

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	19.05	Online CUs	May 5, 2019
		Self-Processors	May 20-21, 2019





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

May 3, 2019

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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## Star of the Show

### “RDC-IQ” – Let Members Post Remote Deposit Checks Near Real Time

Learn more: RDC-IQ brochure and Mobile App Banking booklet, and the RDC-IQ store page: <https://store.cuanswers.com/product/rdc-iq/>



“We’re super excited to launch RDC-IQ with our members. With the near real time feature, members will see their deposits post to their account almost immediately. This new feature (coupled with very affordable pricing) makes this offering a no brainer and a fantastic addition to the CU\*Answers product line up. Settlement is easy, and there are lots of options to configure the program the way you want. You have the controls you’ve always wanted. RDC-IQ is the bomb!”

Linda Bodie, Chief + Innovator, Element Federal Credit Union

When members post check deposits via RDC, what’s most important to them is getting the money into their account quickly. Introducing RDC-IQ: the fastest way to post RDC transactions to your member accounts – and the most cost-effective for your credit union! RDC-IQ is the near-real-time posting service solution you’ve been waiting for!

If you use eDOC Innovations as your RDC back-end processing vendor, then take your RDC program to the next level. When a member deposits a check via RDC using the CU\*Answers mobile app, RDC-IQ will post the deposit into the member’s account almost immediately. Transactions will be routed through CU\*BASE GOLD to post so quickly the member will see the funds right away when they view their account balance.

If the item is held for review because it does not pass your business rules, then the posting will still be delayed until the transaction is reviewed. Also, because the RDC-IQ is posting funds into your accounts using CU\*BASE, you can take advantage of CU\*BASE automated deposit hold features like Electronic Deposit Hold Groups to control holds by check amount or member relationship.

The cost for RDC-IQ processing is just a fraction of standard Remote Deposit Capture, so check out the CU\*Answers Store Ops Engine page devoted to RDC-IQ at <https://store.cuanswers.com/product/rdc-iq/>

Currently, RDC IQ is only available to credit unions using eDOC Innovations as their RDC (Remote Deposit Capture) vendor with the CU\*Answers mobile app. *Not using RDC, but interesting in learning more?* Contact the Internet Retailer Support Center (IRSC) or visit its online store for more information.

## All Employees

### ✓ Do you Access the Report Queue or Printer from the Timeout Window? You Will Love the New Enhanced Screens!

Learn more: [online help](#)

We've been using the no-frills IBM Spooled Reports screen since before the development of the modern CU\*BASE GOLD, and it was time for an upgrade. Now when you access select *Work with Spooled Reports* from the Timeout window and various tools accessing OUTQs, you will see the screen shown here instead. Check out some of the great features we are sure you will love!

- New *Search for file name containing* and date range search fields making it much easier to find your report in a larger listing
- Longer list of reports visible without scrolling
- All columns are sortable
- When you select to print a report, only the options you need to use are on the screen
- If you want to view or delete multiple reports, click your Shift or Ctrl keys; you can even page down to (select and) empty your entire queue
- Even the detail screen when you select *Change Settings* has been updated
- Lookup windows let you pick a printer ID, and only your credit union's printer IDs will display

File Name	User	Device or Queue	User Data	Status	Total Pages	Current Page	Copy	Date	Time	File	Job	Job #
QPRINT		3H	LGLFIN	RDV	117		1	02/21/19	11:18:38	2	BAQUARKHG0	275958
QJOBLOG		3LOG	CSR	RDV	2		1	02/21/19	11:18:33	2	CSR	276007
QJOBLOG		3LOG	CSR	RDV	2		1	02/21/19	11:18:33	2	CSR	276009
LEMPRUFF		3H	LEMPR02	RDV	993		1	02/21/19	11:18:32	1	CSR	276009
LEMPRUFF		3H	LEMPR01	RDV	1280		1	02/21/19	11:18:27	1	CSR	276007
LOPRINT		3H	LOPRINT	RDV	87		1	02/21/19	11:18:01	1	BAQUARKHG0	275958
QPRINT		3H	LTKEP	OPN			1	02/21/19	11:17:57	1	LTKEPERCL	276005
QPRINT		3H	LCDDV	RDV	3		1	02/21/19	11:17:42	1	BA	276002
QJOBLOG		3LOG	BA	RDV	3		1	02/21/19	11:17:42	2	BA	276002
QJOBLOG		3LOG	BA	RDV	8		1	02/21/19	11:17:40	2	BA	276000
QPRINT		3H	LAPRIS	RDV	2370		1	02/21/19	11:17:39	1	BA	276000
QJOBLOG		3LOG	BA	RDV	76		1	02/19/19	11:58:58	9	BAQUARKHG0	258801

You'll also see some similar enhancements to the *Work with Printers* screen which is also accessed from the Timeout Window. Last, but not least, we changed the verbiage on the Timeout Window to *Work with Spooled Reports* (instead of *Work with Spool File*) and *Work with Printers* (instead of *Work with Writers*) so these will hopefully be a little clearer, especially to brand-new users. We hope you love all the changes as much as we do!

### ✓ An Overdue (But Fond) Farewell to CU\*BASE MN\* Menus

Learn more: [online help](#).

New users of CU\*BASE who have no idea what a "MN menu" is, feel free to tune this one out! For the rest of us, if you can remember all way back to 2017 when we introduced the new CU\*BASE home page and tools database, we left a small lifeline to the former menu system with shortcuts that allowed you to view the tools previously assigned to that menu. But now, the time has come to bring the CU\*BASE menu system to a close. Beginning with this release, any shortcut using MN\* will be eliminated, and will no longer bring up any tools.

Now is a great time to review your process and check in with how you've progressed with the tools system. Have you created a list of favorites? Have you learned shortcuts to quickly jump to the tools you need? How about using the filters for category and type, or searching for keywords to find what you need?

*Have you searched a keyword and your tool didn't come up like you thought it would? Our database is dynamic and always changing, and we'd love your input! Contact a Client Service and Education Representative with your search keyword suggestions, and perhaps they will be included in an upcoming release!*

## Member Facing

### **Movin' Money Around with Text Banking Transfers**

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

Yes, you read that right! In the first major text banking enhancement since the introduction of text banking, we happily present text banking transfers. Once turned on, members are able to create custom transfer codes to move their funds between suffixes quickly and easily, **all without logging in to online banking** – so helpful when you're standing in the checkout line and need a bit more cash in your checking account!

Members will love the ease of use and ability to quickly get the cash they need. This self-service product can be set up by members in the app or via desktop/mobile banking, allowing members the freedom to create transfer codes tailored to their individual needs, such as regular transfers, one time transfers for large purchases, or making a transfer to pay their loan.

#### Manage your transfer codes

From here you can create specific text transfer codes to easily transfer money between available accounts with a simple text message. To configure, select an available From and To suffix from the drop down options below, and create a custom code of up to eight characters. Once submitted, the newly created code will show within the Current Transfer Codes. Text the transfer command, TRANS, to 46247, along with your custom code and the amount, and funds will be transferred immediately.

Example Text: TRANS MYCODE 100.00

##### Add A New Code

**Transfer From Account**

GREG SMITH (001 - SHARE DRAFTS) ▾



**Transfer To Account**

GREG SMITH (000 - REGULAR SHARES) ▾

**Transfer Quick Code**

CHEK2SAV

**Submit**

Current Transfer Codes				
		Transfer Code	From Suffix	To Suffix
		SAV2CHEK	GREG SMITH (000 - REGULAR SHARES)	GREG SMITH (001 - SHARE DRAFTS)

Now is a great time to remind members of all the great features of text banking! Interested in Mobile Text Banking? Visit the CU\*Answers Store to get started: <https://store.cuanswers.com/product/mobile-text-banking/>

### **Member Now Can Make Principal-Only Loan Payments in “It’s Me 247”**

Learn more: [online help](#).

You can now allow members to make principal-only payments to their loans via **It’s Me 247**! When the member makes a transfer in desktop or mobile banking, assuming their loan is not delinquent they will see a new checkbox allowing them to apply the entire transfer amount directly to the loan’s principal. Instructions also remind them that the loan’s next due date will not change.

This is a configurable option, which means you must choose which loan types will allow the new flag to be presented to the member. To activate this feature, use **Tool #458 Loan Category Configuration**, select a loan category, then use the Audio/Online Banking button and check the new *Allow principal only payments if loan account is current* flag.

### **Coming Soon! “It’s Me 247” Bill Pay (iPay) Clients Can Elect to Use the New Built-In Native Solution**

Learn more: [It’s Me 247 Bill Pay \(with Transaction processing by iPay\)](#)

As promised when we developed **It’s Me 247** Bill Pay (with transaction processing by Payveris), we are now moving ahead with our second built-in native bill pay solution!



Currently, only clients using **It’s Me 247** Bill Pay (Powered by Payveris) have a built-in native user interface for their members paying bills online. These members pay bills, monitor ebills, and more, all without leaving **It’s Me 247**. Currently clients using **It’s Me 247** (Powered by iPay) use a secure single sign on (SSO) link to the outside iPay platform for their members to access bill pay. With this release we are excited to announce that we can offer the same feature set to clients using either vendor.

Interested in making the switch? Check out the SettleMINT EFT section of the CU\*Answer store at <https://store.cuanswers.com/product/its-me-247-ipay-bill-pay/>

## **Coming Soon! Person to Person (P2P) Available for Clients Not Using the Payveris Bill Pay Solution**

Learn more: **It's Me 247** Bill Pay (with transaction processing by iPay) and **It's Me 247** Bill Pay (with transaction processing by Fiserv)



With this release, as promised, clients using **It's Me 247** Bill Pay (with transaction processing by iPay or Fiserv) can now offer Person to Person (P2P) transfers to their members. The P2P feature, powered by Payveris, offers a built-in solution to online and mobile banking users, giving them access to enroll and make payments from both their desktop and mobile devices.

As with native **It's Me 247** Bill Pay (with transaction processing by iPay) this is a win for the entire network and provides the beginning of architecture needed to offer the ability for us to support multiple bill pay solutions per credit union, adding greater flexibility for mergers and new clients joining the network.

Interested in adding this service for your members? Go to the SettleMINT EFT section of the CU\*Answer store at <https://store.cuanswers.com/product/person-2-person-payments/>

## **"It's Me 247" Bill Pay (iPay) Mobile Bill Pay Offers New Features (Including Adding Payees)!**

Learn more: **It's Me 247** Bill Pay (with Transaction processing by iPay)



*NOTE: These features are only available to credit unions electing to migrate to the "Native" iPay solution. Previously we indicated that all mobile users of iPay would be receiving the ability to add payees.*

Members of credit unions using **It's Me 247** Bill Pay (powered by iPay) who move to the "Native" solution will have additional features when they pay bills on their mobile devices. Most significantly, mobile users of migrating credit unions can now add payees on their mobile devices, a feature that was previously only available in the standard desktop version.

## **Enrollment for Person to Person (P2P) Transfers Now Separate from Bill Pay Enrollment**

Learn more: [online help](#), **It's Me 247** Bill Pay (with Transaction processing by Payveris), **It's Me 247** Bill Pay (with Transaction processing by iPay), and **It's Me 247** Bill Pay (with Transaction processing by Fiserv)

Currently, for **It's Me 247** Bill Pay (powered by Payveris) clients, when members enroll in bill pay, they are automatically enrolled in P2P (Person to Person) transfers as well. As part of the new offering of Payveris P2P for use with other bill pay vendors, we are now allowing newly enrolling members to elect to enroll in just one service or both.

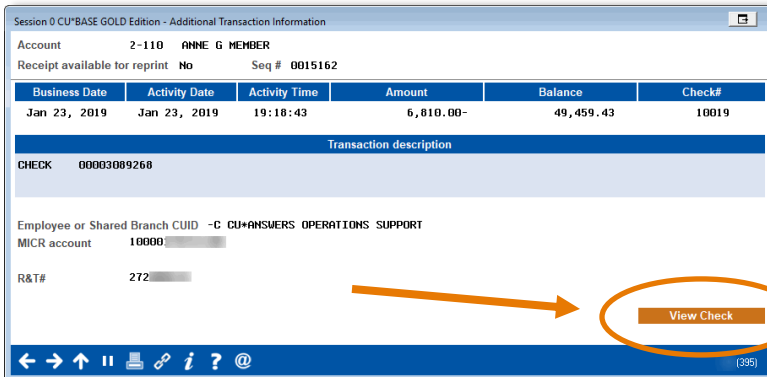
Now members enrolling online in the *Pay and Transfer* area in **It's Me 247** will see *Enroll in Bill Pay* in addition to the new *Enroll in Pay Anyone*. Members now can also use different funding accounts for each product. To viewing member status in P2P via CU\*BASE, use the new *P2P Enrollment* selection on **Tool #14 Member Personal Banking**.

Existing members enrolled in bill pay will continue to be enrolled in both services; however, they can now elect to unenroll from just one if they wish.

## Teller/Member Service

### View Checks from CU\*BASE Phone Operator and Inquiry

Learn more: [online help](#)



Session 0 CU\*BASE GOLD Edition - Additional Transaction Information

Account 2-110 ANNE G MEMBER  
Receipt available for reprint No Seq # 0015162

Business Date	Activity Date	Activity Time	Amount	Balance	Check#
Jan 23, 2019	Jan 23, 2019	19:10:43	6,810.00-	49,459.43	10019

Transaction description

CHECK 00003089268

Employee or Shared Branch CUID -C CU\*ANSWERS OPERATIONS SUPPORT  
MICR account 10000  
R&T# 272

**View Check**

Currently CU\*Answer Item Processing clients can view checks from a button on the Timeout window. With this release there is access right from Phone Operator and Inquiry screens. Now if there is a question about the contents of a check, the answer is just a click away!

A new “View Check” button is now available on the Secondary Information screen, available from the Transaction History screen (shown to the right and below).

When you click the button, a window will appear showing an image of the front and back of the check.

How does it work? The infrastructure in place though your relationship with CU\*Answers Item processing matches the MICR number and check number and presents the matching check in a window you are already familiar with when viewing licenses and other electronic images.

You can also view checks from the Check Exceptions screen. Learn more in the Accounting/Back Office section of this summary.

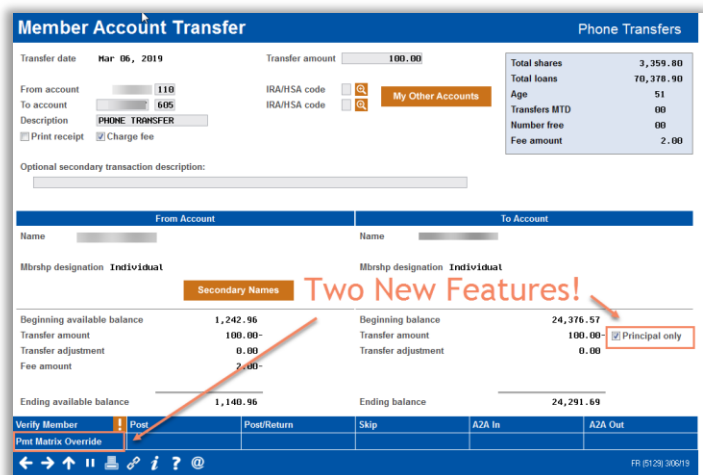
### Empower Call Center Staff with Payment Matrix Overrides and Principal-Only Transfer Payments

Learn more: [online help](#)

*This was an Idea Form suggestion from Steven Thithavong at Aberdeen FCU and Gregory W. Valenzuela at CALCOE Federal Credit Union. Thank you for your contributions!*

Now your call center operators can assist members with special loan payment requests, such as principal-only payments, without having to ask a teller or accountant to help post the transaction!

Two new features have been added with this release, available via Phone Operator, **Tool #516 Member Transfers**, or the Transfers button on the initial Teller posting screen: the new Principal-only flag lets you post the entire transfer to principal, or a Payment Matrix Override button lets you adjust all components of the payment spread (similar to Proc Code X in Teller posting).



Member Account Transfer

Transfer date Mar 06, 2019 Transfer amount 100.00

From account 110 To account 605  
Description PHONE TRANSFER  
☐ Print receipt ☒ Charge fee

Optional secondary transaction description:

From Account To Account

Name Name

Mbrshp designation Individual Mbrshp designation Individual

Secondary Names

Beginning available balance 1,242.96 Beginning balance 24,376.57  
Transfer amount 100.00 Transfer amount 100.00  
Transfer adjustment 0.00 Transfer adjustment 0.00  
Fee amount 2.00- Fee amount 2.00

Ending available balance 1,140.96 Ending balance 24,291.69

Verify Member Post Post/Return Skip A2A In A2A Out  
Print Matrix Override

**Two New Features!**

☒ Principal only

The new features are available for most loan types, excluding 360-day mortgages (which already have their own handling), and online credit cards.



## Stop Certain Memberships from Opening Restricted Accounts

Learn more: [online help](#)

*Thanks to Honor Credit Union for their assistance with this enhancement. It began as a suggestion in an Idea Form.*

Do you have membership types that you want to restrict from opening certain types of accounts? Now you have the option to add these restrictions by Membership Designation.

For example, you can use this new feature to restrict business accounts from opening accounts meant for individual members, such as IRAs.

This new feature is configured at the dividend application level via **Tool #777 Savings/Checking Products Configuration**. The screen now includes a new button that allows you to indicate which membership designations you wish to restrict from opening that particular product. Then if a member service representative attempts to open the account, they will be stopped with the message, “This account is not allowed for this membership designation.”

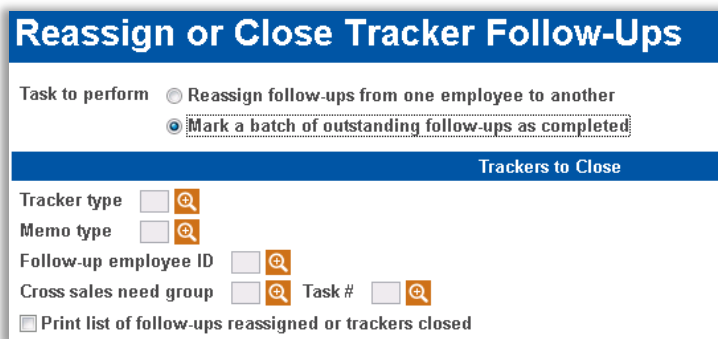
One limitation of this feature is that you cannot use it for any products that are available to be *opened* online via your **It's Me 247** rate board. You can use it if the product is set up as “info only” on the rate board, however, so you may need to adjust your online banking product settings first (use **Tool #506 Share Rate Maintenance**, then Defaults for OLB).

## More Granular Control of Manual Tracker Purges

Learn more: [online help](#).

This exciting enhancement expands on the manual purge tools available, and allows credit unions greater, more granular control over what trackers are purged in **Tool #705 Purge Tracker Records**. New functionality allows your credit

union to select to purge trackers based on Cross Sales Need Group and Task #, helpful for eliminating expired sales or promotional campaign trackers.



Additionally, **Tool #1035 Reassign Tracker Follow-ups to Other ID** has some new goodies, too! When your Next Suggested Product or similar campaign is over, you'll be able to use this tool to mark the batch of outstanding follow-ups as complete, and close them as no longer needed.

## Coming Soon! Automated Tracker Purges Keep Your Data Fresh!

Learn more: [online help](#), and [Member Trackers](#)

Did you know that of all of the data tables stored in your credit union's FILExx library, by far the ones using the most space are those that store Tracker conversations? For most credit unions Trackers represent nearly 80% of all of the data you have stored about your members, *including transactions!* As a CUSO, part of our responsibility is to ensure that we are looking critically at data storage strategies to make the most of our credit unions' investment in CUSO infrastructure and growth requirements. Bottom line...it's time to clean house!

Soon, CU\*Answers will begin running automated purges of older tracker data, based on criteria set by CU\*Answers for standard system tracker types, as well as criteria set by your credit union using **Tool #277 Configure Tracker Types**.

This release implements **only the configuration**, so that your credit union has time to review your Tracker types and make decisions if you want to follow the recommended retention periods, or configure something even shorter.

Then later on at a date to be determined, we'll start running a monthly purge according to new configured retention periods:

Tracker Type	<u>Maximum</u> Online Retention Period	<u>Minimum</u> Online Retention Required
Audit Trackers (AT)	7 years	5 years
Notice Trackers (NT)	10 years	5 years
Sales Trackers (ST)	3 years	6 months
Collections Card (XX)	Permanent	10 years
All Other Tracker Types	Permanent	6 months

If you are interested in retaining/archiving your trackers before they are purged, the Asterisk Intelligence team is ready to set your credit union up with a FILExxDW Data Warehouse (currently the only location to which these Trackers can be archived). Contact [ai@cuanswers.com](mailto:ai@cuanswers.com) or visit the store for more information ([store.cuanswers.com/product/data-warehouse-library/](https://store.cuanswers.com/product/data-warehouse-library/)).

**Stay tuned for more information about when we will actually run the first purge for older trackers.** We will give you plenty of time to make your configuration adjustments and arrange for an archival solution if needed, before the data is actually purged. Based on the amount of older trackers currently on the system, this will likely be done in groups of CUs, so **you'll be notified when your credit union is due** for the cleanup to happen.

Also note that the monthly automated purge process will apply only to CU\*Answers online clients at this point. CU\*NorthWest and CU\*South clients will be notified about their standard retention periods by their data processor. Self-processing clients can decide whether or not to implement the new auto-purge routines or not, as desired.

## ✅ Got a Member with a Long Last Name? We've Got You Covered with the New Long Last Name Field in CU\*BASE

Learn more: [online help](#).

A name is a powerful thing, and getting it right for members is an important priority! We've heard the Idea Forms and we agree – it's time to allow for longer last names in CU\*BASE. So move on over, truncated last names; this enhancement adds a new, *separate* field to the membership record in which staff can list the long last name for a member, up to a whopping 40 characters!

Because the current last name field is used thousands of places throughout CU\*BASE, where space is often at a premium, we've focused on these key member-facing areas in which to incorporate the new long last name field:

**Member Update** Enter a member's long last name when updating or creating new membership information

**Inquiry, Phone Operator, and Teller** An indicator will show that the member has a long last name on file; click to see a window showing the full name



**Statements** *If a long last name is present, it will be used automatically*

**Notices and Misc. Member Account Forms** *If a long last name is present, it will be used automatically*

**Viewing Contact Information in Collections** *The collections contact info screen will display the long last name automatically*

**FinCEN and OFAC** *Interactive and batch OFAC scans will use the long last name, with exception of membership opening scans*

Everywhere else, including reports and other CU\*BASE screens, online banking personal info update, etc., will continue to use and display the current LNAME last name field as before. (As a note, this new field is *not* being added to the non-member database. Any non-member record with a long last name on file will not have the long last name retained at account closure.)

## Asterisk Intelligence Spotlight

### ✓ Rock Your Loan Analysis with These New Loan Views

Learn more: [online help](#).

As you know, a view is an alternative way of representing the data stored in tables. It is not an actual table and it does not have any permanent storage. A view provides a way of looking at the data in one or more tables, and can combine data from different base tables, summarize data, streamline and update formats in existing tables, use built-in selection criteria to only show certain portions of the data, and add clarity to a complex database.



With this release, we are introducing a series of loan-related views for data analysis, in order to give a complete picture of each facet of a specific member's loan data. This can be useful for researching individual accounts for issues, or for comparison analysis. The new views cover Loan Cosigners (COSIGNERSQ), Loan Collateral (COLLNASGNQ), Loan Transactions – Current (TRANLNESCQ), and Loan Transactions – History (HTRNLNESCQ).

We've created these views individually for each section of loan analysis for ease of use, but of course these views can be combined in **Tool #100 Report Builder (Query)** to create the mega loan analysis of your data analyst's dreams!

Don't forget that **Tool #332 Database Search Assistant** is the perfect tool to see the Views already in use. You can simply sort by the column marked "View" to see all of the checked boxes indicating the table is a view. Check them out!

### ✓ The Library Dashboard Has Some New Tricks for You

Learn more: [online help](#).

The Asterisk Intelligence team continues to improve **Tool #1980 Library Dashboard**, with new functions to refresh filters, additional search fields, and the ability to change the scale of the data sizes in review (no more doing the math!). In addition to these visible enhancements, the engine powering the data collection has been improved to handle more data, larger tables, and more.

### ✓ We've Added Additional Flood Types for Self-Directed Data Floods

Learn more: [online help](#).

We're picking up where we left off with the 18.07 release and introducing even more custom flood types to use with **Tool #1210 Self-Directed Data Floods**. This release introduces the ability to flood settings for AFT Delinquency Control, AFT Payment Date Control, and the Loan Variable Rate Code.

Get help for your flood from the AI team! Visit the store: <https://store.cuanswers.com/product/cu-directed-data-floods/>

We're also working on expanding this feature to allow you to flood your custom tools via the Unique Data Management (UDM) feature, coming in a future release. What other kinds of data would you like to see included in the Self-Directed Data Floods tool? Submit an Idea Form for consideration of your idea!

## ✓ Fight Back Against Fraud! Data Collection for the Fraud Database Begins

Learn more: [online help](#).

Beginning in 2018 CU\*Answers started on a multi-year project to drive a business plan goal to move from compliance monitoring to *fraud prevention* as an active feature of our network. The focus is to make the most of our data-rich environment, on the way to building new tools and businesses that can help reduce and mitigate the effects of fraud for credit unions in our network.

Why should CU\*Answers get in the fraud business? Because with the comprehensive data that's concentrated within CU\*BASE, we can gain a *global perspective*, across multiple channels, that other vendors just can't get. We can also look at *people*, not just transactions, for a more well-rounded view of who is causing (or being victimized by) fraud. And since

CU\*BASE authorizes member transactions, we're at the point of the request, which means we are in a unique position to stop fraud *before* it happens.

The first step is to gather the data. In this release, we want to find out what fraud is actually occurring. This new database will give every network credit union a centralized place to log fraud incidents. We will then gather all of these stats to form a network-wide picture of fraud affecting our network. This picture will allow credit unions to begin building block lists to stop the bleeding on specific troubled members and accounts. Then we'll use our new knowledge of fraud patterns we see to build tools that stop those things from occurring in the first place.

For now, the following new tools will help you start the process:

### Tool #1730 *Fraud Incident Type Maintenance*

Configure the types of fraud your credit union and your members encounter

### Tool #1720 *Fraud Incident Status Maintenance*

Configure the statuses of the fraud, such as credit received or closed with loss

### Tool #1715 *Fraud Incident Maintenance*

Use this tool to add incidents of actual fraud your credit union experienced

### Tool #1710 *Fraud Incident Dashboard*


Use this tool to view all fraud incidents entered into the system

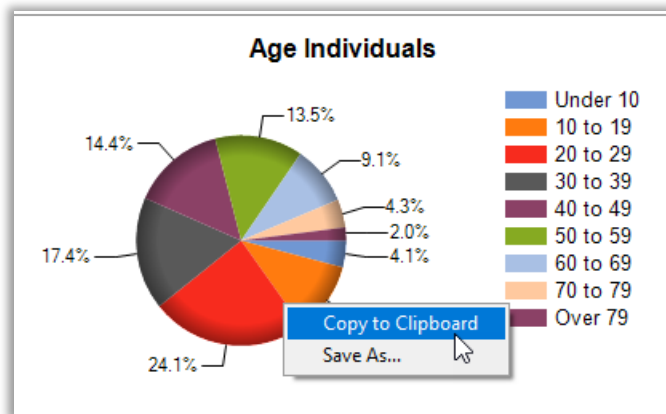
**NOTE:** This project does not yet introduce fraud prevention capabilities. This feature is step one – compiling fraud data. For more information regarding what comes next, see the recipe [in the Kitchen!](#)

## ✓ VAT Makes Creating Beautiful Reports Even Easier with Copy and Save Functionality

Learn more: [online help](#).

[Another win from the Visual Analytics Tools team! We've added the option to right-click and copy or save any chart image in CU\*BASE, easily moving charts from CU\*BASE into your reports, documents, emails, and more.

But wait – there's more! Anywhere you see a  symbol on an analysis, click it to copy an image of that section of data, then paste the image into your board report or other document. Voila!

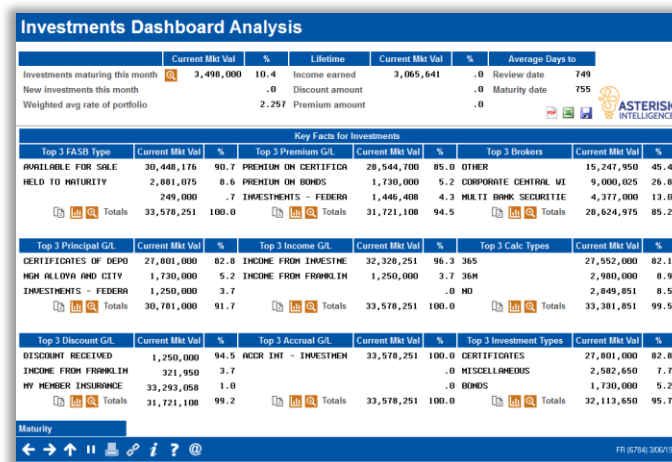


## ✓ Analysis Features are Awaiting Discovery in the Investments Dashboard

Learn more: [online help](#).

The investments dashboard, **Tool #406 Investment Inquiry** or **Tool #993 INV 1: Work With CU Investments**, got an upgrade! Within either of these tools, select the Analysis button to view your maturing investments and their current market value, as well as a bevy of key Top 3 facts for your portfolio, such as FASB Type, Brokers, G/Ls, and Calc Types. One step further in the Analysis feature will allow you to review your Maturity analysis by both market and book amount.

Additionally, this investments analysis features the new VAT copy and save features. All this data at your fingertips – what are YOU going to do with it?



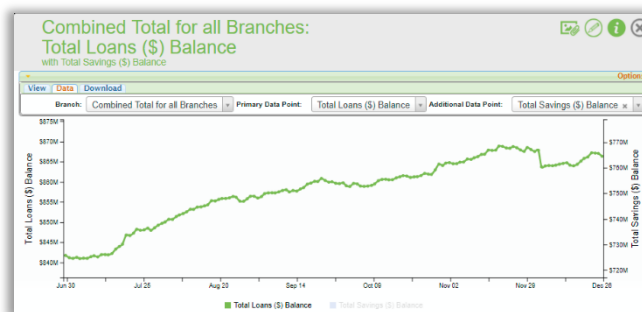
## ✓ A Powerful Wave: More Power Lines Buttons

Learn more: [online help](#).

As announced in [Release AB 19.02](#), Power Lines is an integration with CU\*BASE that leads the way for future developments in CU\*BASE to web integration.

Using the Trend lines built for you each day in Analytics Booth, Power Lines is a CU\*BASE button that will launch a trend-line graph in Analytics Booth to help you better understand your data.

In this release, we are introducing new Power Lines function for these tools:



- Tool #2 *Work/View Loan Application Status*
- Tool #218 *Closed Membership Report*
- Tool #229 *Collections Dashboard/Summary*
- Tool #455 *Loan App Statistics Inquiry*
- Tool #468 *Loan Payments Analysis*
- Tool #484 *Look-to-Book Ratio Analysis*
- Tool #553 *New/Closed All Memberships Dashboard*
- Tool #591 *Portfolio Analysis - CDs*
- Tool #596 *Portfolio Analysis - Savings*
- Tool #979 *Where Your Members Shop*

## Reward Your Members Purchases with the New Credit Card Cash Back Rewards Program


Learn more: [online help](#).

*Thanks to Western Division Federal Credit Union for championing this enhancement!*

# Credit Card Ca\$h Back

Ok, this one is REALLY cool! Using **Tool #1550**

**Credit Card Cash Back Program Config**, your credit union can develop a program that reviews members' credit card purchases each month (those purchase transactions with Origin Code 22: Credit Card Processing) and following the parameters you configure, reward members with a percentage cash back, posted as a credit on their credit card loan. Configurations allow for a percentage paid out, a maximum and minimum earnings for payout, as well as delinquency restrictions.

Configure Credit Card Cash Back Program	
Credit card cash back program code	A1 Status ACTIVE
Program description	GOLD MEMBER CASH BACK REWARD
Cash back rate per eligible transaction	1.00 %
Payout Information	
Primary transaction description	CASH BACK REWARDS
Short description for secondary trans description with YTD and lifetime points	GOLD MEMBER YTD
Maximum payout cash back amount	99,999.99
Minimum payout cash back amount	2.00
Expense G/L account	701.09 
Forfeit if delinquent over	030 days

Once the program is configured, attach the code to the loan category, then enroll the member. Each month at EOM, rewards are paid back to the member's credit card loan as a credit transaction. We've added functionality to adjust the member's earnings, forfeited earnings, and YTD earnings buckets, the latter of which will appear on the credit card statement each month.

A good rewards/rebate program can help your credit union increase

income, enhance your plastic offerings to encourage members to apply for a credit card loan (because who doesn't like rewards?), and offer promotions with varied reward percentages. Configuration and enrollment is entirely in your hands!

Check out an informative webinar from the SettleMINT EFT team on either Wednesday, May 1<sup>st</sup> or Wednesday, May 8<sup>th</sup> from 2-3 PM ET!

<https://www.cuanswers.com/resources/edu/courses/syllabi/?course=SE.2019.7>

## Lending

### (NOT TO MISS!) “Refi Triggers” – CU\*BASE LOS Now Highlights Opportunity and Provides Tracking for Cross Sales

Learn more: [online help](#) and [Configuring Tools for Your Loan Team](#)



There is no better time to cross-sell a loan than during the loan application interview stage. This new feature makes it even easier to recognize opportunity and track offers made. **All lending departments will want to take note!**

Take advantage of the enhanced “Refi Triggers” feature integrated into the CU\*BASE LOS (Loan Origination System). While looking on the Debts screen while working on a loan application, CU\*BASE currently automatically shows you (based on the credit report) the estimated rate CU\*BASE calculates that member has on loans at other financial institutions.

With this release, on the Loan Application: Debts screen, the “Est Rt” column now alerts with a not-to-be-missed highlight if you offer a better rate with a comparable product your credit union. **Green** is used for consumer loans; **yellow** when you offer a better credit card interest rate.

Session 0 CU\*BASE GOLD Edition -

File Edit Tools Help

### Loan Application #319703: Debts

Applicant **JOHN Q MEMBER**

Total installment balances **34,713** Total CC/revolving balances **22,605**

Source	Institution Name	Account	LOC	Limit/Org Bal	Current Balance	Payment	Frg	Est Rate	Rf	Type	Sec
Credit Rpt	<input checked="" type="checkbox"/> ABC HOME MORTGAGE	Trades	X00000123		113,600	105,427	559	M	4.250		
Credit Rpt	<input checked="" type="checkbox"/> YMN BANK	Trades	X00000125		28,400	26,873	471	M	<b>3.115</b>		
Credit Rpt	<input checked="" type="checkbox"/> YMN BANK	Trades	X00000212		67,431	64,263	855	M			
Credit Rpt	<input checked="" type="checkbox"/> XYZ BANK	Trades	X00000456		22,616	20,778	179	M	<b>3.000</b>		
Credit Rpt	<input checked="" type="checkbox"/> EFG FINANCE COMPANY	Trades	X00000349		5,050	3,693	151	M	9.415		
Credit Rpt	<input checked="" type="checkbox"/> LMN CREDIT UNION	Trades	X00000543		18,386	10,242	399	M	<b>10.875</b>		
Credit Rpt	<input checked="" type="checkbox"/> XXX CREDIT CARD	Trades	X00000442		4,000	2,478	91	M			
Credit Rpt	<input checked="" type="checkbox"/> AAA CREDIT CARD	Trades	X00000987		6,000	3,444	82	M			
Credit Rpt	<input checked="" type="checkbox"/> A STORE CREDIT CARD	Trades	X00000458		1,000	649	25	M			
Credit Rpt	<input checked="" type="checkbox"/> LMN CU CREDIT CARD	Trades	X00000889		16,000	16,034	321	M	<b>17.999</b>		

Underwriting Comments

Save/Done

CU Loan Responsibilities

Add/Update RE

Add/Update Loans


Add/Update Cards

= Rent   
 = Mortgage   
 = 2nd Mortgage   
 = Auto  
 = LOC   
 = Installment   
 = CC/Revolving

Note: Updated debts are highlighted

Loan Req & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc/Comments	Summary	Print

← → ↑ ↓ ⏏ ⏏ ? ? ?

The tradeline association is configured on a new screen accessed via **Tool #1996: Refinance Trigger Product** that allows to you match a specific product with each of the major loan groups (mortgage, second mortgage, auto, line of credit, installment and credit card or revolving credit). Based on your configuration, the estimated rate shown is based on either the base rate of the product or, if you use risk-based pricing, the rate based on the member’s credit score. Click the  button to adjust the terms of the counter-offer and mark it as a reminder that you’ve already talked to the member about it and the system will write to a file that can be queried for further analysis to determine if you are making the most of this amazing cross-sales tool.

### CUNA “Protection Advisor” and Frost “VisualGAP” Pricing Now Integrated into CU\*BASE LOS

Learn more: [online help](#) and [Configuring Tools for Your Loan Team](#)



Until now, GAP and Mechanical breakdown coverage could be added to your members’ loan applications as a flat fee using configured Miscellaneous Coverage Codes. Now CU\*Answers has developed SSO integrations with both CUNA Mutual Group’s Protection Advisor and Frost’s VisualGAP products to help your lenders streamline the process of quoting premiums and issuing certificates for GAP and mechanical breakdown coverage to members.

SSO connectivity between the CU\*BASE LOS and your vendor’s online tool eliminates re-keying data, which increases loan officer efficiency and improves the member experience.

Interested in learning more? Check out the Lender\*VP offering in the CU\*Answers store for your preferred vendor:

- CUNA: <https://store.cuanswers.com/product/cuna-gap-integration/>
- Frost: <https://store.cuanswers.com/product/frost-gap-integration/>

## “Switch LOC” Automates the Switch of Interest-only Loans to Principal/Interest Loans

Learn more: [online help](#) and [Configuring Tools for Your Loan Team](#)

*Thank you to Notre Dame Credit Union for their assistance with this enhancement.*



Your credit union may offer a loan product where your member can open a line of credit for \$5,000 and pay interest-only payments for 36 months. After the end of that period, you switch the loan, and the member makes payments on both the loan balance and interest.

Currently you must manually change the loan to a principal and interest calculation at the 36<sup>th</sup> month (and make a few other changes, too!). Now, the number of months when the loan “switches” can be configured at the loan category level, and the system will automatically take care of making that switch for you once the configured period has passed.

Interested in learning more? Check out the Lender\*VP offering in the CU\*Answers store at <https://store.cuanswers.com/product/new-loan-category/>.

## Changes to Insurance/Debt Protection/Misc. Coverage Configuration

Learn more: [online help](#)

When configuring loan insurance and debt protection codes, you’ll now be able to choose from a list of vendor names, such as CUNA, Allied, State National, etc. This data will be included as part of the table containing these configuration settings (table name is INSMS) for Query purposes and other uses down the road, and the provider name will appear on other screens where these codes are set up on loans.

We will be creating a list of common vendors; if yours does not happen to be on the list, contact any CSR and we’ll arrange for it to be added.

You’ll also notice that the initial screen used to set up codes via **Tool #465 Loan Insurance/Debt Protection Config** has been improved to show more information about each code and allow for sorting, to make it easier to manage your configured codes.

## Accounting/Back Office

### Third ACH Posting is Now 10pm ET for CU\*Answers Clients

Currently ACH transactions are processed in the morning, mid-day and evening. The third and final posting for ACH transactions is completed at about 7pm ET for CU\*Answers clients. (Other posting times are around 6am and 4pm ET.)

With the 19.05 release there will still be three postings, but the last one will be moved from 7 pm to about 10pm ET, and will also include any ACH transactions available in the file from the Fed that is available at that time. (Debits and credits will still be posted according to your credit union’s configuration. Same-day postings will still be posted on the correct day according to effective date, as well.)

You can still review your reports for the morning posting in DAILYxx as usual, but because the last posting will occur later in the evening, normal report routing will already be done so you’ll need to review reports from the third posting via CU\*Spy.

Because of this change, members who pay attention and are used to ACH funds being processed around 7pm ET, will now see this activity about three hours later.



## On-demand Posting of Pending ACH Deposits in CU\*BASE

Learn more: [online help](#)

Do you have members requesting to post their paycheck to their account a day early? With this release, credit unions can go into Phone Operator and post *credit* deposits (that are pending in the ACH warehouse) early. You can even charge a fee for this service (and sales tax if appropriate).

This is not to be confused with the already available feature that allows you to early-post incoming credit transactions for a configured ACH Company, for example your SEG's payroll, through an automatic effective date override. This existing feature is set up through **Tool #989 Work With ACH Members/Companies**, then *Update Company*, and applies to ALL incoming deposits for that particular company. The new tool is an on-demand one that must be requested by an individual member, each time they wish to receive their deposit early.

To activate this feature, you will first need to work with the Client Services and Education Team. (*Self Processors, this is in CU Master Parameters.*) Then go to **Tool #569 Online/Mobile/Text Banking VMS Config** and select the new *ACH On-Demand Posting Services*. This configuration allows you to turn on the feature, set the fee amount and associated G/L, and indicate whether the fee can be waived at posting. *NOTE: Because the deposit could be coming in directly to a loan account, any fee you charge cannot come from the incoming deposit; the member must have money for the fee in one of their savings/ checking accounts already.*

Once activated, your employee can post your member's pending deposit by selecting the Go! Button above the ACH column in Phone Operator and selecting the pending transaction. On the updated *ACH Warehouse Inquiry* screen simply select the deposit on the screen and *Post*.

We know what you're thinking, that this would be a great self-service option for members, too! We're already working on an online banking enhancement, so stay tuned. But if you're chomping at the bit, start marketing it early as a phone center or lobby service!

## Escrow Account Processing Just Got Easier!

Learn more: [online help](#) and Escrow Processing with CU\*BASE

Now when maintaining escrow payees via **Tool #249 Configure Escrow Payees**, enhanced search criteria will help to prevent entering the same escrow payee twice. More information about the escrow payee displays on the initial screen and the columns are now sortable.

When working with escrow disbursement records via **Tool #570 Open/Update Escrow Disbursement Records**, the property address from the collateral record will appear, and if the loan has more than one collateral item attached to it, you'll see the message, "Multiple collateral records exist." There will be more lines available to enter Comments to describe the escrow disbursement record.

There is also an added feature that will automatically update the *Policy expire date* on the disbursement record when escrow disbursements are processed for insurance and PMI escrow types. This means manual maintenance will seldom be required to keep your records on insurance policies up to date. In fact, the *Policy expire date* will no longer default as input-capable and will require using a new unlock feature to update it manually. Also, along with updating the policy expiration date on the escrow payee record itself, when disbursements are made the system will also advance the insurance policy expiration date on the first collateral record attached to the loan account. (This will overwrite any expiration date already on that collateral record. And since only one of the collateral records will be changed, you'll still need to monitor and adjust an additional collateral items manually, where appropriate.)

**IMPORTANT:** The new functionality for automatically advancing the policy expiration date on the escrow disbursement and collateral records **will be turned ON for all of your existing escrow records** when this release is implemented. That means that the first time you disburse escrow funds, policy dates will be modified automatically by the system. If you do not want this to happen, **you must modify the escrow record via Tool #249 Configure Escrow Payees** before you process your next escrow disbursement!

## ✓ View Even “Invalid Account” Checks from the Check Exceptions Screen

Learn more: [online help](#)

As mentioned in the Member Services section of this document, you can now view checks in Phone Operator and Inquiry. Additionally, the new *View Check* button will now appear on the *Share Draft Exceptions* screen accessed via **Tool #986 Work Member Check Exception File**. Click the button to view an image of the check. *The check will appear even if it is an exception due to an invalid account!* (As mentioned in the Teller/Member Service section, this is available for CU\*Answer Item Processing clients.)

## ✓ Updating Automated Queries Just Got Easier

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

If an automated Query is added to the Scheduler feature and you make a change to the Query definition on which it is based during the month, as you know, you must also update the Automated Query using **Tool #758: Report Automation: Custom Rpts/Files**. Otherwise, the automated Query will not run at month-end.



Now the Change screen shows the files in the original Query to the right of the files included in the automated Query. If the lists don't match, use *Add/Update* to update the automated Query to match.

## Audit

## ✓ Review Your Tellers' Transactional Information with a Separate View-Only Dashboard

Learn more: [online help](#)

When reviewing transaction activity for audit purposes, it's currently necessary to go through teller control to inquire on a teller's activity via the Teller Audit screen. This current process is risky since it can allow an auditor to inadvertently update the teller drawer. Now you can easily find just the transaction you are looking for in an entirely view-only screen – just for auditors!

### Tool #1700 Teller Audit Analysis

**Dashboard** automatically shows the previous day's transactions since that is what is most used by auditors. Move to the current day or back to view a complete three previous months of data. (You can view both the active and deleted audit keys or sort between them.) The dashboard includes extensive search fields for all data presented, and all columns are sortable, as you would expect from any CU\*BASE dashboard. (Note that because this dashboard builds three months of transactions on the fly, it may take a few seconds to load.)

**AuditLink**  
CU\*ANSWERS Management Services

ID	Date	Time	Receipt ID	Audit Key	Audit Key Type	MR/MA Description	Account	Transaction Amount	Deleted Flag
MM	2/25/2019	9:41:13	2196478	138	B	Cash Out	9-000	1,300.00	
MM	2/25/2019	9:41:11	2196478	137	2	Deposit/Payment	9-070	200.00	
MM	2/25/2019	9:41:11	2196478	136	B	Withdraw/Disbur	9-000	1,500.00	
MM	2/25/2019	9:39:43	2196477	135	B	Cash Out	9-000	90.00	
MM	2/25/2019	9:39:19	2196477	134	2	Deposit/Payment	9-190	35.00	
MM	2/25/2019	9:39:19	2196477	133	6	Outside Check	9-000	125.00	
MM	2/25/2019	9:34:32	2196474	127	B	Cash Out	6-000	600.00	
MM	2/25/2019	9:34:27	2196474	126	6	Outside Check	6-000	600.00	
MM	2/25/2019	9:30:49	2196466	88	B	Cash Out	7-000	300.00	
MM	2/25/2019	9:30:48	2196466	87	B	Withdraw/Disbur	7-000	300.00	
MM	2/25/2019	9:28:43	2196462	79	B	Cash Out	1-000	256.00	
MM	2/25/2019	9:28:41	2196462	78	2	Deposit/Payment	1-000	50.00	
MM	2/25/2019	9:28:41	2196462	77	6	Outside Check	1-000	256.50	
MM	2/25/2019	9:19:19	2196452	55	2	Deposit/Payment	0-070	482.60	
MM	2/25/2019	9:19:19	2196452	54	6	Outside Check	0-000	482.60	
Totals								873,085.94	

## ✓ Change to Fee Disclosure on Closed-End Loan Statements

Learn more: [online help](#)

Effective with the May statement run, member statements will no longer show **Fees Paid This Period** or **Fees Paid Year to Date** for any closed-end loans. Per regulators, disclosing this information is not required for closed-end loans. These fee disclosures will still show for open-end loans. Credit card statements were not affected. If you have additional questions regarding this regulatory change, please [contact the AuditLink team](#).

## ✓ Online Banking Password Controls Now Can Be Configured by Your Credit Union

Learn more: [online help](#) and *It's Me 247 Strategies for Controlling Member Access*

Now you can set online banking password configurations, including your temporary password configuration and minimum password length, without having to contact us to access the controls for you. Access this new screen via **Tool 569 Online/Mobile/Text Banking VMS Config**, then *Online Banking Password and Security Settings*.

We are eventually planning to expand what is offered on this screen, including expansion of the length of some of the expiration periods. Look for additional enhancements in future releases.

Of course, we are always happy to help with the configurations, even on this new screen. As always, a Client Service Representative can assist you with understanding your options.

## Miscellaneous

These additional items will be implemented with the release:

### View the Math Used to Calculate Ratios on the Loan Application Summary

*Thanks to TruChoice Federal Credit Union for their assistance with this enhancement.* If you are interested in seeing the dollar amounts used for the *Income Ratios* section on the Summary page of the loan application, you can now click a new button to show the amount. For example, instead of displaying the *Total expense/total* of 66.37%, you can toggle to show 33,189.00/50,000.00.

### Now Waive Printed Statement Style Fees Based on a Specific Combination of Saving and Loan Balances

*Thanks to 1<sup>st</sup> Street Credit Union for their assistance and Idea Form.* Currently you can waive Statement Style fees based on aggregate savings and loans. Now new checkboxes allow you to pick exactly what kind of savings or loan accounts you want to include in the calculation (SH, SD, CD, IR, TX, LN and OC).

### Enhanced Sort Function on the Written-off Loan History Dashboard

**Tool #476 Loan Write-off/Charge-off History Dashbd** can now sort by the Open Date on the loan.

## Previously Implemented



### 👤 Card Control Transaction Activity Alerts Available

Learn more: [online help](#)

Available now are Transaction Activity Alerts in the mobile app, for credit unions that have mobile app card controls turned on. This feature allows your member to activate activity alert (push notifications) on their ATM/Debit, and Credit Cards. This FREE service notifies members each time their card is being used, for example once a member uses their card at the grocery store they will receive a push notification to their device, letting them know of the approval.

See more in the IRSC Store: [irsc.cuanswers.com/product/add-transaction-activity-alerts-mobile-app/](https://irsc.cuanswers.com/product/add-transaction-activity-alerts-mobile-app/)

## **Now View eStatements in the Mobile App!**

Learn more: [Mobile App Banking](#)

Previously, eStatements and tax documents were only available in desktop and mobile web banking. Now they are available in the CU\*Answers Mobile App. Once activated, members will go to the *More* menu and select *eStatements* to view regular statements, credit card statements, and mortgage statements. (Tax documents are available as well if offered by your credit union.) To purchase this new feature for your members, go to the IRSC Store:

<https://irsc.cuanswers.com/product/add-estatemnts-mobile-app/>

## **Show Your Members' Credit Scores Online with VantageScore**

Learn more: [online help](#) and [Credit Scores in Online Banking](#)

If you have previously shown members their credit score online or are considering doing so, it is now available with VantageScore credit scores. *Use this Internet Retailer opportunity to tell them how you can set up a loan that's just right for them!*

As an enhancement to the credit score soft pull offering, you can now pull VantageScores for your members. Then you can elect to show the score online as a benefit of being to members, but more importantly, use this data to *start a conversation with a member* who is curious about their score and how your credit union uses it.

To pull the scores, go to the CU\*Answers store at <https://store.cuanswers.com/product/credit-score-soft-pull/> and select VantageScore. *NOTE: A third-party agreement is required.*



END