

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	16.07	Online CUs	July 17, 2016
		Site-Four	July 17, 2016
		Self-Processors	August 8, 2016





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

July 15, 2016







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

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Accounting/Back Office

OpsEngine Remote Desktop Capture Posting (RDC) Service Now Offers Check Holds

Learn more: [OpsEngine Remote Deposit Capture \(RDC\) Posting brochure](#)



With this release we are adding hold days to the Direct Mail Post programming. (This is covered in the next section.) A big impetus for this change is to allow the OpsEngine team the ability to add a standard check hold on the Remote Desktop Capture (RDC) transactions they post for credit unions.

- If your credit union is currently using the OpsEngine Remote Deposit Capture Posting service, watch for an OpsEngine announcement on how it will collect your hold days preference.
- If you are not using OpsEngine to post your RDC transactions, check out the [OpsEngine Remote Deposit Capture \(RDC\) Posting brochure](#) to learn more about this service and its very reasonable pricing.

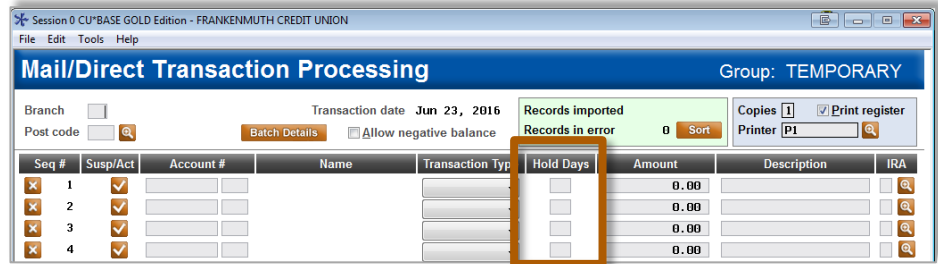
Although these transactions do not necessarily fall under Reg CC rules, the next-day \$200 release will apply since OpsEngine uses the Direct Mail Post programming to process the deposits.

Coming Soon!

We are already working on Phase 2 of this feature. Coming soon in the second phase of this project, we will be implementing the ability for credit unions using this service to configure holds based on the dollar amount of the check. This will be similar to the Member in Good Standing feature currently available to place flexible holds on paper checks.

Direct Mail Post Feature Now Allows Hold Days on Deposits

With this release you can use the Direct Mail Post feature to place holds on deposits made to checking and savings accounts. Use this handy feature to place a hold on a batch of checks, the contents of your file for remote



desktop capture (RDC) transactions, or a single larger check. The new enhancement allows you to enter different *Hold Days* for different deposits. This might come in handy, for example, if you want to enter a longer hold for larger checks. Access the Direct Mail Post feature on the **Member Service** menu (MNSERV).

When you use the Import feature of Direct Mail Post, you will now have the ability to enter a standard hold days on the entire batch. Once imported, you can adjust the hold days for individual transactions prior to posting on the screen shown above.

Note: Deposits made via Direct Mail Post will follow Reg CC rules, and the next-day \$200 release will apply.

CEO/Management

Loan Payment Dashboard is Now Easier to Analyze

*These changes came from feedback from the CU*Answers Executive Study Group. We appreciate the feedback as we fine-tune our analysis dashboards.*

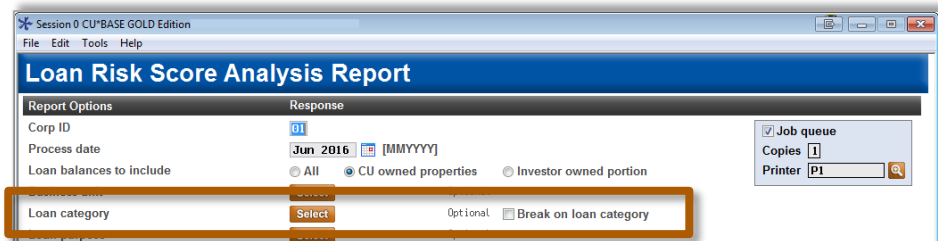


The Loan Payment dashboard allows executives to analyze data on loan payments on either closed or open loans to view at a glance a comparison of actual loan payments against expected, with breakdowns by loans paid on time versus those paid late or early. No change will be made to the data with this release; however, the order of the display will change to make analysis easier. Find the Loan Payment Dashboard on the **Management Processing/Active Beta Tests** menu (MNMGMT).

The dashboard will now show data on payments received to the left of data on payments expected, instead of vice versa. Additionally, within these categories data on loan payments that exactly matched what was due will be shown above over-payments and under-payments, instead how it is currently (over, match, and then under).

Print Your Loan Risk Score Analysis Report by Loan Category

The Loan Risk Score Analysis report (LRISK2) is a great tool for credit unions using risk-based pricing to monitor their portfolio performance. Find the Loan Risk Score Analysis report on the



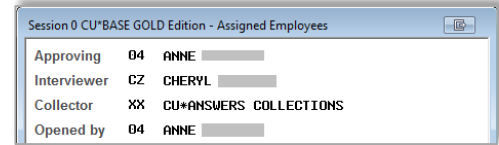
ERM: Credit Risk Management Tools menu (MNRSK1) and **Collections Processing** (MNCOLL) menus.

With this release we have made it much easier to analyze the report results by loan category. Previously, credit unions wanting to analyze their portfolio by loan category had to run the report multiple times, each time selecting a different category. Now you can print the report one time for the same result! Just check the new *Break on loan category* box (next to loan category) and the resulting report breaks by page for each loan category with sub totals at the bottom of each page.

Lending

View All Officers Involved with a Loan at the Same Time

Now all employees involved in servicing a loan are displayed together! We've added the opening loan officer to show next to the approving loan officer, interviewer, and active collections officer.



Access the update version of this screen by selecting Loan Account Maintenance on the **Lending Functions** menu (MNLOAN) and then *Assign Employees* (approving loan officer, interview processor, collections officer). To view the inquiry version (as shown above), click the *Loan Officer* (F14) button in the Loan Account Inquiry screen accessed via Account Inquiry or Phone Operator.

Member Facing

New Security Features in Mobile Web Banking and Mobile App Banking

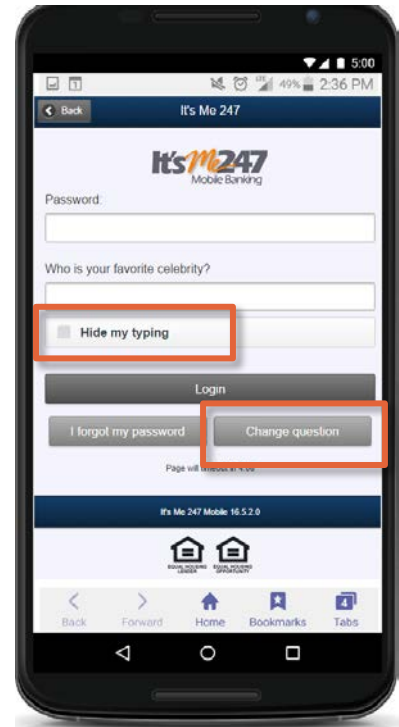
Learn more: Refer to the Mobile Web Banking booklet

Logging in to Mobile Web Banking is now more secure because of two recent changes to the second login screen.

- Now members can check the *Hide my typing* box to more securely enter the answer to their security question as asterisks.
- If members are not sure of the answer to the security question presented, they can now also use the new *Change question* button to be presented with a different challenge question to answer.

Mobile Web Banking is the banking interface used by the FREE CU*Answers Mobile App as well as any third-party apps that have a wrapper around Mobile Web Banking. Because of this, both new features are now enjoyed by members using both Mobile App Banking and Mobile Web Banking.

While these features (Hide my typing and present a different security question) are not new to **It's Me 247** desktop users, their addition to Mobile Web Banking points to the strong commitment CU*Answers has to the continued development of all self-service platforms.



These enhancements were implemented prior to the release on May 23, 2016.

END