

CU\*BASE

11.8

# CU\*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
<b>April 22, 2012</b>	<b>April 22, 2012</b>	<b>August 13-14, 2012</b>

Updated booklets  mentioned in this summary will be available on our website no later than **April 23, 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 credit union must make a decision either to activate it or modify configuration parameters. This sometimes requires contacting a Client Service Representative.
-  **Team Implementation** Work with a Client Service Representative before implementation.

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## All Job Descriptions

### **Inquiry and Phone Operator Now Follow Auto Security**

This change will be a big time saver if you use Phone Operator or Inquiry! Currently if you activate Auto Security via the Main menu – Activate Auto Security (MNMAST #10), you do not need to enter an Employee ID or password before you can access a menu option.

#### Workstation Functions

- 8 • Change Employee Password
- 9 • Change User ID Password
- 10 • Activate Auto Security**
- 11 • Deactivate Auto Security

(CU\*BASE automatically records your credentials for auditing purposes.) Now, this feature has been extended to Inquiry and Phone Operator. If you activate Auto Security you will no longer need to enter your Employee ID and password when using these features. *If Auto Security is not activated, you will still be required to enter your Employee ID and password to use Inquiry and Phone Operator.*

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

### **Global Search Enhancement – Search for Matches for ATM, Debit, or Credit Cards**

Many of you have commented on how much more you like the new Global Search introduced in March with the 11.6 release. This release adds yet another enhancement to its searching capabilities. Currently, you use the Credit Card field to search for online credit card matches. With 11.8, this field’s label changes to “Card.” Use this new search to enter an ATM, debit, or credit card number. This way, you can now search for accounts with any of these three types of cards, instead of searching for only those accounts with an online credit card attached. The search results will indicate the type of card and when the card was last used. Additionally, if you have a hot cards in the results, it will now display in red text.

Last name	<input type="text"/>	First name	<input type="text"/>	DBA name	<input type="text"/>
SSN/TIN	<input type="text"/> 9 digits	Card #	<input type="text"/> :56	Account	<input type="text"/>
Employee #	<input type="text"/>	Reference	<input type="text"/>		

  

This Person		Has This Relationship		With This Mbrship		Which is Owned By	
Name	SSN/TIN	Relationship	Account #	Type	Card Type		
I	MARCIE L ***** 97	Member (Individual)	9 000	DEBIT	Last Used 01/03/2012		
I	LEIGH A ***** 53	Member (Individual)	8 000	CREDIT	Last Used 00/00/0000		
L	MARGARET C ***** 62	Member (Individual)	2 000	CREDIT	New card = 69		
G	KIMBERLY S ***** 12	Member (Individual)	5 000	ATM	Last Used 00/00/0000		
G	C ***** 21	Member (Individual)	0 000	CREDIT	Last Used 09/06/2009		

**Be sure to check out these other cool features of Global Search (from the 11.6 release):** There were so many new features with the Global Search introduced last month that we want to make sure you didn’t miss the ones mentioned below:

- **Want to reorder your results in Global Search?** Click on the grey header at the top of any column, and the results will sort by that column. (Remember that with the newer design a grey header always means the list can be sorted by that column.)
- **Do you want to stay in Global Search and look for another account?** Global Search is smart enough to know to clear your previous search criteria. If you search, for example, for a Social Security Number, and then enter a last name of “Smith,” Global Search will clear the SSN and only search for accounts with the last name of Smith. (One exception is if you want to further narrow down the list and enter “Mary” in the First Name field. Then the search is smart enough to know to search for “Mary Smith.”)



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

## Teller/Member Service



### Highlight Base Shares below Par Value and Negative Balance Accounts

Currently when using Teller, Phone Operator, or Inquiry, delinquent loans are highlighted in blue to alert your Tellers and Member Services Representatives that these accounts need extra care. Now you can also select to highlight two other types of accounts: base share accounts below par and accounts (other than loans) with a negative balance. (Remember that delinquent loans are already highlighted.)

This highlighting change is a configurable setting that can be turned on using the recently introduced Teller/Member Service Workflow Controls (MNCNFC #26: General Configuration 1 – Workflow Ctrls: Teller Member Service). Separate controls allow you to control whether just one or both types of accounts are highlighted at your credit union.

At implementation of the release, both new features will be unchecked (turned off) on the Teller/Member Services Configuration screen, so these accounts will not be highlighted until you have time to educate your staff about this new feature. (You might even choose to use the new highlighting as an alternative to having your staff enter a message using the Comment feature.)

*These highlight enhancements came from suggestions on Idea Forms submitted by our credit unions. Thanks for the ideas!*



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



### Notices Not Printing When Member Has Wrong Address – New Tracker Recorded

Your credit union will appreciate this cost-saving feature! Currently, when your credit union prints paper notices via the Member Communication menu – Print Laser Member Notices (MNPRTC #1), all notices are printed, regardless of whether the member's address is marked as an incorrect address. This means that your credit union spends time and postage mailing notices that the member will not receive and that will come back as undeliverable.

Starting with 11.8, CU\*BASE will no longer print a notice when the member's address is marked as a "wrong address" in CU\*BASE. (Remember, you can mark an address as a "wrong address" in many places in CU\*BASE, including the Name/Address feature in Inquiry and Phone Operator.) Instead, CU\*BASE will record that the notice was not sent though an entry on the member's Notice Tracker. This entry will include a new Memo Code (NoPrint/Bad Address – NW), along with the title and basic details of the notice (shown below). *Note: This will have no effect on members enrolled in e-Notices. This change only affects printed paper notices.*

```

Contact - Date: 04/02/2012   Time: 15:21:07   By Emp: -3
          Name: LEO [REDACTED]                Memo Type: NW NoPrint/BadAddr
**** FINAL NOTICE **** PLEASE RESPOND ****
Account Number: [REDACTED] 1-703
Next Payment Date: 03/13/12
Amount Delinquent: $505.43
Fine Amount: $.00
Payment Amount: $505.43

```

Remember that unlike other Tracker types, Notice Trackers are connected with the specific account receiving the notice, so be sure to check the Notice Tracker associated with that sub account to find these entries. (In the example above this is the loan with suffix 703.)

	Refer to the “Member Notices: Configuring and Printing CU-Defined Notices and e-Notices” 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.

**Teller/Member Service teams, also be sure to check out:** “Configured Phone Transfer Description Now Used” in the CEO/Management section for more information on this fee-description change.

**Management - CEO**

 **Mobile Text Banking Usage Statistics Available!**

Interested in statistics on your members’ Mobile Text Banking usage? Find information on specific accounts, times of service, and grand totals using the new “Text Banking Detail Stats” Query found on the Miscellaneous Processing menu (MNMISC #12). On the entry selection screen change the date range to your selected range and press Enter to view a listing of your member activity.



The Query results are broken down by “SMS” (two-way texts, such as when the member texts “BAL” and receives a response) and “TXT” (one-way text alerts, when the member receives a balance e-Alert as a text message). There are total count figures for the “SMS” and “TXT” sections, as well as a Grand Total count at the bottom of the results. This Query uses the “Mobile Member Statistics” file (MOBMBRSTS).

Billed Date	Account Base	Message Type	Message Status	Billed Time	Last Name
		SMS = two way		(HHMMSS)	
		Txt = one way			
000001	03/07/2012	1	SMS	000	16:44:00 WA
000002	03/07/2012	1	SMS	000	16:44:00 W
000003	03/07/2012	1	SMS	000	16:44:00 TR
000004	03/07/2012	1	SMS	000	16:44:00 TR

Want to know the count of members enrolled in Mobile Text Banking at your credit union? Query the “Member Mobile Banking Config – Header” file (MOBMBRCFH) and look for a status of “A.”

For more details about Mobile Text Banking, refer to the “Mobile Text Banking” booklet under “M” on the CU\*BASE Reference page and watch for enhancements to the ARU/Online Banking Summary Stats Dashboard coming in the 12.0 release.

	Refer to the "Mobile Text Banking" booklet available on the CU*BASE Reference page for details. (Look under "M" for this booklet.)
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 **Disbursement Limits and Totals Now Available for 5300 Call Report**

Looking for your totals for the "Loans Granted YTD" sections of the 5300 Call Report? You can use the Open/Closed Account Dashboard (MNMGMT #21: Management Dashboards – Open/Closed Account Dashboard) to help obtain this information. The entry selection screen, which allows you to view your accounts and select the analysis feature, now includes both individual and total disbursement limit figures, as well as total current balance figures. Use F11-Disbursement Limit to toggle between the existing current balance figures and the new disbursement limit figures.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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 **Participation Loan Report Now Breaks Out Investor Totals**

We have separated out the summary information on the Participation Loan Delinquency Analysis (LPLDEQ) report on the Participation Loan Processing menu (MNPART #22) to make it easier for you to report delinquency information to your investors. Currently, these totals appear at the end of the investor detail (on the same page). With this release, we have moved the investor totals section to a new Summary report to clearly separate this information from the detail. A new selection on the entry screen allows you to print both "Detail and Summary" reports or just the new "Summary" report.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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 **Configured Phone Transfer Fee Description Now Used**

CU\*BASE currently uses the transaction description "PHONE TRANSFER FEE" to describe transfers made via Phone Operator. With this release, the transaction description from your Phone Transfer Fee Configuration will be used instead. Many credit unions have "PHONE TRANSFER FEE" as their configured description, but we recommend you review your credit union's description to determine if it needs to be updated prior to the release implementation. Use the General Configuration D menu-Phone Transfer Fee Configuration (MNCNFD #19) to review your configured fee description.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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 **Update to the Share Insurance Report**

Due to an updated interpretation of NCUA regulations regarding insured funds, the NCUA Share Insurance Report accessed from the Reports D menu-NCUA-Share Insurance Report (MNRPTD #14) no longer includes negative balance amounts as uninsured funds. This will help eliminate confusion for some credit unions that were seeing a negative amount for uninsured share and deposits over 250K on the Summary Report (used for the Call Report). Negative balance accounts for the SSN/TIN will continue to be subtracted if applicable, but if the net result is a negative number, it is not reported as uninsured funds.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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**Management, also be sure to check out:** “Notices Not Printing When Member Has Wrong Address – New Tracker Recorded” in the Teller/Member Services section for more information on this cost-cutting feature.

## Audit



### **Payments to Loans at Your Credit Union No Longer Counted Toward Reg. D**

CU\*BASE counts the transactions made by select accounts and compares them to your Reg. D configuration set via the General Configuration menu – Transaction Management Analysis (MNCNFD #21) to determine when members have exceeded their allowed amount. To comply with the existing regulation, we have made an adjustment to our programming so we no longer count loan payments made from a Reg. D account if the loan is also at your credit union. This change applies to transfers you make for the member via Phone Operator, as well as transfers the member makes in online banking. This means that when a member transfers funds to make a payment to a loan at your credit union via these channels, the transfer does not count toward Reg. D; however, a transfer to another bank in your area does.

*This project was implemented for online credit unions on April 5, 2012.*



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