

CU*BASE 13.0

CU*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
April 14, 2013	April 28, 2013	May 13-14, 2013

Updated booklets  mentioned in this summary will be available on our website no later than **April 12, 2013**. 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 247 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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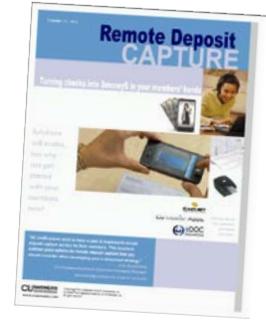
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Free Remote Deposit Capture Strategy

While developing your Remote Deposit Capture Strategy, you need to consider all of your members at your credit union and their different needs. This release introduces an remote deposit option that is free to both you and your members, Promise Deposits.

Want to learn more about other RDC options? Check out the brochure, "[Remote Deposit Capture](#)" available on the Special Interest Docs page of our website.



Promise Deposits: An Honor System for Check Deposits via Online Banking

Promise Deposits Summary

It's as easy as 1-2-3!

- 1 Click "Create a New Deposit" button below
- 2 Add any checks you need to the deposit
- 3 Mail your checks with the Deposit Slip to the Credit Union

[Create a New Deposit](#)

Tracking #	Check Count	Total Amount	Date Due	Status
100001	2	\$82.97	3/12/2013	Active

Any credit union in a college town is familiar with college students who receive a check from mom and dad on Friday morning, and want to spend that money for Friday night's pizza dinner. Promise Deposits are an **It's Me 247** feature that lets members make remote deposits of checks via online banking tools, for fast access to their money.

In a nutshell, members **promise to mail** a check to your credit union within a certain number of days. In exchange for that promise, you allow them to receive **instant credit** for the funds. You watch for the check to arrive and **track promises kept** (and broken) using a special tracking tool that shows outstanding items already promised.

Create a new deposit

Enter in each check individually below. When you have entered in all checks for this deposit, click "Complete this Deposit" at the bottom of the page. You will then be shown further instructions for mailing this deposit to the credit union.

Step 1 of 3: Check Information

From: Check #

Date:

Pay to the Order of: Dollars

Memo:

Routing #: Account #:

Deposit this check into: [Add this check to my deposit](#)

Step 2 of 3: Review your Promise Deposits

Current Promise Deposit Due Date: 3/14/2013

Deposit To	Check #	From	Amount	Remove
Deposit Total			\$0.00	

Even better than an ATM... Since members receive immediate credit for the funds, Promise Deposits can offer an advantage over an ATM where a hold might typically apply.

For your most trusted members... You have complete control over who is granted Promise Deposit privileges, according to their history and relationship with your credit union. Enrollment requests can be made by the member via online banking, but your credit union must still approve the request and can revoke enrollment at any time for members who abuse the privilege.

FREE to your credit union!... Promise Deposits are included as part of your e-Commerce fee so there is no additional cost to your credit union to open up this new 24x7 channel for

members to make deposits to their accounts. You can even charge members a small per-check fee for the service, if you wish.

*No new equipment for members to buy...*No need to take a picture of the check on a phone. No need to buy a special scanner, either. Once enrolled, all a member needs to do is click a link in online banking, enter a few details from the check, and print a tracking form. The deposit is posted to their chosen account, and they simply pop the check and the form into the mail!

*A bridge to your other RDC solutions...*Obviously Promise Deposits is only one of several ways to offer remote deposit capture (RDC) functionality to members. So Promise Deposits also incorporates optional on-the-spot marketing to members of other solutions such as remote check scanning for large-volume deposits, or mobile phone RDC solutions. Build an audience for RDC by using Promise Deposits, then refine your message toward more targeted solutions.

Special Note: This project will be handled as a live beta for the first several months after its release. You can set up your parameters in CU*BASE but we ask that you contact a CSR to activate the feature when you're ready to launch. We'll work with you to review your configuration and monitor the tool after launch, to help make sure your rollout is a success!

	Refer to the "Promise Deposits: Electronic Check Deposits via It's Me 247 Online Banking" booklet available under "P" as 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.

"It's Me 247" - Your Members' Financial Hub – Management and EFT

Last year with our push for data integration and for **It's Me 247** to be the best traffic cop to a member's financial data, we introduced Money Desktop, See/Jump, and allowing members to view and make payments to off-trial-balance (OTB) accounts. All of these encourage members to see your credit union as their financial hub.

This year we continue to push this strategy with **It's Me 247** links to OTB investments and a second OTB credit card-processor single sign-on interface (SSO). We've also added additional controls to limit what OTB data the member views in **It's Me 247**.



"It's Me 247" Investment Center – A New Opportunity with Investment Accounts



Many of the most successful credit unions in our industry have made Investment Services for members a critical component of their business plan. But until now, many of these programs have been unavailable to the mid-market. *Until now, that is.* CU*Answers believes every credit union needs an investment program offering in order to survive and thrive in an increasingly competitive marketplace, and as a CUSO we are investing in such a program to help you bring solutions to your members. We are proud to introduce the **It's Me 247** Investment Center, a launching point for your members and prospective members to create an investment portfolio with your credit union at the epicenter.

To help bring this game changer to our network, CU*Answers has partnered with CUSO Financial Services (CFS), the preeminent player in the industry, to provide your credit union with a variety of investment services to offer your members. By partnering with CFS, we are able to combine a successful investment-services toolkit with our CU*BASE core data processing engine to provide an integrated solution that credit unions of any size can plug into their business plan.

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	MAIN SHARE	\$4,261.80	\$4,266.80	7/2/2012	\$0.00
009	SIMPLY CHECKING	\$11,323.41	\$11,323.41	2/20/2013	\$0.00
200	TRADITIONAL IRA	\$0.00	\$0.00	12/2/2011	\$0.00

Credit Cards

Account	Name	Regular Payment	Amount Due	Due Date	Balance
**2192	VISA PLATINUM	\$0.00	\$0.00		\$0.00
**2284	VISA PLATINUM	\$15.00	\$15.00	2/27/0013	\$516.75

Investments

Account	Description	Symbol	As Of Date	Balance
**9792	MONEY MARKET		2/19/2013	\$6,000.01

Once authenticated in **It's Me 247**, the **It's Me 247** Investment Center displays members' investment accounts right alongside their credit union accounts and launches a single sign-on (SSO) link to the CFS toolkit to allow members to make trades and manage their investments.

For more information about how to get into the game of investments and offer this as a new product to your members, be sure to read this information, be sure to read the brochure posted on the Gividends **It's Me 247** Investment Center website <http://gividends.com/its-me-247-investment-center/>. For more information about the program, contact Gividends at gividends@cuanswers.com.

	Refer to the "Tracking Off Trial Balance (OTB) Products with CU*BASE" booklet available under "O" as well as 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.

Credit Unions Can Select What OTB Information Members View in "It's Me 247"

In the 11.3 release we added the ability to show members their OTB (off-trial balance) relationships in online banking. Credit unions could select to allow members to view the accounts on their Summary page and view detailed account information in the Account Details page. The other option was not to show the accounts at all in online banking.

Now we have gone a step further to give credit unions a middle ground. Now credit unions can select to have their members view their off-trial balance (OTB) accounts on the Account

Summary page in online banking, but not show the balance information or account details. The Account Summary page includes credit card accounts in the listing (with asterisks in front of the account number) along with links to the OTB vendor so the member can access detailed information and make payments.

The screenshot shows the 'It's Me 247 Online Banking' interface. The top navigation bar includes 'Cartoon City FCU', 'HELP', 'CREATE MY SECURITY', and 'LOGOUT'. The main header features the 'It's Me 247 Online Banking' logo and a navigation menu with options like 'Info Center', 'My Accounts', 'New Accounts', 'Pay Bills', 'eStatements', 'MoneyDesktop', 'Go Mobile', and 'Contact Us'. The main content area is titled 'ACCOUNT SUMMARY | I'M A BASIC MEMBER' and contains two tables:

Share accounts						
Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends	
000	OWNERSHIP SHARE	\$29.62	\$34.62	5/31/2009	\$0.00	
004	BASIC SHARE DRA	\$12.16	\$12.16	2/6/2009	\$0.00	

Credit Cards			
Account	Name	Manage My Card	
**5150	PSCU MASTERCARD	Pay Now	Manage Account

In the example above, the "Pay Now" link is visible because the loan payment is due, and the credit union allows members to make payments via the **It's Me 247** Transfer page. If you do not activate this feature, the "Pay Now" link will not appear.

If your credit union has not shown OTB accounts in **It's Me 247** due to concerns about your OTB data, now might be the time to reconsider your decision.

To display this limited information, check the already existing "Display account information to members in online banking" and the new "Summary" for the "Online Banking Display option" in OTB Product Type Configuration (MNCNFC #20-Define OTB Product Codes).

	Refer to the "Tracking Off Trial Balance (OTB) Products with CU*BASE" 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.

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

In the 11.6 release we added a direct pass through (single sign-on) to PSCU OTB credit cards. Once activated, this pass through allows members to view basic information about their PSCU accounts in **It's Me 247** and use a link in the account detail screen to jump directly to the PSCU website without having to authenticate a second time on the PSCU site.

With this release, we have added an additional single sign-on for credit unions that have OTB credit cards serviced by FIS. As with PSCU OTB accounts, once configured this single sign-on will allow your members to view their FIS credit cards in the Account Summary page and access the FIS website directly from online banking.

Do you offer FIS OTB credit cards to your members? Contact a Client Service Representative for more details about using this new feature.

Does your credit union have OTB accounts (credit cards, or even loan or savings accounts) with a vendor other than CFS, PSCU or FIS? Take the next step toward making your credit union your members' financial hub and show these accounts to members in *It's Me 247* with a single sign-on (SSO) link to the vendor's website. You can then configure your OTB products so members can view these OTB accounts in the Account Summary page with a direct link to the OTB vendor. You can also select to show account balance and account details. You can even allow members to make payments to these accounts via CU*BASE and via the *It's Me 247* transfer page.

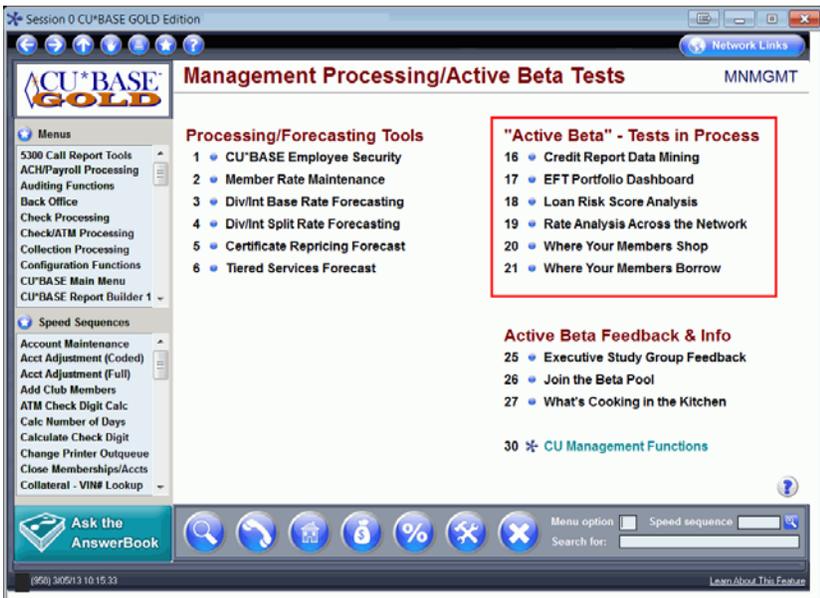
Custom programming is needed to create a single sign-on (SSO) link to a new OTB vendor. To learn more about initiating a special project request to program a new single sign-on (SSO) link, refer to http://cuanswers.com/client_pm_special-project-request.php. More information about single sign-on (SSO) integration with CU*Answers tools is available at http://cuanswers.com/client_pm_bp_singlesignon.php.

Refer to the "Tracking Off Trial Balance (OTB) Products with CU*BASE" booklet available under "O" on the CU*BASE Reference page for details.

CEO

 Introducing the "Active Beta" Menu: A Collaborative Beta Project for Credit Union Executives.

The FEP/ING initiative is pushing our teams to be innovative in many ways, especially when it comes to how tools are run through the testing gauntlet before release. How can we get tools to your desk faster, especially ones that are better tested in a real-world environment than in a controlled laboratory anyway? And even more importantly, how can we tap the wealth of experience you have on your teams, to help us make a better product for everyone?



Enter the new "Active Beta" menu and Executive Study focus group. With this release you'll see several brand-new and revised dashboards on a revamped Management Functions menu (MNMGMT). For these projects we've done a minimal amount of basic testing only. Now you'll have a period of time to use them with your live data, giving feedback via a new online collaborative community website (accessed via an option on that same menu). The first group of Active Beta projects:

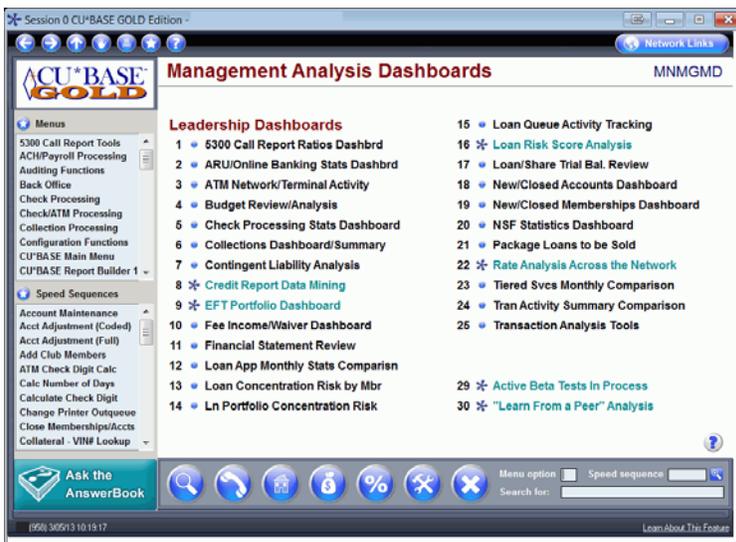
- **Credit Report Data Mining** –This new tool takes Where Members Borrow to the next level and lets you search for opportunity using credit scores you've already purchased. Filter by credit score and loan type, sort and export data, and easily exclude your credit union's own loans.

- **EFT Portfolio Dashboard** – How many ATM, Debit and Credit cards are sitting idly in members’ hands, not being used? Find and reach out to opportunity at the touch of a button.
- **Loan Risk Score Analysis** – A dashboard version of the popular report to compare the performance of your risk based pricing with your loan performance, with new selections by delinquency status and trending across multiple comparison dates. (More risk score ranges, too!) *Note: At the time of the release, only data from the current month will be available. The file will populate at month-end and will gradually build over time.*
- **Rate Analysis Across the Network** – This tool takes the three rate comparison dashboards and does some deep-dive analysis to help you see how your credit union’s pricing stacks up against your peers.
- **Where Your Members Shop** – We’ve improved this popular tool to help you find specific merchants, isolate and compare groups, sort data, and view summary analyses.
- **Where Your Members Borrow** –Some nifty improvements to this popular tool to help you find specific competitors, drill down to specific loan types, sort data, and exclude your own credit union from the mix.

Your feedback will do more than fix glitches or improve workflow. It will also give us the unique insight of a user group, to help us turn these tools into valuable workhorses that credit union teams will want to use every day. Be ready to share, post often to the site, and drive these options to benefit everyone in the cuasterisk.com network. [Register today](#) for the Active Beta Study group and sign up for over ten webinars featuring the new dashboards.

NOTE: Enhancements to existing dashboards may also become part of the Active Beta collection. While the test period is active, you might see a blue asterisk * in front of an option (this indicates that the command will be taking you to another menu). Selecting this option will redirect you to this new Active Beta menu until the test period has ended.

 New! Management Dashboards Menu!



With the addition of the Active Beta section on the revamped Management Functions menu (MNMGMT), we knew it was time for a menu for analytics dashboards. Introducing the new Management Analysis Dashboards menu (MNMGMMD). Check out this dashboard to find your favorite dashboards (and maybe to find a few new ones!) all in one place. The Active Beta dashboards will also appear on this menu and are indicated by the asterisk.

Subtotals Added to Member's Accounts Negative Balances Report

We've updated the Member's Accounts with Negative Balances report (LNGBL) to add sorts by application type with counts and balance subtotals. This report helps to determine where the bulk of your negative activity is occurring for different types of negative balance accounts (savings, checking, etc.). It can also be used when gathering data for the 5300 Call Report to adjust loan and share totals for negative share amounts.

This change was made due to an Idea Form and was implemented to all credit unions on March 19, 2013

Enhancement to Open/Closed Accounts Dashboard

Based on some feedback from our first set of dashboard dives, we have enhanced the Open/Closed Account Dashboard (now found on the Management Analysis Dashboards menu: MNMGMD #18-New/Closed Accounts Dashboard). It will now display the Approval ID (APRVID from MEMBER5/MEMBER6) for any loan accounts that you may see in the dashboard. This will give credit union executives an better understanding of who is approving loans within their pipeline.

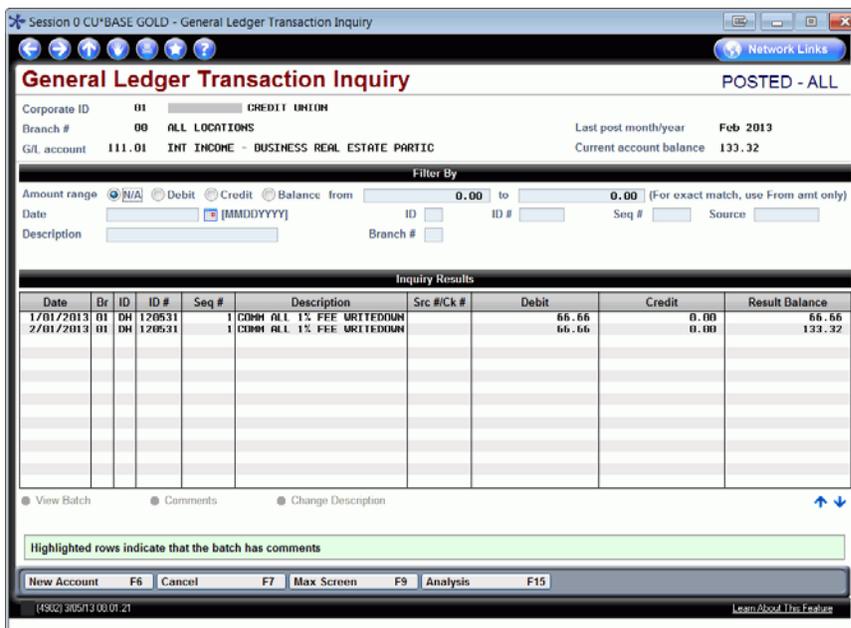
Accounting/Back Office

G/L History Inquiry Facelift



One of the Accounting Top Ten's goals was to create an enhanced G/L history inquiry (General Ledger menu: MNGELE #10-Journal History Inquiry) with a new dashboard design to give quick access to the history of G/L entries and monthly G/L balances.

The first thing you will notice once the 13.0 release is implemented is that the entry screen has been completely redesigned. Selections with easy-to-understand labeling have replaced the existing five buttons, so it is clear which items you are selecting (posted versus unposted and history versus month-end balances). We've even added a new G/L lookup on this screen.



On the new G/L inquiry dashboard, the biggest change is that you can now filter your results much more easily using new search fields. Use the new fields to search for a specific dollar amount or range, something you previously needed to use Query to find. Additionally, narrow your results by branch, date, JE ID, or description. Not only can you search within the history, but also within a specific batch.

That's not all that's new!

- View fifteen lines of history versus the current six.
- Use F9-Max Screen to hide the filters and see an additional six entries to the screen.
- Sort the list by clicking on any column heading, similar to other analysis dashboards.
- Add a comment to a journal batch directly from this dashboard (instead of the batch detail which is currently the case).
- View statistics on the current year and current month using the new F15-Analysis.



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



Enhancements to TR Report Makes Research Easier



New selection criteria have been added to the TR report selection screen (General Ledger menu: MNGELE #21-Print TR System Journal Analysis) allowing for easier research on the G/L entries affected by a member transaction. Now you can select a specific Origin, Branch, G/L account, offset G/L, Tran code, or Tran type to narrow down your results to a specific transaction. We've also changed the sorts to better emulate how the G/L summarizes the transactions, added better labeling on the report information, and standardized the format of the G/L# to assist you with finding entries on the report.

In some cases, the report may summarize transactions a little differently than the general ledger when the primary and offset G/L information have different criteria and the report is displaying the transaction only one time. For this reason, at times multiple section totals may be needed to match the actual journal entry in the general ledger.

This programming sets the stage for adding some identifying fields to allow for future drill-downs from the TR journal entry to corresponding member transaction records.



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

Lending/Collections



Promise-to-Pay Collections Enhancement



Currently, collectors spend significant time each morning reviewing follow-ups to determine if a member fulfilled their promise to pay toward a delinquent loan or negative balance account by a specific date. This includes reviewing the follow-up, referencing the member's account, and documenting the findings.

The 13.0 release includes features that will eliminate this time-consuming daily work so that collectors can focus on those members with *broken* promises. With these new changes, if a member pays the expected amount on time, the system is smart enough to turn off the associated follow-up, even when the member pays several times toward that final amount.

To activate this feature, select the Memo Type you want to use to record the amount of deposit, as well as the broken promise. *We recommend you use your Promise to Pay (PP)*

Memo Type. In the Memo Type configuration (Tracker menu: MNTRAK #8) check the new “Monitor for transactions” checkbox. This new checkbox only appears on Memo Types associated with a Collections Tracker Type (XX).

Then whenever you create a follow-up with the Memo Type configured for monitoring the member’s account (again, we recommend you use PP), you will be presented with additional optional fields to record the suffix, amount, and the date the amount is due. Each day, during end-of-day processing, CU*BASE will evaluate for the expected transaction. If the member fulfills the amount on time, CU*BASE turns off the follow-up. *Because this process is run at end-of-day processing, it is important to schedule the follow-up the day after you want the last evaluation to be run.*

This entire process is documented in the member’s Collections Tracker. First when you create the follow-up, CU*BASE records the date and amount required. If the member makes the required transaction, this is recorded with a conversation with the Memo Type you configured. If the member does not make a payment in time, CU*BASE will record a conversation with the wording, “Member failed to make promised payment by xx/xx/xxx.”

Tracker created

Contact - Date: 03/08/2013 Time: 15:30:59 By Emp: -4
 Name: MICHAEL R [REDACTED] Memo Type: PP PROMISE PAY
 Follow-up - Date: 03/31/2013 Assigned to Emp: 89 Completed: YES
 No text entered
 Monitor account 110 at end of day between 2/14/2013 and 3/31/2013
 for a deposit/payment of at least \$99.00

Failed promise

Contact - Date: 02/27/2013 Time: 12:32:01 By Emp: -4
 Name: CHARLES [REDACTED] Memo Type: BP BROKEN PROMISE
 Member failed to make promised payment by 02/15/2013.

Promise met

Contact - Date: 02/27/2013 Time: 12:37:26 By Emp: 99
 Name: MATTHEW L [REDACTED] Memo Type: PK PROMISE KEPT
 Promise to pay fulfilled. System processed follow-up closure.

	Refer to the “Configuring Tools for Collections” 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.

 **5300 Call Report Reporting for Days Delinquent Supported**

Due to updated NCUA requirements for reporting loan delinquency in days instead of months, we are adding an “actual # of days” field to selected screens/reports used for gathering 5300 Call Report data. With this release we have tackled the critical reports for the 5300 Call Report.

It is important to note that this change is for government reporting. We are not changing how CU*BASE currently stores the “Months” and “Days” delinquent. This information will continue to be stored in separate “month” and “days” fields. We are simply calculating the number of delinquent days needed for accurate reporting on the Call Report.

To determine the “actual # of days” delinquent, the current date is compared to the next payment due date on the loan.

- NOTE: We have built into the calculations situations where a month may not be exactly 30 days, such as February (28 days) or March (31 days).

The following reports/screens will be updated with the release:

Screen	Access Point	What was Changed
Delinquency pop-up window	Member Account Inquiry	Added “actual # of days”
Selective Loan Trial Balance	MNRPTE #2	New selection for actual # of days
Loan Delinquency Analysis	MNCOLL #19 or MNRPTE #2	Report shows delinquency in days instead of months
Participation Loan Delinquency	MNPART #22	Report shows delinquency in days instead of months
Dealer Delinquent Report	MNINDL #4	Select by “actual # of days” instead of months and days; report shows delinquency in days.

The collections screens and any configurations related to delinquency will not change with this release. Future updates will include enhancements to the Work Collections inquiry and Collections Dashboard (Collections menu: MNCOLL #1 and 4).

Important: If you use the automated report feature for the Selective Loan Trial Balance/Loan Information Report MNRPTE #2 with the “# of months” or “# of days” delinquent in your saved settings, you will need to change your monthly report settings to look at the new “Actual # of days” field.

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

 Variable Rate Loan Enhancement

We have adjusted our method for calculating payment changes on contract variable-rate balloon loans to keep the maturity date constant. The loans are now re-amortized on the remaining payments, for example, if a member has made twelve payments toward a sixty month loan, the loan is re-amortized for the remaining forty-eight. Previously, the payment needed to be manually recalculated. This change was made for contract variable-rate loans only.

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

EFT

For other EFT-related changes with the 13.0 release, refer to Page 5 for information on credit card OTB enhancements.



FIS LetterCheck Processing Now Available

If you are a CU*BASE online credit card client, FIS LetterCheck processing is now available! These paper checks are sent by FIS to your qualified cardholders as a marketing piece to encourage credit card use. There is a scheduled mailing list that includes up to 14 marketing themes.

With the newly designed and renamed #13-Credit Card LetterChecks on the File Transfer/Audit Functions menu: MNFILE, you can gather a list of eligible credit cards based on the member's cash advance APR. The process generates a file including accounts according to your specific exclusions, such as account open date, available credit amount, delinquency status, and more. Additionally, the system will automatically check the card status and exclude cards with any block codes that stop incoming transactions from being authorized so that closed or hot cards are not included in the file sent to the vendor. Other automatic exclusions include wrong address and loans with a freeze code of 1 or 3 (no disbursements allowed).

You then have two choices for handling the file that is generated and placed in your QUERYxx library. You can audit the file, or you can select to securely deliver it directly to FIS for processing.

The option to automatically transmit the file is only available to CU*Answers online clients. Self-processors and cuasterisk.com clients will need an alternate method and should contact SettleMINT EFT for assistance.

Interested in offering LetterChecks to your members? Contact a Client Service Representative for assistance.



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



ATM/Debit Allowed Number of Transactions Now Used for Authorizations

Currently, for ATM and debit cards, if "Check Limits" is checked in the BIN configuration (in the PIN and SIG configuration screens), CU*BASE uses the "Total" (dollar amount limits) to determine if the transaction should be approved. The number of transactions a member makes each day (# of transactions) is used for informational purposes only.

With this release, CU*BASE will begin using "# of transactions" as well as dollar amount limits to determine if a member's transaction should be authorized.

As announced in a previous announcement, if you use limit checking on your ATM or debit cards, now is the time to review your BINs to ensure that the correct "# of transactions" is configured in both your SIG and PIN configurations. At the implementation of the release, if the "# of transactions" field is blank or zero, we will change this field to "999" (no limit).



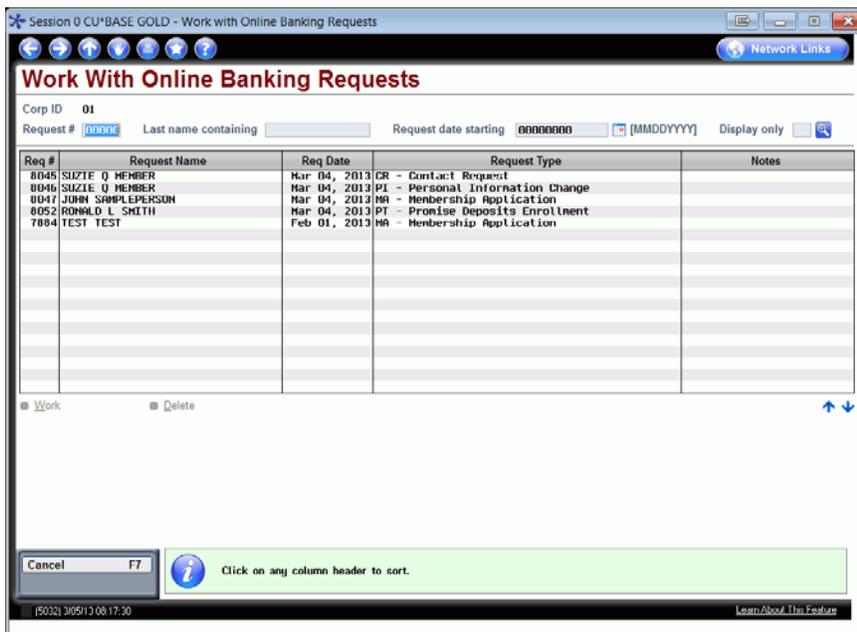
Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

- 
ATM/Debit Limits (Transaction Number and Dollar Amount) Reset by Calendar Day
 Previously ATM and debit daily “Total” (daily dollar limits) and “# of transactions” (daily transaction limits) were reset during end-of-day processing. Since end-of-day processing does not always occur each day or at the same time, we have changed the programming so that limits will now be reset each calendar day.

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

Teller/Member Service

- 
Receive and Work Members’ Requests from “It’s Me 247” – All on One Screen



Currently when you work members’ memberships and online banking requests (using Member Services menu: MNSERV #21-Work Online Banking Apps/Requests), you need to review separate screens for contact requests, email changes, personal information changes, PIB changes, and membership requests.

Because of this, it is easy to overlook a request from a member!

With this release, all these requests will be worked from one newly-designed screen, along with new Promise Deposit enrollment requests.

The screen includes new sort and search capabilities, and if you still like to divide the work between multiple employees, you can choose to display only specific requests types and work them in a smaller group.

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

Marketing

 Marketing Club Aggregate Balance Requirements Allowed by Product



Currently, when configuring a marketing club (General Configuration 2 menu: MNCNFD #4), credit unions can define an aggregate loan balance requirement, an aggregate savings balance requirement, and an aggregate total balance.



With this release, credit unions can now select which accounts (by dividend application and loan category) are counted toward the aggregate savings and loan totals using a new indicator.

Current marketing clubs will be defaulted to “All” (all accounts are counted toward the aggregate totals). If “Selected” is chosen, CU*BASE uses only the balances of the accounts required for club enrollment in the aggregate total calculation.

This was at the request of a credit union who wanted balance requirements on certain accounts to be just one of the requirements for a marketing club. With this change, they will not need to configure a separate minimum balance fee (and risk charging members twice) to fulfill this requirement.

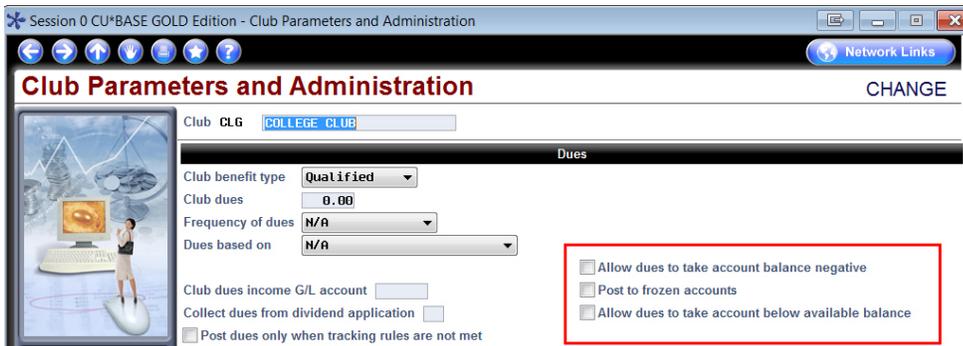
For more information on using marketing clubs, contact Gividends at gividends@cuanswers.com.

	Refer to the “Marketing Clubs Configuration, Benefits and Enrollment” booklet available under “M” 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.

 Marketing Club Fees Allow for Negative, Below Available Balance, and Frozen



To give you more flexibility when charging fees, we are now transitioning to a standard practice to allow you to bring fee accounts below available or even to a negative balance. In the 12.4 release, we adjusted the statement style configuration to give you this flexibility.



With the 13.0 release, we are adding this new flexibility to marketing club fees through a change to the marketing club configuration (General Configuration 2 menu: MNCNFD #4).

Besides allowing you to bring the account negative or below available balance, you can now also select to charge a marketing club fee to an account with a freeze code of 1 or 3 (no disbursements).

A negative- or below-balance account status will not affect member status in the club; members will maintain the same status as before dues were posted.

For more information on using marketing clubs, contact Gividends at gividends@cuanswers.com.

	Refer to the "Marketing Clubs Configuration, Benefits and Enrollment" booklet available under "M" 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.

Auditing

 McQueen ALM Download Now Available



For two years, CU*Answers has been searching for an ALM provider that was willing to work with us to develop the most robust file exchange for ALM modeling. McQueen Financial Services stepped up to the plate and with their partnership, we have been able to create new processing tools and a more comprehensive ALM file.

As reported in the 12.2 release, Audit Link has run a BETA on the processing since November. Now with the 13.0 release, this feature is available to all credit unions.

Currently you must use three separate options on the File/Transfer/Audit Functions menu: MNFILE (#21, 22 and 23) to create G/L, Loan and CD files. The new McQueen file structure is *much more comprehensive*. Now you can use one option, the new #24-ALM Downloads to McQueen to download more file options than currently exist. Not only can you download loan and certificate data, but also, shares, investments, and CD/share rate history.

Interested in learning more about using the new McQueen ALM download feature? Contact Audit Link for details.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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 OFAC Scan Now Run For Online Clients – Self Processors Use New Menu Option to Run Scan

Beginning January 31st, CU*Answers Operations began offering a new free service, the automated weekly running of the batch OFAC scan. Each Saturday we run the scan against your members, non-members and Account to Account (A2A) relationships. The generated report showing "hits" is saved to your DAILYxx output queue. (If there are no SDN list changes during a particular week, no report will be produced for that Saturday.) This change was implemented to ensure that this scan is run regularly so you remain in compliance with the Patriot Act.

Remember, the default OUTQ routing is set to both print and archive. If you do not want to print this report, use the OUTQ Report Control feature on menu MNPRTC to change your routing settings for the LOFAC report.

Instructions for Self Processing Credit Unions

With this release we've removed all of the access points to the batch scan except for the one on the Operations On Demand Processing menu MNOP08 (OPER > #7). You'll need to assign someone at your credit union, either on your Ops team or someone who can be granted access to this command, to run the scan regularly as well.

This change was made as a result of recommendations from IBM, and we've seen significant improvement in our system performance by moving this resource-intensive process to after-hours when system activity is low. We download the latest file from the OFAC website once a week on Fridays, then run the batch scan process at 5pm on Saturdays via a job in Robot. We'll be happy to assist if you want to consider automating the process via Job Scheduler or Robot as well.



Refer to the "Downloading OFAC File Lists for the CU*BAES Data Match System" and "OFAC Using the CU*BASE Data Match System for OFAC Compliance" booklets for details. (The configuration files necessary for the downloads are also available on the Reference Materials page of our website.)



Insider/Employee Audit Report Enhancement



When running the Insider Audit/Due Diligence reports weekly, one thing Audit Link looks for is employees receiving "Error/Correction Credits" in their accounts. These credits appear on the Transaction Activity Review, one of the reports accessed via the Auditing menu: MNAUDT #23. Currently the credits are reported as a lump sum on the base account number. With this release, the report output will now break by suffix, a change that is designed to save over fifty percent of research time.



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



Existing Communication Tool Now Added to the Auditing Menu

The Create a Batch of Tracker Notes feature is not new, but now it can be accessed on the Auditing menu (MNAUDT #3). Use this feature to add the same Tracker note to a group of members, for example as a permanent record for other CU employees that you sent specific communications to those members, or contacted them about a situation that occurred, etc.



Time Zone Added to "It's Me 247" Login History Screen

The Login History screen in online banking lists the times someone logged into an **It's Me 247** account and can be used to audit access. With this release, the time zone (generally ET, but dependent on where the data is hosted) is also clearly documented.

Networking



Analyze Your GOLD Statistics and Workstation Usage from One Dashboard



The GOLD Release Inquiry dashboard is not new, but we felt that its statistics were so helpful that it warranted a direct menu option instead of the harder-to-access entry via F10 on the Device Configuration screen (General Configuration menu: MNCNFC #10-CU Hardware Configuration). Now you can access this helpful dashboard on the Back Office menu: MNBACK #20-GOLD Release/Hardware Inquiry.

Use the entry screen of the dashboard to ensure your workstations (ones that have been logged into) are all running the most recent version of GOLD. The real power of this dashboard, however, is the asset inventory that is found using F15-Hardware. Use this second screen to view hardware and software statistics of your workstations, including their operating system, processing speed, and available memory.

Use this dashboard to determine the impact of Microsoft discontinuing its support for Windows XP on April 8, 2014. It may be time for you to consider upgrading your workstations. Contact Network Services for a price quote at orders@cuanswers.com.



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

Miscellaneous



FEP Project: Handling 9999 Notes on Trackers

We thought the Tracker concept was a good idea when we implemented it in May 2007, and its use has exceeded all of our expectations. The current Tracker system only allows for 9,999 conversations per Tracker. With many system-related Trackers, one credit union actually hit that mark last year, and we were presented with a FEP-Type situation, that is to say, a situation in which the use of our product had surpassed its limitations.

Now we have expanded the field for number of allowed conversations to 999,999,999.



Alternate Entity for Credit Bureau Reporting

With this release we have implemented the ability to report to the IRS under an alternate entity (name, address, etc.) other than the credit union. This allows our partners, such as Neighborhood Mortgage Solutions (NMS), that report under their own subscriber number/Payer TIN to function like a “credit union” on CU*BASE.

These new alternative entities are configured in CU Master Parameters in the OPER menu. The entities are then linked to specific loans by assigning the entity to a loan configuration.

This change also serves as a framework for future IRS reporting. Watch for continued enhancements in a future release.



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