Software Upgrade

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	17.10	Online CUs	**October 22, 2017**
		Site-Four	**October 22, 2017**
		Self-Processors	**November 13-14, 2017**

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

October 20, 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

INCLUDED IN THIS RELEASE

All Employees

☑ The Login Screen *(and a few others)* Got a New Look!

About twenty screens that are shared between CU*BASE GOLD and CU*BASE Operator Edition got a more textured look that fits the style of both and also works well with any of the available color themes your employee can choose.

Besides the login screen, another common place you'll find the new look is on the *Activate Autosecurity* screen. Watch for it when you login to CU*BASE after the release is implemented!
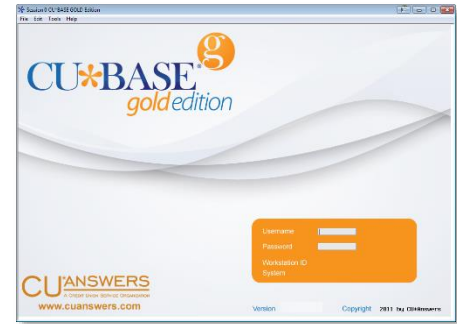
☑ Enhanced Home Screen Search

With this release we have added additional key words to the Search on the Home screen. Now you search for tools by entering shortcut names, program calls, and even the tool numbers. We hope you enjoy these additions to make our Search even more robust!

Member-Facing

✉ Keep Members on Your Website When They Login to "It's Me 247"

Learn more: It's Me 247 Strategies for Securing and Controlling Member Access

This new feature is offered free of charge through the Cooperative model of our network. Contact Web Services or the Internet Retailer Support Center to get started.

We have heard your requests to have a login option that skips the Online Banking Community page. With this release we are introducing two new options that allow you to easily implement this strategy. Credit unions that are handling the required security education on their websites and don't need those services from the OBC can now allow members to enter their username, password and security question answer for **It's Me 247** without leaving the credit union website.

In order to make this change, your credit union needs to install one of the new login options. There is no fee for using this code.

- Option A: Username followed by password/security question answer. *(See right top.)*
- Option B: Username and password followed by security question answer. *(See right bottom.)*

Both Option A and Option B each have three formats, allowing you to select a black or white font, color and shape. Contact Web Services or the IRSC for more details.

NOTE: Members who have already bookmarked the OBC page will still be able to login from that page. And don't forget to take a look at the security education provided on your website to make sure it will satisfy current requirements.

Option A

Online Banking Secure Login — PIB Personal Internet Branch

If you have not setup your username, please enter your account number.

Username: [   ] Login

Password for 60552: [   ] Back to Username

What was the name of your first roommate during college?

[   ] Ask a different question

Continue   ☐ Hide my typing   » I forgot my password

Option B

Online Banking Secure Login — PIB Personal Internet Branch

If you have not setup your username, please enter your account number.

Username: [   ] » I forgot my password

Password: [   ] Login

Welcome 60552!

Who is your favorite celebrity?

[   ] Ask a different question

Login   Cancel   ☐ Hide my typing

Page will timeout in 4:50

☑ Elect to Warn Members in "It's Me 247" When They Will Exceed Allowed Reg D Transfers

Learn more: Reg D Warnings in Phone Operator and Online Banking and in online help.

Now you can elect to warn members in online banking when they are about to make a transfer that will exceed your Reg D settings, similar to the warning that tellers get for transfers in Phone Operator. The Reg D configuration (**Tool# 751**) now allows you to activate the Reg D warning for online banking (separate from Phone Operator) and compose the customizable message the member sees, so if you like, you can include information about any fees or other restrictions your credit union will enforce. *The number of allowed transfers is configured in the Dividend Application configuration.*
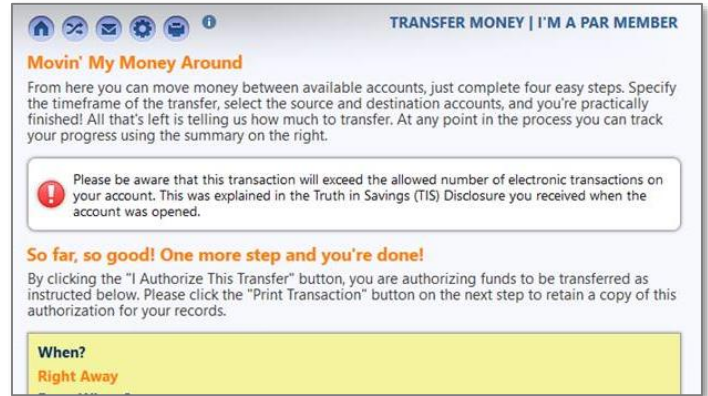
> NOTE: Be sure to check the WITHDRAWAL, ACCOUNT TRANSFER tran code/type combination under Origin code 96 in your Reg D configuration (for SD or SH or both, depending on your products), so that these types of transfers are counted towards the Reg D maximum.

Members will see the same message in desktop **It's Me 247** and Mobile Web/Mobile App banking.

☑ Enhancements to the Optional Online Display of Credit Scores

Learn more: Credit Scores in Online Banking and in online help.

The ability to display credit scores to members online (that you have on file) was introduced in the 15.0 release in April of 2015. When the 17.10 release is implemented, members will only be able to view the most recent score. If you allowed members to view score history via the *Show Previous Scores* button, this feature and button will no longer be available. *This will not change your credit score data in CU*BASE. It simply changes what is presented to the member online.* Additionally, members will see slightly different wording and button labels and will access a new educational PDF from the *Main Info Score* page that displays the score.

☑ Deposit Checks Fast with Promise Deposits – Now in Mobile

Learn more: Promise Deposits: Electronic Check Deposit via It's Me 247

Promise Deposits is an easy-to-implement remote deposit capture solution that allows members to record in **It's Me 247** that they plan to deposit a check. This gives members access to money before mailing or delivering the physical check to the credit union. *This is a great feature for parents to get money into their college children's accounts fast!* Currently this feature is only available in desktop **It's Me 247**, but with this release it is also available in Mobile Web and Mobile App banking. Once the Promise Deposits is activated for **It's Me 247**, members will also see a new *Promise Deposits* selection in the *My Accounts* section that will allow them to use this feature on their phone.

Accounting/Back Office

☑ Revamped Process for Accounts Payable Processing Makes Paying Vendors Much Easier

Learn more: online help.

This project is a part of the Accounting Top Ten.

The procedure for selecting invoices and paying them just got a lot clearer with new easy-to-use dashboards, and you can now satisfy the examiners who say you need more separation of duties between the people who choose what to pay and the people who handle the check run. *(For large accounting shops that want even more*

control, be sure to also check out the "Add Approval Controls to Your Accounts Payable Workflow" section following.) You can also elect to pay certain vendors directly via ACH if you like.

New Accounts Payable Dashboard Allows for Separation of Duties

For most credit union accounting teams, the biggest change that you'll notice with this release is in the flow you'll use to process payments to your vendors:

Step 1. Like before, you'll start by creating invoices via **Tool # 998** *Work With Outstanding Invoices*.

Step 2. In place of the existing "Select Invoices for Payment" (Tool #787), you'll now use new **Tool #1910** *Organize AP Invoices for Processing*. A dashboard-style list will appear showing all your outstanding invoices, making it much easier to choose which invoices you want to pay. You can filter by vendor, branch, and due date, and the screen will tally all of the invoices you've selected so you can see the total amount you'll be paying out for the batch. As described below, you can even look at a scanned invoice copy as you are making your selections.

Step 3. Once you've selected which invoices to pay, you'll launch the new **Tool #1961** *Process Accounts Payable Payments*. This dashboard shows the list of invoices selected in step 2. You can pay all of the items in the list at the same time, or use filters to narrow down the list and only pay a few at a time. As items are paid, the list updates to show "PAID" – they don't disappear until you exit the tool altogether.

> TIP: Separating the selection process from the payment process not only facilitates the new optional invoice approval system (described in the next section), but also lets you separate duties: the accounting manager uses the *Organize...* tool to choose what should be paid, and a clerk only needs to access the *Process...* tool in order to post the payments.

Pay Your Vendors by Check or via ACH

Today CU*BASE handles all accounts payable payments via a printed check. Now, if you have a relationship with Magic-Wrighter, you can configure certain vendors to receive payment directly via ACH if you wish. The first step is to contact a CSR to set up the same relationship with Magic Wrighter that you need to send Account-to-Account (A2A) transfers (ODFI status is required). Then you can activate ACH accounts payable processing using the new Accounts Payable Workflow Controls (explained below). Next you'll use **Tool #990** *Work With Accounts Payable Vendors* to set up ACH routing information for any vendors you'd like to pay this way.

From that point on, all payments to that vendor will automatically be processed via ACH, using the same selection and payment steps outlined above. When processing payments, there will be features that let you pay all ACH items in a batch, cut all checks in a batch, or pick and choose individual items to pay as you wish.

> If your credit union is already set up with the CU*Answers Accounting Team to pay your monthly invoice to us via ACH, that process will not change and you do not need to do anything to your vendor configuration.

New Accounts Payable Workflow Controls

We are introducing a new Accounts Payable Workflow Controls with this release, similar to the Teller/Member Service Workflow Controls. This lets you configure a number of features that control how accounts payable tools work for your credit union, and we envision adding more configurable options to it over time. For example, after you've worked with a CSR to set up the operations side of ACH payments, you'll need to come here to activate ACH for accounts payable so that you can start setting up the vendors you want to pay that way. Access the new Workflow Controls via **Tool #1900** *Workflow Controls: Accounts Payable*.

Add Approval Controls to Your Accounts Payable Workflow

Learn more: online help.

In addition to all of the improvements already outlined, for credit union shops with large accounting teams that juggle payments for multiple branches, new features in this release let you activate optional controls so that invoices must be approved by authorized employees before they can be selected for payment.

You can define a list of authorized approvers, specify the maximum dollar amount they can approve, and even assign approvers to specific vendors. Approvers can be assigned automatically whenever a new invoice is created, or you can

use the new **Tool #1910 *Organize AP Invoices for Processing*** later on to assign an invoice to someone on your list of approvers. Approvers will receive an email reminder when an invoice is ready for approval, and you can even nudge them again by email if you are still waiting for an approval to be logged.

Once invoices are approved, you'll use the same technique described above to select the invoices you wish to pay, with the main difference being that only approved invoices can be selected for payment. Payments are made using the same new process already outlined, via check or ACH according to your vendor configuration.

> The approval process must be activated via the Accounts Payable Workflow Controls, accessed via **Tool #1900 *Workflow Controls: Accounts Payable***. As you can imagine, this project will require some important changes to the procedures for your accounting team as well as others outside of your department who will now need to approve invoices using CU*BASE. So be sure to attend the release training for tips and details on how to integrate the new approval process into your environment, and don't hesitate to contact Earnings Edge (earningsedge@cuanswers.com) if you would like assistance setting up an implementation plan.

☑ "Smart" Links Allow Vendor- or Invoice-Specific Retrieval and Scanning of Invoice Documents into CU*Spy

Learn more: online help.

With this release we have added new tools to scan your invoices into CU*Spy and view them when paying your vendors! In addition to the three places you can now scan and view archived invoices, we've added handy buttons to seven more screens. And these specific button are even "smarter" since they pull invoices based on vendor or vendor and invoice number.   Now when you click the new buttons, you will be presented just the invoices that match the vendor or vendor and invoice #! Look for the new "Smart" buttons on vendor-specific screens. Also watch for the new

[View Invoice Image] and [Scan Invoice Image] as options under screens with invoice listings.

> **Online and Enhanced Online clients**, vendor invoices are warranted. If you have not already done so, purchase this activation in the CU*Answers Store at **https://store.cuanswers.com/product/imaging-solutions-ap-invoices/. In house release managed clients**, you are already configured to use this feature. Feel free to contact Imaging Solutions with any questions.

✎ Now Allow Negative Posting for ACH Exceptions upon Re-Post

Learn more: online help.

This enhancement was introduced with ideas from Xtend SRS Bookkeeping Services.

As a courtesy to members, many credit unions allow a member to make an ACH withdrawal to a negative balance. In the past this involved posting an account adjustment, but now you can activate the optional transaction override type (introduced last year in the 16.10 release) that will allow these ACH exceptions to be posted to a negative balance directly on the Work with Daily ACH Exceptions screen.

> Keep in mind that this override feature only applies to ACH repost and not the initial posting. While it takes into account secured funds, it does not consider negative balance limits. Additionally this override does not reverse any fees associated with the transaction. All override transactions are listed on the Transaction Override Report.

To use this override type you must first activate the feature using **Tool #1005 *Workflow Controls: Teller/Member Service Teller/Member Service*** and then enter the maximum amount the account can go negative with the override. Once activated, the employee must have both authority to place overrides and to access to the ACH Exceptions screen.

☑ We're Changing the Investments Game with the Investment Dashboard

Learn more: online help.

This project is a part of the Accounting Top Ten.

TOPTEN
Accounting Priorities

You've made your voices heard through Idea Forms and Focus Groups, and thanks to your input, we've been cooking up a re-vamp to improve the investment experience on CU*BASE. While we've sprinkled investments with loads of new features and style, here are some key upgrades we think you'll enjoy:

- You'll love the new look and functionality of the Investment Dashboard (**Tool #993 *INV 1: Work With CU Investments*)**! Using standard sort and lookup features, you can easily coast through adding, editing, adjusting, viewing, closing, and purging your investments. Gone is the tabbed investment display area, updated with an immersive dashboard that displays all pertinent information in a single view.
- We've broken the FDIC and CUSIP into individual fields. We've added a field for the "Current Par" on the investment record, as well as a new field to the adjustments screen for a Misc. GL account line.
- A significant improvement to your investment records is the addition of an investment calculation type of 366-day year. You can now also add, and sort by, Call Dates and Coupon Reset Dates on your investment records.
- When accessing the dashboard for the first time, the default view will give you the investments you're most concerned about – the open ones. We've improved the flow of the investment process by removing the tabs in the edit screen, and displaying the information in one area while you're working on your edits. Interested in viewing the Investment Transactions? Now they will display in descending order so that the most current history is at the top.
- We've added filter criteria to the Investment Market Price screen.
- No more popping between tools to generate and post your work file! **Tool #316 *INV 2: Create/Work Income Accr Work File*** will now let you remain in the screen through each option of the process. The only exception is using **Tool #651 *INV 3: Print Income Accrual Work File*** to print a copy for your records.
- Moving beyond the dashboard, a new **Tool #1970 *Post Investment Payments*** provides a new way to apply your investment payments all on one screen. This tool can be used by accounting clerks to post daily payments without having to give them full access to the investment maintenance tool. (You can still use the old method of posting adjustments if you like, of course.)

☑ Configurable Holds for Direct Mail for RDC

*Learn more: How Do Check Holds Work, Posting Your Remote Deposits to CU*BASE, Importing Transaction Files and Posting them via Direct Mail, and online help.*

If your credit union uses the batch-post capabilities of Mail/Direct Post to post batches of RDC deposits to member accounts, these enhancements will allow you to further refine how holds will be placed on those deposits. Instead of a standard # of days for every item in the batch, you can now configure different hold days based on either the check amount or, optionally, based on a member's Electronic Deposit Hold Group status *or simply default hold days for an individual or organization*. You can also control whether or not these items should be subject to the Reg. CC next-day $200 release rule and whether business days or calendar days should be used to calculate the release dates. Access the configuration via **Tool #849 *Automated Holds Configuration***. If you wish to grant special settings based on individual member status, access **Tool #355 *Electronic Deposit Hold Config***.

IMPORTANT: The Automated Holds Configuration is used <u>only</u> when using the Import feature to post a batch of deposits. If you are manually entering items one at a time on the Mail/Direct Transaction Processing screen, you must still specify the # of hold days you want for each item individually.

> Attention OpsEngine clients: If we are posting your RDC batches, any changes you make to the new configurations will automatically apply to these batches as well. Additionally, if you make changes to your Automated Holds Configuration, be sure to update the text the member sees when depositing a check via Mobile App Remote Check Deposit that explains how long their check will be held. Contact the IRSC for assistance if you use the CU*Answers Mobile App as your Mobile App solution.

☑ Automated Deposit Holds Explained In New Booklet and Flyer

Learn more: Automated Deposit Hold: Understanding Check Holds, Electronic, and Member in Good Standing, How Checks Work, and online help.

Ever wondered how CU*BASE decides when and how long to hold funds on deposits at the ATM or checks at the teller line? What about when the overnight deposit is posted or when RDC items come in? Are the rules the same across the board or can you set each channel up differently? Can you grant special privileges to just certain members?

This flyer provides a quick reference for how CU*BASE places holds on items deposited by members, through all of the current channels, including teller outside checks and in-house drafts (including shared branching), ATM deposits, mail deposits, and RDC batch deposits.
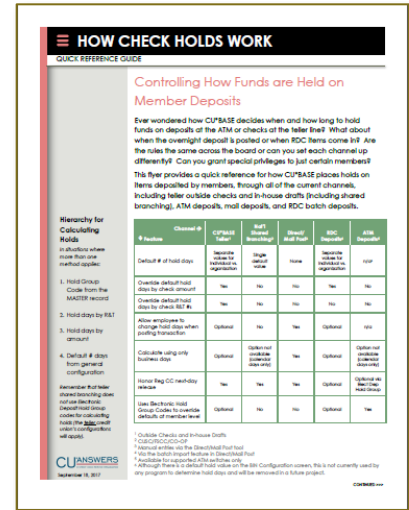
The "Automated Deposit Holds" booklet describes in detail all of the CU*BASE options for holding uncollected funds from member deposits made via Teller Posting and Shared Branching, ATM deposits, and mail deposits (including batch deposits for RDC).

Also covered is the Electronic Deposit Hold Groups feature which lets you assign a standard hold period that is different depending on the individual member's situation, and the Member in Good Standing tool which lets you automate the assignment of hold groups to keep up with changing member behavior.

☑ Same-Day Check/Money Order Reversal Now also Voids the Check

Learn more: online help.

This enhancement was introduced with ideas from Xtend SRS Bookkeeping Services.

When a corporate check or money order is reversed the same day using **Tool #31 Reverse Tran/Adjust Tlr Drawer**, CU*BASE will now automatically void the check and create a maintenance record. Not only will this eliminate having to manually void the check and post a journal entry, it will also prevent the change fund from being out of balance. Before processing the void, the system edits that the check is in "outstanding" status and that a matching record exists in the check register. Any exceptions will require that the voiding be done separately by your accounting team, like now.

✎ Configure Special Supplemental Vaults as "Other" to Assist with Cash Transfers

Learn more: online help.

Credit unions can now elect to configure non-integrated TCD/TCR or other supplemental vaults that are not ATMs/TCDs or TCRs (such as coin machines) as a new "Other" category. This enhancement is designed to minimize errors and to assist credit union employees with selecting the correct vault when transferring cash.

☑ New Sort and Search Options When Working with Journal Entries

Learn more: online help.

With this release we have enhanced **Tool#61 Work With Journal Entries** screen so that all columns are sortable. This will help your credit union locate a specific batch or template when there are multiple pages of journal entry batches. Additionally we have added a new "Search for" field that toggles so you can search for batches by either *Batch Label* or *First Entry Description*.

Audit

☑ New Easier-to-Read File Maintenance Inquiry with Critical Monitoring

Learn more: online help.

This release introduces more readily understandable content in **Tool #159 *Audit File Maintenance Inquiry (CUFMNT)***, making it your go-to way to find out all things related to file maintenance. We've written out program names, added sorts and filters and made the dashboard easier to use. The screen presents two views: "What was changed" and "Who /what made the change," with a button to quickly toggle between the two. On the "Who/what made the change" view you'll see the star of this show: a description of the program that was used to make the change. Nothing has been removed, but so much has been added! All columns are sortable too, to allow you to bring to the top items of interest.

More File Maintenance Data

As you can imagine, this was quite a large effort as many programs interact with the CUFMNT file. We have converted the date format to be uniform to assist with the display of data. Because of this conversion, when the release goes in the dashboard will only be able to display the current month, but over time as we collect data in the new format, you'll be able to use the inquiry tool to look at previous month-end files as well, as many as are available online (currently 6 months for CU*Answers online clients).

Critical Monitoring Tips from AuditLink

AuditLink

When you use the new filter buttons on the new inquiry dashboard, you'll see a new indicator that will note the program, field, and file names that AuditLink has flagged as "critical" for your auditing team to monitor on a daily basis. You can quickly sort by that indicator and select only those items, for a quick scan of maintenance that directly affects member accounts.

Attention Database Administrators: New CUFMAINT Table is CUFMNT on Steroids!

The expansion was due in part to the introduction of a new table called **CUFMAINT**, which includes additional data not included in the CUFMNT table. If you currently have any Queries using the existing CUFMNT table, they will still work. (That's because CUFMNT is now a View over the new CUFMAINT table but without all of the new bells and whistles, so it will still work seamlessly with existing systems that rely on that older format.) But now is the time to investigate the additional information you can get by switching to the CUFMAINT table instead.

> Attention auditors: The File Maintenance Inquiry (Tool #159) and the printed File Maintenance report (Tool #644) will include data for the entire month the release is implemented. However, for reviewing data prior to the release date, continue to use Query or the Daily LELOG report. (Data prior to the release will not be easily searched in tools using the new file format.)

☑ Account Security Controls Added to Posting to Restricted Accounts via Direct/Mail Post

Learn more: online help.

AuditLink

Currently Direct/Mail Post (Tool # 341) does not have controls to prevent users from posting to accounts that are restricted, either because of an employee type code or special security restrictions. (Employees cannot view these accounts, but still have the ability to post to them.)

With this release we are adding an additional layer of security that will disallow posting to these accounts, resolving the issues some credit unions had with allowing employees to access the tool while still having the restrictions needed based on their job description. Now if a credit union employee is posting a batch via Direct/Mail Post they can no longer post to restricted these accounts using offset G/Ls. The batch cannot be posted until the restricted accounts are removed or until account restrictions are lifted.

☑ Requiring File Maintenance Authority to Update OTB Information

Learn more: online help.

In addition to the updates from the 17.05 release that enhanced the security controls for staff performing update functions in inquiry screens, such as resetting online banking questions or updating a member's Reg E flag, this project

will prevent staff without *File Maintenance* authority from adding, deleting, and changing OTB information on member accounts. In fact, if a staff member doesn't have the *File maintenance* flag turned on in **Tool #327 *CU*BASE Employee Security***, the option to Add or Edit won't even appear.

☑ New Reports Available for Automation: BSA/SAR Activity Reports

Learn more: Automated Reports and Queries, BSA, and [online help](#).

Soon, you'll be able to add the BSA/SAR Activity Report to your report automation routines via **Tool #750 *Report Automation – Standard Reports***. Due to how the work file for these reports are created, we've introduced new relative date options when using **Tool #633 *Print BSA/SAR Activity Report*** that will allow you to choose your desired date range. This new technique helps to better support report automation, and while there are some nuances to selecting your date ranges, once you've set your report automation settings and reviewed your report, you'll quickly learn which date range will be most effective for your needs.

> We recommend using the date range selection of *Previous Calendar Month* for the Report Automation of the BSA/SAR Activity Report, though any range can be used when printing the report on-demand. Further explanation of the data range selection options and results of each will be available in the documentation following the release.

Member Service

☑ Print Copies of Misc. Forms for Joint Owners and Additional Signers

Learn more: [online help](#).

Following the implementation of account number masking in the 17.05 release, we've continued our enhancements to Misc. Member Account Forms by adding a new, optional flag that will allow your staff to print copies of forms for joint owners and additional signers. Simply configure your form layout to allow for the additional form printing via **Tool #261 *Configure Misc. Member Account Forms***, then when selecting the forms and accounts via **Tool #21 *Print Misc Member Account Forms***, check the flag to print the copies for all.
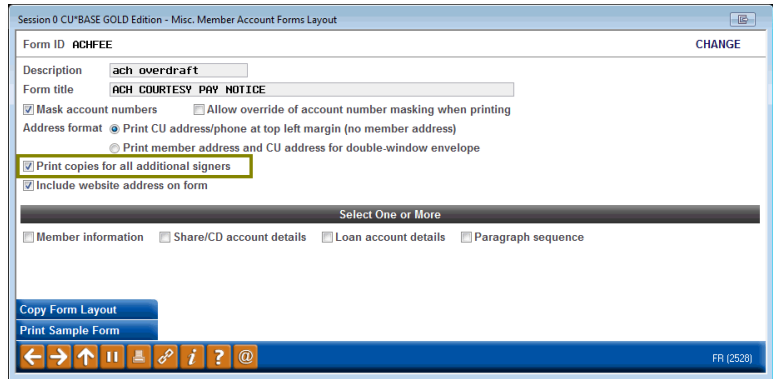
☑ Nickname Maintenance Added to Account Opening

Learn more: [online help](#).

Currently, you must first open a new account and afterwards use **Tool #881 *Update Account Nickname*** to add a nickname to the account. Now adding nicknames are baked into the account opening process: when opening a new savings, checking, certificate, or loan account, check the new *Account Nickname* box on the final account open screen. Then use Enter to advance directly to the *Update Account Nickname* screen to enter the nickname. What a time saver! *(NOTE: This "Update Account Nickname" checkbox is only available if nicknames are allowed on the dividend application or loan category configuration.)*

☑ View Membership Designation When Using the "Currently Serving" Feature

Learn more: "Currently Serving – Assisting the Person in Front of You" topic in [online help](#).

When using the "Funds in/serving another member" feature in Teller Processing, the "Currently Serving" window now will display the membership designation associated with the account along with a button to view more information about the membership designation. This enhancement provides more account information to the teller when selecting who to serve at the teller line.

🖊 Exclude Certain Membership Designations from the "Currently Serving" Feature

Learn more: "Currently Serving – Assisting the Person in Front of You" topic in online help.

Additionally, your credit union now can elect not to display joint owners in the "Currently Serving" window for specific membership designations, for example with a Conservatorship. Check the new *Eliminate joint owner(s) from "Currently Serving" window box in* **Tool #523: *Member Designation Configuration***.

Database Administrator

☑ Take Control of Your Bill Pay with the Payveris Payments and Subscriber Dashboards

Learn more: online help.

We're excited to introduce what will surely soon become your favorite dashboards for Payveris Bill Pay credit unions, **Tool #1105 *Bill Pay Payments Analysis Dashbd*** and **Tool #1106 *Bill Pay Subscriber Profile Dashbd***! These data intensive dashboards come equipped with features that allow you to quickly sort, analyze, research, and export your bill pay data, and more. The dashboards are sortable and searchable by the payment information (in the Payments Dashboard) and the member information (in the Subscriber Dashboard). These dashboards make it easy to create the data you want for research and monitoring, and of course, using the Export or Member Connect features to take it further by reaching out to members and marketing.

Beyond the ability to create streamlined data sets, these interactive dashboards allow for in-depth analysis of both payment trends and member trends with additional features such as the Top Ten breakdown, and totaling functions. These analysis tools can shows you your total dollars and number of items for check and electronic payments, as well as tabbed separation between personal and business accounts. There's so much information that these dashboards are chock full of possibilities!

> These dashboards are just the first of a series of tools to help you get the most out of the data you own with your Payveris bill pay solution. It's your data...what will you do with it?

🖊 Activate Wrap-Up Codes for Selected Employees (Call Center)

Learn more: "1-Click Tracker and Phone Operator" topic in online help.

If you've been reluctant to take advantage of the new Phone Operator Wrap-up Codes feature or 1-Click Trackers for your Call Center, because of concerns about interrupting all of your employees who might use Phone Op for other reasons, maybe it's time for another look. Originally introduced in the 16.05 release, the Wrap-up Codes configuration has now been enhanced to allow you to specify which of your employees should be presented with the wrap-up codes window when exiting Phone Op after serving a member. Activate this selective use of the Wrap Up feature in **Tool #1005 *Workflow Controls: Teller/Member Service***. Then as you hire a new call center operator or adjust responsibilities for an employee, you'll simply need to adjust their Employee Security/Special Security to activate the wrap-up process for them.

☑ Easily Monitor and Analyze the Duration of Your Call Center Calls

Learn more: "1-Click Tracker/Wrap-Up Codes" topic in online help.

As mentioned above, credit unions can use the Wrap Up Code feature or 1-Click Trackers to monitor the activity of their call centers. The beginning time and end times of each call are documented in the WRAPUP table (which documents Wrap Up code activity). However, with all the real-time entries of all call center employees, it is currently difficult to Query the exact length of time spent on a call. With this release we have added a new "Conversation in seconds" column to record this figure in each line associated with the call. (NOTE: This new field is flooded during end-of-day processing.)

☑ Query Membership Name and Account History without Joining Files

New with this release we are introducing two tables that allow you to Query membership information and account history **without having to join files**. The new MBRNACCTSQ table combines the MASTER table and MEMBER 1-6 tables to allow you to Query the membership owner's name and membership designation along with certain current month account details at the same time. *(Only certain fields are included in these views.)*

The MBRNCLACQ table combines the MSHIST table and the ACHIST1-6 tables allowing you to Query the name of the previous owner and membership designation of a closed membership and certain closed account details at one time. Query these Tables using **Tool #100 *CU*BASE Report Builder (Query)***. Enter the View name in the *File name* field.

You can see that a table is a view (a combination of tables) if the "View" column is checked **Tool #332 *Database Search Assistant***.
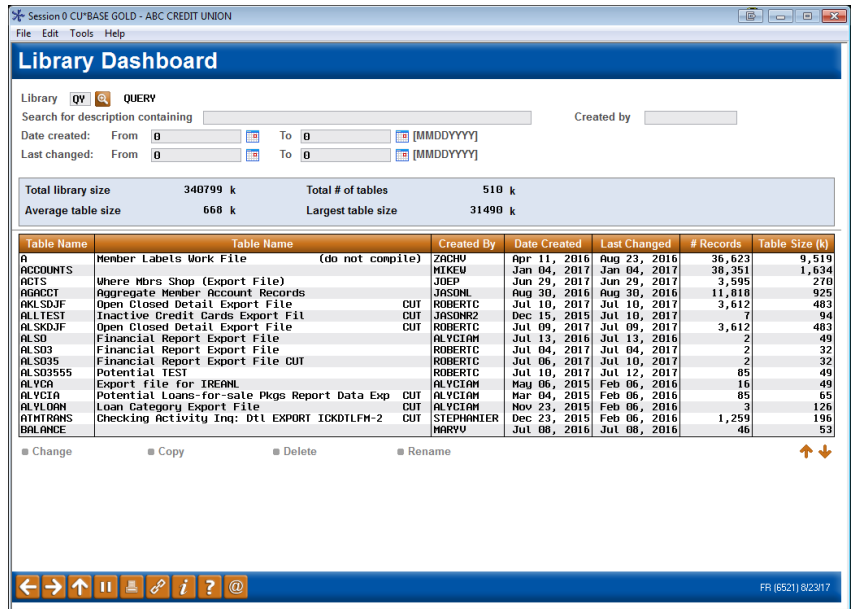
☑ Manage QUERYxx with the New Library Dashboard

Learn more: online help.

Report Builder has long been a tool used widely by credit unions, allowing users the ability to use and present data in a wide variety of ways, generating specialized reports that are stored in your credit union's query library. After we introduced tools such as the **Database Search Assistant (Tool #332)** to increase the depth of the knowledge about CU*BASE libraries, we wanted to take a more hands-on approach; introducing **Tool #1980 *Library Dashboard***!

This powerful tool gives you an inside look at your QUERYxx library, giving you, for the first time, direct control over the data your employees have stored in QUERYxx. Using the dashboard is a breeze with sortable columns to organize by Table Name, Description, when the report was created and by whom, as well as when it was last changed, the number of records in the table, and the total table size. The search functions allow you to filter by the creator, a date range of creation or last change, or terms in the description field.

This tool is perfect for Database Administrators to set rules, engage staff members about stale data, and understand why data is sent to the QUERYxx data warehouse. Database Administrators will be able to manage the size of their QUERYxx data warehouse and ensure that records are not being kept just for the sake of being kept (ahem, we're looking at you, data packrats).

If you do not have a Database Administrator and/or are looking for how to get started as a Database Administrator, contact the Asterisk Intelligence team at ai@cuanswers.com for more details.

> *While exploring the Library Dashboard, you may see an option for a DW Data Warehouse library.*
> *Stay tuned for announcements in November 2017: a new way to own your data.*

☑ Define Your Data Warehouse Users with the New Library Authority Management Tool

Learn more: online help.

Tool #1981 *Library Authority Management* is a tool that is being introduced in this release to allow your Database Administrator access to set up user authority and define which users can view and use the data in your credit union's own Data Warehouse.

What is a Data Warehouse?
A Data Warehouse is quite simply a virtual warehouse in which to store your data. FILExx is a data warehouse, QUERYxx is a data warehouse, and soon in the future, more data warehouses will be available to access and own as personal data silos. Data warehouses are the foundation of data analytics, and we'll align them with our goals to enhance the data analysis capabilities in our network.

When will we hear more?
More information will be arriving soon regarding additional Data Warehouses, pricing models, and instruction for use.

> **Contact the Asterisk Intelligence team at** ai@cuanswers.com **for details on your available database environments.**

Lending/Collections

☑ Reassign Collectors with One Easy to Use Screen

Learn more: online help.

This enhancement was introduced with an idea from Lender*VP Collections Services.

Currently if a collector leaves your credit union or if there is another change in employees in your collections department, there is not easy way to assign accounts to other collectors. Currently Collections Managers need to wait until the accounts appear in the **Work Collections** screen **(Tool #982)** and then assign them to a new collector.

Now you can reassign loans that are delinquent, negative balance, written off, or overline accounts at any time with the new handy **Tool #1075 *Reassign Collector on Account***. The screen lets you select the status and a "to" and "from" collector. It even allows filtering by date range. The tool includes a confirmation screen to confirm your work and reports that document which accounts have been moved. Check out this big time-saving tool!

> Besides allowing you to reassign accounts from one collector to another, this screen also allows you to reassign all your loans to a new collector, and to reassign collectors on loans in good standing, leaving loans with certain Memo Types (such as loans in bankruptcy) with the original collector. (Refer to help for details.)

☑ Exclude Specific Members from Enrolling in Skip-Pay Programs

Learn more: Skip Pay for Consumer Loans, Skip-a-Pay for Online Credit Cards, and online help.

Currently there is no way to exclude *specific* members from taking advantage of your online credit card batch skip-pay and consumer loan skip-pay programs. Now you can elect to block these members from enrolling in either program (even though they otherwise might qualify). Access **Tool #15 *Update Membership Information*** *(Shortcut: umbr)* and check the new *Block from skip-pay program* on the final membership screen. Once this box is checked the member is excluded from all skip-pay programs (consumer skip-pay and credit card batch skip-pay.)

For consumer skip-pay programs, your employees will see the message "Member has been blocked from skip pay programs" when they attempt to use **Tool #821 S*kip-a-Payment Program Member Opt-in*** *(*skip*)* to enroll the member in CU*BASE. In online banking members will still see the SP button on the Account Summary screen, but when they attempt to enroll they will be stopped and will see the "Contact your credit union for assistance" messaging.

✅ Enhancements to Participation Loan Reports

Learn more: <u>online help</u>.

Tool #579 *Participation Loan Analysis Report* now has additional selection criteria so that it is easier to drill down on specific participation loans. There is now an option to select one or more investors rather than running the report for all investors. Also, a start date range lets you select loans created in the participation loan system during a specific date range.

The final enhancement made to both the **Participation Loan Analysis** and the **Participation Loan Trial Balance (Tool #590)** is the option to include closed loans with last reported date greater than or equal to a specific date. This allows you to narrow down the list of loans closed in a previous reporting period. (Before if you were to run the Participation Loan Trial Balance with the current selection of "Include closed loans," you would get *all* closed loans. Since the participation loan system does not currently purge closed loans, including all closed loans can result in a large report.)

> You might find these enhancements helpful when gathering participation loan information for the 5300 Call Report!

✅ Stronger Warning When the Same Loan Suffix is Generated for Member in Same Year

Learn more: <u>online help</u>.

If a member closes a loan and then opens a new one in the same year, the new loan account may generate the same suffix, a practice that, while occasionally appropriate, often causes confusion. Currently, a warning message is displayed at the bottom of the screen in these instances, but with this release a pop up window will appear. To advance with the suffix, the loan officers will need to select the *Add/Update* button. (If they elect to back up, they can select a different suffix instead.)
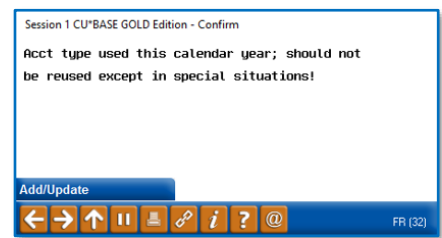
We hope this new warning message will make these special situations more evident to loan officers, without taking away the ability to reuse a suffix in situations where it is appropriate.

✅ Dealer ID Filter Added to Loan Risk Analysis Report and Loan Risk Analysis Dashboard

To help analyze the performance of your indirect loan portfolio, we've added a multiple select filter for Dealer ID to **Tool #679 *Print Risk Score Analysis Report*** and **Tool #473 *Loan Risk Score Analysis Dashboard***. Both tools are a must for anyone who currently uses risk based pricing. Use these tools to see if your risk matches your reimbursement or if you need to adjust your credit score ranges.

Marketing/CEO

✅ Tier Up: Get Members to the Next Level

Learn more: online help.

Introducing a new dashboard that will benefit both your credit union and your members alike! The Tier Up Dashboard (**Tool #1975 *Identify Mbrs Close to Next Tier Lvl*)** is an analysis that can be used as a means to strengthen your credit union's relationship with the member. This dashboard identifies the members that are within 10 points of their next Tiered Service Level, and shows factors that, if a member participates, can help them bump up to the next level, and receive the next level of benefits and advantages.

Advancement	Mbrs Within 10 Pts	%
BASIC SERVICE - 1234 to VIP-SILVER	600	1.4
VIP-SILVER TESTING 1 to VIP-GOLD TE	404	.9
VIP-GOLD TESTING 123 to VIP-PLATINU	299	.7
Total	1,303	3.0

■ Exports/Common Bonds

Factors to Get 10 More Pts for Mbrs	Points
Home Equity Loans by Loan Category 14 selected	10
Debit Card Trans up to 999	10
Audio Response - Active	10
Online Banking - Active	10
E-Statements - Enrolled	10
Bill Payment/Presentment - Enrolled	10
E-Notices Subscription	10
Mobile Text Banking - Enrolled	10
Mobile Web Banking - Active	10
Reg E Opt-in	15
Additional General Savings Products Present	20
Non-IRA Certificate Products Present	20

While the Web Application for Analytics Booth doesn't contain member information, using the Member Connect tools in the dashboard will allow you to export data and selectively market as needed, to encourage members to take the next step towards more benefits.

✅ The March Continues with Further Dashboard Standardization

Learn more: online help.

Our efforts continue to incorporate the latest standard analysis, filter, sorting, and export features into each dashboard on CU*BASE. Included in this round of updates are:

Tool #509 *Member Retention by Year Opened*	Tool #508 *Member Retention by Age Group*
Tool #104 *Account Retention by Year Opened*	Tool #103 *Account Retention by Age Group*
Tool #536 *Money Movement Analysis*	Tool #200 *Channel Activity by Member Age Group*
Tool #977 *Where Your Members Branch*	Tool #752 *Relationship Analysis*
Tool #515 *Member Transaction Labels Analysis*	Tool #867 *Transaction Count by Delivery Channel*
Tool #697 *Products & Services Per Member*	Tool #978 *Where Your Members Live*
Tool #846 *Teller Activity by Time of Day*	Tool #845 *Teller Activity by Day of Week*
Tool #844 *Teller Activity by Day of Month*	Tool #846 *Teller Activity by Time of Day*

✅ Now Configure Sales Tax for Account-to-Account (A2A) Transaction Fees

Learn more: Account to Account (A2A) Transfers and online help.

Currently you cannot configure sales tax for Account to Account transaction fees. Now if you are in a state where such tax rules apply, this option is available. Taxes will then be charged to transfers initiated in CU*BASE and in online banking.

EFT

☑ Option to Move Balances When Changing a Credit Card Loan Category

Learn more: online help.

We're happy to hear that credit unions are taking advantage of the option introduced in the 17.05 release that allows for changing a member's credit card loan category. As a further enhancement to this process, we are adding the functionality to move the old balances to the new rate as well! This optional function will save the time that could have been spent performing account adjustments on the balance. As a housekeeping note, any rate overrides will need to be added again following the movement of the balance.

> Keep in mind that it is your credit union's responsibility to adhere to the requirements of the Credit Card Act and any other regulation as it relates to the assignment of new credit card loan rates and payments owed on balances.

☑ DIY: Create a Compromised Card File to Market to Impacted Members

Learn more: online help.

We all dread it, and we all know it could happen any time – fraud, security breaches, and compromised member plastics. When you first hear of a breach, the thought of contacting impacted members can be daunting, so the SettleMINT EFT team has often lent a hand in the process. However, wouldn't it be nice to have an option that can quickly turn a CAMs file into a useable document, able to be plugged into Member Connect, all without picking up the phone?

You know where this is going…now you can! Simply use **Tool #374 *File Upload (PC to System i)*** first, and upload your CAMs file from your vendor. Then, use **Tool #1962 *Build Compromised Cards File***, to create a compromised card combination file, CAMSCOMP, in your credit union's QUERYxx library. From there, you can use the file for Member Connect and contact your members as fast as you can click a couple buttons.

> Want to make it even easier? Request your CU*BASE Upload Authority in advance!

☑ Big Change to Credit Card Expiration Processing

Learn more: Online Credit Card User Guide, online help.

Currently, expiration dates for credit card plastics are driven by the Review Date of the loan itself. With the advent of multiple-pan environments, this Review Date dependency can be tricky if one cardholder loses a card but the other does not, as two or more new cards need to be ordered so the expiration dates match. With the 17.10 release, we are removing the dependency credit card expiration dates have on the loan Review Date, so that each plastic holder has an independent expiration date.

Now, you can work your review dates independently from the loan, as there is no requirement that they match. However, you must work these review dates if you are configured to use the loan category configuration, "*Use Review Date for Disbursements*," as the transactions will still be declined for those with past-due review dates (you can also opt to turn this flag off, now that the link no longer exists).

More than ever it is important to perform your card expiration processing via **Tool #147 *ATM/Dbt/Crdt: Card Expiration Processing***, as that will ensure that your actual card expiration dates are updated each month (this process will no longer update the Review Date on the loan record).

☑ Updates to Co-Op Online Credit Card Status Codes

Learn more: Online Credit Card User Guide, online help.

In release 17.10, we are implementing an improvement for credit unions who have CO-OP online credit cards in which the status code displayed on screen, and subsequently sent to the vendor, will exactly match the vendor administration site. No more choosing the best option, now you are able to choose the *exact* option and have it translated as such! Plus,

this enhancement will allow you to see more information about your card statuses, right from the card status screen – see all the nitty gritty details, right from CU*BASE.

As CU*BASE supports multiple vendors with multiple options on one software platform, we often focus efforts on one vendor at a time when implementing certain projects. Following this Phase II implementation of the Co-Op card status codes, we will announce further status code enhancements for additional vendors. Stay tuned to SettleMINT EFT updates to learn when your vendor will implement the new status code methods.

Between Releases and Miscellaneous Enhancements

☑ Update to ECOA Code Reporting in Compliance with Metro II

Learn more: online help.

In order to maintain compliance with the Metro II reporting for Equal Credit Opportunity Act (ECOA) coding, we have adjusted the codes as they are sent in the maintenance file your credit bureau. This does not change how you need to report, but when viewing the codes at your respective bureau, you will see them aligned with the standard Metro II system.

☑ Contract Variable Rate Notices Now Use Standard Printing Exclusions

Learn more: online help.

Prior to the 17.10 release, we made an improvement to the Contract Variable Rate notices, allowing them to follow the same logic that other notices use when determining exclusions to printing, such as Invalid Addresses, Bankruptcy, and Written-Off Loans.

END