

CU*BASE[®] and “It’s Me 247” Software Enhancement Summary - 2010

*This is a summary of major enhancements to the CU*BASE and It’s Me 247 software that were released during 2010:*

- Security Enhancements to “It’s Me 247”
 - Security Questions are Now Required at Login
 - Sunset of the Four Digit PIN
 - Security of Member Data in e-Notices
 - Password Strength Meter
- Miscellaneous Member Account Forms
 - Edit Miscellaneous Member Account Forms Upon Printing
 - New Formatting Features for Miscellaneous Account Forms
 - Find Form Paragraphs Easier in the Listing
- Membership Analysis Enhancement
- Teller Cash Recycler (TCR) Supports Coin and Other TCR Updates
- Teller Cash Dispensers (TCD) Updates
- Escrow Analysis Statement Update
- Credit CARD Act Statement Updates – Statement Layout Changes
- ALM File Changes
- Participation Lending Report Enhancement
- Mobile Banking
- Photo ID Indicator Tells if Photo ID is Scanned
- Phone Operator and Inquiry Screens Update
 - Verify ID Button Indicator
 - Graphical Representation of Gender Field
 - Quick Access to AFT, ACH, and Savings Deposit Box Screens
 - Alphabetized Options on Phone Operator
- New Look for the Main Teller Posting Screen
 - Proc Code Lookup
 - Calculate Cash Back Button
- Verify Member and Comments Screen Update
- Gender Generator
- Wrong Address Flag Turns Off Automatically
- Enhancements to the Transfer Screen
 - Optional Secondary Description
 - Code Word Access
 - Joint Owner Access
 - Post One Transfer After Another
- Reg D Counter Warning for Phone Operator Transfers
- NEW! Management Menu (MNMGMX)
- Know Your Members’ Average Age
- NSF/ANR Management Summary Dashboard
- Check Processing Management Summary Dashboard
- Learn from a Peer – Check Cashing Fee Configuration Comparison
- View Only Versions of Configuration Screens
- OFAC Changes
 - Batch OFAC Scan Improved
 - Standalone OFAC Scan
- ATM/Debit Card Inquiry
 - ATM Inquiry Screen for Research
 - New Access Point for Inquiry on Online Credit Cards and ATM/Debit Cards
- Brand Commonly Used Screens in CU*BASE
- Credit Unions Can Offer Sales Tax with CU*BASE
- Enhancements to Miscellaneous Fees and Charges
- iPay Online Bill Pay Development
- Middle Name Field Added to Membership
- Credit CARD Statement Updates – Same Day Payments
- Account Service Charge Allows for Negative Balance
- New Access to Reprint Receipt from CU*BASE
- Security Email Sent to Member When Online Banking Password is Reset
- 5300 Account Codes Can Require a Positive Number
- Reg E Opt In/Opt Out Features
 - Opening New Memberships
 - Working with Existing Members
 - Opening a Sub Account
 - Handling Different Timing for New Memberships and Existing Memberships
- Effective Dating for Account Opening
- Enhancements for Loan Officers
 - Override Loans Feature Gets an Update
 - Effective Dating for Loan Opening
- Reg DD Disclosures on Statements for Savings Accounts
- Reg Z Statement Changes
 - Addition of Fee Disclosure
 - MFOEL Requirements
 - Additional Reg Z Statement Changes
- Enhancements to Loan Contract Software
- New Marketing Option for Printed Statements – Statement Onserts
- Secondary Transaction Description Enhancements – Update from Teller
- Reg E Opt In/Opt Out Posting Program Implementation

- Members Can Select Their Opt In/Opt Out Status via **It's Me 247**
- CRI Single Premium Insurance and CRI Life Insurance Now Supported by CU*BASE
- 1-2 Months Delinquency Data Available on Delinquency Analysis Report
- New Help System – Show Me the Steps!
- Opt In/Opt Out Notices
- New Strategies for Controlling Member Access to **It's Me 247**
 - What Temporary Password is Reset to is Configurable
 - Streamlined Audio/Online Banking Access Screen
 - Helpful Messaging Tells You Why a Member Cannot Access **It's Me 247**
 - Configurable Days for New Member Temporary Passwords
 - Temporary Password Valid for 24 Hours if Due to a Password Reset
 - Username Moved from PIB to **It's Me 247**
 - Members Manage Code Words Online
 - Updated Confirmation Messaging to Members
 - New Promotional Campaign Software
- Privacy Controls: New Member Authentication for Phone and Teller Access
 - Prompt to Ask for Code Word
 - Out of Wallet Questions
 - Track Access to Accounts
 - New Override Features/Report for Review of Overrides
- Certificate Enhancements
 - Let Members Modify Certificate Maturity Options Online
 - Set Up a Default Maturity Option
- Effective Date Transfers and Account Adjustments
 - A New CU*BASE "Unlock the Date" Feature
- Email Management Tool
- New Online Dashboard for Online Banking/Audio Response Statistics
- New Management Configuration Menu
- Debit Card Round Up – Helping Members Save
- Automated Funds Transfer Enhancements
 - Setting up AFTs in CU*BASE is More Intuitive
 - AFT Balance Sweeps
 - Semi-Monthly AFTs
- ACH Repost and Other ACH Exceptions Enhancements
 - See all ACH Data on One Screen
 - New Process for Handling Exceptions – "Repost"
 - Manual Returns and NOCs are Easier
- New Tool to Prepare 360 Mortgage for Final Payoff
- OFAC Enhancements
 - New File Records Non-Member OFAC Scans
 - Corp Checks and Money Orders Now Receive OFAC Scan
- Audit Link Now Maintain OFAC Sanctioned Country File
- Import Function Added to Direct Mail Post
- Teller Cash Dispenser (TCD) and Teller Cash Recycler (TCR) Enhancements
- Unenrollment from iPay via Person Banker
- Reg E Exceptions by Membership Designation
- Collections Dashboard and Collections Inquiry Enhancements
- Market to Members with Good Credit Using "Where Your Members Borrow"