CU*BASE

13.3

CU*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
December 8, 2013	**December 8, 2013**	**December 16-17, 2013**

Updated booklets 📖 mentioned in this summary will be available on our website no later than **December 6, 2103**. 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.

- Important: If you are using the Automated Reports & Queries feature to automate Queries each month, you'll need to keep a close eye on file changes each time there's a release and update any files used in your automated Queries so they run properly.   Refer to the File Changes document attached to the announcement for this release for details.

✅	**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.
💲	**May Incur a Fee**	There may be a fee involved to implement this feature for your credit union, such as a one-time setup and/or a monthly maintenance fee, or related charges from a third-party vendor.

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ING BETA Clients Only! – More Integration of eDocuments into CU*BASE

e-Document Strategies
CU*ANSWERS Management Services

☑ Integration of eDocuments into CU*BASE - 36 New Screens

> Credit unions on the new ING platform will receive this with the 13.3 release in December. If your credit union has not converted to ING, you will receive these changes with your credit union ING implementation.

As announced at CEO Strategies, we are further investing in integrating eDocuments into CU*BASE. If you love the ability to access member driver's licenses directly from CU*BASE, then you're going to love the added ability to scan and view even more documents from CU*BASE. New additions to scan and view include membership and loan forms. For a full list of screens affected, refer to the Integrating eDocuments into CU*BASE brochure.

The "Scan a Document" buttons will present ProDOC, ready to scan the document into your eDocuments archive. The "View a Document" button retrieves all scanned documents of that type (for example your loan forms if you're on a loan-related screen) for the member.

> The addition of thirty-six new screens with links to your eDocument vault represents our commitment to the integration of eDocuments into CU*BASE. Future programming will include even more links with even smarter retrieval and scanning features.

For a full listing of screens that will receive the new access to scan and view loan forms, member documents, invoices, and other documents, refer to the Integrating eDocuments into CU*BASE brochure.

> Remember: Only documents warranted by your vault can be scanned into the vault. **Clients with In-house eDOC Vaults:** The links are configured to link to specific table names. Contact a Client Services Representative for assistance if our standard table names don't match your vault's configuration.

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

Teller/Member Service

e-Document Strategies
CU*ANSWERS Management Services

✅ Automated Loading of Member IDs in Teller – One Less Click!
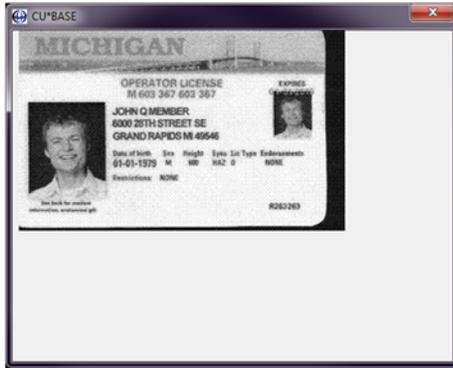
Once the 13.3 release is implemented, tellers will no longer need to click the Verify My ID button to view a member's ID. CU*BASE will automatically launch a window displaying the ID. This will not interfere with regular processing so tellers can continue to work in CU*BASE as usual.

This simplified window is designed to show a standard size photo ID. If the ID is larger than the window, simply drag the edges of the window to expand the view. To rotate the ID by ninety degree intervals, click anywhere on the ID itself. If you do not close the window (or move it to a second monitor), the next ID will appear with subsequent transactions.

> The programming that actually performs the retrieval process is not changing with this release. This release simply introduces the auto-click in Teller and a different presentation of the ID (from browser to the sleeker window design). While you may lose some Adobe tools, such as the zoom feature, you will gain a more compact presentation that assists with the continued improvement of eDocument integration with CU*BASE.

If your credit union wishes to deactivate the auto-click in Teller, contact a Client Service Representative. This is a credit union-wide setting.

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

✅ New Simplified Window for IDs Accessed from Phone Operator, Inquiry and Secondary Names Screens

When you click the Verify My ID button in Teller, CU*BASE will automatically click the Verify My ID button to display the ID. However, from Phone Operator, Inquiry, and Secondary Names screens (all other access points to view an ID of a member or joint owner), you still need to click the button yourself. This will launch the new simplified window mentioned in the previous section.

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

Auditing/CEO

✅ Credit Union Controls for Employee ID Settings

Currently if your credit union wants to change the length of an employee ID password or the length of time until that password expires, you must return a signed form to a Client Services Representative.

With this release, you will no longer need a CSR's and CU*Answers security officer's assistance. We are giving the control of this decision to you credit unions to configure yourself.

We recommend that access to this new configuration be limited on a few people including your security officer. Be sure to review who has access to this menu option prior to the release implementation.

Access the new configuration from *CU*BASE Security* on the Management Processing/Active Beta Tests (MNMGMT) menu. From the entry screen, use *CU Options* (F9) to access a new screen that allows you configure the *minimum characters required in CU*BASE employee password (2-8)* and the *Number of days for CU*BASE password expiration (999 is non-expiring)*.

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

CEO

👤 Legacy Check Ordering Directly via CU*BASE and It's Me 247

Currently, whenever your employees need to order checks from Legacy Member Services, they need to access the Legacy Member Services website and manually key in the member data for the order. If a member opens a checking account online, they must call the credit union for assistance with ordering checks. With this release, CU*Answers has teamed up with Legacy Member Services to automate ordering of checks right from within CU*BASE and It's Me 247. Your credit union can now elect to activate Legacy Check Ordering from CU*BASE, from It's Me 247, or from both access points.

Activating the feature in CU*BASE reduces fat-fingering errors due to rekeying information. Instead of you having to manually enter the check order information on the Legacy Member website, CU*BASE will automatically launch the website during the account open process. The member's information is securely transmitted and all you will need to do is place the order.

Activate the feature in It's Me 247 so that opening checking accounts online becomes a completely self-service process. When members open a new checking account, they will see a link to "Visit Legacy Member Services." When they click this link a browser with the Legacy Member Services website will appear (with the member's information securely transmitted). Then they just need place the check order.

For more information, refer to the informational brochure. To implement this feature, contact Gividends at gividends@cuanswers.com

📖	Refer to the "Legacy Check Ordering Directly from CU*BASE and It's Me" brochure available on the CU*BASE Reference page for details.
🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

☑ Alternate Entity for 1098 Reporting

With the 12.3 release, we introduced the ability for credit unions to report to the credit bureau under an alternate name and address other than their credit union.

This release also allows credit unions to report to the IRS under an alternate name/address, etc. other than their credit union. For example, credit unions using NMS (Neighborhood Mortgage Solutions) will now be able to report under their subscriber number/Payer TIN and still function like their own credit union on CU*BASE.

Online credit unions should contact a Client Services for assistance with configuring this feature.

> Self Processors, the configuration for this feature will be found in the CU Master Parameters.

Lending

✅ Credit Bureau Reporting File Now Includes Organizational Accounts

This change was implemented for reporting for October.

The Metro 2 Credit Bureau reporting file is now adjusted to include reporting for organizational accounts. This provides the opportunity for organizational accounts that have individual guarantors to build a credit file to report to the bureau.

Accounting/Back Office

✅ 1098 Reporting – PMI and Property Tax Amounts Must Be Entered Manually

This was sent in a communication on November 5th, 2013

In a nutshell, Form 1098 again includes a box for PMI. We will also be moving the Property tax paid that was added to the forms last year so that the label and amount appear in the unused Box 5 on the form.

- NOTE: If your credit union does not use Sage Direct to print tax forms, please reach out to your print vendor to let them know that they may need to adjust their programs as well. The tax files themselves have not changed just the layout and what appears on the printed form.

Both PMI and property tax amounts must be entered by your credit union via *Update IRS Tax* Information on the Update Functions 1 (MNUPDT) menu.

✅ Update to Automated Calculation of 90 day Delinquent Loan Interest

As promised in the client news announcement on October 24, the months delinquent has been changed to days delinquent when using *Calc/Post Adjustmnt for Delq Lns* on the *General Ledger* (MNGELE) menu. We updated the automated calculation of past due interest on loans to comply with the recent NCUA change to reporting loan delinquency in days instead of months.   The system now uses the actual number of days delinquent to determine which loans to include in the calculation.

With this release, we are changing the screen to reflect this change to days.

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

EFT

✅ Incremental ATM/Debit and Credit Card Transactions

This change was implemented November 7th, 2013 for credit unions that use the following vendors for online card processing: FIS, CO-OP, STAR and JHA Payment Solutions for ATM/debit and/or credit processing. FISERV clients received the programming on December 3rd (online clients) and December 12th (CU*Northwest and CU*South clients). (For Elan clients: This change was already in production.)

The best way to explain this is to give an example, using the authorizations and charges on Mary Member's card during a trip. Let's say Mary Member goes on a trip and stays in a hotel. Her hotel sends an authorization to her card to hold the room. During her stay, the hotel sends additional authorizations to hold funds for meals that Mary eats in the hotel restaurant or for movies she rents while in her room. When Mary checks out, she pays the final balance of her hotel stay and all holds are to be released at that time.

Previously, all authorizations (initial and subsequent) were sent as separate authorizations, making it difficult for the system to tie them all together. As a result, holds were sometimes not released correctly, causing the system to hold additional funds. Additionally, in some cases the subsequent authorizations were seen as duplicate charges, causing the system to deny the authorization.

With this enhancement, the initial authorizations are still recorded with the Type of AUT POS/WDR. The subsequent authorizations, however, are now identified as incremental authorizations, tied to that initial authorization. These incremental authorizations are identified with a new Type of AUT POS/INC. This allows the system to tie all of the charges (initial and incremental) together to provide a final posting (which still has the Type of AUT POS/WDR). This change to identify the "incremental" charges as AUT POS/INC not only allows the system to better handle the authorizations, but it also assists when researching the charges on the Recorded Card Activity screen. Additionally, with the enhancement, all of the holds will be correctly associated with each other and will be correctly added and removed, as shown on the Secured Funds History screen.

> To accomplish this, behind the scenes we are now pulling in an authorization identification number from the incoming transaction record from the vendor, rather than having CU*BASE assign an ID internally as was done before. This infrastructure change will eventually allow us to add similar functionality to other ATM/debit/credit vendor switches down the road.

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