Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	18.03	Online CUs	**March 11, 2018**
REVISED		Site-Four	**March 11, 2018**
		Self-Processors	**March 12, 2018**

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

March 9, 2018

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

It's Me 247 Online Banking

The Big Scoop: *It's Me 247* Security Enhancements and Widget Changes for API Preparation

Learn more: in the Kitchen.

By now, you've heard the rumors, seen the signs, and hopefully contacted your web developer to prepare for the big **It's Me 247** widget and password changes heading your way in this release.

In all actuality, these changes are just the visible results of some pretty heavy API work going on under the covers. Programmers have been hard at work updating to 256-bit encryption for both passwords and security answers, as well as updating password lengths to 256 characters. While we doubt members will maximize that entire space (honestly, who has the *brain* space to remember a password that long these days?) it is important to remember that if members have not yet become used to typing only 10 character passwords, any password they enter over 10 characters on implementation day will lock them out of their account. From the Kitchen page:

When creating or changing a password in online banking, the directions state to create passwords between a credit union configured minimum and 10 characters, but the system would allow members to create a password that was longer than 10, even though the password capture mechanism was only recognizing the first 10 characters of the password. Therefore, when we make the switch, online banking will begin to count beyond the 10 character limit and members entering passwords that they believe to be longer than the 10 characters will not be able to log in to online banking. As an example, Jane Member believes her password is *ilovemydog123*. When Jane enters her password now, the system recognizes only the first 10 characters, *ilovemydog*, then uses that as the password, and ignores the rest. After March 11, when Jane enters her password like she usually does (*ilovemydog123*), the system will now see the remaining characters of her password, compare it to the 10 characters it expected, and will consider that a password mismatch.

Remember that most members will not have to change their password at all, and will continue to log in like normal. But don't forget to reach out to your members to prepare them for any potential password issues, as well as any change in the look of your login widget, before these changes take effect.

API-95 and Online '19: A Pause for the Cause, and Foundation Projects for the Future of Online Banking

Learn more: in the Kitchen.

The changes above, and more, are part of a bigger picture. In 2018, we'll complete the migration of 95% of **It's Me 247** desktop and mobile web programs from a socket-based platform to a web-service API platform (API-95). Starting in 2019 from this new platform we will launch a new incarnation of **It's Me 247** for desktop and mobile users (Online '19).

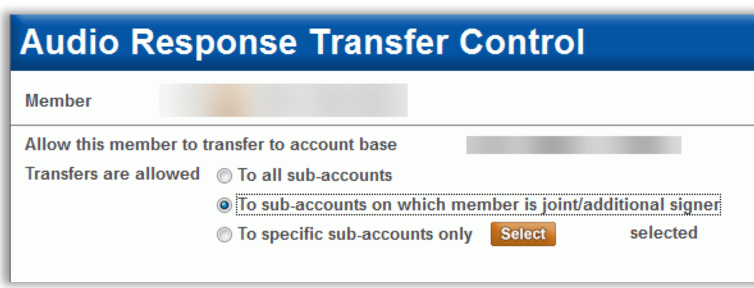
Our teams are now getting laser-focused on a schedule for releasing the balance of the planned APIs by September 30, 2018. To meet this goal we will be taking a pause from new feature development on **It's Me 247** products for the balance of this calendar year. This doesn't mean we'll stop working on new ideas during the year. We will simply not plan to release them until after the API-95 campaign is a success. So don't be surprised if an Idea Form or project request is put on hold while we focus on our goal. We will also use this time to work with the team and all clients on the vision for a new online banking and mobile family of products (Online '19). We hope to kick off the development of a new concept in earnest with a preview of our goals at the November 2018 CEO Strategies week.

Even More Control in *It's Me 247* Transfer Control: Account Suffix Selection Now Available

Learn more: online help.

Get ready to offer members additional control, privacy, and convenience as we're expanding the online banking Transfer Control feature! Now, members can be assured that those transferring to their account only see the accounts they intend them to see. When setting up an account base for a member to transfer to in **Tool #14** ***Member Personal Banker***, three choices will be offered:

- Allow transfers to all sub-accounts under this membership
- Allow transfers to sub-accounts on which the primary member is listed as a joint owner or additional signer
- Allow transfers to specific account suffixes only *(will then proceed to a separate screen to set up one record per suffix)*



You'll still be able to set a default preference for Transfer Control, but this setting can still be adjusted on a case-by-case basis in order to accommodate situations such as members who need to transfer money to someone even when they aren't listed as an owner on that person's account.

Expanded "See" Options Allow Members to Display Only Accounts They Own

Learn more: online help.

We're taking your privacy philosophy to heart with this next enhancement. This feature adds a configurable option to **It's Me 247** online/mobile banking so that credit unions offering the "See" feature can control which accounts can actually be seen by the guest member who is accessing the account. A new configuration flag provides two choices:

- Show all of that member's sub-accounts (like it works currently)
- Show only the sub-accounts on which the guest member has an owner relationship (either joint owner or additional signer/co-borrower)

This new setting applies universally to all members, allowing greater control across the board so that your members are only seeing accounts with which they have a personal relationship on another member's membership. Something to consider if you're interested in this option is that it favors credit unions who have a clean joint owner database – if your policy is to add a joint owner to the base share account only, members using the See feature will only see the -000 account!

> NOTE: No change is being made to how the initial See privileges are granted. A member still must ask a CU employee to specifically grant See access to another membership before the feature will be available. This project simply changes which accounts will be presented when the member clicks the button in *It's Me 247*. Contact a Client Service Representative if you wish to update your configuration.

Accounting/Back Office

Introducing Qualified Dividends for Linked Savings Products

Learn more: online help.

EarningsEdge

Thanks to engagement from Superior Choice Credit Union, a new marketing opportunity has arrived within CU*BASE! This enhancement allows credit unions to link a savings product to a Qualified Dividend checking product to help members maximize their dividend rate.

In a nutshell, you can link a QD checking product to a single savings product on which you have set up a qualified-style rate structure. Rates on the savings account will be qualified based on the settings from the QD checking product. That means that in order to get the qualified rate on that savings account, the member would need to have your QD checking account and qualify according to the rules on that checking product.

If you show members the status of their QD dividend in **It's Me 247** online banking, linked savings products will also show similar status messages, and the rate board will include the QD button for details about the qualified rate structure.

> If you do not currently have a Qualified Dividends checking product and are interesting in learning more about how this type of product may increase your member's participation, contact the Earnings Edge team and they'll work you through the requirements so see if this technique will work for you.
>
> For more information, visit cuanswers.com/solutions/earnings-edge/ or send a message!

See Only the Tools You Use with Enhanced Tool Security

Learn more: online help.

Security officers, this one is for you! Do your loan officers never use Teller Posting, yet see it listed in their options every day? Not any longer with this neat enhancement, which will allow you to grant security to the following tools, effectively removing them from lists!

Tool #1 *Teller Line Posting*
Tool #6 *Member Inquiry*
Tool #7 *Phone Operator / Call Center Tools*
Tool #80 *Rate Quoter*
Tool #81 *Loan Quoter*
Tool #178 *Calc # of Days Between Two Dates*
Tool #181 *Calculate Member Checking Check Digit*
Tool #198 *Change Printer OUTQ Assignment*
Tool #329 *CU*Spy Daily Reports*
Tool #345 *Dividend/Interest Calculator*
Tool #387 *Go to archive (FICHExx) output queue*
Tool #388 *Go to daily (DAILYxx) output queue*
Tool #389 *Go to hold (HOLDxx) output queue*
Tool #390 *Go to night (NIGHTxx) output queue*
Tool #391 *Go to print (PRINTxx) output queue*
Tool #392 *Go to save (SAVExx) output queue*
Tool #816 *Single Sign-on to ProDOC*

Now you can have more control over tools that currently are available automatically to all users. Certain tools, such as Phone Operator and Teller, will still have their own internal security once the tool is launched.

> NOTE: On day one the settings will be flooded so that employees will not notice any changes to how their tool list appears. A Security Officer can then use CU*BASE Employee Security to adjust assignments to these tools.

Toggle Between Invoice Date and Due Date on AP Vendor Inquiry

Learn more: online help.

We received great feedback following the batch of Accounts Payable enhancements implemented with the 17.10 CU*BASE release. An improvement worth noting in this release is a new toggle button in **Tool #106 *Accounts Payable Vendor Inquiry***, which will now allow you view both Due Date as well as Invoice Date within the same column. To view this new column, select the tool and vendor, then select "Paid" to view the payment history.

Database Administrator

Keep Tabs on Library Space Utilization with the Library Size Dashboard

Learn more: online help.

An exciting new project from the Asterisk Intelligence team, this new dashboard allows credit unions to monitor the size of their data warehouses! View daily stats on FILExx, FILExxE, and QUERYxx that include the library size and the number of objects, as well as the average object size. Use this dashboard, **Tool #1310 *Library Size Dashboard***, to gather trends in warehouse space utilization and own your data like never before.

Looking to connect with all things data? Check out the interesting blogs offered by members of the Asterisk Intelligence team, Asterisk Intelligence Analyst Blogs.

The Return of CU*BASE Graphs Helps Fulfill Your Analytics Needs

Learn more: online help.

We've been working hard behind the scenes to get the top-priority graphs back into CU*BASE for the on-screen displays and the PDF downloads. Beginning with this release, your favorite graphs (plus some!) are completed and ready for the big show. Stay tuned for further announcements of graphs returning in the following releases.

In the 18.03 release, you'll see a total of 146 graphs returning across various analytics tools. A full list of tools with graphs returning is available from the Asterisk Intelligence team, but here's the Top Ten:

- Tool #472 *Loan Queue Activity Tracking*
- Tool #552 *New/Closed/All Accounts Dashboard*
- Tool #553 *New/Closed/All Memberships Dashboard*
- Tool #229 *Collections Dashboard*
- Tool #369 *Fee Income/Waivers Dashboard*
- Tool #752 *Relationship Analysis*
- Tool #1021 *Call Report Ratios Dashboard*
- Tool #856 *Tiered Services Monthly Comparison*
- Tool #976 *Where Your Members Borrow*
- Tool #594 *EFT Portfolio Dashboard*

The impact of our new graphing solution is HUGE. We are now designing and implementing these with an **in-house** solution which means we're no longer reliant on a vendor relationship to bring these to the table. With more flexibility, we can bring you more graphs and more screens, for more audiences! We also now have options for a wider variety of graphs and visual analytics embedded within CU*BASE.

The GOLD developers and Asterisk Intelligence collaborated on this project and are forming an internal partnership to craft a big vision for developing **VAT:** ***Visual Analytical Tools***. Expect to see VAT initiatives develop into its own feature brand throughout the next year and beyond as we place a new focus on expanding presentation graphics in CU*BASE.

EFT

Vantiv Clients: Temp2Perm Card Processing Now Available!

Learn more: ATM/Debit Processing Guide and online help.

For the member on the go, SettleMINT EFT is excited to announce a new way to offer a useable ATM/Debit card faster and more efficiently, with an added bonus of no new equipment to invest in – goodbye on-site card printers!

This option does require special set-up with Vantiv and CU*Answers, including an exclusive BIN range and a batch of temporary card stock, but once your credit union is ready to rock, Temp2Perm will get a working card in your member's hand in either the same day or the next.

How does it work? First, create a T2P card in CU*BASE. When the nightly maintenance is sent to Vantiv, they will active the T2P card, which will then work for the member, and mail the permanent card that day. Or, if the member wants the temporary card to work right away, create the card in the Vantiv site and elect to skip sending maintenance so the member can activate the card immediately.

Ready for Temp2Perm? Contact settleminteft@cuanswers.com for more information!

Member Service

New Option to Select Account Number for Online Applications

Learn more: online help.

Much like the option available when creating a membership in **Tool #3** ***Open/Maintain Memberships/Accounts*** for a member standing in front of you, this new option in **Tool #13** ***Work Online Banking Apps/Requests*** allows staff to assign an account base to a member who has applied via Online Banking!

Tool/Shortcut Update

✅ Updated Shortcut for Tool #159 *Audit CU File Maintenance (CUFMAINT)*

Following the introduction in the 17.10 release of the CUFMAINT table, which includes additional data not included in the CUFMNT table, we are updating the name of **Tool #159** ***Audit CU File Maintenance (CUFMAINT)*** to be more representative of the data you will find within the tool. This includes the shortcut for the tool, which was formerly CUFMNT and beginning with the 18.03 release, will now be CUFMAINT. This change is a great opportunity to remind your team about the flexibility that this tool offers (much more than the static LELOG daily report)!

END