Software Upgrade

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	**16.05**	Online CUs	**May 15, 2016**
		Site-Four	**May 15. 2016**
		Self-Processors	**June 6-7, 2016**

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

May 13, 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

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Member Facing

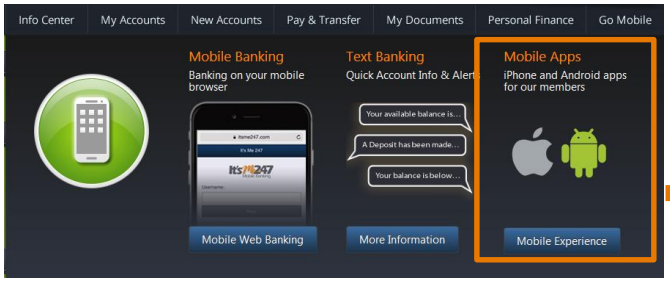
Architecture for Membership Application/Opening Process (MAP/MOP)

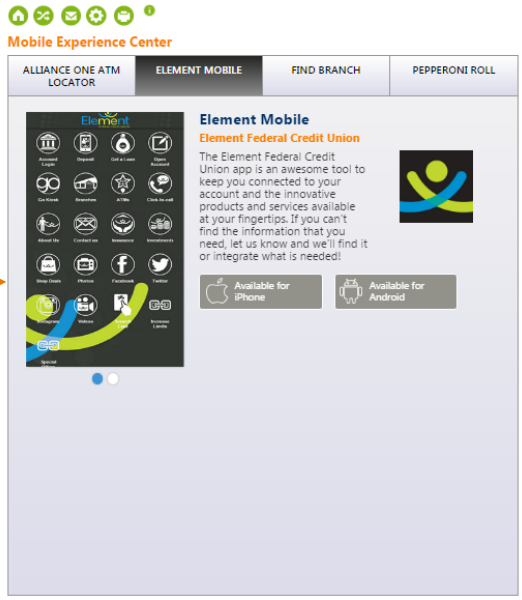
Did you know that you can now present your loan application to members via the new Membership Application Process (MAP)? Already several credit unions in our network are using this new membership acquisition process. Several webinars have been held covering the new features and functionality. View them on the Internet Retailer Support Center (IRSC) Kitchen page.

With the 16.05 release we continue the movement forward on MAP and MOP by implementing additional file changes and improvements that will be used with additional features that will be rolled out in 2016.

> To activate your own MAP application, contact the IRSC at irsc@cuanswers.com

Introducing the Mobile Experience Center – The FREE App Store in Online Banking





If your credit union considers itself to be an Internet Retailer, then this addition to the release is something you should not overlook. Use this as one additional tool in the arsenal to promote your mobile app or any other app you want to recommend to members.

The Mobile Experience Center (MXC) allows you to showcase four featured mobile apps from within **It's Me 247** and on your credit union website. The apps appear one at a time, scrolling across so that the member is presented with all four in a quick period of time. Members can also select the apps one at a time via the buttons at the top of the page.

The feature provides a graphical representation of the apps with links to the Apple or Google Play stores. Additionally you can recommend additional apps (unlimited) in the area below.

For more information or to activate this feature contact the new Internet Retailer Support Center at irsc@cuanswers.com.

eStatements Now Viewed inside of "It's Me 247"

If your credit union uses CU*Spy to host member statements, your members will no longer view their eStatement in a separate window, but will instead view their eStatement right inside the **It's Me 247** pages!

No data has been altered; however, members will now enjoy a consistent look and feel including the **It's Me 247** navigation buttons and the built-in online banking timeout feature.

TIP: Members can still view their eStatement in a separate window, if they want to view it while viewing their transaction history, for example. They just need to select "My Documents" and then "eStatements." On the subsequent window where they select to "Continue to eStatements", they just need to use their Internet browser software to open that link in a new window, usually by right-clicking and choosing that option from the pop-up menu.

In-House Imaging Clients with a Member Portal Subscribed to Imaging Solutions Release Management

You can leverage this feature too! You can now host member eStatements, as well as other documents you are currently hosting, such as tax documents, receipts, and historical statements, right within **It's Me 247**. Imaging Solutions will contact your credit union to set this up.

In-House eDocument Vault Clients Not Subscribed to Imaging Solutions' Release Management

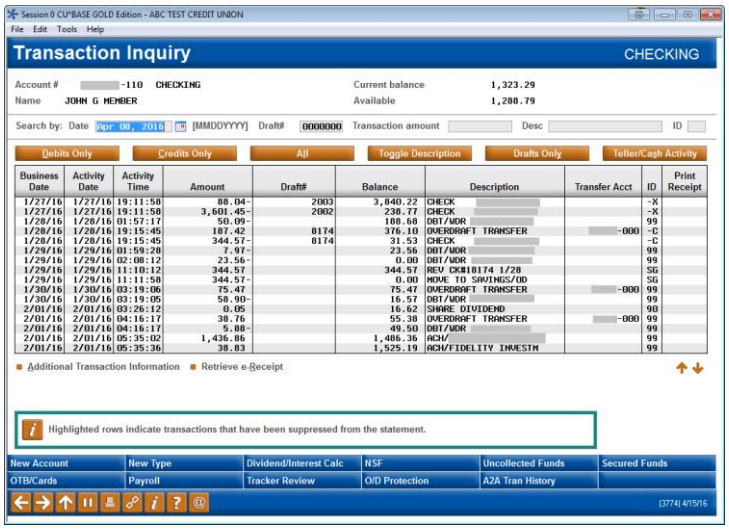
If you do not want to miss out on this exciting new feature, now is the time to get started with release management! Contact Imaging Solutions at imaging@cuanswers.com for more information.

Teller/Member Service

A More Powerful Phone Op History Tool...Now Available from Member Inquiry Too!

Also refer to the Audit section of this document. Learn more in online help.

Previously Phone Operator and Inquiry had different Transaction History screens, but with this release, they both will go to the same greatly beefed up screen. New search filters at the top of the screen (for date, check #, transaction amount, and description) allow for easier research into particular transactions. Sorting by debits and credits and access to the secondary transaction description screen, which previously was only available in Phone Operator, are now available via Inquiry as well. Additionally, it is just nicer for training that the two access points result in the same screen.



This may give you one more reason to use Inquiry for research instead of using Phone Operator, which allows for transaction processing and therefore should generally be restricted to employees that are allowed to post to member accounts.

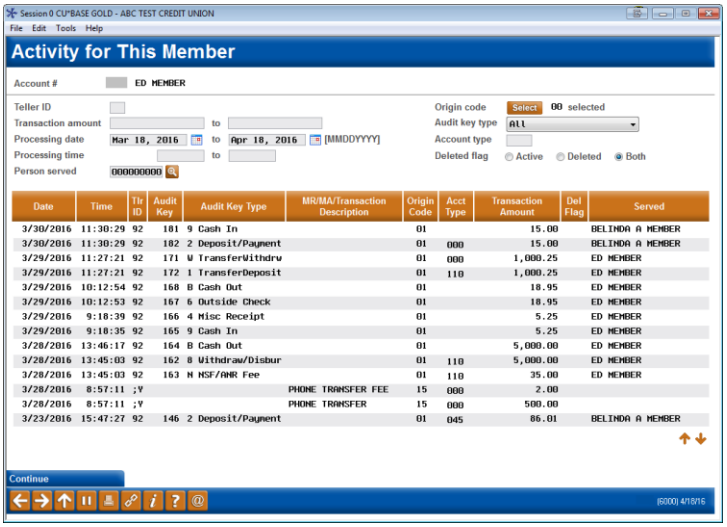
Introducing a New Combined Audit Key Inquiry Tool: Activity for This Member

Also refer to the Audit section of this document. Learn more in online help.

A new *Activity for This Member* screen, which is accessed via the new *Teller Cash Activity* (F2) button at the top of the redesigned Transaction History screen, shows not only transactions that hit the member's account, but also teller drawer-only activity.

This includes cashed checks, making it easy to research these types of transactions!

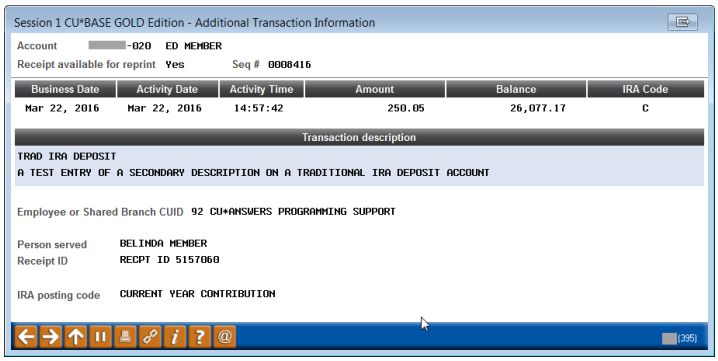
This was previously difficult to research because it required knowing which specific teller(s) served that member. Now you can review all of the member's teller-line activity in one convenient place.



Beefed Up Secondary Transaction Description – Now Available via Inquiry Too

Learn more in online help.

As mentioned previously, the Secondary Transaction window is now available via both Phone Operator and Inquiry via the new Transaction History screen. With this release we have highlighted the transaction description and aligned the fields on the screen so they are clearer and easier to find (and conditional so they don't appear when they are not needed). Additionally, we have beefed up the Secondary Description screen itself, adding a description of the IRA/HSA posting code, employee ID with name, whether the receipt can be reprinted, the transfer account name and sub account, and the person served (if applicable). We have also highlighted transactions that were suppressed from the statement and added a tip for explanation.

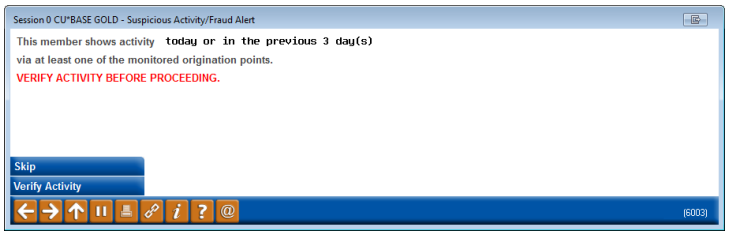


Enhanced Fraud Warning Window

Also refer to the Audit section of this document. Learn more in the "Bank Secrecy Monitoring" booklet and in online help.

Currently a warning appears at the bottom of the screen if the member has had another transaction that day.

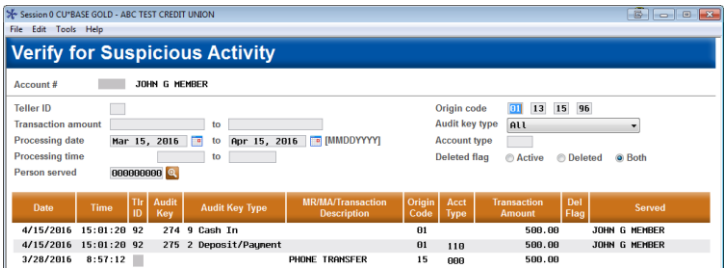
Once the release is implemented instead of a warning message a new *Suspicious Activity/Fraud Alert* warning window will alert you. This window can be configured to show if a member has transactions for a configured time range of up to nine days, allowing you to catch, for example, suspicious activity over the weekend. *Activation of this feature is covered in the Audit section.*



> Transactions that cause this warning to appear are now much easier to research – Check out the next section!

New Screen Shows Member's Transaction Activity that Triggers Warning

Also refer to the Audit section of this document. Learn more in online help.



Currently you will get a SARs warning that a member has had a transaction during the same day, but it is difficult to do quick research to determine if this warning is cause for concern.

Now it is easy to do the research! Use the Verify Activity (F14) button on the warning window (shown in the previous section) to access the new *Verify for Suspicious Activity* screen. This new screen will default to show the transactions that caused the warning to appear. Like the *Activity for this Member* screen, this screen will also include cashed checks.

If you are familiar with the Teller Audit screen, learning to use this will be a snap since the format is very similar. We've even added a few more search fields including origin code, account type and a new *Served* field, which allows the entry of a Social Security Number. You can even move backward to see transactions from dates outside of the configured SARs warning range.

Always View the Online Banking Button

Learn more in online help.

The Online Banking button available on the Verify Member, Phone Operator and Member Inquiry screens was a handy way to tell if a member had ever logged into online banking. However, there are certain times when this button disappears, even if the member had used online banking. Employees found it confusing and we were frequently asked "where'd the button go?"

With this release, the Online Banking button will always appear for all members, regardless of their online banking status. To tell if the member has logged into online banking, refer to the *Last Logged in* date under *Activity* on the screen accessed when you click on the button.

Disburse Available Balance Funds at the Teller Line

Learn more in the "Automated Non-Returns (ANR)" booklet and in online help.

Extend your Automated Non Returns (ANR) program all the way to the teller line! For a fee your members can already opt in to have their accounts posted to a negative balance via their debit card, when writing checks, and even at the ATM. But until now they couldn't take advantage of that same service while making a withdrawal at the teller line. Now your credit union can expand the reach of the negative balance limits you extend to your members and take advantage of automated fee processing via teller processing.

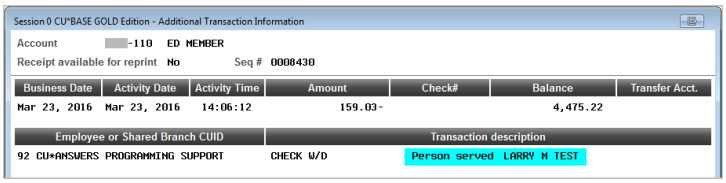
In a nutshell, you will activate a new configuration option that automatically adds the member's negative balance limit, minus the fee, to the available balance calculation shown on the teller screen. That allows withdrawal transactions to be posted as usual via Teller, up to that member's limit. Just like when a check is cleared or a debit card transaction is approved for a negative balance, the system will automatically charge your standard non-return fee at the same time. (There must be an adequate negative balance limit to cover both the withdrawal and the fee in order for the transaction to be allowed.)

> NOTE: The feature applies to any savings or checking account that has a negative balance limit. Just remember that while you can automatically populate these limits on your checking products, for savings accounts this limit must be set manually via account maintenance. To activate ANR for teller processing use NSF/OD Transfer Configuration on the Savings Products menu (MNCNFA) and select Overdraft protection activation.

Who Was Served Now Easier to Research

*Learn more by searching for "Currently" in the CU*BASE online help to find the "Currently Serving – Assisting the Person in Front of You" topic.*

Researching "who was served" is now even easier! The "Currently Serving" feature allows your credit union to customize the service your tellers provide to people who come to your teller line, while also adding controls over access to the funds in the account. Once activated the teller selects from a list of people associated with the membership and then the system adjusts access to funds accordingly.



Until now the Social Security Number of the person served was recorded in the TRDESC file and you could find the name of the person served on the receipt, but with this release the Additional Transaction Information screen will include a new "Person served" followed by their name next to the transaction description. Additionally, you can use the *Served* field and column on the new *Verify for Suspicious Activity* and *Teller Activity for this Member* screens covered previously.

Change to Receipt Description for In-House Drafts

For years the transaction description that printed on a receipt whenever an "on us" check was deposited via the teller in-house drafts feature was configured to read "CHECK WITHDRAWAL." This caused confusion because although it was a check withdrawal, the money was withdrawn from the other membership. The receipt made it seem like it was a withdrawal for the member who made the deposit. With this release we changed that standard description (on the receipt only) to read "OTHER CU MBR CHECK."

- Note: For members who have more than one membership, the description might not make as much sense but remember that in this case we're referring to another membership, even if it happens to be owned by the same person. (If you use in-house drafts for other purposes, such as depositing checks the member wrote out of his own checking account, be aware that the system is not able to assign a different description for those situations.)

Audit

Better Tool for Tracking Cashed-Check Activity

Also refer to the Teller/Member Service section. Learn more in the "Bank Secrecy Monitoring" booklet and in online help.

This enhancement was implemented with suggestions from two Idea forms.

AuditLink

Credit unions looking for tools to help detect attempts by members to commit fraud across the teller line have asked us to make it easier for them to look up a history when members visit a lobby in order to cash checks. Even though check cashing and other cash-only activity is available via the teller audit logs, it is cumbersome to access when working with an individual member. In addition, the current audit log inquiry is organized by teller ID, making it difficult to see a complete picture of a member's daily teller interactions *across all branches*, which can be an important indicator for fraud detection. Now with this release it is easy with the new *Activity for this Member* screen that allows you to view activity across all teller IDs. This screen includes all transactions, including cashed checks. *Refer to the Teller/Member Service section for a picture of this screen.*

Enhancements to the Teller SARs/Fraud Alert

Also refer to the Teller/Member Service section. Learn more in the "Bank Secrecy Monitoring" booklet and in online help.

AuditLink

Until now credit unions only had the option of activating or not activating the SARs/Fraud alert. With this release, your credit union has control over which activity will be used to activate the warning window instead of using all four origin codes as is currently the case (teller, ARU/online banking, PIN-based ATM/debit, and Phone Operator). This allows you to narrow the scope of the warning to ensure tellers pay proper attention to it. Additionally, instead of only the current day's activity, you can elect to trigger the warning based on activity from one day ago up to 9 days ago. This is helpful for warning tellers about

transactions that occurred on the account over a weekend or on a holiday. *Also refer to how these changes affect the teller line in the Teller/Member Service section.*

> Configure these settings in the Teller/Member Workflow Controls screen located on the Configuration 1 menu (MNCNFC).

ATM Transactions Now Included in Bank Secrecy Monitoring

Learn more in the "Bank Secrecy Monitoring" booklet and in online help.

With this release we have updated the Bank Secrecy Act (BSA) tools to include **ATM cash withdrawal transactions** when evaluating activity against your BSA settings. For machines/networks that support Smart ATMs, we will also include **cash deposits** as well.

Marketing

One Click Next Suggested Product Takes Tellers Directly to Your Promotion

Learn more in the "Cross Sales and Next Suggested Product" booklet and in online help.

This enhancement was implemented based on suggestions from an Idea form.

Next Suggested Product (NSP) is an excellent way to remind your employees to market your bigger promotions. Once a graphic or text is associated with a Cross Sales task, the reminder is then displayed on the Phone Inquiry, Member Inquiry, Teller, and Transfer screens. However, when MSRs enter the Cross Sales screen, they still need to navigate through several screens to log their sale and complete the follow-up so that the promotion stops appearing for that member.

With this release all an MSR must do is click on the NSP graphic or text, and CU*BASE takes them into the Cross Sales window with only that promotion task appearing on the list. Next the MSR chooses the *Create Conversation* feature to log the results of the contact, and the Sales Tracker will now allow them to mark the most recent outstanding follow-up for that cross sales task as complete at the same time, if appropriate. *No more need to work the follow-up separately!* This should save time and ensure the sale is logged properly.

> The Next Suggested Product message will be clickable whether it is shown as a graphic or text. When the mouse is over this area of the screen the mouse will display as , and you can also include content in your message to remind the employee that they can click to mark the task complete!

In addition, as you know you can set up Marketing Tips on your Cross Sales tasks that launch a website, helping your employees explain your promotions to members. With this release when an employee uses the *Task Tips* option on the Cross Sales Tasks screen, CU*BASE will automatically launch the website instead of requiring a separate click. That's one less click!

Lending

Free Remote Signature Capability Now Available to Online Clients

Coming soon! Stay tuned for upcoming announcements!

CU*ANSWERS Imaging Solutions

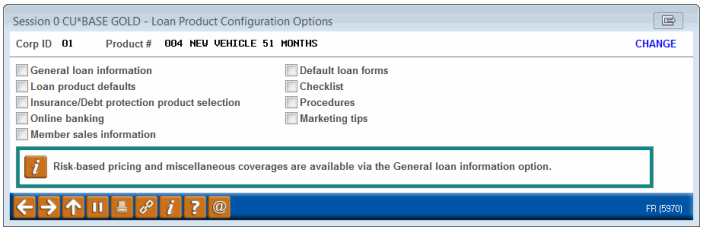
Not all members want or are able to come into the branch to sign loan forms. Now your members can enjoy the convenience of signing documents from anywhere their smartphones and mobile devices take them! **Introducing remote signatures from CU*Answers Imaging Solutions.** Available to all CU*Spy online vault users, this new service can be activated *free of charge* for your credit union, other than a small one-time setup fee to configure the forms you want to use for e-signing. Send any document warranted by the CU*Spy vault, one at a time, to a member for electronic signature, speeding the closing process and improving convenience for your member.

This online imaging solution is a result of the strength of our cooperative model and the tight integration of CU*BASE with eDOC Innovations' eDOCSignature™ product. Available for any custom form that has been programmed for CU*Spy, the same form can even be pushed to several parties to capture multiple e-signatures on the same form. Consider taking advantage of this new tool as a valuable addition to extending your reach as an Internet Retailer.

> Beta-testing is currently underway and you'll receive more information soon about this valuable new service and what you need to do to get started. In the meantime, contact the Imaging Solutions team at imaging@cuanswers.com to learn more about this innovative new product.

Redesigned Access to the Loan Product Configuration Screens

Learn more in the "Configuring Tools for Your Loan Team" booklet and in online help.



This release breaks down the Loan Product Configuration so it is easy to set up. When a loan product is maintained, instead of pressing Enter on one screen after another, you will first access this new screen, the *Loan Product Options* screen (shown to the right). Similar to other areas of CU*BASE, we have designed an easy access point from which you can access all screens. Instead of paging through multiple screens to access the Online Banking screen, go directly to it by checking *Online Banking* on this window and using Enter.

Additionally, existing functions that were previously accessed through other loan product configuration screens (for example Marketing Tips and Procedures) are now easily accessed from this screen. New *Loan Product Defaults* and *Default Loan Forms* screens also have been added. (Learn more about these two new screens in the following section.)

Note: When you add a new loan product, this screen will not be displayed, but you will advance through each of these screens automatically as you set up your configuration.

More Controls in Loan Requests and Loan Form Defaults

Learn more in the "Configuring Tools for Your Loan Team" booklet and in online help.

Our clients participating in the Top Ten Lending group proposed adding several different types of configurable controls to allow them to further define the experience for a loan officer working member applications, according to the type of loan being worked in the queue. With this release we have implemented some of the suggestions.

Control What Displays and Defaults on the Loan Request Screens

Credit unions can now use the *Loan Product Defaults* screen (added to the Loan Product configuration screens) to expand what can be controlled in the loan request screens.

Our intent is to make the majority of the fields that are filled in by a loan officer in the loan request process (not including the application itself) configurable in some way. This either could be by allowing a default value to be specified (like a default Security Code), or by providing a parameter the system can use to calculate the default value (like defining the # of days to use when calculating the first payment date). You can also use this feature to restrict entry of a field on the loan application although *Unlock Fields* (F11) will unlock the field for entry. You can also hide a field permanently from view.

Loan Form Defaults (Application and Creation)

Credit unions can also use a *Default Loan Forms* screen (added to the Loan Product configuration screens) to configure which loans forms are required for loan creation and loan application. Once configured, these loan forms will be pre-selected on the loan application and loan creation screens. On both screens, the loan officer will have the option to change which form are selected, for example to add additional forms.

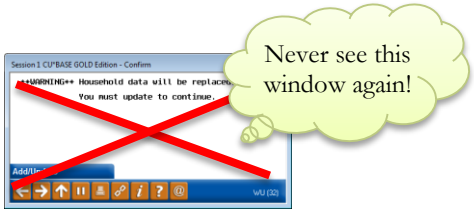
Easily Copy Checklist Tasks from One Loan Product to Another

Learn more in the "Configuring Tools for Your Loan Team" booklet and in online help.

Checklists are an easy way to track the progress of a loan application to ensure that everything on the "to do" list is completed. Use these tasks as a training tool, for compliance, and to communicate progress with other lenders. With this release we have added easy access to configure checklists for loan products. Now access the *Checklist* screen directly from the new *Loan Product Options* screen or as part of the new loan product flow. Then once you have a checklist you like set up for a loan product, you can now copy it to another one by using the new *Copy Checklist* button.

All Reference Data Retained Similar to Employment Records

Learn more in online help.



Loan application data can come from many external sources, such as the online banking loan application, Dealer Track, and Route One. Since we have been limited to the reference data we can retain, there have been times where important reference data had been inadvertently replaced. *After this release you will never see this screen again!*

With this release we have expanded the References (similar to the Employment expansion) to increase the number of applicant references from 3 to 99. Additionally, the Co-applicant references are also increased from 3 to 99. The loan application will display all references in a list and allow you to keep all reference data. This provides a place for us to store references provided by the member without overwriting existing data that's already in your files.
This update allows your loan officers to delete duplicate reference entries, add new reference entries, and update existing references with new information. Additionally, you can now select which references will print on the loan application. At implementation all existing references will be set to print on the loan application.

This change also affects the Reference Household screen which now will be able to hold up to 99 references as well.

New Tool in Your Arsenal - The "Step-Down" Business Loan

Learn more in online help.

Our thanks to Notre Dame Federal Credit Union for their assistance in this development.

Interested in adding a competitive advantage and attracting new member business loans in an ever increasing competitive marketplace? Now you can add another type of loan product to your arsenal – the "step-down" line-of-credit loan which combined the benefits of a long-term open-credit loan with the flexibility of a revolving line of credit.

This type of loan product allows you to extend a line of credit and then shrink (lower) the available balance (and loan payment) incrementally each month. For example, you might extend $10,000 for a construction project and then lower the available balance and loan payment by an incremental portion of the initial loan amount each month.

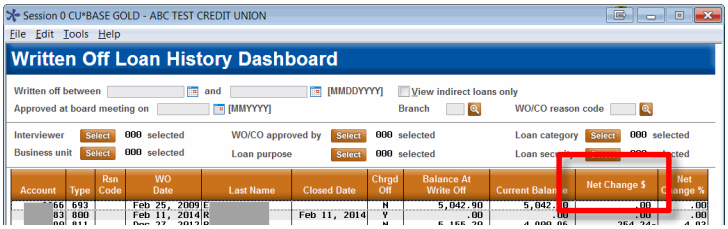
> Only loan categories with an interest-only calc type can be configured with the step-down features. (Additional special settings on the second loan category screen are also required.) The monthly "step down" amount is calculated by CU*BASE by dividing the original loan balance by the number of loan payments.

CEO/Management

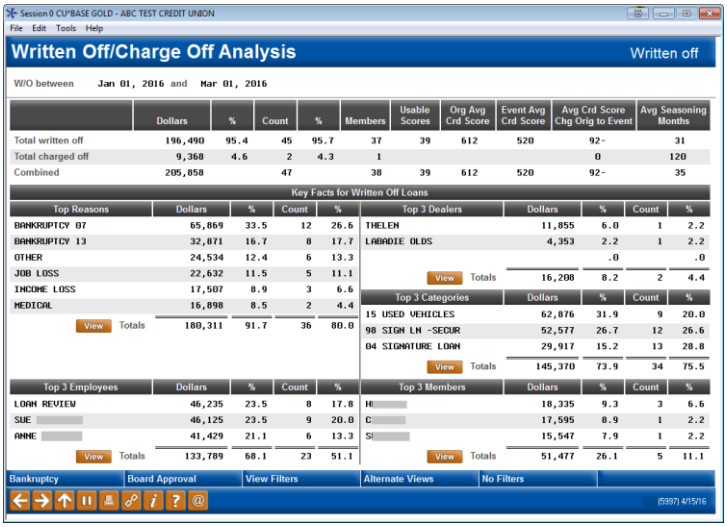
New! Write-Off/Charge-Off Dashboard Analysis

Learn more in the Write-Off/Charge-Off booklet and in online help.

With the 15.0 release in April 2015 we introduced an entirely new write-off/charge-off process, the Loan Write-off/Charge-off dashboard, and a new file that captured the data at write-off and charge-off. With this release we have further enhanced the dashboard by adding a new *Net Change $* column to calculate the difference between the balance at write-off and the current balance.



But the real power with this release comes with the new analysis tools developed from the loan write-off/charge-off file data. After accessing the dashboard on the Collections Processing menu (MNCOLL), use the *Analysis* button (F8) to access these powerful analysis screens. The entry window displays the filters you have chosen on the entry screen and categorizes the data of these loans by top reason code, loan categories, dealers, members, and more. You can drill down to view all items in a category or can even drill down further to the membership level. An *Alternate View* button (F11) allows you to change to view data by written-off loan data, charged-off loan data, or both.



- **Collect data for your 5300 Call Report**: It is now easier to obtain "Loan Charge Offs and Recoveries" information for page 9 of the 5300 Call Report. Filter the loans in the appropriate NCUA categories (Unsecured Credit Card Loans, New Vehicle Loans, etc.) on the initial dashboard screen, and then use *Analysis* (F8) to view the total count and amount of written off and charged off loans at the top of the screen.

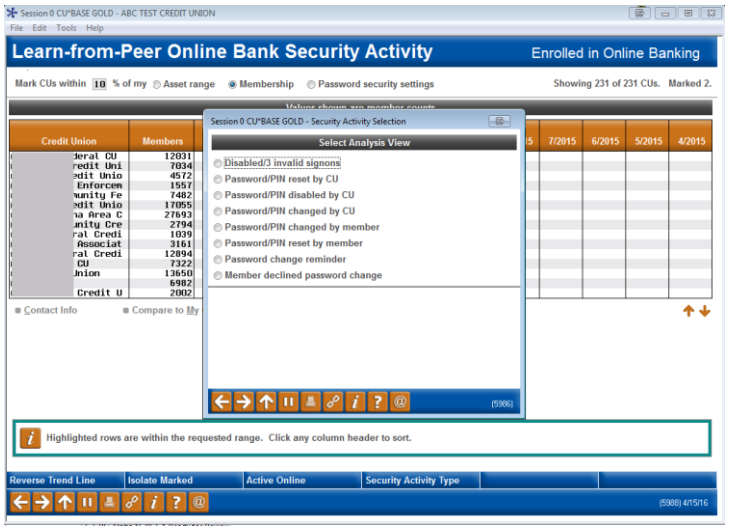
- **Use for compliance:** Analyze your compliance with recording board approval of write offs, charge offs, and bankruptcies. After entering the analysis screens using *Analysis* (F8), use *Board Approval* (F5) or *Bankruptcy* (F4). The subsequent screen will show the count, dollar amount, and percentage where this data was recorded.

- **Save your filters**: Save your searches on the entry dashboard screen using *Template Management* (F14). This template management feature allows you to create a snapshot of your filter settings for retrieval at a later time (similar to the report scheduler feature). Use these templates to save filters for date range, type of loan, or any combination of the filters on the entry screen. With template management you can view both your templates as well as those of users across the network. Get in the head of another manager as to how they are slicing and dicing their write-off/charge-off data!

New Learn from a Peer Online Banking Change Dashboard

Learn more in online help.

Considering expanding the length of your password requirement or changing to strong password requirements? Now in active beta, the handy new Learn From a Peer "Online Banking Changes" dashboard will give helpful data to make your decision. Use the power of the network when making your next change in the online banking world.



Key analytics on enrollment, active online banking users, password history change data, and more is available on this new dashboard found on the Management/Active Beta (MNMGMT) menu. As an example, you may find it interesting to see how many password resets were needed by an MSR at a credit union of asset size that already has strong passwords activated.

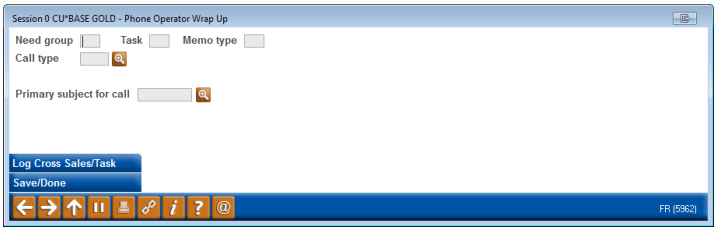
Even if you are not planning to change your password requirements, this dashboard may be of interest since it trends monthly data of your enrolled versus active online banking users and, just as with any LFP dashboard, allows you to gauge how your penetration compares to other credit unions of a similar size.

> This project is part of the CU*BASE **Active Beta** program. Active (live) beta allows us to get software out in the field more quickly by expanding the testing process into a real-world environment, in place of our more typical QC testing process. **This means we need your help testing these tools!** Your feedback will help us continue to refine and fine-tune the functionality, so let us know what you think!

Phone Operator Wrap-up Codes – A Tool to Track Call Center Activity

Learn more in online help.

Interested in monitoring the type of calls your call center takes? Looking for ways to improve its efficiency or to find areas where better training is needed? With this release you can activate Phone Operator Wrap-up Codes to assist you in all of these areas.



With this feature, when an employee exits Phone Operator, either by using the up arrow or selecting to work another account, the *Phone Operator Wrap Up* screen appears and requires the employee to indicate the type of the call by selecting a configured *Call type* code (for example: simple vs. average vs. complex, or perhaps account inquiry vs. loan lead vs. hours/general info). Your credit union can also require the employee to select a configured *Primary reason for call* code to further explain what they did for the member. (Examples might be password reset, hot card and fraud research.) When the employee clicks the *Save/Done* button (Enter), these codes, the date, time, user ID, and account number are recorded in a new database table (WRAPUP) for later research. Wrap up code data will be retained for six months.

The call type codes (wrap up codes) and primary-subject-for-call codes are configured on the General Configuration 2 (MNCNFD) menu. Once these are configured, turn on the Phone Operator Wrap-up feature via the *Teller/Member Service Workflow Controls* screen accessed on the General Configuration 1 (MNCNFC) menu.

> Be sure to train your staff to use Inquiry instead of Phone Operator for research before you activate this feature. We also recommend that you create a generic code for staff to use if they should access Phone Operator during non-member-facing activity, so this does not skew your wrap-up code analysis.

Dashboard Standardization Phase 4

Learn more in in online help.

As promised during the 2015 Leadership Conference, we continue our commitment in 2016 to standardize the Leadership Dashboards, with the goal of adding these common components to all of our dashboard analysis tools:

- Common Bonds
- Exports for Member Connect and Query
- Sortable columns
- Standard filters and navigation aids

With this release we continue these updates. Our next batch of upgrades is ready and you'll see these changes in the following three dashboards:

Know Your Member Analysis Tools (MNMGMA)

- Sample Checking Acct Activity
- Sample Trans by Delivery Channel

Collection Processing (MNCOLL)

- Write-Off/Charge-Off dashboard

Collect a Partial Fee in Available Balance for Service Charges

Learn more in online help.

Currently if you limit the collection of a service charge fee to the member's available balance, you cannot take a fee if the member does not have all the funds needed to cover the fee in their available balance. With this release you may take a partial fee out of the member's available balance for all service charge types (minimum balance, account and transaction).

File Change for Certificate (CD) Types Expansion

Learn more in online help.

With the natural growth of our network, and as we increasingly have credit unions with more complex portfolios, we have found that our current two-digit certificate type code system does not meet the needs of our clients. With this release we are moving to an alpha-numeric certificate type code, effectively expanding the number of codes available from 99 to over 1,200.

Fee Waivers for Active Credit Cards Now Standardized

Learn more in online help.

Many of our fee programs include optional waivers for members who have credit cards. However, many of our fee programs predate the introduction of our online credit card system, and the techniques we use for these waivers vary quite a bit from one fee configuration to the next. With this release we have begun standardizing the way our fee programs look at all plastics, to accommodate the growing number of CUs who use online credit cards exclusively or in conjunction with an OTB credit card program. Starting with this release, if you've activated the waiver for credit cards, all of the following fees will waive based on the presence of a credit card, regardless of whether the card is online or OTB. (For online cards, the waiver looks for a card in active status – meaning not hot carded; for OTB cards just the presence of the card is required for the waiver.)

Savings Products menu (MNCNFA):

- Service charges (minimum balance, account and transaction)
- Dormancy fees

General Configuration 2 menu (MNCNFD):

- Phone transfer fees
- Cashed Checks fees
- Printed check fees
- Money order fees
- Deposit item fees

Internet Member Services Config menu (MNCNFE):

- Statement styles fees
- Text banking fees
- Bill pay fees
- Audio banking fees
- Online banking fee
- Promise deposit fee
- Account to Account (A2A) fees*

*NOTE: This particular fee, even though it did have an OTB credit card waiver in place, was apparently never actually waiving the fee based on the presence of an OTB credit card. Along with standardizing the fee we also repaired the fee program, so if you checked this in your configuration you will likely see a change in your fee income as waivers begin to be applied.

> IMPORTANT: Because this change affected all of these fee posting programs, we encourage you to keep an eye on your fee waivers after the release to ensure they are waiving as expected. Some fee waiver income changes may occur. Currently A2A fees are not waived for the presence of a credit card, so pay special attention to these fee waivers.

Changes to and Sunset of Transaction Origin Codes

Learn more in online help.

Transaction origin codes represent the origination point for the transaction; in other words, the process that posts the transaction. With this release we are sunsetting a few obsolete transaction origin codes and changing origin code 09 from Inactive Account Processing to Wire Transfer Processing.

The sunsetted transaction origin codes include codes 06 (Social Security Deposit Processing), 12 (BCA Processing), 21 (Kiosk Processing), 95 (Check Charges Processing), 97 (Automatic Certificate Process), and 98 (Automatic Transfer Process).

Accounting/Back Office

New Features for Handling Transactions via Direct/Mail Post

Learn more in the "Direct Mail Post: Importing Transaction Files and Posting Then via Direct Mail" booklet and in online help.

The Direct/Mail Post feature allows you to create a file of accounts (yourself or from a vendor), import the list into the Direct/Mail screen, review the items, and post them in batch. This feature is found in CU*BASE on the Member Services (MNSERV) menu. With this release we are greatly expanding the feature by adding several new options per batch, which are accessed via new *Batch Details* button (F15) on the main Direct/Mail Post screen.

New features include:

- For batch entries add the same secondary transaction description. Use this as a great assistance for research at a later date.
- The ability to add a zero dollar memo transaction in a member's transaction history. If you send messages to members' statements one at a time, now you can do them in a batch!

EFT

Upgrades to Credit Card BIN Functionality

Learn more in the Credit Cards: User Guide.

The world of EFT has been changing, and with change always comes new opportunities. As vendors and merchants add new ways to pay, we have received a correlating number of EFT requests to add BINs, change branding, switch BINs, begin programs, and well, you name it! With new features popping up and credit unions shopping the market for different ways to provide electronic payment solutions to members, we're excited to announce CU*BASE upgrades that will make these changes easier to implement.

With this release, CU*BASE will have the ability to suspend credit card BINs, add loan categories to multiple BINs, and easily update configurations on categories and products in your credit card loan portfolio. These enhancements give your EFT teams a new flexibility when creating and changing credit card programs, which comes in handy especially during a vendor/BIN conversion, as well as reducing the number of configurations needed when making these changes. While your day to day credit card operations may remain the same, we can't wait to use these features to pave the way for new EFT opportunities that are sure to be just around the corner.

MasterCard Introduces New BIN Series

Learn more by contacting your EFT vendor or the SettleMINT team.

As referenced above, the face of electronic payments is changing rapidly – EMV, chip cards, vendor-specific quick pay options – these new technologies and more have made using plastics easy, efficient, and the financial norm. With more and more consumers adopting electronic payments, it was only a matter of time before the major players needed to expand and get some breathing room. So this year, MasterCard will roll out full support for a new range of BINs that begin with "2" (222100-272099). While MasterCard has targeted support for the new BIN range to be officially effective in October 2016, and does not expect to issue BINs in the new range until 2017, CU*Answers has updated its programming with this release to ensure that when the first credit union requests a BIN from MasterCard and receives a "2", we are ready to implement that BIN just like any other.

Self Processors

Start, End and Monitor Your Subsystems from One Convenient Place!

Learn more in online help.

A great new tool for our self processing credit union partners. The Subsystem Management Dashboard has been used by cuasterisk.com data centers for the past couple of years to make it easier to bring all subsystems up or down before starting nightly processing, running a high availability rollover test, applying program updates, and more. Now your operators can use the same tool to make the process smoother, easier, and safer.

Located on the Online Switch Control menu (MNOP11 or OPER > 1 > 21), this dashboard lets you select one or more subsystems to start at once, or you can use the Start All feature to launch everything at the same time in a predefined sequence order. Likewise you can end all subsystems (or even just your ISO subsystems) with a single click. You can also view active jobs for any subsystem or check on network connections status to make sure data is being transferred back and forth over the connection.

Before using the dashboard, we'll need to help you get it set up. We can omit certain subsystems such as those used for ROBOT, IBM O/S subsystems, etc., so that your operators only see those subsystems they should be starting and stopping in the course of a normal day. **Contact anyone on the CU*Answers Production Center to get started!**

New Operator Edition Help – Designed for Self Processing Clients

Learn more in the new OPER online help.

Did you know there is help for many system configuration screens, including those found on the Credit Union Configuration 1 menu (MNOP09), the Credit Union Configuration 2 menu (MNPO12), and more? In fact there are help topics for 100 OPER-menu configuration screens. Check out the help using the button on the Operator Edition-styled screens and via the new "Operator Edition Online Help" selection accessed via the or buttons (available on all CU*BASE screens). To fit the new Operator Edition look, this help system is styled in the new red and black Operator Edition colors.

END