

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	<b>18.07</b>	Online CUs	<b>July 15, 2018</b>
		Site-Four	<b>July 15, 2018</b>
		Self-Processors	<b>August 6-7, 2018</b>





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

**July 16, 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

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## All Employees

### ✓ Hooray, it's Here! Say Hello to Phone Number Database Expansion

Learn more: [online help](#).

As technology advances in the “outside world,” our CU\*BASE technology must also advance. Gone are the days of rotary phones, party lines, and now – dedicated landlines. So why should our software force labels onto members who carry their “home phone” in their pocket everywhere they go?

Well the good news is with this enhancement, it no longer has to! We’re jumping into the new age by offering advanced labeling, more phone number options, and sequencing to improve your contact information database like never before.

We’ve created a new database file that can hold a large amount of phone numbers for members, a new way of gathering phone numbers based on a phone label configuration tool, and a new way of displaying contact numbers (including international numbers!) while in Inquiry/Phone Operator. Each phone number can include a comment if you wish, and you can now flag a phone number as “wrong,” similar to how email addresses work. Your credit union is still able to use default labels like “Home” and “Cell” but now, the sequence of those numbers is determined by individual member. That means that if a member prefers you to contact them at work, you can set their work phone number as sequence 01, and put their cell phone as sequence 02, or whatever they prefer.

NOTE: Existing home, work, other/cell, and fax numbers will be converted into the new database using labels that have a ? at the end (like “Home?” or “Work?”). That’s because we know many CUs already use these fields differently from the current generic labels. Because you can adjust the label at the member level, as you learn a member’s preferences and how they want you to contact them, you can modify the labels for that member. Also note that we will be converting any non-numeric data that’s currently in the work extension field to the new Comment field.

Now is a great time to start thinking about your internal procedures and the standard phone number labels you want to configure. Labels can be set up via **Tool #1330 Phone Label Configuration**.

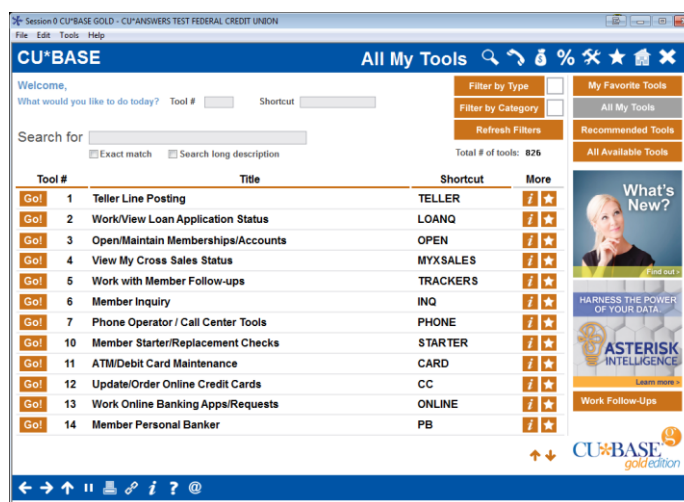
### ✓ CU\*BASE is Getting a Fresh New Face (Plus Some Fun New Colors)

Learn more: [online help](#).

Spring is for refreshing new life, right? Hot on the heels of the spring CU\*BASE release 17.03, where we updated the menu system to the tools database, we’re introducing a fresh new look for the Classic Blue default graphics! The new default theme will include sleeker buttons, updated headers for sortable table columns, better versions of highlighting where you are in a process (think loan application), and more. Take a sneak peek at the new look here. →

We’re also retiring some color themes, and introducing some new ones. The retiring themes have served us well in the past, but to avoid having to maintain underutilized features and ensure we’re taking the right things into the future, these themes have been removed: Country River, Fall Figs, Metal Work, Peach Beach, and Wedding Bells. These themes account for less than a combined 25% usage across all users, some of them with as low as 3% adoption, while the themes that remain make up for over 75% of user preference!

We’re introducing some new themes as well, such as a High Contrast theme that has often been requested, Clean Linen, and Twilight. So don’t fear! The chance is great that your favorite theme made the cut; yes, Tickled Pink is still available.



For those who don't care for the new look, we have also made available the Classic Blue 3D theme, which closely matches the current theme (but we strongly recommend joining us in the future with this cool new look!).

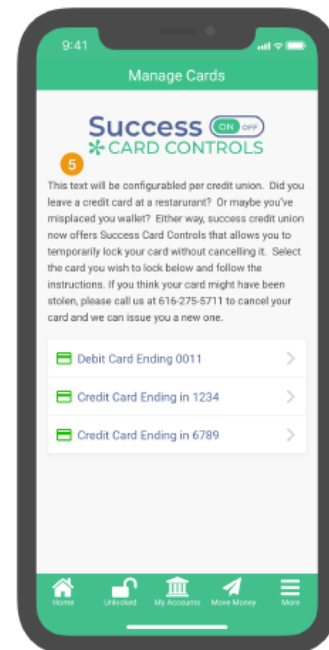
## Member Facing

### Put Your Members in Control: Plastics Deactivation Now Available in Mobile App

Learn more: [online help](#)

We're very excited about this one; this release is introducing the ability to allow members the option to "turn off" their credit or ATM/debit card themselves via your mobile app. This FREE service gives the member more control over when the card is available for use, limiting the window of opportunity for fraudulent or unauthorized use. For example, if a member has a card used only for large or special purchases, he or she can turn the card off until just before it is needed for a transaction, then reactivate the card within their mobile app.

Behind the scenes, CU\*BASE simply sends a "warm status" code to the vendor that allows the card to be reactivated again at a later time. Members will access the new controls in a new feature in their mobile app – this feature includes the last 4 digits of the card, the account suffix, the card type, and any recent card activity. From there, members can select to deactivate or reactivate their cards (but don't worry, cards that have been permanently blocked by credit union staff cannot be overridden by members within the mobile app). Credit unions can also opt to have members receive a confirmation email message when the status is changed (members will always receive a message in the Secure Message Center regardless of CU settings). In addition to the member's mobile app controls, a credit union employee can easily turn off/on a member's card via the appropriate card maintenance screen in CU\*BASE.



Coming soon! We're also working on a project for transaction alerts that will also be available to member via the new Control My Cards feature. Check out the [EFT Card Control Projects in the Works](#) recipe in the Kitchen for more details.

Interested in setting up Card Controls for your credit union? Contact IRSC or visit the store page: <https://irsc.cuanswers.com/product/add-card-controls-to-mobile-app/>

## Database Administrator

### Run Your Own Data Floods for FREE

Learn more: [online help](#).

If you've ever paid for custom programming to flood certain values into a batch of your member accounts, you'll love this new Do-It-Yourself option!

The Self-Directed Data Flood tool performs many of our most commonly-requested flood routines. It has built-in audit and exception reports, with validation to ensure only clean data is written into your member files.

This tool focuses on *what to flood* (what action to take), but leaves

the question of *who to flood* (which accounts to change) up to you. All you need to do is compile a database table that lists



This tool is part of the **Asterisk Intelligence Active Beta** program, which means that for now, these floods are being handled by members of the Asterisk Intelligence team. Contact [ai@cuanswers.com](mailto:ai@cuanswers.com) and we'll walk you through the requirements, set up test

runs, and run your flood for you, all for FREE while we put this new functionality through its paces in a real-world environment.

all of the membership or account numbers that should be flooded. Then plug that list into the Self-Directed Data Floods tool, choose the data point you wish to be flooded, and go!

Although there will still be situations that will require custom programming, with more than 40 different flood routines to choose from, this tool can handle many of the most common requests, saving you money and adding flexibility to how you manage your member data.

## ✔ Even More New Tables (Views) – Some Joining Files, Some Previously Not Available as Files to Query

Learn more: [online help](#).

New with this release we are introducing three new tables that allow you to Query all loans (MEMBER5 and MEMBER6), certificate configuration, and loan application **without having to join files**.

- **Query your entire portfolio at one time!** The long-awaited MBRLNSUMQ table contains data on loans included in both MEMBER5 and MEMBER6, as well as some key fields in MASTER (including member name, DBA name, and organizational or individual status). Now you can Query both your closed-end and open-end loans and associated member information without joining files.
- **Query loan category configuration fields!** The LOANSETQ table includes all loan category configuration including credit cards. The CCACTSETQ table includes credit card loan category configuration and CCLOANSETQ table includes configuration information specific to the credit card loan category configuration such as rate priority, penalty and fee configuration. Some but not all of this is currently available via **Tool #655 Print Loan Category Configuration Report**, but these new views add information previously only available in the SYSCTL file.
- **Query your certificate configuration and rate tables!** The CDACTSETQ table includes all certificate configuration and the table CDRATERNGQ includes the current certificate rate information, tiers and the minimum and maximum balance range. Some but not all of this is currently available via **Tool #635 Print CD Configuration Report**, but these new views add information previously only available in the SYSCTL file.
- **Query MASTER and closed accounts!** The MBRACLOSAQ table combines the MASTER table and the ACHIST1-5 tables allowing you to Query current members who have closed accounts. You might use this if you want to send a letter to sell them a new loan or to announce higher certificate rates.
- **Query account details, end of month balances, and average daily balances at the same time!** The MBRCUMBALQ table combines the MRBAL table and MEMBER 1-6 tables.

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**.

## ✔ Introducing “Non-member Notes.” Standardize and Streamline Recording Notes on Prospective Members

Learn more: [online help](#).

No matter which avenue your credit union uses to find new members (loans, membership applications, and online applications), your staff can now all follow the same process to add notes to non-members that are permanently saved for later review. With the new “Non-Member Notes” feature, employees can record notes about non-members (co-borrowers, new applicants and joint owners) via the Non-Member Information screen, the Underwriter Comments screen (for pre-membership loan applications), and the New Member Application screen. Just use *Add* (F6) on the new *Non-Member Notes* screen to add a note or view the chronological record of notes on the member. As a nice extra you can also access OFAC scans run for the non-member from the Non-Member Notes screen by selecting *OFAC Notes* (F12).

*You can even make these notes part of permanent record on a membership once the non-member becomes a member! Then they can be easily accessed and viewed by all employees. **Read more below.***

To make these notes part of the permanent record once the non-member is converted to a member, configure a Tracker and Memo Type in **Tool #1004 Workflow Controls: Open Mbrships/Accts**. Once the membership is created, the non-member notes will be converted into Tracker conversation on the membership base share (000) account. If no Tracker and Memo Types are configured, the non-member notes automatically purge if the non-member converts to a member. (In either case the OFAC records run while the member was a non-member can still be found via **Tool 559 OFAC Non-Member Scan History**.)

Additionally, if a membership application is denied, the system-generated “Other Information/More Info” notes from the online membership screens (including the indicator that it was a MAP/MOP application) are saved to a Non-Member Note.

## Asterisk Intelligence Spotlight

### ✓ **New Active Beta Dashboards – Why Your Members Call, and Accruals!**

Learn more: [Leadership/Management Dashboards](#) and [online help](#).

We’re pleased to bring you a collection of new dashboards in this release, sure to excite the data lover in all of us. These Active Beta dashboards are presented by the Asterisk Intelligence team, who are eager to assist you in maximizing your data experience.



#### **Tool #1315 Why Your Members Call**

This dashboard gives insight into who is calling your credit union, and why. (Note that you must have Phone Op Wrap-up Codes turned on to utilize the data in this dashboard.) The filters let you select which data you want to examine, as well as a summation of your calls. Want to know the reason members are calling? This dashboard is your data answer. Answer questions such as, what groups of members are calling specifically for online banking questions? What are your members between the ages of 20-30 calling about? Why do people call on Tuesdays?

For call center and branch managers, this dashboard gives you understanding of your staff; which staffer takes the most calls? Which staffer has the highest call resolution? Who takes the longest on member calls? The wealth of data can help you build an all-star call center team.

#### **Tool #1160 Savings Accruals Dashboard, Tool #1165 Certificate Accruals Dashboard, and Tool #1170 Loan Interest Accruals Dashboard**

These powerful dashboards are a direct enhancement of the existing accruals report. These dashboards are friendly, interactive, and dynamic – no more examining a printed report each day for the information when you can get your hands into the data and examine it. Be sure to check out the Analysis feature, which gives you averages and rankings to create context around your data.

### ✓ **Dashboard Mania: New Filters, Common Bonds, Data Sources, and More**

Learn more: [online help](#).

We continue to crank out even more dashboard standardization projects in this release. We’ve added common bonds and filters to innumerable dashboards, added transaction counts to the credit card dashboard, and added a new option on selected dashboards called “Data Sources,” which is a handy reference to quickly view the tables from which the dashboard data is derived, which is useful should you wish to further examine the data via the Report Builder.

Asterisk Intelligence highlights their favorite dashboards that have these great new features, **Tool #455 Loan App Statistics Inquiry**, **Tool #594 Portfolio Analysis – EFT Usage**, **Tool #200 Channel Activity by Member Age**, and **Tool #207 Check Processing Stats Dashboard**, but feel free to check out YOUR favorite dashboard to see what new features have been added!

For some dashboards, the Common Bonds expansion opens a whole new world of analytical opportunities for data administrators. Common Bonds is an analytics engine which steps you through a variety of routines to answer questions about your members; Common Bonds has it all! Interested in learning more about Common Bonds? Read “[Refining Data with Common Bonds](#)” on **The Data Dialogue** blog, by Thomas Hull, Asterisk Intelligence.



## ✓ Even MORE Graphs and Charts with New VAT Partnership

Learn more: [online help](#).

As we mentioned in the 18.03 CU\*BASE release, the new partnership between the GOLD developers and the Asterisk Intelligence team is forging new pathways with graphs and charts in CU\*BASE. The VAT: Visual Analytical Tools initiatives in this release include a new wave of visual data tools in your favorite dashboards. You name a dashboard, you'll see the impact of the new VAT collaboration. Asterisk Intelligence wants your feedback! We're always interested in hearing your ideas on what can be added to this suite of visual analytics tools, and what helps YOU grab attention with data that catches the eye and communicates data without distraction.

Keep tabs on the VAT partnership by visiting [cuanswers.com/solutions/asterisk-intelligence/visual-analytical-tools/](https://cuanswers.com/solutions/asterisk-intelligence/visual-analytical-tools/)



## EFT

## ✓ Members Using “It’s My Biz” Online Banking Now Have Bill Pay Powered by Payveris

Currently credit union members that have **It’s My Biz** business accounts can only use iPay to pay bills online. With this release credit unions can also elect to offer a bill pay solution through Payveris. This gives credit unions a less expensive built-in solution for paying bills and making P2P (Person to Person) transfers. Contact a Client Services Representative for assistance.

## 👤 Configure Holds by Business Day for National Shared Branching and ATM Deposits

Learn more: [How Check Holds Work](#), [Automated Deposit Holds](#), and [online help](#).

If you use national shared branching, you can now choose to have CU\*BASE calculate holds on deposits that your members make at shared branching locations using your configured Business Days settings. This means that in addition to being able to configure the default number of days, you can also make sure that the release date takes into account the days your credit union is actually open for business.

This project also adds the same configurable option for ATM deposits via the BIN configuration. In addition, since ATM holds are always determined by the Electronic Deposit Hold Group attached to the membership, we will be removing the existing default holds days from that config screen to avoid confusion.

As these controls are back office options, contact a Client Service Representative or a SettleMINT EFT Account Executive to update your settings.

## Lending

Check out the new features available due to the collaborative and creative work of Lender\*VP.



### ✓ New Dashboard Allows Monitoring of Paid Ahead Loans

Learn more: [online help](#).

The Loans Paid Ahead dashboard (**Tool #479 Loans Paid Ahead Dashboard**) is proof positive that CU\*Answers provides tools that answer a question and let you act on it immediately! While there are certain advantages when members pay ahead, this dashboard allows you to check that the next due dates are not advanced too far into the future. While monitoring members, the dashboard allows you to jump directly into those accounts and make any necessary adjustment(s).

Session 0 CU\*BASE GOLD -

File Edit Tools Help

Loans Paid Ahead Dashboard

ACCOUNT

Next due date: From 

May 04, 2018

 to 

Dec 31, 9999

 [MMDDYYYY]

Show paid ahead days greater than 

00000

Loan category 

Select

 selected

Loan security 

Select

 selected

Loan purpose 

Select

 selected

Delinquency control 

Select

 selected

Toggle

Account #	Last Name	Cat	Loan Pur	Sec	Last Pay Date	Next Due Date	Interest Due	Current Balance	Paid Ahead Days	Defing Control
000000		09	60	07	01/31/2018	04/01/2024	39.30	28,678.73	2,190	
000000		15	02	12	01/31/2018	06/28/2018	10.40	15,193.37	86	
000000		15	57	35	01/31/2018	09/18/2019	8.42	5,658.68	533	
000000		15	06	02	01/31/2018	08/28/2018	4.40	7,154.21	147	
000000		04	02	40	01/31/2018	05/20/2018	20.62	1,470.66	47	
000000		48	60	07	02/01/2018	03/01/2020	47.52	38,537.05	698	
000000		16	39	22	01/31/2018	08/17/2018	13.16	5,956.45	136	
000000		09	60	07	02/05/2018	10/17/2020	32.20	46,995.67	928	
000000		08	60	07	02/01/2018	06/01/2018	68.58	69,500.71	59	
000000		15	02	31	02/08/2018	07/01/2018	4.30	18,710.33	89	
000000		04	05	01	02/08/2018	08/28/2018	2.64	5,347.19	147	
000000		09	60	07	02/01/2018	01/01/2019	20.61	15,213.93	273	
000000		15	04	24	02/05/2018	07/10/2018	3.30	9,705.89	98	
000000		15	02	02	02/05/2018	05/12/2018	7.40	21,719.02	39	
000000		15	57	34	02/05/2018	09/17/2018	4.10	11,955.30	167	
000001		14	56	63	02/09/2018	09/04/2018	.91	12,604.21	154	
000001		15	02	02	02/05/2018	03/05/2019	1.75	4,709.27	336	

Inquiry

Totals2,200

77,130.94

33,090,432.16

Refresh

Export

Member Connect

Toggle

Report

←→↑

⏮⏭⏪⏩⏴⏵

🔗🔍❓@

FR (6508) 4/04/18

This dashboard replaces the obsoleted Loans Paid Ahead Analysis report but uses the same tool number, so there is no need to learn a new tool number or adjust your employee security settings.

With various sort and filter options, the new dashboard makes it much easier to identify and analyze members that have paid ahead loans. You can filter the dashboard to show specific types of loans as desired, sort all columns, and toggle between fine amount and interest due. Use the option to print a report or export to a file for further analysis.

### ✓ New Indirect Loan Enhancements

Learn more: [online help](#).

With this release, processing your indirect loans will be much easier! Indirect loans are now listed in a new Indirect Dealer dashboard (**Tool 438 Link/View Dealer Member Loans**) where they can be viewed, updated or deleted. You won't need to run a report to see all your indirect loans in one place anymore. The process for linking indirect loans to a dealer is also simplified. The linking is done right from the new dashboard and you even can enter comments regarding the dealer-account relationship.

The Dealer ID is now stored with the loan account after it is closed. This lays the framework for including the Dealer ID on various reports/dashboards.

In addition, Member Account Inquiry will now have a button to identify the loan as an indirect loan. You will be able to jump to the new Indirect Dealer Dashboard right from this button in Inquiry.



## ✓ New Report Helps with Posting Monthly Indirect Reserve Expenses

Learn more: [online help](#).

*Thanks to Honor Credit Union for assistance in developing this new tool.*

A new report **Tool 1150 Indirect Loan Reserves Report** is now available to assist credit unions with calculating the reserve amounts paid to indirect dealers and manually posting the monthly expense to the general ledger. You will be able to record a reserve %, term, and total reserve amount on each indirect loan. The report shows the loan open date, the original reserve amount and reserve term. It then uses those figures to calculate what the monthly expense should be and how much should have already been expensed based on how long the loan has been open. The report can be limited to loans opened after a certain date, so you can continue expensing previously-opened loans the way you do now, then start using the new tool for new indirect loans going forward.

It is important to remember that the expense amounts on the report are estimates and that the actual expensing of the reserves is still handled manually. The new report is simply a tool to help your credit union with calculating the monthly expense of reserves and is dependent on the credit union entering the term when setting up the indirect/dealer link.

## ✓ Two Reports Added to the Automated Report Scheduler Feature

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

Two reports have been added to the Automated Scheduler feature, which allows you to save settings and run reports on current and end-of-month data, on demand and automated at the end of the month.

- **Tool 1150 Indirect Loan Reserves Report** (the new indirect lending report mentioned previously)
- **Tool 679 Print Risk Score Analysis Report**

## Collections

Check out the new features available due to the collaborative and creative work of CU\*Answers Collections.



### ✎ One-Time Credit Bureau Reporting Now Available at Savings/Checking Charge-Off

Learn more: [Charge Off Savings/Checking Accounts](#) and in [online help](#).

Members who borrow need good credit to qualify for the loans and terms they need. By alerting credit bureaus about how members manage their deposit accounts as well as their loans, credit unions can further encourage members to be accountable for overdrawn accounts, with the goal of increasing collections and minimizing loss to the credit union. Now collectors have a new tool in their arsenal, with a new optional tool to send a one-time record to the credit bureaus when savings and checking accounts are charged-off.

Once the new feature has been activated, when a savings or checking account is charged off via **Tool #201 Charge Off Savings/Checking Accounts**, a record will be added to that month's monthly file for reporting to the bureaus. This is a one-time process for that month only; any additional reporting, such as if the funds are eventually recovered from the member, must be done with a third-party tool such as eOscar, to adjust the member's credit history.

The addition of savings and checking accounts in the monthly Metro II credit bureau reporting file **will not change the monthly billing fee** for credit bureau reporting. Savings/checking data will be sent in the same file as loan information. Contact a Client Service Representative if you are interested in adding this feature to your bureau reporting.

## ✓ Add Member to Blocked Persons List During Charge-Off or Write-Off

Learn more: [online help](#).

*This enhancement was added as a recommendation from the Collections Roundtable.*

Currently if you want to add a person to the Blocked off Persons list after charging off a saving or checking account or after writing off a loan, a collections officer must manually use **Tool 892 Update Fraud Alert/Blocked Person List**. Now this step is automated as part of the process by checking the new *Add member to blocked persons list* checkbox, added to the Charge off Savings/Checking feature (Tool #201) and Write Off/Charge Off Loan feature (Tool #1006).

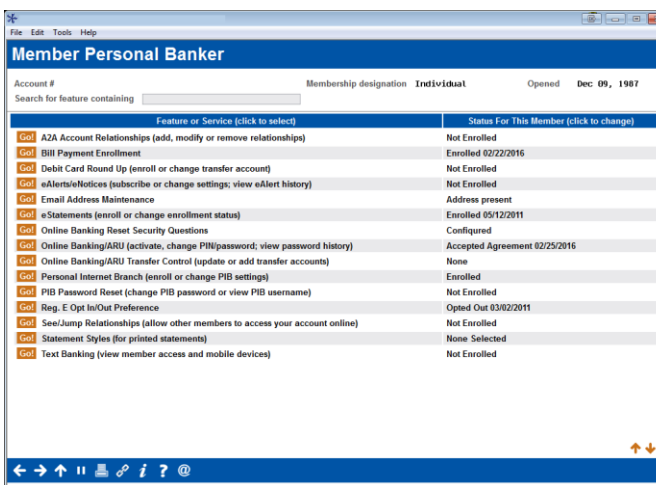
## Teller/Member Service

### ✓ Whoa, Member Personal Banker Looks Sharp!

Learn more: [online help](#).

While we're improving the look and feel of CU\*BASE as a whole, we thought this a great time to improve the look and functionality of **Tool #14 Member Personal Banker**. This enhancement not only updates the visual look of this tool, but also how it operates; gone are the checkboxes, replaced with buttons to immediately jump to the options you desire. Items are listed alphabetically to make them easier to find, and you can quickly scan the member's current enrollment status and other relevant information listed next to each item.

This new functionality also makes certain features display conditionally, which means that if your credit union doesn't offer a feature, it will no longer show up in the list.



Feature or Service (click to select)	Status For This Member (click to change)
Go! AZA Account Relationships (add, modify or remove relationships)	Not Enrolled
Go! Bill Payment Enrollment	Enrolled 02/22/2016
Go! Debit Card Round Up (enroll or change transfer account)	Not Enrolled
Go! eAlerts/eNotices (subscribe or change settings; view eAlert history)	Not Enrolled
Go! Email Address Maintenance	Address present
Go! eStatements (enroll or change enrollment status)	Enrolled 05/12/2011
Go! Online Banking Reset Security Questions	Configured
Go! Online Banking/ARU (activate, change PIN/password; view password history)	Accepted Agreement 02/25/2016
Go! Online Banking/ARU Transfer Control (update or add transfer accounts)	None
Go! Personal Internet Branch (enroll or change PIB settings)	Enrolled
Go! PIB Password Reset (change PIB password or view PIB username)	Not Enrolled
Go! Reg. E Opt In/Out Preference	Opted Out 03/02/2011
Go! See/Jump Relationships (allow other members to access your account online)	Not Enrolled
Go! Statement Styles (for printed statements)	None Selected
Go! Text Banking (view member access and mobile devices)	Not Enrolled

### ✎ Option to Add ATM/Debit Card Ordering to Account Opening Workflow

Learn more: [online help](#).

This cool new optional feature will allow your Member Service and EFT teams to combine forces to complete even more of new membership or new account processing within one single workflow. Once turned on in **Tool #1004 Workflow Controls: Open Mbrships/Accts**, Member Service Representatives will have the option to open any needed sub-accounts, then use this new button to jump straight to the ATM/Debit card ordering process.

Something to consider when activating this enhancement is that there are no special security restrictions for this feature; you're able to control whether or not the *ATM/Debit Card Maint.* button is automatically available, but not which representatives can use it. Simply, any employee ID who has permission to open a sub-accounts can access ATM/Debit card maintenance with this new workflow. This presents a great opportunity for some cross-team training!

### ✓ Built-in Verify ID Window Assists Member Verification During Creation of Miscellaneous Advance, Check or Money Order

Learn more: [online help](#).

On most teller transactions after you enter the member account number you see the Verify Member pop-up window where you can see the ID, verify name etc.

With this release we are adding this screen when employees process a miscellaneous advance, check, or money order. After the selection of the appropriate Proc Code, the Verify Member screen will appear next in the flow. This allows tellers to verify the identity of the person that they service before giving funds to the member.

## ✔ See “My Follow-ups” Button Only When You Have Follow-Ups to Work

Learn more: [online help](#).

Do you ever log in to CU\*BASE, see the My Follow-Ups button on your home page and think, “Oh, a follow-up, I’d better check it,” only to discover you don’t have any new ones assigned to you that need attention? Well, we certainly do over here, so we’ve enhanced that feature to only display the *My Follow-ups* button if you do, in fact, have a current follow-up! CU\*BASE will use your employee ID to scan your Trackers, and any that have follow-ups with a date of today or before (overdue follow-ups!) will cause the button to display with an indicator. If you have follow-ups dated only after the current date (say, next week), the *My Follow-Ups* button will appear without an indicator, allowing you to quickly glance, plan your day, and get back to those members that need you.

## ✔ View-Only Versions of Blocked Persons List and Electronic Deposit Holds Screens

Learn more: [online help](#).

With this release we are adding view-only versions of **Tool #355 *Electronic Deposit Hold Group Config*** and **Tool #1892 *Update Fraud Alert/Blocked Persons List***. Now if you don’t want to allow employees to perform maintenance but want them to be able to view the details, you can assign **Tool #356 *View Electronic Deposit Hold Group Config*** and **Tool #1892 *View Fraud Alert/Blocked Person Scan***.

In addition, we will now use the view-only version of the Fraud Alert/Blocked Persons screen in the following locations, allowing you to give more employees access to these tools. (Currently the maintenance version is used.)

- **Tool #3 *Open/Maintain Memberships/Accounts***, Blocked Persons (F17)
- **Tool #15 *Update Member Information***, Blocked Person (F17)
- **Tool #20 *Update Account Information***, Blocked Person (F17)
- **Tool #997 *Work with Non-Member Database***, Blocked Person (F17)

## ✔ Cash Advance Fees Now Charged for Courtesy Checks Processed via ACH or Check Processing When Loan Category Transaction Charges Set for “All Activity”

Learn more: [online help](#).

*This change applies to credit unions that have credit card loan categories configured to fee for cash advances with the transaction charges set to apply to ‘All activity’ rather than only ‘Switched activity.’* In these cases cash advance fees will now be charged when credit card courtesy checks are cleared through either the ACH or draft processing channels. The member will see this charge as if they took a cash advance.

## 👤 Deluxe Offers Full-Service Check Ordering

Learn more: [Check Ordering and online help](#).

Now our check ordering interface with Deluxe allows you to order and reorder checks using both CU\*BASE and **It’s Me 247**, making it the only vendor that is completely full service. Be the first credit union to try this new interface! *For all integrated check ordering vendors and what services each offers, check out the matrix in the front of the “Check Ordering” booklet.*

## Marketing

## ✔ Rebate Your Members’ Service Charge Fees (for Using Your ATMs)

Learn more: [ATM Service and Surcharge Rebates, Qualified Dividends, and online help](#).

You now have the option to refund members the *service charge* fees that they are charged for using one of *your* ATMs. This feature works like the current ATM *surcharge* rebate program feature, which refund fees a member is charged for using a *foreign (out of network)* ATM machines.

Now you can refund ATM service fees, ATM surcharge fees, or both! Since the ATM service charge rebate programs are attached to a dividend application, your credit union has the flexibility to offer rebates only on specific types of accounts, for example VIP checking. You can even tie your refund to a Qualified Dividends program and reward only the members that meet the requirements to receive a higher qualified dividend. Learn more in the Qualified Dividends booklet.)

Use the new **Tool #1145 ATM Service Charge Rebate Configuration** to set up your rebate program and specify a maximum monthly rebate amount. Then use **Tool #777 Savings/Checking Products Configuration** to attach the program to products for which members should receive the rebate.

ATM service charge rebates are posted to member accounts monthly. CU\*BASE calculates and posts the service rebate as one deposit, not exceeding the maximum monthly rebate amount. Members see the rebate, along with the description configured in the ATM service configuration on their statements. Two new end-of-month reports (posting and exceptions) have been developed to assist you with monitoring your program.

### **Introducing Card Activity Rebate (CAR) Programs: Give Members an Incentive to Purchase with Their Debit Card**

Learn more: [Card Activity Rebates \(CAR\)](#), [Qualified Dividends](#), and in [online help](#).

*Our thanks to Diversified Members Credit Union for their assistance with this enhancement.*

Match similar reward programs on the market and add a CAR program to your member appreciation program! Increase members' use of your in-house debit (and ATM) cards when making their purchases. Use your CAR program to rebate members a certain percentage of their debit card activity every month, up to a maximum configured payment. (Read more about special configuration options below.)

CAR programs are configured via **Tool 1320: Card Activity Rebate Configuration** and, besides allowing you to configure a maximum rebate, CAR rebates allow you to set a per transaction limit rebate and to decide whether to include the ATM transaction (dependent on vendor) in the rebate. *Credit card purchases are not included in this phase of the project.* Once the rebate is configured, you tie the program to a Dividend Application, so you can reward just specific accounts that have debit cards attached. As with service charge rebates, CU\*BASE calculates and posts the rebate as one deposit, not exceeding the maximum monthly rebate amount. Members see the rebate, along with the description configured in the card activity rebate configuration on their statements.

As with ATM rebates, Card Activity Rebates can also be tied to the CU\*BASE Qualified Dividends so that you can elect to post rebates only to members who qualify under Qualified Dividend program guidelines, granting rebate rewards either in lieu of or in addition to dividends. Learn more in the Qualified Dividend booklet.

## Accounting/Back Office

### **The Next Step in Account Number Masking: Printed Notices**

Learn more: [online help](#).

As promised in the 17.05 CU\*BASE release when we released account number masking for misc. member account forms, we're adding a new optional flag for masking account numbers on printed notices. This enhancement allows your credit union to protect member privacy as notices are mailed. Previously, member notices contained either the entire account number, or no account number at all (note, member numbers were masked on eNotices). Now, you can mask all but the last two account digits by accessing **Tool #258 Configure Laser Notices**, and checking the "Mask Account Number" option. As the notice printing is a little different than printing misc. member account forms, once you have this option checked, all numbers will automatically be masked. There is no option to override while printing (unless you deactivate the feature altogether).

## ✓ New ACH Report Includes Only International ACH Transactions (IAT)

Learn more: [online help](#).

We have been receiving requests to pull out certain types of transactions from the full Automated Clearing House Transaction report (usually referred to by its short name, PACXTB). With this release we are introducing the new break-out PACXTB4 report (sub heading “International Transactions”) shown below which includes only International ACH Transactions (IAT). If you are like many credit unions and use this data when performing risk assessments or if you just want to view them separately, watch for this new report when you receive your ACH reports.

1/29/18 11:46:36	CREDIT UNION	PACXTB4	PAGE
RUN ON 1/30/18	AUTOMATED CLEARING HOUSE TRANSACTIONS	USER	
INTERNATIONAL TRANSACTIONS			
COMPANY PARTSCOLLEC	770510487C	SETT 016	OSC 1
INSTANT TRANSFER	EFFECTIVE ENTRY DATE 1/16/18	STD ENTRY CLASS IAT	ORIGIN NO. 09100001
DIS INDIVIDUAL NAME	INDIVIDUAL ID	TRACE NUMBER	TRAN CODE
DATE		R&T #	DEPOSITOR ACCT
			BATCH ID NO. 0087903
			DEBIT AMOUNT
			CREDIT AMOUNT

## ✓ New Enhancements for A/P Vendor Report to Assist with Monitoring and Reviewing Vendors

Learn more: [online help](#).

*Thanks to Fox Community Credit Union for their assistance with this enhancement.*

With this release we have added two enhancements to the A/P Vendor Master Listing (LAPVE) report accessed via **Tool #136 AP Vendor Listing**. In addition to adding a filter to include only vendors within a specific *Last paid date* range, we have added the paid amount and the total YTD to the printed report. These enhancements will assist credit unions with better monitoring and reviewing of their accounts payable vendors.

## Audit

### ✎ Enhancements to Auto-Security Allow Selective Usage by Employee

Learn more: [online help](#).

If your credit union loves the idea of auto-security but has had to deactivate it in order to better control shared workstations in your lobby, with this release you can have the best of both worlds. Now you can activate auto-security for all employees but then select specific employee IDs and restrict only them from using it, such as tellers who share workstations or your drive-up terminal. To make this change, access **Tool #327 CU\*BASE Employee Security**, and use the CU Options button to activate auto-security. Then, for any employee who should not be able to use auto-security, select the ID, choose Employee Profile and check the new *Restrict auto-security for this employee* flag.

## Imaging

*Check out the new features available with the 18.06 Imaging Solutions release that was previously implemented on June 10th.*



### ✓ Now Members Can Use the Virtual Closing Rooms in “It’s Me 247” to Access Forms for Remote Signing

*This feature is available to Online, Enhanced Online, and In-house Managed Release clients.*

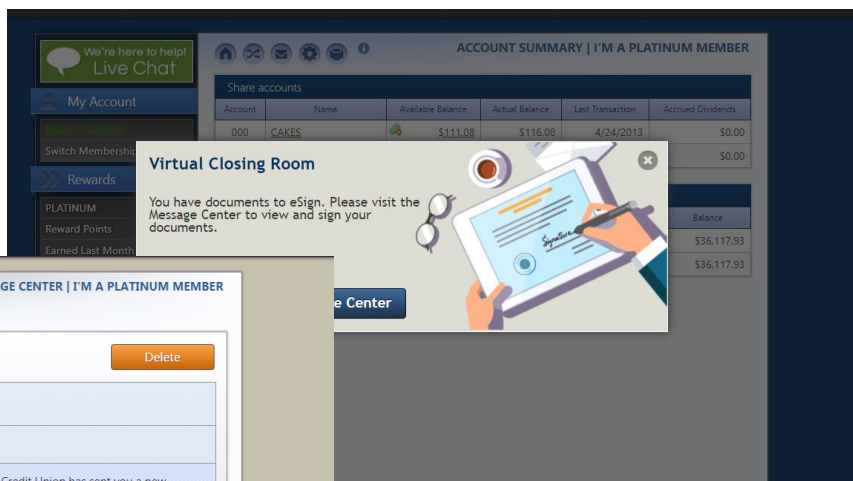


Currently you can send forms through eSignature, and the system sends an email to the member that provides a link to the form they need to sign remotely. Members can also be provided an authorization code to provide an additional layer of security. Now with this release, you can also send members to the **It’s Me 247** Secure Message Center to access the link to sign the form. This provides even tighter security and increased peace of mind for your members, as they must use their online banking login credentials to access the form.



You initiate the notification that the form is available via online banking by selecting the *Notification Type* of *Online Banking Signing Room* at the bottom of the Signer Information screen. If online signing is selected, then a *Notification Account* is also required.)

The member receives notification via email and once they log into online banking, they will see the new Virtual Closing Room launching room entry page (shown to the right) alerting them that they have a form(s) to sign.



The member clicks "Go to Message Center" and accesses the secure Message Center message (shown below). The member clicks "View Document" to access their form to sign it. The rest of the remote signing process continues as usual.

In a day when members are told never to click on a link in an email, this new toolkit lets you still give security-conscious members access to their forms, when and where they have time to sign them.

## "Bundle" Multiple Forms for Remote eSigning with eDS Packages

This feature is available to Online, Enhanced Online clients and In-house Managed Release clients.



Currently if the loan has multiple forms the member needs to sign remotely, they get multiple emails. Beginning with this release, the eDS Package feature will automatically be implemented, allowing you to group multiple forms in a "bundle" and send them for eSigning at the same time.

A new "Add to eDS package" will appear at the top of the *Signer Information* screen allowing you to group documents together in a "package." After the last form is generated, check "Last Document," and send as usual.

The member will receive one email notification, either with the link to sign

forms or a message to go to the Secure Online Message Center (new with this release) to remotely sign the forms. When the member clicks the link, a new interface presents all their forms in a list and allows them to review the forms once they are signed.



## View Multiple Documents at the Same Time in idocVAULT

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*This feature is available to Online and Enhanced Online clients.*



Currently you can only view images in idocVAULT in the right pane which restricts you to viewing only one image at a time. With this release we have added two new icons in the left panel that let you select whether to view the image in the right pane (the current method) or to pop out the image in a separate window (a new feature!). Now you can view multiple forms at the same time and more easily view the entire image.

END