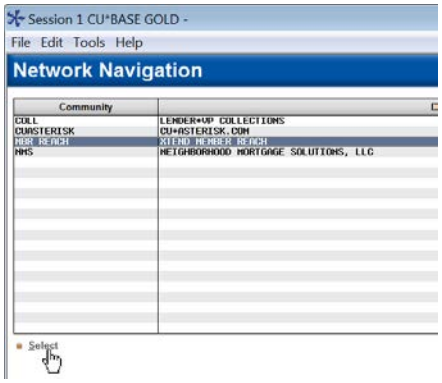
Network Community Controls

CU*BASE® Tools to Help Your Network Community Thrive

INTRODUCTION



Community	
COLL	LENDER*VP COLLECTIONS
CUASTERISK	CU*ASTERISK.COM
MBR REACH	XTEND MEMBER REACH
NMS	NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC

This booklet describes tools to configure groups of CU*BASE users according to which clients they serve. We call these groupings of clients and employees **Network Communities.**

This idea borrows the service bureau concepts currently used by CU*Answers and other cuasterisk.com network partners to support multiple credit unions: multiple, separate member databases with a central access point to each individual credit union's files, and shared branching tools to allow for centralized teller activity. A single management team can manage back office and accounting tasks for multiple corporations, while each remains completely independent from a software standpoint.

CU*BASE Network Community Controls are the perfect companion to your strategy to collaborate and share resources with your peers across the network.

> ***One Size Does Not Fit All …*** *Perhaps the Network Communities idea intrigues you but you aren't quite ready for the scale for which this tool was designed. A simple one-off, CU-to-CU relationship might meet your needs just as well, especially as you get your feet wet with a new type of shared employee relationship. Check out some alternative options on Page 10.*

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For an updated copy of this booklet, check out the Special Interest Documents page of our
http://www.cuanswers.com/client_special_interest.php

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WHAT IS A NETWORK COMMUNITY?

In a nutshell, **Network Community** allows an employee who works at a credit union, or a CUSO, or any other network resource, to access CU*BASE functions on behalf of any credit union who belongs to that community.

One example of a Network Community is Xtend SRS Bookkeeping. In this Community are many credit union clients, all of whom use CU*BASE for their member processing. Also in this Community are many Xtend SRS Bookkeeping employees who are granted authority to access the databases for these credit unions in order to take care of their day-to-day bookkeeping needs.

Network Community Controls make it easy for an SRS Bookkeeper to log in to CU*BASE and quickly choose the credit union they need to service.

By the numbers...

8...Network Communities using CU*BASE Controls on a daily basis in 2012

160...Highest number of credit union clients served under a single community

56.5...Average number of credit unions served under a single Network Community

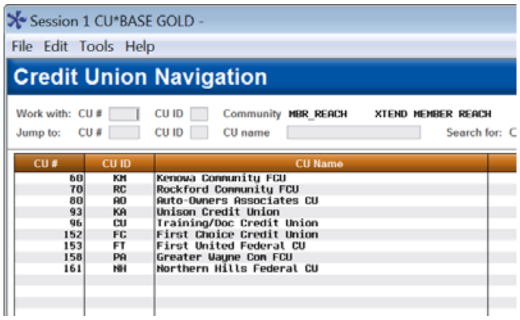
12...Average number of employees serving a Network Community

6.5...Average number of credit unions served by a single employee for daily bookkeeping services (courtesy: Xtend SRS Bookkeeping)

HOW CU*BASE NETWORK COMMUNITY CONTROLS WORK

All of the credit unions under a Network Community group are treated as completely independent entities on CU*BASE.

To avoid an employee having to remember separate login IDs and passwords for every client, the Network Community Controls use a replica of the technique that CU*Answers and other cuasterisk.com network data centers use to access multiple clients under a single login ID:



Credit Union Navigation

Work with: CU # CU ID Community MBR_REACH XTEND MEMBER REACH
Jump to: CU # CU ID CU name Search for: C

CU #	CU ID	CU Name
68	KM	Kenowa Community FCU
70	RC	Rockford Community FCU
80	AO	Auto-Owners Associates CU
93	KA	Unison Credit Union
96	CU	Training/Doc Credit Union
152	FC	First Choice Credit Union
153	FT	First United Federal CU
158	PA	Greater Wayne Com FCU
161	NH	Northern Hills Federal CU

After the employee logs in, a **Network Navigation** menu displays all of the communities to which that employee has access. Next, a second menu lists all of the credit unions under the selected Community. After selecting a client and performing the necessary duties, the employee simply presses a command key to jump from that credit union's file library to the next one.

For example, a staff member that provided Collections services for a group of 15 credit unions would access a credit union library and navigate to the Collections Functions (MNCOLL) menu to work daily collections. Then he/she would exit that library, access the next credit union, and so on.

> ***A Note About Teller Services***
>
> *Although this method works well for back office management, teller activity cannot interface to the same teller drawer across multiple file libraries. Therefore, all teller transactions must be handled via CU*BASE Shared Branching tools.*
>
> *Via Shared Branching, the Phone Operator feature can also be used for minimal inquiry and additional transaction processing, but full service would require unique accommodations and special procedures to be worked out for credit union staff.*

More About Network Collaboration

Several CU*Answers partners have used this method to share data processing and operational costs. While it may appear to be a template for sharing data processing or being an online provider or service bureau, it is far more than that. Credit unions can choose to build their own technical network or manage partners as part of the CU*Answers-provided technical network. Your strategy can go far beyond a technical network; it's about your people, your management skills, and the opportunity to work with members.

As mentioned before, organizations like CU*Answers and Xtend are already seeing great operational efficiencies using this configuration method. Visit www.cuanswers.com and www.xtendcu.org to learn more about how this method is used for shared bookkeeping, member communications, web hosting, and many other functions.

Related Materials	**How to learn more...**
"Networking Credit Unions for Growth"	Discussion of CU*BASE Multi-Corporate Processing tools.
Credit Union Networking Options	Other discussions related to collaboration and network tactics for growth.

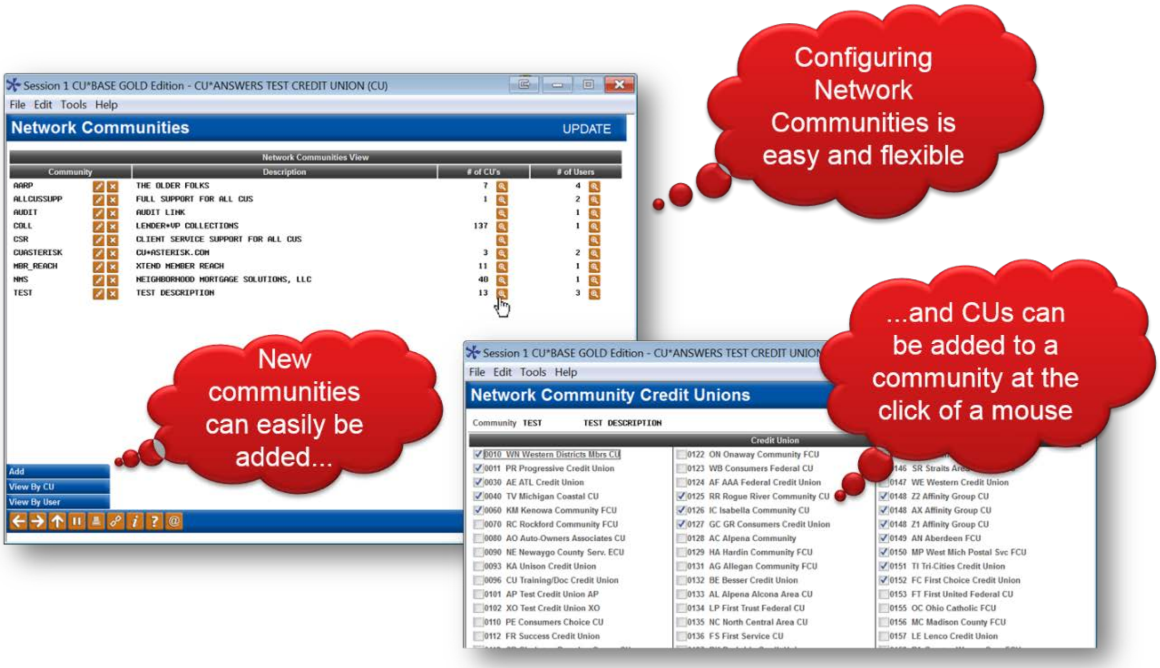
For these and many other documents, visit the Special Interest Documents page of our website: http://www.cuanswers.com/client_special_interest.php

SETTING UP NETWORK COMMUNITY CONTROLS

THE NETWORK COMMUNITY CONTROLS CONFIGURATION

The screens described below are currently only available to data center staff via options on the CU*BASE OPER Operations/Configuration menus. See also “A Word About Security” on the next page for details about who can use these controls.

OPER > #11 CU*BASE Conversion Tools > #28 Misc CSR/Programmer Tools > #6 Network Community Controls


Configuring Network Communities is easy and flexible
New communities can easily be added...
...and CUs can be added to a community at the click of a mouse
Session 1 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)
File Edit Tools Help
UPDATE
Add
View By CU
View By User

Network Communities

Network Communities View

Community	Description	# of CU's	# of Users
AARP	THE OLDER FOLKS	7	4
ALLCUSSUPP	FULL SUPPORT FOR ALL CUS	1	2
AUDIT	AUDIT LINK		1
COLL	LENDER*VP COLLECTIONS	137	1
CSR	CLIENT SERVICE SUPPORT FOR ALL CUS		
CUASTERISK	CU*ASTERISK.COM	3	2
MBR_REACH	XTEND MEMBER REACH	11	1
NMS	NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC	40	1
TEST	TEST DESCRIPTION	13	3

Network Community Credit Unions

Community TEST TEST DESCRIPTION

Credit Union		
☑ 0010 WN Western Districts Mbrs CU	□ 0122 ON Onaway Community FCU	
☑ 0011 PR Progressive Credit Union	□ 0123 WB Consumers Federal CU	146 SR Straits Are
☑ 0030 AE ATL Credit Union	□ 0124 AF AAA Federal Credit Union	□ 0147 WE Western Credit Union
☑ 0040 TV Michigan Coastal CU	☑ 0125 RR Rogue River Community CU	☑ 0148 Z2 Affinity Group CU
☑ 0060 KM Kenowa Community FCU	☑ 0126 IC Isabella Community CU	☑ 0148 AX Affinity Group CU
□ 0070 RC Rockford Community FCU	☑ 0127 GC GR Consumers Credit Union	☑ 0148 Z1 Affinity Group CU
□ 0080 AO Auto-Owners Associates CU	□ 0128 AC Alpena Community	☑ 0149 AN Aberdeen FCU
□ 0090 NE Newaygo County Serv. ECU	□ 0129 HA Hardin Community FCU	☑ 0150 MP West Mich Postal Svc FCU
□ 0093 KA Unison Credit Union	□ 0131 AG Allegan Community FCU	☑ 0151 TI Tri-Cities Credit Union
□ 0096 CU Training/Doc Credit Union	□ 0132 BE Besser Credit Union	☑ 0152 FC First Choice Credit Union
□ 0101 AP Test Credit Union AP	□ 0133 AL Alpena Alcona Area CU	□ 0153 FT First United Federal CU
□ 0102 XO Test Credit Union XO	□ 0134 LP First Trust Federal CU	□ 0155 OC Ohio Catholic FCU
□ 0110 PE Consumers Choice CU	□ 0135 NC North Central Area CU	□ 0156 MC Madison County FCU
□ 0112 FR Success Credit Union	□ 0136 FS First Service CU	□ 0157 LE Lenco Credit Union

From the initial screen you can create new Network Community groups, add users (employees) and credit unions (clients) to communities, or delete users or credit unions from community groups.

UNDERSTANDING USER IDS VS. EMPLOYEE IDS

It’s important to understand two terms used in relation to Network Communities:

- **User ID.** This is the ID a person uses to log in to CU*BASE. It identifies the *person* to the i5, and the Network Communities configuration uses this ID to identify who is attempting to access the community. But for the most part all it controls is whether that person can *log in* or not: no specific CU*BASE permissions are granted via the User ID. For that we need the...
- **Employee ID.** This is the CU*BASE identifier that controls a person’s access to individual CU*BASE menu options and commands. Without

this an employee might be able to log in, but they can't actually perform any functions on behalf of the credit union client.

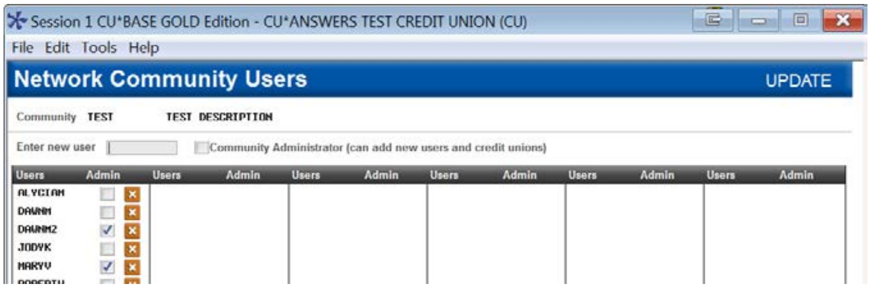
Remember that Employee IDs are controlled completely by CU*BASE Employee Security. Network Controls don't care about (or even know about) these IDs. But they are still an important layer in how CU*BASE secures and controls access to member data for members of a Network Community.

A Word About Security

Speaking of security, the ability to add new Network Communities to the configuration **Administrators in the Data Center Security database**.

> *Refer to the "Auditing Employee Access to CU*BASE Tools" booklet, available on the Reference Materials page of our website, for details. Note: If a Data Center employee who is not set up as an administrator accesses the controls (as described on the previous page), the screens will display but will not allow updates to be made.*

The ability to add or modify which users and credit unions are associated with an existing community is available to users who have been set up as Community Administrators on the Network Community Users screen. This screen is used to add new users to a community.


Session 1 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)
File Edit Tools Help
Network Community Users
UPDATE

Community TEST TEST DESCRIPTION

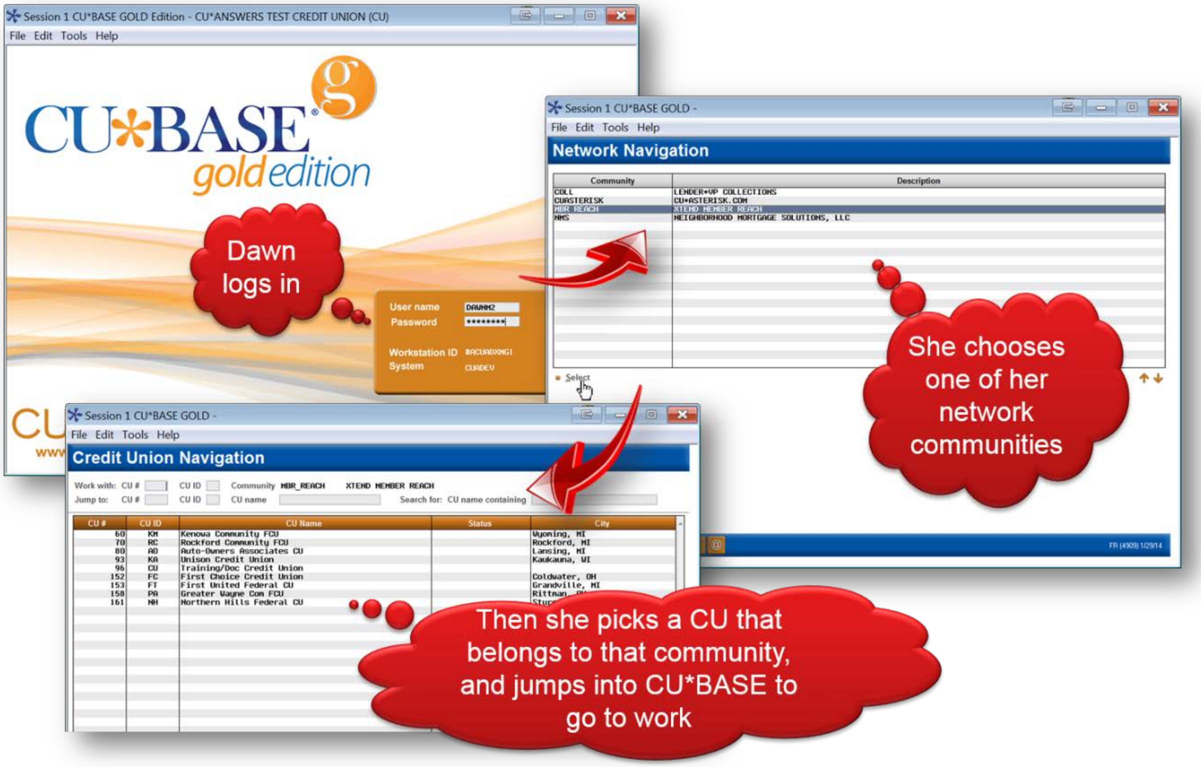
Enter new user ☐ Community Administrator (can add new users and credit unions)

Users	Admin	Users	Admin	Users	Admin	Users	Admin	Users	Admin	Users	Admin
ALYCIAM	☐ ☒										
DAWNM	☐ ☒										
DAWNM2	☑ ☒										
JODYK	☐ ☒										
MARYV	☑ ☒										

A Work In Progress

In no way does CU*Answers claim to have all of the answers to your future operational challenges. Like you, we are in search of a new business model that helps credit unions harvest the opportunities of our industry and its hopes for cooperation. Let us know what else we can do to make it easy for you to utilize someone else's employees, or to provide your employees to someone else.

How Communities are Used When Logging In


Session 1 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)
File Edit Tools Help
CU*BASE gold edition
Dawn logs in
Session 1 CU*BASE GOLD -
She chooses one of her network communities
Select
Then she picks a CU that belongs to that community, and jumps into CU*BASE to go to work
FR (4909) 1/29/14

User name DAWNM2
Password ********
Workstation ID #ACUADXMG1
System CUADEV

Network Navigation

Community	Description
COLL	LENDER*VP COLLECTIONS
CUASTERISK	CU*ASTERISK.COM
MBR REACH	XTEND MEMBER REACH
NMS	NEIGHBORHOOD MORTGAGE SOLUTIONS, LLC

Credit Union Navigation

Work with: CU # CU ID Community MBR_REACH XTEND MEMBER REACH
Jump to: CU # CU ID CU name Search for: CU name containing

CU #	CU ID	CU Name	Status	City
60	KM	Kenowa Community FCU		Wyoming, MI
70	RC	Rockford Community FCU		Rockford, MI
80	AO	Auto-Owners Associates CU		Lansing, MI
93	KA	Unison Credit Union		Kaukauna, WI
96	CU	Training/Doc Credit Union		
152	FC	First Choice Credit Union		Coldwater, OH
153	FT	First United Federal CU		Grandville, MI
158	PA	Greater Wayne Com FCU		Rittman,
161	NH	Northern Hills Federal CU		Stur

Assuming a user has been added to one or more Network Communities, and his or her User ID has been set up properly (see *NOTE below), then the next time that user logs in to CU*BASE, a Network Navigation screen will appear, first showing all of the Communities to which that Employee belongs. (This step is skipped if the employee only works for one Network Community.)

From there the user simply selects which client to work, and the CU*BASE Main Menu appears for that particular credit union's FILExx library.

To work with a different client, the user presses **F24** while on any CU*BASE menu to redisplay the Network Navigation screen, then chooses a different credit union name.

> **IMPORTANT TECHNICAL NOTE: In order for the User to see the list of his or her Network Community clients when logging in, that user profile must be configured so that the "Initial program to call" is set to INCMENUCL (for the Network Communities menu) instead of the more typical MENUCL.*

EMPLOYEE SECURITY AND RELATED CONTROLS

CU*BASE EMPLOYEE SECURITY

Once an employee logs in to CU*BASE to serve a member of a Network Community, in order to access any CU*BASE commands to perform maintenance or other tasks on member accounts, he or she will need to be given an Employee ID and password. That ID controls which menu options and other special features that employee can perform, just like any other employee working at your credit union.

This configuration is done by your internal Security Officer, and there are two ways to handle this:

1. Assign a unique Employee ID.

   > *The downside to this is that person has to remember their ID on your credit union's system, separately from any IDs assigned by any other CU. Not an ideal situation unless you have only one employee and maybe one or two credit unions in your Community.*

2. Employee uses their own assigned Data Center ID, which is controlled by the settings on an "Alias" Employee ID in your credit union's Employee Security configuration.

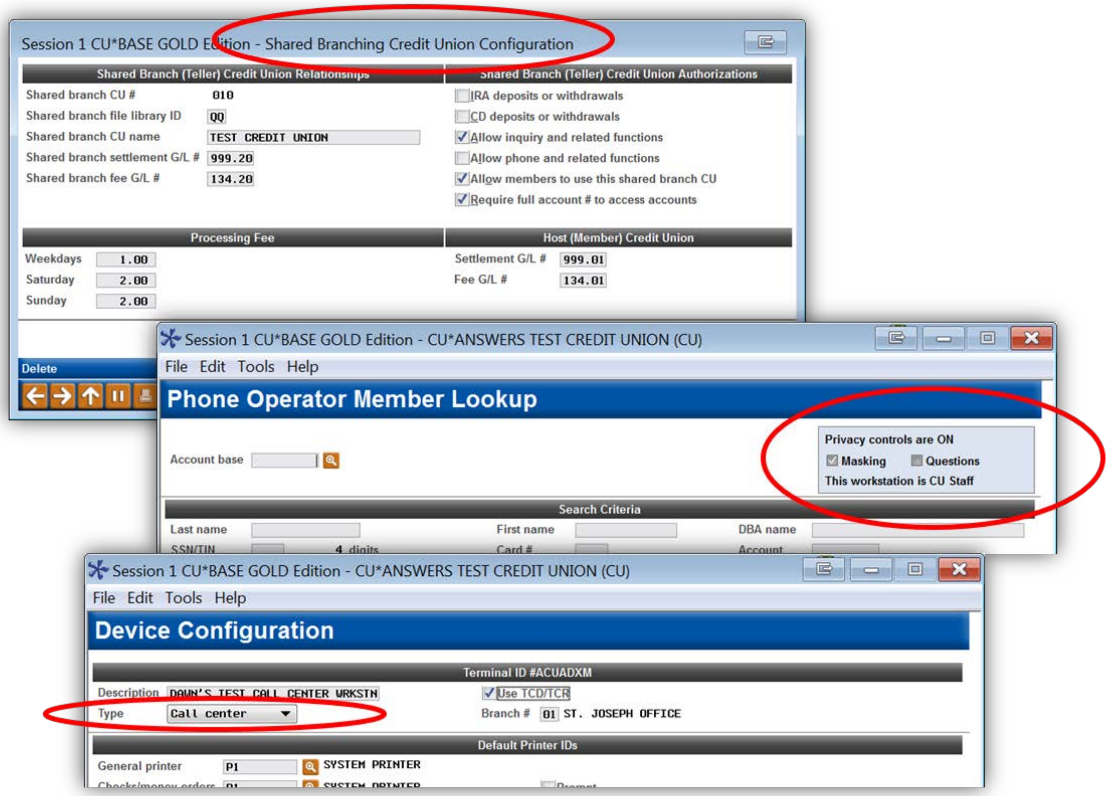
   > *This is the most common configuration, and is used by CU*Answers and all other cuasterisk partners as they serve their own credit union clients. For example, all of the SRS bookkeepers assigned to help with your daily accounting tasks will each have their own unique ID and password, but their access will be controlled by a single "Alias" ID of, let's say, 93, and your Security Officer controls what ID 93 can and cannot do in CU*BASE.*

IDENTIFYING AND MONITORING EMPLOYEES AS SHARED RESOURCES

CU*BASE also includes other tools that help you control an employee's access to a credit union's files, letting you customize exactly what that person can do – and how the credit union can monitor what they are doing as well. Please visit our Reference Materials page or CU*BASE GOLD Online Help to learn more about these important tools:

Tool	How to learn more...
Privacy Controls	"Privacy Controls" booklet Online help index keyword "Privacy"
Auditing Tools	"Auditing Employee Access to CU*BASE Tools/Data Center Employee Security" booklet

Tool	How to learn more…
	Online Help: search for “Security Audit Reports”
Teller Shared Branching	“Shared Branching” booklet Online help index keyword “Shared Branch” Online help index keyword “Where Your Members Branch”


Session 1 CU*BASE GOLD Edition - Shared Branching Credit Union Configuration

Shared Branch (Teller) Credit Union Relationships	
Shared branch CU #	010
Shared branch file library ID	QQ
Shared branch CU name	TEST CREDIT UNION
Shared branch settlement G/L #	999.20
Shared branch fee G/L #	134.20

Shared Branch (Teller) Credit Union Authorizations

- □ IRA deposits or withdrawals
- □ CD deposits or withdrawals
- ☑ Allow inquiry and related functions
- □ Allow phone and related functions
- ☑ Allow members to use this shared branch CU
- ☑ Require full account # to access accounts

Processing Fee	
Weekdays	1.00
Saturday	2.00
Sunday	2.00

Host (Member) Credit Union	
Settlement G/L #	999.01
Fee G/L #	134.01

Session 1 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)

Phone Operator Member Lookup

Account base

Privacy controls are ON
☑ Masking □ Questions
This workstation is CU Staff

Search Criteria

Last name First name DBA name
SSN/TIN 4 digits Card # Account

Session 1 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)

Device Configuration

Terminal ID #ACUADXM

Description DAWN'S TEST CALL CENTER WRKSTN
Type Call center
☑ Use TCD/TCR
Branch # 01 ST. JOSEPH OFFICE

Default Printer IDs

General printer P1 SYSTEM PRINTER
Checks/money orders P1 SYSTEM PRINTER □ Prompt

WHEN NETWORK COMMUNITIES AREN'T QUITE THE RIGHT SOLUTION

You might have an idea for a new partnership with one of your credit union peers, but find the full-blown Network Communities concept is a little too robust and complex for what you need.

Say you wanted a loan officer or two from another credit union to be able to log in occasionally and take a look at your lending queue for applications your team has already put aside, but that their credit union could potentially fulfill. Or perhaps you want to hire an internal auditor who works at a nearby credit union to log in to your files once a month and handle some compliance tasks.

CULTIVATING SHARED EMPLOYEE RELATIONSHIPS, ONE CU AT A TIME

These types of CU-to-CU arrangements have worked very well for many of our online credit unions in past, with minimal intervention needed on our part to set things up. In these situations, you simply create a specific CU*BASE login ID for use by your partner credit union's employee.

The ID is set up exactly like any of your other employee IDs, with access to your credit union's files. When the employee of the other credit union needs to access your data, he simply logs off his usual ID for his own credit union, and logs back in using the special ID that accesses your files.

You still have complete control over what that user can do once logged in, by assigning a special Employee ID for that employee to use, and only granting access to specific menu commands they'll need. As far as your internal auditing procedures are concerned, this employee's activity can easily be monitored using the same CU*BASE tools your auditor uses to monitor your own employee activity.

> *Keep in mind that the technique we're describing only works for CUs that are attached to the same CU*BASE server. We do not currently have a direct mechanism like this for box-to-box employee sharing. So online CU*Answers credit unions, for example, can use this technique for sharing employees with other CU*Answers online clients, but not with a CU*NorthWest client or a self-processing credit union that has its own IBM i.*
>
> *It is possible for those types of arrangements to be made, but that requires another level of complexity and should be discussed with a team of technical and business planners from the involved cuasterisk.com partners.*

HOW TO CHOOSE?

In a nutshell, the Network Communities model is best for one-to-many relationships: a shared employee has *one* User ID to log in, which grants them access to *many* different credit unions in that community. The main advantage here is that when credit unions are added to or removed from the community, the employee's profile doesn't need to be adjusted. And if a new employee is hired to work for the community, none of the individual CUs needs to do anything. But the initial set up is more complex, and adding and removing users and CUs from the community requires intervention by a CU*Answers representative.

However, if what you have is a CU-to-CU arrangement for one or even a couple of employees, you can save yourself some time and streamline the procedures considerably with the alternative technique. From a security standpoint they are the same: the person can only do what the Employee ID you give them is allowed to do.

PROCEDURAL TEMPLATE FOR A CU-TO-CU EMPLOYEE SHARING ARRANGEMENT

Credit Unions Working Together Using the CU*BASE Network

Here is a summary of the arrangements you'll need to make to allow an employee from another credit union to access your files:

1. Develop a **formal working agreement** with the other credit union, defining the parameters for the relationship and outlining the expectations for the employee and both credit unions.
2. Submit a "**Sign-On User ID Authorization Form**" for the new employee who needs to access your credit union's files.
3. Set up an **Employee ID** and give it access only to the menu commands and features that the shared employee should be able to perform.

Once these steps are complete, the employee will simply log in to CU*BASE from their own regular workstation using the special new User ID. Then they'll use the assigned CU*BASE Employee ID to complete their tasks.

Step1: Formal Agreement

Other than fulfilling any new employee User ID requests as usual, it is not necessary for the data center to do anything related to these relationships. In fact, in the past CU*Answers has not necessarily even been aware they exist. The agreement as to expectations and limitations is strictly between the two credit unions and controlled by the credit union's security officer for the credit union receiving the employee's services.

Considerations for your working agreement:

- Is everyone clear on exactly what the employee will be doing, and what he or she will *not* be doing? Outline the specific CU*BASE options and features the employee will be allowed to access, and any special restrictions they will be expected to obey.
- What will the new employee's responsibilities be for keeping each credit union informed of the work being done? How will daily and periodic monitoring occur to ensure the employee is doing the work as expected? What reporting will your credit union be expected to do to the employee's own supervisor?
- What is the responsibility for notification should the employee leave the credit union's employ or experience a disciplinary problem? Can another employee take that person's place? How will password expirations and changes be handled?
- How will printing be handled? Should the employee print any reports or other documents directly to your credit union's printers, or be

instructed never to print and instead to notify someone on your staff for any printing tasks?

Step 2: Requesting User IDs

You will request a new User ID to be created the same way as you would require an ID for any new hire. Each employee needs their own; the IDs shouldn't be shared between multiple users. The ID must be requested by the credit union whose files are being accessed; you cannot request an ID for one your own employees to access someone *else's* files.

> *For example, ABC Credit Union has made an arrangement with Success FCU to get some daily accounting help from Success FCU's accounting clerk, Mary Jones. Success FCU, who is supplying the employee, cannot request the ID. ABC Credit Union will need to request a special user ID for Mary to use when logging in to ABCCU.*

Submit a "Sign-On User ID Authorization Form" request to a CSR through the normal channels.

NOTE ABOUT PRINTING: If the employee will be expected to produce printed reports, contact Network Services for assistance in ensuring the proper workstation settings are configured.

Step 3: Setting Up Employee Security

Create a separate Employee ID for each employee that will be logging in. Assign privileges only to the specific tools and commands that person will need. Use the same method for controlling access to employee or family member accounts using the same Account Security tools you use for your own employees.

Make sure your internal auditor knows which ID has been assigned to employees of partner credit unions. Also make sure that if that employee happens to open a membership with your credit union, that the account is marked with an insider/employee type code so it will be monitored along with other accounts owned by employees. Monitoring can be done using the same tools used to monitor your own employee activities.