

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	17.05	Online CUs	<b>May 21, 2017</b>
		Site-Four	<b>May 21, 2017</b>
		Self-Processors	<b>June 5-6, 2017</b>





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

**May 19, 2017**

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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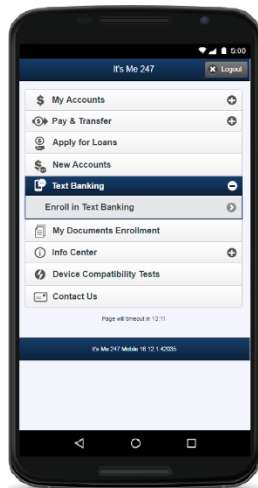
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## Member-Facing

### ✔ Members Now Enroll in Text Banking in Mobile Web Banking (and More Phone Features for Enrolled Members)

Learn more: [Mobile Text Banking](#) and [online help](#).



This release continues to add to what members can do on their phone or mobile device in Mobile Web Banking with the aim of giving members a similar feature set whether they use Mobile Web Banking or the desktop **It's Me 247** edition.

Currently members can only enroll in Text Banking while in the standard **It's Me 247**. With this release, members will be able to enroll in Mobile Text Banking directly from the Home Page, assign a nickname to their text banking account, and see the commands for texting. Additionally the eAlert screen will ask members if they want to enroll in Text Banking if they are not already enrolled. (Right now they can only elect to receive text eAlerts if they already enrolled in Text Banking via **It's Me 247**.)

Mobile Web Banking is the banking interface used by the CU\*Answers Mobile App as well as any third-party apps that have a wrapper around Mobile Web Banking. Because of this, the text banking enrollment will now also be available in these platforms.

Maybe now is the time to turn on Text Banking at your credit union! To activate a program use **Tool #569 Online/Mobile/Text Banking VMS Config**, and select "Text Banking."

As with all of the online banking features, Mobile Web Banking follows the same configuration settings and permissions that are used by your credit union for **It's Me 247**. No change is required if you have already activated Text Banking.

## Member Service

### ✔ Print Envelopes for Non-Members at the Click of a Button

Learn more: [online help](#).

While printing an envelope for a member in CU\*BASE is a breeze, more often than not it takes creativity and elbow grease to print an envelope for a non-member. Not anymore - thanks to an Idea Form submitted by Aeroquip Credit Union, as well as contributions from attendees at the quarterly Collections Roundtable events, **Tool #997 Work With Non-Member Database** will now have an option to easily print an envelope for a non-member. Now you can notify your non-member joint owners, co-borrowers, and community members as fast as you can click print!

### ✔ Expanded Check Number Field for In-House Drafts

Learn more: [online help](#).

Business account owners in particular will love this enhancement! The in-house drafts input fields will now allow for a 7 digit check number in the teller and member service screens. This expansion will help accommodate accounts, especially business accounts, which may have larger draft numbers. This will be a big improvement, as the previous 5-digit check number meant that account owners were not able to view their draft items in online banking. Tellers and Member Service representatives may notice that these fields look slightly different, but no special consideration is required – simply enter the check number in its entirety.

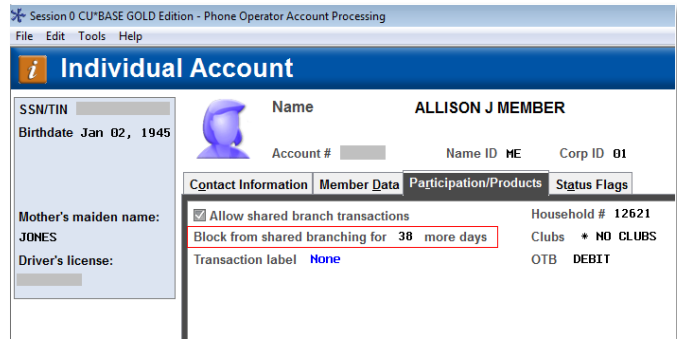
### ✔ Changes to Phone Operator and Inquiry Member Information Tabs

Learn more: [online help](#).

In this release, we have done a bit of reorganizing within the member information tabs in both Phone Operator and Inquiry. Now more data can be displayed and it will be better organized, to make it easy to find just what you need at a glance. The Contact Information tab is unchanged, and we've removed the *Participation & Configuration* and *Miscellaneous Information* tabs. We've replaced them with *Member Data*, where you will be able to see any Reason Codes, Branch

information, contact methods, and more; *Participation/Products* which shows the member’s applicable products such as Shared Branching, Household information, and Marketing Clubs; and *Status Flags* with information such as Deposit Hold Groups, dormancy exclusion, Statement Group, and more.

An addition within the *Participation/Products* tab that will arrive in this release is a continuation of an enhancement from Release 16.10, which added a new option control to shared branching activity, in which you can block new members from national shared branching (CUSC/FSCC) for a specified number of days after account opening. While the indicator that alerted staff to the days remaining before shared branching permissions were applied was available from **Tool #15 Update Membership Information**, staff that did not have access to the update tool would not have been able to determine the number of days left. Now, this field displays when the member has remaining days within the tab for fast research!

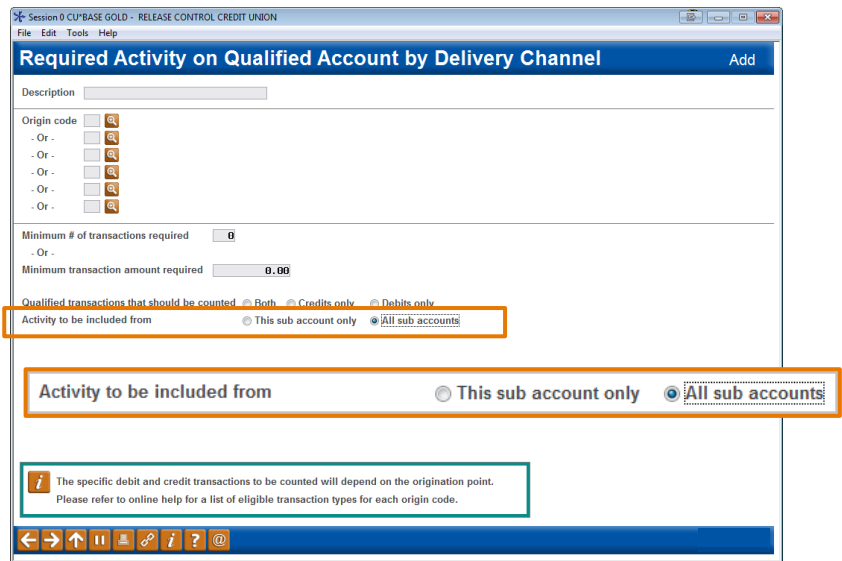


## Management/Marketing

### Configure Your Qualified Dividend Program to Count Eligible Activity on All Sub Accounts

Learn more: [Qualified Dividends and online help.](#)

Does your credit union have a Qualified Dividend program giving members a better rate for desired transaction activity, but want eligible transaction activity for *all sub accounts* to count toward the member receiving the higher rate? Currently only the activity on the *qualified* sub account is counted, but with this release, we have given your credit union the option to change your configuration and expand your program to include activity for *all accounts*. That way a member’s credit card transactions, deposits to other accounts, etc., can be considered for paying qualified dividends. (Certain exclusions apply only to specific types of transactions. Refer to the documentation for more information.)



If you currently have a Qualified Dividend program, and want to continue to count eligible transaction activity of the only the Qualified account, your program will continue to work as it does today.

However, if you have been waiting for this enhancement, it is very easy to configure. Qualified Dividend programs are based on Dividend Application, and are configured via **Tool #777 Savings/Checking Products**. In the areas where transactions are configured, simply select “All Sub Accounts” instead of “This Sub Account Only.”

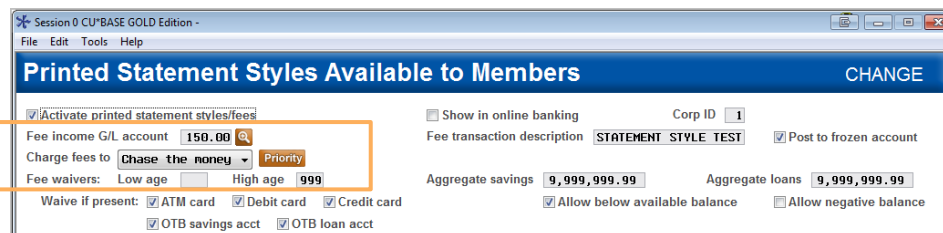
A caveat to consider when selecting “All Sub Accounts” is that since one transaction could apply to multiple sub accounts, the transaction could also be counted more than once toward the member receiving the Qualified rate. One easy to understand example is a disbursement from a loan to a checking account where the disbursement is counted as well as the transfer into the checking account.

## Get Your Statement Fee Revenue with the New “Chase the Money” Feature

Learn more: [Member Selected Printed Statement Styles](#) and [online help](#).

*This enhancement was implemented with suggestions from an Idea Form.*

Currently the statement styles fee allows you to draw the fee from one dividend application as well as the base share account. With this release, you have the option to “chase the money” for statement style fees from multiple accounts. This new feature allows you to prioritize by dividend application what account to charge. If account #1 does not have available funds, account #2 is used, then account #3, etc.



The screenshot shows a configuration window titled "Printed Statement Styles Available to Members" with a "CHANGE" button in the top right. The window contains several sections of settings:

- Activate printed statement styles/fees
- Fee income G/L account: 150.00
- Charge fees to: Chase the money (dropdown), Priority (button)
- Fee waivers: Low age (checkbox), High age (checkbox), 999 (checkbox)
- Waive if present:  ATM card,  Debit card,  Credit card,  OTB savings acct,  OTB loan acct
- Show in online banking
- Fee transaction description: STATEMENT STYLE TEST
- Post to frozen account
- Aggregate savings: 9,999,999.99
- Aggregate loans: 9,999,999.99
- Allow below available balance
- Allow negative balance

The “chase the money” option is set up to really get your money, and it must be set up with these conditions to be used. Your statement fee must be configured to take the account below the available balance (but not negative) and to post to a frozen account. No partial fees are collected with “chase the money.” The entire fee is taken from the first account that can pay the full amount of the fee.

Want to use this type of fee structure on your printed statement styles, but have an account, for example bankruptcy, where you do not want to collect a fee in this manner? One option would be to create a cost-free statement style (not available online) and assign these special accounts to that style.

Access the Printed Statement Styles configurations by selecting **Tool #271 Configure Printed Statement Styles**.

Like the idea of the chase the money feature and want it added to additional fees? Let us know and watch for this new “chase the money” feature to be adapted to other fees in future releases.

## Never Miss a Tracker Follow-Up with This New Reassignment Tool

Learn more: [Member Follow-Ups](#) and [online help](#).

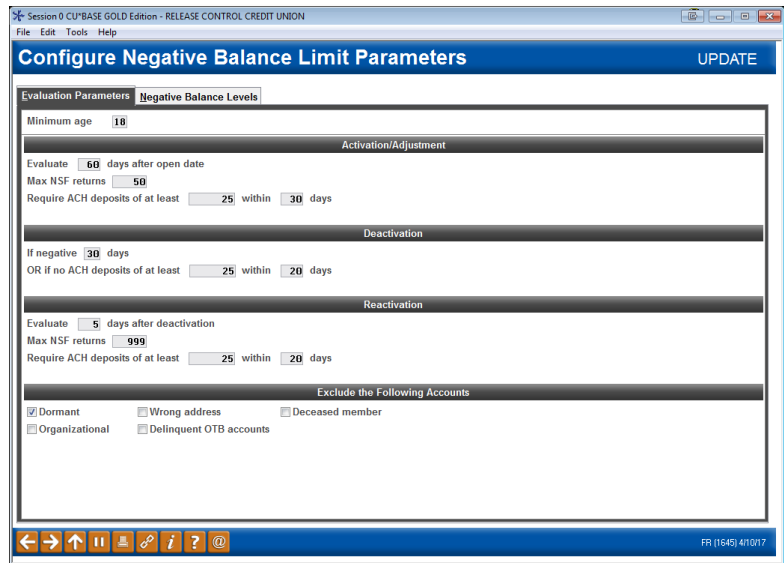
When an employee parts with the credit union, it isn't always a simple task to reassign their outstanding follow-ups, which can lead to project requests, data floods, or lots of manual work. With this release, the Tracker feature will contain a new tool for reassigning follow-ups to a different employee! Simply access **Tool #1035 Reassign Tracker Follow-Ups**, select the Employee ID of the staff member that you are reassigning from and to, what follow-ups to include, and a date range. Simply review the number of reassigned Trackers in the confirmation window, and CU\*BASE will do the rest. A report is generated after the reassignment is complete that lists the follow-ups reassigned for further reference.

## Expand Your Courtesy Pay Program with ACH Deposits and Reactivate Members Faster with Updated Configurations

Learn more: [ANR Booklet](#) and [online help](#).

This enhancement will add a new parameter to the ANR program, configured via **Tool #777 Savings/Checking Products Configuration** that requires an ACH deposit within a specified number of days for activation, deactivation or reactivation. This update will allow you to make your Courtesy Pay program contingent on the member signing up for an ACH direct deposit arrangement and continuing to receive ACH deposits in order to retain their ANR privileges over time. A minimum dollar amount can also be defined to help focus the requirement on a payroll or other significant deposit.

Another update to the ANR program in this release is to the automated routine that handles *reactivation*, the configuration of which will be changed to Daily rather than Monthly. Unlike initial activation and deactivation, the reactivation routine is currently only done once a month on the first of the month. Many credit unions have voiced that they don't want to wait that long to restore a member's ANR privileges, and that as soon as the member brings their account back positive again, after a day or maybe a week or two (assuming the member's NSF history is still acceptable), they want to reactive the member's negative balance limit. We agree that offering more flexibility is a great idea, and therefore with this release, you will be able to update this setting in your scoring configuration.



It is important to understand how the change in ANR reactivation routines from Monthly to Daily will impact how quickly member's ANR privileges are restored. We recommend reviewing your configurations prior to the release and considering carefully how this will change what you're used to – and what your members are accustomed to.

## Changes to Contingent Liability Analysis Report and Trends Dashboard

Learn more: [online help](#).

If your credit union offers construction loans, you'll especially enjoy this enhancement. Beginning with this release, you will now be able to include construction loans, those with a Loan Type of C, when using **Tool #280 Contingent Liability Analysis Report**, as well as **Tool #281 Contingent Liability Trends Dashboard**, which will allow your credit union to get a better picture of where you can encourage members to spend their loan funds!

## Database Administrator

### Design Your Own Database for Membership and Account Level Data

Learn more: [online help](#).

*This new feature is brought to you by the thinkers in the 2016 and 2017 "What Makes Data Valuable?" Executive Study Boot Camp groups.*

Discussions about Big Data usually revolve around the possibilities of the insights from observing and analyzing data about your members and their interactions with your credit union. But eventually the conversations always circle back around to, "this analysis could yield even more if I just had a way to gather data about \_\_\_\_\_ and \_\_\_\_\_, too."

Several years ago we started brainstorming with credit unions about how they could branch out from the traditional name-rank-and-serial-number details in CU\*BASE membership files to log social and life-cycle data to help a credit union manage their member *relationships*, as well as their interactions with members via automated channels. Thanks to the efforts of the Data Boot Campers, what started as a simple vision of user-defined fields to "fill in the gaps" in member and account data tables has evolved into a new opportunity for credit union data analysts and thinkers to design the core processing database of the future.

Using these new tools, your credit union will be able to create and maintain unlimited custom fields that are unique to your credit union. You define the field name as well as the rules that control what data can be entered: dollar amounts, quantity, percentage, text, yes/no checkbox, date, or a defined list (the selections of which you will also define).

Once your custom database is configured, employees will be able to enter employee data in membership-level fields on the Membership Update screen (accessed via **Tool #15 Update Membership Information** (Shortcut: umbr)) or account-level fields in the Account Update screens (accessed via **Tool #20 Update Account Information** (Shortcut: acct)). These entries can then be viewed by anyone accessing the main Inquiry screen, Phone Operator and Account Inquiry screens.

To configure and define the membership level fields you will use the new **Tool #1060 Config Custom Fields – Member Data**. For the account level fields, you will use the new **Tool #1065 Config Custom Fields – Account Data**.

This is so much more than the just the ability to create a bunch of user-defined fields. The management of this data, from collection to maintenance to analysis, will require the attention of a credit union data administrator to create a plan and work through gathering and managing how this new information will become part of the day-to-day responsibilities for your staff. It is a powerful tool that easily could run away from you without a strong plan and some leadership to make it pay dividends for your team. Think through the managing of how this new information will become part of the day-to-day responsibilities for your staff.

## ✔ Attach Custom Comments to CU\*BASE Tables (Files) and Columns (Fields) in the Database Search Assistant

Learn more: [online help](#).

*This enhancement was implemented based on suggestions from the Data Investment Symposium.*

With this release we are adding a new feature to the Database Search Assistant to allow credit unions to add your own instructions and comments to explain how a particular CU\*BASE data table or column (field) is used by your teams for marketing, analysis or other purposes. To add a notation, select **Tool #332 Database Search Assistant** and use the new Update button at the table or column level. A new *CU Notes* column indicates that a note has been added. This then can be viewed or changed by anyone via the Search Assistant.

## ✔ Capture What Motivates Members to Open Certain Loans with Reason Codes Built into the Loan Opening Screens

Learn more: [online help](#).

Open reason codes can currently be entered for shares, share drafts and certificates. With this release, you now have the ability to input an open account reason code *while creating a loan* in CU\*BASE. This feature will assist your credit union with relationship management (how the member heard about your credit union) or to record the reason the member opened the loan (for example a special loan promotion). If your credit union activates the feature a new “Open reason code” field will appear on the “Loan Request” and “Loan Creation” screens, allowing your loan officers to record this information. (This information will also be displayed on the “Loan Recap” screen.)

Loan open reason codes are configured at the loan product level using **Tool #470 Loan Product Configuration**. In the configuration you select “Loan product defaults” and elect to show the “Account open reason code.” If you like,

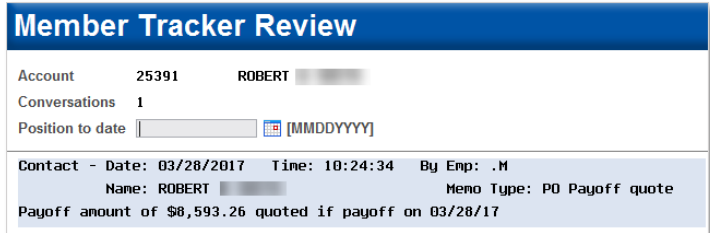
you can choose to default a code and even lock the field so it cannot be changed. Define your new open loan reason codes using **Tool #551 New/Closed Reason Codes/Comments Config**.

## ☑ Permanently Track Your Loan Payoff Information Quoted via Phone Operator

Learn more: [online help](#).

*This enhancement was implemented with suggestions from an Idea Form and the Data Boot Camp.*

Does your credit union want to track when loan payoffs are quoted via Phone Operator? Well you are in luck! You now have the ability to automatically generate a tracker when the payoff tool in Phone Operator is used. The payoff requests can then be routed to a loan officer or other employee for follow up.



These Tracker records are generated when Enter is used on the Payoff screen (accessed from Phone Operator) and are added to the configured Tracker (see below) of the associated loan sub account. This way these Tracker entries will appear on a much shorter list of Trackers and will be separate from the main share account Tracker listing.

Activate this feature in the Teller/Member Service Configuration (**Tool #1005 Workflow Controls: Teller/Member Service**) by selecting *Generate a tracker for loan payoff requests*. There you also select the Tracker and Memo Type used with these Tracker records. To assist with tracking and reporting you might select to use the Sales Tracker and create special Memo Type, like the PO (Payoff Quote) in the example above.

## CEO/Analysis

### ☑ Last Seven Periods Now Defaulted for 5300 Call Report Ratio Dashboard

Learn more: [5300 Call Report and CU\\*BASE Tools and online help](#).

*This enhancement was implemented with suggestions from the CEO Strategies conference.*

Starting with the 17.05 release, access to the 5300 Call Report Ratios Dashboard will be easier! On the initial screen, rather than presenting date ranges to be entered, the last seven Call Report periods created by your credit union will be defaulted. Then all you do is enter to proceed to the dashboard. Access the 5300 Call Report by selecting **Tool #1021 5300 Call Report Ratio Dashboard**.



## Great Enhancements to “Where Your Members Shop” Dashboard – By Merchant Export, Append Data Export, and More

Learn more: [online help](#).

With this release we added some highly anticipated features and improved performance to this very popular dashboard. Access the dashboard by using **Tool #979 Where Your Members Shop**.

### Export, Common Bonds and See the Members with a Group of Merchants

You asked for it! The “Where Your Members Shop” dashboard now allows you to filter the data of the dashboard and then export up to 100 rows (merchants) to a file at the same time. This way you can filter for members who shop at multiple Walmart locations, for example.

In addition to exporting, you can also now filter the list to show a group of similar merchants then use “Common Bonds” and “See These Members” to view a combined analysis of all of the members under all of those merchants at the same time.

### Now Exclude Merchants Based on “Not Containing”

Currently you can include merchants based on their name containing certain text. Now look for additional fields that allow you to *exclude* merchants from your search results based merchant names “not containing” specific text. For example, search for “Walmart” but not “Com” to remove Internet sales from the Walmart website (as shown in the example to the right).

Merchant/Company	Type	City/Extended Desc	State	131 Members	178 Transactions	\$5,418 Total Amount	Average Amt/Trx	Average Trx/Mbr
N/A	TWALMART	CREDIT CARD	MI	72	97	2,754	20	1.3
N/A	TWALMART	CREDIT CARD	MI	24	35	1,339	38	1.4
N/A	TWALMART	CREDIT CARD	FL	1	4	105	26	4.0
N/A	TWALMART	CREDIT CARD	MI	2	4	136	34	2.0
N/A	TWALMART	CREDIT CARD	MI	1	3	118	39	3.0
N/A	TWALMART	CREDIT CARD	MI	2	3	106	35	1.5
N/A	TWALMART	CREDIT CARD	MI	1	3	24	8	3.0
N/A	INDSHARE B	CREDIT CARD	PA	3	3	15	5	1.0
N/A	TWALMART	CREDIT CARD	FL	1	2	26	13	2.0
N/A	TWALMART	CREDIT CARD	MI	2	2	54	26	1.0
N/A	TWALMART	CREDIT CARD	TN	1	1	21	21	1.0
N/A	TWALMART	CREDIT CARD	TX	1	1	17	16	1.0
N/A	TWALMART	CREDIT CARD	IN	1	1	55	55	1.0
N/A	TWALMART	CREDIT CARD	FL	1	1	19	18	1.0
N/A	TWALMART	CREDIT CARD	MI	1	1	7	7	1.0
N/A	TWALMART	CREDIT CARD	MI	1	1	10	10	1.0

### Append to File Export Option

The new Append export feature makes it much easier to export data and then add to the data in an existing file. *No more need to join files in Report Builder. CU\*BASE will now append data to your file for you!*

- 2 1=Replace the data in this file with my new data.
- 2=Append (add) this data to the data already in the file.

Let’s say you have create an export each month of members who shop at a particular location. Now when you choose to export, you can choose the new *Append (add) this data to the data already in the file*, enter the file name you previously used, and the data for members who shopped there in May can be appended to your file of April members.

**IMPORTANT:** To use the append feature you must export a similar type of file (merchant to merchant or member to member). If you export a merchant file to a file containing members, for example, CU\*BASE will overwrite the contents of the file in the manner that the current export feature works, now called “Replace the data in this file with my new data.”

## Lending

### ✔ More Flexibility When Configuring 247 Lender Approval Matrix

Learn more: [Online Credit Bureau Access and 247 Lender](#) and [online help](#).

When configuring the Approval Matrix for 247 Lender within **Tool #335 Define Decision/Approval Matrix**, the decision active period is currently set to months. This enhancement will allow more flexibility by changing the configuration to days! This field defines how long this decision record should be considered “good” for the purposes of authorizing an MSR or teller to approve a member for service, as well as how long the Pre-Approvals button will appear on Inquiry, Phone, and Teller screens after the credit report is pulled. This field also controls how long the decision will be used for automated decisions such as when a member completes an application in **It’s Me 247**, so you will have plenty of reasons to set this new granular control to determine how many days a decision is active. Perhaps a shorter approval window for lower credit scores? The choice is yours!

### ✔ Access Member Sales Information from Loan Rate Maintenance

Learn more: [online help](#).

Unlike Shares and Certificate products, updating loan rates and accessing the online banking sales information via **Tool #506 Member Rate Maintenance** is a two-step process – one tool for rates, one tool for sales info. With this upgrade, not only have we expanded the screen to allow for the display of more products at one time, but you will now be able to jump directly to your sales information by selecting the pencil icon to edit.

Code	Description	Base Rate	+/- Variance	Offered Rate	Online Banking
000	NEW VEHICLE 72 MONTHS	2.498	0.000	2.498	[Pencil]
002	NEW VEHICLE 60 MONTHS	2.498	0.000	2.498	[Pencil]
004	NEW VEHICLE 51 MONTHS	2.498	0.000	2.498	1 [Pencil]
005	NEW VEHICLE 36 MONTHS	2.498	0.000	2.498	[Pencil]
008	SIGNATURE LOAN SECURED (CAR/LATER)	7.240	0.000	7.240	11 [Pencil]
009	CLOSED END HOME EQUITY LOAN	3.000	0.000	3.000	44 [Pencil]
010	RV'S, Snowmobiles, Jet Ski's, Law	3.250	0.000	3.250	3 [Pencil]
011	MOBILE HOME LOAN	6.500	0.000	6.500	[Pencil]
012	OVERDRAFT PROTECTION	11.240	0.000	11.240	10 [Pencil]
013	SIGNS SECURED LOAN	4.000	1.650	5.650	6 [Pencil]
014	SIGNATURE LOAN - NO SECURITY	9.240	0.000	9.240	5 [Pencil]
015	UNSECURED	2.000	0.000	2.000	[Pencil]
016	NEW AUTO LEASE - DRIVING SENSE	2.200	0.000	2.200	[Pencil]
018	USED AUTO LEASE - DRIVING SENSE	2.200	0.000	2.200	[Pencil]
020	RV'S, Boat, Travel Trailers and P	3.500	0.000	3.500	4 [Pencil]
027	SECURED CLOSED END LOAN	4.750	0.000	4.750	[Pencil]
028	OLD LINE 30 YEAR INTEREST ONLY	4.000	0.000	4.000	[Pencil]
029	INSURED HOME IMPROVEMENT	2.250	0.000	2.250	[Pencil]
030	INSURED LOT	7.750	0.000	7.750	[Pencil]

### ✔ Buttons Added to Loan Application Screens for Better Workflow

Learn more: [online help](#).

An awesome tool in CU\*BASE is the ability to create your own customized Loan Application Workflow via **Tool #475 Loan Workflow/App Check Configuration**. However, when staff are limited to certain screens, some command options may not be available. This enhancement takes the existing tool and ensures that each screen, no matter if your loan team uses two of them or all of them, will have each button needed to successfully complete the application. If you haven't used this powerful workflow feature to streamline the app flow in your CU\*BASE LOS, now is the time to take another look!

### 📁 Escrow Processing Features Can Now Be Extended to Other Closed-End Loan Types

Learn more: [online help](#).

CU\*BASE will now allow you to create closed-end Process Type (E) loan categories with attached escrow savings accounts. The most common use will be for loans on manufactured (mobile) homes, where classification as a true “mortgage” loan conflicts with how these types of properties are seen by regulators and credit bureaus. You can now design a standard closed-end loan category for *higher priced mortgages* such as manufactured homes, attaching an escrow for tax and insurance payment processing.

**IMPORTANT:** Mortgage products are usually controlled by very strict rules, making the results relatively predictable from a software standpoint. The closed-end process type, on

the other hand, is used in CU\*BASE for many different types of loans, with myriad combinations of interest calc types and payment controls. It's the wild, wild west, so if you are planning on creating a new product to use escrow functionality, we recommend you have a conversation with our Lender\*VP team to talk through your program and understand how the servicing will work for you.

## Imaging

Refer to the Imaging Solutions 17.05 Release Summary for additional Imaging enhancements available to credit unions using Imaging Solutions Release Management service. The following changes affect all credit unions, including online, enhanced online and in-house clients.

### ✔ Chrome Now Supported for Viewing CU\*Spy Reports and Statements Accessed from CU\*BASE

Currently members can view statements using any supported browser, but staff accessing statements or reports from CU\*BASE needed to view these items using Internet Explorer. With this release Chrome can also be used to view reports and statements accessed from CU\*BASE.

### ✔ More Optimization of Images Improves Viewing and Storage Size

We have additionally optimized the storage of images (including receipts scanned at the drive-thru line) to streamline them to reduce storage space and speed retrieval. This feature expands upon optimization currently occurring with photo IDs provided by a member. All of this saves us space and helps us manage costs, saving you money!

## Accounting/Back Office

### ✔ Sort Your Daily ACH Exceptions Your Way Each Day

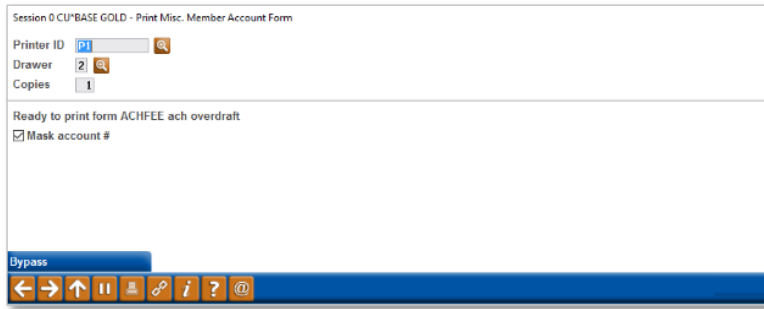
Learn more: [Balancing Made Easy](#) and [online help](#).

We are always looking for ways to improve the sometimes monumental task of working daily ACH exceptions, and we really think this one will excite you! In an enhancement that sprang from the Xtend SRS team, **Tool #983 Work Daily ACH Exceptions** will allow credit union staff to quickly and easily sort their daily work in a way that makes the most sense for their work style. Note that the sort that takes place on entry will not change, so for those who do not wish to sort the columns, nothing will appear any different. Upon exiting and returning to this tool, the sort will default to the original – simply select your column heading to sort again if you want a different order.

### ✍ Mask Account Numbers in Miscellaneous Member Account Forms

Learn more: [Miscellaneous Member Account Forms](#) and [online help](#).

Use **Tool #261 Configure Misc. Member Account Forms** to configure a specific form to allow for account number masking while printing. Simply select to change the form, and check the options to make masking available, and to allow the override, if you desire. These options will only appear when the member account number is configured to appear on the form, so keep in mind that when creating a new form, you'll first have to select the fields from the "Account Details to Include on Form" section of the configuration to include the Account # before seeing the option to mask the account number.



Once you've configured your form to allow for masking, use **Tool #21 Print Misc. Member Account Forms** to print the desired form for the desired member. Once you've selected the member and form, the Print Form pop-up will allow for you to select to mask, or not mask, the member's account number, resulting in an account number that will appear as \*\*\*\*\*00-000, where the zeroes represent the member's actual final digits and account suffix.

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### Coming Soon: Account Number Masking Options in Member Notices!

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### ✔ Changes to the Loan Interest Calculation Report

Learn more: [online help](#).

Thanks to the ever-improving analytics of **My CU Today Plus**, an exciting change is coming to the *Loan Interest Calculation Report*. The report will now include columns for Principal Balance, Annualized Yield, and Annualized Value. In addition to these new columns, the report is now simplified so that loan accrual entries that fall under the same category are now grouped together and have an accurate description. This new grouping also impacts the way these items appear in the general ledger history. If your credit union uses shared GLs for multiple categories and prefers that these entries are separated by category, you will need to revisit your configuration and determine if each loan category should be attached to an individual GL.

## Audit

### ✔ Adjusting Authority to Maintenance Tasks in Inquiry Options

Learn more: [online help](#).

Due to pressure from credit union auditors, this enhancement adds security controls that will prevent unauthorized staff from making account changes while in Inquiry-only screens. While these maintenance tasks within Inquiry are few and far between, we have identified several areas in which a staff member without maintenance authority can make member account changes. After the release, staff without *File maintenance* privileges in the Special Security section of the Employee Security tool, will no longer be able to view the options to reset online banking questions, PINs, or passwords, or update a member's Reg E opt in/opt out flag. Staff with the *File maintenance* flag turned on will see the options as they do today.

## EFT

### ✔ Order ATM/Debit Cards Faster With Defaulted Accounts and Look-Up

Learn more: [ATM/Debit User Guide](#) and [online help](#).

To prevent fat-finger errors when ordering an ATM or Debit card, CU\*BASE will now default the member's account to which the card is being added into the attached accounts fields automatically, and offer a lookup to attach the correct account suffixes to the plastic. This enhancement eliminates the risk of a wrongly keyed account number, saves time and keystrokes, and will give you a peace of mind that your member's transactions will go smoothly from the correct accounts, every time.

### ✎ PINless PIN Identification for ATM/Debit Service Charge Groups

Learn more: [ATM/Debit User Guide](#) and [online help](#).

The advent of PINless PIN transactions, and the subsequent quick adoption by large retailers, has resulted in many financial institutions reviewing their policies on service and transaction charges in order to correctly assess fees to

members. This CU\*BASE service charge enhancement will expand the ability for some credit unions to decide whether or not to charge members for PIN transactions that may not have used a PIN. When setting up the service charge group, select to exclude PINless PIN transactions from the PIN transaction count, and any transaction received that fits the PINless PIN criteria will be excluded. For research purposes, the transactions will be notated in the Transaction Activity screen by an identifier of “PNL” in the Network ID field.

**NOTE:** While this change will affect the configuration screen for each credit union, whether or not your credit union will receive and catalogue these types of transactions is dependent on the vendor associated with the program. Currently, credit unions using vendors FIS, Fiserv, or Metavante will not receive these types of transactions, but may in the future.

With this change, you can now also configure your ATM/Debit service charge groups to exclusively count towards POS transactions, ATM transactions, or both. As an example, maybe you'd like to charge members for PIN withdrawals at ATMs outside of the network, but do not want to charge members for point of sale PIN withdrawals. Before this enhancement, the service charge group could not differentiate between a PIN withdraw at the ATM vs. a POS PIN withdrawal, but now, you can select which transactions to include with the “Transactions to include” flag in the charge group configuration.

The term “PINless PIN” is a bit of a misnomer when it comes to debit card transactions. It doesn't mean that the member making the transaction did not use a PIN at the point of sale, though it more often than not does occur that way, but rather that the transaction was passed along the resulting networks without a PIN. The role of CU\*Answers in processing these transactions lies in the direction received in the transaction message from the vendor – CU\*BASE does not decide which type of transaction was performed. Please contact your vendor for further details regarding PINless PIN transactions.

## **Gain More Control Over ATM/Debit Transaction Limits**

Learn more: [ATM/Debit User Guide](#) and [online help](#).

While the ability to update limits for individual members who need an increased dollar amount for a big day of shopping (or a decreased amount for those troubled accounts) exists currently in CU\*BASE, new with this release is the functionality to update the number of transactions at the card level – both when ordering a new plastic, as well as on demand. Right now, this limit is set in your BIN configuration and is not able to be updated for a single member. After this release, the master configuration will still live at BIN level. However, you will be able to temporarily increase or decrease the number of transactions allowed following the same rules as the dollar amount limits, as well as give individualized limits to members at the time of ordering. Just another way to tailor your EFT program!

This feature applies to credit unions who have limit checking turned on in CU\*BASE. Contact a SettleMINT EFT Account Executive today to discuss how turning on limit checking can benefit your credit union.

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