



Announcing . . .

CU*BASE Software Upgrade

Effective May 21, 2001*

05/07/01

Introduction

Time for our Spring CU*BASE upgrade! This release has fewer individual projects in it than our usual “king-size” releases, but each of these projects packs a wallop! Features in this release will help reduce your most frequent service headaches, eliminate time-consuming manual chores and improve the quality of your member communications.

We are especially excited about introducing the first installment of **On-Line Help for CU*BASE GOLD!** This feature will forever change the way your staff gets information about CU*BASE and makes the most of the Graphical On-Line Design interface. Along with CU*BASE GOLD access to WESCO NET features—our www.cubase.org web site, CU*@HOME and CU*✓Viewer—the addition of on-line help lets your staff establish a truly “intimate” one-on-one relationship with WESCO right from the desktop. Keep reading for more details!

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Following is a brief synopsis of the new features and enhancements that have been recently released or will be included in this upgrade (listed alphabetically):

◆ **ACH Returns and NOCs**

Finally, an easy way to communicate your ACH return and NOC requests to WESCO! Instead of handwritten faxes, you can key the information into CU*BASE and print out a report showing the day’s activity. At the usual daily cut-off time, WESCO operators will mark all of the requests that will be processed for that day. You can even continue to input requests to be gathered for the next day’s processing. Credit unions who do not use WESCO to handle ACH can still use the system to generate an easy-to-read report for keying into a Fedline terminal.

 Refer to the “On-Line Input of Daily ACH Returns and NOCs” booklet for details.

◆ **CU*EasyPay!**

Menu options were added in April so that several beta-site credit unions could begin enrolling members to pay bills through the new CU*EasyPay! bill payment/presentation system. Contact Jim Vilker (jvilker@cubase.org) for complete documentation and details on offering bill payment/presentation services to your members through CU*@HOME.

◆ **CU*@HOME Enhancements**

The following enhancements have been made to CU*@HOME PC Home Banking:

- **Download to Quicken** - This much-requested enhancement allows your members to pull account transaction history into their Quicken personal finance management software. A new button is available on the “Account Detail” screen (see the left-hand panel on that screen).

**Self Processing credit unions will receive this release during the week of May 29, 2001.*

- **Fixes to the MS Money download** - Several changes were made to this download process so that it will work smoothly for members, including separate download options for MS Money 99 and MS Money 2000 or newer.
- **Enhancements to “Virtual” Member Services (VMS) features** - To improve screen flow and make the features even easier to use. Although the majority of these changes will be “behind the scenes” or obvious to the user, one change you will see is when working with submitted membership applications. When an application is either denied or deleted, you will be given the opportunity to delete the application data, or retain the data in your non-member database for later use.
- **Improved “Message Board” layout** - When using Member Comment type 07 to leave a message for members via audio response and PC banking, the messages are displayed to members in CU*@HOME using a special “Message Board” screen that appears immediately after they enter a member number and PIN. This screen has been redesigned to match the CU*@HOME “look” and draw more attention to these important messages.

📖 *For more information about leaving these types of messages for your members, refer to the booklet, “Leaving Special Messages for Members via CU*TALK and CU*@HOME” dated 12/26/00 or the latest “CU*@HOME PC Home Banking Introductory/Startup Guide” dated 03/01. Both are available on our web site at www.cubase.org/wescoref.htm.*

- **New “Logon Banner”** - Members began seeing an updated indemnification notice beginning April 2, 2001. (See the memo from Jim Vilker dated February 16, 2001.)
- **Other minor fixes and enhancements per your request** - See the announcement, “CU*@HOME Enhancements Have Been Implemented” dated 4/12/01, for details.

◆ **CU*TALK Audio Response Enhancements**

You can now offer your members a choice of hearing CU*TALK options recorded in Spanish! If you choose to activate this feature, when users dial the normal CU*TALK access number, they will hear an option asking if they wish to hear the options in Spanish or English. From that point on, the remaining features will be exactly the same for both languages.

📌 **NOTE:** Only the standard CU*TALK script has been recorded in Spanish. Custom credit union-defined verbiage such as secondary greetings, rate messages, locations and hours, etc., will still be read in English in all cases.

If you wish to activate this feature for your members, contact Scott Page (spage@cubase.org). A one-time fee will be assessed.

◆ **Enhancement for Reg. D Compliance: Tracking Transaction Activity by Origin**

Enhancements have been made to the CU*BASE Reg. D tracking feature so that you can choose to distinguish your Reg. D transactions according to *transaction origination point*, using the Origin Code on each CU*BASE transaction. For credit unions tracking savings account activity according to Reg. D guidelines, this enhancement offers new flexibility and can give you a much more accurate record of activity for compliance.


📖 *Refer to the “Transaction Source Analysis” booklet for more details.*

◆ Laser-Printed Member Notices

The next generation of member communications—credit union-defined, laser-printed notices! Similar to the popular New Account Forms feature used for TIS disclosures and other member forms, laser notices are credit union-defined and controlled.

In a nutshell, CU*BASE provides the data according to default notice “events” (such as loan delinquency or certificate maturity) as part of day-to-day system processing. You choose the text for each event, which data fields to print, and even which events you want to communicate to your members. To save on paper and mailing costs, you can combine multiple events onto a single form—for example, your standard NSF and overdraft notices can be combined so the member only gets one form in the mail.

Combined with the high quality of laser output using standard paper and window envelopes, member notices have never been better!

 Refer to the “Member Notices: Configuring and Printing CU-Defined Laser Notices” booklet for details.

◆ On-Line Help


Forget those massive three-ring binders . . . help is now available from your PC!!

We are extremely excited to release the first-ever on-line help feature for use with the new CU*BASE GOLD browser interface. Instead of searching through those big white binders, wondering if you have the latest copy of the chapter, you can now simply pull down a menu in GOLD and go right to the topic you need!

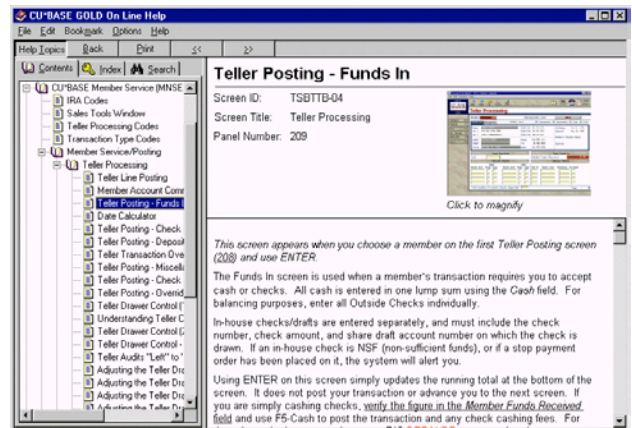
On-line help also provides direct links to topical booklets on our web site at www.cubase.org.

Because of the direct link through WESCO NET, you do not need separate Internet access to view these documents from CU*BASE GOLD.

The first release of on-line help includes the conversion of the chapters in the **CU*BASE Screen Reference Guide** (the big white binders) that were previously released in paper format. Part of that conversion process included a complete review of the chapter to bring it up to date with software enhancements that have been completed since the chapter was originally released.

 Refer to the CU*BASE GOLD Update flyer “Using CU*BASE GOLD On-Line Help” for a list of all chapters that will be included in this first release of help.

For current CU*BASE GOLD clients, on-line help will automatically be included at the same time you receive your GOLD updates. For credit unions not yet converted to GOLD, limited access will be made available from the “Reference” page on our web site at www.cubase.org. (NOTE: If using Help from the web site, you will need to manually scroll through the table of contents to find the desired topic.)



◆ **Reopening Closed Accounts (Same Day)**

This new feature lets you reopen an account that was closed by mistake during the same day in which it was closed, without having to contact a CU*BASE Client Service Representative.

📖 Refer to the booklet “Re-Opening Accounts or Memberships” for details.

◆ **Student Loan Regulatory Changes**

Per an amendment to the Higher Education Act of 1965, several new Special Allowance Codes were added to CU*BASE Student Loan processing, effective for your 2nd Quarter Student Loan posting in July 2001.

📖 Refer to the announcement “Changes to CU*BASE Student Loan Processing” for details.

◆ **Transaction Receipt Enhancement**

Transaction receipts have been enhanced so that they will always include the member account number used to perform the transaction. This includes receipts for cash-back transactions, which previously only showed the account number if money was actually deposited or withdrawn from a member’s account during the same transaction. In addition, all Miscellaneous Receipts transactions will now include the account number used during the transaction.

📌 You may need to remind tellers not to hand out receipts for non-member cash transactions handled through a special credit union account (commonly 999999), since that account number will now print on the receipt.

◆ **Transaction Source Analysis (Part A)**

In 1999, CU*BASE made the distinction between member and non-member business relationships, recognizing that credit unions need to understand everyone with whom they do business, as potential for their future. The credit union marketplace is now focusing on members and their activity through delivery channel analysis. *Is this a lobby member? A back office electronic member? Or even a “virtual member?”* The new Transaction Source Analysis feature is designed to give managers and line staff a way to analyze how members do their business with the credit union so that resources can be focused to the right areas.

For the first phase of this project, each member’s individual activity can be viewed using a new drop-down window available on Inquiry, Phone and Teller screens, to help your staff get familiar with how your members do their day-to-day business with the credit union.

Future enhancements will include tools for grouping and analyzing transaction activity in different statistical reports and inquiry tools so that key groups can be identified and motivated through CU*BASE marketing programs.

📖 Refer to the “Transaction Source Analysis” booklet for more details.

◆ **User Password and Device Reset**

When a credit union staff member forgets a password or accidentally varies off a device by entering a password incorrectly, your credit union security officer can now reset the password and vary on the device immediately, without having to contact a CU*BASE Client Service Representative.

📖 Refer to the “Resetting AS/400 User Passwords and Devices” booklet for details.

◆ Other Miscellaneous Enhancements

- **Loan Final Payment** - In order to accommodate larger loan amounts, in particular for balloon loans, the *Final Payment* field has been enlarged on various loan screens and programs to allow up an amount up to \$9,999,999.99 as the final payment amount.
 - ✉ NOTE: For credit unions that use custom-designed loan forms, we are currently working our way through all custom forms, one credit union at a time, to accommodate these new field length where appropriate. Contact Tammy Fern (tfern@cubase.org) with any questions.
- **Credit Bureau Reporting** was changed so that information will be sent to a bureau for co-borrowers when a loan is closed. Keep in mind this applies to credit bureau reporting beginning in May, 2001; we cannot go back and “catch up” co-borrower information from previous months.
- The **Misc. Secured Shares** screens (MNUPDT #10) were rewritten to make them easier to use and to adhere to normal CU*BASE standards.
- **Tiered Service Scoring** was enhanced so that if a member is granted an ATM Transaction Service Charge Code, a CU*EasyPay! Bill Payment/Presentment Service Charge Code, or an Electronic Deposit Hold Group Code of **90 through 99**, the Tiered Service system will not change that member’s code, regardless of the Tiered Service score for the month. This is helpful for situations where an employee, Board volunteer or other member should always receive a special service charge configuration either manually or through a Marketing Club benefit, and should not be subject to the settings in the Tiered Service monthly scoring system.
 - 📖 *Information about configuring service charge codes for these features can be found in separate booklets available on our web site at www.cubase.org.*
- **Check Printer Name Expansion** - In order to allow for more new printers to be added to the system, check printer names will be expanded to 10 characters. You will be notified when your check printer names will change.
- Other minor enhancements and changes have also been implemented based on reported issues. These will be reported in the next issue of the *CU&A* newsletter, as usual.