

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	<b>15.3</b>	Online CUs	<b>December 6, 2015</b>
Also contains Online Banking Team OBT_15.11.2 release		Site-Four	<b>December 6, 2015</b>
		Self-Processors	<b>December 14 and 15, 2015</b>





Updated booklets will be posted on our website no later than:

**December 4, 2015**













This release includes changes to key database tables (files). **You must update your automated Queries** prior to their next scheduled run date!

See the separate Database Changes announcement for instructions.

Key to the symbols:

-  You'll see it immediately
-  You'll need to activate it
-  You'll need to work with a CSR to set it up
-  There may be related fees; contact a CSR

### INCLUDED IN THIS RELEASE

New Online Banking Customization Features _____	2
 Add Launch Points to Other Webpages throughout Online Banking _____	2
 Specify Webpage When Member Clicks Logout Button _____	2
Accounting/Back Office _____	2
 Last Ten Lookup Added to Six New Screens _____	2
 Extend Automated Overdraft Services to Savings Accounts _____	3
Lending _____	3
 Combined Loan to Value (CLTV) on the Loan-to-Value Report _____	3
 Export Added to the Loan Category Configuration Report _____	3
CEO/Management _____	3
 New Budget Tools _____	3
 More Portfolio Dashboards for Savings and Certificates _____	4
Auditing/Member Service _____	4
 New Audit Report for Non-Transactional Overrides _____	4
Miscellaneous _____	5
 Year-end/Tax Changes _____	5
 For Our Self Processing Clients Only _____	5
Previously Implemented _____	5
 Updated Online Banking Use Agreement _____	5

## New Online Banking Customization Features

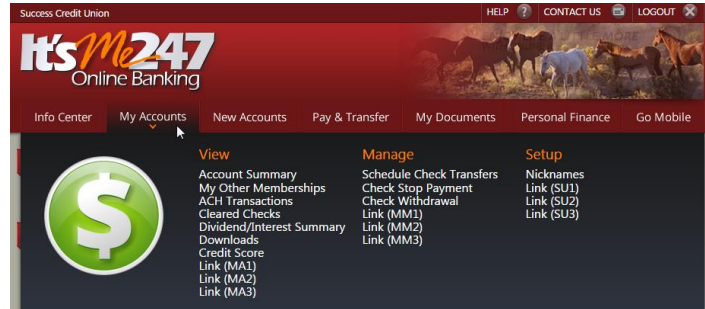
The OBT\_15.11.2 release which has already been implemented is also covered in this release summary. It included two new features to assist you with customizing your members' experience in online banking.

### Add Launch Points to Other Webpages throughout Online Banking

With the OBT\_15.11 release we will open the door for you add credit union-defined "launch points" (websites of your choosing) throughout online banking. In all there are twenty-four opportunities to add launch points in eight different locations in **It's Me 247**, including existing columns in the Info Center and My Accounts drop-down menus.



Set the expectation that you are the central resource for your members to find important resources on the Internet. Use these links to provide easy access to vendor with which your credit union has a relationship or promote websites your members might want to pursue, but that they might not find on their own.



Members will not leave online banking but will instead be directed to websites that will open in new windows. Consider the options – at minimum you can provide a more visible footprint for your "Related Links" websites. With greater planning, the entire Internet is full of opportunities!

As discussed at the Leadership Conference, we are rolling out a new Internet Retailer Support Center as the go-to place for your credit union to active fluid marketing tactics in **It's Me 247** such as launch points. We will be beta test this feature with a credit union this year and offer it to all clients in early 2016. Get your place in line! Contact the Internet Retailer Support Center at [irsc@cuanswers.com](mailto:irsc@cuanswers.com) for more information.

### Specify Webpage When Member Clicks Logout Button

Learn more: "*Strategies for Securing and Controlling Member Access to It's Me 247*" (under "S" on the **It's Me 247** Reference page), available with this release

This enhancement allows you to customize the member experience even further. Currently when a member clicks to log out of **It's Me 247**, they are directed back to the Online Banking Community (OBC) page. Starting with this release, you can select their landing page. Again, think about your Internet Retailer strategy and select you're a website you especially want members to view, for example a promotion of a new credit union product.



This feature will also be beta tested with a credit union this year and rolled out to all clients early in 2016. Interested in being an early adopter? Contact the new Internet Retailer Support Center to activate this feature. Contact them at [irsc@cuanswers.com](mailto:irsc@cuanswers.com) for details.

## Accounting/Back Office

### Last Ten Lookup Added to Six New Screens

*This enhancement was implemented because of an Idea form. Learn more in online help.*

The last ten lookup is an handy tool gives you easy access to the last ten memberships you have accessed. With the 15.3 release this feature has now been added to the following screens:

- The Member IRA Balance File Information screen accessed via **Update IRA Balance Information** on the Member Update (MNUPDT) menu.
- The IRA Beneficiary Information Update screen accessed via **Update IRA Beneficiary Info** on the Member Update (MNUPDT) menu.

- The IRA Payout Information screen accessed via **Update IRA Payout Info** on the Member Update (MNUPDT) menu.
- The Savings Bond Redemption screen accessed via **Update Savings Bond Info** on the Member Update (MNUPDT) menu.
- The ACH Distribution screen (Maintenance and Inquiry) accessed via **Work with ACH Members/Companies** and **ACH Member Inquiry** on the ACH/Payroll Processing (MNACHP) menu.

## **Extend Automated Overdraft Services to Savings Accounts**

[Learn more in online help.](#)

Your credit union can now extend your ANR (Courtesy Pay) services to members via specific savings accounts, subject to the same non-return fee as your checking accounts. With this release the batch posting programs (ACH and ATM/Debit) that currently handle ANR processing for checking accounts will be changed to honor a negative balance limit on a savings account as well, such as if you have savings accounts with debit cards attached and want to extend your overdraft services to those accounts. The member's Reg. E Opt in/out status will apply as usual, and related notices will work the same as for checking accounts.

Unlike checking accounts there will be no ability to automate or default negative balance limits on share accounts. You must manually update a member's negative balance limit on a savings account via the **Update Member Account Information** feature on the Update Functions 1 menu (MNUPDT) in order for the ANR process to occur. (This requires Tier 2 Maintenance security authority.)

There is no specific activation required, but you will need to set up the fee for each applicable Dividend Application via the **NSF/OD Transfer Configuration** feature on the Savings Products menu (MNCNFA). You also may need to activate the display of ANR/NSF fee disclosures on member statements so they will appear for your savings accounts in addition to your checking accounts. Contact a CSR for assistance with the statement configuration change.

## Lending

### **Combined Loan to Value (CLTV) on the Loan-to-Value Report**

[Learn more in online help.](#)

If your credit union's loan portfolio has the condition where the same collateral item is securing multiple loans, listen up! A new option is available on the Loan-to-Value report (accessed on the Reports E (MNRPTE) menu) to calculate CLTV based on the credit union's entire loan portfolio. However, the existing, more common method for calculating CLTV based on "Other Debt" from the collateral record (meaning one debt secured by multiple collateral items) is still available.

### **Export Added to the Loan Category Configuration Report**

*This enhancement was implemented because of an Idea Form. [Learn more in online help.](#)*

With this release we have added an export option to the loan category configuration report accessed via **Print Loan Category Report** on the Configuration Functions (MNCNFX) menu.

## CEO/Management

### **New Budget Tools**

[Refer to the updated Budgeting with CU\\*BASE booklet for details.](#)

As introduced during the recent webinar series, we're making many exciting changes to the CU\*BASE budgeting tools with this release. All are being released as part of our **Active (Live) Beta** initiative. Active beta allows us to get software out in the field more quickly and expand the testing process into a real-world environment. Your feedback will help us continue to refine and fine-tune the tools, so be sure to post your comments via the Kitchen page of our website:

<http://www.cuanswers.com/resources/kitchen/budget-rewrite-planning-for-rollout/>. Also plan to join us for the next round of budget webinars (note that the courses are being combined a little differently for this round):

Fridays from 2:30p – 4:00p ET	
<b>December 4</b>	(1 of 5) Getting Ready to Budget (2 of 5) Preparing Your Budgeting Assumptions
<b>December 11</b>	(3 of 5) Using Classical Budgeting Tools (5 of 5) Analyzing Your Performance
<b>December 18</b>	(4 of 5) Using Modeling Tools

→ Register today! <http://www.cuanswers.com/resources/edu/courses/?cat=13>

All of the new tools described in this section are located on the Budgeting Tools menu (MNBUDG).

### Modeling Tools are Here!

You can now use CU\*BASE to project member loan income and savings dividend expenses for your budget, using your actual portfolio balances as a guide. A two-stage process, modeling involves first projecting monthly balances for your loan assets and savings liabilities, then using those projections to estimate the associated interest income and dividend expenses for your budget. Modeling is used in addition to the classical budget method to compute your full budget, so you'll still use the existing budget tools for things like fee and investments income, utilities and salary expenses, and other non-interest income and non-dividend expenses.

### View and Print Your Budget Figures

New tools have been created to make it easier to review your budget figures any time you like. The new **View/Analyze CU Budget** command lets you allow other team members to take a look at the budget without having to grant them maintenance access. Also check out the new **Print Budget Reports** feature where you can print simple reports showing quarterly subtotals with an annual total, or monthly totals with quarterly sub-totals.

### Print Variances on Financial Statements

Once you've created your budget and the new year begins, you'll want to start tracking your performance against your plan. In addition to the existing **Variance Dashboard** we have also created a new style of financial statements designed specifically to report your budget variances in a balance sheet or income statement format, using the same financial report layouts you already use. Use the new **Print Variance Financial Stmt**s command and choose from three different styles:

- **Balance sheet projections using resulting balance** to compare asset or liability balances to your projected balances (*Did you end up where you said you would?*)
- **Balance sheet projections using net change** to compare asset or liability activity for the period to projected activity (*Did you do as much as you said you would this month?*)
- **Income statement budget variances** to compare actual to budget for income and expense GLs (*Did you hit your yield/cost of funds target for the month?*)

### More Portfolio Dashboards for Savings and Certificates

Refer to the updated [Budgeting with CU\\*BASE](#) booklet for details.

This release introduces two more analysis dashboards on the Budgeting Tools menu (MNBUDG): **Analyze Savings Portfolio** and **Analyze Certificate Portfolio**. Originally designed to help you research budgeting assumptions, these analyses are also the easiest way to get a big-picture view of the rates across all your member accounts, either as of today or recent month-ends. We also changed the existing **Analyze Loan Portfolio** dashboard to allow you to view your loans as of today, or as of the month-end snapshot for any of the three prior months.

## Auditing/Member Service

### New Audit Report for Non-Transactional Overrides

This enhancement includes clean-up of the existing **Override Transaction Register**. Learn more in [online help](#).

The **Override Transaction Register** (accessed via **Member Transaction Override Report** on the Member Account Adjustment Tools (MNADJ) or Reports B (MNRPTB) menu) reports transactions that required an override, such as for

a frozen account. One of the override types previously included on the report was the code word/confirmation questions reset override, which is not a transaction-based override. To eliminate confusion, and also to allow us to add new Report Scheduler functionality to that report, the “Code word/confirm ques” non-transactional override is being removed from the Override Transaction Register and added to a new Non-Transactional Overrides report (accessed via those same menus). Currently there is only one non-transaction override type covered by this new report but we plan to expand it to include others in the future.

## Miscellaneous

### ✔ Year-end/Tax Changes

This release includes programming to comply with new IRS regulations. In addition, these changes are included in the release:

- Age calculator for IRA owners will now be adjusted to use end of calendar year.
- Miscellaneous enhancements to the 1098, 1099, 5498 reporting and reports will be implemented.
- New 1042-S reporting will be in BETA testing this year with one credit union. Watch for network-wide availability next year.

### ✔ For Our Self Processing Clients Only

With this release we’ve added a new ***Re-send Reports/Statements to Vault*** command to the On-Demand Processing menu in CU\*BASE Operator Edition (MNOP08) that will help in situations where reports or statements being sent to CU\*Spy or another vault were not received due to a problem at the server. (If you do not know your CU\*Spy ID, contact the Imaging Solutions team for assistance.)

## Previously Implemented

### ✔ Updated Online Banking Use Agreement

*The Online Banking Use Agreement was updated on November 19, 2015.*

*Learn more: Find the full Online Banking Use Agreement in the Appendix of “Strategies for Controlling Member Access to It’s Me 247” (under “S” on the It’s Me 247 Reference page)*

The Online Banking Use Agreement was updated on November 19 to include new language for the bill pay product **It’s Me 247** Bill Pay (Payveris). All members of all credit unions who log in to **Its Me 247** online banking for the first time will be presented this new, longer version of the agreement. The updated language is included in the new section labeled “THE FOLLOWING SECTIONS ONLY APPLY TO USERS OF THE PAYVERIS BILL PAY SYSTEM.”

Please note that this new agreement will be presented to all new users; however, if your credit union has not implemented the **It’s Me 247** Bill Pay (Payveris) solution, the new section will not apply to your members. Existing online banking users will not be re-presented with the new agreement.

END