

CU\*BASE

14.1

# CU\*BASE® Software Upgrade

REVISED

Online CUs	Site-Four	Self Processing CUs
July 13, 2014	July 13, 2014	July 14-15, 2014



This release is a FEP-only release. Existing FEP clients will receive these changes on the dates above. All other credit unions will receive them when they convert to FEP. Take a look at the FEP/ING page on the cuanswers.com website to learn more about when your credit union is slated to get FEP.



Watch for the FEP logo (shown to the left) in documentation once the 14.1 release is implemented. It will indicate that this is an enhancement you will receive only if you have converted to FEP!

Updated booklets mentioned in this summary will be available on our website no later than **July 11, 2014**. Access the CU\*BASE Reference page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then CU\*BASE Reference. Access the **It's Me 247** Reference page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then It's Me 247 Reference. Documentation will also be available through the "What's New" topic in Online Help when you get the release. Updated Online Help , including the "What's New" summary list of all changes, will be included when you receive the release.

- Important: If you are using the Automated Reports & Queries feature to automate Queries each month, you'll need to keep a close eye on file changes each time there's a release and update any files used in your automated Queries so they run properly. Refer to the File Changes document attached to the announcement for this release for details.

- Immediate Effect** Changes automatically take place on the day the release is implemented; no additional configuration is required.
- Must be Activated** Your credit union must make a decision either to activate it or modify configuration parameters. This sometimes requires contacting a Client Service Representative.
- Team Implementation** Work with a Client Service Representative before implementation.
- May Incur a Fee** There may be a fee involved to implement this feature for your credit union, such as a one-time setup and/or a monthly maintenance fee, or related charges from a third-party vendor.

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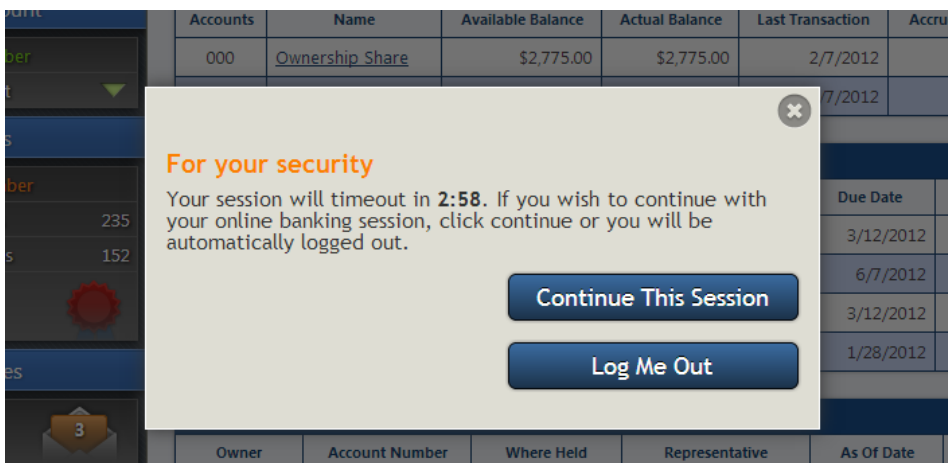
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Affects the Member

“It’s Me 247” and Mobile Web Banking Timeout Notification

As a security feature, members are automatically logged out of **It’s Me 247** online banking and mobile web banking after fifteen minutes of inactivity. Beginning with the 14.1 release, members will be alerted after twelve minutes (of inactivity) with a pop-up window that counts down the remaining three minutes. If the member clicks “Continue This Session,” the timer will be reset and the member will not lose anything they have done on the page. If the member does not respond or clicks “Log Me Out,” they are automatically logged out of **It’s Me 247** or mobile web banking. This should be especially helpful for members who’ve navigated to MoneyDesktop from **It’s Me 247**.

Below is a picture of the pop-up window in online banking. (To find the mobile web banking version, refer to the “Mobile Web Banking” booklet, posted under “M” on the **It’s Me 247** Reference Page.)

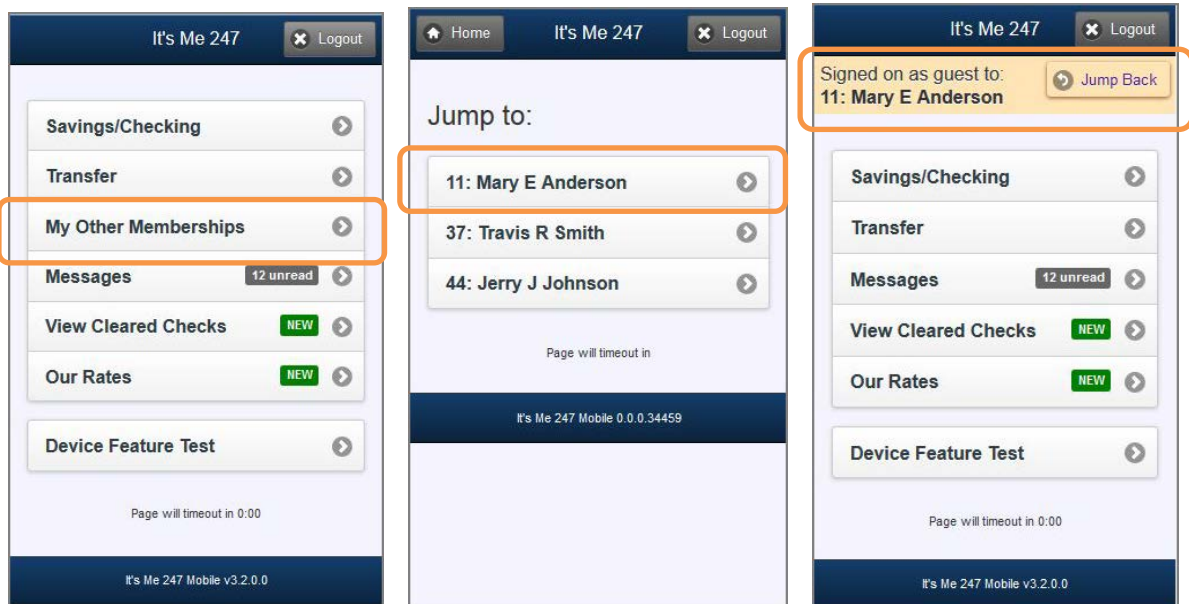



Learn more in the “Mobile Web Banking” booklet and the “**It’s Me 247** Strategies for Controlling Member Access” booklet available under “M” and “S” on the **It’s Me 247** Reference Page [http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php). These booklets will be updated with the release.

 "Jump" for Mobile Web Banking

In the CU\*BASE 11.6 release, we added "See" and "Jump" to **It's Me 247**. Once activated and the appropriate permissions are given, the member can either "Jump" to another account or "See" account balance and transaction information for their other accounts, without the need to log into the second account.

With the 14.1 release, the "Jump" (but not "See") function will be added to mobile web banking. Members who have "Jump" activated will have a new "My Other Memberships" selection on their entry screen. From there they are presented a screen displaying all of their other memberships. After selecting one on the list, they then access that account without the need to log into that membership. The top of the screen clearly states that they are a "signed on as guest to" that account.



 Learn more in the "Mobile Web Banking" booklet available under "M" on the **It's Me 247** Reference Page [http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php). This booklet will be updated with the release.

## Accounting/Back Office

Be sure to sign up for the trainings covering these new accounting features on July 22 and July 28 from 11:00 AM to 11:30 AM ET. You may register for the classes in the Education section of the CU\*Answers website.

### New Database Gives Unprecedented Details of Your TR Report

Currently extensive research is required when your TR report is out of balance, or when you need further information on the details of a transaction.

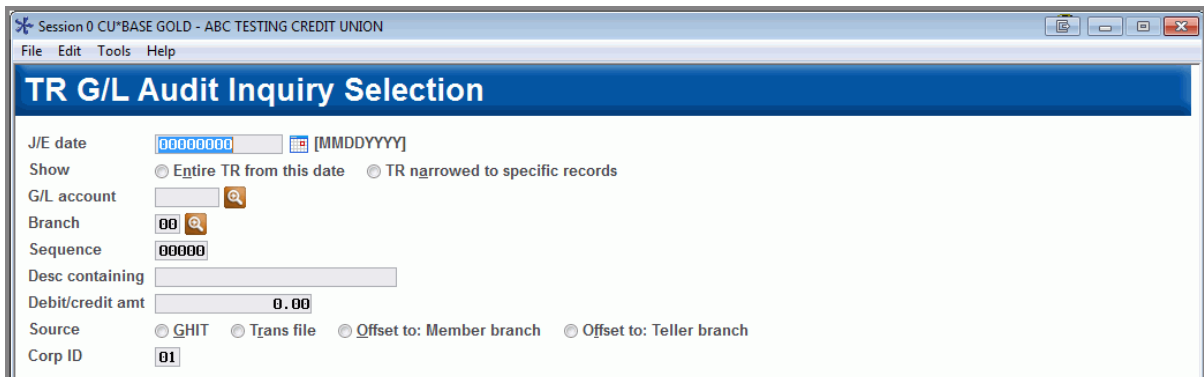
New with the 14.1 release we are introducing a new database that provides unprecedented details of your TR report, providing a trail of breadcrumbs to the supporting transactions, either member or system generated, that were involved in each journal entry debit and credit.

“What we learned while building the database was monumental and just as important as the creation of the database itself. The research allowed us to understand the TR in a way we never did before. This is a real win for the network.”

Randy Karnes, CEO, CU\*Answers

### New Auditing Tool Allows Inquiry into the Details of a Journal Entry Debit or Credit

A new auditing tool is being introduced along with this new database. This feature will help you follow the trail of breadcrumbs leading from “TR” entries to member transaction detail. You will now be able to search the “TR” by J/E date, G/L account, branch or sequence, as well as find a G/L entry and view the supporting member transactions for the entry.



In instances such as interest accrual, vault transfers, or share draft exceptions where the G/L entry was system generated, a window will display information to assist you in researching the entry.

Access this new auditing tool via **Research the TR Journal Entry** on the General Ledger (MNGELE) menu.

Please note that data for the new database that is used in this inquiry will begin populating during end-of-day processing once the release is implemented.

 Details for all related screens will be available via CU\*BASE GOLD online help with the release.

 Enhancements When Creating and Posting Journal Entries

# TOPTEN

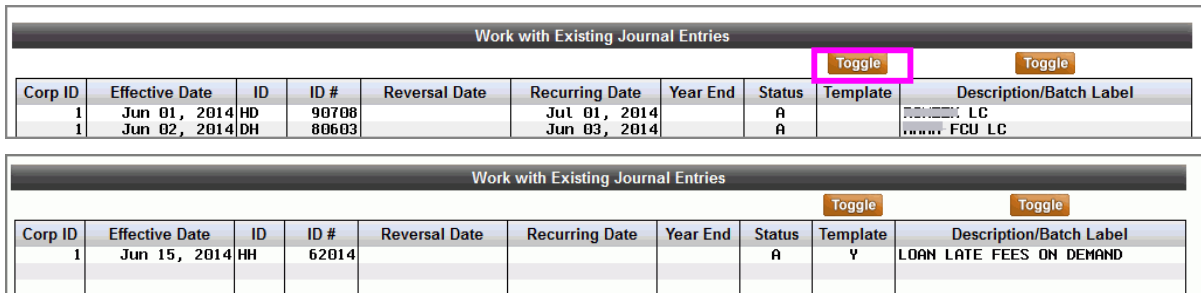
These feature enhancements come from the Accounting Top Ten.

We are adding several enhancements to the “Work with Journal Entries” screen that we are sure your accounting team will appreciate! This updated screen is accessed via **Create/Post Journal Entries** on the General Ledger (MNGELE) menu.

## Template Enhancements

Many accountants use this area to create templates such as daily postings, and currently there is no way to restrict these templates from accidentally being posted. New with 14.1, you will simply need to check the *Template* box when adding the template or when on the entry screen; controls will then be in place to restrict it from accidentally being posted. You will, however, be able to use *Copy* to make an identical journal entry that can be posted.

Once a journal entry is identified as a template, it will not appear when you first enter the screen; instead you will see only those items that need to be posted for the current day. Templates are easily viewed by clicking a new *Toggle* (F8) button that appears above the new *Template* column. (Once you click this button, the screen will show only your templates.)

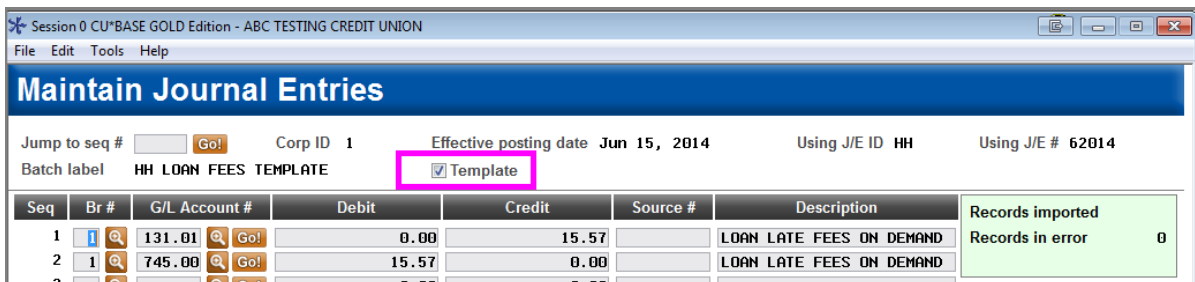


Corp ID	Effective Date	ID	ID #	Reversal Date	Recurring Date	Year End	Status	Template	Description/Batch Label
1	Jun 01, 2014	HD	90708		Jul 01, 2014		A		REVENUE LC
1	Jun 02, 2014	DH	80603		Jun 03, 2014		A		REVENUE FGU LC

Corp ID	Effective Date	ID	ID #	Reversal Date	Recurring Date	Year End	Status	Template	Description/Batch Label
1	Jun 15, 2014	HH	62014				A	Y	LOAN LATE FEES ON DEMAND

So your first step after getting the release should be to mark your templates as such so they do not appear when you first enter the screen. Select the batch on the entry screen and then check the new *Template* box and save your selection as shown below.



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

File Edit Tools Help

### Maintain Journal Entries

Jump to seq #  Go! Corp ID 1 Effective posting date Jun 15, 2014 Using J/E ID HH Using J/E # 62014

Batch label HH LOAN FEES TEMPLATE  Template

Seq	Br #	G/L Account #	Debit	Credit	Source #	Description	Records imported	Records in error
1		131.01	0.00	15.57		LOAN LATE FEES ON DEMAND		0
2		745.00	15.57	0.00		LOAN LATE FEES ON DEMAND		
3			0.00	0.00				

You may not already use this feature, but you can add a description for your journal entry batches while adding entries to a batch or by selecting the batch on the entry screen and then *Change*. From here use the *Special* (F1) button to

access the J/E Batch Special Instructions. On this screen enter a description of your batch in the *Batch label* field, and it will appear on the entry listing (in the final *Description/Batch Label* column). This can be very helpful with important journal entry batches – or with your template batches.

### Toggle to View the Description of the First Item in the Batch

For batches that are not yet posted, a second new *Toggle* button (F11) above the description (final) column allows you to toggle between the batch label description and the description of the first item in the batch.

Work with Existing Journal Entries									
Corp ID	Effective Date	ID	ID #	Reversal Date	Recurring Date	Year End	Status	Template	Batch Label
1	Jun 02, 2014	DH	91119		Jun 15, 2014		A		LAND CONTRACT APRIL 0

Work with Existing Journal Entries									
Corp ID	Effective Date	ID	ID #	Reversal Date	Recurring Date	Year End	Status	Template	First Entry Description
1	Jun 02, 2014	DH	91119		Jun 15, 2014		A		APRIL 0 327 LESS ESC

### Easier Confirmation that a Batch was Un-posted

For un-posted items, this second *Toggle* button above the last column will toggle to show you the date the batch was un-posted instead of the description of the first item, allowing you to easily identify them as un-posted.

### Add Comments When Adding a Batch

We've added the ability to add a comment to a batch when you add the journal entry. Just select the batch from the entry screen and then the new *Add Comments*. Currently this is available only from **Journal History Inquiry** where you maintain your entries.


### Non-Business Days Setting for Recurring Daily Postings

A change to the Journal Batch Special Instructions screen, accessed by clicking the *Special* (F1) button after selecting a journal entry batch, will allow you to skip non-business days for recurring daily postings. You will simply check the new *Skip Non-business day* box.

This new non-business day setting is not recommended for monthly postings as it simply pushes the posting ahead a day. With monthly posting this could mean that soon your entry would be posting on the third or fourth of the month! For that reason, use it only with your recurring daily postings.

### One Less Step When Adding a Batch

And that is not all! We've also saved you a step by adding the automatic entry of the Corp ID of 01 when you add a journal entry.

 Details for all related screens will be available via CU\*BASE GOLD online help with the release.

### Report for Promise Deposit Reconciliation

The Promise Deposits feature, a free remote-deposit strategy, was added in the 13.0 release. This feature allows members to enter check information into **It's Me 247** online banking for instant credit and then mail the check to your credit union for reconciliation.

The Work with Daily Promise Deposits screen, accessed via **Audit Promise Deposits Activity** on the General Ledger (MNGELE) menu, allows you to work these mailed in checks and also to manually print a report of the checks not reconciled with your General

Ledger. Now, the report (LPTPRECON) is automatically generated and displays a snapshot of outstanding promise deposits at end of day. *This has already been implemented. Credit unions began seeing this report in CU\*Spy on June 23.*



Learn more in the "Promise Deposits - Electronic Check Deposits via **It's Me 247** Online Banking" booklet under "P" on the CU\*BASE Reference Page [http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php). This booklet will be updated with the release.

## CEO



### Patronage Dividend Enhancements

It is never too early to start thinking about rewarding your members for their participation with your credit union. Since January, we have been recording members' average balances in a new Member Average Balance file (MBRBAL), and with the updated Patronage Dividend feature, you can now reward members based on that figure (in addition to the already existing calculations based on paid dividends/interest). You can start planning now since the patronage feature already includes an audit feature to let you process test runs.

The member's *average balance* is configured by adding the member's daily balances and dividing by the number of days they were active in the month. Then these monthly averages are totaled and divided by the number of months that member is active to calculate the member's *year-to-date average balance*.

And that is not all that has changed! We have significantly redesigned the patronage dividend feature to make it easier to navigate, with some great new features:

- You can now process using a different rate for different product types (savings and checking at one rate, closed-end loans at another rate, and LOCs at yet another), all as part of the same transaction.
- Exclusions can be based on the member's status as of a particular EOM, rather than at the time you post the dividend, if you wish.
- More flexibility to control the minimum amount a member must earn to be included, as well as to set minimum or fixed payment amounts per member.
- Market your program to members via a customized secondary transaction description.

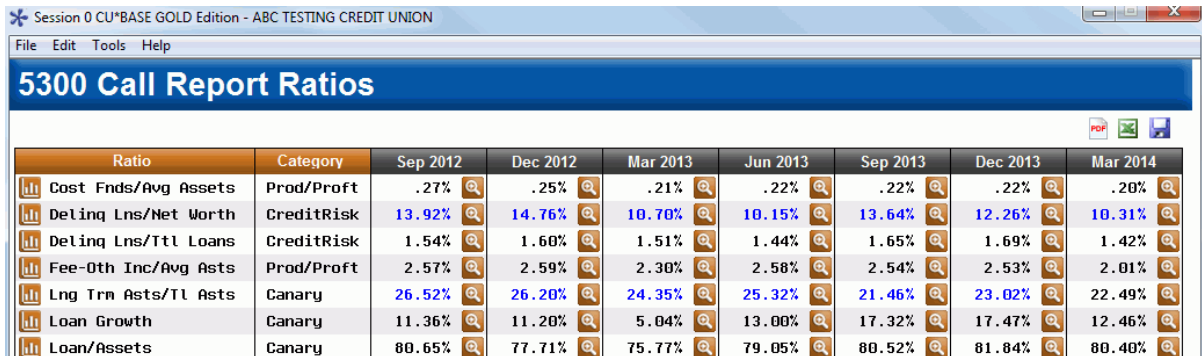
During your planning, you might want to check out the new Patronage Comparison dashboard on the Management Processing/Active Beta Tests (MNMGMT) which allows you to compare two segments of your membership across patronage and activity. (This was included in the 14.0 release.)



Details for all related screens will be available via CU\*BASE GOLD online help with the release.

 Expansion of the Call Report Ratios Dashboard

Continuing to build on the concept of Enterprise Risk Management (ERM), we are introducing more ratios to the 5300 Call Report Ratios Dashboard, as well as a categorization of each. The new ratio categories are: credit risk, liquidity risk, interest rate risk, productivity and profitability, canary and other FPR.




Ratio	Category	Sep 2012	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013	Mar 2014
Cost Fnds/Avg Assets	Prod/Profit	.27%	.25%	.21%	.22%	.22%	.22%	.20%
Delinq Lns/Net Worth	CreditRisk	13.92%	14.76%	10.70%	10.15%	13.64%	12.26%	10.31%
Delinq Lns/Ttl Loans	CreditRisk	1.54%	1.60%	1.51%	1.44%	1.65%	1.69%	1.42%
Fee-Oth Inc/Avg Asts	Prod/Profit	2.57%	2.59%	2.30%	2.58%	2.54%	2.53%	2.01%
Lng Trm Asts/Tl Asts	Canary	26.52%	26.20%	24.35%	25.32%	21.46%	23.02%	22.49%
Loan Growth	Canary	11.36%	11.20%	5.04%	13.00%	17.32%	17.47%	12.46%
Loan/Assets	Canary	80.65%	77.71%	75.77%	79.05%	80.52%	81.84%	80.40%

New ratios available with the 14.1 release:

- Loan Growth
- Total Loans/Total Shares
- Loans/Equity
- Non-Maturity Deposits/Long Term Assets
- Residential Real Estate/Total Assets
- Net Noncore Funding Dependence
- Net Short Term Liabilities/Total Assets


Our plan is to build a complete set of tools to assist you in your evolving risk management strategies. The new ratios include Canary Ratios, which have been used in the banking industry for years by regulators to assess risk. Look for even more ratios to be added in the future along with the ability to set policy limits (thresholds) to each ratio.

The Call Report Ratios Dashboard can be accessed via **5300 Call Report Ratios Dashboard** on the Management Analysis Dashboards (MNMGM) menu.

 Details for all related screens will be available via CU\*BASE GOLD online help with the release.

## Auditing

*Be sure to check out the new TR audit feature covered in the Accounting /Back Office section. Also refer to the way you can view money available on a line of credit in the following Lending section.*

 Reset an Employee ID Password without Using Management Security  
*This idea was submitted with an Employee Idea form.*

Currently an employee can reset another employee's user IDs (**Reset User Password/Device** on the Back Office (MNBACK) menu), but nothing similar exists for an Employee ID reset. In order for an employee to reset another employee's employee ID, they must be granted access to the full employee security feature accessed via **CU\*BASE Employee Security** on the Management Processing/Active Beta Tests (MNMGM) menu.



This can cause security issues since the management feature also gives access to many other security tools.

We are adding a stand-alone employee ID reset feature with this release. After being granted access to the new **Reset Employee ID Password** on the Back Office (MNBACK) menu, your security administrator will just need enter the employee ID of the person locked out and your credit union’s preferred temporary password. Then the next time that employee uses CU\*BASE, they will be required to set up a permanent password.

You can still use the Employee Reset feature on the Management menu by selecting the employee ID and then *Edit* and entering a temporary password. This new feature is for use with employees to whom you do not want to give complete Employee Security access.

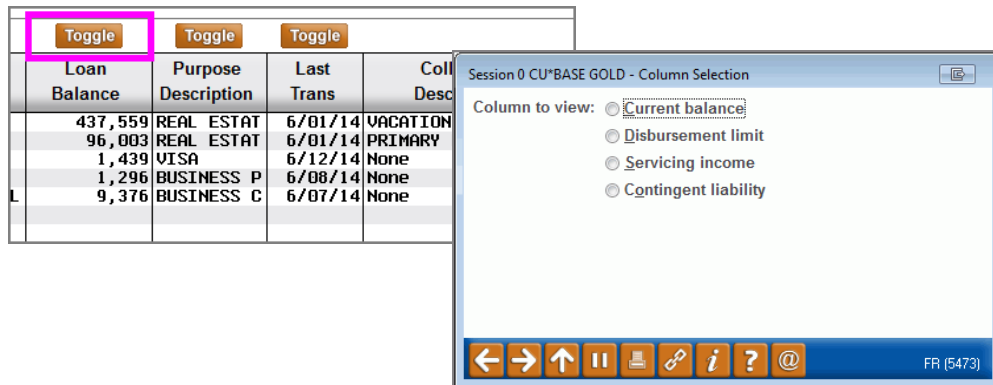
All resets (from any location in CU\*BASE) are recorded and reported in the CU File Maintenance Inquiry (accessed via **Audit File Maintenance** on the Auditing Functions (MNAUDT) menu.

 Details for all related screens will be available via CU\*BASE GOLD Online Help with the release.

## Lending

 View Money Available on a Line of Credit on the Outstanding Loan Recap Dashboard

Currently the Outstanding Loan Recap screen shows only loan balances of all loans owned by a member, but not the credit that the member can still be extended on their line of credit loan. With this release, you will just need to click the *Toggle* button above the Loan Balance column to reveal a screen where you can select to change this view to the current balance, the disbursement limit, the servicing income, and now also the contingent liability of the loan. The new *Contingent liability* selection gives you easy access to the amount available to this member so you do not lend above the maximum amount per borrower.



	Loan Balance	Purpose Description	Last Trans	Coll Desc
	437,559	REAL ESTAT	6/01/14	VACATION
	96,003	REAL ESTAT	6/01/14	PRIMARY
	1,439	UISA	6/12/14	None
	1,296	BUSINESS P	6/08/14	None
L	9,376	BUSINESS C	6/07/14	None

Session 0 CU\*BASE GOLD - Column Selection

Column to view:

- Current balance
- Disbursement limit
- Servicing income
- Contingent liability

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Watch for this much clearer way to toggle between column choices! Going forward this new technique will be used if a column toggles between more than two selections.

The Outstanding Loan Recap dashboard can be accessed by selecting the “All Open (Active) Loans for Which This Borrower Is Responsible (OL)” action code from **Process Member Applications** (Lending Functions (MNLOAN) menu) or from the Loan

Concentration Analysis (**Loan Concentration Risk by Mbr on the Management Analysis (MNMGM)**) menu.

Details for all related screens will be available via CU\*BASE GOLD online help with the release.

**New Activation Feature to Receive a Mortgage Statement**

This year, per Reg. Z requirements, some credit unions now must send periodic mortgage statements. For credit unions that do not use this for *all* of their mortgage products (Process Type M), CU\*BASE currently uses the *Report to credit bureau/IRS* as field in the Loan Category configuration, accessible via the Loan Products (MNCNFB) menu, to determine the products for which this type of statement should be issued. With this release, the first loan category screen (for Process Type M mortgage products) will have a new **Require mortgage statement** checkbox to determine whether mortgage statements should be generated. Once this box is checked in the loan category configuration, qualifying loans of that loan category will receive a mortgage statement.

This flag will appear only if you have activated mortgage statements (via the Statement Format Configuration (*OPER > 10 CU Configurations > 5 Member Statement Config > Print criteria*) using the “Flagged Mortgage Categories” selection.

You should not need to do anything with your configuration. When the release goes in we'll take care of setting the flags properly so that your mortgage statements behave the same way as they did before the release.

Learn more in the “Periodic Mortgage Statements” booklet under “S” on the CU\*BASE Reference Page [http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php). This booklet will be updated with the release.

Details for all related screens will be available via CU\*BASE GOLD online help with the release.

**Consumer Note (CNOT) WCUL Form Update – Wisconsin Credit Union League Clients Only**

*This change applies to Wisconsin Credit Union League clients only.*

The Security section of the Consumer Note form is changing with the 14.1 release. Per WCUL regulation, we have removed the fields for the property location and added a new field for the borrower’s name.

**Old Form Screen**

Security

Note is secured by  Security agreement(s)  Real estate mortgage(s) Dated [MMDDYYYY]

On property located at:

Address line  City, State, ZIP

The borrower pledges the following shares and/or deposits as security:

**New Form Screen**

Security

Note is secured by  Security agreement(s)  Real estate mortgage(s) Dated [MMDDYYYY]

From

The borrower pledges the following shares and/or deposits as security:

There will also be changes to the Consumer Note and Federal Truth in Lending Disclosures (CONN) form and the Consumer Variable Interest Rate Addendum (CVIA) form. Refer to the Wisconsin Credit Union League for the entire regulation change.

## Affects Self Processors

### Smart Operator Gets Even Smarter!

We have made some enhancements to the Smart Operator processes that assist our Operators as they receive incoming files, to help prevent duplicate files from being posted in error. CU\*Answers Operators have been using the new tools in beta-test mode for several weeks now, as have the self-processors already running on FEP. This project is an example of our Production Center's ongoing effort to use automated tools to reduce the risk of user error and streamline our daily processing.

**Note to our self-processing CU partners:** When using the "Checking - Receiving Transmission" feature (OPER 1 > 1), your operators will notice a new confirmation message showing batch totals. If the totals are not correct, simply respond to the confirmation message and the posting files will not be populated. (You will no longer have to check the RNDTxx report to verify the totals or clear out the DFTRN, CUCTR, and RETTRN files if the totals are incorrect.) On the "ACH - Receive Transmission" feature (OPER 1 > 6), a warning will appear if the totals of the incoming batch match totals from a previous day's transmission (within the past 7 days) and you can choose not to continue processing the batch. In addition, both commands are now required to be run interactively, and can no longer be submitted to batch.

## All Credit Unions

*Unlike all of the other changes documented in the release summary, the following two changes were implemented for all credit unions, not just credit unions on the FEP version of CU\*BASE.*

### Directed Printing Based on Job Description (for Data Center Employees)

Currently when a Client Service Representative or any employee at CU\*Answers, CU\*South, CU\*NorthWest, or Site-Four prints to an OUTQ, the report always prints to credit union DAILYxx OUTQ. When a report is accidentally printed, this can cost your credit union time and money as a potentially long report prints directly to a printer at your credit union.

This is changing with the 14.1 release. Going forward the OUTQ to which people print will be determined by job description. Most data center employees, including Client Service Representatives, will print to the CSRxx OUTQ. This will allow the credit union to view the report without printing it. Exceptions will be Operations and Xtend staff, who will still print directly to the DAILYxx OUTQ.

### Deactivation of the "Notes" feature on the CU\*BASE Timeout Window

As part of the previous change, the *Notes* (F23) feature on the CU\*BASE Timeout window (accessed by pressing the Escape key on any menu screen) will be deactivated. This feature allows you to record notes in CU\*BASE and was added to CU\*BASE back in the days when word processing was not easily available on a computer. From our analysis, this feature is no longer used.

This change starts laying the groundwork for a complete revamp of the Timeout window. Watch for exciting news to come in future releases.