

CU\*BASE  
11.0

# CU\*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
April 17, 2011	May 8, 2011	May 9 & 10, 2011

Updated booklets mentioned in this summary will be available on our website no later than **April 15, 2011**. Access the CU\*BASE Reference Page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then CU\*BASE Reference. Access the "It's Me 247" Reference Page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then It's Me Reference. Documentation will also be available through the What's New topic in online help when you get the release. Updated online help, including the "What's New" summary list of all changes, will be included when you receive the release.

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## 5300 Call Report Ratios



For those of you using our 5300 Call Report Tool, a great new feature is available! A new dashboard accessed from either the MN5300 or Management menus will calculate key NCUA financial ratios using the data from your CU\*BASE Call Reports. Access this dashboard via the Management Processing/Dashboards menu (MNMGMT) #9-Call Reports Ratios Dashboard. Here are the ratios we've started with, but of course we want to hear from you if there are others you'd like us to include in the future:

- Delinquent Loans/Total Loans
- Fee & Other Operating Income/Average Assets
- Loans/Assets
- Members/FTEs
- Salary & Benefits/FTEs
- Net Interest Margin
- Net Operating Expense/Average Assets
- Net Worth/Total Assets
- Operating Expense/Gross Income
- ROA (Return on Assets)

*Want to monitor these trends every month, not just quarterly?* In addition to calculating ratios from your existing quarterly reports, you can also create monthly Call Reports and request ratios using that data. (All this requires is running the Call Report tool at least once every month to allow the system to run the calculations when the month-end files are available.)

CEOs, if your team does not currently use the CU\*BASE Call Report tool, this new feature should be the incentive to start! Like all of the new analysis and dashboard tools that have come out of the CEO Strategies focus group, it is a work in progress, and we depend on you to help it evolve. Let us know if there are other ratio calculations we could automate using the data from your Call Report.

Interested in more training on the 5300 Call Report? Be sure to attend the upcoming CEO Strategies conference.

	Refer to the "5300 Call Report" booklet available on CU*BASE Reference Page for details, specifically the section on Call Report Ratios.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## NEW! New and Closed Account Dashboard

### Prototype for New Style of Dashboard

We're excited to introduce our new style of dashboard with this release! At the top of the Dashboard you enter the criteria for the data you want to view. Then press Enter and *without leaving the screen*, view the results below the selections. This way you can quickly view different accounts meeting different variables. We plan to extend this "one screen" design into the development of future dashboards.

### The New/Closed Membership Dashboard - Get To the Answer, Quickly!

The first major project we will be releasing using this new style of dashboard is one whose idea came from the CEO Strategies conference, the New-Closed Membership Dashboard. With the click of a button, you can see nearly 30 different analyses of those same groups of members, including average age of your members, number of members using bill pay and online banking... with four different analysis screens chock full of statistics and data, you are sure to "get the answer" of what you are looking for – and quickly!

The New-Closed Dashboard is easily accessed via the Management Dashboards menu (MNMGMT) #19-New/Closed Membership Dashboard. Simply enter your desired date range (and any qualifiers) and press Enter to view a listing of the accounts that will be analyzed. Access the four screen analysis by simply using F11-Analysis from this screen. The amount of data and statistics on this screen is staggering. Here is a listing of some of the items you will find:

Top 8 Age Groups (Individuals/Organizations/Both)	Count and % of members using/not using:
Day of week membership was opened (or closed)	<ul style="list-style-type: none"> <li>• Online banking</li> </ul>
Calendar quarter membership was opened (or closed)	<ul style="list-style-type: none"> <li>• Audio response</li> </ul>
Average PPM and Average SPM	<ul style="list-style-type: none"> <li>• E-Statements</li> </ul>
Gender Breakdown (Male/Female/Organization/Unknown)	<ul style="list-style-type: none"> <li>• E-Notices</li> </ul>
Month membership was opened (or closed)	<ul style="list-style-type: none"> <li>• Bill Pay</li> </ul>
Top 8 Membership Designations	<ul style="list-style-type: none"> <li>• Email Address (if not flagged as wrong)</li> </ul>
Top 8 ZIP Codes (first 3 digits only, to group similar geographic areas)	<ul style="list-style-type: none"> <li>• Checking account</li> </ul>
Top 8 Branches (member branch #)	<ul style="list-style-type: none"> <li>• ATM and/or debit card</li> </ul>
Top 8 Employees who opened (or closed) the memberships	<ul style="list-style-type: none"> <li>• Total and average savings/checking/IRA and certificate \$ balances (as of prior month-end)</li> </ul>
Top 8 SEG/Sponsors	<ul style="list-style-type: none"> <li>• Total and average loan/LOC \$ balances (as of prior month-end)</li> </ul>
Top 8 Reason Codes	<ul style="list-style-type: none"> <li>• Average Tiered Service Score (as of this month's score)</li> </ul>
Tiered Service Levels breakdown	

You will find more and more data than can even be listed!



### Work Open and Closed Member Checklists While Working Accounts

We are sure your Member Services Team will also be excited about the new New/Closed Dashboard. A new Checklist icon included in the Dashboard allows you to access and “check off” completed tasks on open and closed memberships. Consider how this feature can assist you in setting policies and procedures at your credit union! With new memberships, for example, you may cross sell services based on credit report, follow through with FACT act sheets if needed, or even laminate a new membership card. Now you have membership checklists, similar to the existing loan checklists, to “check off” that all members received the same service.

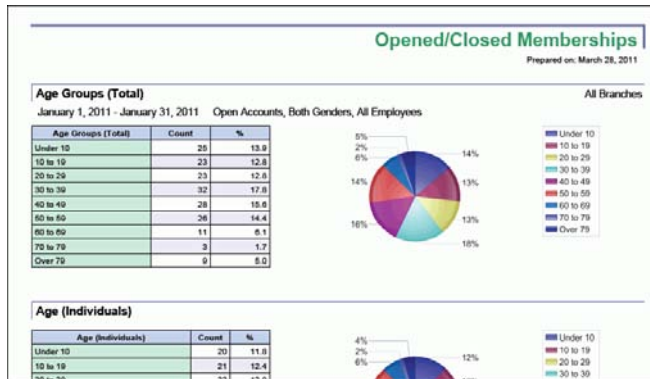
These checklists are actually account checklists too – they are configured by a new F18-Checklist from the Savings/Checking Dividend Application or CD Application Type. The checklist for the Dividend Application of your base share (000) account serves as your membership list accessed from the Dashboard. You can also update account level checklists via Account Update.

### Separate Open and Closed Membership/Account Reason Codes

To assist with more accurate analysis of new and closed memberships and accounts, it was time to update the membership and account reason codes (General Configuration 2 (MNCNFD) # 6-New/Closed Reason Codes/Comments). A new column in the configuration allows you to identify reason codes associated with closing or opening. To make this identification, simply select the code and select open or closed from a new drop-down menu. Then only the appropriate codes will be presented when an employee opens/closes an account or membership. (If a code is not set with an “open” or “closed” setting, it will be presented in both lists.)

	Refer to the “Get to the Answer – New/Closed Dashboard” brochure available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 Full Color PDF Exports Added for Multiple Dashboards in CU\*BASE



CEOs have asked us, "Why isn't there an easy way to create a colorful report (while in brainstorming sessions) that we can forward to others in our organization? With the new PDF Export feature, you can do just that! A single click provides you with data and charts in an attractive, full-color format that's ready to print and distribute to a credit union board and management staff.

This feature has currently been added to 40 dashboards and related screens in CU\*BASE, with plans for further expansion in the future. Dashboards with the PDF option can be accessed from many menus in CU\*BASE including the Management Dashboards, "Knowing Your Member," Marketing, and Teller & Cash Analysis Tools menus.





Just click a new PDF icon (to the left of the existing Excel export icon) and CU\*BASE will create a PDF in Adobe format containing all the data and graphs you see on the screen. (You must first purchase and install the licensed iText software on your computer.)

Here is a short list of some of the dashboards that will include the new PDF export:

- The New Open/Close Membership Dashboard (one of the Dashboard's PDFs shown above)
- Channel Activity Summary
- Relationship Analysis
- Collections Dashboard
- Contingent Liability Trend Summary
- Fee/Waiver Dashboard
- Tiered Services Comparison
- NSF Statistics Dashboard
- 40 screens in total now have the PDF Export Feature...with plans for more in the future!

**IMPORTANT:** The CU\*BASE side of the PDF feature is activated immediately with the release. **Credit unions, however, will need to install a software product called iText Sharp on each computer** that needs to generate a PDF and add a file to that computer's directory. Credit unions will work directly with iText Software Corp to purchase licenses. For contact information and instructions on configuration you'll need to do, access CU\*BASE Online help and enter Index keyword "PDF."

We selected to partner with iText Software Corp. because of its standing as a recognized leader in PDF programming and development. The iText client list includes notable companies such as Adobe, Google, the Department of Defense, and the New York Times. Additionally Manning Publications has published a book dedicated to programming with the iText tool, and iText has a very active user community.

	Refer to the "PDF Exports" brochure available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release, refer to Index keyword "PDF."

## More Employee Security Tracking Tools

### New File, Dashboard, and Report Assist Research


With this release we have added new employee security tools for your credit union auditors (and management as well). We've added a new file SECMAINT to track all changes made to account security, menu security, or special security (recording changes made for and by an employee). Then we also created a handy online dashboard and printed report you can use to filter the SECMAINT so you can view only the information you are researching. (SECMAINT will record data beginning on the date of your release.)

The new dashboard allows you to filter, and view online, changes employees make to their permissions to accessing account, menu options and other special account security options. Management can easily access this dashboard right within Employee Security (Management menu (MNMGMT) #1-Employee Security); Auditors have access via the Auditing menu (MNAUDT) # 21-Audit Employee Security Config. Simply use the new F11-View Maint, enter your criteria, and view the results. To print this data, use the third report (the Employee Security Audit Report) we've now added to the collection of Employee Security Audit reports (accessed also via the Auditing menu #20-Employee Security Reports).

### New Employee Security Rules

Additionally with this release, we are bringing employee security rules in line with more common practices in the workplace today. If your credit union expires employee passwords, your employees will no longer be able to have their password match either their username or any of their last twelve passwords. The rest of your credit union employee password rules (length of time until a password expired and required length of password) remain unchanged and follow the settings of your credit union configuration.


Not sure how your credit union has configured its employee password settings? Credit unions can now view this configuration via a new function key (F9-CU Options) from within Employee Security Maintenance (accessed only via MNAUDT #21). If you are interested in changing this configuration, contact a Client Services Representative to assist you.


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

## Automating the Monthly Income Adjustment for 90-Day Delinquency

With this project we've not only made a time-consuming monthly chore more comprehensive, more precise, and more consistent...it's now also as fast as pushing a few buttons. No more custom Queries or reports, no more complicated spreadsheets to calculate the amounts, no more manually typing what can potentially be hundreds of individual G/L entries.

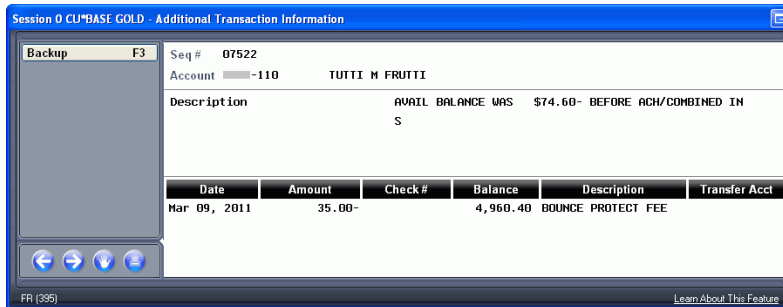
In a nutshell, this new tool (accessed on the General Ledger menu – MNGELE) automates the process of calculating and posting journal entries to account for interest due that is likely to be unpaid (loans more than 3 months past due). You can choose whether to post detailed entries to each individual income G/L according to loan category, or to a single designated income account, with an offset to a designated accrual G/L. Entries can be posted consolidated into one branch location or by member branch. And yes, we'll even prepare the reversing entry for you. All you have to do is post!

 Refer to the new "Adjusting for 90-Day Delinquency" booklet available on CU\*BASE Reference Page for details.

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

## Available Balance Information in Secondary Transaction Description

Make your Overdraft Services and related fee policies clearer to your members than ever before!



A new secondary transaction description in Account History will appear in CU\*BASE and **It's Me 247** that clearly specifies what the members' *available balance* was before NSF or ANR processing on Share Draft, ACH or ATM/Debit transactions. (In other words, the balance that caused the fee or returned item to happen.)

The new secondary description will include the available balance before the transaction was processed and a description of the type of transaction, i.e. "AVAIL BAL was \$523.45 BEFORE ACH TRANS." This secondary transaction description will appear on the fee (for a transaction using ANR funds or for an ATM/Debit NSF fee) or the reversal (for all other NSF items, since a fee is not always charged for all NSF items). We hope this assists you in your research and reduces the need for members to call for clarification!

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

## "Cash Back" Calculator

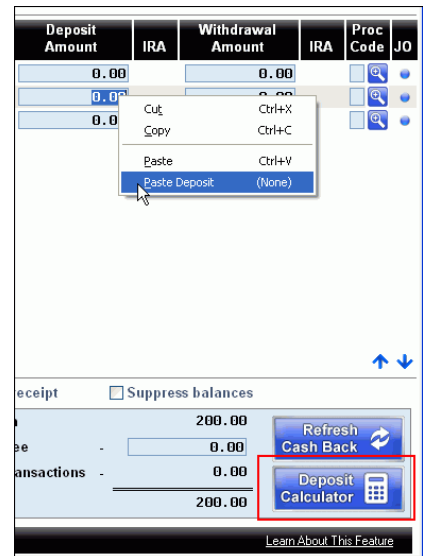
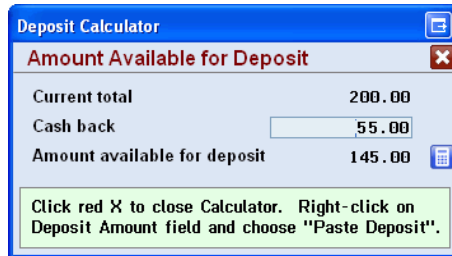
A new feature is available for Tellers we are sure they will appreciate!

When entering transactions, the teller now can click a "Deposit Calculator" button and CU\*BASE will calculate the amount the teller

needs to deposit enter to reach the desired cash back amount. No need to use a calculator anymore! CU\*BASE does the work directly when the teller is making the deposit.

For example, if the member brings in a check for \$465.30 and wants \$26.50 back, tellers simply enters the check, clicks the Deposit Calculator button, and enters the cash back amount. Then they just right click on a deposit field and select Paste to enter the remaining funds. Tellers can even use the already existing Refresh Cash Back button instead of Enter for a final tabulation.

We hope this new tool to the teller arsenal reduces keystrokes and speeds up the time it takes to service a member!





## ATM Surcharge Rebates

If your credit union is using a vendor to process ATM surcharge fee rebates (from foreign ATMs) to your members – now you can do this directly in CU\*BASE. Maybe you are a credit union who has not offered this service as a reward to your members? Consider starting now!

CU\*BASE allows you to configure the rebate program two ways - per DIVAPL (all members with an account of the DIVAPL receive the rebate), or as part of the rewards of a Qualified Dividend product (only members with qualifying enrollments, such as bill pay or e-Statements, and/or number or amount of

transactions, such as ACH, receive the reward). This gives you the flexibility to choose which members are eligible to receive the rebate.



In order to offer an ATM surcharge rebate program, the credit union first sets up the Surcharge Routine via the Online ATM/Debit Card Processing menu (MNCNFG) #4-Surcharge Rebate Reward Program). This allows you to configure the rebate and set the maximum dollar amount of the reward. Then this routine is selected in the Dividend Application configuration, or Qualified Dividend configuration, depending on the chosen method.

	Refer to the "ATM Surcharge" and "Qualified Dividends" booklets available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## Links Added to e-Notices

Member will now see helpful links in their e-Notices displayed in online banking, allowing for an even more robust self-service experience for members. When members receive an e-Notice about a delinquent loan, they will be able to click a "Pay Now" link to jump to the transfer page so they can make a payment on that loan. Likewise, a CD maturity notice will directly link members to the page where they can change their renewal options in response to the notice instructions.

This enhancement gives members true self-service options and allows them to take immediate action when receiving a notice. What does this mean for your credit union's bottom line? Fewer calls to the credit union means less staff time spent assisting members. An even more attractive e-Notice product for you to market to your members means increased enrollment, reducing the need to send the costly paper notices.

	Refer to the "Member Notices: Configuring and Printing CU-Defined Notices and e-Notices" booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## "It's Me 247" Tiered Services Points Enhancements

**Contributing Points:**

- I have a mortgage or other eligible special loan.
- I have an eligible line of credit.
- I have a loan at the credit union.
- I have more than \$5,000.00 in loans.
- I have more than \$10,000.00 in loans.
- I have more than \$25,000.00 in loans.



[» Apply for a loan](#)

With the 10.0 Release, we made the Tiered Services badge more prominent in Inquiry, Phone Operator and when accessing a member via Teller. With the 11.0 release we are continuing to implement the recommendations from our Tiered Services Focus group by adding enhancements to the way Tiered Services is presented to members in **It's Me 247**.

New links within the Tiered Service Points detail now encourage members to, for example, "Open an account," "Open a Certificate," "Enroll in e-Statements now!" or to "Enroll in bill pay now!" When members click these links, they are automatically moved to the online banking screens which allow them to take action. (These links will be presented regardless of the member's status.) These links are part of an overall plan to assist members in accessing the screens they need. (We have described previously how we also implemented this design in the "helpful e-Notices links" project.)

While we were at it, we made small text changes to the verbiage of the Tiered Services detail to give more flexibility to credit union offering Tiered Services rewards, for example, changing the text to read, "I have a mortgage *or other eligible account*." This allows credit union to count other accounts towards the point qualifications.

This is just the beginning of a series of enhancements to Tiered Services! Watch for upcoming changes, including expanded features for expiring reward points (formerly referred to as "lifetime" points) and even including reward points summary information as part of the member's regular statement. Check out the Kitchen for updates on projects in the pipeline.

	Refer to the “Tiered Services Levels – Implementation Guide” booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## E-Alerts Enhancements – There are Quite a Few!

### e-Alerts Notify Members Within 30 Minutes of Changes to their Accounts

Members will be thrilled that they will now receive their e-Alerts in a near “real time” fashion. CU \*BASE will now queue e-Alerts and send them every 30 minutes, instead of the once a day as was the previous method. Members with balance threshold e-Alerts will really appreciate this change, since they will receive an e-Alert within 30 minutes of falling below (or above) their tolerance. Other e-Alerts will also be received in a timelier manner. CU\*BASE will queue ACH email notification directly following ACH processing and loan payment due notifications directly after EOD processing. This even affects the delivery of e-Notice notifications (which are considered a type of e-Alert by the system); now they will be queued for delivery when notices are printed. (Note: Members may find that they receive more e-Alerts due to this more “instant” delivery, which will no longer be able to combine multiple events into a single alert.)

### Balance Tolerance e-Alerts Now Based on Member’s Available Balance

While we were adjusting the e-Alert programming, we also updated the e-Alerts system to send balance tolerance e-Alerts based on the member’s *available balance*. Previously these e-Alerts were based on the member’s *current balance*. We are sure your members will appreciate this change as well!

### Members Can Select to Receive Complete Alerts - Directly to Their Email!

Subject: Account Balance eAlert

The available balance in your 003 XTRACASH SAVINGS was above \$5,000.00 at 11:02 AM ET on 03/08/2011.

This eAlert is being sent at your request. If you do not wish to continue receiving these alerts, log in to online banking as usual and click "My Messages" then "eAlert Subscriptions."

ABC Credit Union  
123-456-7890  
www.abccu.org  
Connecting to you is important to us. Should you like to unsubscribe please visit <http://memberreach.com/unsubscribe>

Previously members could select to receive an email *notification* that they had received an e-Alert, but that still meant that they needed to log into **It’s Me 247** to view the full text in an online banking message. Now members can select a new “Complete” e-Alert option which sends them the “full” e-Alert text in an email. When members select the new e-Alert contact option, “Send the complete alert via email only,” members receive the “full” text of the alert in an email – shown to the left. This selection can also be made for the member via CU\*BASE).



Members will appreciate the convenience of no longer needing to log into the message center to read their e-Alerts – especially your members on the go with smart phone access to their emails.

Of course, when we say “complete,” we don’t mean that we disclose any member data (such as member name and membership number) on the “complete” alert option! These e-Alerts identify only the sub account number and account nickname of the affected account. Members having more than one membership can use the Nicknames feature in **It’s Me 247** to personalize the name associated with each sub account to help them tell, for example, which 010 sub account is affected when they receive an e-Alert. Are you a credit union who has not turned on the Nicknames feature for members? This may be a good time to activate this option for your members!

NOTE: The Daily CU\*SPY PALEMAIL report that credit unions previously used to determine the reason for email notification exceptions is now obsolete and will no longer be generated. Because of the new design, the only reason that an e-Alert notification would not be sent is if the member does not have an email address in the system or if member’s email address is marked as an invalid.

**IMPORTANT NOTE FOR SELF-PROCESSORS:** These programming changes mean that you can remove the “Send e-Alert Email Messages” task from your daily OPS routine – our updated e-Alert programming does the work for you! Of course if you want, you can control the frequency with which the e-Alerts are sent. (Use the new #8-eAlerts Monitoring Interval Cfg on the new MNOPMC menu.)





	Refer to the “e-Alerts” booklet available on <b>It’s Me 247</b> Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## Credit Union Controls for Reg E Opt In/Out Selection

Previously online credit unions needed assistance to “turn on” a credit union members’ ability to change their Opt In/Opt Out Status online through **It’s Me 247** since the setting was in the OPER area. With this release, this setting has been moved to the Online Banking VMS Configuration (Internet Member Services Config menu (MNCNFE) #1. By selecting a new “Allow member to change Reg E opt in/opt out choice” checkbox, credit unions can control this setting themselves. Then the members will see an Overdraft Services page in the Preferences section in **It’s Me 247**, where they can make their selection

Additionally, you can now customize the text members see when changing their status, giving you more flexibility in marketing your individual offering to members. A new “Member Instructions” button next to the new CU\*BASE checkbox mentioned above allows you to compose free-form text that the members sees when they make their selection online. (By default, we’ll set you up with a generalized statement that you can customize as you wish.)



	Refer to the “Opt In/Opt Out (Reg E) – Managing Your Offering” booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## Certificate Enhancements

### Principal Distribution Certificates

Principal distribution certificates offer credit unions a new way to market savings products to members with higher balances. With principal distributions, members receive periodic income in the form of checks or transfers during the term of the certificate. Members looking for a way to incrementally receive funds from their accounts will appreciate this service.



Credit unions offer this option by configuring Certificate Types that are designed to offer the principal distribution feature. (You can select to require or make it optional in the configuration.) Then when a certificate of this Type is opened, the MSR simply enters the principal distribution amount and whether the member wants to receive funds in the form of a check or as a transfer to a different sub account. Principal distribution funds are disbursed separately from dividend payments so members even have the option of disbursing the funds using different methods. For example, the member could transfer their dividend payments to another (checking) account and send the principal distribution disbursement in the form of a check to their broker.

	Refer to the “Principal Distribution Certificates” booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

### Bump Rate CDs – Change the Rate During the Term

A new product is now available for a credit union’s savings arsenal. “Bump” rate certificate products allow members to change the rate of their certificates (a configured number of times) when it is at their advantage – when the current rate is better than the existing rate. Members will be intrigued by this option to get better returns, and you have a marketing tool to sell more certificates, even when interest rates are low!

To offer this product credit unions simply configure Certificate Types to allow the rate to be “bumped” a specific number of times. When a certificate is opened the Certificate Type is used to determine the number of times a member can use this feature. It is easy for employees to assist the member to “bump” the rate via CU\*BASE or even for the member to make the change themselves via online banking.



	Refer to the “Bump Rate Certificates” booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## On Demand FinCEN Scan

Auditors will love the time they are saved by using the on demand manual FinCEN scan, built directly into CU\*BASE. By using the new option on the Auditing menu (MNAUDT #12- Run FincEN (314a) Scan), they can quickly run the credit union membership against a file downloaded from the FinCEN website. The scan will review open (MASTER) and closed (MSHIST) membership files as well as non-member (MSNONMBR) files and provide a printed report for reporting on the FinCEN website.

Interested in using this feature? Contact a Client Services Representative to request upload privileges for your auditor. This individual will use the existing upload process available on the File Transfer /Audit Function menu (MNFILE) to upload the file to the iSeries.

Coming soon...we have already begun development on an even easier method for uploading files. Stay tuned for news about this new tool later this year.

	Refer to the "Running FinCEN 314a Scan Against Your CU*BASE Database" booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## Enhancements for Deposit Item Fee For Outside Checks

This change will impact credit unions using Deposit Item fees by assisting with the correct calculation of deposited items; for credit unions not using these fees, or for accounts not eligible for fees, the confusing "# of items" field will no longer be visible on the Main Teller Posting screen.



In the past, it was easy for front line staff to fat finger the total number of checks entered in the Main Teller Posting screen, causing problems with associated Deposit item fees. Now a new view-only count of the "# items" automatically updates the count of checks as they are entered in the Outside Checks screen. This number is then carried over to the Main Teller Posting screen, now in a view-only format instead of the previous input-ready field. If edits to this number are needed, they can only be made via a new F13-Unlock Items function which opens the field for entry of a different number.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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## Breakout of Inquiry and Phone Operator Access in Shared Branching Config

In response to a request by Xtend and the Shared Branch partners, credit unions can now place additional restrictions when the member visits a Shared Branching location. The Shared Branching setting to "Allow inquiry/phone and related functions" has now been separated into two checkboxes, one for "Allow inquiry functions" and one for "Allow phone and related functions." Checking only the inquiry option blocks Shared Branch tellers from accessing Phone Operator (from both the Account Selection and Main Teller Posting screens), and related actions, such as printing Transaction History reports and changing or adding comments. Additional restrictions include the removal of the Tracker Review function key and the Sales Tools feature from the Verify Member and Main Teller Posting screens.

Xtend has already announced this new feature and will be communicating more information on how credit unions can change their Shared Branching configuration to take advantage of this new feature.

	Refer to the "Shared Branching" booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## ✓ ProDOC Enhancements


### “Smart Scanning” - Scanned Image Optimization



Beginning with this release, when you scan an item, ProDOC will begin presenting an optimized scan (if you have not selected the optimal settings). What does this mean for you? Faster retrieval times and lower storage costs passed on to you! If you are already scanning your images with optimized settings you will notice no change in your scanning process. But if your scan settings are less than optimal, for example a license in full page, full color (as shown to the left), you will simply be presented with an optimized image for approval.

Are you an eDOC In House Client interested in getting started with optimized scanning? Contact eDOC Innovations to get started!

### Dual ProDOC and CU\*BASE Sign-on

Now when you login to CU\*BASE, you will automatically also log into ProDOC! To activate this feature, select the Workstations Favorites icon  from any menu screen, then check “ProDOC auto-launch.” This existing checkbox will now not only launch ProDOC (as it does currently), but it will sign you in as well. (Remember you will still need your ProDOC password to retrieve items from the archive.)

This feature is coming soon to eDOC Innovations In House Clients as well! eDoc Innovations will contact these credit unions shortly with more information on activating this feature.

## Miscellaneous

**Secondary Transfer Description on Both Accounts via Online Banking Transfer** - When members make a transfer online through **It's Me 247** they can now select whether the secondary transaction description they enter will appear on the statement (and in online banking) of the person receiving the transfer. Previously they only had the option to add the comment to their own statement. This change mimics the recent enhancement to the CU\*BASE Transfer screen.

**Sort Now Available for ATM/Debit Card Listing** - Now when viewing or updating a list of a member's ATM and Debit cards, you will be able to use new buttons to sort them. This is especially helpful for those members with multiple cards; this might assist you, for example, when you are changing the status of a hot card. Use these sorts to group all ATM and Debit cards by Card #, Type, or Status. Access these sorts via the Inquiry and Update screens accessed via the Online ATM/Debit Card Processing menu (MNATMD) #1-ATM/Debit Card Maintenance or #2-ATM/Debit Card Inquiry.

**Credit Unions Can Select to Never Expire Online Banking Passwords** - At our last security update, we required that if an online banking password went unused for a period of time greater than 90 days, that the password would expire and require a reset. (This is not to be confused with *new member* online passwords that expire in a credit union-defined 1-7 days.) With this release, the Online Banking/ARU Configuration in OPER allows for passwords to be set to never expire. (Remember if you expire stale passwords, you can always monitor the accounts through the existing Stale or Disabled Password Report (Auditing Menu (MNUADT) # 7-Audit Disabled/Inactive PIN/PWs.))

**Controls for Ending Online Ballots Early** - You may be a credit union considering using the recently added online ballot feature to run a survey for you members. With this release, we have enhanced the online ballot feature to give you one more reason to take it for a test drive! Now when you set up the ballot via the Internet Member Services Config menu (MNCNFE) #14-Online Ballot Config/Results Rpt, you can configure the exact time the ballot ends (for example 6PM), instead of leaving it run until EOD. You can

also end a ballot early, if you choose to, via the new F16-End Ballot. (A record of the conditions of the ballot remains in case you want to use them to create a duplicate ballot later.) We've added a security feature to require the same number of logins to end a ballot as you require to record votes via CU\*BASE. Refer to the "Online Ballots" booklet available on CU\*BASE Reference Page for details.

**Lowest and Highest Statistics Now Available on Teller Activity Day of the Month Dashboard** - As requested in the CEO Strategies conference, F15-Summary from the Teller Activity by Day of Month dashboard (Teller & Cash Tools menu (MNHTLA) #3) now includes highest and lowest statistics. Included are stats on # of transactions, # of members, transactions per member, members per teller, and transactions per teller, along with the associated date and day of the week. Refer to the "Teller & Cash Activity Analysis" booklet available on CU\*BASE Reference Page for details.

**View-Only Versions of Loan Category Configuration Screens** - In preparation for future growth with Learn from a Peer, we have developed view-only versions of the loan category screens. Credit unions can now easily access a view-only version from the Inquiry screens of loan sub accounts, to help understand the parameters that are controlling how that particular loan behaves. Additionally, credit union management can safely audit their loan category configurations from a new option on the relatively recently-added "Management Review of Key Configurations" menu (MNMGM) #19-Loan Categories.

**360 Rules for ACH Payments** - The new business rules for 360 mortgage loan payments have already been added to the teller posting, phone operator, online banking and direct mail post systems. Now, these rules have been applied to ACH Processing as well. Refer to the "Mortgage Products: 360-Day Interest Calculation" booklet available on CU\*BASE Reference Page for details.

**Collections Summary Inquiry Now Shows # of Total Delinquent Accounts** - The Collections Summary Inquiry (Collections Menu (MNCOLL) #1-Work Collections, then F15-Summary) now lists the total number of delinquent accounts.

**SECNAMES Now Has EOM file** - The SECNAMES file, which contains information on joint owners and beneficiaries, now has a new EOM file named ESNmmy. This file will be used in the NCUA Share Insurance Report.

**Safe Deposit Box Report Now Includes Miscellaneous Information** - The Safe Deposit Box Report (MNRPTB #24) now will include miscellaneous information.

**Remitter Information Now Included in Corporate Check Stub** - To assist the Payee, the remitter's information will now be included on the middle stub of all corporate checks. This change applies to all corporate checks created via teller or Phone Operator, as well as for loan disbursement.

**Collection Dashboard Has a New Look!** - We are sure this will get your Collections Team excited! All of the data of the Collections Dashboard (Collections menu (MNCOLL) #4) is now shown on one screen. No need to click any tabs to view additional data, such as Total Reportable figures. Additionally, graphs and exports options (to Excel and PDF) have been added to assist with analysis and presentation.

**View Online Banking Username from Phone Operator and Inquiry** - Beginning with the 10.3 Release, members could create a username to use in place of their account number when logging into online banking. Employees, however, could only view this information via Member Personal Banker (Member Service menu (MNSERV) #22 or via the Update Functions 2 menu (MNUPDA) #11-Update ARU/Online Banking Access. With this release, employees can now easily find this information in Inquiry or Phone Operator by selecting the Online Banking button, then F20-Disp Username.

**Immediate Effect**

Changes automatically in place on the day the release is implemented; no additional configuration required.

**Must be Activated**

Your CU must make a decision either to activate it or modify configuration parameters. Sometimes requires contacting a CSR.

**Team Implementation**

Work with a CU\*BASE Client Service Representative before implementation.