# CU**BASE**

*Announcing . . .*

# CU*BASE Software Upgrade
## Effective April 22, 2002*

W E S C O

## Introduction

It's Spring!  Well, almost.  At least it's time for our spring CU*BASE upgrade, anyway—coming to all online credit unions on **April 22, 2002**.  In addition to some terrific new options for CU*@HOME PC Banking, this release also contains many exciting enhancements for the workhorse of the CU*BASE system, Teller Processing.

- **CU*@HOME Enhancements -** Now you can allow your members to request a loan in CU*@HOME, with a complete loan request created in CU*BASE, ready for a loan officer to review.  In addition, your credit union can now elect to use separate PINs for Audio and PC Banking, with expanded CU*@HOME passwords for an even higher level of security.  (See the summary starting on Page 2.)

- **Teller System Enhancements** - The introduction of **Teller Cash Dispensers** (TCDs) has prompted a rewrite of the Cash Transfers system (bank to vault, vault to teller, etc.), a new teller Audit Key Inquiry system that replaces the MNTELQ menu, as well as enhancements to other ancillary features used by tellers and head tellers.  (See the summary starting on Page 3.)

- **Other cool changes** . . . We've spent a lot of time tweaking GOLD panels to make AS/400 features like Query, output queue and spool file control a little easier to use in GOLD.  In addition, we've added a couple of cool enhancements to Phone software and other GOLD screens.  We appreciate your comments and ideas about ways to make our software even easier to use!  (See the summary on Page 6.)

*And just around the corner . . .*

We are also getting close to finishing some other major enhancements, including **E-Statements**, **Participation Lending**, full **VMS Loan applications**, OFAC compliance **Data Match** software, and a complete rewrite of the **Loan Application Processing** system which will streamline the process and eliminate redundant steps, as well as allow for debts to be filled in from an online credit report.

Additional CU*@HOME features in the works include new usage stats, tools for managing certificate maturity online, new navigational aids, and other enhancements to account inquiry features.  All these features and more are already underway but a lot more testing needs to be done before they are ready for prime time.  Therefore, we are also planning a **Summer CU*BASE Upgrade** (the first one we've had since 1998!), on a date to be announced soon.  Some features, such as the data match software, may even be released earlier as we get things ready to go.  We'll keep you posted!

*\*Self Processing credit unions will receive this upgrade during the week of May 13, 2002.*

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# CU\*@HOME VMS Upgrade

♦ **Loan Requests via CU\*@HOME**

In October, 2001, the new Loan Product Configuration feature was released, allowing credit unions to configure loan product information and rates for display in CU\*BASE Rate Inquiry as well as via the CU\*@HOME Loan "Rate Board." We hope that you have already configured your loan products and sales information so that members are able to read about your credit union's lending options in CU\*@HOME.



Now the next phase is ready: Loan Requests via CU\*@HOME. In a nutshell, here's how it works:

- The credit union configures Loan Products for display in PC banking (MNCNFB #6), and enables the new "application" option so that a member can apply for the loan on-line. Defaults such as payment frequency and term choices are set, and optional settings such as collateral and loan insurance can also be enabled.

- A member clicks "Loan Rates" on the CU\*@HOME main menu to view the Loan Rate Board, then clicks "Apply" on the loan product.

- A new Loan Request screen appears to allow the member to specify a co-applicant, the loan amount and other parameters for the request.

- After clicking "Next," a recap screen will appear showing details of the loan request, including estimated payment information (calculated using the same programs that are used in CU\*BASE), with an option to "Have a loan officer contact me about this request." This submits the loan request to CU\*BASE and returns the member back to the rate board with a confirmation message.

- Using the existing "Work/View Application Status" feature (MNLOAN #8), a credit union loan officer reviews and works incoming loan requests. These requests will be the same as any loan request created in CU\*BASE, with a Centralized Underwriting code of "HB" to designate that they originated from Home Banking.

  &#x1F4D6; *For complete details, refer to the updated "CU\*@HOME Virtual Member Services (VMS)" booklet, available on our web site (in CU\*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).*

The next phase for VMS lending features, coming later this year, will be a complete application system allowing the member to continue past the request screen and actually complete a full application, using data from your existing household files.

♦ **NEW: Expanded PINs for CU\*@HOME**

In light of the increasingly security-conscious environment of the Internet, we are pleased to announce a new option for credit unions who offer both CU\*TALK Audio Response and CU\*@HOME PC Banking to their members. Traditionally, members were allowed to use a single PIN, or password, to
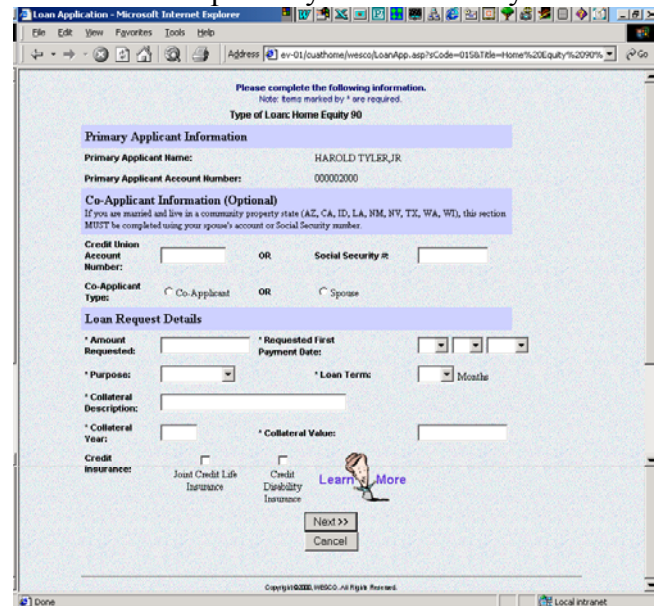
access both systems. While this is generally popular with members who don't want to memorize yet another password, the changing security demands of the PC world have made this feature less desirable from a security standpoint. In general, the longer and more complex a PC password is, the more difficult it is for an unauthorized person to obtain it.

Therefore, your credit union can now opt to use separate passwords for both systems: the same industry-standard 4-digit PIN for audio response, and a new, expanded PIN option for home banking. With this option, home banking passwords can be up to 10 alphanumeric characters, with the minimum number of characters (4-10) to be specified by your credit union. In addition, you can elect to "expire" a PIN after a certain period of nonuse (the number of days to be determined by you). If someone attempts to access the member's account after the expiration period, he or she will be instructed to contact the credit union to reactivate the PIN.

> ✎ NOTE: "Expiration" does not mean the PIN itself needs to be changed periodically; this expiration comes into play only after a member has not logged into CU*@HOME for a certain period of time. This provides an extra measure of security for dormant memberships or members who do not choose to use your self service options. (Remember that you can also choose to deactivate an individual member's access to these systems completely.)

If your credit union would like to implement separate passwords for CU*TALK and CU*@HOME, please contact a CU*BASE Client Service Representative. Timing can be arranged to turn the feature on after appropriate notice has been given to your members.

*Contents*
# CU*BASE Teller Software Upgrade

Following is a brief synopsis of the new features and enhancements for the CU*BASE Teller Processing system that will be included in this upgrade:

♦ **Introducing CU*BASE "Supplemental Vaults"**
ATMs, Kiosks, and Teller Cash Dispensers (TCDs)
In order to add new features for using Teller Cash Dispensers (TCDs) in CU*BASE, we will now use a new designation for the tracking of ATM, TCDs, and, eventually, Kiosks. This new designation, *Supplemental Vault*, recognizes these devices as alternate safekeeping areas for cash within the credit union. Configuration changes, new bulk cash transfer procedures, and new tracking control totals have been added throughout CU*BASE to work with these new devices. Keep reading...

♦ **NEW Bulk Cash Transfers System . . . Including Receipts!**
This new Cash Transfer system replaces three separate options formerly on the Head Teller menu (MNHTEL). With one option, your head teller can now transfer funds from one safekeeping location (Teller, Branch Vault, Supplemental Vault or Bank) to another, in one easy-to-use system. Best of all, CU*BASE will automatically print a receipt showing the details of the transfer, including date, time, "from" and "to" locations, and amount, making tracking much easier and more accurate.

In addition, a new Cash Transfer Inquiry feature has been created to show all cash transfers performed for a specific date, displayed from one of three points of view:

- All transfers performed for a specific <u>Teller</u>, including bulk cash transfers and TCD dispenses to members,
- All transfers performed for a specific <u>Branch Vault</u>, including bulk cash transfers from/to tellers, supplemental vaults, and the bank, or
- All transfers performed for a specific <u>Supplemental Vault</u>, including bulk cash transfers from/to tellers, other supplemental vaults, or the branch vault.

♦ **NEW Teller Audit Key Inquiry and Removal of MNTELQ Menu**
This new research tool replaces all of the Queries formerly on the MNTELQ menu, and shows ALL audit key activity in one simple screen. Available via the F3-Audit key on the Teller Control screen, selection criteria let you search for a specific timeframe or range of transaction amounts. Display only certain audit key types, or see a virtual "receipt" of just one member's audit key transactions.
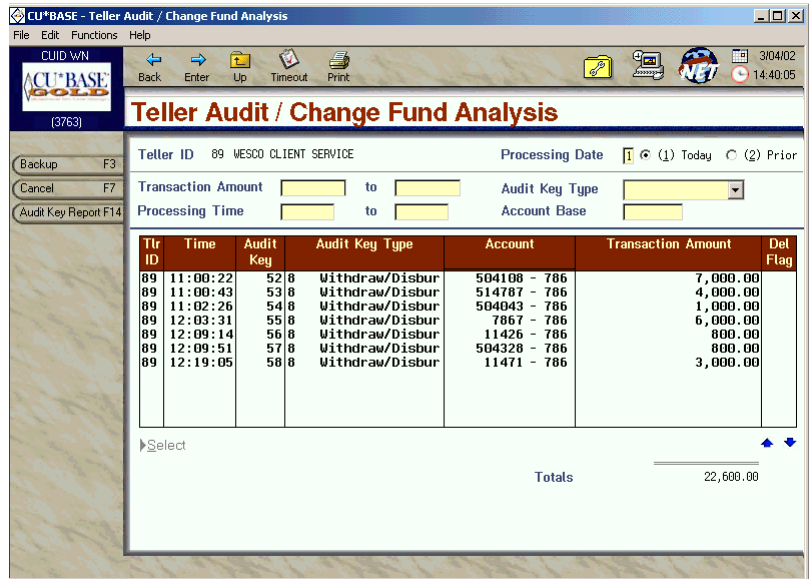
♦ **Changes to Teller Control**
Teller Control has been expanded to monitor TCD activity, and also to provide access to many new features used every day by tellers:

- **NEW Workstation Configuration Pop-Up Window** - One of the best new features is a pop-up that allows a teller to switch the printer used for receipts, checks, or general printing on the fly, without needing access to the full device configuration feature. This window also provides a way to activate or deactivate the TCD used by that teller workstation.
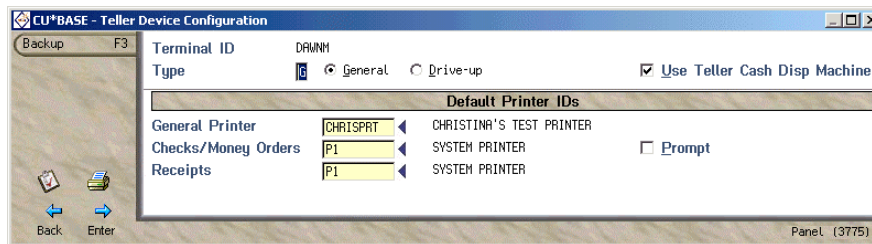
- **Access to new Audit Key Inquiry and Cash Transfers Inquiry** - Tellers can see a history of cash transfers, and use the new Audit Key inquiry for researching member transaction activity.

- **Change to "Vaults to Teller" and "Teller to Vaults" Control Totals** - Since the definition of a "vault" has now been expanded to include supplemental vaults (ATMs and TCDs), and because the new cash transfer system will allow transfers from a Teller Vault to a supplemental vault, these control totals now represent the total amount of transfers between the teller drawer and <u>any</u> vault, including both branch vaults and supplemental vaults.

- **Access to Cash Transfers from TCD to Teller** - If a teller workstation is set up to use a TCD, a new command key will be displayed in Teller Control to allow for a bulk cash transfer from the TCD to replenish the teller drawer. This makes it possible for tellers to receive cash from the TCD without being granted full access to the cash transfers system (which is typically restricted to the Head Teller only).

- **NEW "TCD Dispensed to Members" Control Total** - For credit unions using TCDs, this new control total tracks all funds dispensed from the TCD for member transactions.

♦ **Elimination of Teller Inquiry Screens**

The Teller Inquiry and Summary Inquiry screens formerly accessed via MNSERV #17 "Teller Drawer Inquiry" have been <u>removed</u>. All relevant control totals can be viewed using Teller Control.

♦ **Reassigning a Teller to a Different Branch Vault**

This feature was formerly available via a command key on the old "VAULT - Teller Transfer/Inquiry" screen. Because that system was replaced by the new Cash Transfers system, the vault reassignment feature was pulled out and is now available via a menu command on the Head Teller menu (MNHTEL). This system lets you quickly change the vault assignment for a teller, such as when a teller moves to another branch location. Although a teller's vault assignment can still be changed using CU\*BASE Employee Security, this feature provides a quick and easy way to handle roving tellers.

> ✍ NOTE: As before, the teller drawer must be activated and the drawer balance must be at zero before a new vault can be assigned.

♦ **Check Hold Information on Transaction Receipts**

Effective with this release, when a check hold is placed during a teller transaction, the receipt will now show release information for each check deposited. Both dot matrix receipts and the new thermal receipts will use the same technique:

```
            CHECK IN            5087.19
       Funds available on 02/21/02
            CHECK IN             544.89
       Funds available on 02/21/02
  147-000    MEMBER SAV DEPOSIT  5632.08    13705.80
  147        CASH BACK                .00




     2/18/02       01       16:18      89
      SUSAN J. DOE                   CU-000/89
```

♦ **New Check Cashing Fee Option: % of Checks Cashed**

The Check Cashing Fee Configuration has been changed to allow your credit union to charge a fee when members cash checks, with the fee calculated <u>as a percentage of the total amount</u> of checks cashed. This new feature helps you more effectively offset the costs associated with members that join the credit union specifically for the purpose of cashing checks.

♦ **Member/Employee Type Security Enhancement**

The CU\*BASE Member/Employee Type security feature was designed to let you control access to special memberships, such as memberships owned by employees, Board members, relatives, etc. Exceptions can be made for specific employees so that they can, for example, perform inquiries on their own accounts but are not allowed to perform maintenance or post transactions.

For most credit unions, certain employees, such as internal auditors or supervisors, need to be granted full access to all memberships, even those with marked as "special" with a Member/Employee Type code. Currently, this is done by keying in each individual member number, one at a time, but this is time-consuming for credit unions that have a large number of these special memberships.

An enhancement is now available to let you specify the access an employee can have to <u>all</u> memberships. This eliminates the need to key in each individual account number for your internal

auditor or supervisory employees, while still providing appropriate security for all other employees. This new feature can be access via CU\*BASE Employee Security (MNMGMT #1), using option 8=Update Account Security.

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 For complete information about <u>all</u> of the teller system changes, refer to the following booklets: "CU\*BASE Teller System Enhancements Effective April 22, 2002" and "Using Teller Cash Dispensers (TCDs) with CU\*BASE."  Both will be available on our web site **after April 1, 2002** (in CU\*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).

 Complete information on all of the new screens and features will also be available via CU\*BASE GOLD On-Line Help once the release is implemented.

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♦ **Other Cool Changes**

- All **Query** screens have been reviewed with many changes made to make these screens easier to use and navigate.

- **Output queue** and **Spool file** control screens will now have input fields so that you can choose multiple options on multiple files simultaneously, similar to the old "green" screen method.  You can still use the "mouse method," too, of course!

- In **Phone Operator** software, a double-click on an account will now take you directly to History, instead of account Inquiry.

- The **Combined Transaction Reversal/Audit Key Deletion** system has been fixed so that it shows only transactions for the teller ID entered on the initial screen.

- The selection features on the first screen of **Inquiry** and **Phone** have been streamlined so that you won't get the "Only ONE search PARAMETER may be USED" error message after sorting for an account number.  In addition, if you sort by name and choose the wrong account on the first try, the alphabetic sort will remain on the initial screen so you can choose the next account in line alphabetically.

- Changes have been made to **ACH** processing to comply with the latest round of regulatory changes.  The system now handles the new "ARC" standard entry class code, which represents checks that are scanned and handled as an ACH item rather than as a standard check clearing, with the original check being destroyed.  In addition, the terminal location will be shown on ACH items with the POP and POS standard entry class codes.  Refer to your latest ACH regulations for complete information about these codes.

- For credit unions with MoneyMaker debit card processing, a new "Debit Authorizations" inquiry will be available from the OTB/Cards inquiry screen (F17 in Inquiry or Phone) to show outstanding authorizations for debit card purchases.  These will be used in calculating available balances for member debit card activity.

As usual, other minor enhancements and changes will also be implemented based on reported issues. These will be reported in the next issue of the *CU&A* newsletter.