

CU*BASE® & Risk Assessment Tools

QualiFile

By ChexSystems, Inc.

Brought to you by:

Lender*VP

CU*ANSWERS
Management Services & FIS

Introducing an integration between CU*BASE and the QualiFile risk assessment feature by ChexSystems

CU*BASE can streamline how your MSRs use QualiFile to assist with decisions about approving new accounts, memberships, and non-members. This integration simply takes the data you enter onto CU*BASE screens when opening a new membership or account and sends it to ChexSystems (no re-keying!). After the QualiFile scan is run, a notification of Pass, Fail or Partial Pass is sent back to CU*BASE (this notification will be recorded in an Audit Tracker note). The MSR then clicks a link and types in a special temporary password to display the QualiFile results report in a secure web browser session.

Type	Description	Low	High
AA	TEST	002	002
BA	BUSINESS ADVANTAGE	001	009
BF	BUSINESS-FREE CHECKING	001	009
BH	BUSINESS MONEY MGMT	011	011
BS	BUSINESS SAVINGS	200	202
CB	KARSA CASHBACK W/ S	100	101
CC	CHRISTMAS CLUB	020	020
CM	FREE CHOICE CHECKING	001	009
CP	COURTESY PAY	099	099
CR	REWARD CHECKING	001	009
CS	KARSA CASHBACK SAVE	003	003
ED	DESA	030	039
FK	FOX FREE CHECKING	090	090
FS	TEST STMT STYLE FEES	040	040

Scans can be run:

- Before opening sub-accounts such as checking or sub-shares
- When applying for a loan
- While opening new memberships*
- When adding a new non-member to a new or updated membership

**You can set your Workflow Controls to run the scan automatically for new members.*

Tools for Auditors

Whenever a scan is completed, a note will be added to the member's Audit Tracker record. Audit Tracker records are stored with the base share (000) account record (for members only). You specify the Memo Type codes you want to use for analysis purposes.

Contact - Date: 02/24/2012	Time: 16:15:34	By Enp: ;D
Name: [REDACTED]		Memo Type: QP QualiFile Pass
Result QualiFile risk assessment completed		
QualiFile score 0840 QualiFile decision ACCEPT		
Contact - Date: 02/24/2012	Time: 16:14:00	By Enp: ;D
Name: [REDACTED]		Memo Type: QF QualiFile Fail
Result QualiFile risk assessment completed		
QualiFile score 0119 QualiFile decision DECLINE		
Contact - Date: 02/24/2012	Time: 16:17:23	By Enp: ;D
Name: [REDACTED]		Memo Type: QR QualiFile Revw
Result QualiFile risk assessment completed		
QualiFile score 0000 QualiFile decision REVIEW		

Pricing

Setup and configuration by Lender*VP \$500 (one-time fee)

Risk assessment processing fee \$0.50 per report pulled

IMPORTANT: This is in addition to any charges assessed directly to your credit union by ChexSystems

Getting Started

1. Go to store.cuanswers.com/product-category/lendervp/
2. Click the Risk Assessment & Verification category
3. Complete Sign Me Up! form (make sure your CEO signs where indicated)
4. Upload the Sign Up Form

You will be contacted by Lender*VP within 3 business days. Lender*VP will coordinate all remaining steps with FIS and other teams as needed.

Need help?

Email us: lendervp@cuanswers.com

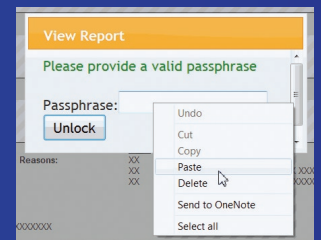
Contact Lender*VP by phone: 800.327.3478

Or visit our website: <http://lendervp.com>

Running a Scan in CU*BASE

After the interface is activated, use these steps to run a QualiFile scan:

1. To initiate a scan, click the Risk Assessment button on any of these CU*BASE screens:
 - Open New Membership* (member and new joint owner/ beneficiary)
 - Update Membership (new joint owner/beneficiary)
 - New Account Creation (member)
 - Process Member Applications (member)
2. Verify information is correct on screen click run assessment.
3. When the QualiFile Risk Assessment Results window appears, click Copy (this copies the passphrase to your computer's clipboard)
4. Click View Report (this launches your web browser)
5. A View Report window will appear in your browser:
6. Right-click in the Passphrase box and click Paste
7. Click Unlock to view the report**
8. When done, close your browser
9. Click Continue on the QualiFile Risk Assessment Results window to return to your starting point



*If you want to run a scan automatically every time a new membership is opened, be sure to adjust your Workflow Controls via Tool #1004 Workflow Controls: Open Mbrships/Accts. (NOTE: Non-member scans will need to be done manually.) **The report itself is not saved by CU*BASE. Follow the instructions provided to you by ChexSystems to view your previously-requested reports.

Please note that the first name field is limited to 12 characters and the last name field is limited to 20 characters. You will need to run the scans manually through the Qualifile website for those members.