CU*BASE

11.6

CU*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
March 18, 2012	**March 25, 2012**	**April 9-10, 2012**

Updated booklets 📖 mentioned in this summary will be available on our website no later than **March 19, 2012**. 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.

	Immediate Effect	Changes automatically take place on the day the release is implemented; no additional configuration is required.
	Must be Activated	Your CU must make a decision either to activate it or modify configuration parameters. This sometimes requires contacting a CSR.
	Team Implementation	Work with a CU*BASE Client Service Representative before implementation.

Contents

Rev. March 8, 2012

⭐⭐⭐ The Star of the Show! – Teller/Member Services

Be sure to take advantage of our training opportunities!

We are so eager to introduce the Teller/Member Service enhancements, that we are offering special preview training sessions even before 11.6 CU*BASE Release Training. So set aside time now to introduce your staff to the changes.

The **Preview of Teller/Member Service Screens** is offered during the following times:

- Thursday, February 23rd, 2012   3:30 PM – 4:30 PM ET
- Thursday, March 1st, 2012   3:30 PM – 4:30 PM ET

Release Training is another way for your employees to preview the Teller/Member Service screens. This training covers the entire release, but will begin with the Teller/Member Services section. (There's a lot for Lending and other departments too!) *Refer to your 11.6 Training Announcement for more details.*

The 11.6 CU*BASE Release Training is offered during the following times:

- Thursday, March 8th, 2012   3:00 PM – 5:00 PM ET
- Wednesday, March 14th, 2012   3:00 PM – 5:00 PM ET

Take advantage of these training opportunities to learn more about the changes to the Teller/Member Services screens that are coming with this release.

Teller/Member Service

✏️ Roving Tellers (Teller Drawer Control Changes)

This project changes the way teller drawer control and teller audit files and records are stored to allow the same teller to work more than one teller drawer (multiple branches) during the same day. Currently this must be done via a special "floating" teller ID that is set up as an employee in employee security, but that isn't really a person.

Tellers can now open a drawer at one branch in the morning, close the drawer at noon, then open a drawer at a different branch in the afternoon. The teller can use the same teller ID but two different vault IDs.

You will no longer use the Head Teller menu (MNHTEL) #4-Change Teller Vault Assignment to move a Teller from one vault to another. (In fact, that option is being removed from the menu with the release.) The vault used for teller processing will now be determined by the workstation being used, rather than the employee record with a designated vault. The teller will simply need to close the drawer they were using at the first branch, then open their drawer at the next branch when ready to begin serving members there.

> NOTE: Your Security Officer will need to set up controls in Employee Security to authorize tellers to work with multiple vaults. Use the CU*BASE Employee Security option (#1 on the Management Processing/Dashboards menu (MNMGMT). Select an Employee ID, and Edit to select the appropriate vaults for this ID.

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

☑ Teller Currently Serving (Assist the Person In Front of You)

When you are assisting someone with Mary Smith's account, and that person is obviously not Mary (he's John, a co-borrower on Mary's car loan) what do your tellers do? Your credit union probably has procedures to follow in this situation to verify John's identity, but these procedures take time. This release takes the pressure off and provides a quick solution.

What is Currently Serving?

Currently Serving is a new model for teller processing. It allows tellers to assist *the individual currently in front of them at the teller line*. Let's continue using John the co-

borrower as an example. After the teller selects John from a list of people associated with the membership, the Verify Member window shows a new panel with John's details, including John's license number and whether there is a photo ID on file for him. Additionally, the Main Teller Posting screen clearly indicates that John is only a co-borrower on the loan. For every account except for the loan, the balance information is replaced by asterisks and the withdrawal fields are absent. The teller can still view loan-balance and payment information and make a payment, however, since John belongs to this account. John is appropriately and quickly serviced.

> In addition to being available to tellers at the member credit union, Currently Serving is also available to tellers performing Xtend shared branching transactions.

How Does It Work?

To use the Currently Serving feature, the tellers select a new Process Code "Funds In – Serving Other Member." This selection sends them to a new "Who are you serving?" window, which includes the member and all joint owners and additional signers associated with the membership. (Beneficiaries will not be displayed.) *This screen appears before the Red Flag, Code Word and Out-of-Wallet screens to further ensure that the person should access the account.* Once a name is selected, the teller advances to the Verify Member screen (with information on that person) and then to the Main Teller Posting screen (with the appropriate account information showing).

Alternatively, if the member is standing in front of the teller, the teller can select the renamed "Funds In – Primary Member" Process Code, which proceeds through the same workflow as now.

New Procedures That Will Be Needed at the Implementation of This Release:

- All credit union employees will see the new and renamed "Funds In" Process Codes at the implementation of the release. You will need to familiarize your staff with these Codes, even if you don't plan to use them.

- "Funds In – Primary Member" will be set as the default at implementation. Tellers who select this Process Code will proceed the same as they do now.

- For credit unions who choose not to use the new functionality: If your tellers happen to select the new Process Code, "Funds In – Serving Other Member," from the drop-down menu, they will advance to the "Who are you serving?" screen and will simply need to select the primary member at the top of the list to proceed as usual.

- For credit unions that choose to use the new functionality: You can select to make "Funds In – Serving Other Member" the default Process Code by changing the setting in the new Teller/Member Workflow Controls screen, mentioned next in this release summary. Tellers will then automatically default to this Process Code and will advance directly to the new "Who are you serving?" screen. That simply means that the pop-up window would always appear in every transaction, making it easy for the teller to choose which person is being served.

- Attention keyboarders: In an effort to standardize some screen elements, we have changed the keyboard shortcut for the "Cancel" feature on the main teller posting screen from F12 to F7.

> **Have you looked at your Secondary Names database lately?** Remember that we can only present names that are set up with a SSN/TIN link to another membership or a non-member record. These links are stored in a file called SECNAMES and, along with loan additional signer records, we

> use this file to populate the "Who are you serving?" window. If only a free-form name is recorded for a joint owner, we cannot present the name to be selected. Additionally, you might need to review that the correct members are in fact secondary on the sub accounts they are associated with. (Just remember that you only need to worry about the people who visit a Teller line regularly.)

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

☑ New Workflow Screens Allow You to Customize the Teller/Member Experience
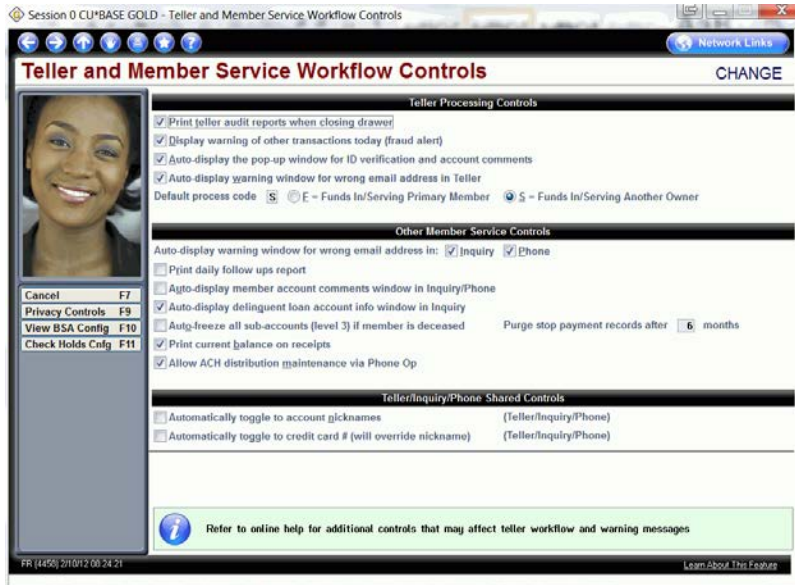
We have been asked to make it easier to customize the Teller/ Member Service experience, without having to call a CSR to make changes to configuration flags. With this release, we introduce the new Teller/Member Service Workflow Controls, which allow you to tailor the experience to fit the needs of your individual credit union. Access this new feature via the General Configuration C menu (MNCNFC) #26- Workflow Ctrls: Teller/Mbr Svc.

(This new feature is not to be confused with the already existing but renamed "Workflow Ctrls: Open Mbrs/Accounts," located on the same menu, which controls settings for opening membership and accounts.)

Using the controls on the new screen, a head teller or key member service representative can turn on and off features that previously required assistance by a Client Service Representative. This includes controls that determine whether the Red Flag messages are auto-displayed or whether the Comments screen appears. You can even access a view-only version of your Privacy, BSA and Check Holds configurations. This is also the location that changes the default Process Code for the Teller Currently Serving feature.

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

☑ Indicate a Photo ID is "On File" via the Secondary Names Screen

Previously, collecting a photo ID and recording its capture might involve two people since the photo ID was captured at the Teller line, but the recording of the capture was in Membership Update. That changes with this release! Now once the ID is captured, the teller simply moves to the Secondary Names screen and checks a box in a new "ID on File" column to indicate an ID has been collected. (The checkbox for the member is at the top of the screen next to the member's name.) What about people who are secondary on several accounts and appear several times in the Secondary Names screen? Just click one of the "ID on File" boxes for this person, and CU*BASE will check all the checkboxes upon update of the screen.

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

☑ Photo ID on File for Non-Members

Prior to this release there was no way to indicate that a Photo ID had been captured for a non-member. We are happy to announce that you can now indicate that an ID was collected for a non-member in the Secondary Names screen, mentioned previously, or on the Non-Member Information screen (Update Functions 2 menu (MNUPDA) #8-Non-Member Information). This change was especially important for the success of Teller Currently Serving. Now the "Photo ID on File" button (on the Verify Member screen) can indicate the status of a non-member, as well as a member. The status is then saved in a new field in the Non-Member (MSNONMBR) file.

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

☑ Global Search – Improved Features and Available in More Places

The powerful searching tools of Global Search can now be accessed directly when selecting Inquiry, Phone Operator, or Teller! (It is now the default search screen.) While we were at it, we also redesigned Global Search to make it easier to use and understand.

This Person			Has This Relationship		With This Mbrship		Which is Owned By
Name			SSN/TIN	Relationship	Account #	Type	
SMITH	A	G	*******55	Non-member	NonMbr		
SMITH	A	G	*******73	Non-member	NonMbr		
SMITH	A	G	*******73	Beneficiary (Individual)	2	301	SMITH, J M
SMITH	A	G	*******73	IRA Beneficiary (TRAD)	30	IRA	SMITH, L K
SMITH	A	G	*******85	Non-member	NonMbr		

Among other things, there are new columns to clearly explain the relationships people have to the accounts on the screen, and you can sort by any column in the list. *We know you will appreciate that we translated the cryptic relationship codes with more meaningful text in a "Relationship" column that really explains the person's relationship to the primary member on the account!*

Because Global Search is the one screen with a Social Security Number search, we have removed the edit related to Privacy Controls to allow everyone, even non-credit union staff, full access to it (with data masking of the entire SSN, of course). We then took this updated tool and deployed it in areas that previously had a Global Search button. Additionally, we are starting to incorporate its searching tools in new areas where you might search for a person, including the "All Relationships" option on the Collections Inquiry screen (Collection menu (MNCOLL) #1-Work Collections.)

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

☑ More Membership Information on Inquiry and Phone Operator (Including Club)

We have now incorporated more information from the Membership Update screens in Phone Operator, Account Inquiry, and the Verify Member window in Teller and Transfers. A third tab on those screens now includes information that was previously only available through Membership Update, such as whether the Allow Shared Branch Transactions flag is checked, the date the member was last contacted (for dormancy purposes), the statement group, and more.
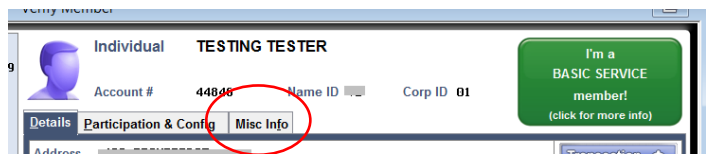
Additionally, the Inquiry and Phone Operator Inquiry screens now include club-expiration information, making it easy to inform the member where the funds in their club account are going to go at the time of the account's expiration.

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

Access to Teller Drawer, Audit and Device Configuration from Teller

Now you can activate your drawer at the same time you process your first transaction in the morning! Through new function keys on the Teller Processing screen (Member Services menu (MNSERV) #1-Teller Processing), you can now access your Teller Drawer, and from there your Audit functions, as well as the Device Configuration screen.

> Note to Security Officers: You might talk to your MSR team and think about adjusting how your teams access the Teller Drawer Control features. Currently all tellers must use MNSERV #16 Teller Control, but this feature allows access to *any* drawer, no matter which teller is using the feature. That's great for head tellers and supervisors, but the new access we're adding to the first Teller screen automatically chooses the teller's own drawer *only*. More convenient, and more secure!

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

Enhancements to Account and Membership Close Processes

Member service representatives, you will definitely appreciate the changes we have made to the account and membership close process with this release! When you close an account or a membership, CU*BASE will now present *all reasons* that impede the completion of the close process - all on one screen, instead of one at a time. And the messaging on this screen is clear and to the point. No more cryptic messaging - "Account attached to credit card" tells you just what you need to do. Simply open a second session and work your "To do" list; pressing Enter to refresh it as you complete each task.

While we were at it, we added new warning messages when you close a dormant account or when an escrow account is attached. Additionally, there are new checks that stop you from closing an account or membership with delinquency fines, OTB cards attached, dividend accruals (CD only), safe deposit box ownership, and secured balance.

We also added some more warning and confirmation screens to the process. Once you process the close, a confirmation screen now confirms that you *really* want to proceed, and another screen confirms that the account has been closed.

> We have had many requests to process these closing procedures automatically, but the complexity of this process is extensive and risky, and we do not plan to implement this strategy. We believe this new checklist is a significant improvement and we hope that you will appreciate how it gives you step-by-step control over the close process.

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

QualiFile by ChexSystems Risk Assessment Now Available While Opening Accounts

We're excited to introduce a new CU*BASE integration with the QualiFile risk assessment feature offered by ChexSystems. Our intent with this project was to streamline how your MSRs use QualiFile to assist with decisions about approving new accounts and memberships. This new integration simply takes the data you enter onto CU*BASE screens when opening a new membership or account and sends it to ChexSystems (no re-keying!). After the QualiFile scan is run, a notification of Pass, Fail or Partial Pass is sent back to CU*BASE (this notification will be recorded in an Audit Tracker note). The MSR then clicks a link and types in a special temporary password to display the QualiFile results report in a secure web browser session.

> At the end of the March we'll be starting a live beta-test with the credit union who has helped us spearhead this new integration (a special thank you to Day Air CU in Ohio!). Once we've got a little experience under our belts we will be opening up the feature for other credit unions to activate. Please watch for a more formal announcement (including pricing) coming very soon. The first step is to form a relationship with ChexSystems for the QualiFile product, but if you already use QualiFile, contact a Client Service Representative if you wish to put your name on the list of early implementers.

📖	Refer to the "CU*BASE and Risk Assessment Tools: QualiFile by ChexSystems" brochure available on the CU*BASE Reference page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Member Facing

This year has been a year for data aggregation. This release introduces more ways that you can encourage members to see the credit union as their financial "hub," a central place where they can see all of their financial service relationships. We've already introduced projects allowing members to view data from all their financial institutions via MoneyDesktop, and members can also view and make payments to your off trial-balance (OTB) accounts, all right from within **It's Me 247**.

See/Jump Controls for "It's Me 247"

Hot on the heels of these new aggregation tools is something we've been calling *See/Jump.* This is an aggregation tool that allows members to log into one account and still see all of their other accounts at your credit union. In a nutshell, once this feature is activated, and the appropriate permissions are given (see below), the member can either "Jump" to another account or "See" account balance and transaction information for their other accounts.

- *Jump* allows a member to log into one of their memberships, then "jump to" another of their memberships (same SSN) without additional authentication. (Members can also grant "Jump" permissions to any other joint owner on their base (000) account, such as a spouse, who also has a credit union membership.) From here, with a few exceptions such as applying for a loan, it is as if they logged into this second account: they can make transfers, schedule AFTs, change preferences, etc.

- *See* is perfect for members who want to be able to monitor balances and transaction activity for another account, but don't need full access to perform transfers or change other settings. The member remains in their original account but can also view the Account Summary and Detail screens for their other accounts. Like *Jump,* permission can be granted to accounts with the same Social Security number or to any joint owner on the base (000) account who also has a credit union membership

Similar to the "Currently Serving" feature being added to Teller, the See and Jump controls will depend on accurate links for your joint owner relationships. But if a member grants permission to someone to see or jump to their accounts online, that other member will see ALL accounts under that membership, regardless of whether or not they have joint owner privileges on a particular sub-account. This is one of the reasons why it is up to the *member* to decide who has permission and who doesn't.

> You credit union will need to first activate "See" and/or "Jump" features. (Each has a separate control.) Then, members must grant permissions to the specific other memberships they want to be able to access their accounts. At this time this must be done via a credit union employee using CU*BASE (via a new option in Member Personal Banker), so you'll need to work out some procedures with your MSRs and front-line staff. *(Stay tuned: Design work is already underway for allowing members to grant these permissions themselves via PIB.)*

Want to activate *See* or *Jump*? Fill out an **It's Me 247** Configuration Change Request and fax it to the CSR Department. This document is located on the **It's Me 247** Reference Page (see the top of this document for directions on how to navigate there). Self Processors: This setting is located via OPER #10 Credit Union Configurations, then #8 ARU/Online Banking Configuration.

📖	Refer to the "**It's Me 247** Securing and Controlling Member Access" booklet available on the **It's Me 247** Page for details.
🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Members Transfer with Greater Security

For credit unions that allow members to enter an account base and suffix when choosing an account to transfer to (inter-member transfers), **It's Me 247** will now also require them to input the first three letters of their last name to prevent mistakes. With this release we also allow credit unions to offer both inter-member transfer options at the same time: direct account input for occasional, one-time transfer needs, and the transfer control list to choose from a drop-down list of frequently-used accounts.

Still only using transfer control lists for transfers at your credit union? Consider activating inter-member transfers with the new controls introduced with this release. Let's say a member infrequently makes transfers to another member such as a babysitter. With this feature activated, the member could make the transfer, without having to call the credit union to add the babysitter to their transfer control list.

Want to change your default for member transfers online? Fill out an **It's Me 247** Configuration Change Request and fax it to the CSR Department. This document is located on the **It's Me 247** Reference Page (see the top of this document for directions on how to navigate there). Self Processors: This setting is located via OPER #10 Credit Union Configurations, then #8 ARU/Online Banking Configuration.

📖	Refer to the "**It's Me 247** Securing and Controlling Member Access" booklet available on the **It's Me 247** page for details.

Direct Pass Through from "It's Me 247" to PSCU (OTB Credit Cards)

In the 11.3 release we added the ability to show members their OTB (Off Trial-Balance) relationships in online banking. We have now expanded that feature to add an optional single sign-on (SSO) link for credit unions who have OTB credit cards serviced by PSCU. Members can see basic information about their OTB account in **It's Me 247** online banking, then click a link to jump over to the PSCU website to view more details, without having to authenticate again. (Yet another financial aggregation tool for members!). Contact a CSR for more details about using this new feature if you have OTB credit cards through PSCU.

☑ Members View IRA Plan Type in "It's Me 247"

When a member looks at their Certificate Detail screen in **It's Me 247**, the member will now see the IRA Plan Type, as well as a spelled out description. This information is currently not available.

Lending

☑ Credit Report Analytics - More Trade Lines and Easier Access to Trade Line Data!

TOP 10
Lender*VP Priorities for 2011

Lenders, this release is for you! This release introduces the two most requested items of the Lender*VP Top Ten List of 2011: credit report analytics and the loan application redesign.

Lenders will appreciate that we have increased the number of credit report trade lines saved by the system from the previous **40 to 297**! And we've added other new credit report features with this increase, including access to individual trade lines from within the Loan Application screens.

☑ Redesigned and Improved Loan Application Screens

The Loan Application screens were redesigned with this release. Where you will see the most changes is on the new **Debts** screen (shown to the left). *The most obvious change is that there is now just one screen to go to for viewing a member's debts!* This screen includes debts that were previously shown on the Real Estate Loans, Loans/LOCs, and Credit Card/Debts screens.

Access just the trade line data you need directly from the Debts screen. Click **Trade**, a new button next to the institution name, to quickly retrieve the related trade lines in a handy pop-up window. Now it's easy to get to just the detail you need!

Other Debt Screen Enhancements

- At a glance, determine what kind of debt is showing on the screen. Colorful icons indicate the type of debt. For example, a red 🏠 symbol indicates "Rent" while 💳 indicates "CC/Revolving." A legend appears at the bottom of the screen.

- New function keys allow you to easily add new debts and edit existing ones. You can also distinguish what information came from system-generated data versus manually-entered changes. For manual additions, the Source column reads, "Manual." In addition, the text for debts is now blue when the debt is manually edited.

- The Debts screen now indicates data that was previously only available in the human-readable file, including estimated rate. There is no longer a need to go to a second screen to populate this data. Because the rate is available, you will also notice that when you print the five-page loan application, rates will more frequently appear next to the field, Interest Rate.

- Enhancements to how the system reads the credit report allow us to better determine if an item is secured (indicated by a check in the final Sec column).

Changes to Other Loan Application Screens

- The entry screen, Loan Req & Personal, now includes collateral information! You can even use the new Update button to easily maintain the details of the collateral attached to the request. You can do this all without leaving the Loan Application screen. There is no longer a need to exit and use the Edit feature.

- We've created a new Credit Report screen (accessed by the new Credit Report button). This user-friendly screen summarizes the credit report data of the member and points out key details, such as delinquency. Clicking F9-Report Detail from this screen takes you to a screen containing a human-readable version of the entire report. A scroll bar and "Position to" options allow you to get to just the section of the report you need.

> **What about previously pulled credit reports**? In order to populate the new Trade Line pop up window (available on the new Debts screen), we needed to receive the credit report in a different format from Zoot. Because of this, you will only be able to view individual trade line data for reports pulled after the implementation of the release. The Trade Line buttons will still appear on the Debts screen, but the pop up will read "data not found" for reports pulled before the release. (Additionally, all debts from previously pulled reports will be labeled as "Manual.") Remember that you'll be able to view all trade line data for your credit reports (existing and newly pulled), without ever leaving the loan app: just click the new Credit Report button.

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

✅ Selective Loan Trial Balance Enhancements

Check out the changes to the Selective Loan Trial Balance Report! This option previously allowed you only to access the Loan Trial Balance Report. Now there are new output report options, new sorts, and much more with this release!

> To reflect this change the option on Reports Menu E (MNRPTE) is now #2-Selective Loan Information Rpt instead of Selective Loan Trial Balance Rpt.

The first exciting change is that the Loan Delinquency Analysis and Loan Interest Analysis Reports can now be run via this menu option with all of the selectors available via this access point. (The reports can still be run using their previous access points as well. Accessing them here simply allows for additional sort and selection choices.)

The second change is that the selection screen has been completely redesigned and updated with this release. You will love the increased usability of the selection screen, with everything clearly visible on the same screen. No longer are there range fields to input into; new Select buttons allowing the selection of multiple items have replaced them. Additionally, new selection fields have been added to each report output, including Business Unit, Membership Designation, Payment Protection Code, Loan Classification Code and more. This report is your most powerful tool to gather information about your loan accounts.

> Tip: Before you start your next 5300 Call Report, you'll want to check out the new method of running the Loan Delinquency Analysis Report included with this enhancement. This will be helpful for obtaining the delinquent loan information required on pages 7-8 of the Call Report. The ability to select multiple codes that do not fall within a sequential range will also be a big time saver. For example, if your Indirect Loans are in loan category 02, 18, and 32, you will only have to run the report once to obtain this information.

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

Separate Add and Edit Functions on the OTB Maintenance Screen

We have separated out the Add and Edit functions on the OTB Maintenance screen (Phone Operator, F17-OTB, then OTB Card Maintenance) so that the screen is clearer and easier to use. Previously, F1-Add/Update was used for both adding a new card and maintaining an existing one. The redesigned screen includes a new F6-Add that advances the user to a new screen where the OTB card information can be entered. To perform maintenance on an existing card, you now simply select the card and then click Edit.

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

VIN Lookup for Closed Loan Collateral

Now you can search for loan collateral based on VIN number for closed loans; previously this feature was only available for open loans. When you select the VIN # Lookup (the canned Query accessed via the CU*BASE Report Builder menu (MNQURY) #19-CLM – Collateral/VIN# Lookup or the Member Inquiry Functions menu (MNINQY) #6-Member Collateral Inquiry, you are first presented with a new screen for the selection of either active or closed loans. Pressing Enter takes you to the Select Records screen, which allows you enter the VIN number and other conditions.

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

Wait Times on Loan Dashboard Now Look at Underwriter Codes

When calculating the "Wait Times This Week" figures on the Work View Application Status screen (Lending menu (MNLOAN) #8-Work/View Application Status), CU*BASE will also look at the Underwriting Code attached to the loan request. If the loan request has an Underwriting Code indicating that the request has been approved or denied, the application will not be counted. In other words, the only loans that are considered as "waiting" are those waiting for an approval or a denial. This way loans that have been approved but are just waiting for the member to come in and sign some paperwork are not considered in the wait times statistics.

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

Catch Up Calculator on the Account Inquiry Screen for Delinquent Loans

To give you easier access to the Catch Up Calculator, we have added new entry points on both the Credit Card Inquiry screen, as well as via a new "Catch Up" action code on the Phone Operator screen. (This new action code is only available when the account has a delinquent credit card.) While we were at it we also renamed some labels to make them clearer so the screen is easier to use.

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

☑ Update to Participation Lending Report

If your credit union offers participation loans that are rural development, you'll appreciate the enhancements to the Rural Development Report accessed from the Participation menu (MNPART) #20-Rural Development Loan Detail. The report now sorts by account number within investor and includes the next payment date. In addition, the delinquent balance was corrected to exclude escrow or delinquent fines per USDA requirements. This project was implemented for online credit unions on January 30, 2012.

📖	Refer to the Participation Lending booklets available on the CU*BASE Reference page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ Delinquency Fine Calculation Now Uses Only Interest and Principal

You may now notice a difference in your fine calculations (in the Loan Products Menu (MNCNFB) #23-Loan Fines Configuration) for loan types that have escrows attached. The reason is that we have resolved a prior issue with these calculations. Previously, when calculating delinquency fines as a percentage of the scheduled payment, the system was using the payment amount of interest, principal, and escrow if applicable. Now, however, the escrow amount has been eliminated from the calculation so the delinquency fine now takes the percentage of interest and principal only. We have made this fix in order to maintain compliance with Fannie Mae and Freddie Mac regulations.

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

☑ Loan Data for Minors Now Transmitted to Credit Bureau

Previously, loan data for members under the age of 18 was not sent to the credit bureau. However, we have decided to make a change to this in response to members who would like their children to learn early lessons about finances. Therefore, loan data for all members, regardless of their age, will be sent to the credit bureau.

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

EFT

✏ Credit CARD Act – Interest Rate Change Management

This release includes new tools to assist credit unions in complying with the Credit CARD Act, which requires that members' existing charges remain at the original rate when credit unions change credit card rates. This feature is for use by credit unions that have a fixed rate on a product and allows changes at the product level, not the member level.

In a nutshell, CU*BASE will now allow credit unions to create new default buckets for all activity types (purchases, balance transfers, cash advances), replacing the 999 bucket as of a specified date. The old default record will then have an end date and the new default will have no end date. Since the sequence number for the buckets is already assigned automatically by the system, the flow will automatically assign descending sequence numbers starting with 999 (998, 997, etc.) for any new default buckets that are created. These new buckets will be created via a new Update Default Rate option on the Credit Card Definition screen (accessed via the Loan Category Configuration). A new screen allows the

credit union to define the new bucket based on the existing one and to define a new rate, description, start date, etc.

📖	Refer to the "Credit Card: Configuration Guide" booklets available on the CU*BASE Reference page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ Fee for Batch Card Reissue and Update
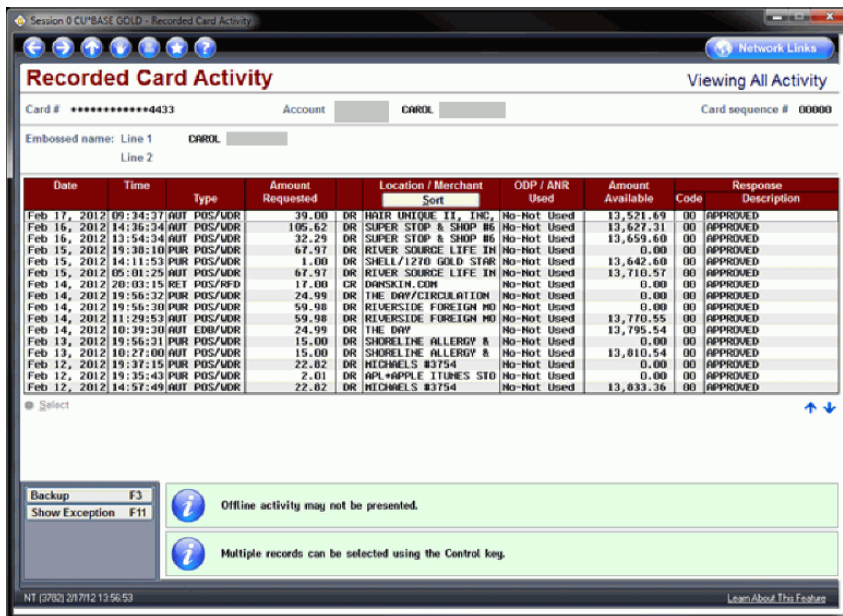
We have a new tool that now allows credit unions to update ATM, debit, and credit card expiration dates in a batch. The tool will list cards according to a range of expiration dates, allowing the user to verify which cards should actually be reissued. We've also added the ability for credit unions to charge a fee for the reissue of these cards. These fees can be set up for individual BINs but also have the capability to be waived per member, if you so desire.

Does your online card vendor require your credit union to send a file of reissued card orders? This new feature can do that as well. With a simple configuration change, credit unions can send maintenance to their vendors and update expiration dates at the same time. To use this feature, access the new option on the Online ATM/Debit Credit Card Processing menu (MNATMD) #5-Card Expiration Processing.

> Attention JHA Payment Processing Solutions (JHAPPS) and OneBridge clients: The existing Card Reissue feature that's on your Custom menu is being *replaced* by this new tool. The functionality is very similar but you'll notice the new optional fees feature has been added.

📖	Refer to the "Reissuing Credit Cards" booklet available on the CU*BASE Reference page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ View Credit Card Activity Details

You can now view details of credit card activity from the Credit Card Maintenance screen (Online ATM/Debit Credit Card Processing menu (MNATMD) #3-Update/Order Credit Cards). Use the new "Activity" option to view the details of the activity of the selected card (shown to the left).

☑ **Last Ten Member Account Lookup for ATM/Debit and Credit Cards**

When performing maintenance on ATM, Debit or credit cards or when ordering a new card, you can now use a handy last ten accounts lookup to quickly access the account. Access the last ten lookup feature on the entry screens for options 1, 2 and 3 on the Online ATM/Debit Credit Card Processing menu (MNATMD).

Auditing

☑ **New Audit Report Shows Interest Due Greater Than Scheduled Payment Amount**

A new report in the Audit menu (MNAUDT #17-Loans with Int Due Above Pmt Amount) lists accounts with interest due that is greater than the payment amount. This report identifies loans with inherent collections problems which are not always apparent to the credit union. It was created as a result of a request made by an examiner to one of our credit union clients.

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

☑ **Mandate Use of Employee ID in Inquiry**

Due to the addition of maintenance items to Inquiry (such as marking a person as "Opted Out") and the need for heightened security, entering an employee ID and password is now always required to use Member Inquiry. Previously a configuration setting in Master Parameters allowed a credit union to deselect this feature, but that flag has been removed with this release.

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

☑ **FinCEN Report Updates**

Changes were made to the FinCEN report late last year. First, once the FinCEN report (accessed via the Auditing Menu (MNAUDT) #12) is run, the FCPERSON and FCBUSINESS files on the iSeries are cleared. If you wish to run the scan a second time to produce another report, you will need to upload the files again to the iSeries. Follow the directions starting in the *Running a FinCEN 314(a) Scan Against Your CU*BASE Database, located under "F" on the CU*BASE Reference page.* Additionally, the report was redesigned to allow for clearer identification of accounts needing investigation and now is broken down by active, closed, and non-member matches within the FCPERSON and FCBUSINESS sections. There is also a handy key at the end that tabulates the results. This project was implemented for Online Credit Unions on December 29th, 2011.

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

Back Office/Accounting

☑ **Journal Entry Posting Improvements**

We've made some nice changes to the screen used to post journal entries to your General Ledger. The Create/Post Journal Entries option on the General Ledger menu (MNGELE #1) will now show twice as many entries as before, with a layout that is easier to understand and use. Additionally, you no longer need to use F10 to add more lines. Just use Page Down and CU*BASE will take care of adding lines as you need them, saving them automatically as you go along.

Upload Your Work...Import Data to Post to the G/L

The main reason for the improvements to the posting screen was to add a new import feature. Similar to the import in the Direct/Mail Post tool, this new feature now allows you to pull in a batch of journal entries directly from an external source. Have an Excel spreadsheet with a batch of debit and credit entries you want to post? Want to be able to receive a list of journal entries from a third-party vendor and post them to your G/L? Now you can.

In a nutshell, there are two main tasks in the process. First, you'll need to upload the data (from Excel, a CSV file, etc.) to the i5 system so CU*BASE can access the data. Secondly, you'll need to start a new journal entry and use the new Import Entries feature to pull that data in and create the batch of entries to be posted. The system will automatically verify and highlight all entries to check that valid G/L account numbers and other fields are filled in properly.

📖	Refer to the "Importing Transaction File to the General Ledger" booklet available on the CU*BASE Reference page for details.
🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

New Customizable Closing Paragraph for Escrow Analysis Statements

Currently, the closing paragraph of your Annual Escrow Account Disclosure Statements is the same for all credit unions and includes reminders for handling payment changes. But with this new feature, available via the Extended Loan Processing menu (MNEXLN) #11-Escrow Analysis Configuration, you can configure up to ten lines of text telling your escrow members whatever you feel is most important for them to know! Once you have configured your new message, you may want to do a print preview (via the Extended Loan Processing menu (MNEXLN) #6-Create Escrow Analysis) to ensure you typed and saved your message correctly. Please note that if you decide not to configure your own message, there will be no change from what appears on the disclosure today.

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

New Confirmation Screen Included in ACH Processing Configuration

Attention Self-Processors: We have changed the screen used to post ACH files, OPER #1 > #8 (Operations menu – Back Office Products: Rec/Post > ACH – Extract/Post Daily File). Instead of requiring Enter to process, the screen now requires F5, which prompts the system to display a handy new confirmation screen so the operator can verify the name of the company (or companies) that will be posted. This screen is particularly helpful when posting for a single company because it prevents errors causing ACH items to be posted for the wrong company.

Marketing

Add Multiple Select to Cross Sales Analysis Report

Busy credit unions can now reduce the number of Cross Sales Analysis Reports (Member Tracker Tools menu (MNTRAK) #22 – Cross Sales Analysis Report) they need to run to analyze work done at their credit union. Previously, you needed to run the report multiple times to view the activity if you wanted to analyze different tasks for different employees, since only one task or employee could be selected at a time. With this release, we have added the new multiple Select buttons next to both of these fields, allowing the selection of multiple tasks or employee IDs per report. (The report will then be broken down by item.)

This report can also be generated via the Management Review of Key Configurations menu (MNMGMC) #5.

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

Management – CEO

✅ Learn from a Peer – Share Rate Analysis

Using the Learn from a Peer Share Rate Analysis, accessed via the Learn from a Peer menu (MNMGMB) #21-Share Rate Analysis Dashboard, you can now compare the number, percentage, and average rate of Dividend Application by savings, IRA savings, and checking and escrow—across multiple credit unions. You can also select two comparison credit unions to view all rates side-by-side with your own. The power of this new tool is obvious; now you can see how your rates compare with others of a specific asset or member size or across the board.

> Attention Credit Union CEOs: Just like the CD Rate Analysis you received in December, we are rolling out this new tool using our new style of beta-testing for dashboards – where CEOs work alongside us as beta testers. For this format to be successful, we need CEO participation! We need you to dig into the data and verify a concept in the real world. Will you participate?

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

✅ View Your Teller/Member Workflow Controls Configuration Settings

With this release, an option on the Configurations C menu (MNCNFC) allows the customization of the Teller/Member Service experience, including turning on and off messaging viewed when assisting a member. (See the Teller/Member section for more details.) A new option on the Management Review of Key Configurations menu (MNMGMC #27-Workflow Ctls: Teller/Mbr SVC) allows you to access a view-only detail of this configuration.

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

✅ Select Any End-of-Month File for Raddon Download

Credit unions currently using the Raddon download from their Custom menu can now select to run the file for any available EOM file. Interested in this feature? Check out the "Raddon Downloads" booklet on the CU*BASE Reference page.

Shared Branch Enhancements

Please note that the reverse Social Security lookup mentioned below will not be implemented until required by FSCC mandates on March 26th, 2012. Masking of SSN data and ID retention will be implemented with the release.

✅ FSCC Shared Branch Enhancements

This release introduces several FSCC Enhancements to follow new mandates. When searching for an account, you will now have the option to use a Reverse Social Security Number (SSN) lookup to find all accounts associated with an owner. This will display all accounts associated with this SSN for either primary or joint owners. Any ID information you enter in the following Member Verification screen is now retained for printing on the Shared Branch Transactions CU*SPY daily report in a new Member ID column. Although

the shared branch networks require that a picture ID is verified, entry of an ID is optional with the exception of the joint owner's Social Security number. Additionally, the first four digits of the Social Security number are now masked on the Teller screens.

📖	Refer to the "FSCC Acquirer Training" booklet available on the CU*BASE Reference page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

✅ CUSC Shared Branch Enhancements

As with FSCC Shared Branching, any information you enter in the Member Verification screen is now retained for printing on the Shared Branch Transactions CU*SPY daily report in a new Member ID column. (Entry of information is not required.) Additionally, the first four digits of the Social Security Number are now masked on the Teller screens.

📖	Refer to the "CUSC Acquirer" booklet available on the CU*BASE Reference page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Introducing CU*BASE SE (Servicer Edition)

You may have noticed the press release or started to hear some buzz about a new product we are introducing to the CUSO marketplace called CU*BASE SE (Servicer Edition). CU*BASE SE is a full-featured core processing suite targeted at vendors and CUSOs that service specialized member products for credit unions across multiple core processing environments. Watch for more information over the coming months as we work with interested partners to get this exciting new initiative off the ground.

In the meantime, we have begun some work targeted specifically at this new type of client:

👤 Hide the 000 Membership Share Account

This project adds a new optional feature that will let a credit union decide, at the Membership Designation level, whether or not a particular type of member needs to show a -000 base membership share account. Because CU*BASE SE is designed to serve CUSOs, there is no need for a par share account, and the presence of a $0 balance savings account would be confusing for, say, a mortgage servicing CUSO that wanted to display mortgage account information to members via **It's Me 247** online banking. So this new tool simply hides the account from online banking, statements and other member-facing channels, and as long as the balance remains at $0, the member will never be aware of the account.