

Spring
2004

CU*BASE[®] Software Upgrade

Online Credit Unions	Self Processing Credit Unions
May 17, 2004	Week of June 7, 2004

Spring is here! Well, at least the spring release is coming, anyway! Like the last few CU*BASE upgrades, this release includes some projects that have been in the works for several months and involved some heavy-duty programming and testing resources. In addition to CU*BASE enhancements, described below are changes that affect **CU*@HOME Home Banking** and **CU*TALK Audio Response** as well.

As usual, all of these changes will be outlined in the "What's New" feature in online help with the release—make sure everyone on your staff gets the chance to see What's New!

New Codes For This Summary

We realize it can be a little daunting to look at this 13-page summary and try to assimilate the information that is important to your day-to-day life, or to pull out the strategic changes that your credit union needs to evaluate and decide on in the coming year. To make this a little easier, we have devised a new graphical coding system so you can scan through the summary for the parts that are most important to you:

-  **Immediate Effect** - These changes are embedded in the CU*BASE software and will automatically be in place on the day the release is implemented. These changes will have the most affect on the day-to-day activity for all your staff.
-  **Must be Activated** - To implement this change, your credit union must make a decision either to activate it (such as a new feature), or to modify one or more configuration parameters. In some cases, the changes can be made by someone at your CU with access to the configuration feature; in other cases you will need to contact a Client Service Representative and request that a flag be turned on, off, or changed in some way.
-  **Team Implementation** - These changes require a little more time and thought before they are implemented. You may simply need to work with a CU*BASE Client Service Representative to set up new configurations or modify existing controls, or it may be a completely new product or service, requiring input from both your CU and CU*Answers to roll out the new service for your membership. (A good example of this would be Tiered Services or Auto Non>Returns.)

Auto Non>Returns (ANR) Fee Control Change

To give your credit union more flexibility and control over non-return fees, the *Non-Fee Tolerance* feature, which can be used to avoid charging a fee if an item takes the member's balance only a few dollars negative, will now be used before auto non-return fees. This allows you to use both the non-fee tolerance and normal non-return fees if you wish.

For example, say you have a policy that if a check comes in that exceeds the member's balance by no more than \$5.00, the check is posted without charging the member a fee. Any checks that would overdraw the balance more than \$5.00 are subject to your normal non-return fee. Previously, ANR would be posted first, so that any transaction that brought the balance negative would be charged a fee automatically, and the non-fee tolerance would be irrelevant.

	Refer to the booklet, "Automated Non>Returns" for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

! Auto Security Enhancement

Have you started using the time-saving CU*BASE Auto Security feature yet? This feature, introduced in October, 2003, lets you enter your Employee ID and password once when you start your CU*BASE session, and then automatically bypass this step when choosing any menu option.

Maybe you like the feature, but keep forgetting to activate it until after you've entered that ID and password a few times, or someone notices you doing that and says, "hey, why don't you use auto security?"



Well, now it's even easier to save time. Use the Favorites feature to have CU*BASE automatically prompt you to activate auto-security immediately after you log on to CU*BASE:

1. On any CU*BASE menu, click the Choose My Favorites link (in the lower-left corner of the screen).
2. For the *Auto-security* option, choose **Prompt**.
3. Click **Save Changes**. You will immediately be asked to activate auto-security for the current session.

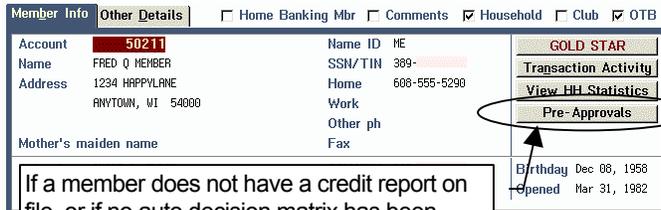
From this point on, the next time you log in to CU*BASE, the same window will appear to allow you to activate auto-security for that session. (Remember that Favorites are stored by User ID for that workstation only. If you routinely use multiple workstations, you will need to configure Favorites for each PC separately.)

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

! Credit Report Decisions: New Access Points

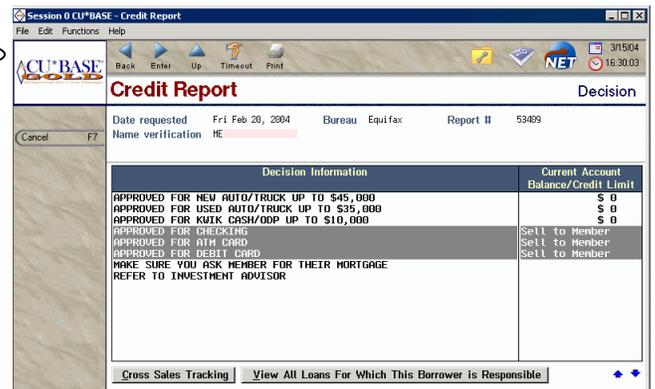
If your credit union has begun using the Auto Decision features available through the CU*BASE online credit bureau access system, we have added new ways for your staff to access those decisions when working with members.

In addition to the existing access points in loan application processing, your member service representatives can now read automated decision results by using a new "Pre-Approvals" button in Inquiry, Phone Operator, and Teller Processing (on the Funds In screen).



If a member does not have a credit report on file, or if no auto decision matrix has been configured, the button will read "Cross Sales" instead and will take the employee directly to the existing Cross Sales Tracking feature.

This will work the same as the existing "Pre-Approvals" button on the Loan Recap screen, to allow users to view the results of your credit union's configured approval matrix.



Any credit union products that have been approved based on the member's credit score—checking accounts, debit card, overdraft protection LOC, etc.—will be displayed to allow for immediate action by a credit union employee.

 Refer to the booklet, "Online Credit Bureau Access: Decision Modeling and the Approval Matrix" for details.
 Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

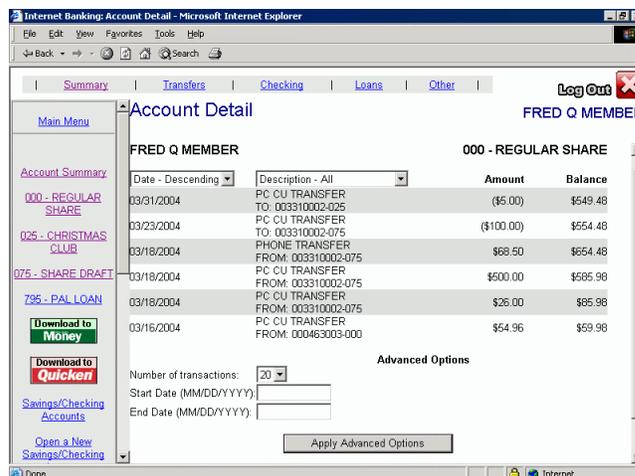
! CU*@HOME Transaction Sorting and Search Features

New sorting and filter/search features have been added to the CU*@HOME Account Detail screen which displays account transaction history. In addition to sorting in ascending or descending order by date, members will now be able to display transactions according to the following choices:

- Deposits only
- Withdrawals only
- Cleared checks only
- ACH and Payroll transactions only
- ATM/Debit card transactions only

Using the filtering fields at the bottom of the list, members can also specify a range of dates to be displayed instead of the standard 20 transactions.

These changes should make CU*@HOME an even better tool for balancing a checkbook, especially for business accounts or others with heavy activity. We think your staff and members will like it!



Download to Raddon

Over the past several months we have been working with representatives from Raddon to develop a system where CU*BASE member data can be downloaded for use by Raddon tools. For those credit unions that have already developed a relationship with Raddon, this new optional service will make it easy for you to provide the needed files, on any schedule you wish.

This download is designed to provide Raddon with the data required by its "CEO Strategies Program" ONLY. If Raddon has developed a custom program for you, you may not be able to use the download.

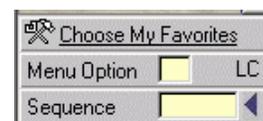
One-time setup costs and ongoing maintenance fees do apply. Please refer to the separate flyer, "CU*BASE Downloads to Raddon" for complete details and instructions for getting started.

! GOLD "Favorites" Enhancements

This popular feature allows you to customize your workstation to make GOLD easier and more efficient to use. Three new features have been added:

- New background textures - *Give yourself a new skin . . . replace the tan parchment with a different background on all CU*BASE screens.*
- Teller posting alternate views - *Streamline tasks . . . choose a new "Enhanced" view to simplify teller posting features (see "Two Faces for Teller Processing" below).*
- Remove menu option numbers - *De-clutter your life . . . if you are a heavy mouse user, you can remove some clutter from menus by hiding the menu option numbers.*

To set up any of these features, or to customize the display of menus and speed sequences on CU*BASE menus, click the Choose My Favorites button in the lower-left corner of any CU*BASE menu.



Remember that favorites are stored by user ID on each individual workstation, so if you use more than one workstation routinely, you will need to set the favorites on each PC you use.

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

Household Database Enhancements

! New Access Points for Maintaining Household Data

In addition to the command on the MNMRKT menu and the existing access points within the loan processing system, your member service staff can now access the Household Database from Member Inquiry, Phone Operator, and the Teller Posting Funds In screen.

Member Info		Other Details		<input type="checkbox"/> Home Banking Mbr <input type="checkbox"/> Comments <input checked="" type="checkbox"/> Household <input type="checkbox"/> Club <input checked="" type="checkbox"/> OTB	
Account	50211	Name	ID ME	GOLD STAR	
Name	FRED Q MEMBER	SSN/TIN	399-XXXXXX	Transaction Activity	
Address	1234 HAPPYLANE ANNYTON, WI 54000	Home	608-555-5290	View HH Statistics	
		Work		Cross-Gates	
		Other ph			
Mother's maiden name		Fax			
Joint 1	SUSIE Q MEMBER	SSN/TIN	396-XXXXXX	Birthdate	Dec 08, 1958
				Opened	Mar 31, 1982

This will make maintaining and analyzing the Household Database a *member service* function, and it lays the groundwork for additional member service enhancement projects we have planned for later this year.

! Changes to Existing "Household Stats" Feature

As part of the new "Knowing Your Member" project (read more about this project below), we made some improvements to the current Household Statistics feature, available via the "View Statistics for Combined Household" button on the main Household Members screen.

Total	Description				
3	Residents:	Head	1	Spouse	1
1	Addresses	Individual	1	Other	0
12	CU product analysis:	Shares	\$5,100	Loans	\$47,977
2	Real estate analysis:	Liability	\$52,907	Asset	\$1
	Financial summary:	Income	\$41,600	Expenses	\$13,128
	Misc. CU services				
	Self-service products, total minutes/mo:	CUxTalk		CUx@Home	157
	Tiered service scores:	High	1725	Low	125
	Credit scores analysis:	High		Low	99999
	Products per member:	High	8	Low	2
	Services per member:	High	5	Low	3

In addition to a household summary of credit union products, you can now analyze Tiered Service Score statistics, Self Service (home banking and audio) activity statistics, credit score information, and new Products Per Member and Services Per Member calculations.

! New Matching "Member Stats" Feature

A single-member version of the Household Statistics feature, the new Member Stats feature lets you analyze household members one at a time. Like Household Stats, Member Stats can be accessed via the main Household Members screen.

Total	Description				
9	CU product analysis:	Shares	\$35,835	Loans	\$52,977
2	Real estate analysis:	Liability	\$52,907	Asset	\$1
	Financial summary:	Income	\$28,800	Expenses	\$13,128
	Misc. CU services				
	Tiered service score:	Last	1725		
	Self-service products, minutes prev. mo.:	CUxTalk		CUx@HOME	132
	Credit scores:	Risk score		Paper grade	
	Products per member		8		
	Services per member		5		

Great for performing member "sampling" tasks that help you analyze the behavior patterns of certain types of memberships, Member Stats is yet another tool in the CU*BASE arsenal that lets you really know your members. (See "Knowing Your Members" below for more.)

! Reports

To go along with the enhancements to the statistics inquiries, we have also created a new statistical report that mirrors the existing Household Statistical Report, but uses individual members instead of household groups to analyze member behavior patterns. Both reports can be found on the MNMRKT menu (#19 and 20). Both versions of the report will also include average Tiered Service Score information as well.

	Refer to the booklet, "Household & Member Statistics" for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

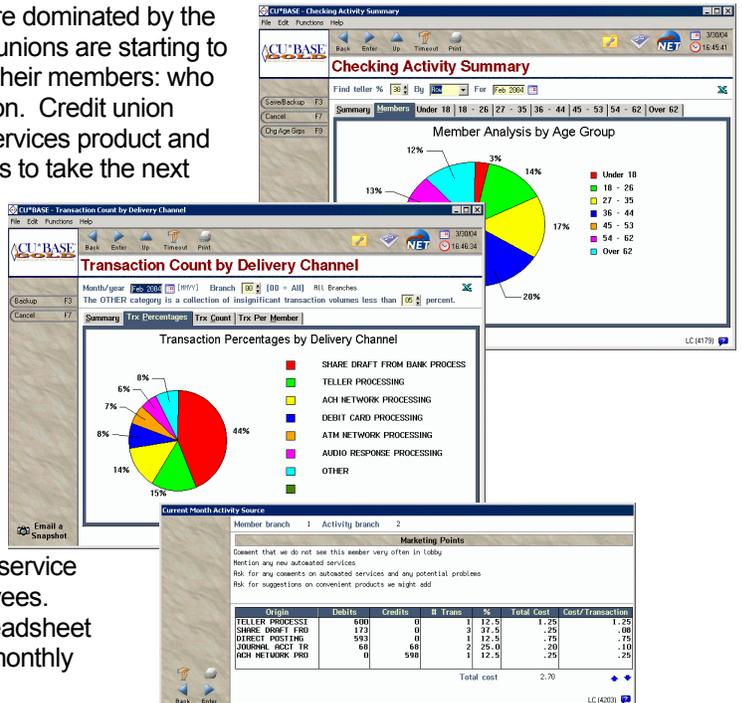
! "Knowing Your Members" - New Member Relationship Analysis Tools

Throughout 2003, Board planning sessions were dominated by the concept of getting to know the member. Credit unions are starting to understand that they need to be curious about their members: who they are, and how they bank with the credit union. Credit union CEOs who have been happy with the Tiered Services product and the ability to Query various related files asked us to take the next step to create a system that does the presentation and trend work automatically.

It is for that reason that we formed the "Understanding the Member" Focus Group. This ongoing group is challenged with helping CU*Answers build a software product that ties together CU*BASE's current marketing and member analysis tools and direct delivery channel functions so that the credit union can analyze, track, and present member trends.

The software goes beyond just presentation and is designed to add to credit union member service without adding another layer of work for employees. Instead of analyzing trends using separate spreadsheet programs, these new features will create new monthly analysis files for trend analysis.

The first group of these new tools tie transaction analysis, Tiered Service analysis, and household data together in a way that creates better understanding of how members are interacting with the credit union, and how that may affect key variable cost and revenue opportunities.



Refer to the booklet, "Knowing Your Members" for details. (Available on our web site by May 10, 2004.)

Links from CU*@HOME for Sales Info

Last year we introduced the first phase of a project to allow you to set up links that will let your members navigate to other web sites from within CU*@HOME. Now we have taken the next step to allow you to use your existing web resources to sell products and services to your members in CU*@HOME.

When configuring the "sales info" text that a member sees when clicking on a savings, certificate, or loan product (or any other similar sales text), you can now add a link to a web address in addition to the free-form text you can configure. Members will be able to click the link if they want to "learn more" about that particular product or service.

To add links to general sales information about opening credit union products and applying for membership, use the "PC Banking VMS Configuration" feature on MNCNFD. For product sales information, use the "Member Rate Maintenance" feature on MNMGMT (F23-Home Banking defaults). If you allow members to choose insurance on any of your loan products, use the "Application - Insurance Config" command on MNCNFB to add a link to that sales information.

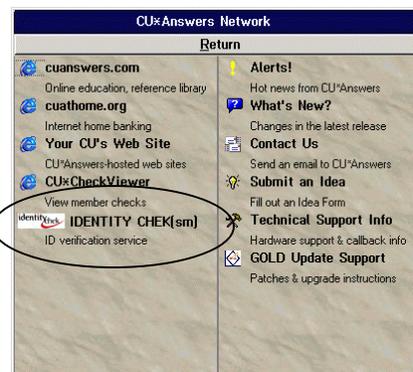
Refer to the booklet, "CU*@HOME Virtual Member Services (VMS)" for details.
Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Link to IDENTITY CHEKSM

As announced earlier this year, CU*Answers has entered into a partnership with Primary Payment Systems to offer their IDENTITY CHEK system to our clients. PPS is a division of First Data Resources, the largest transaction processor in the country. IDENTITY CHEK is the service specifically recommended by CUNA Mutual.

At the introductory meetings held in February and March, we showed interested credit unions how the system worked and began the process of signing them up to take advantage of the service.

The plan is ultimately to integrate a link IDENTITY CHEK into the CU*BASE software. In the meantime, we have launched the partnership by adding a link from the CU*Answers Network window to the IDENTITY CHEK login page. (Click the NET button on any CU*BASE screen.)



For complete information about pricing and signing up for this valuable service, contact Jim Conroy at jconroy@cuanswers.com or ext. 178.

Loan Payment Controls

New Payment Control options are being added to Loan Category configuration to give credit unions more control over how payments can be made on certain loan types. The main purpose is for loans with mortgage collateral and those with a 360-day interest calculation, but the controls are flexible enough to be used with any loan type. All of the new flags are available via a new **F17=Pmt Controls** command key on the first Loan Category Configuration screen (MNCNFB #1).



The new flags will automatically be turned on by default for all your loan accounts, which means they will behave exactly as they do now. If you wish to block these types of activity, you must modify the loan category configuration (MNCNFB #1) for all appropriate loan products. The flags DO affect payments made by members via home banking and audio response (see below for more details).

- **Allow Partial Payments**

Because of the complexity and special requirements of mortgage loans and others with the 360-day interest calculation type, credit unions offering these types of loans must have strict rules in place about how to handle partial payments. To assist with this, we have added an flag to loan configuration that can be deactivated if a CU wants to block partial payments from being applied. If a payment is entered other than the normal scheduled payment amount, a warning will be displayed and the payment will not be allowed to post with the incorrect amount. (Credit unions who use this usually establish a “sweep” account and require the payment to be posted to that account then handled by back office staff.) Remember that the flag can be used with any loan type, not just mortgages.

- **Allow Payment Prior to First Payment Date**

This new flag will allow credit unions to prevent members from making a payment prior to the first scheduled payment date. This will primarily be used by credit unions that sell mortgages in the secondary market, but can also be used for any loan type desired.

- **Allow Payments Prior to 20th if Current (360-Calc Type Only)**

Again, loans that use the 360-day interest calculation type have very specific requirements as to when loan payments can be made, in order to ensure that interest is calculated correctly. For example, if a credit union’s mortgage product accrues interest on the 20th of the month, payments due on April 1 cannot be made before interest is accrued on March 20. **This applies to current payments only—the**

control is not used if the loan is delinquent. To assist credit unions in adhering to this rule, this new flag can be deactivated to stop a payment from being posted prior to the 20th each month.

Following are the only loan payment programs that will use these new controls:

- **Teller Posting**
- **Member Transfers** (via MNSERV, Phone Op, and F13-Journal Transfer in Teller Posting)
- **Direct/Mail Post**
- **Home Banking and Audio Response**

NOTE: New messages have been developed so that if any of these controls are used by your credit union, members will receive instructions if they attempt to make a loan payment improperly: *“The payment amount is not correct. Only a full payment is allowed.”* or *“A payment is not allowed at this time. Please contact the Credit Union for more information.”*

If the controls are being used, when an employee attempts to make a payment incorrectly the following messages will be displayed as appropriate:

- “The amount being applied is not a full payment.”*
- “Payments to this loan cannot be made until the 20th.”*
- “Payment cannot be made until the first payment date.”*

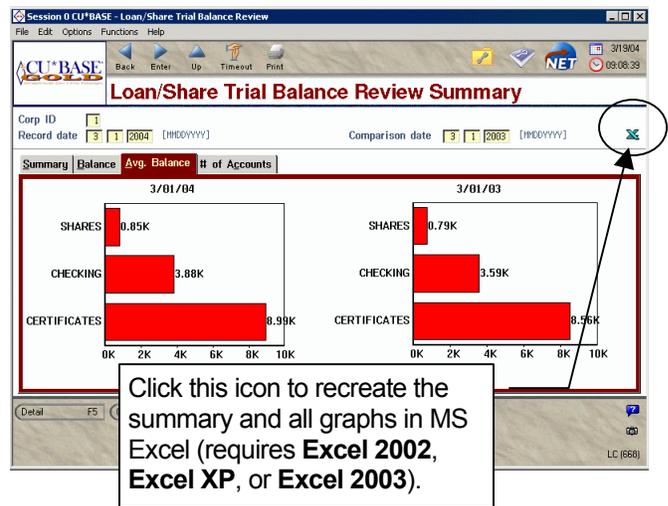
	Refer to the booklet, “CU*BASE Mortgage Products: 360-Day Interest Calculation” for details.
	Details for all related screens will also be available via CU*BASE GOLD Online Help with the release.

! Loan/Share Trial Balance Inquiry Enhancements

The Loan/Share Trial Balance Inquiry (MNMGMT #8) is used to analyze the Member Trial Balance for key components, beginning with an overview of the main CU*BASE product applications, a calculation of the Loan-to-Share ratio, and finally a detailed breakdown on the Dividend Application, Certificate Type and Loan Category levels.

This helpful tool is being made even more useful with the addition of some graphical features to display balance, average balance, accrued interest/dividends, and number of accounts comparisons in a chart format.

Along with the new membership relationship tools included with this release (see “Knowing Your Members” above), this is just the beginning of new graphical elements we will be adding to CU*BASE tools in the future. Let us know if you have any ideas for other places where these types of charts would be helpful!



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

! Member Trial Balance by G/L Report Changes

The Member Trial Balance by G/L Report (MNRPTC #11) is being enhanced as part of the new member relationship tools included in this release (see “Knowing Your Members” above). In addition to the standard display of detail by member branch, you will also be able to print the report by Activity Branch, or print a comparison between member branch and activity branch.

Activity Branch is a new designation that is intended to give your credit union an alternative view of how assets are assigned to branches. This is not an “assigned” branch designation like the member branch, but

rather is calculated based on credit union-defined parameters to reflect where a member actually does business with the credit union. Refer to the "Knowing Your Members" booklet for more information.

The calculation parameters for determining a member's activity branch are configured using the "Config. Activity Branch Calc" command on menu MNMGMA. Once you define your calculation parameters, activity branch is calculated automatically according to the member's activity for the previous month.

Overdraft Protection Fee Enhancement

NSF/Overdraft Protection Fees (MNCNFA #9) have been enhanced to include a new option: *Charge O/D fee if total transfer amount is more than xxxx*. This optional flag lets you set a tolerance so that your normal overdraft protection fee is not charged when transferring a very small amount (such as \$5.00 or \$10.00, for example). By default this flag will be set to \$0.00, meaning that overdraft transfers will be charged your normal fee, regardless of the amount of the transfer.

Keep in mind that this new feature refers to the total amount being transferred. If a combined transfer takes a portion of the funds out of one account and the remainder out of another, the fee would still be charged as long as the total amount being transferred is over the tolerance set in the new field.

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

Phone Operator Enhancement

A new toggle feature has been added to the Phone Operator History feature to help when analyzing loan payment transactions. In addition to displaying the interest portion of the payment, you can use the new toggle to display the portion of the payment that was applied to **principal**.

Date	Amount	Principal	Balance	Description	Transfer Acct	ID
7/30/03	19676.04	.00	19676.04	LOAN DISB, C/U CHE		N3
9/05/03	313.60-	216.88	19459.16	NEW AUTO PAYMENT		P1
10/05/03	313.60-	240.10	19219.06	AUTO. FUNDS TRANSF	46351-120	OP
11/05/03	313.60-	238.58	18980.48	AUTO. FUNDS TRANSF	46351-120	OP

Click this toggle button to change the Interest column to display Principal paid.

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

PIN Control Option for Audio/Home Banking PINs

The "Update Audio/Home Banking Access" feature (MNUPDA #11) has a feature which allows a member service representative to change a member's audio response and/or home banking PIN using exactly the numbers/characters that are requested by the member. This feature was designed primarily to allow your staff to assist members who are having trouble changing a PIN as they wish, and specifically request that a credit union employee make the change for them.

Some credit unions have a concern that allowing staff to set any password for a member could lead to problems, so we are adding a new configurable flag so that, if desired, you can turn off access to this feature. If a member disables or forgets his or her PIN, the MSR will need to reset the PIN (to the last four digits of the member's SSN), then instruct the member how to dial in to CU*TALK or log in to CU*@HOME to immediately change the PIN to a private one.

Online credit unions must contact a Client Service Representative to change the setting of this flag. Self processors can make the change using "ARU/Home Banking Config" on MNOP09 (OPER #10, then #8).

CU*TIP: If your credit union has other concerns about controlling member access via home banking, be sure to check out the new "CU*@HOME Strategies for Controlling Member Access" booklet, available now on our web site (www.cuanswers.com/client_reference.php).



Products Per Member / Services Per Member Calculations

Many credit unions analyze product and service penetration by member. With this release, you can now configure settings to have CU*BASE calculate and record a monthly total for each membership, including:

- Products Per Member (PPM)
- Services Per Member (SPM)

Product penetration is measured using savings, certificate, and loan files, and service penetration is measured using other miscellaneous files, such as home banking usage, OTB products, ACH, AFT, etc.

Because each credit union has a different method for determining product penetration, there is a new configuration feature in Tiered Services Configuration (MNCNFD #1) to allow you to define the method most meaningful to your credit union. For example, should each individual share account be considered, or only count one per dividend application, or one per application type? If a member has three certificates, does that count as one product or three? The configuration will give you complete flexibility for establishing how detailed the counts will be.

Calculated each month at the same time that Tiered Service scores are computed, PPM and SPM counters will appear on various reports and inquiry screens throughout CU*BASE.

By default the calculation will use all individual account suffixes or OTB records to determine PPM and SPM counts. Use the Tiered Services Configuration feature (MNCNFD #1) and choose *Configure Products/Services Per Member Calculation* to set your own parameters (will take effect at the beginning of the next month). **NOTE: If your credit union does not use Tiered Services, these figures will NOT be calculated.**



Refer to the booklets, "Knowing Your Members" (available on our web site by May 10, 2004) and "Tiered Service Levels - Implementation Guide" for details.



Stop Payment Enhancements

By far the largest and most significant change of this release, stop payment processing has been enhanced in a number of ways to make it easier to track and research the life of a stop pay order, as well as to handle special situations such as the new "WEB" and "TEL" items coming in through ACH.

■ Non-Monetary Transaction Records of Stop Pay Activity

Previously the only visible indication in CU*BASE that a stop pay order was placed was the fee transaction. When the stop pay expired or was deleted manually, there was no record of that in transaction history, which made it difficult to explain to members if the check eventually did clear after the stop pay order expired.

Date	Amount	Check #	Balance	Description
3/02/04	320.00		1073.65	CHECKING DEPOSIT
3/22/04	15.00-		1058.65	STOP PAYMENT CHARGE
3/22/04	0.00		1058.65	STOP PAY PLACED

Therefore, whenever stop pay orders are created, changed, deleted, or expired, CU*BASE now automatically will create a zero-dollar transaction record with the appropriate description. The secondary transaction description will show the check number(s) stopped. (Use the History feature in Phone Op to see the secondary description; it will also appear on the member's statement.)

Date	Amount	Check #	Balance	Description
3/02/04	320.00		1073.65	CHECKING DEPOSIT
3/22/04	15.00-		1058.65	STOP PAYMENT CHARGE
3/22/04	0.00		1058.65	CHECK# 7075

■ Fee Waiver Controls

Previously the stop payment processing screen allowed you either to charge the regular stop pay fee, or not to charge it at all. A new configuration option has been added so that credit unions can also decide to allow a teller / MSR to change the stop payment fee at the time the order is placed. This was designed especially for credit unions that charge a different fee depending on the situation, such as a special fee for business accounts.

This change is made as part of the Dividend Application configuration for each individual share draft product type (MNCNFA #1 Share Products). Contact a Client Service Representative if you would like assistance changing this flag for any of your checking account products.

By default the flag will be turned off, which means staff can still waive the fee as before, but will not be able to change the fee amount. Regardless of the setting of this flag, **the stop pay system will now write out a record to the fee waiver information file** whenever a fee is changed or waived, to allow you to track stop pay fee activity. (Use the Fee Waiver Information Report, MNRPTC # 27, to review these waivers.)

■ **“Suspect” Stop Pay Processing for Share Drafts**

In the past, if a stop payment record was created with both a draft # *and* an amount, the system would only stop the draft if it came in for that *exact* amount. Now share draft processing will be able to stop an item that is a “suspected” match to a stop payment record. This means that if the stop payment record has both a draft # and an amount, and an incoming item matches the draft number but not the amount, instead of posting it, the item will be stopped and marked as “suspect” on the share draft exception report and included in the exception list.

If a stop pay order is created with an amount but no check # (for pre-authorized drafts where you do not know the draft number), all incoming drafts items with that amount will be stopped as “suspect.” (This will be noted on the TNDDT3 Draft Posting Exception report.)

IMPORTANT: To keep your list of “suspect” items manageable, we still recommend you NOT enter an amount for any stop pay record unless it is for a pre-authorized draft item where you do not have a draft number (or for WEB or TEL coded ACH item—see below).

Suspect share draft items still will be displayed on the exception screen with code **34**. Items with this code can be force-paid using the **F** or **G** code (a non-return fee will NOT be assessed for these items).

■ **ACH Stop Pay Enhancements**

ACH processing will monitor the following ACH standard entry class codes and verify incoming items against CU*BASE stop pay records: **POP, XCL, RCK, ARC, TEL, and WEB**. (These are draft items presented through the ACH system.)

For the WEB and TEL items, which are not assigned a check number, it is possible to create a stop pay record with an amount but no draft number. For any of the monitored standard entry class codes, ACH processing will check against all stop pay records, those with and without a draft number, and will stop any incoming item that is a “suspected” match for either or both.

Example 1: A stop payment order is created for check # 1234 for the amount of \$150.00.

Incoming ACH debits with one of the monitored standard entry class codes will be handled as follows:

- If the item comes in with check # 1234 and the amount of \$150.00, it will be stopped.
- If the item comes in *without* a check number but the amount of the item is \$150.00, it will be stopped and marked as “suspect” on the ACH exception report.
- If the item comes in with check # 1234 but for an amount of \$160.00, it will be stopped and marked as “suspect” on the ACH exception report.
- If the item comes in for the amount of \$150.00 but with check #4321, it will be stopped and marked as “suspect” on the ACH exception report.

Example 2: A stop pay order is created with no check number, for the amount of \$125.00.

Incoming ACH debits with one of the monitored standard entry class codes will be handled as follows:

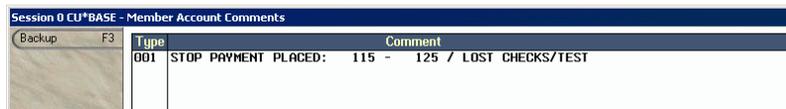
- If the item comes in for the amount of \$125.00 but no check number, it will be stopped and marked as “suspect” on the ACH exception report.
- If the item comes in for the amount of \$125.00 with any check number, it will also be stopped and marked as “suspect” on the ACH exception report.

Suspect items that turn out to be valid can be force-posted to member accounts using an account adjustment against the ACH suspense G/L, as usual.

IMPORTANT: To keep your list of “suspect” items manageable, we still recommend you NOT enter an amount for any stop pay record unless it is for an ACH item where you do not have a draft number (usually just WEB or TEL items, or for a pre-authorized draft).

■ **Changes to Stop Pay Comment**

The member account comment that is created automatically whenever a stop pay order is placed has been enhanced to include both the check number(s) and the comment from the stop pay record.



■ **Stop Pay Duration for Home Banking**

A new configuration flag is being added to the home banking configuration to allow you to set a different expiration period for stop pay orders placed via CU*@HOME. Although this option was available before, it would only accept an expiration period in months. Now the configuration lets you set an expiration in **days**, so that you can, for example, have these stop pays use a 14-day expiration window instead of your standard period (such as 6 months).

If you would like to change the expiration period for these stop pay orders, or if you do not currently offer stop pay processing through CU*@HOME and would like to start, please contact a Client Service Representative. Self processors can make the change using the “ARU/Home Banking Config” feature on MNOP09 (OPER #10, then #8).

If your credit union policy requires that members come in to sign paperwork in order for the stop pay order to be in place for the standard term, you would simply update the stop pay request to use a new expiration date.

Remember that CU*@HOME will also alert the member of the fee amount and the calculated expiration date when the stop pay order is confirmed.

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

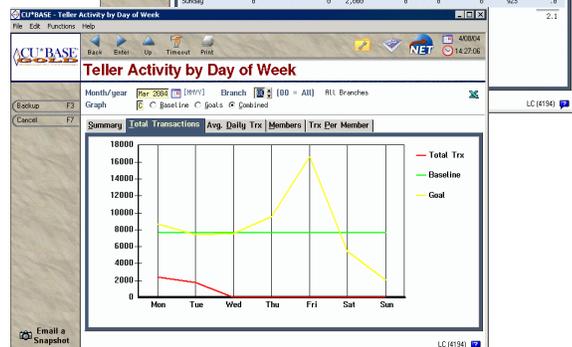
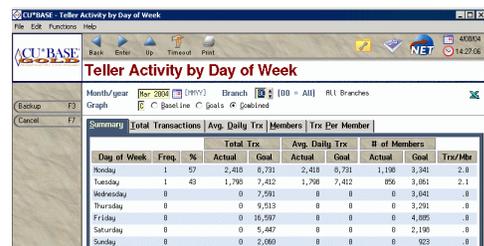
! Teller and Cash Activity Analysis Tools

What types of transactions do your tellers perform the most? Are you staffing your teller line properly for when members really need service? As part of the “Knowing Your Members” project, we are introducing several new teller and cash activity tracking and analysis tools. All will be available via a new menu MNHTLA. If increasing the productivity and efficiency of your front-line staff is one of your key goals this year, these tools are for you:

Teller Analysis

- Teller Activity by Time of Day
- Teller Activity by Day of Week
- Teller Activity by Day of Month
- Teller Activity by Transaction Type

In addition to tracking actual activity, your credit union can also configure baseline figures as well as goals and compare actual performance to these parameters. Graphs make it easy to chart trends and analyze the productivity of your teller line.



Cash Analysis

In addition to the Cash Inventory and Paper Bill Inventory inquiries and reports already available (formerly on MNHTEL, moved with this release to MNHTLA), a new inquiry has been created to help you analyze typical movement of cash at your branches.

This tool gives a summary by hour of cash in and out as well as outside checks cashed, and even calculates the average cashed check amount. Graphs are also available to help you watch for trends.

Time Frame	Cash In	Cash Out	Outside Checks	Avg Chk Amt Cashed
Open to 9:00	25,200.54	48,959.82	227,275.49	522
9:00 to 10:00	49,612.92	115,182.84	576,385.11	470
10:00 to 11:00	61,134.85	151,318.61	1,625,675.29	641
11:00 to 12:00	116,211.69	324,486.63	2,829,446.84	724
12:00 to 1:00	117,725.85	274,582.53	1,725,646.90	618
1:00 to 2:00	116,620.10	303,742.70	1,299,718.91	514
2:00 to 3:00	137,839.21	250,084.29	1,226,122.25	561
3:00 to 4:00	121,139.17	320,091.80	1,615,371.30	627
4:00 to 5:00	136,087.96	320,533.57	2,145,983.50	741
5:00 to 6:00	148,436.33	270,380.83	2,556,628.10	697
6:00 to 7:00	64,525.92	186,271.31	1,183,880.55	688
7:00 to Close	7,110.35	6,113.40	65,314.90	340
Totals	1,119,262.30	2,800,990.01	15,922.48	

Refer to the booklet, "Teller Activity Analysis" for details. (Available on our web site by May 10, 2004.)

Tiered Services Points for E-Statements and Bill Pay

New fields have been added to Tiered Service Levels configuration (MNCNFD #1), so that you can now grant points for the following self-service product relationships:

- E-Statement enrollment
- CU*EasyPay! bill payment/presentation enrollment

NOTE: Reward options to waive e-statement and bill pay fees are already in place. This change just lets you grant points each month to members who are enrolled for these services.

Refer to the booklet, "Tiered Service Levels - Implementation Guide" for details.

Two Faces for Teller Processing!

An exciting new option for CU*BASE Tellers! One of the most challenging CU*BASE features for a new employee to learn is the Teller Processing system. For old veterans, the features are easy to use, flexible and powerful, but for new users it can be a little overwhelming the first time they see that busy Funds In screen! To help with this, you can now choose from two different versions of the CU*BASE teller posting screens.

Behind the scenes, all teller functions will work exactly the same in both versions, and in fact run exactly the same CU*BASE programs.

The main difference is that instead of the screen being cluttered with options you use only rarely, the Enhanced version displays only basic fields, with buttons you can click to display only the additional fields you really need.

1. On any CU*BASE menu, click the Choose My Favorites link (in the lower-left corner of the screen).
2. For the Teller display option, choose Enhanced
3. Click Save Changes

Perfect for new employees as well as those "power users" who rely heavily on their mouse and are comfortable with the point and click environment of the web, this alternative view lets you use CU*BASE the way that works best for you.

NOTE: Because this is part of the "My Favorites" feature, your settings are stored for your user ID on each individual workstation. Be sure to set the favorites on each workstation you use routinely.

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

! Vault Balancing Tool

A new inquiry tool has been added to the General Ledger menu (MNGELE #12) that compares daily changes to the Change Fund G/L from the teller system to daily changes in the G/L. The tool lets you easily verify that everything that happened in teller processing hit the G/L with the right location—that the net change in the teller system matches the G/L interface by location.

The inquiry shows one day at a time, similar to the existing Trial Balance GL Verification inquiry which shows any G/Ls that are out of balance and require further attention. A separate on-demand report can also be used to display a range of dates.

In addition to helping credit unions with daily balancing and providing an excellent research tool for our Client Service Representatives when working with your back office staff, this will also be a helpful tool for new clients converting to CU*BASE.

EOD Head	Vault	Teller	Trial Balance	Net Change	G/L	Loc	G/L Change Fund	Net Change	Difference
01	MAIN - 2025		15,790.02	-739.00	01		15,382.57		407.45
02	ONALASKA BRB		283.00	-739.00	02		483.00		200.00
03	No vault		0.00	739.00	03		0.00		0.00
04	EAST AVE BRB		26,000.00	739.00	04		25,792.55		207.45
05	ONK FOREST L		0.00	739.00	05		0.00		0.00
06	HULHEN LODAT		0.00	739.00	06		0.00		0.00
	No vault		0.00	739.00	30		0.00		0.00
	NET DIFFERENCE:		0.00				0.00		0.00

	Refer to the booklet, "General Ledger Balancing Tools" for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Withdrawal and Loan Payment Controls for CU*@HOME and CU*TALK

In addition to the loan payment controls discussed above, the configuration options that currently control withdrawals from LOC accounts and share accounts in Audio and PC Banking have been moved from the ARU configuration and incorporated into the share and loan product configurations.

This gives your credit union much greater flexibility in controlling if and how members can withdraw funds from special kinds of accounts. For example, if you have a special savings account where withdrawals of less than \$1,000 are not allowed, you can now specify a minimum withdrawal amount just for that specific dividend application.

When members attempt to withdraw amounts outside of the allowed range, they will receive an appropriate message, such as "The transfer amount is less than the minimum transfer amount required" or "The amount entered is higher than the maximum amount allowed" or "The transfer from account is restricted from withdrawals."

In addition, for loans, you can now control whether or not a member can make a payment via home banking and audio response. This might be appropriate for certain types of loans where you require a member to make payments via auto-transfer or other method.

For shares, the new flags are available via the new **F15-Audio/PC Bank** command key on the main dividend application configuration screen (MNCNFA #1). For loans, the new flags are available via **F23-Audio/PC Bank** on the first Loan Category Configuration screen (MNCNFB #1).

By default, all of the flags will be configured to match your existing audio response/home banking configuration settings. You may make changes to any specific share or loan products whenever you wish.

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