CU*BASE Software Upgrade

CU*BASE® 12.2

Online CUs  CU*NorthWest/CU*South  Self Processing CUs

Updated booklets mentioned in this summary will be available on our website no later than November 9, 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.

Contents

All Employees – Introducing the New Online Campus ................................................................. 3
  Introducing the New Online Campus .......................................................... 3

Member Facing ............................................................................................................................ 4
  Mobile Web Bill Pay for EasyPay by Fiserv Clients! ..................................................... 4
  Loan Coupons from “It’s Me 247” ................................................................. 5
  Transaction Activity Dates Shown in Online Banking in Addition to Business Date REVISED .......... 6

Auditing ............................................................................................................................................ 7
  New World Class Enterprise Risk Management Tools – Built Right into CU*BASE ............... 7
  OFAC Batch Scan Enhancements ....................................................................................... 8
  Assistance Complying with Reg E Periodic Statement for EFT Transactions .................. 8
  Credit Unions Can Select to Use Name ID Verification without the Hint ............................ 9
  ALM for McQueen in Audit Link Update ............................................................................. 10

Teller/Member Services ................................................................................................................. 10
  New Transaction Date Terminology – Business Date and Activity Date REVISED ................... 10
  Teller Currently Serving – Print Name of Who’s Served on Receipt .................................. 11
  Easily View or Scan a Photo ID from CU*BASE – One Click is All You Need! ................. 12
  Print Miscellaneous Member Account Forms Directly from Name/Address Screen ................ 12
  Credit Union Can Select Freeze Code for Deceased Accounts ........................................... 12
  Enhancements to Year End Statements ............................................................................... 13
  Adjust Dividend and Maturity Settings When Redeeming Certificates ............................... 13

CEO ............................................................................................................................................... 13
  Standard Bonus Dividend / Interest Rebate Program ......................................................... 13
  Updated Selection Features for the Tiered Services Monthly Analysis ................................. 14
Multiple 5300 Call Report Automation Routines for a Single Account Code ................................................. 15
Section Headings Added to the 5300 Call Report Data Screen ........................................................................... 15
Additional 5300 Call Report Ratios Available ................................................................................................... 15
Clearer Labeling for Activation of Printed Statement Styles ............................................................................. 16

Lending .................................................................................................................................................. 17
Use App Check for New Loan Officers to Confirm the Application is Complete ............................................. 17
Loan Suffix Lookup Added When Printing Loan Forms .................................................................................. 17

EFT ................................................................................................................................................... 17
New ATM/Debit/Credit Card Status History Screen ........................................................................................ 17
Additional Card Status Messaging and Instant Response ............................................................................... 18
New Research Tools Available on Configuration Screens ........................................................................... 18
Credit Card Rate Maintenance Now Possible When No Card is Attached ...................................................... 18

Accounting/Back Office ............................................................................................................................. 19
New Date Terminology and Its Effect on Files, Queries, and Report Builder REVISED .................................. 19
Accounts Vendor Payable Database Now Allows Identification as Individual for 1099 Reporting ................. 20
View Your Processors and Services in New Database .................................................................................. 20
Added Control on the Amount on the Check Exceptions Screen ................................................................... 20
All Employees – Introducing the New Online Campus

Introducing the New Online Campus

With the 12.2 release, we are transitioning to a new online campus and a new relationship with CU Training Inc. Just as with the current online campus, you will be directed to the new campus when you click the CU*Answers University link from the Network Links window in CU*BASE (shown below). Here you will find the same the CU*BASE courses and a limited number of soft-skills courses that are free of charge. If you are interested in the full campus, which includes even more courses from CU Training Inc., you will have the opportunity to purchase your own campus.

In addition to offering you everything you have with the current online campus, this new online campus will offer you:

- Easier navigation
- New credit union-specific classes designed by industry experts
- An optional administrator login if you’d like to assign and track your staff’s training

These are just a few of the exciting new features that will come with this new online campus, brought to you by CU Training Inc., an organization that delivers learning-management solutions exclusively to credit unions. Learn more about CU Training Inc. by visiting their website: [http://www.cutraining.com/](http://www.cutraining.com/).

This transition marks the end of our contract with Harland Clarke. If you would like to keep your Harland Clarke consumer-education courses, please contact Harland Clarke Senior Account Executive Brandy Moon at 904.225.2270 or bmoon@harlandclarkedigital.com.

If your credit union has its own Harland Clarke online campus, this transition does not affect your relationship with Harland Clarke; you will continue to have your own Harland Clarke online campus, in addition to our new campus with CU Training Inc. The only difference is that going forward, you will access the CU*BASE courses not in your Harland Clarke campus, but in the new campus.

If you do not have your own online campus with Harland Clarke, but you would like your own online campus, you’ll be able to purchase one through CU Training Inc. Contact education@cuanswers.com for details.
Mobile Web Bill Pay for EasyPay by Fiserv Clients!

Presented by: SettleMINT

This feature will be implemented on November 11th, 2012 for all clients who use EasyPay by Fiserv, including online credit unions, CU*Northwest/CU*South credit unions, and Self Processing credit unions.

Last year mobile bill pay was introduced to credit unions using EasyPay by iPay. Now we are offering this feature to credit unions using EasyPay by Fiserv!

With more people checking their account balances on their cell phones, the added convenience of also being able to pay bills at the same time is sure to be a winner at your credit union. At the same time, mobile bill pay is sure to drive up use of Mobile Web Banking at your credit union.

Members who are enrolled in bill pay will see a new “Pay My Bills” button on the entry screen of Mobile Web Banking (top left) when the release is implemented at your credit union. Your members can immediately begin using this feature. There is no activation needed, either by a CSR or at your credit union.

For enrollment and to access all the bill pay features, such as creating new payees, the member must access EasyPay by Fiserv via the main It’s Me 247 website.

After selecting “Pay My Bills” button, members move to the “Welcome to EasyPay” screen (lower left) where they can:

- Schedule a new payment
- Manage an existing (pending) payment
- View payment history
- View existing payees

(If a member does not have any payees added yet, Mobile Web Banking gives them a message to go to the full site to add them.)

It is important to remember that we are still connecting to the Fiserv website to process the payments, just as we do from It’s Me 247. We provide the tools to make the payment, but ultimately it is Fiserv that does the processing.

Remember that members can always “bookmark” the Mobile Web Banking web page on their mobile phone, so that an icon for the website appears in the “App” area. Check out the handy directions for doing this posted on the Reference Page under “M” or go directly to it via:
Once this feature is implemented with the release, credit unions will be charged an additional flat monthly fee of $0.20 by Fiserv (per active member) for this service. Activity is defined as a member doing one of the following (using EasyPay by Fiserv in Mobile Web Banking): changing or adding a scheduled payment, adding or receiving an e-bill, or submitting a payment. This fee will be billed directly to the credit union with no process to automatically bill the member.

Refer to the “Mobile Web Banking” and “EasyPay Powered by Fiserv Product Overview and User 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.

Loan Coupons from “It’s Me 247”

Now members can print a batch of one or more loan coupons for any loan account, at any time – right from within It’s Me 247 online banking! This change gives your credit union a free method to continue to offer loan coupons as a service to members who want this feature. Providing the ability for members to “serve themselves” by printing their own loan coupons from online banking moves credit unions one step closer to eliminating the costs to print and mail coupons.

Members print their loan coupons by clicking the “Print Loan Coupons” link next to the currently existing “Pay Now” link in the detail of the loan account (see below). They then jump to a page (shown to the right) which allows them to indicate the number of coupons to print. (The limit is nine and three coupons print to a page.) The next payment date is prefilled for the first coupon, but the member can also select a later payment date or starting payment number.

Of course for all of this to work, your members will need to have a PDF viewer installed on their computer, as well as the appropriate plugins. We support and have tested four browsers for this feature: Safari, Mozilla Firefox, Microsoft Internet Explorer, and Google Chrome.

This is a significant advance because it is our first foray into developing PDF forms that are built into It’s Me 247. Think of all of the other forms it might be helpful to post in PDF online in online banking! Share with us your ideas for future development with this valuable programming.
Additionally, when you use CU*BASE to print loan coupons for members (Lending menu: MNLOAN #21-Print Loan Coupons), you can now specify in the new “start with payment number” field which payment to start at, instead of printing all the coupons starting at the first payment, as currently is the case. (The screen will not allow you to select a number greater than the total payments.) This change was implemented at the request of an Idea Form.

**Transaction Activity Dates Shown in Online Banking in Addition to Business Date**

CU*BASE has always recorded two dates in transaction history files whenever a transaction is posted, and starting with this release we are using new labels for these two dates: **Activity date** and **Business date**. (For Query buffs, these are the fields called TRDATE and PRDATE, respectively.)

On occasion a transaction will have a different activity date than the business date (the date your CU was processing on when the transaction hit). For example, say it’s just before midnight on a Saturday night. We’ve already finished end-of-day and beginning-of-day and your credit union’s processing date is now on Monday’s date. A member goes into online banking and posts a transfer – the Activity date would be Saturday but the Business date would be Monday.

**IMPORTANT:** Remember that for signature-based activity (credit card and sig-based debit card transactions), there is a third important date you will still need for a complete picture of a member’s activity. This is referred to as **Local activity date** and is stored in the card activity files (we call them the "ISO" files). Use the Additional Transaction Info feature from Phone Op History to view this date, which represents the date of the **authorization** (when the member swiped the card). For a signature-based transaction, this is frequently at least a day or two prior to any record being written to CU*BASE transaction history.

As described in more detail below (see “New Transaction Date Terminology” in the Teller/Member Services section), the change primarily affects the labels that appear on CU*BASE screens. But we are also adjusting how transaction history appears in online banking. Currently the Date column in online banking shows the business date. With the 12.2 release members will see the activity date italicized above the transaction when the two dates differ (shown below):

<table>
<thead>
<tr>
<th>Date</th>
<th>Activity</th>
<th>Amount 1</th>
<th>Amount 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/28/2011</td>
<td>CC SALES DRAFT</td>
<td>($31.86)</td>
<td>$1,019.04</td>
</tr>
<tr>
<td></td>
<td>AMA ON MKTPLACE PMTS, AM N COM/BILL, WA 0000 00000000000012490569 122411</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12/21/2011</td>
<td>CC SALES DRAFT</td>
<td>($113.35)</td>
<td>$967.16</td>
</tr>
<tr>
<td></td>
<td>STAPLES 00105090, SAGINAW, MI 0000 0000000000105144635313 121911</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Members will also see the activity date instead of the business date on the Funds on Hold screen (shown below). Members access this screen by clicking the Funds on Hold symbol on the Account Summary page.

(Note: This is a case where the date usually does match the “local activity date” mentioned earlier, since the hold is placed when the authorization is received, in advance of the transaction itself hitting the member’s account.)

To read more about the terminology and how this affects CU*BASE screens, refer to the Teller/Member Services section (see page 10). To learn more about how files, Report Builder and Queries are affected, refer to the Accounting/Back Office section (see page 19).

Watch for the upcoming “You Say Process Date/I Say Business Date” brochure including an FAQ on the effects for your staff and members of the Transaction Dates project, coming soon in a client announcement. This document will also be posted under “T” for “Transaction Dates” on the CU*BASE Reference Page.

**Auditing**

**New World Class Enterprise Risk Management Tools – Built Right into CU*BASE**

Presented by: 

AuditLink

The 12.2 release continues our commitment to implement enterprise risk management tools right into CU*BASE. *Any credit union of any size can use these tools to develop a strategy for monitoring, managing, and controlling its risk, without the need to purchase ancillary systems.*

Our release introduces seven new menus focusing on enterprise risk management. The main ERM menu (Enterprise Risk Management (ERM) Tools: MNRISK, shown below) is accessed via the Management Tools menu: MNMGMX #11-Enterprise Risk Management (ERM). From here you can access the other six ERM menus to gain access to reports and other tools already part of CU*BASE.
These six new Risk Management menus (accessed from the menu shown above) will allow every credit union to monitor these key areas:

- ERM: Credit Risk Management Tools (MNRSK1)
- ERM: Interest Rate Management Tools (MNRSK2)
- ERM: Liquidity Risk Management Tools (MNRSK3)
- ERM: Concentration Risk Management Tools (MNRSK4)
- ERM: Transaction Risk Management Tools (MNRSK5)
- ERM: Compliance Risk Management Tools (MNRSK6)

To access these new menus via the “Menus” list to the left of your CU*BASE screen, be sure to check to show these new options in your Workstation Favorites. Use the icon at the top of the screen.

Ask your credit union’s security administrator to grant you access to the new menus and their options via Employee Security, via the Management Processing/Dashboards menu: MNMGMT #1.

Watch for Audit Link documentation coming directly following the implementation of the release to learn more about the CU*BASE enterprise risk management tools.

Watch for more details in Audit Link documentation coming shortly following the implementation of the release.

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

**OFAC Batch Scan Enhancements**

Currently if a credit union uses the date range available on the batch OFAC scan (Auditing menu: MNAUDT #3), that credit union could be out of compliance with OFAC and BSA regulations since the scan was not run on the entire membership. With the 12.2 release these date ranges have been removed to ensure that all members are scanned each time.
Additionally, the selection screen will now list the date of the last batch scan and file upload. This way, you will no longer have to keep a separate record of when the last scan was run, and will better be able to evaluate if it needs to be run.

Note: The ability to archive a copy of the report, the first option, was added in a previous release.

Refer to the “Using the CU*BASE Data Match System for OFAC Compliance” booklet available under “O” 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.

Assistance Complying with Reg E Periodic Statement for EFT Transactions

Presented by AuditLink

To comply with Regulation E, credit unions must provide a periodic account statement when electronic transactions occur. For this reason, auditors have to monitor members flagged with wrong addresses, as well as members who enrolled in e-Statements but have wrong email addresses.

To assist with this work, Audit Link spearheaded an update to the General Transaction Register report (Reports C menu: MNRPTC #8). This report already allows the selection of activity by transaction code, origin and type (to allow for the selection of EFT transactions that require the production of a statement). With this release, two new choices on the report selection screen (shown below) will help you filter the report results to just the members you need to monitor. Additionally, we’ve added the “Export report to file” feature so you can create a file of these members for use in Report Builder and Member Connect.

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

Credit Unions Can Select to Use Name ID Verification without the Hint

Name ID verification is designed to provide an immediate “double check” that the correct account number was entered in several entry screens in CU*BASE, including teller processing and loan disbursement. The feature is configured per workstation in the Device configuration (General Configuration 1 menu: MNCNFC #10-CU Hardware Configuration, then Terminal/Workstation).

Current Method

Currently, you activate this feature by checking the “Name ID verification” box. This causes the Name ID field to show on various screens.

Employees must then also enter the first two letters of the member’s last name in this field. If the employee enters the wrong two letters (or no letters at all) and presses Enter, the
screen will display a hint at the bottom of the screen with the first two letters of the last name.

**New with 12.2 Release**

With the 12.2 release, credit unions can use Name ID verification, but without the hint by selecting the new “Name ID without hint” option. Credit unions can then develop their own policy on how the employee should collect the Name ID verification information.

Credit unions currently using Name ID verification will be set to “Name ID with hint.” With this release, we’ve also done a little clean up so (when configured) the hint always displays on screens with the Name ID field. Credit unions not using this feature will be set to “Name ID not required.”

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

**ALM for McQueen in Audit Link Update**

Presented by:

We have made substantial progress toward offering ALM processing with McQueen Financial Advisors, and beginning with 12.2, Audit Link will begin using this new process in a controlled beta-test type environment when assisting its clients that currently have a relationship with McQueen.

Watch for the addition of this feature to a menu early in the next calendar year, and more details from Audit Link in the coming months to explain the benefits of this new integration and ALM vendor relationship.

**Teller/Member Services**

**New Transaction Date Terminology – Business Date and Activity Date REVISED**

As already described (see “Transaction Activity Date Shown in Online Banking” in the Member Facing section), with this release we are transitioning to use the terms “business date,” “activity date,” and “activity time” when referring to transaction records.

Let’s look at the following scenario to further explain the difference:

- John walks up to an ATM late on a Saturday night and withdraws some cash for his movie date. *(Activity date and time: When something happened.)*
- Late on Saturday night when John was getting cash, the credit union was already processing on Monday’s business date. *(Business date: When it hit the credit union’s books on CU*BASE.)*
- So John’s withdrawal will show Saturday as the activity date/time and Monday as the business date.

**IMPORTANT:** Remember that for signature-based activity (credit card and sig-based debit card transactions), the date of the initial authorization (the “Local activity date”) is stored in the ISO card activity files, not transaction history, since the authorization is received in advance of a transaction record.
What will change on CU*BASE screens?

These dates have always existed in the CU*BASE database, we’re just changing what they are called and displaying both of the dates side by side in several new places. Once the 12.2 release is implemented, you will see additional dates and times on several screens accessed via Inquiry and Phone Operator (for example the Transaction Inquiry screen shown to the left).

The column headings on the updated screens will use the new date terminology (business date, activity date, and activity time). These screens include: the Account Inquiry screen (accessed via Inquiry) and the Account Inquiry, Account History, and Secondary Transaction screens (accessed via Phone Operator).

Other screens that will have updated date labeling include the Miscellaneous Secured Funds and Uncollected Secured Funds screens (access via Inquiry and Phone Operator), the Recorded Card Activity screen (Online ATM/Debit/Credit Card Processing menu: MNATMD #1 and #2) and the Update Misc. Secured Funds screen (Update Functions 1 menu: MNUPDT #10)

Additionally, the Member Transaction History report (Member Services Menu: MNSERV #9), General Transaction Register and the Member Account Adjustments report (Reports C menu: MNRPTC #8 and 9) will use business date and activity date on their selection screens. The generated reports will have updated headers.

To learn more about how files, Report Builder and Queries are affected, refer to the Accounting/Back Office section of this document (see page 19). For information on how this affects members, refer to the Member Facing section of this document (see page 6).

Watch for the upcoming “You Say Process Date/I Say Business Date” brochure including an FAQ on the effects for your staff and members of the Transaction Dates project, coming soon in a client announcement. This document will also be posted under “T” for “Transaction Dates” on the CU*BASE Reference Page.

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

Teller Currently Serving – Print Name of Who’s Served on Receipt

With the 11.6 release in March of 2012, we introduced “Currently Serving,” which allows front line staff to service the person standing right in front of them and to give that person access only to the correct sub accounts.

Now credit unions who use Currently Serving can print the name of the person serviced on the receipt, instead of the primary member’s name, and the resulting balances of only those accounts that they are joint on. (If a person is neither primary nor joint and makes a deposit, such as a son making a deposit for his father, then the primary member’s name will print on the receipt; however, no resulting balance information will print.)

To adjust what is printed on the receipt, this Currently Serving feature must be activated in the Teller/Member Service Workflow Controls (General Configuration 1 menu: MNCNFC #26-Workflow Ctrls: Teller/Mbr Svc.). Check the new “If serving joint owner, print joint owner name in place of primary member name on receipt” box.

Details for all related screens will be available via CU*BASE GOLD online help with the release.
Easily View or Scan a Photo ID from CU*BASE – One Click is All You Need!

Presented by:

Currently, when you use Teller, Phone Operator or Inquiry, a blue “Verify ID” button or a red “No ID on File” button clearly indicates whether the Photo ID box is checked. However, viewing that scanned ID takes a few extra steps. (First you click the Verify ID button to access the Secondary Names screen, where you then must click the blue person icon next to the person you are assisting.) If you see the “No ID on File” button, then you need to open ProDOC to scan the ID into the system, remembering to also check the “ID on File” box to record this action in CU*BASE.

With the 12.2 release, viewing and scanning Photo IDs access is now just a click away! Simply click the “Verify ID” button to open a window displaying the ID. If you see a red “No ID on File” button, click the button and ProDOC will launch, ready to scan an ID into the system for the person you selected with the first name, last name and Social Security number pre-filled on the screen. **And the “Photo ID on file” flag will be automatically checked for you!** We are also adding new “View” and “Scan” buttons on the Secondary Names screen to give easy access to viewing and scanning IDs from that screen.

**Important:** When you click the “No ID on File” or “Scan ID” buttons, the Photo ID checkbox is automatically checked, regardless of whether you complete the scan. If for some reason you fail to complete the scan, simply go to the Secondary Names screen, uncheck the “Photo ID on File” box next to that person’s name, and use F5-Update to reset the indicator.

Refer to the “Photo ID Capture” booklet available under “E” for “e-Documents” 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.

Print Miscellaneous Member Account Forms Directly from Name/Address Screen

When you are using Inquiry or Phone Operator, you now have easy access to the Miscellaneous Account Forms screens. (Currently the only access is via Member Services menu: MNSERV #10-Print Misc Member Account Forms.) On the entry Name/Address Maintenance screen (accessed via F14-Name/Address), simply use the new F24-Print Forms.

This change was made at the request of an Idea Form. The requesting credit union suggested they wanted this feature in order to generate Red Flag-related notices before and after an address change.

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

Credit Union Can Select Freeze Code for Deceased Accounts

Currently, the Teller/Member Service Workflow Controls (General Configuration 1 menu: MNCNFC #26-WorkflowCtrls: Teller/Mbr Svc.) allow you to select to auto-freeze all sub accounts of a deceased member with a freeze code of 3 (no activity allowed). With this release, credit unions can now use this configuration to select from any of the three freeze codes, so you can, for example, freeze withdrawals and disbursements while still allowing outstanding payroll deposits and the like to come in.

Details for all related screens will be available via CU*BASE GOLD online help with the release.
**Enhancements to Year End Statements**

Just in time for the end of the year we’ve updated the year end statement. We’ve simplified the tax summary to make it more member-focused since tax forms are so readily and quickly available online. Now this annual summary will summarize a year’s worth of activity for the member in one convenient place, with all of the dividends the member earned from and the interest the member paid to the credit union throughout the year, as well as a summary of the position of the member’s IRA and HSA accounts as of year-end.

For more details on these changes and a look at the proposed prototype, refer to the Kitchen page at [http://cuanswers.com/kitchen/statement.php](http://cuanswers.com/kitchen/statement.php).

**Adjust Dividend and Maturity Settings When Redeeming Certificates**

Currently when redeeming a certificate, you can use the funds to open a new certificate, but you cannot adjust the redemption or maturity options on the new certificate without having to maintain the account after it has been rolled over.

With the 12.2 release, you will continue to use the same initial screen to redeem the certificate. After using F5-Post/Continue, however, you will advance to an additional screen, similar to the screen used when opening the certificate, which allows you to choose from the full range of dividend and maturity options for the new certificate.

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

**CEO**

**Standard Bonus Dividend / Interest Rebate Program**

Presented by: [Gividends](http://www.gividends.com)

For years we have run custom programs for credit unions who want to post bonus dividend payments or loan interest rebates to members at year-end. A couple of years ago we created some behind-the-scenes tools to make the process easier for our internal teams, so we were able to waive the custom programming fees we had charged in the past. Now we are starting our final phase of automating this process to make it easier for credit unions to set up and run bonus dividend/interest rebate programs themselves.

With the 12.2 release, we will be adding a new menu option (Miscellaneous Processing menu: MNMISC #29-Standard Bonus Div/Ln Int Rebate) that we will use to set up your bonus programs this year. In addition to configuring and scheduling the bonus to post, this feature also lets you run a simulation on your live files, without actually posting. Since these programs are typically scheduled to run as of December 31, this will help you estimate your total expense during December, prior to posting at year-end.

For this year, we would like to have our Gividends teams assist credit unions with their bonus programs one last time, so we can make sure the tool is clear and easy to use, and that you get the results you want. What’s nice this time, though, is that after we’ve worked with you to set up the program, you can run the simulation as many times as you like. (The simulation will use live data as of the time it is run, so the closer to year-end you run it, the more accurate a prediction it will give as to your actual expense at year-end.) **Deadline for requesting a bonus program this year-end is November 9.**

And don’t forget that you can also use the existing Patronage/Ownership Dividends feature (Miscellaneous Processing menu: MNMISC #27 and #28) to post a dividend based on the member’s
entire relationship with your credit union, with the dividend paid to the base share in one lump amount. In contrast, the new bonus dividend/interest rebate program is designed to award members with (or without) specific products a dividend or rebate. (You do not need assistance to post these dividends – the simulation and posting features are built right in the feature for you, ready to use.)

Refer to the “Standard Bonus Dividend/Interest Rebate” booklet available under “S” 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.

Updated Selection Features for the Tiered Services Monthly Analysis

Presented by: Givendds

With the last release we updated the entry screen of the Tiered Services Monthly Analysis (Management Processing/Dashboards menu: MNMGMT #26-Tiered Svcs Monthly Comparison) to allow for the selection of a quarterly or yearly range, in addition to the monthly selection. We felt these changes did not go far enough, so we returned to the developers and the end result is a much more powerful selection screen.

We’ve beefed up this selection screen even further adding the range of months for which data is available on the system at the top of the screen.

You can now select “Quick” which defaults to yearly intervals and the most recent month. (This potentially will show your greatest change, giving you a real sense of your trends.) With “Quick” you also have the flexibility to choose a different interval (monthly or quarterly) and/or to select a different ending month. (See image below left.)

The second selection “Custom” allows you to enter four specific months to compare. Additionally, you can now advance to the specific goal you want to review by using the “Start with” selector at the bottom of the screen. (See image below right.)

With either selection, you can now advance to the specific goal you want to review by using the “Start with” selector at the bottom of the screen.
Interested in getting started with or developing further your Tiered Services program? Contact Gividends@cuanswers.com.

Refer to the “Tiered Service Levels – Implementation Guide” booklet available under “T” the 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.

**Multiple 5300 Call Report Automation Routines for a Single Account Code**

The CU*BASE 5300 Call Report tool is being expanded to make it even easier for data to be gathered automatically. On select Account Codes you can now set up more than one automation routine (auto-pop), to be added together to generate the final figure. As an example, for the amount of Used Vehicle Loans on Page 2 of the Call Report, you can now use the loan purpose code automation routine along with G/L quarterly account balances. The auto-pop calculation will add up both of the routines to determine the total for the Account Code. (Any duplicate accounts are automatically filtered so that they are only counted once.) Prior to this, you could only select one routine and then had to manually add in the additional figures.

To use this new feature, after clicking on the auto-pop button next to the Account Code description as you do today, select your automation routines one at a time by using Activate/Edit. Each routine that you activate takes you to the Call Report Automation Configuration screen (same screen used to set up your routines today). After configuring the automation routine, F5-Add/Update will update the Account Code total.

This enhancement is another step towards automating as much as possible in the Call Report software and reducing the amount of manual entry!

Refer to the “5300 Call Report” booklet available under “C” 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.

**Section Headings Added to the 5300 Call Report Data Screen**

Some sections of the 5300 Call Report are quite lengthy and therefore contain more Account Codes than can appear on one CU*BASE screen. When paging up and down, it can get confusing which Call Report page you are on. To improve the screen flow, we not only display the heading at the beginning of each section, but now also display the appropriate section heading at the top of each page of the CU*BASE software.

TIP: Ever wonder why the CU*BASE screen doesn’t look exactly like the Call Report form? We designed the tool specifically so that we could add, remove, rearrange, and renumber account codes every time the NCUA does, without having to coordinate a GOLD release with screen changes every three months. This significantly reduces development costs, which benefits all network participants and allows for maximum flexibility for our future.

**Additional 5300 Call Report Ratios Available**

As documented in the Quarterly Update letter to clients, CEOs and accounting managers can now use the new ratios we recently added to the CU*BASE Call Report Ratios dashboard (Management Processing Dashboards: MNMGMT #8-Call Report Ratios Dashboard) to get an even clearer picture of your credit union’s health.

To add additional ratios to the dashboard, select F12-Choose Ratios from dashboard screen.
The six new ratios include:

- Cost of Funds/Average Assets
- Net Charge-offs/Average Loans
- Net Long-Term Assets/Total Assets
- SIRRT Ratio
- Texas Ratio
- Total Delinquent Loans/Net Worth

This was implemented for all credit unions September 25th, 2012.

Clearer Labeling for Activation of Printed Statement Styles

We have added new labeling for the activation of the statement styles feature (Internet Member Services Config menu: MNCNF #21-Config Styles Available to Mbrs) with this release. Credit unions are using this feature for more than allowing members to select their favorite statement style. They are also using it to charge them a fee for this service. The new “Activate printed statement styles/fees” checkbox more clearly represents this varied use of the feature.

Not already using Statement Styles? This feature is more than just an avenue to allowing your members to select a special look, such as “Large Print” for their statements! Check out all of the other possibilities below:

Considering charging members a fee for their printed statement? Many credit unions activated this feature for just that reason. Is your credit union ready for an updated look to your printed statement? Select a new default from the six different available statement styles. Want a different style than these six styles? Work with your statement vendor – we’d love to add your style so that everyone can benefit.

Interested in learning more? Check out the FAQ section at the beginning of the “Member Selected Statement Styles” booklet for more details.
**Lending**

**Use App Check for New Loan Officers to Confirm the Application is Complete**

Presented by: **Lender*VP**

The name says it all! App Check simply gives the application a “final check” so you can be sure your loan officer doesn't forget to get everything needed to complete the application.

Because App Check is activated at the employee level, you can use this as a training tool, and implement it only with your new lending officers. Once activated, when these new officers select F10-Save on any loan application screen, CU*BASE reviews the application and alerts them which data is missing on the new Loan App Check Results screen.

App Check does not stop the loan officer from exiting the loan application. There may be a good reason for doing so, such as waiting for co-signer information. It simply alerts them about what is missing and allows them to either return to the loan application, print a report of what is missing, or save and exit the application.

Activate the feature for your credit union by checking “Activate App Check controls” via the new “Loan Workflow/App Check Config” (Loan Products menu: MNCNFB #15). Then check the “Warn if empty” box for each piece of data you want to be required for an application.

Activate the feature by Employee ID by checking “Use app check” in the special security of CU*BASE Employee Security. (Use the Management Processing/Dashboards menu: MNMGMT #1, then “Update Spcl Security.”) Note: *This security setting is not available unless the feature is activated in the Loan Products menu (see above).*

Refer to the “Loan Team Tools” booklet available under “L” 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.

**Loan Suffix Lookup Added When Printing Loan Forms**

When printing loan forms (Lending menu: MNLOAN #20-Print Loan Forms), your loan officers will now have a look up next to the “loan account suffix” field on the entry screen. Currently only an account lookup is available so we are sure this addition of the suffix lookup will be appreciated. The screen accessed will show you up to ten loan suffixes for that account.

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

**EFT**

Presented by: **SettleMINT**

**New ATM/Debit/Credit Card Status History Screen**

We are pleased to introduce a new dashboard that will show you a history of all card status changes made on your member ATM, debit and credit cards. The ATM/Debit/Credit Card Status Audit Log (accessed via the new #19-ATM/Dbt/Credit Card Status Changes command on the Auditing menu: MNAUDT) will show card status changes made for members by any credit union employee. In addition to its use as a research tool, this is a valuable tool for auditors to use when monitoring transaction risk, which is why the tool is also available from the new ERM: Transition Risk Management Tools menu (MNRSK5).
Select a card on the list to view and filter on the status change, the status of the card, the
date and time of the status change, and the Employee ID who made the change. You can
also filter to show only ATM, only debit or only credit card status changes.

Additionally, you can access card status history for individual cards right from the ATM/debit
or credit cards maintenance screens. From the ATM/Debit Card Maintenance screen
(Online ATM/Debit/Credit Card Processing menu: MNATMD #1) select an ATM or debit card
and the new “Card Status History.” From the Credit Card Maintenance screen (MNATMD
#3) select a credit card and the new “Status History.”

Additional Card Status Messaging and Instant Response

We've added new messaging to assist you when you change the status of an ATM, debit or
credit card. New details will appear next to your card status code explaining in clear
language how this selection is interpreted by your vendor. Additionally, when you send a
status change to a vendor, a pop up window tells you if the status change was accepted (or
rejected) by the vendor, giving you an immediate response to your action. (In the case that
you receive a rejection, you can still make the change directly with the vendor.)

New Research Tools Available on Configuration Screens

The configuration screens for EFT vendors now include more information, with descriptive
language to make the entries easier to understand. This will include the settings that the
credit union selects from the allowed features of the vendor. This information will greatly
assist with research into your individual credit union configurations. Credit unions can
access view-only versions of these screens via the Online ATM/Debit/Credit Card
Processing menu: MNATMD #21-CU Vendor Feature Preferences.

Additionally we have added a new option to clarify the language of your status codes.
Credit unions can access view-only versions of these screens (which shows the details
assigned to each code) via the Online ATM/Debit/Credit Card Processing menu: MNATMD
#22-CU Status Code Preferences.

Contact settlemintefteft@cuanswer.com for any changes to these configuration screens.

Credit Card Rate Maintenance Now Possible When No Card is Attached

Currently, if there isn’t a card record attached to a credit card loan, clients cannot access the
credit card maintenance screen to change the rate on the card. With this release we are
adding the ability to perform rate maintenance on credit card loans through a conditional
new F18-Rate Maint function on the Account Information Update screen (accessed via
MNUPDT #2 or MNLOAN #4-Loan Account Maintenance). This change requires Tier 2
maintenance access so you must have “Maintenance tier 2” checked in your Employee
Security - Special Security in order to perform this action. (Use the Management
Processing/Dashboards menu: MNMGMT #1, then “Update Spcl Security.”)
New Date Terminology and Its Effect on Files, Queries, and Report Builder

As mentioned in the teller/member services sections of this document, we are now transitioning to use the terms “business date,” “activity date,” and “activity time” when referring to data in the transaction (TRANSx and HTRANSx) files. How these changes affect various screens in CU*BASE is covered in that section of the document. This section covers how the terminology date changes affect files, Queries and Report Builder.

This release will replace some old terminology that was confusing and difficult to document with new wording that is clearer. For a discussion of the new terminology, refer to the Member Service section of this document on page 10.

- Instead of being labeled as Processing date or post date, PRDATE will be labeled “Business Date.”
- Instead of being labeled as Transaction date, TRDATE will be labeled “Activity Date.”
- Instead of being labeled as Processing time, PRTIME will be labeled “Activity Time.”

How does this affect files?
The following nine files will have updated field descriptions of Business Date, Activity Date and Activity Time. The field names will remain PRDATE, TRDATE and PRTIME.

- Transaction files (TRANS1-3)
- Transaction history files (HTRANS1-3)
- Miscellaneous Secured Funds and History files (MSCSEC and MSCSECH)
- Uncollected funds history file (UNCOLHST)

How does this change affect Query?
You will still see the field names PRDATE, TRDATE and PRTIME (see above), but the Text fields will be updated to reflect the new terminology. (These changes are when you use the updated files.)

How do these changes affect Queries?
You will not need to update your existing Queries that currently use PRDATE, TRDATE or PRTIME. When you display the report online or print the report, the column headers will use the new descriptions. When you build new Queries using the updated files you will still see PRDATE, TRDATE and PRTIME in the field name column. The field descriptions, however, will be updated to the new terminology of Business Date, Activity Date, and Activity Time.

To read more about the terminology and how this affects CU*BASE screens, refer to the Teller/Member Services section (see page 10). For information on how this affects members, refer to the Member Facing section of this document (see page 6).

Watch for the upcoming “You Say Process Date/I Say Business Date” brochure including an FAQ on the effects for your staff and members of the Transaction Dates project, coming soon in a client announcement. This document will also be posted under “T” for “Transaction Dates” on the CU*BASE Reference Page.

Details for all related screens will be available via CU*BASE GOLD online help with the release.
Accounts Vendor Payable Database Now Allows Identification as Individual for 1099 Reporting

In the 12.2 release we are adding a flag to the accounts payable vendor database to allow you to identify whether a tax ID represents an organization (EIN) or an individual (SSN). This does not affect any actual processing, but in the past when 1099-MISC forms were generated, all vendor tax IDs were identified to the IRS as organizations (EIN). So now, if you have any vendors that are actually individuals (SSN), you can adjust that flag so the IRS reporting file is more precise.

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

View Your Processors and Services in New Database

Our team has created a new processor database to better track the processing companies and services they provide for each credit union. In one place, we’ll be able to see a list of every credit union that has online credit cards with OneBridge or EasyPay via iPay. With the click of a mouse, we can switch to a list of all vendors used by a specific credit union for services from ATM to CPI, draft processing to PBF.

While this work was done primarily for our Operations, Client Services, and other support staff can also access a view-only version of this database via F14-Processor List on the Vendor Processing Log screen, otherwise known as Smart Operator (General Ledger menu: MNGELE #9).

Over the next few months our teams will be building this database and our Operators will use it every day as they monitor communication interfaces and handle transmissions and other inactions with your third-party vendors and processors. We’re excited about this new centralized repository, which will replace many different spreadsheets and dog-eared lists, giving everyone from Operators to CSRs a powerhouse of information about your credit union’s relationships with outside parties. Stay tuned for more as we learn about and expand on this new database.

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

Added Control on the Amount on the Check Exceptions Screen

To protect against inadvertently changing the check amount in the check exception screen (Member Check/ATM Processing menu: MNSDAT #1-Work Member Exception File), we have added a lock on this field. To change the amount, you must now use F11-Unlock for the field to be input capable.

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