|-------------|
| 0         |      | 1              | 312.41   | 0.00        |
| 2         |      | 6              | 2,000.00 | 2,800.00    |
| 1         |      | 3              | 1.10     | 429.70      |
| 0         |      | 2              | 127.54   | 127.00      |
| 5         |      | 6              | 900.00   | 1,355.00    |
| 9         |      | 2              | 100.00   | 100.00      |
| 0         |      | 1              | 900.00   | 0.00        |
| 0         |      | 1              | 0.00     | 1,500.00    |
| 6         |      | 2              | 0.00     | 600.00      |
| 2         |      | 4              | 1,856.59 | 150.00      |
| 2         |      | 5              | 8,300.00 | 3,000.00    |
| 9         |      | 3              | 0.00     | 100.00      |
| 6         |      | 3              | 0.00     | 400.00      |
| 4         |      | 3              | 667.00   | 200.00      |
| 1         |      | 11             | 2,767.72 | 104.00      |

■ Select

Export

Member Connect

Change Sort

← → ↑ ↓ ⌂ 🔗 ⓘ ? @

(3934) 9/04/13

To view this screen, we selected the first credit union in the list on the previous screen. Drill down even further into a member account by selecting him or her from the list.

## WHERE ARE SHARED BRANCHING MEMBERS DOING BUSINESS?

From the Shared Branching Home page (on page 12), click on *Other CU Branches* (F11), to view which of your branches are used by shared branching members. Select a line to view more detail.

Other Members Using My Branches (By Other CU Branch and My CU Branch)

View a list of the shared branching members who do business at your branches by shared branching location. Also view the number of members who did business, the number of transactions and the aggregate dollar amount of the transactions.

Session 0 CU\*BASE GOLD Edition -

File Edit Tools Help

### Shared Branching Inquiry

Other Members Using My Branches

August 2013

| Member CU Name | My Branch Name | Members | Transactions | Aggregate Dollars |
|----------------|----------------|---------|--------------|-------------------|
| U              | S MEMBERS MAI  | 69      | 256          | 99,881            |
| G              | S MEMBERS MAI  | 47      | 169          | 43,649            |
| K              | S MEMBERS MAI  | 40      | 103          | 25,326            |
| F              | S MEMBERS MAI  | 39      | 138          | 73,743            |
| F              | S MEMBERS MAI  | 30      | 100          | 29,326            |
| A              | S MEMBERS MAI  | 22      | 52           | 45,401            |
| A              | S MEMBERS MAI  | 20      | 88           | 34,600            |
| C              | S MEMBERS MAI  | 19      | 67           | 25,028            |
| C              | S MEMBERS MAI  | 19      | 50           | 17,588            |
| R              | S MEMBERS MAI  | 19      | 60           | 14,840            |
| F              | S MEMBERS MAI  | 17      | 51           | 16,231            |
| S              | S MEMBERS MAI  | 16      | 46           | 10,048            |
| F              | S MEMBERS MAI  | 14      | 40           | 15,497            |
| K              | S MEMBERS MAI  | 12      | 24           | 8,052             |
| G              | S MEMBERS MAI  | 12      | 30           | 8,877             |
| P              | S MEMBERS MAI  | 10      | 18           | 126,706           |
| P              | S MEMBERS MAI  | 10      | 23           | 5,957             |
| Totals         |                | 551     | 1,747        | 760,207           |

My Members

Navigation icons: back, forward, up, down, search, help, etc.

(3335) 9/04/13

To view the screen above, we selected "Other CU Branches" (F11) from the Shared Branching Home Page on page 12.



## Other Members Using My Branches--Detail

View a listing by category with the number of members, transactions, average transactions per member and the aggregate dollar amount for the category.

| Transaction Description | # Members | # Transactions | Transactions Per Member | Aggregate Dollars |
|-------------------------|-----------|----------------|-------------------------|-------------------|
| Corporate Checks        | 2         | 2              | 1.0                     | 2,088.00          |
| Deposit/Payment         | 16        | 27             | 1.7                     | 37,422.84         |
| Withdrawal/Disb.        | 10        | 23             | 2.3                     | 5,971.15          |
| Total                   | 22        | 52             | 2.4                     | 45,481.99         |

To view the screen above, we selected the first credit union combination from the previous screen.

The following audit keys can be viewed in this analysis:

| Audit Key | Description                       |
|-----------|-----------------------------------|
| 1         | Transfer Deposit/Transfer Payment |
| 2         | Deposit/Payment                   |
| 3         | Money Order                       |
| 7         | Inside Check                      |
| 8         | Withdrawals/Disb.                 |
| C         | Corporate Check                   |
| D         | Delinquent Fine Payment           |
| E         | Escrow Transfer                   |
| M         | Check/Money Order Fee             |
| W         | Transfer Withdrawal               |

## CAN I SEE A WEEKDAY AND WEEKEND ANALYSIS?

With the Shared Branching screens, you can view a comparison analysis of transactions made at your branches—comparing activity done by your members to those done by members from other credit unions. From the Shared Branching Home Page on page 12, select “By Weekday” (F16). From this screen, select “Weekends” (F16) to view a weekend analysis.

“By Weekday” (F16)

From this screen view your branches. By branch, see the number of your members doing business during the week, the number of transactions and the aggregate dollar amount of the transactions at each branch.

See the same analysis from members from other credit unions doing business at your locations.

You can also view weekend activity by selecting *Weekends* (F16) from this screen.

Session 0 CU\*BASE GOLD Edition -

File Edit Tools Help

### Shared Branching Inquiry

Summary of Branch Transactions for Weekdays

August 2013

| CU     | Branch Name | My Members |                |                  | Shared Branch Members |                |                  |
|--------|-------------|------------|----------------|------------------|-----------------------|----------------|------------------|
|        |             | # Members  | # Transactions | Aggregate Amount | # Members             | # Transactions | Aggregate Amount |
| UN     | RS MA       | 733        | 2409           | 2,244,391        | 392                   | 1288           | 468,053          |
| UN     |             | 714        | 2585           | 1,668,771        |                       |                | 0                |
| AA     |             | 11         | 24             | 8,192            |                       |                | 0                |
| AA     | ND          | 1          | 1              | 213              |                       |                | 0                |
| AA     | CH          | 1          | 3              | 4,466            |                       |                | 0                |
| AA     |             | 1          | 1              | 800              |                       |                | 0                |
| AE     | FFICE       | 12         | 23             | 52,777           |                       |                | 0                |
| AL     |             | 1          | 1              | 260              |                       |                | 0                |
| AM     |             | 8          | 12             | 6,057            |                       |                | 0                |
| AM     |             | 14         | 27             | 22,020           |                       |                | 0                |
| AQ     |             | 1          | 1              | 561              |                       |                | 0                |
| BI     |             | 13         | 19             | 6,339            |                       |                | 0                |
| BR     | T UNI       | 2          | 4              | 1,666            |                       |                | 0                |
| BT     |             | 2          | 4              | 778              |                       |                | 0                |
| BT     |             | 4          | 9              | 6,079            |                       |                | 0                |
| CF     | N OFF       | 8          | 17             | 9,699            |                       |                | 0                |
| CF     |             | 15         | 32             | 16,645           |                       |                | 0                |
| Totals |             | 2,092      | 6,655          | 5,071,966        | 392                   | 1,288          | 468,053          |

Weekends

(3938) 9/04/13

To view this screen we selected “By Weekday” (F16) from the Shared Branching Home Page seen on page 12.

## "Weekends" (F16)

From this screen view your branches. By branch, see the number of your members doing business during the weekend, the number of transactions and the aggregate dollar amount of the transactions at each branch.

See the same analysis for shared branching members doing business at your locations.

Session 0 CU\*BASE GOLD Edition -

File Edit Tools Help

### Shared Branching Inquiry

Summary of Branch Transactions for Weekends

August 2013

| CU     | Branch Name | My Members |                |                  | Shared Branch Members |                |                  |
|--------|-------------|------------|----------------|------------------|-----------------------|----------------|------------------|
|        |             | # Members  | # Transactions | Aggregate Amount | # Members             | # Transactions | Aggregate Amount |
| AA     | AND         | 1          | 1              | 1,367            |                       |                | 0                |
| AM     |             | 1          | 1              | 240              |                       |                | 0                |
| CF     | OFF         | 4          | 4              | 1,800            |                       |                | 0                |
| CF     |             | 3          | 4              | 675              |                       |                | 0                |
| CW     |             | 2          | 4              | 1,034            |                       |                | 0                |
| CW     |             | 4          | 8              | 10,206           |                       |                | 0                |
| FA     |             | 1          | 1              | 1,000            |                       |                | 0                |
| FI     |             | 1          | 2              | 200              |                       |                | 0                |
| FR     | RUN O       | 1          | 1              | 600              |                       |                | 0                |
| GD     |             | 6          | 9              | 1,485            |                       |                | 0                |
| GF     |             | 10         | 12             | 2,147            |                       |                | 0                |
| GF     |             | 21         | 44             | 11,505           |                       |                | 0                |
| GF     |             | 5          | 8              | 2,008            |                       |                | 0                |
| KT     | J MAI       | 10         | 11             | 2,362            |                       |                | 0                |
| KT     |             | 8          | 12             | 1,681            |                       |                | 0                |
| KT     |             | 8          | 10             | 1,845            |                       |                | 0                |
| LP     | COLNU       | 1          | 2              | 1,640            |                       |                | 0                |
| Totals |             | 108        | 160            | 51,110           | 0                     | 0              | 0                |

Weekdays

Navigation icons: back, forward, up, down, search, help, etc.

(3939) 9/04/13

To view this screen, we selected "Weekends" (F16) from the previous screen.

# CURRENTLY SERVING

When you are assisting someone in Teller with Mary Smith's account, and that person is obviously not Mary (he's John, a co-borrower on Mary's car loan) what do your tellers do? Your credit union probably has procedures to follow in this situation to verify John's identity, but using "Currently Serving" can also assist you with this process and can be used when assisting both your members and members from other credit unions.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### Individual Account

Comments on File

Cash  Name **RENEE**

Outside checks  Account #

Inhouse checks  Outside checks  Hold days  Type

Total funds in

**Serving STEPHEN (Joint Owner)**

☐ Suppress receipt  
☐ Suppress balances

| Loan Payoff or Current Balance | Loan Payment or Net Available | Description     | Account Type | Deposit Amount | IRA | Withdrawal Amount | IRA | Proc Code | JO |
|--------------------------------|-------------------------------|-----------------|--------------|----------------|-----|-------------------|-----|-----------|----|
| 10,017.42                      | 10,012.42                     | REGULAR SAVINGS | 000          | 0.00           |     | 0.00              |     |           |    |
| 2,070.74                       | 2,070.74                      | CHECKING        | 110          | 0.00           |     | 0.00              |     |           |    |
| 25,976.32                      | 414.96                        | USED VEHICLES   | 610          | 0.00           |     |                   |     |           |    |
| *****                          | 156.00                        | PRIME VISA      | 846          | 0.00           |     |                   |     |           |    |

Verify Member

Trans Override

Post

Misc Receipts

Bal Forward/New Mbr

Bal Forward/This Mbr

Unlock # Items

Sales Tools

In-House Checks

Outside Checks

Phone Operator

Show Nicknames

Show Card #

Procedures

Total funds in

Check cash fee -

Transaction net total -

Cash back

FR (3104) 8/21/13

Following is a diagram of the process, followed by more explanation.

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

## Teller Processing

Employee ID  Password

Credit union ID  ABC CREDIT UNION

Account #

Process code **Funds in/serving primary member**

Last name

SSN/TIN

Employee #

Check ☐ Money orders ☐ Phone inquiry ☐

Session 1 CU\*BASE GOLD Edition - Choose an Owner

Account **MARY M MEMBER**

### Who Are You Serving Today?

| Name          | Age | Gender |
|---------------|-----|--------|
| MARY M MEMBER | 064 | M      |
| TOM MEMBER    | 043 | M      |

Select

Serving a Non-Owner

FR (4453)

Verify the person in front of you.

Session 0 CU\*BASE GOLD Edition - Individual - Verify Member

Currently Serving **JOHN M MEMBER** Co-applicant

SSN/TIN

Birthdate: Feb 13, 1959

Verify My ID

Verified Member

Sales Tools

Tracker Review

Membership Designation

Name **MARY M MEMBER**

Account #

Name ID ME Corp ID 01

I'm a VIP-PLATINUM member! (click for more info)

Details Participation & Config Misc Info

Address 123 MAIN STREET NEWCITY, MI 49000

Home ph 555-123-4567

Email member@yahoo.com

Type 000 Comment \*Don't cash checks unless verified ID 23 Date Mar 11, 2013

Scan e-Document View e-Document

0272 Warning Member has either a Negative or Delq. Account

Show only what that person can do!

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

## Individual Account

Cash  0.00

Outside checks  0.00

Inhouse checks  0.00

Total funds in  0.00

Outside checks  0.00 Hold days 00 Type

Name **MARY M MEMBER**

Account #

I'm a VIP-PLATINUM member! (click for more info)

Serving **JOHN M MEMBER** (Co-applicant)

Suppress receipt ☐

Suppress balances ☐

| Loan Payoff or Current Balance | Loan Payment or Net Available | Description     | Account Type | Deposit Amount | IRA | Withdrawal Amount | IRA | Proc Code | JO |
|--------------------------------|-------------------------------|-----------------|--------------|----------------|-----|-------------------|-----|-----------|----|
| 192.93                         | 107.54                        | REGULAR SAVINGS | 000          | 0.00           |     |                   |     |           |    |
| *****                          | *****                         | CHECKING        | 110          | 0.00           |     |                   |     |           |    |

## WHAT IS CURRENTLY SERVING?

*Currently Serving* is a new model for teller processing. It allows tellers to assist *the individual currently in front of them at the teller line*. Let's continue using John the co-borrower as an example. After the teller selects John from a list of people associated with the membership, the Verify Member window shows a new panel with John's details, including John's license number and whether there is a photo ID on file for him. Additionally, the Main Teller Posting screen clearly indicates that John is only a co-borrower on the loan. For every account except for the loan, the balance information is replaced by asterisks and the withdrawal fields are absent. The teller can still view loan-balance and payment information and make a payment, however, since John belongs to this account. John is appropriately and quickly serviced.

## HOW DOES IT WORK?

To use the Currently Serving feature, the tellers select the Process Code "Funds In – Serving Other Member." This selection sends them to the "Who are you serving?" window, which includes the member and all joint owners and additional signers associated with the membership. (Beneficiaries will not be displayed.) *This screen appears before the Red Flag, Code Word and Out-of-Wallet screens to further ensure that the person should access the account.* Once a name is selected, the teller advances to the Verify Member screen (with information on that person) and then to the Main Teller Posting screen (with the appropriate account information showing).

- Remember that CU\*BASE can only present names that are set up with a SSN/TIN link to another membership or a non-member record. These links are stored in a file called SECNAMES and, along with loan additional signer records, CU\*BASE uses this file to populate the "Who are you serving?" window. If only a free-form name is recorded for a joint owner, CU\*BASE cannot present the name to be selected. In this case, select the member from the top of the list and proceed as usual with your identification verification.

## CHANGING YOUR DEFAULT PROC CODE

Your credit union can select to make *Funds In – Serving Another Member* the default Proc Code for Teller/Member Service Workflow Controls (available on the General Configuration 1 (MNCNFC) menu). The Proc Code selection will follow the rules of the credit union configuration, so you will not have to change procedures when assisting a member from another credit union.

- NOTE: For more information on the Currently Serving feature, refer to the CU\*BASE Online Help topic on the subject. Use Index  
Keywords: currently serving.

# BANK SECRECY ACT MONITORING

The Bank Secrecy Act monitoring tools in CU\*BASE, as well as the archived CU\*SPY report documents Shared Branching transactions with a *SB* or *From Shared CU ID* column.

## BANK SECRECY ACT ACTIVITY INQUIRY

This first screen is a summary, showing one record per day for each SSN/TIN where total transactions reached your threshold on that day. Records are sorted by date, with the most recent date at the top of the list.

Using this report you will be able to view the activity of your members at shared branching locations or national branch locations (Xtend or National switches), which will greatly improve your ability to track transactions for BSA reporting.

The detail of the Bank Secrecy Act Activity Inquiry shows if a transaction occurred in at a Shared Branching location

“Work Daily BSA/CTR Activity” on the Auditing Functions (MNAUDT) menu, then Show Details

The *From Shared Branch CU ID* column indicates if the transactions took place at a shared branching location (this includes Xtend and national shared branch locations, if applicable to your credit union). This way you will be able to review member transactions at other locations just as you would work transactions posted at your own branches.

| Account # | Transaction Amount | Time     | Transaction Type | Teller | From Shared Branch CU ID | Total Amount | CTR |
|-----------|--------------------|----------|------------------|--------|--------------------------|--------------|-----|
|           | 6,707.76           | 11:22:05 | Cash Out         | PP     |                          | 6,707.76     |     |
|           | 6,707.75           | 11:23:04 | Corporate Check  | PP     |                          | 0.00         |     |
|           | 6,707.76           | 11:27:18 | Corporate Check  | PP     |                          | 13,415.51    |     |

Transaction total for this SSN/TIN 20,123.27

## BANK SECRECY ACT CASH REPORT (LBKSC3)

A Bank Secrecy Act Cash report (LBKSC3) is printed automatically on a daily basis, showing all transactions that match your configured BSA monitoring settings.

The report will be sorted and grouped by SSN. If a single member has multiple membership accounts, the system adds all activity for all of the member's accounts to determine inclusion on the report.

The *SB ID* column in this report indicates that the transactions took place at a shared branching location (this includes Xtend branches as well as national shared branch locations, if applicable to your credit union). This way you will be able to review member transactions at other locations just as you would work transactions posted at your own branches.

### Report Sample: LBKSC3

|                         |                        |       |   |                 |               |               |              |          |              |         |          |  |
|-------------------------|------------------------|-------|---|-----------------|---------------|---------------|--------------|----------|--------------|---------|----------|--|
| 5/01/09 12:42.47        |                        |       | CU*ANSWERS TEST CREDIT UNION                              |                 |               |               |              |          | LBKSC3       |         | PAGE     |  |
| RUN ON 5/01/09          |                        |       | BANK SECRECY ACT CASH REPORTING BY SSN NUMBER FOR 5/01/09 |                 |               |               |              |          |              |         | USER     |  |
| SOC. SEC. # MEMBER NAME |                        |       | ACCOUNT<br>BASE   | TRANS<br>AMOUNT | TRANS<br>TIME | TRANS<br>TYPE | TELLER<br>ID | SB<br>ID | TOTAL<br>AMT | MESSAGE |          |  |
| 222-22-2333             | DUCK                   | DAFFY | B   |                 |               |               |              |          | 9100.00      |         |          |  |
|                         | DUCK                   | DAFFY | B   | 77861           | 3100.00       | 12:40.07      | CASH IN      | 92       |              |         |          |  |
|                         | DUCK                   | DAFFY | B   |                 | 6000.00       | 12:34.53      | CASH IN      | 92 TB    |              |         |          |  |
| 222-22-2333             | DUCK                   | DAFFY | B   |                 |               |               |              |          | 10300.00     | EXCEEDS | \$10,000 |  |
|                         | DUCK                   | DAFFY | B   |                 | 6000.00       | 12:37.52      | CASH BACK    | 92       |              |         |          |  |
|                         | SHARED BRANCHING       | -- TB |   | 1025            | 3300.00       | 12:36.43      | CASH BACK    | 92       |              |         |          |  |
|                         | SHARED BRANCHING       | -- TB |   |                 | 1000.00       | 12:39.12      | CASH BACK    | 92       |              |         |          |  |
| 377-77-7777             | SHARED BRANCHING       | -- TB |   |                 |               |               |              |          | 3000.00      |         |          |  |
|                         | SHARED BRANCHING       | -- TB |   | 153781          | 3000.00       | 12:36.21      | CASH IN      | 92       |              |         |          |  |
| 381-90-4500             | HAND                   | RANCH |   |                 |               |               |              |          | 6075.00      |         |          |  |
|                         | HAND                   | RANCH |   | 40073           | 3050.00       | 12:39.41      | CASH BACK    | 92       |              |         |          |  |
|                         | HAND                   | RANCH |   |                 | 3025.00       | 12:33.29      | CASH BACK    | 92 TB    |              |         |          |  |
| 65-6565656              | HANDYMAN RENTAL AGENCY |       |   |                 |               |               |              |          | 5000.00      |         |          |  |
|                         | HANDYMAN RENTAL AGENCY |       |   | 77563           | 5000.00       | 12:32.42      | CASH IN      | 92 TB    |              |         |          |  |



## BANK SECRECY ACT SUMMARY REPORT

This is an on-demand report that allows you to review BSA records from a range of dates, for all members or for a single SSN/TIN. This can help if you want to look for a pattern of suspicious activity over time for a particular member, or review a month's worth of activity at the same time.

"Bank Secrecy Act Report" on the Reports D (MNRPTD) menu

The screenshot shows the "Bank Secrecy Act Report Selection" window in the CU\*BASE GOLD Edition software. The window title is "Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION". The menu bar includes "File", "Edit", "Tools", and "Help". The main area is divided into two sections: "Report Options" and "Response".

| Report Options                                 | Response                       |
|--|--------------------------------|
| Month/year to process                          | Sep 2012 [MMYY]                |
| Date range - from                              | Sep 01, 2012 [MMDDYY] Optional |
| Date range - to                                | Sep 15, 2012 [MMDDYY] Optional |
| SSN/TIN  | [ ] Optional                   |
| <input type="checkbox"/> Export report to file |                                |

On the right side, there is a "Job queue" section with a checked box, and "Copies" set to 1. Below that is a "Printer" field with "P1" and a search icon.

At the bottom, there is a navigation bar with icons for back, forward, up, down, home, search, and help. The status bar on the bottom right shows "FR (566) 9/04/13".

Use this screen to define which records should be included on the report. Remember that data is stored for at least 90 days. See the following page for a sample of the printed report.

This report pulls data from the same summary and detail files (BSAMAST and BSADET) that were generated for each individual date. The main difference between this report and the daily report (see Page 24) is that here you can include multiple days worth of data, and you can limit the report to a single SSN/TIN. Otherwise the data shown will match what was on the daily report for the date when each transaction was posted.

The *SB ID* column in this report indicates that the transactions took place at a shared branching location (this includes Xtend branches as well as national shared branch locations, if applicable to your credit union). This way you will be able to review member transactions at other locations just as you would work transactions posted at your own branches.

# SECURITY AND PRIVACY FOR SHARED BRANCHING

Several measures are built into CU\*BASE to provide an extra layer of security and privacy for you and your members when one of your members is serviced by a teller at a Shared Branching location.

## PRIVACY CONFIGURATION

“Define Privacy Controls” on the General Configuration 1 (MNCNFC) menu

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### Privacy Controls Configuration

CHANGE

Corp ID 01

| Data Element                     | Display for CU Staff  | Display for Other Staff   |
|----------------------------------|---|---|
| SSN/TIN                          | 6 characters  | 4 characters  |
| Driver's license (blank=all)     | 20 characters   | 04 characters   |
|                                  | <input checked="" type="checkbox"/> Phone #   | <input type="checkbox"/> Phone #  |
|                                  | <input checked="" type="checkbox"/> Birth date  | <input checked="" type="checkbox"/> Birth date  |
|                                  | <input checked="" type="checkbox"/> Birth year  | <input checked="" type="checkbox"/> Birth year  |
|                                  | <input checked="" type="checkbox"/> Mother's maiden name  | <input checked="" type="checkbox"/> Mother's maiden name  |
|                                  | <input checked="" type="checkbox"/> Address   | <input type="checkbox"/> Address  |
|                                  | <input checked="" type="checkbox"/> City/state/ZIP  | <input type="checkbox"/> City/state/ZIP   |
|                                  | <input checked="" type="checkbox"/> Code word   | <input type="checkbox"/> Code word  |
|                                  | <input checked="" type="checkbox"/> eMail address   | <input type="checkbox"/> eMail address  |
| Teller confirmation questions:   | <input type="checkbox"/> Display pop-up window if code word exists<br><input type="checkbox"/> Ask other questions from database elements | <input type="checkbox"/> Display pop-up window if code word exists<br><input type="checkbox"/> Ask other questions from database elements |
| Phone Op confirmation questions: | <input type="checkbox"/> Display pop-up window if code word exists<br><input type="checkbox"/> Ask other questions from database elements | <input type="checkbox"/> Display pop-up window if code word exists<br><input type="checkbox"/> Ask other questions from database elements |

Navigation icons: back, forward, up, down, search, help, etc.

FR (3609) 7/23/13

Use this screen to set the Privacy Controls for your credit union which allows you to mask personal information from view in many Teller, Inquiry and Phone Operator screens, as well as the screens accessed by them.

The screen allows you to differentiate between what will be visible to your credit union employees (*Display for CU Staff*) versus what shared branching tellers or Xtend call center staff see (*Display for Other Staff*) so that you can provide an even higher level of security for these instances for your members.

*What is a “non-credit union employee?”* When someone enters your shared branching ID on the Teller posting screen, or has a workstation configuration setting of *Call Center (C)*, that person sees only the private information you deem important for that person to see. For example, you might choose to mask all but the last 4 digits of a member’s SSN/TIN whenever the Teller, Phone or Inquiry screens are used by someone other than your own staff when they work with your members.

Items that are unchecked, will show as asterisks for the person servicing your members. If you choose to mask certain digits in the social security number or driver's license, the masked numbers will also show as asterisks. If there is no data, such as no email address, the area will remain blank on the screen and no asterisks will appear, indicating that there is nothing to show on the screen.

We have restricted access to certain screens within CU\*BASE, depending on the selections on the screen. If you mask any part of the address, access to the Print Envelope icon on the Verify ID, Inquiry and Phone Operator screens will not appear, since this could give access to the address as well. Additionally, if a person accesses your screens and is defined as an *Other Staff*, this person will not have access to certain function keys and buttons, such as the Household Statistics button on Verify ID, Teller and Phone Operator screens. These buttons show personal information that is not subject to the Privacy Controls configuration. Additionally, only your employees will have access to Global Search, which is the only screen that allows a teller to search for a member by social security number.

Following are examples of what the screen might look like for credit union staff versus other staff:

#### "Credit Union Staff" View with some Social Security Masked

In this credit union employee view, only the social security number has been masked.

Session 0 CU\*BASE GOLD Edition - Corp ID

File Edit Tools Help

### Individual Account

SSN/TIN \*\*\*-4552  
Birthdate Aug 09, 1925  
Code word: CODE  
Driver's license: M 123456567678

Name MARY MEMBER  
Account # [REDACTED] Name ID ME Corp ID 01

PLATINUM member with 320 points! (click for more info)

Contact Information Participation & Configuration Miscellaneous Information

Address 123 MAIN STREET ANYCITY, MI 49000  
Home (555) 121-2121  
Email anenber@yahoo.com

My Other Accounts Follow-Ups  
Secondary Names Cross Sales  
Transaction Activity Print Envelope  
Online Banking Household Stats

| Type | Description     | Loan Payoff/ Current Balance | Loan Payment Net Available | Next Payment/ Last Trans/ CD Maturity | IRA | P/R | ATM | AFT | FRZ | TRK | ACH | ODP | BOX | J/O |
|------|-----------------|------------------------------|----------------------------|---------------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 000  | REGULAR SAVINGS | 12,732.25                    | 12,727.25                  | Sep 04, 2013                          | .   | .   | .   | V   | 0   | V   | .   | .   | .   | .   |
| 002  | GROWTH SAVINGS  | 35,945.44                    | 25,720.44                  | Jul 26, 2013                          | .   | .   | .   | .   | 0   | .   | .   | .   | .   | .   |
| 110  | CHECKING        | 0.00                         | 0.00                       | 0/00/00                               | .   | .   | .   | .   | 0   | .   | .   | .   | .   | .   |
| 300  | CERTIFICATE     | 500.00                       | 0.00                       | Dec 04, 2013                          | .   | .   | .   | .   | 0   | .   | .   | .   | .   | .   |
| 755  | BUSINESS LOC    | 1,240.00                     | 352.00                     | Aug 14, 2013                          | .   | .   | .   | .   | 0   | .   | .   | .   | .   | .   |

ARU/HB Transfers Statements Nicknames Toggle Card # A2A History Inquiry

FR (393) 9/04/13

This is a view for credit union staff. In this example, we have used the privacy controls to mask the first six digits in the social security number.

“Other Staff” View (You may not select to mask all this data)

In this non-credit union (other staff) view, everything has been masked except the last two digits of the social security number. You can select to show all of the masked data.

Session 0 CU\*BASE GOLD Edition - Corp ID

File Edit Tools Help

## Individual Account

SSN/TIN \*\*\*-\*\*-4552  
Birthdate \*\*\*\*\*  
Code word \*\*\*\*\*  
Driver's license: \*\*\*\*\*

Name **MARY MEMBER**  
Account #   
Name ID ME Corp ID 01

PLATINUM member with 320 points! (click for more info)

Contact Information Participation & Configuration Miscellaneous Information

Address \*\*\*\*\*  
Opened Nov 23, 1982  
Home (\*\*\*-\*\*-\*\*\*\*  
Email anember@yahoo.com

My Other Accounts Follow-Ups  
Secondary Names Cross Sales  
Transaction Activity Print Envelope  
Online Banking Household Stats

| Type | Description     | Loan Payoff/<br>Current Balance | Loan Payment<br>Net Available | Next Payment/<br>Last Trans/<br>CD Maturity | IRA | P/R | ATM | AFT | FRZ | TRK | ACH | ODP | BOX | J/O |
|------|-----------------|---------------------------------|-------------------------------|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| 000  | REGULAR SAVINGS | 12,732.25                       | 12,727.25                     | Sep 04, 2013                                | .   | .   | .   | .   | .   | .   | .   | .   | .   | .   |
| 080  | GROWTH SAVINGS  | 35,945.44                       | 25,720.44                     | Jul 26, 2013                                | .   | .   | .   | .   | .   | .   | .   | .   | .   | .   |
| 082  | GROWTH SAVINGS  | 0.00                            | 0.00                          | 0/00/00                                     | .   | .   | .   | .   | .   | .   | .   | .   | .   | .   |
| 110  | CHECKING        | 0.00                            | 0.00                          | 0/00/00                                     | .   | .   | .   | .   | .   | .   | .   | .   | .   | .   |
| 300  | CERTIFICATE     | 500.00                          | 0.00                          | Dec 04, 2013                                | .   | .   | .   | .   | .   | .   | .   | .   | .   | .   |
| 755  | BUSINESS LOC    | 1,248.00                        | 352.00                        | Aug 14, 2013                                | .   | .   | .   | .   | .   | .   | .   | .   | .   | .   |

Verify My ID  
Comments  
New Account  
Add Cmt/Message  
Check Digit  
Names/Address  
Sales Tools  
OTB/Cards  
Tax File Inquiry  
ARU/HB Transfers  
Statements  
Nicknames  
Toggle Card #  
A2A History Inquiry

FR (393) 9/04/13

This is a view that a non-credit union employee would see (when someone enters your shared branching ID on the Teller posting screen, or has a workstation configuration setting of *Call Center (C)*). In this example we have masked everything except the last two digits of the social security number. This is done to demonstrate the amount of data that can be masked. (You may not select to mask all of these items).

Because a part of the address is masked with this configuration, access to the button allowing you to print an envelope is absent (since printing an envelope would give the address). Additionally the Household Statistics button and *OTB Cards (F17)* are absent on this screen since they would give access to screens with sensitive member data. Notice how it is indicated that there is no email address – asterisks are not used when there is no data.

## SECURITY AUDIT FOR SHARED BRANCH ACTIVITY

The Security Audit file (SECAUD) currently contains a record of every time a CU\*BASE program is accessed, who accessed the command and when. This file also records CU\*BASE activity when transactions are performed in a shared branching environment, where an even higher standard of privacy toward member data applies. Whenever a teller looks at any member of a shared branch credit union, data is also stored in the SECAUD file of the member's (home) credit union in addition to the teller's credit union.

This data can be viewed via *SECAUD – Employee Activity* on the Report Builder 1 menu (MNQUERY), which is a canned Query of file SECAUD. If you filter for records where the CU# is not your credit union, look on the report for transactions that are not made by your credit union employees. These are records of when your member was serviced at a Shared Branching location.

## BLOCK SHARED BRANCHING TELLERS FROM SEARCHING FOR YOUR MEMBERS

It was already mentioned that shared branching tellers are blocked from searching by social security number, but you can also block **all** searching by shared branching tellers and require them to enter the exact account number when servicing your members. Simply check *require full account # access to accounts* on the Shared Branching Credit Union Configuration. This is consistent with how national shared branch models like CUSC Acquirer work.

“Shared Branching Config” on the General Configuration 1 (MNCNFC) menu

Check this box to require shared branching tellers to enter the exact account number. This also blocks them from being able to search for a member using the search fields.

| Shared Branch (Teller) Credit Union Relationships |            | Shared Branch (Teller) Credit Union Authorizations                             |        |
|---|------------|--|--------|
| Shared branch CU #                                | 010        | <input type="checkbox"/> IRA deposits or withdrawals                           |        |
| Shared branch file library ID                     | UN         | <input type="checkbox"/> CD deposits or withdrawals                            |        |
| Shared branch CU name                             | MEMBERS CU | <input checked="" type="checkbox"/> Allow inquiry and related functions        |        |
| Shared branch settlement G/L #                    | 999.80     | <input type="checkbox"/> Allow phone and related functions                     |        |
| Shared branch fee G/L #                           | 134.80     | <input checked="" type="checkbox"/> Allow members to use this shared branch CU |        |
|   |            | <input checked="" type="checkbox"/> Require full account # to access accounts  |        |
| Processing Fee                                    |            | Host (Member) Credit Union   |        |
| Weekdays  | 1.00       | Settlement G/L #   | 999.01 |
| Saturday  | 2.00       | Fee G/L #  | 134.01 |
| Sunday  | 2.00       |  |        |

If the flag is activated for a credit union, when your member visits a shared branch location, the tellers assisting them (and entering your Shared Branching ID) will be required to enter the exact account number of your member (and Name ID if the teller's credit union configuration requires it). While they will still see the search fields (First or Last name, Credit Card #, DBA name), they will receive a message asking for an account number if they try to use them to search for a member. This prevents a shared branching teller from surfing to find your member's account number or other sensitive data.

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# THE SHARED BRANCHING AGREEMENT

The first step in implementing Shared Branching features for your credit union members, either for day-to-day transactions or future emergency use in a disaster recovery situation, is to outline an agreement between both credit unions so that each understands the expectations and procedures to be followed.

If you are part of the Xtend Shared Branching group, refer to the document “Xtend Shared Branching: Policies and Procedures.” If you are interested in going further without the Xtend group, contact CU\*Answers and we will help you craft this document.

## DECISIONS TO BE MADE

Although there may be additional policies and procedures unique to your credit unions, following are some typical decisions that should be made and agreed upon by each credit union before implementing shared branching:

- *Should transactions involving IRA accounts be allowed at other credit union locations?* Keep in mind the complexities of IRA processing and the potential for different procedures at each credit union.
- *Should transactions involving certificate accounts be allowed at other credit union locations?* Remember that even if these transactions are allowed, CU\*BASE will still adhere to normal product configuration rules, such as whether or not additional funds can be added to an existing certificate.
- *Should Member Inquiry be allowed at other credit union locations?* This access determines whether the shared branching employee will have access to Inquiry (from the Main Teller Posting screen).
- *Should Phone Inquiry be allowed at other credit union locations?* This controls whether or not Phone Operator can be accessed (through the Proc Code *Phone Inquiry* (P)) on the account selection screen or the Main Teller Posting screen). This setting then controls whether a shared branch employee has the ability to do actions that require phone operator access, such as making/editing comments or printing transaction reports. If this is unchecked, the additional restrictions include the removal of the Tracker Review function key and the Sales Tools feature from the Verify Member and Main Teller Posting screens.
- *Will shared branch employees be required to enter the member’s entire account number to service the member?* Selecting this option will block their access to use the search fields to look for a member.
- *How will normal credit union fees be assessed?* This is especially important when the credit unions have differing fee policies; members are usually quick to catch on to which branches have the lowest fees!
  - ⇒ Purchasing money orders (See *\*Special Note* below.)
  - ⇒ Printing credit union checks (See *\*Special Note* below.)
  - ⇒ Printing an account transaction history report
  - ⇒ Purchasing travelers checks
  - ⇒ Other over-the-counter fees such as deposit item fees or check cashing fees

- *How often should settlement be performed?* This can be difficult to determine, because the volume of transactions will be light at first while members get used to the new arrangement. Settlement is typically performed on a monthly basis, but this time frame can be adjusted as needed according to volume and each credit union's needs. Because CU\*BASE does not handle the transfer of actual funds between the credit unions, the timing and procedure should be determined by the respective credit union parties.
- *Who will be responsible for handling shared branching questions and settlement?* Both credit unions must be willing to communicate regularly concerning day-to-day transaction questions and performing member account adjustments where needed.
- *To what extent will your staff be expected to answer questions about the other credit union's policies and procedures?* For example, can tellers quote share and loan rates for the other credit union? How should member complaints be handled?
- *What is the procedure for receiving in-house drafts from the shared branch member? Will the other CU's drafts be considered "in-house" or handled like any other outside check?* At issue here is where the actual physical check will reside once being cleared through the member's account. If these items are processed through CU\*BASE as in-house drafts, the physical piece of paper will remain at the foreign branch.
- *Will weekend transaction costs be different than weekday transaction costs?* CU\*BASE allows you to charge different transaction fees depending on whether the transactions occur during the week or on a Saturday or Sunday.

#### \*Special Note Regarding Money Orders and CU Checks

*John Smith, a member of ABC Teachers Credit Union, walks into a branch of the XYZ Community Credit Union and requests a money order. Will he get an ABC Teachers CU money order or a XYZ Community CU money order?*

Unless the ABC/XYZ shared branching agreement includes provisions for storing supplies of ABC money orders and checks at all XYZ branches, John will receive an XYZ Community CU money order. He will also be charged XYZ CU's normal money order printing fee, if any.

Although funds are properly drawn from the member's own account, some members may be confused and prefer the money order actually have their own credit union's name printed on the top of the money order form.

How will your tellers and member service personnel answer questions about the origin of the money order or CU check? How should fees be handled? Do you even wish to offer this service to members of other credit unions? These issues must be resolved between both parties, with appropriate procedures developed, before implementing shared branching in CU\*BASE.

Remember that if your credit union is part of the Xtend Shared Branch network, your agreement is governed by the standard Xtend Shared Branch Policies and Procedures. Please contact Scott Collins at [scollins@xtendcu.com](mailto:scollins@xtendcu.com) for a copy.