
CASS Certification Procedures

How Your Member Addresses are CASS-Certified

INTRODUCTION

The United States Postal Service, in cooperation with the mailing industry, has developed a process of evaluating address-matching software known as **CASS** (Coding Accuracy Support System) certification.



This process provides software and hardware manufacturers, service bureaus, and commercial mailers a common platform to measure the quality of address-matching software. The purpose of CASS certification is to continually improve the accuracy of 5-digit ZIP Codes, ZIP+4 Codes, delivery point codes and carrier route codes applied to mail. All address lists used to produce mailings for automation rates must be matched by CASS-certified software.

This booklet describes the procedures used to produce a file from your address database, CASS-certify the file, verify data, and upload the certified addresses back to the CU*BASE system.

Although this document is designed specifically for our self-processing credit union clients.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference/>
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CONTENTS

OVERVIEW.....	3
THE PROCESS.....	4
WHAT IS VERIFIED?	4
CASS AND DPV AND LACS...OH, MY!	4
THE IMPACT OF LACS	5
STEP 1A - VERIFICATION OF CU*BASE SOFTWARE	5
STEP 1B - NOTIFICATION/SETUP WITH SAGE DIRECT	5
STEP 2 - CASS CERTIFICATION FLAG	6
STEP 3 - EXTRACT NAME AND ADDRESS FILES	7
<i>HANDLING ADDRESS CHANGES AFTER EXTRACTION</i>	7
STEP 4 - SEND CERTIFICATION FILE TO SAGE DIRECT	8
<i>DOWNLOADING THE FILE</i>	8
STEP 5 - SAGE DIRECT PROCESSES FILE AND RETURNS FILE TO CU	8
STEP 6 - VERIFYING ALL CHANGES BEFORE OVERWRITING LIVE FILES	8
<i>SAMPLE AUDIT REPORT</i>	9
<i>SPECIAL "PROBLEM" ACCOUNTS</i>	10
STEP 7 - UPLOADING FINAL NAME AND ADDRESS FILE TO CU*BASE	11
STEP 8 - FINAL CLEANUP	12
HANDLING ERRORS AND EXCEPTIONS.....	13
UNDERSTANDING THE CASS MONITORING FLAG	14
APPENDIX.....	16
FTP INSTRUCTIONS WITHOUT INTERNET EXPLORER	16
FTP INSTRUCTIONS FROM INTERNET EXPLORER	16

OVERVIEW

CASS Certification is the process where your member address information is compared with the U.S. Postal Service standard address listings and then corrected for proper formats and ZIP codes. If CU*Answers processes your statements, CASS Certification should be done on a quarterly basis.

If CU*Answers does not process your statements, CASS Certification is optional. However, there are other benefits of CASS-certifying member data to consider relating to our household database and other credit union mailing options.

- To comply with the Postal Service outline for addressing (abbreviations, spelling, etc.), and to ensure that you are qualified for the maximum effective postal discounts, the process will update your day-to-day files on CU*BASE in addition to the address printed on the statement.
- Credit unions that do not do any CASS certification lose all automation discounts, resulting in significantly higher postage costs. Depending on your statement processor, if you do CASS-certify, any *individual* addresses considered non-deliverable (where Zip+4 is not assigned during the CASS process) will not be eligible for postal discounts just for those particular envelopes. For example, you might pay \$0.41 for a statement envelope versus a discounted rate of \$0.312 (depending on number of pages and inserts, of course). The higher rate applies only to the individual envelopes that were not certified; remaining statements would still be eligible for the discount.
- Standardizing the address format helps with managing your Household Database and lets you eliminate duplicate addresses when producing mailing labels through CU*BASE.
- By having the information sent back to your online data files, you will be able to take advantage of the postage discounts on other credit union-generated mailings (such as insurance tapes and large promotional mailings).
- Because the address information will already be correct on the CU*BASE system prior to statement generation, the whole statement process will be improved and printing will be faster.

IMPORTANT: In order for the certification to give the maximum value, the entire process should be completed as quickly as possible after the file is created. That means that once the file is generated, it should be sent immediately to Sage Direct.

Once Sage Direct receives the file, it generally requires 1-2 working days for the certification process to be completed. The file will then be returned to the credit union and should be processed by your credit union in a timely fashion.

For self processing credit unions, and online credit unions that do not process their statements through Sage Direct, a fee will be charged for each file that is CASS-certified. This will be billed to your credit union by Sage Direct.

THE PROCESS

The first time you CASS-certify, the following steps need to be repeated two times to ensure all addresses are properly and totally certified—generally, once each month for two consecutive months. The first time certification is done, there are often many exceptions due to inconsistent keying of address data, and those can be cleared up and re-certified during the second run so that your address files are as clean as possible.

After that, CASS-certification should be done at least quarterly to be eligible for postal discounts.

WHAT IS VERIFIED?

The process includes the following files:

MASTER	Addresses for active memberships
MSHIST	Addresses for any memberships that were closed in the current calendar year (<i>in case a final annual statement needs to be generated</i>)
ALTADD	Alternate addresses (this does NOT include records marked as <i>secondary</i> addresses)

Excluded are any records where the *Foreign address* flag is checked, as well as any records flagged not to CASS-certify (see Page 13).

CASS AND DPV AND LACS...OH, MY!

As of 8/1/07, the full CASS certification process includes three key steps:

- **CASS Review** - This step cleans up addresses to use the standard format required by the U. S. Postal Service, including abbreviations, spellings, and the like. This is the step that changes “STREET” to “ST” and fixes street names and directional notations (North, South, etc.) to be according to Postal Service rules.
- **Delivery Point Verification (DPV)** - This is simply a more precise way of verifying a street address. In the past, a street address such as 123 MAIN ST would be checked against a range of valid numbers for Main Street and as long as the number fell within that range, the address would be certified. With the DPV process, if the exact address 123 MAIN ST doesn't appear in the DPV file it will be considered a non-deliverable address and no Zip+4 will be assigned.
- **Locator Address Change Service (LACS)** - This process looks to see if the street address is in the 911 emergency system file. The main purpose is to convert rural route addresses to standardized street address formats. It also affects addresses in apartment complexes and other special situations.

For a full CASS certification run, your files are processed through CASS first, then DPV, and finally, LACS.

THE IMPACT OF LACS

The LACS changes are the ones that are most obvious and maybe could even cause problems with your members. Here are some common examples of LACS-recommended changes:

<i>Original member address as keyed into CU*BASE:</i>	<i>New address after LACS verification:</i>	<i>Comments</i>
RR 1 BOX 49	7959 RIDGEVIEW RD	This is the most typical change, and represents what LACS was intended to do; these generally will not need further attention
9228 HUCKLEBERRY RD	9292 HUCKLEBERRY RD	Street name is the same, but the house number is different (<i>this may occur on addresses that are located in apartment complexes</i>)
1206 ONTARIO RD	1206 CHESTER CT	The house number is the same, but the street name has changed
3501 PARK LANE DR	2851 33RD ST S	Both house number and street name have changed significantly!

See Page 13 for instructions on blocking CASS updates to specific member records, in cases where the LACS change is unacceptable to the member for some reason.

STEP 1A - VERIFICATION OF CU*BASE SOFTWARE

If you are certifying for the first time, CU*Answers must first determine that the proper programs are resident on your system and update the appropriate menus to allow for CASS file processing options. Once this has been done, the only time this step will be repeated is when the actual CASS certification programs are updated.

If you have not certified before, contact a CU*Answers Client Service Representative to arrange for pass-through and verification of this programming.

STEP 1B – NOTIFICATION/SETUP WITH SAGE DIRECT

If you are certifying for the first time, Sage Direct must be notified that your credit union wishes to use the CASS certification service. Identify yourself as a CU*Answers Self Processing client.

Sage Direct offers two FTP options for sending and receiving your CASS files. (See the Appendix on Page 16 for instructions.) **CU*Answers strongly recommends the CASS files be encrypted to protect the data.** Sage Direct uses PGP encryption and you will have to exchange keys to encrypt/de-encrypt your files. Since the PGP software does not currently exist on your iSeries, we recommend you use Client Access transfers to download and upload the files to your PC and network where the PGP software can be utilized.

If you have not certified before, contact the following Sage Direct representative to start this service:

Ann Marie Priddy
General Manager
Sage Direct, Inc
3400 Raleigh Ave SE
Grand Rapids, MI 49512-2042
616-940-8311
800-729-8310
616-940-3383 Fax
csr@sagedirect.com

STEP 2 - CASS CERTIFICATION FLAG

In order for you to receive the postal discounts that come with CASS Certification, your certification flag must be turned on in system configuration.

Use the OPER Speed Sequence to display the initial Operation menu, then choose #10 *Credit Union Configurations 1*. From the MNOP09 menu, choose #2, *Processing CU Parameter Config*. Use Enter to proceed to the 4th screen, as shown below:

The screenshot shows the 'System Configuration Maintenance' window. At the top, it says 'Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION'. Below that is a menu bar with 'File Edit Tools Help'. The main title is 'System Configuration Maintenance'. There are two tabs: 'Correspondence to Member' and 'Bank Reconciliation'. Under 'Correspondence to Member', there is a section 'Indicate method of processing for each feature:' with a 'Select type' dropdown set to 'Manual'. Below this are several rows of features with dropdown menus: 'Share CD renewal notice' (Sheet feed letter), 'Share draft overdraft' (Sheet feed letter), 'Share draft NSF' (Notice), 'Delinquency notice' (Notice), 'Insurance expiration' (Notice), and 'Account error correction' (Notice). Below these is a checkbox for 'Print CD certificate form?' (unchecked) and a checkbox for 'CASS certification used?' (checked and circled in red). Under 'Bank Reconciliation', there is a section 'Check Printer Setup (Mark if Used)' with several checkboxes: 'Freeform checks' (checked), 'Check printer' (checked), 'Corporate checks' (checked), 'Stub message' (unchecked), 'Auto # generation' (checked), and 'Treasury checks' (unchecked). At the bottom of the window is a navigation bar with icons for back, forward, up, down, search, help, and refresh. The bottom right corner shows 'FR (4139) 5/22/13'.

Be sure *CASS certification used?* is checked, then use Enter again until returned to the menu.

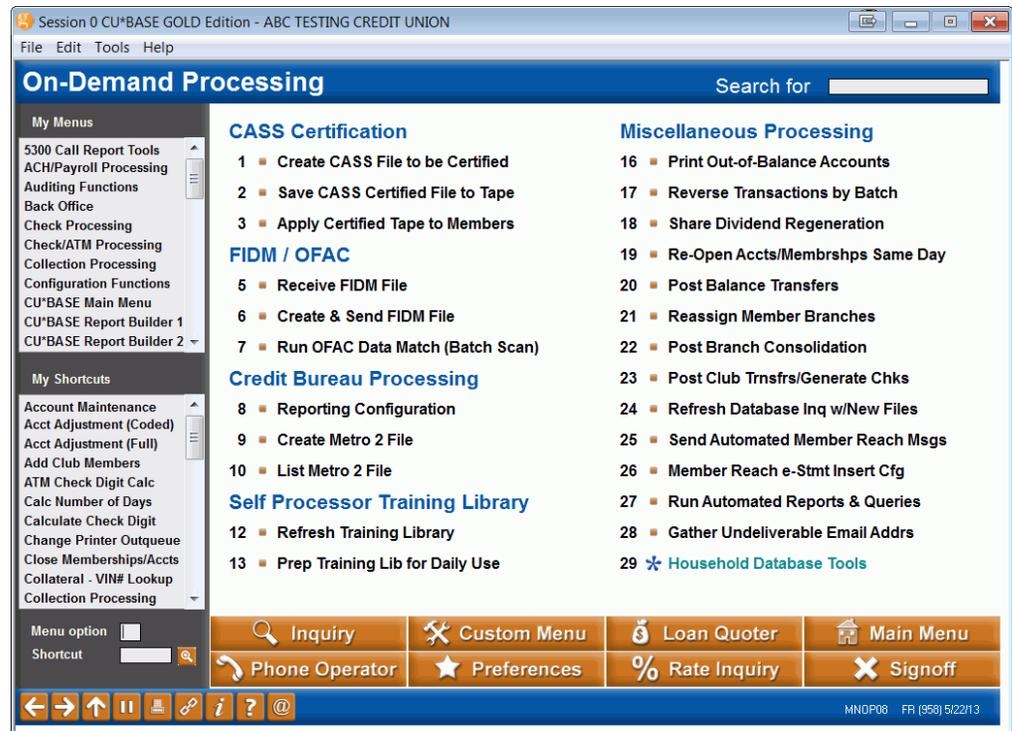
Once this flag is turned on, you will no longer be able to update the 4-digit ZIP+4 field on any master or alternate address record. Changes made to the 5-digit ZIP Code will cause the ZIP+4 field to be cleared until the next time CASS certification is done.

STEP 3 - EXTRACT NAME AND ADDRESS FILES

In this step, you will extract the name and address information from your credit union's member files that will be used in the certification process.

IMPORTANT: This step should NOT be done if any member files are being used by anyone else in the CU*BASE system. We recommend this process be completed after business hours when everyone has logged off the system.

Use the OPER Speed Sequence to display the initial Operations menu, then choose #7, *On-Demand Processing*. The following menu will appear:



Choose #1 *Create CASS File to be Certified*. **No screen will be displayed with this option.** Once you enter an ID and password, the system will begin creating the file. When the menu returns, the process is complete.

Handling Address Changes After Extraction

Once your name and address file has been extracted, you may continue to add new memberships and perform normal maintenance on addresses as requested by your members. The system will automatically mark any records that are added or changed on your system.

IMPORTANT: This marking process will only happen if the CASS certification flag is checked in system configuration. See Page 6.

When the file is received back from CU*Answers and uploaded to your live files (see Step 7), any records that have been maintained during this interim time will remain as they are, and will not be adjusted with the certification changes. Therefore, name and address maintenance should be done as

usual, but remember that these addresses may not conform to postal regulations until the next time the entire certification process is done.

For example, if Mary Smith's address reads "123 SOUTH KENT DR." before the file is extracted, it may be changed to "123 S KENT DR" by the certification process. However, if before the file is returned and uploaded, Mary requests that her address be changed to "799 RANDALL ROAD," the system will mark her record and leave it as the new address even when the file is uploaded to live files. Mary's new address will be certified the next time the CASS process is repeated.

STEP 4 - SEND CERTIFICATION FILE TO SAGE DIRECT

In this step, the file generated in Step 3 will be downloaded to your PC, encrypted, and sent to Sage Direct.

Downloading The File

The file that should be sent to Sage Direct is named **CASSOWRK** (CASS Outgoing Work file) and it resides in the library OPERATOR. Use the normal procedures to download the file to a secure location on your PC or local network. **Remember that this file contains sensitive member data and should be protected!**

Refer to the booklet, "File Transfers: Downloading Data from iSeries" available on our website for instructions.

Next, after the file is downloaded, encrypt the file using PGP and the keys you exchanged with Sage. FTP the file by one of two methods described in the Appendix on Page 16.

Finally, notify the Sage representative by phone or email that you have sent your file.

STEP 5 - SAGE DIRECT PROCESSES FILE AND RETURNS FILE TO CU

Upon receiving the file from the credit union, Sage Direct will process CASS certification on the addresses and return the file to your credit union. This entire process generally requires approximately 1-2 working days.

Sage Direct will return the file encrypted and via FTP to your PC or network. The received file will then have to be uploaded to your iSeries to the **CASSI** (CASS Incoming) file in OPERATOR. This may be done with a Client Access File Transfer.

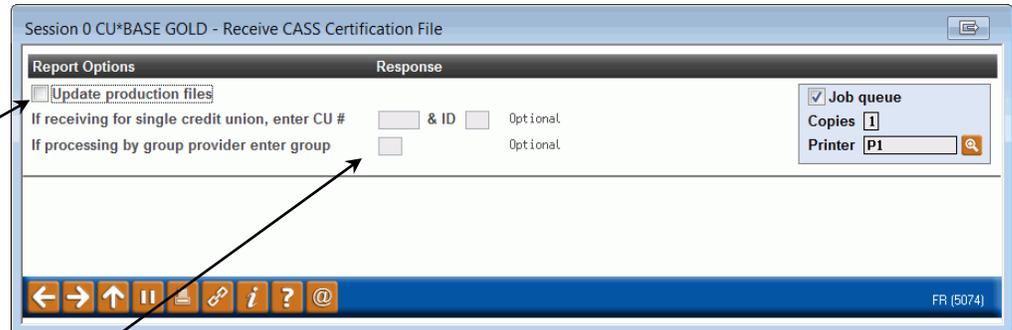
Contact Lora Goodin at ext. 111 if you need help with the initial setup of this upload.

STEP 6 - VERIFYING ALL CHANGES BEFORE OVERWRITING LIVE FILES

Once the file is received, it is the credit union's responsibility to verify the actual names and addresses on the file before loading the file back to overwrite the live CU*BASE files. This step is crucial to ensure that the data

is correct and that there were no problems with the file during certification. Verification is done by running an audit report. This is accomplished by using the “Apply Certified Tape to Members” command, without updating production files.

Display the CU*BASE On-Demand Processing menu as described in Step 3. Choose *Apply Certified Tape to Members*.



This field must be left unchecked for this step, to ensure that live files are not affected.

These fields are designed for CU*Answers Operations to use for online clients, to allow a single credit union file to be received. Enter the credit union # and the CUID (such as 0010 WN).

Leave the *Update production* field flag unchecked to ensure that live files are not affected by this process.

Use Enter to proceed. The system will automatically produce the audit report and send it to the printer specified on the screen.

Sample Audit Report

Following is a sample of the audit verification report that will be produced. The report shows every address that was altered during certification, showing the original address and the new address.

Account Name	File	Field	Old Value	New Value
60545 SARAH PERSON	MASTER	ADDR1	60 MORROW AVENUE	60 MORROW AVE APT 5GS
60545 SARAH PERSON	MASTER	ADDR2	APT# 5GS	
60564 TIMOTHY TESTING	MSHIST	ADDR1	144-70 41ST AVE	14470 41ST AVE APT 5R
60564 TIMOTHY TESTING	MSHIST	ADDR2	APT. #5R	
60823 JOHN MEMBER	MASTER	ZIP5	10021	10075
60924 JONATHON SOMEBODY	MASTER	ADDR1	430 WATER STREET	430 WATER ST
61020 MARYANNE ANYONE	MASTER	ADDR1	420 EAST 54TH STREET	420 E 54TH ST APT 33F
61020 MARYANNE ANYONE	MASTER	ADDR2	APT 33F	
61177 DAVID ANYONE	MASTER	PROBLEM	ADDR1 420 EAST 54TH STREET	18 JAYSON AVE
61177 DAVID ANYONE	MASTER	PROBLEM	ADDR2 APT 33F	
61177 DAVID ANYONE	MASTER	PROBLEM	CITY NEW YORK	GREAT NECK
61177 DAVID ANYONE	MASTER	PROBLEM	ZIP5 10022	11021

TOTAL PROBLEM ACCOUNTS ENCOUNTERED: 8

If any special problem accounts are marked here, DO NOT proceed to Step 7. See Page 10 for more details.

The first time certification is performed, it is not uncommon for the report to show changes to nearly all of your addresses. However, subsequent certifications should produce far fewer items as most of the addresses will have already been corrected.

If you notice an unusually high number of addresses, it will be important to determine the cause. Do not proceed to Step 7. It may be necessary to repeat the entire process starting with Step 2 to ensure that live data files are not corrupted. **Contact a CU*BASE Client Service Representative for assistance.**

If the volume of changes looks about right, carefully examine the individual changes that have been made. Make a note of any that look incorrect (for example, if the state changes or the city and ZIP code has changed to a completely different area) or where the change might have a major impact on

the mail being delivered correctly. Make a note of these individual items in order to perform manual corrections on the accounts once the file has been applied to production files (after Step 7).

DO NOT make the changes now, as they would be overwritten by the upload process in Step 7. For additional instructions, see “Handling Errors and Exceptions” on Page 13.

- **NOTE:** As of 2010, the COUNTY has been added to the CASS Certification process. In cases the county cannot be verified, the system will not update what was manually entered in the County field in CU*BASE.

Special “Problem” Accounts

If any of the items in the list are marked “PROBLEM,” DO NOT proceed. Contact a CU*BASE Client Service Representative for assistance.

HINT: To scan for these accounts, while viewing the report in your output queue, enter the word “PROBLEM” in the Find field at the top of the screen and use F16. You may also move to the bottom of the report (enter “B” in the Control field) and note the total number of problems found.

These are records where the system cannot match the address in the *Old Value* column with the original master files currently on CU*BASE. This could indicate that an address was changed on the master CU*BASE files but the record was not flagged properly (see Page 14 for details). It could also mean that the account may not even be the same member as when the file was originally extracted, if the account was closed and reopened under a new name while the file was out for certification.

Any addresses marked “PROBLEM” will not be updated during the upload process (Step 7), and you will need to determine the reason for the problem and maintain the records manually after the upload.

REMEMBER: If major discrepancies are found, such as an abnormally high number of changes, the appearance of duplicate addresses on the report, or any accounts marked “PROBLEM,” **DO NOT PROCEED TO STEP 7** or you risk the integrity of your member data. Contact a CU*BASE Client Service Representative for assistance.

STEP 7 - UPLOADING FINAL NAME AND ADDRESS FILE TO CU*BASE

After all verification has been done for the address information on the returned file, this step will take the newly adjusted addresses and overwrite the data on your current CU*BASE files.

IMPORTANT: This step should NOT be done if any member files are being used by anyone else in the CU*BASE system. We recommend this process be completed after business hours when everyone has logged off the system.



WARNING!! WARNING!! WARNING!!

If this step is taken before the verification described in Step 6 has been completed, your live CU*BASE address files may become corrupted with bad data. CU*Answers does not warrant that your original data can be restored; therefore, it is extremely important that you are confident the data contained on the file is clean and correct and that any minor exceptions have been noted for later maintenance before proceeding.

Display the CU*BASE On-Demand Processing menu as described in Step 3. Choose *Apply Certified Tape to Members*.

Now that verification is completed, this field should be checked to update live files.

Session 0 CU*BASE GOLD - Receive CASS Certification File

Report Options	Response
<input checked="" type="checkbox"/> Update production files	<input checked="" type="checkbox"/> Job queue
If receiving for single credit union, enter CU # <input type="text"/> & ID <input type="checkbox"/> Optional	Copies <input type="text" value="1"/>
If processing by group provider enter group <input type="text"/> Optional	Printer <input type="text" value="P1"/>

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Place a checkmark in the *Update production* field to update your live files.

Use Enter to proceed. A report will be generated showing all of the actual changes made to member files. It is recommended that this report be printed and saved for future reference if any problems or questions arise on the results of the certification.

STEP 8 - FINAL CLEANUP

Once the file has been applied to production files, you will need to make any manual corrections to individual addresses that you noted during the verification process in Step 6.

To manually update addresses, use the normal address maintenance features in CU*BASE (such as the “Update Membership Information” command on the MNUPDT menu or F14-Name/Addr in Member Inquiry) to update the address. Any items that were marked “PROBLEM” on the audit report require special attention, as they will not have been affected by the upload process and must be maintained manually.

For the rare cases where the address cannot be reconciled to Post Office standards, remove the checkmark on the *Certify Address* flag to prevent this address from being certified again in the future. To avoid losing out on the special postal rates, the use of this flag should be strictly limited. See Page 13 for more information.

HANDLING ERRORS AND EXCEPTIONS

On occasion, the system will change an address that the member assures you is correct. There have even been cases where the city name itself has been changed by the process. Remember also that the LACS process introduces strict rules of which the member may not even be aware. Be patient and work through these exceptions; they all do have a reason. For example:

<i>Member address on CU*BASE:</i>	<i>Changed after CASS Certification to:</i>
123 W. ALLISON KENTWOOD, MI 49512	123 W ALLISON WYOMING MI 49509

Notice that the city name changed. This happened because the member's address was actually **123 Westallison** (one word) and was keyed incorrectly when the membership was originally set up. Because the Post Office could not find a "W. Allison" street in Kentwood, but did find that street name in the Wyoming directory, the address was adjusted to the Wyoming city and ZIP. In this instance, the address would need to be updated to Westallison and the city name and ZIP changed manually. The next time CASS certification was done, the system would recognize the street name as belonging in Kentwood.

In cases where a conflict cannot be worked out, there is a CASS monitoring field located on all of the screens used to enter and update addresses on the system (i.e., opening memberships, updating master information, changing name & address information, etc.). Following is a sample of the screen used to update master information. **Remember, these changes should be made only after the upload process is complete (Step 7).**

Update Membership Information on the Membership Update menu (MNUPDT)

The *Certify Address* flag on this screen can be unchecked to prevent this address from being included in future CASS certifications.

The screenshot shows the 'Update Membership' screen for an individual member. The 'Certify address' checkbox is checked, and an arrow points to it from the explanatory text on the left.

If you wish to exclude a specific member address from the certification process, remove the checkmark in the *Certify Address* flag (this places a “9” in the MCCTL field on the MASTER record). This code indicates that when addresses are next sent for certification, this member should not be included.

REMEMBER: *This feature should only be used in rare cases. If your mailing list has too many errors, the entire mailing list may be restricted from automation discounts.*

UNDERSTANDING THE CASS MONITORING FLAG

Throughout this document we have referred several times to the *Certify Address* flag found on all CU*BASE address maintenance screens. The primary use for this field, from the credit union’s standpoint, is to flag those rare accounts that cannot be reconciled with postal requirements, so that they are no longer included in the periodic certification process.

Stored as MCCTL in the MASTER file, this field is also used internally by the system to monitor address changes related to CASS certification, and a basic understanding of the sequence of events involved with this field can be helpful in ensuring that things go smoothly. First, following is a description of the codes that may appear in this field if you were to perform a Query on the MASTER file:

0	No maintenance has been done on this account since the last CASS certification process. This code cannot be entered manually. This code is maintained automatically by the system.
1	Maintenance has been performed on this account since the last CASS certification process. This code cannot be entered manually. This code is maintained automatically by the system.
9	Do not include this member in the CASS certification process. To mark an account this way, simply remove the check from the <i>Certify address</i> field using the Update Membership Information command (see Page 13). However, this should be done in rare cases ONLY where the address cannot be reconciled with the postal requirements.

Behind the scenes, here’s what happens within this field:

1. When the credit union extracts the file containing names and address (Step 3), the system automatically places a “0” (zero) in all records that were extracted.

REMEMBER: *Records coded with a “9” are not extracted at all, and therefore the flag is not changed on those records.*
2. Any time a change is made to the address on a member record, the system automatically changes the “0” to a “1” to indicate that a change has been made. When the CASS-certified file is uploaded back onto the system (Step 7), any addresses with a “1” in this field are not overwritten.
3. The next time certification is done, all records (except for those coded with “9”) are extracted, the field for those records is updated to a “0” and the process begins again.

IMPORTANT: This process will only happen when the *CASS certification used* field in system configuration is checked (see Page 6). If this setting was turned off for any reason, the system will no longer keep track of record maintenance and there may be problems with incorrect addresses once a CASS-certified file is uploaded.

APPENDIX

FTP INSTRUCTIONS WITHOUT INTERNET EXPLORER

Use the following instructions to FTP files to Sage Direct, Inc. without using a browser such as Internet Explorer:

1. Click on **Start** → **Programs** → **Accessories** → **Command prompt**
2. TYPE **cd c:** (this will change your prompt to C:)
3. TYPE **ftp** (this will change your prompt to ftp:)
4. TYPE **open ftp.sagedirect.com**
5. TYPE **at User: anonymous**
6. TYPE **at Password: <your email address>**
7. TYPE **cd incoming**
8. TYPE **binary**
9. TYPE **send**
10. TYPE **at <local file> c:\windows\desktop\mmstate(inst#).zip**
11. TYPE **at <remote file> mmstate(inst#).zip**
12. TYPE **close**
13. TYPE **bye**

FTP INSTRUCTIONS FROM INTERNET EXPLORER

If you will be providing data via FTP and will be using MS Internet Explorer, the FTP site is for Sage Direct is <ftp://ftp.sagedirect.com>.

1. In Internet Explorer, go to <ftp://ftp.sagedirect.com>
2. Under the “File” menu at the top of the screen choose “Login As....”
3. Check the box “Login Anonymously”
4. Click on “Login”
5. Double click on the “Incoming” directory
6. Copy your file from your Windows Explorer or desktop and choose “Edit” and “Paste” in Internet Explorer to transfer your file to the FTP site
7. Wait until the transfer is complete before ending your Internet Explorer session
8. Then send an email as follows:

<p>To: Sageinc@Sagedirect.com Subject: CASS File for <i>(your credit union name)</i> Text: Our CASS file has been sent to your FTP server. Please notify us by email to <i>youraddress@youremail.com</i> when our certified file is ready. <i>Your full name</i> <i>Your credit union name</i> <i>Your contact information (phone, email, etc.)</i></p>
--

Sage Direct will not pick up your data until this email is received.