

| Product: | Version #: | To be released to: | On date: |
|---------------|------------|--------------------|--------------------|
| CU*BASE® GOLD | 18.10 | Online CUs | October 21, 2018 |
| | | Self-Processors | November 5-6, 2018 |





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

October 22, 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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Teller/Member Service

ATM/Debit Card Closing Built into Close Account/Membership

Learn more: [online help](#).

Currently when closing an account or membership, if an ATM or debit card exists, the member service representative must exit the screen, use **Tool #11 ATM/Debit Card Maintenance** (*Shortcut: card*) to close the card, and then resume finalizing the close process.

Now access to closing cards is built right in. A new *ATM/Debit Card Maint* (F9) button on the *Close Account* screen gives you direct access to the *ATM/Debit Card Maintenance* screen where you can close the card. From there use the backup button to return to the original screen to finish closing the account or membership.

Access Closed Sub-Accounts via Phone Operator

Learn more: [online help](#).

With this release we are adding access to closed accounts for active members via Phone Operator. This change will allow call center operators to answer questions about recently-closed accounts, such as certificates that recently matured or a loan that was recently paid off.

Remember that Phone Operator is intended to be used by employees who are authorized to post transactions to member accounts. Member Inquiry is still the primary tool for performing inquiries on members and the only way to access information on closed memberships.

Quote Loan Payoffs Using a Tool, Not Phone Operator

Learn more: [online help](#).

This enhancement was created based on an Idea Form suggestion.

Currently tellers and member service representatives need to use Phone Operator when a member wants a payoff statement. Since Phone Op is intended for call center staff who have posting privileges, we've created new **Tool #1325 Loan Payoff Estimator** which can be assigned to MSRs or loan officers who just need to be able to produce payoff statements for members. All the loan payoff features, such as the printing of the correct loan payoff form (if configured) and calculation of finance charges, fines, and interest due (depending on the type of loan) will be included in the payoff calculation. You can even calculate the payoff for mortgages with this tool!

Enhancements to the Secondary Names Inquiry

Learn more: [online help](#).

This enhancement was implemented as the result of an Idea form.

Many credit unions have asked for the ability to view a secondary owner's contact information from the main Inquiry or Phone Operator screens. Today, in order to see a secondary owner's address, email or phone number, you must use account maintenance or another method. This project adds a window from the **Secondary Names Inquiry** screen that provides this detail. You'll also be able to see the gender of the secondary owner and any comments your team has entered to explain the relationship between the secondary owner and primary member.

Money Order Service Available with COOP Shared Branching

Currently credit unions use multiple steps to offer money orders via COOP Shared Branching. Now simply enter the new Money Order (M) Proc Code in Teller!

Asterisk Intelligence Spotlight

This release introduces new VAT (Visual Analytics Tools) charts and two new dashboards, continuing the Asterisk Intelligence teams' track record of bringing you new ways to educate others about your data.



Learn more on the page devoted to the ongoing initiative:

<https://www.cuanswers.com/solutions/asterisk-intelligence/visual-analytical-tools/>

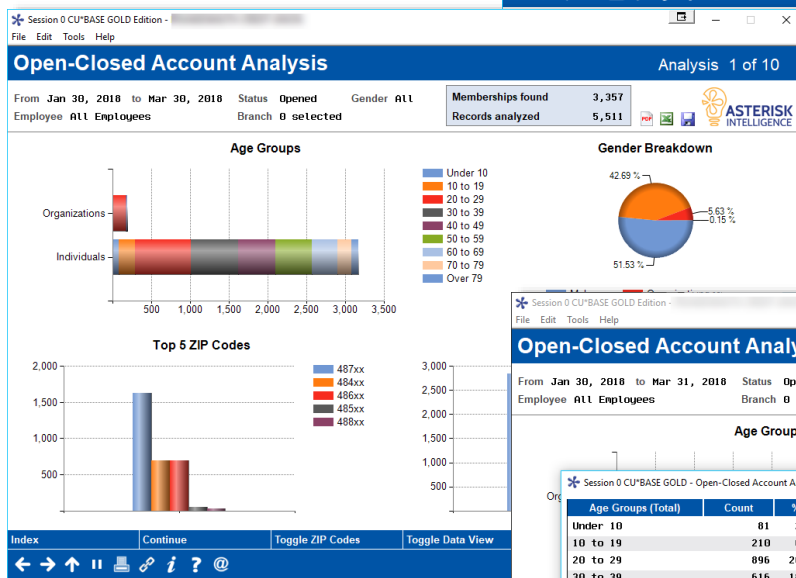
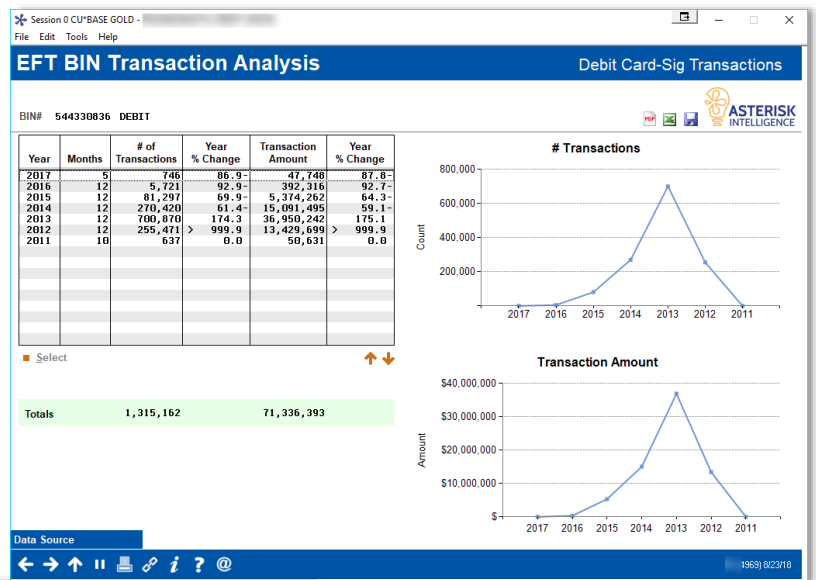
Visual Analytics Tools (VAT): Learn to Explain Your Data Better with a Graphical Representation

Learn with Asterisk Intelligence as we try out different strategies to display data in a graphical manner. This release introduces several new charts and graphs including:

Introducing line and stacked bar charts

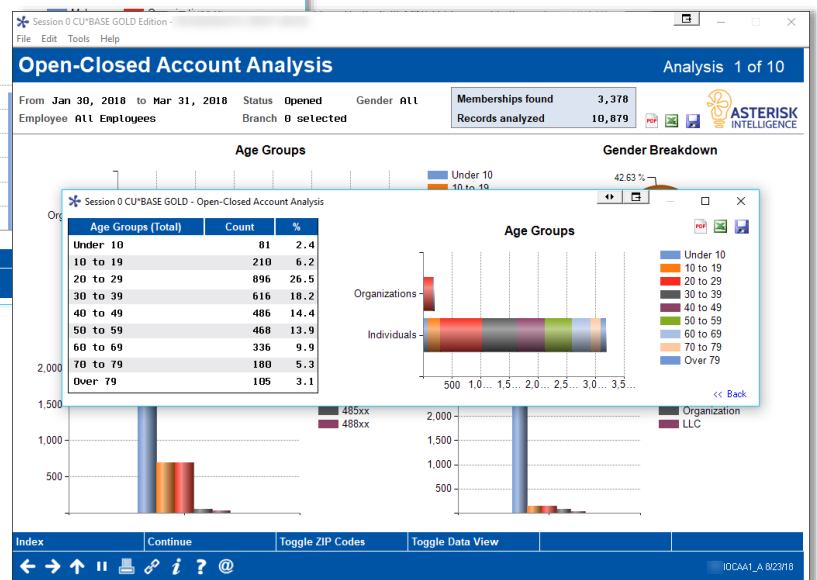
The “stacked bar” serves as a new way to draw what is traditionally presented as a pie chart. This style of charting makes comparisons between data sets much easier and more accurate than trying to eyeball a group of pie slices.

The line chart style is a new way to show column charts, and it's intended to demonstrate a trend over time more intuitively than columns could offer.



Introducing the dashboard “control center” presentations

The “control center” presentation style is intended to provide an “at-a-glance”

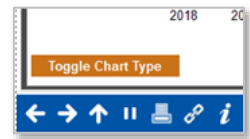


visualization. It uses a collage of several charts presented together on the same screen so there's no need to flip between tabs or buttons. (On several current screens, for example, you must open six pie charts and view the separately graphs separately.) If you do want to have a close-up view of just one chart, it now can be clicked to isolate it in a pop-up window and show its data table

beside it. This style emphasizes the visuals over the raw data. Available on a total of eleven screens, including the Open/Closed Analysis screens.

Introducing the option to toggle between graphs on one dashboard

With one VAT design, the Asterisk Intelligence team allows you to use two different charting styles with the same data, to allow you to highlight what is important to you. If you are interested in performance over time, they recommend using a line chart. They have found that stacked bar charting is better at showing relative composition over time. Click *Toggle Chart* in the *Trends* area of the Loan Risk Analysis dashboard to move between these two charting styles.



Introducing the New Payveris Subscribers Dashboard

Learn more: [online help](#)

Thanks to *SettleMINT EFT* for championing this project.



Introducing the new **Tool #1106 Payveris Subscriber Analysis Dashboard** that emphasizes the demographic represented by members who use bill pay.

| Account Base | G | Tier Score | Mbr Age | Length of Membrship | Length of Enrollment | Total Savings | Total Loans | Payee Count | Subscriber |
|--------------|---|------------|---------|---------------------|----------------------|---------------|-------------|-------------|------------|
| | M | 505 | 64 | 50Y 0M | 2Y 6M | 7,523 | 20,504 | 4 | DE |
| | M | 205 | 73 | 49Y 6M | 2Y 6M | 360 | 820 | 5 | RO |
| | M | 0 | 59 | 48Y 7M | 8M | 3,137 | 317 | 0 | TH |
| | F | 600 | 57 | 48Y 6M | 2Y 6M | 3,441 | 60,465 | 13 | AN |
| | M | 305 | 69 | 48Y 6M | 2Y 6M | 8,747 | 0 | 8 | CA |
| | M | 665 | 63 | 47Y 5M | 2Y 6M | 26,095 | 1,344 | 1 | TI |
| | M | 455 | 91 | 47Y 3M | 2Y 6M | 31,159 | 0 | 27 | JU |

Use this analysis to see where payments are being sent by this group and how much they are paying, as well as a membership financial profile, including their total loans and total savings and length of membership. And the dashboard goes further than Common Bonds (although this option is included in the dashboard) to show you not only what the member demographic is today, but also where they have been in the past.

| Account Base | Payee | # of Payments | Subscriber |
|--------------|-------|---------------|------------|
| 1 J | | 1 | AMY |
| 1 K | | 1 | AMY |
| 1 L | | 1 | AMY |
| 1 L | | 1 | AMY |
| 1 M | | 1 | AMY |

The first screen allows you to filter your membership by various standard filters, but the next screen shows whom the subscribers were paying, a sort of “Where Your Members Shop” tool. It allows you to drill down to see who your members are paying, even to the level of seeing which of your members has one of the various Discover cards, or who made a payment to JC Penney. Integrated are tools to allow you to drill down even further to the member level.

Beyond the value as a membership engagement tool, this dashboard also can be used in research, such as to see which members make payments to a merchant should a data breach be reported.

✔ Introducing the Loan Productivity Analysis: Great for Commission-Based Lending and More!

Learn more: [online help](#).

If you are a credit union that pays commissions based on new loans, knowing exactly which employee is responsible at each step along the way becomes very important. The new **Tool #1670 Loan Productivity Analysis Dashboard** makes it easier to know who worked on the loan, to the level of interviewer, approver, collector, and loan closer. At a glance see who did what over a selected month, making it easy to work monthly commissions.

Loan Productivity - Analysis For September 18, 2018

| Selected Loans | Disb Amt | Pct | Count | Pct | Members | Top Loan Categories | Disb Amt | Pct | Count | Pct |
|------------------|---------------|------|-------|------|---------|----------------------|-------------|------|-------|------|
| Selected Loans | | | | | | FIRST MORTGAGE FANNI | 279,373,239 | 24.4 | 2531 | 5.7 |
| Closed End Loans | 843,490,226 | 73.7 | 27645 | 62.0 | 20158 | USED VEHICLES | 161,867,343 | 14.1 | 10379 | 23.3 |
| Open End Loans | 301,767,826 | 26.3 | 16946 | 38.0 | 14460 | RECREATIONAL VEHICLE | 55,947,429 | 4.9 | 2218 | 5.0 |
| Combined | 1,145,258,052 | | 44591 | | 27640 | FIX MORT 30 YEAR FUL | 48,067,125 | 4.2 | 265 | .6 |
| | | | | | | WRITTEN OFF LOANS | 44,444,874 | 3.9 | 3423 | 7.7 |
| All Loans | | | | | | CLOSED END HOME EQUI | 42,555,466 | 3.7 | 774 | 1.7 |
| Closed End Loans | 843,490,226 | 73.7 | 27645 | 62.0 | 20158 | Totals | 632,255,476 | 55.2 | 19590 | 44.0 |
| Open End Loans | 301,767,826 | 26.3 | 16946 | 38.0 | 14460 | | | | | |
| Combined | 1,145,258,052 | | 44591 | | 27640 | | | | | |

| Top 3 Collectors | Disb Amt | Pct | Count | Pct | Top 3 Interviewers | Disb Amt | Pct | Count | Pct |
|----------------------|-------------|------|-------|------|--------------------|-------------|-----|-------|-----|
| CU+ANSWERS COLLECTIO | 597,136,802 | 52.1 | 22664 | 50.8 | BRAD | 112,204,730 | 9.8 | 989 | 2.2 |
| | 111,283,685 | 9.7 | 1012 | 2.3 | BTU | 101,458,665 | 8.9 | 912 | 2.0 |
| | 102,661,111 | 8.9 | 1012 | 2.3 | | | | | |
| Totals | 811,081,598 | | | | | | | | |

| Top 3 Opened By | Disb Amt | Name | Disb Amt | Pct | Rank | Count | Pct | Rank |
|--------------------|---------------|------|-------------|-----|------|--------|-----|------|
| | 205,548,111 | BRAD | 112,204,730 | 9.8 | 1 | 989 | 2.2 | 11 |
| | 154,621,111 | BILL | 101,458,665 | 8.9 | 2 | 912 | 2.0 | 13 |
| | 123,316,111 | *** | 80,102,343 | 7.0 | 3 | 2981 | 6.7 | 1 |
| LOAN REVIEW | | MART | 50,773,437 | 4.4 | 4 | 646 | 1.4 | 23 |
| | | PRIM | 40,513,568 | 3.5 | 5 | 403 | .9 | 38 |
| | | LAUR | 37,904,752 | 3.3 | 6 | 1849 | 4.1 | 3 |
| | | TIM | 37,841,487 | 3.3 | 7 | 425 | 1.0 | 35 |
| | | AMY | 37,053,601 | 3.2 | 8 | 1758 | 3.9 | 4 |
| | | HELE | 36,029,904 | 3.1 | 9 | 634 | 1.4 | 24 |
| | | **ID | 32,351,615 | 2.8 | 10 | 2036 | 4.6 | 2 |
| | | RAND | 30,590,427 | 2.7 | 11 | 1519 | 3.4 | 5 |
| | | STAC | 29,418,022 | 2.6 | 12 | 292 | .7 | 47 |
| | | PAME | 26,429,539 | 2.3 | 13 | 306 | .7 | 45 |
| | | SHEI | 24,809,057 | 2.2 | 14 | 1098 | 2.5 | 10 |
| | | STAC | 21,968,641 | 1.9 | 15 | 1476 | 3.3 | 6 |
| | | TAMM | 18,788,723 | 1.6 | 16 | 1133 | 2.5 | 9 |
| Totals | 1,145,258,052 | | | | | 44,591 | | |

Add this to the power of the filters on the Loan Trial Balance (with credit score added!) to slice and dice your data, and you have one of the most powerful lending dashboards we have introduced. No more custom queries required: choose what's important to you and go!

✔ Introducing the New Activity Validation Dashboards

Learn more: [online help](#).

When something doesn't feel right about the books, use **Tool #1220 Daily GL/Trans Activity Validation** to look for any sizable issues or "out of whack" numbers. Use this dashboard to be curious about the context around your financial data. What does a shift of \$100,000 mean to you? Is it a certain percentage of your monthly interest accruals? Or is it statistically pennies in your overall dollar movement?

Session 0 CU*BASE GOLD - Monthly Summary

Description: [Select] Validation period: Jun 2018 [MMYYYY]
 Origin: [Select] selected Comparison period: May 2018 [MMYYYY]
 Tran code/Type: [Select] selected - OR -
 Branch: [Select] selected Previous: [] months

| | Validation Period 06/2018 | Comparison Period 05/2018 | Difference | Percent Change |
|----------------------|------------------------------|------------------------------|------------|----------------|
| Transactions/Month | 1,347,155 | 1,358,600 | 11,445- | 0.8- |
| Dollars/Month | 70,869,139 | 62,309,143 | 559,996 | 1.5 |
| Transactions/Day | 44,905 | 43,826 | 1,079 | 2.5 |
| Dollars/Day | 9,028,971 | 8,139,005 | 89,966 | 4.9 |
| Days/Period | 30 | 31 | 1- | |
| Business Days/Period | 21 | 23 | 2- | |

Clear Filters Show Detail Data Source

Navigation icons: [Back] [Forward] [Home] [Pause] [Print] [Link] [Info] [Help] [Search] [Refresh]

[6718]

Other questions this dashboard can answer:

- Do you need to catch a runaway fee program? Is it charging way more than forecasted?
- Does your fee income drop after a system change? Is it time for a configuration tune-up?
- Look for all credits to expense GLs and vice versa, look for all debits to credit GLs.

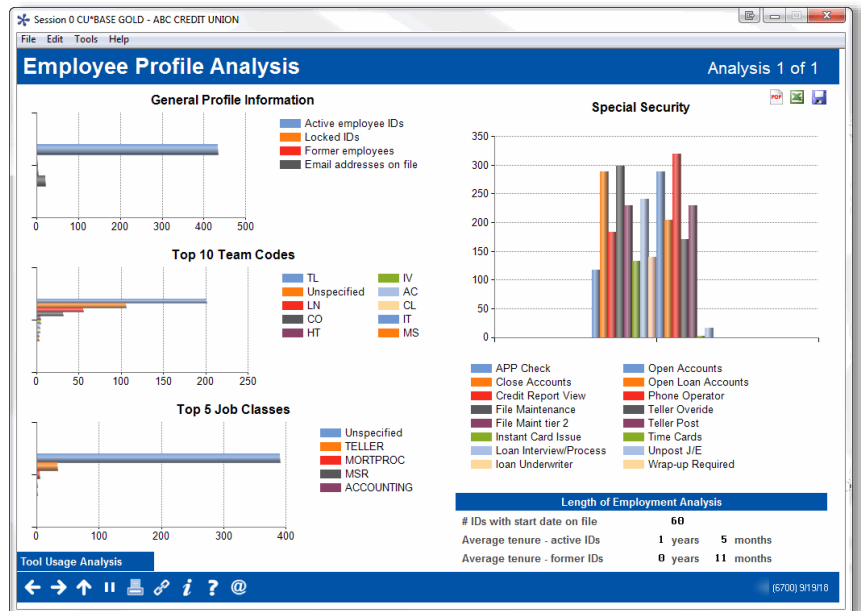
Introducing CU*BASE Optics: How are Your Employees Using CU*BASE?

Learn more: [online help](#).

These two new analysis dashboards will be valued not only by security officers and auditors, but by branch managers and your HR team as they try to get a handle on how your employees are using and navigating CU*BASE every day.

Summary Analysis for Employee Data

This new dashboard, available from the Employee Security dashboard as well as via **Tool #1190 Employee Security Profile Analysis**, summarizes information about your employee IDs, including # of active, locked, and archived IDs, email addresses on file, job class and team code breakdowns, and length of employment. You can also see the number of employees who have access to each of the features under Special Security, such as tier 2 file maintenance and loan underwriting.



Usage Statistics for Tools

Another great new analysis for security administrators and auditors, **Tool #1195 Tool Usage Analysis Dashboard** lets you see a listing of all available tools and the number of times they have been accessed by your employees in the current month, last month, last 90 days and last 6 months.

IMPORTANT: Some of the tools, such as Teller

Processing and Inquiry/Phone, will only begin tracking access when this release goes live, so it will take a few months for the analysis data to build.

The screenshot shows a web application window titled "Session 2 CU*BASE GOLD - PATHWAYS FINANCIAL CREDIT UNION". The main heading is "Tool Usage Analysis" with a sub-heading "Analysis 1 of 1". There are search filters for "Exact" and "Description", and counts for "# Employees 135", "# Tools 815", and "# selected 0". Below the filters is a table with the following data:

| Tool # | Tool Title | # Employees Assigned | # of Times Used | | | |
|--------|--|----------------------|-----------------|------------|--------------|---------------|
| | | | This Month | Last Month | Last 90 Days | Last 6 Months |
| 3 | Open/Maintain Memberships/Accounts | 114 | 1,249 | 1,677 | 4,313 | 9,704 |
| 11 | ATM/Debit Card Maintenance | 60 | 1,144 | 1,297 | 4,066 | 7,894 |
| 60 | GL Journal History Inquiry | 61 | 850 | 969 | 2,710 | 5,624 |
| 30 | Member Account Adjustment (Coded) | 110 | 680 | 811 | 2,268 | 4,388 |
| 32 | Teller/Vault Cash Transfers & Inquiry | 96 | 577 | 664 | 2,043 | 4,064 |
| 20 | Update Account Information | 114 | 554 | 716 | 1,847 | 3,710 |
| 61 | Create/Post GL Journal Entries | 46 | 451 | 494 | 1,447 | 2,944 |
| 35 | Branch Vault Control | 83 | 441 | 406 | 1,476 | 3,108 |
| 22 | Close Memberships/Accounts | 114 | 366 | 378 | 1,080 | 2,177 |
| 2 | Work/View Loan Application Status | 77 | 349 | 454 | 1,213 | 2,320 |
| 51 | Miscellaneous Loan Maintenance | 100 | 340 | 482 | 1,347 | 2,540 |
| 33 | Teller Drawer Control/Inquiry | 110 | 306 | 385 | 1,071 | 1,938 |
| 492 | Member Account Adjustment (Full) | 49 | 304 | 319 | 890 | 1,848 |
| 14 | Member Personal Banker | 114 | 287 | 397 | 1,208 | 2,559 |
| 21 | Print Misc Member Account Forms | 113 | 265 | 243 | 710 | 1,419 |
| 72 | Update ABU/Online Banking Access (PIN) | 105 | 251 | 306 | 870 | 1,802 |
| 657 | Print Loan Coupons | 113 | 235 | 264 | 653 | 1,211 |
| 12 | Update/Order Online Credit Cards | 77 | 197 | 264 | 805 | 1,550 |

We plan to take advantage of this tool across all network credit unions as part of our ongoing “what do we take to the future?” analysis. Usage stats like these will help us find tools that are no longer relevant and should be removed, allowing us to shift the time and resources spent maintaining those tools to new ones that credit unions need today.

EFT

Infrastructure Update: VAU/ABU Mandate

Learn more: [online help](#)

You may have heard from your EFT provider about a new mandate referred to as the **Visa Account Updater (VAU)** and **Mastercard’s Automatic Billing Updater (ABU)**. This mandate allows merchants to automatically update their customers’ stored card details. In other words, when a new card is created to replace an old one, that information is passed to the merchants as well. In this release we are moving in all the changes needed for CU*BASE to complete the batch maintenance testing with all of the vendors, then we’ll work to certify the process, one vendor at a time. Vendor projects are in the works and Settlement EFT will keep you updated on the progress.

Enhancement to Payments Applied to Credit Card Balances

Learn more: [online help](#)

We made an enhancement to the way that payments are applied to credit card balances, to better handle the possibility of a member having balances on multiple rate buckets of the same type, such as multiple balance transfer promotional rate buckets. Although the system has always posted first to the highest interest rate, then the oldest loan category, then the priority from the loan category config (for example CA first, then BT, then PU), after that hierarchy had been satisfied any buckets that were the same in those attributes were paid in random order.

Now we’ve added a fourth level to that flow so that if there are buckets with the same rate, loan category and bucket type, the system will pay those rate buckets based on sequence number, starting with the lowest sequence number on the bucket (BT 001, then BT 002, etc.).

NOTE: Be careful if you reuse a sequence number on an older promotional bucket by editing its dates. For example, if you reuse sequence BT 005 for a new promo, we’ll still pay balances under BT 005 before balances under BT 006 (assuming they are the same rate), even if the 006 promo has been in place longer.

✔ Order Card Without Sending Record to Vendor in Batch Maintenance

Learn more: [online help](#)

With this release we have added a new enhancement to allow credit unions to order an online credit card for their member in CU*BASE, without that order triggering a record being sent to the vendor via batch card maintenance. This is helpful in situations where credit unions need to attach a card number to a loan after the card already exists on the vendor database. It will also be useful when credit unions want to use a non-integrated Instant Card Issue solution to generate cards in-house. Similar to how ATM/Debit Card orders already work, you will simply uncheck *Send maintenance* when ordering a card.

✔ Unlock/Enter Credit Card Number When Creating New Card

Learn more: [online help](#).

With this release you will now have the ability within CU*BASE to unlock the card number. Using the “Unlock Card #” feature will allow you to input the credit card number from any pre-printed card stock or simply to add a card to CU*BASE that might have had to be issued from the vendor site directly, just like how you currently do for debit cards.

📁 Change the Way Funds are Released to Members at ATMs

Learn more: [Automated Deposit Holds booklet](#) and [online help](#).

We have added a new option your credit union can choose for how holds on ATM deposits are handled. Now you can choose to release funds based on an aggregated total of all ATM deposits made (per membership account) in a single day*. This feature, which is controlled by the Electronic Deposit Hold Group settings, allows you to better mitigate the risk of a member making numerous small deposits in the same day, leaving only empty envelopes in the machine, and being able to walk away with excessive immediate-credit funds.

**For this feature, a “day” refers to the period between end-of-day (EOD) processing for one day and EOD for the next day.*

Other related adjustments to uncollected funds features:

- Changed the way history records are recorded on ATM deposits, so that even when funds are released immediately (including if the amount falls below your threshold and no hold was even put on in the first place), that action will be recorded in the history, for a more complete picture of what occurred.
- Enhanced the data shown in the Electronic Deposit Hold Group config (Tool #355) to make it easier to compare how each of your codes is set up.
- Expanded the UNCOLL (uncollected funds) table which stores a record for funds that are currently on hold, and the UNCOLHST (uncollected funds history) table which stores a record for every action taken on a record in UNCOLL.
- Rather than making changes to the daily Uncollected Funds Releases reports (PUNCOD and PUNCOD1), as of this release we will be discontinuing both of these daily reports. This information is available via Member Account Inquiry Uncollected Funds history or via the UNCOLHST database table.

To activate this new option use **Tool #355 Electronic Deposit Hold Group Config**, select a code and use Edit, then select the new *Aggregated daily deposits (by membership)* option. You can choose the maximum amount to release per day and the # of days to hold the remaining deposit. NOTE: Reg. CC releases on individual items do not apply with this feature.

Management/CEO/Audit

✔ Record Beneficial Owners and Other Miscellaneous Secondary Names on Member Accounts

Learn more: [online help](#).

With this release we have expanded the number of owner types stored in the Secondary Names database table (SECNAMES), which is used to link member and non-member records together to denote joint owner and beneficiary relationships on member accounts. That means your credit union can now designate owners that may not necessarily have all of the same rights and privileges as a true joint owner, complete with their own label and set of rules.

One of the reasons for this change was to deal with the regulatory changes around tracking “beneficial ownership” on organizational accounts. But the new features will also be useful for tracking other ownership types, such as power of attorney (POA) and payable on death (POD) relationships.

Here are highlights of the changes made:

- Expanded the SECNAMES table to allow for a new type “M” code (in addition to the existing J and B) for miscellaneous types of joint owners, such as Beneficial Owners, Authorized Users, Power of Attorney (POA), Payable On Death (POD), Representative Payee, etc.
- Changed **Tool #523 Membership Designation Configuration** to allow you to define, by membership type, what the generic label for the new misc. owner type should be. **IMPORTANT:** You can define only a single label for the misc. owner type per Membership Designation code. The account itself can have as many people flagged as that owner type as needed, but all of them will have the same label (similar to how the joint owner label works).
- When linking a secondary name to an account, a comment can be added to explain that person’s relationship to the primary account owner. This will be stored in the SECNAMES table and visible via the Secondary Names Inquiry in Member Inquiry, Phone Operator, Teller Posting and Member Transfers. (See below for more enhancements to that inquiry.)
- Labels will be changed on numerous screens so that instead of “Joint Owner/Beneficiary” you’ll see “Secondary Names” as a generic term meaning any type of secondary owner.

Secondary names marked as type M will not be included in the Teller “Currently Serving” window. But otherwise the main difference is the label that’s displayed on various CU*BASE screens. It is still up your credit union’s policies as to how these particular memberships should be serviced by your staff.

Be sure to check out the recommendations from AuditLink on how to use CU*BASE Tools to Track Beneficial Owners in the AnswerBook:
<https://kb.cuanswers.com/cuanswers/ext/kbdetail.aspx?kbid=4359>

Employee Security Enhancements

Learn more: [online help](#).

This project adds a number of new features and enhancements to the CU*BASE Employee Security tools, based on the new infrastructure that was introduced with the 17.03 navigation release. In addition to some general enhancements to make the security dashboard screens easier to use, we’ve added the following new features:

Temporarily Lock (Suspend) Employee IDs

This new feature is great for employees out on vacation or family leave, to prevent the ID from being used in their absence and require a reset when they return. Best of all, the security dashboard will clearly show that the ID is currently locked so it will be obvious to security administrators and auditors.

Archive and Reusing Employee IDs

When an employee leaves for good and their ID is no longer needed, the new archive feature will move all of the profile and security data to a separate table. That way you won’t lose the data, but you still have the ability to reuse that ID at a later date for a different employee. The archive function will:

- Remove the ID from the SECMAST table.
- Move the profile info into separate history tables (SECMASTHST, ACTSECHST and MNUETAHST), along with an end/termination date.
- Create a snapshot of all their security settings and put it into a history table, including all tool assignment settings, special security flags, account security settings, etc.

When working on various screens that show employee IDs who posted transactions or performed other functions, you can use the Employee ID Lookup that’s available from the Time-Out window to see active employees with their start/end dates, along with a new “From Archive Only” button so you can look up the name of a previous owner of that ID. When printing the security reports you’ll be able to choose whether or not to include archived employees, and archived IDs will appear with a “FORMER EMPLOYEE” notation.

Copy/Merge vs. Copy/Replace

The copy feature has been enhanced so you have two choices when copying security settings from one employee ID to another (or to a group based on team code): **copy/replace** (the current method) which replaces all existing

settings with the ones being copied, and **copy/merge** which keeps the existing settings and just adds any additional tools or permissions from the ID being copied. Copy/merge is helpful for employees who are adding new responsibilities but also need to retain the access privileges they had before.

NEW ANALYSIS DASHBOARD: Summary Analysis for Employee Data

*See the Asterisk Intelligence Spotlight starting on Page 3 for details about this new dashboard designed for security officers as well as credit union leaders who want to know how their employees are using CU*BASE.*

NEW ANALYSIS DASHBOARD: Usage Statistics for Tools

*See the Asterisk Intelligence Spotlight starting on Page 3 for details about this new dashboard designed for security officers as well as credit union leaders who want to know how their employees are using CU*BASE.*

💰 Harland Clarke Now Offers Full-Service Check Ordering – Including Self-Service Online Ordering!

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

We are very excited to offer the second full-service check ordering platform with Harland Clarke. Currently Harland Clarke clients can only order checks when opening an account and there is no direct login to the Harland Clarke website. With this release Harland Clarke clients can enjoy direct login to the Harland Clarke website when ordering checks in CU*BASE and (new!) the ability to reorder checks via CU*BASE.

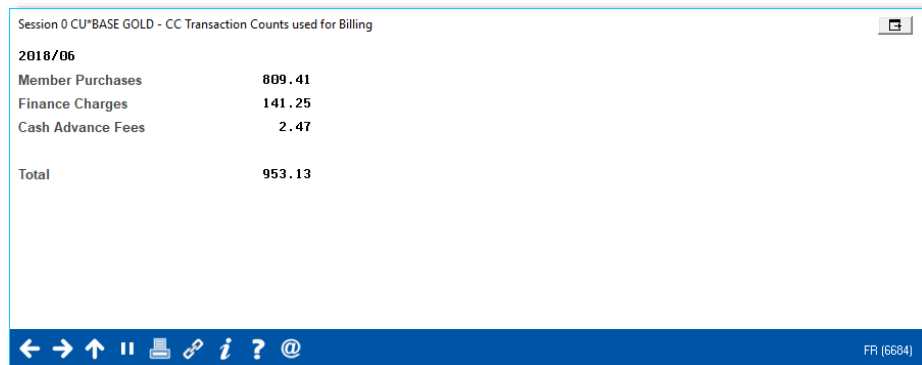
Additionally, Harland Clarke clients can now activate **It's Me 247** online banking ordering and allow members to order checks when they open a checking account online. Members can also reorder checks online, making check ordering a true self-service option.

Contact Earnings Edge for assistance at earningsedge@cuanswers.com.

✔ View Credit Card Billing Counts at the Charge Type Level

Learn more: [online help](#).

With this release we added the ability to drill down at the charge type level on a given month in the EFT Card Portfolio Dashboard (**Tool #594: Portfolio Analysis - EFT Usage**), allowing you to analyze the credit card activity and associated details. Now you can view credit card billing information, including purchases, finance charges, and cash advance fees.



| Session 0 CU*BASE GOLD - CC Transaction Counts used for Billing | |
|---|--------|
| 2018/06 | |
| Member Purchases | 809.41 |
| Finance Charges | 141.25 |
| Cash Advance Fees | 2.47 |
| Total | 953.13 |

Lending

Ensure Collateral is Added to Title Tracking

Learn more: [online help](#).

If an employee forgets to check the *Title Tracking* box when adding new collateral, it does not show on the title tracking report, which can lead to your credit union not knowing if they have the title or not.

Now you can have the field checked by default. Using **Tool # 223 Collateral Type Configuration**, select your collateral type code then check the new *Title tracking default* checkbox. This way you can ensure that the appropriate new collateral records are always added to your title tracking verification reports.

More Participation Loan Enhancements

Learn more: [online help](#).

In our work to support credit unions with participation loans, we have added the following two enhancements to this release:

- Now the **Participation Loan Balance Verification Report (Tool #577)** allows the end-of-month (EOM) member account balance to be compared with the participation loan account balance. Previously, only the current member account balance was used in the comparison. This will help provide more accurate figures for month-end settlement to the investor and avoid discrepancies due to current payments.
- Another enhancement is the ability to export the final version of the **Participation Loan Settlement Detail Report** that is generated when a settlement work file is posted via **Tool #314 PL5: Create/Post Part. Ln Pmt Work File**. Check *Export final settlement report to file* to create a file to use with Query.

If you are not currently using CU*BASE for tracking your participation loans, contact Earnings Edge to discuss your options at earningsedge@cuanswers.com

Accounting/Back Office

Upper Age Limit Added for Traditional IRA Contributions

Learn more: [online help](#).

Last year we adjusted the year-end process so that IRA balance file records created at the beginning of each tax year would automatically include the catch-up amount when calculating contribution limits for members over age 50. This year we've further refined that process to include an upper age limit for Traditional IRAs as well. Members who will reach age 70.5 during the tax year will now be given a contribution limit of \$0 when the balance file record is created during beginning-of-year processing.

You'll see this change for the first time when the 2019 IRA balance file records are created on January 1, 2019. Just like with the catch-up contribution, remember that this is just a starting point. You are still able to manually adjust each individual member's contribution limit as needed using **Tool #896 Update IRA Balance Information**.

1-Click Scan for Open Payables Maintenance with Multiple Items

Learn more: [online help](#).

We've added a nice 1-click feature on the *Open Payables Maintenance screen*, accessed via **Tool #998 Work With Outstanding Invoices**. Now the "Scan eDocument" button will remain on the screen when you click the *Multiple Details* button, allowing you to easily scan an item into your eDocument vault. (You will not have to return to the Single details screen to scan the item.)

✔ Beneficiary Reporting Available for Roth IRAs

Learn more: [IRA Processing booklet](#) and [online help](#).

With this release we are adding the ability to record information about distributions to beneficiaries for Roth IRAs, the same as what is currently available for Traditional IRAs, including 1099 reporting to beneficiaries who receive distributions.

The main difference between Roth and Traditional IRAs when it comes to beneficiary distributions is that instead of a single bucket in the balance file, Roth IRAs have two possible locations for the total distributions to be logged, depending on the primary member's age and how long the IRA has been open. Therefore it's still up to your credit union to understand and use the appropriate posting codes based on the member's situation. New warning messages have been added to various screens and verification reports to help avoid duplicate or invalid entries wherever possible.

Otherwise the process for recording the distributions is the same as for traditional IRAs, and 1099-R forms will be produced for primary and beneficiary owners who receive distributions. Refer to the [IRA Processing](#) booklet for complete details.

✔ Escrow Disbursing Process Improvements

Learn more: [Escrow Processing booklet](#) and [online help](#)

This enhancement was developed with the assistance of Xtend Mortgage Servicing.

When working a list of escrow disbursements using **Tool #342 Disburse Funds to Escrow Payee**, you currently must suspend accounts one at a time which can be very time-consuming with larger work files, for example at tax season. The order in which the accounts appear on the screen may not match the way that they appear in the list from which you are working.

Now the screen is much more user-friendly, allowing you to sort the list as you like, jump quickly to a specific record, and view both balance and scheduled amounts together without having to toggle. Freeze indicators are shown next to frozen accounts, and you'll see both the payee code as well as the name. For suspending and activating single accounts, the process is clearer with a new clickable check box next to that account, and to speed things up even more you can quickly check or uncheck every box in the list by clicking a single "Suspend all" or "Reactivate all" button.

Additionally, we have adjusted the Escrow report generated via **Tool #642 Print Escrow Disbursement Listing** to separate the active and suspended accounts.

✔ Accounts Payable Enhancements

Learn more: [online help](#).

In response to numerous credit union requests, we have expanded the search capability and information displayed about Accounts Payable (A/P) vendors. Now, when working your A/P vendors using **Tool #990 Work With Accounts Payable Vendors**, it is easier to search for a specific vendor and sort the vendor list. The A/P vendors are now presented in a convenient list with key information like Status, Date Last Paid, Amount Paid YTD and Expense G/L available for view.

In addition, a contract open date and expiration date have been added to the vendor record. These fields are optional for those credit unions that contract with specific A/P vendors and would like to store this information.

✔ Audit Loan Insurance/Debt Protection Configuration Changes Prior to Implementation

Learn more: [online help](#).

Currently there is no easy way to audit your changes prior to implementation when any configuration changes are updated or new configurations are added using **Tool #465 Loan Insurance/Debt Protection Config**. (The most frequent change is to the insurance or debt protection rates). Posting errors are very difficult to correct.

Now **Tool #1400 Audit Loan Ins Premiums/Debt Prot Fees** allows you to select the appropriate insurance or debt protection codes and process an audit posting. This posting does not affect any member loan records, but rather

provides a report of the results of any changes to the configuration. This audit can also be used to test a move to a new vendor or the addition of a new vendor due to a merge.

The posting and exception reports have the same layout you are used to for a normal posting. They are broken down by insurance and debt protection with details including loan balances, insurance premium/debt protection fees, and exceptions.

Remember that the audit is run on the loan balance at the time the audit is run so depending on the changes in loan amounts, there may be a different amount posted at implementation.

✔ Access Remote Deposit Capture Checks Directly from a Tool

Learn more: [online help](#).

Previously we added a conditional button on the Time Out window that gave CU*Answers Item Processing clients quick access to view checks in the Item Processing check image archive. With the increasing use of Remote Deposit Capture, users wanted a similar handy way to access checks being deposited via RDC.

With this release we are adding a new **Tool #1650 Work RDC Enrollments/Pending Deposits** that will take eDOC Innovations clients directly into eDOC Innovations RDC Vault. Now if a check fails your RDC rules, you can easily approve it without needing to remember your credentials for logging into that website.

Before using this new tool, be sure to contact Imaging Solutions to assist you with assigning your security settings for users being logged in via this new SSO.

✔ Easily Run Another Single Item OFAC Scan When No Match is Found

Learn more: [online help](#).

This enhancement was implemented with help from an Idea form.

Currently when you run an OFAC scan on a single item and a match is not found, using Enter takes you back to the Menu screen. You then need to enter the tool number again to run a second scan.

Now when you use **Tool #778: Scan a Single Name Through OFAC** (*Shortcut: ofac*), using Enter will take you back to the initial screen of the tool so you can immediately perform another scan. (If a match is found, you will still advance to the appropriate screen.) This will assist with situations where you need to run more than one scan at a time, such on multiple companies for an incoming wire transfer.

✔ Stop Payment on General Ledger ACH Transactions

Learn more: [online help](#).

Currently when a General Ledger payment for your credit union is processed via ACH, there is no way to place a stop payment on it. You will now be allowed to enter the new GS code (stop pay for GL ACH) on the *ACH Distribution Maintenance* screen to stop payment. These payments will appear as ACH exceptions, similar to member stop payments coded with an 08 stop payment.

Miscellaneous

These additional items will be implemented with the release:

Easily Exclude Members with Written off Loans When Using Member Connect and When Creating Telemarketing Trackers

To allow credit unions to better follow the rules regarding communication with members that have written-off loans, we have added a *Exclude members with written off loans* checkbox to the Member Connect window (**Tool #497**). This box to exclude members with written off loans is also added to the screen accessed via **Tool #312 Create Tracker Notes/Leads from File**.

Printer Options Added to Student Loan Reports

With this release we have added a Printer ID field to all student loan reports which allows them to be added to CU*Spy for archiving.

Enhancement to Range Selections on the Investment Maturity Report

When using **Tool #407 Investment Maturity Report**, the date range for the Maturity/Review Date has two fields on each line allowing for gaps in range selection. With this release we have reduced that to one maturity input field per line, with the system calculating the other to avoid gaps between the ranges.

Adjustments to the Database Search Assistant

We made some minor adjustments to how the search works on **Tool #332 Database Search Assistant** to make it easier and more intuitive.

END