

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	19.10	Online CUs	October 20, 2019
		Self-Processors	November 10, 2019





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

October 18, 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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All Employees

✓ CU*BASE Requirement Changes for Complex Passwords



The time has (almost) arrived for complex passwords for CU*BASE! While some requirements already exist, such as the matching passwords and expiration, we have taken the next step to enact an additional layer of password complexity, enacting the following requirements for each new password:

- Require 1 digit (numeric)
- Username cannot be used in password
- Minimum length of password 8 characters
- Maximum length of password 20 characters
- Require 1 special character
- Password expiration every 30 days
- Password cannot match the last 32 passwords

Session W CU*BASE GOLD Edition - Change Password

User profile MIKEW
Password last changed Jul 17, 2019

Current password
New password
Verify new password

- Must be between 8 and 20 characters ✗
- Must contain a digit ✗
- Must not contain your user ID ✓
- Must include an uppercase character ✗
- Must include a lowercase character ✗
- Must include a special character ✗
- Must not be one of your last 32 passwords ✗

FR CHGPASS

Note that these requirements apply **only** to CU*Answers online clients, and only for your

CU*BASE login; the rules for passwords for your 2 character Employee ID are not changing. When this change is enacted, you will not be forced to change your password. However, when your current password expires or requires a reset, you will be presented with the new version of the password window, seen above, that contains helpful reminders of the complex password requirements.

Security Officers should make note that when using the reset feature in CU*BASE, the temporary password is case sensitive as well, and will use X1234 (notice the capital X!) until the staff member updates to a password that meets requirements.

Because this change must be coordinated with global settings on the system, the change will not happen on the day you receive the release. Rather, we will notify you via Client News when these new password requirements take effect, so stay tuned!

Multi-vendor Bill Pay Support Allows for Separate Member Fees for Bill Pay and P2P

Learn more: [online help](#)

This enhancement will be implemented on November 10th for all online and self processing credit unions.

With this project, we have completely revamped the bill pay and P2P configuration infrastructure to allow for credit unions to support any combination of multiple bill pay and/or P2P vendors for their members. Thinking of switching to the native iPay or Payveris options? Planning a merger? You can now move to a bill pay solution for new enrollees, while at the same time giving your existing bill pay members more time to migrate. This will have benefits for credit unions who are just converting to CU*BASE as well. You'll still need to choose one bill pay vendor and one P2P vendor as primary. New enrollments can be done only to your primary vendor, but members who are using one of your secondary vendors can stay with that vendor until they un-enroll.

*HEADS UP! Even if you are not using two vendors for your bill pay/P2P solutions, **all credit unions should take note.** The architectural changes will be implemented on November 10th and **will impact all credit unions using any bill pay or P2P solution.** As always, we need you to keep a close eye on all bill pay and P2P activity following the release and notify us of any irregularities you notice.*

The new infrastructure also follows up changes made in the 19.05 release that allowed credit unions to begin offering Payveris P2P even if they were using a different provider for bill pay services. (Go to the SettleMINT EFT section of the CU*Answer store at store.cuanswers.com/product/person-2-person-payments if you're interested in learning more about this new option!) With the enhancements in this latest release, credit unions who are using different vendors for bill pay and person-to-person transfers **can now charge different member fees for each service.**

The tools you use to set up bill pay and P2P member fees and marketing content that members see when enrolling in either service have changed:

- **Tool #1955 Bill Pay Marketing Msg and Fees Config**
- **Tool #1956 P2P Marketing Msg and Fees Config**

The next time member fees are posted after November 10th the system will be able to differentiate between bill pay and P2P transaction activity when assessing fees. If you are using Payveris P2P but use a bill pay vendor *other* than Payveris, in order for fees to remain the same as now we will be creating a generic service charge code 01 for P2P that has a fee amount of \$0. If you want to start charging fees for P2P, you will simply need to use **Tool #1956** to adjust the configuration for that code to set up a fee amount. You can also create additional codes for relationship pricing at that time, but make sure to review online help for some important tips on how new codes should be set up.

Although the vendor configurations themselves (i.e., which vendor(s) you use and how the interface is set up) is still done by us on your behalf, you'll also find some new tools that will let you view those configuration settings:

Use these to see what your credit union's specific bill pay and P2P settings are:

- **Tool #1963 View Bill Pay Products Offered**
- **Tool #1964 View P2P Products Offered**

Use these if you want to see what vendors and products CU*Answers supports that you have to choose from:

- **Tool #1965 View Available Bill Pay/P2P Vendors**
- **Tool #1959 View Supported Bill Pay Products**
- **Tool #1960 View Supported P2P Products**

Members Can Use Remote Deposit Capture to Pay Loan Payments and More!

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



Soon your members will be able to make loan payments directly into their loan account by posting a check via our Remote Deposit Capture (RDC) feature in **It's Me 247** mobile app!



With this release new controls are being added to support the RDC mobile app being able to present all (configured) savings, checking and loan accounts for RDC deposits. This means *all appropriate sub-accounts will be presented for the RDC deposit, not just the checking account the member selected at enrollment*. At deposit time members will use the existing drop-down menu to indicate into which account they would like to place the funds.

IMPORTANT: Only the new CU*BASE product configuration controls will be implemented with the release; activation of these via an update to the mobile app is being done separately. Watch for announcements coming soon on about when the mobile app upgrade will be available for members to download.

Controls that determine which savings, checking and loan products allow deposits are available via **Tool #777 Savings/Checking Products Configuration** (via the ARU/Online Bank button) and **Tool #458 Loan Category Configuration** (via the Audio/Online Banking button). *New controls will be turned on for all savings and checking Dividend Applications, but will be set to off for all loan products.* (Note: Because of their unique payment attributes, 360-day mortgage loans cannot be configured to accept RDC deposits at this time.)

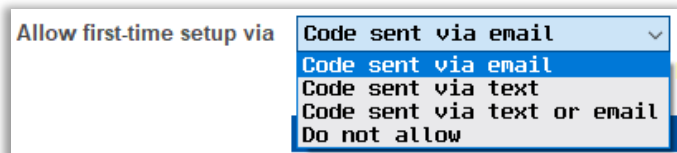
New Activation Scheme for Member First Time Enrollment in "It's Me 247"

Learn more: [Strategies for Controlling Member Access](#), and [online help](#)

As announced during the 2019 Leadership Conference, we have created a new optional feature your credit union can activate that will allow first-time users of **It's Me 247** online and mobile web banking to set up their credentials ("self-enroll") without your having to publish a standard formula for the member's initial temporary password.

Using **Tool #569 Online/Mobile/Text Banking VMS Config**, you can choose to offer either one or both options:

1. Send an activation code via text message to a phone number *already on file* for the member, and/or
2. Send an activation code via email to an email address *already on file* for the member.



The member will click a new button and choose a delivery method they prefer (text or email, depending on what your credit union allows and what data is already on file for the member). This will prompt a temporary activation code to be sent and the member must enter the code within 24 hours before proceeding through the first-time login process, including setting up a new username (required), password, and security questions, along with other first-time user steps.

Using a login widget? When turning this feature on, remember to verify the way your widget presents on your web page, as members will need to visit the OBC page to enter their code.

Teller/Member Service

Buy and Sell Cash with Any Supplemental Vault Directly from Teller

Learn more: [Using TCDs/TCRs with CU*BASE](#) and [online help](#)

With this release you can use new controls in **Tool #158 ATM/Supplemental Vault Location Config** to allow your tellers to buy and sell cash from any configured vault via Teller Drawer Control. *This includes vaults being used as teller cash dispensers (TCDs) and teller cash recyclers (TCRs).*

This eliminates the need for tellers to exit the teller software and use **Tool #32 Teller/Vault Cash Transfers & Inquiry** to make the transfer.

✔ Enjoy Fine-tuned Statistics in the Tool Usage Analysis Dashboard

Learn more: [online help](#)

To better tailor the **Tool Usage Analysis Dashboard** (Tool #1195) that we introduced in the 18.10 CU*BASE release, we've made a few changes in how certain tools are counted in the dashboard. As tools **#6 Member Inquiry**, **#7 Phone Operator/Call Center Tools**, **#80 Rate Quoter**, and **#81 Loan Quoter** have multiple access points in CU*BASE, and these tools along with **#1 Teller Line Posting** have their own internal security, we could not rely on accurate usage counts for those items. However, starting with this release, we can offer better data in this dashboard by adjusting how these tools are counted and the access logged in the appropriate files.

This change will eliminate the following tools from the CU*BASE homepage: **#6 Member Inquiry**, **#7 Phone Operator/Call Center Tools**, **#80 Rate Quoter**, and **#81 Loan Quoter**. But never fear; the function buttons (as well as right-clicking) are still available to access those tools.



✔ Get to Member Trackers Faster with the New **Go!** Button

Learn more: [online help](#)

This project was from an Idea Form submitted by Parkside Credit Union. Thank you!

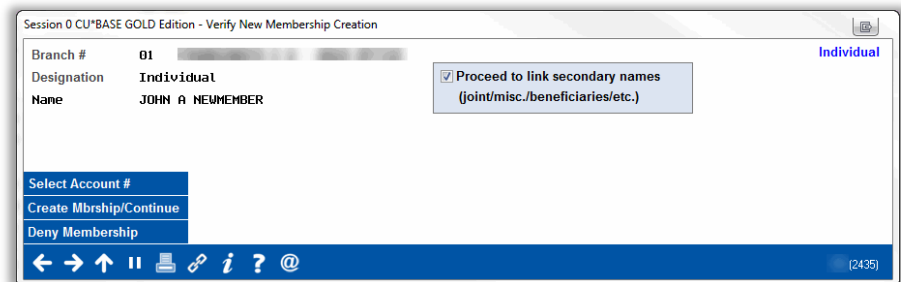
This project adds another “Go!” shortcut button to the TRK column heading on the main Member Inquiry and Phone Operator tools. Like the other buttons, this new button will simply jump the user directly to the Member Tracker Review, bypassing several clicks. Nice!

✔ Save Those Clicks; Updated Default in New Account Creation Will Flow Directly to Secondary Names

Learn more: [online help](#)

This is a minor change with a major impact! Do you sometimes forget to check the *Secondary names* box when opening a new membership or account? We've got you covered; now, the New Membership Creation screen, and well as the new account screen, for new regular (non-

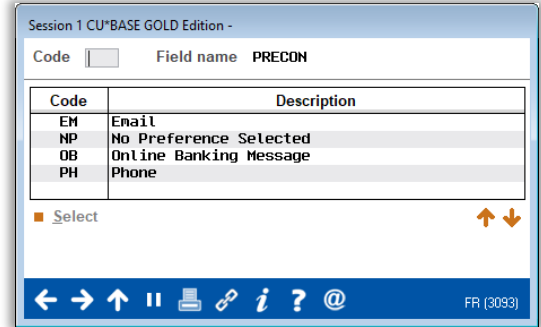
HSA, non-IRA) savings or checking accounts will automatically default to checked, allowing you to easily proceed into the Secondary Names option. One less thing to remember in the excitement of setting up a new member!



✔ "How May We Reach You?" Simplified Preferred Contact Method

Learn more: [online help](#)

The Preferred Contact Method feature has been adjusted slightly to reflect the new structure for how member phone numbers are now entered into CU*BASE. Instead of designating a specific type ("home" or "work" or "other"), if the member prefers to be contacted via phone they will simply choose "Phone" as their preferred contact method. This change will appear when using the lookup button to choose a preferred contact method on CU*BASE Update Membership information screens as well as when members select from the drop-down list in the My Contact Options page in online and mobile banking.



Attention Database Administrators: A conversion was run on the contents of the MCONTACT field in your MASTRL membership information table. The previous codes CP, HP, and WP have been replaced by a single PH code.

✔ NEW eAlerts, Plus Enhanced eAlert Features

Learn more: [eAlerts](#) and [online help](#)

Help your members keep tabs on their important account details with these new eAlerts! This enhancement adds three new eAlert types and enhances two existing ones:

- The new **Daily Account Balance** eAlert sends a message at the end of each business day with the current and available balance in the account configured.
- The new **Transaction Limit** eAlert lets members configure a number of transactions per business day, either withdrawal OR deposit per account, and will receive a message when the transactions exceeds that threshold.
- Similarly, the **Transaction Total** eAlert lets members set up a dollar amount limit per business day, again for withdrawals OR deposits per configured account.

In addition to these new notifications, the **Account Balance** eAlert has been updated to select either available or current balance, and the **Loan Payment Due** eAlert will remind members before or after a loan payment is due, with a new option to skip the alert if the amount due is \$0. Members will love taking control of their accounts easily, without skipping a beat in the day to day!

Note that when this release is applied, existing **Account Balance** eAlerts configurations will default to use the option for Available Balance (which is how the existing eAlert works already). Members must simply log in and select the new Current Balance option if they choose to do so.

✔ More Intuitive Rate Maintenance for Share and Checking Products

Learn more: [online help](#)

We've blown the roof off this one with a facelift to **Tool #506**

Member Rate Maintenance!

The share rate configuration for tiered rate products is equipped with a more intuitive design, warning messages to indicate discrepancies, and all the maintenance for balance ranges and dividend rates now live on the same screen. Additionally, we've added controls so that balance ranges 1-6 cannot have a rate of zero, with the exception of Qualified Dividend products that do allow a zero rate in the top tier.

Savings/Checking Rate Maintenance										
Corporate ID 01 ABC CREDIT UNION										
Current Share Dividend Types										
DV AP	Description	Next Pay Date	OLB	Current Base Rate	Split Rate	APY	Current Rate Effective Date	New Rate	Effective Date [MMDDYYYY]	
DC	BUSINESS CLUB	Jul 01, 2019	00	0.06		0.06	Aug 07, 2019			
DE	BUSINESS ESCROW	Jul 01, 2019	00	0.00		0.00		0.00		
BS	BUSINESS/ORG SAVINGS	Jul 01, 2019	00	0.10		0.10	Apr 01, 2010			
BU	BUSINESS CHECKING	Jul 01, 2019	00	0.00		0.00				
BW	BUSINESS WEALTH BLDG	Jul 01, 2019	00	1.00		1.01	Apr 24, 2017			
CC	CHRISTMAS CLUB	Jul 01, 2019	05	0.02		0.02	Jul 01, 2012			
CK	REGULAR CHECKING	Jul 01, 2019	00	0.00		0.00		0.00		
EC	ESCROW	Jul 01, 2019	12	0.02		0.02	Jul 01, 2011			
ED	COVERDELL SHARES	Jul 01, 2019	00	0.10		0.10	Jun 01, 2009			
EE	EVERHOMES ESCROW	Jul 01, 2019	00	0.00		0.00		0.00		
ES	EDUCATION SAVINGS	Jul 01, 2019	00	0.70		0.70	Aug 13, 2019			
EA	ESCROW EARNOUT MOE	Jul 01, 2019	00	0.00		0.00		0.00		

Importantly, **no changes have been made to the way that dividends are paid and posted** with this enhancement. However, what we discovered in reviewing existing credit union settings is that there are an awful lot of old configurations that have not been touched in a long time, where conditions such as blank rates and missing ranges are in place but no longer allowed by the new configuration controls.

So while dividends will continue to calculate and pay as they always have, the next time you use this configuration you might see error messages appear to warn you about conditions that should be cleaned up to make your configuration actually match what's really happening with your accounts.

Verified Joint Owners in MAP/MOP

Learn more: [online help](#)



Brought to you by the 2018 “Building Solutions in a Cooperative” Boot Camp! We have laid the framework to allow the collection of joint owner data as part of the MAP/MOP new membership application workflow, with optional Precise ID verification for joint applicants. This will allow a potential member to specify up to two joint owners when applying for credit union membership, with the joint applicant data optionally to be run through the same Experian Precise ID identity verifications as the primary member's information, before being allowed to proceed through the remainder of the MOP flow to open the new membership online.

In addition to allowing for this new optional functionality, this project also enhanced and streamlined the existing application verification flow for when new membership apps contain joint owners, especially in cases where an incoming joint owner record happens to match a SSN/TIN already in your credit union's database. New messaging and additional lookup options will help you review and make decisions about what to do with the incoming data so it doesn't inadvertently cause problems with data already on file.

Ready to get started? Contact irsc@cuanswers.com for more information!

Lending

Easily Update Collateral Records in the CU*BASE LOS with the Kelley Blue Book Value

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



In October 2106 we implemented a tight integration between the CU*BASE LOS and NADA. This allowed lenders during the loan application process to easily update a collateral record with the NADA value. New with this release we are adding Kelley Blue Book to the list of supported vendors.

Collateral type	A AUTO COLLATERAL	
Make	<input type="text"/>	
Model	<input type="text"/>	
Year	<input type="text" value="00"/>	
Identification #	<input type="text"/>	<input type="checkbox"/> Trade-in
Estimated value	<input type="text" value="0.00"/>	<input type="button" value="Get Value"/>
Amount pledged to loan	<input type="text" value="0.00"/>	

cuasterisk.com Kelley Blue Book Collateral Valuation	
Year: 2007	
Make: Chevrolet	
Model: Cobalt LT Coupe 2D	
Engine	Options
<input checked="" type="radio"/> 4-Cyl, 2.2 Liter	<input checked="" type="checkbox"/> Air Conditionin
Drivetrain	<input checked="" type="checkbox"/> Power Window
<input type="radio"/> FWD	<input checked="" type="checkbox"/> Tilt Wheel
Transmission	<input checked="" type="checkbox"/> AM/FM Stereo
<input type="radio"/> Manual, 5-Spd <input type="radio"/> Automatic	<input checked="" type="checkbox"/> CD/MP3 (Sing
Body Color	<input type="checkbox"/> Premium Sour
<input type="radio"/> Beige <input type="radio"/> Black	<input type="checkbox"/> Navigation Sys
<input type="radio"/> Silver <input type="radio"/> Yellow	

Credit unions using Kelley Blue book online valuation tool outside of CU*BASE to provide pricing for collateral, now can use the new integration SSO to import the dollar value directly into their CU*BASE loan request. This will allow the loan officer to stay within the CU*BASE workflow and eliminate the need to move between systems and rekey collateral information.

If you're interested in getting set up with this new interface, visit the CU*Answers store for more information. <https://store.cuanswers.com/product/kelley-blue-book-vehicle-valuation/>

🔧 Create Skip Pay Program for Your Consumer Loans with Weekly and Bi-Weekly Payment Frequencies

Learn more: [Skip Pay for Consumer Loans](#) and [online help](#)



Until release, our consumer skip-pay program loans only supported loans with monthly payment frequencies. With the 19.10 release the feature has been expanded to include loans with weekly and bi-weekly payment, *allowing you to offer this highly popular service to even more members!*

Regardless of the payment frequency, when a member elects to skip, their payment date is advanced ahead a full month. For example, this means that for a loan with a weekly frequency, four payments are skipped. These skipped payments are recorded in a Tracker, and the next payment date is recorded in several locations, including the secondary transaction description and in online banking.

Nothing with the configuration or implementation of the skip pay program changes; this change simply means that new loans in your portfolio can be included in your program. As with the current skip-a-pay program, the eligibility and program parameters are configured via **Tool #820 Skip-a-Payment Program Configuration** and opt in can occur via CU*BASE or online banking. Note: At this time twice monthly payment frequency (for example the 15th and 30th) is not supported.

All payments skipped can be tracked in multiple locations within CU*BASE including the skip a pay dashboard which will list out all loan payments skipped, the total number of skips and total amount of fees generated.

🔧 Now Set Your Review Date Default to Months or Years

Learn more: [online help](#)



The *Loan Products Defaults* screen in **Tool 470 Loan Product Configuration** allows you to calculate and pre-fill fields in loan applications. Currently the only selection for Review Date is *Days before maturity*. With this release we are adding *Month before maturity* and *Years before maturity*.

Maturity date
 Review date 00 Days before maturity
 Application date
 Disbursement date 00
 First payment date At least 30 days from creation

You might use this enhancement with HELOC and line of credit loans when you want to configure the loan review date to be five years from opening and you would like the maturity date to be ten years.

✅ Find the Right Loan Product with the New "Search for Description Containing" Filter

Learn more: [online help](#)



Thanks to San Antonio Citizens Federal Credit Union for their suggestion!

Now when you create a loan application, use the new *Search for description containing* on the *Loan Product Code Selection* screen to find just the loan product you need! This new enhancement will be particularly helpful for credit unions with multiple pages of products or for finding less frequently-used products.

Session 0 CU*BASE GOLD Edition - Loan Product Code Selection

Jump to code 000 Search for description containing VEHICLE

Code	Description
001	NEW VEHICLE 27 MONTHS
002	NEW VEHICLE 72 MONTHS
003	NEW VEHICLE 63 MONTHS
004	NEW VEHICLE 51 MONTHS
005	NEW VEHICLE 39 MONTHS
102	USED VEHICLE 72 MONTHS
104	USED VEHICLE 63 MONTHS

✔ Automate the Removal of Debt Protection Premiums for Delinquent Members

Learn more: [online help](#)

Currently debt protection stops charging when the member account reaches the number of days delinquent, but the code is not deleted from the account. You must manually remove the code in Account Update. Now you can automate the removal of the code. This includes both debt protection and loan insurance codes.

Stop premiums and coverage when loan delinquency reaches 180 days.	<input checked="" type="checkbox"/> Also remove code from loan account
---	--

Find this new feature in **Tool #465 Loan Insurance/Debt Protection Config**.

Back Office

✔ Investment Register Enhancements

Learn more: [online help](#)

Thanks to Greater Metro Federal Credit Union and Forest Area Federal Credit Union for their ideas!

If you are currently using the Trial Balance Report for your Board Reports, it is now time to check out this beefed up Investment Register report. The Investment Register accessed via the newly renamed **Tool #652 Print Investment Register/Schedule**, commonly used for credit union board reports, now contains additional filter options. You now can run the report by Broker ID, Institution ID, Investment Type or Maturity Date Range. In addition, the standard *Export to file* option is now available.

The screenshot shows the 'Investment Register/Schedule' report configuration window. It is divided into 'Report Options' and 'Response' sections. Under 'Report Options', there are fields for Corporate ID (01), Process date (Aug 2019), Print (checkbox), Include comments (checkbox), Sort by (radio buttons for Maturity date, FASB code, Investment type, Purchase date), Report format (radio buttons for Register, Schedule), Broker (Select), Institution (Select), Investment type (Select), Maturity date from (00000000) to (00000000), and Export to file (checkbox). The 'Response' section has radio buttons for Market value and Market price.

✔ General Ledger Online Dashboard and Other Enhancements

Learn more: [online help](#)

Check out these General Ledger Enhancement now available with this release:

- Reviewing and maintaining your G/L Chart of Accounts will now be easier! Additional filter criteria added to **Tool #648 Print GL Chart of Accounts** will help you to drill down to specific G/L accounts. Instead of automatically printing, you will be taken to a preview version of the Chart of Accounts where can review the selected G/L account and print or export to a file if desired.
- If your credit union maintains G/L accounts, improvements via **Tool #202 Chart of Accounts/Budget Groups Maint** will make it easier to suspend, unsuspend, or delete G/L accounts. Sortable columns are also added to the screen.

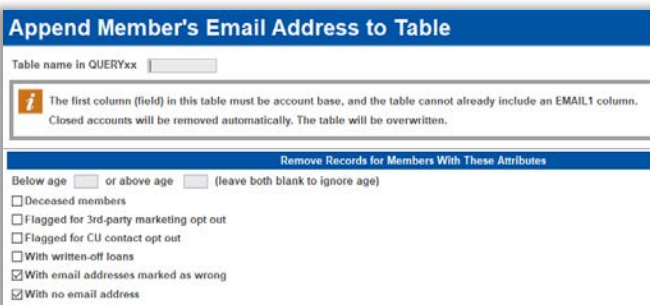
✔ New Escrow Collateral Report Assists with Escrow Payees with Future Disbursements

We have created a new tool, **Tool #1690 Escrow Collateral Report**, which can be run by escrow payee and/or type and reports members that have future escrow disbursements. The report lists the member name and collateral address and collateral tax ID (which are pulled from the first collateral record on file for the member), along with the associated payee and escrow type description.

Because the report does not contain an account number, credit unions can provide this report to municipalities, for example City of Grand Rapids.

Reach Members Even Faster with the New Append Email Address Tool

Learn more: [online help](#)



We've taken the sometimes laborious process of adding member email addresses to an existing file and sped it up with the new **Tool #1640 Append Member Email to Existing File**. With this tool, championed by the Asterisk Intelligence team, you can easily export data from any dashboard and add member email addresses to the table, with additional filters to eliminate data you don't need.

Don't forget, once your table has been appended with member email addresses, you can easily pass this along to your third-party marketer, or use the

CU*BASE Member Connect feature to send messages to members – for a multilayered communication strategy, all without leaving CU*BASE!



Data Analyst: Asterisk Intelligence Spotlight
Partner with Asterisk Intelligence to harness the power of your data with business intelligence and database management!

Browse asteriskintelligence.com | Connect ai@cuanswers.com | Shop store.cuanswers.com/store/asterisk-intelligence/

The Powerful Wave Continues: More Power Line Buttons Added!

Learn more: [online help](#)

We've added additional Power Line buttons to CU*BASE, allowing **Analytics Booth** subscribers instant access to a trend line of the data you're analyzing right at that moment. Power Line buttons have been newly added to the following dashboards:

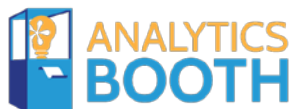


- Tool 281** Contingent Liability Trends
- 425** Learn from Peer - CD Rates
- 428** Learn from Peer - Loan Rates
- 472** Loan Queue Activity Tracking
- 473** Loan Risk Score Analysis
- 508** Member Retention by Age
- 509** Member Retention by Year Opened

- 1670** Loan Productivity Analysis
- 213** Closed Account Report
- 461** Loan Delinquency Analysis Report
- 469** Loan Pipeline Analysis
- 511** Denied Application Statistics
- 548** New Account Report

Static Loan Pool Analysis Makes the Leap

Learn more: [online help](#)

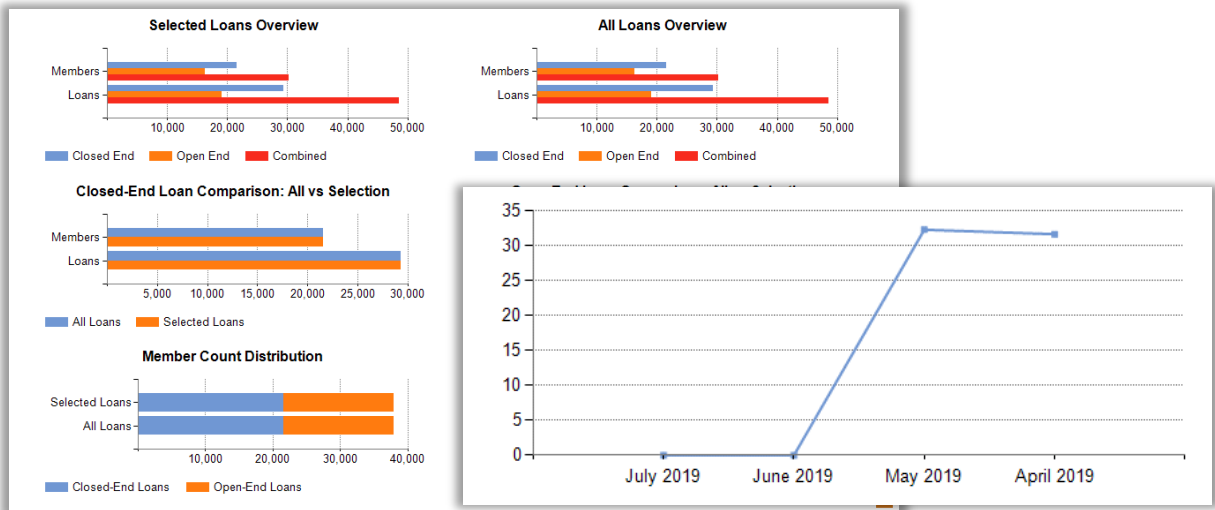


Subscribers to Analytics Booth will enjoy the new **Tool #1680 AB: Static Loan Pool Analysis (Web)** that launches users from CU*BASE directly to the Static Loan Pool Analysis dashboard in their credit union's own Analytics Booth site. This tool is expanding on the framework from the Power Line projects that connected CU*BASE with the web tools available in Analytics Booth.

✓ New Visual Analytics Tools (VAT), Plus Some Get a Facelift

Learn more: [online help](#)

We've continued our work on building the library of Visual Analytics Tools (VAT), adding or complementing beautiful charts and graphs baked right into your CU*BASE experience. These charts and graphs make illustrating your credit union's data as simple as a click and copy into a presentation or board report.



In this release, you'll find VAT in two new places: **Tool #1670 Loan Productivity Analysis Dashboard** now has stacked bar graphs available in the Analysis tab, and **Tool #141 ARU Online Banking Dashboard** now has line charts available when selecting the analysis icon on screen, for these data points:

Online Banking:

- % of members using any online channel
- % of members using mobile web
- % of members using online banking only

Text Banking:

- % of total membership using text banking

Audio Response:

- % of members using audio

Additionally, we've replaced the pie graphs in **Tool #472 Loan Queue Activity Tracking** with a sleeker, more easily absorbed stacked bar graph. We've also tweaked our Excel exports feature to create a bar chart in Excel when exporting a bar chart, instead of the existing column chart.

If we weren't already bursting at the seams with these fresh new looks, we've got one more trick up our sleeve: all charts and graphs in the VAT family will now be generated with 2D flat graphics! This sleek design is a favorite of our teams and makes presentations pop with a modern flair. What do you think? Let us know!

✓ Custom Fields Floodable in Self-Directed Data Floods Tool

Learn more: [Self-Directed Data Floods](#) and [online help](#)



You've been asking, and we hear you! This enhancement adds the long-anticipated power to flood your custom data fields within CU*BASE. This is data creation! Using **Tool #1210 Self-Directed Data Floods**, you can select to flood Custom Fields—Account Data or Custom Fields—Member Data. Of course, these additional options only support floods to fields that credit unions define with current Unique Data Management (UDM) tools (so, what are you waiting for?).

This new function is great for the credit unions who may be working with third parties and/or receiving data from third parties and want that information in the CU*BASE database. For a fun example, let's say you've received data from a third party about a member's favorite color. Using this tool, you could easily upload that data CU*BASE for marketing options in the future. The possibilities are endless.

[Contact Asterisk Intelligence](#) if you want assistance using the new flood feature, or if you'd like to talk to someone about strategies for using the UDM functionality to enhance your member data intelligence.

✔ Access Custom Fields from Verify Member Screens in Teller and Transfer

Learn more: [online help](#)

More UDM enhancements! Now you can easily access custom field information from the Member Data tab on the Verify Member screens within Teller and Member Transfer. Simply click the Member Data tab, then select the Custom Fields button to view the Custom Membership information screen! *Note that this button will only appear when Custom Fields information has actually been recorded for a member.*

✔ Thinking CECL? New Ratios Available Now in MEMBER5 and MEMBER6

Learn more: [online help](#)

For all you lending data analysts, we've added columns to the MEMBER5 and MEMBER6 data tables. We've added the Debt to Income Ratio (DTI) to the tables, calculated as Borrower's Total Monthly Expense/ Borrower's Total Monthly Income at the time of loan origination (when the loan record was created). As loan application data has short retention periods, this new field gives a snapshot into those ratios for a longer retention, allowing it to become a mineable data point.

We've also added the Loan to Value (LTV) ratio, calculated as Original Loan Balance/Collateral Value, reflected at the point of loan origination. This value is not updated or maintained, giving a great historical template to future data mining.

Interested in hearing more about CU*Answers moves on the Loch Ness Monster, er, CECL? Visit the Kitchen at cuanswers.com/resources/kitchen/cecl-and-cubase-2 and see what we're working on now!

CEO/Management

✎ Add Member Employment to the New Membership Workflow

Learn more: [online help](#)

Thanks to First Financial Credit Union for submitting the Idea Form that led to this enhancement.

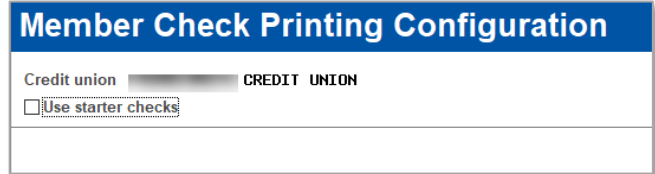
Is your credit union looking for an easier way to gather a member's employment information? Do you need help with collecting job title to assist with monitoring members with high-risk occupations? With this release, you can now update employer information as part of the new membership workflow. Simply activate the new "Employer record" box in **Tool #1004 Workflow Controls: Open Mbrships/Accts** and after the household is created (or updated) in the new membership flow, a new "Household Employer Update" screen will appear to allow you to enter a single employment record into the employer database. The household database will then be updated with the information entered on this screen.

Note: This feature will only be used when creating Individual memberships, not Organizational ones.

Remove Ordering Starter Checks from the New Account Opening Process

Learn more: [online help](#)

For credit unions that generate CU*BASE starter checks, it's handy that CU*BASE takes you to starter checks automatically when creating a new account. But if you don't use our starter checks, you always have to remember to uncheck the box when creating new accounts. Now you can adjust the starter checks configuration so that box is not automatically checked.



The screenshot shows a configuration window titled "Member Check Printing Configuration". It has a header bar with the title. Below the header, there is a field for "Credit union" with a dropdown menu currently showing "CREDIT UNION". Underneath, there is a checkbox labeled "Use starter checks" which is currently unchecked.

By unchecking the new *Use starter checks* box on the second screen for **Tool #259 Configure Member Starter/Replcmnt Checks**, the *Print starter checks* box will default to unchecked on the *New Account Creation* screen.

Now Offer Health Savings Accounts (HSA) Certificates to Your Members

Learn more: [Heath Savings Accounts \(HSAs\) and online help](#)

Many thanks to Honor Credit Union for their assistance with this enhancement.



Now you can offer another product to your members to manage their Health Savings Accounts. HSA certificates are here! Create CD types flagged as "HSA" and activity will be logged to the member's HSA balance file and included in tax reporting, the same as for HSA savings and checking accounts.

Earnings Edge is ready and able to assist you with developing an HSA certificate program. Contact earningsedge@cuanswers.com to get started.

Keep Checks from Clearing via In-house Checks or ACH for Positive Pay

In anticipation of new online tools from eDOC Innovations that will help you offer new controls for your business checking products, with this release we've created a new feature that will control whether a member's checks are allowed to clear via any channel other than normal share draft processing.

While this feature was intended for use with eDOC Positive Pay tools, you can use it now if you wish to control how checks are cleared for certain accounts. Similar to the Blocked Persons database, you will use **Tool #1870 Block Accounts for In-house Checks/ACH** to enter checking account numbers for your business accounts or other memberships. Teller in-house checks will provide an error message to the teller instructing them to post the deposit via outside checks (with appropriate hold). ACH will push the item to the exception list as a stop pay (code 08) and you'll need to verify with the member and either return the item through ACH, or manually post the item via account adjustment as instructed by the member.



Watch for more news coming later this year about the new Positive Pay offering from eDOC Innovations. Positive Pay is the name given to a service a credit union performs for account that produce large checks that are frequently subject to fraud. For example, a title company produces checks for real estate sales and these checks are sometimes altered or faked, resulting in potentially large losses. Insurance providers often require that these title companies have some sort of protection to prevent a check from clearing unless it is expected and for a certain dollar amount. This is done by the title company uploading a list of the checks they cut that day, and only checks that are on the list are allowed to clear automatically.

New Export on NCUA Share Report Prepares Data for Third-Party Vendor

Learn more: [online help](#)

Does your credit union use a third-party vendor to insure funds that exceed the NCUA's \$250K per ownership type limits? Check out this new feature designed to assist you. We have added an option to the existing NCUA Share Insurance Report (**Tool #545**) that exports the name, address and account balance for these members. This file can then be easily provided to your excess insurance vendor each month. Remember that you can still run the report multiple times with different configuration settings to get a series of reports or files as needed.

Now Available! View Checks in CU*BASE with a New "Smart Link" (And New Supported Vendor!)

With the 19.05 release we added the ability for credit unions using CU*Answers Item Processing to view cancelled check images from the secondary transaction history screen. With this release we are rolling out a second item processing vendor, Corp One. Credit unions interested in turning on this feature should refer to the CU*Answers online store: <https://store.cuanswers.com/product/check-images-from-cubase-inquiry/>.



If you use Alloya as your Item Processing vendor, you have the option to participate in full funding of the development of this as the next supported vendor. Use the link above to contribute.

Audit

New! Additional BSA/SAR Report Makes it Easier to Research Structuring by Members

Learn more: [Bank Secrecy Act Tools](#) and [online help](#)

Currently the existing BSA/SAR report (**Tool #633 Print BSA/SAR Activity Report**) allows you to research cash in and cash out transactions that exceed the amount you have configured in your Bank Secrecy configuration, generally transactions exceeding \$3,000 per day.

We are leaving the original BSA/SAR report in place because it serves a very important purpose in compliance auditing. With this 19.10 release we are adding a new file and a new tool that will allow you to historically research smaller denomination cash transactions that would normally fall under the standard range, allowing you to do a more thorough audit of records to detect structuring attempts. The new **Tool #1990 Print BSA/SAR Structuring Report** has all the filtering in Tool #633, but with three new sorting options allow you to organize the data according to:

- Who did the transaction (which SSN/TIN),
- Which *membership* had the activity (which account base), and
- What this person owns, across multiple memberships (including joint relationships).

You can also limit your search to find only transactions over a certain dollar amount. AuditLink has been using this tool on a daily basis with its clients for the past several months. Contact them if you'd like advice on the best way to use this tool as part of your daily auditing tasks.

NOTE: Depending on the date range and other settings you choose, the calculations done by this report can require an unusually intensive amount of computing power. You'll see warnings on the screen about the time it may take to generate the report. And once you start the report, you will not be allowed to start another copy until the first one is finished generating. In other words, please be patient!

✓ New Employee Security Templates and Recommended Tools

Learn more: [online help](#)

Security officers, we've got a nice package for you, designed to keep your employee security configurations organized and consistent, and to help you make good decisions on how to assign access to CU*BASE tools.

Session 0 CU*BASE GOLD - Employee Profile

Employee ID: AA
Name: AUDITOR TEMPLATE This is a template UPDATE

Vault # 1
 Teller posting
 Job class (for recommended tools): IT
 Branches to exclude: Select
 Corp IDs to exclude: Select
 Start date: Feb 25, 2019 (MMDDYYYY) NMLSR #
 Email address: member@cait.com

Other authorized vaults: Select
 Team code (CU-defined): AA
 Comments:
 Restrict auto-security for this employee

Navigation icons: back, forward, home, print, help, search, refresh

FR (6190)

- Security Templates** – The new templates feature in **Tool #327 Employee Security** is a way to organize a standard set of tools needed for a new employee. Templates can be created for a teller, manager, an auditor, or any type of CU*BASE user, and allow you to create an “ideal” employee ID that shows what security and tools are needed for an employee of that type. You can copy tool assignments and other security settings from templates directly to a new or existing employee ID. And to keep your auditors happy, these ID are specifically flagged as templates only, so they are clearly identified on security screens and reports, and cannot be used to actually access any tools from the CU*BASE home page.
- Tool Assignment Comparisons** – The Assign Tools to Employees screen now lets you compare tools assignments for an employee or template ID to any other template or employee. You can also compare to recommendations from AuditLink using the Job Classification feature. Job Classifications are simply a list of key credit union positions, tied to a list of tool assignments recommended by AuditLink. Using the “Compare to Job Class” button lets you see what tools we think a particular type of employee might need. Security Officers can review these recommendations when assigning individual tools to employees, and even assign a Job Class code to an employee ID, which lets the employee use the Recommended Tools button on the home page.

Assign Tools to Employees All Available Tools

Employee: AA AUDITOR TEMPLATE # employees: 468 # tools: 787

Search for: Exact Description Tool #:

Categories: Select Types: Select A highlighted row indicates a custom program

Compare to Emp ID Compare to Job Class

Program Description	# Tools	View Only	Compare to Job Class ACCOUNTING	# Employees	This Employee
Abnormal Activity Monitoring Config	1	None	None	10	None
Account Balance Analysis Report	1	Full Access	Full Access	49	None
Account Retention by Age Group	1	None	None	13	None
Account Retention by Year Opened	1	None	None	13	None
Account Suffix Configuration	1	None	None	7	None
Accounts Payable Vendor Inquiry	1	Y	Full Access	15	None

While templates can be maintained by credit union employees, Job Classifications are maintained by CU*Answers and attached to tools based on recommendations from AuditLink. Think of Job Classifications as recommendations from our compliance experts, used to assist in deciding appropriate access, whereas Templates are like SOPs from the Security Officer, documenting standard access practices and facilitating easier and more consistent setup for new employee IDs.

✓ Create an AIRES File That Includes Member Name, SSN, or Both

Learn more: [AIRES and CU*BASE and online help](#)

When generating your AIRES file, additional options for how the file is created are now available. If your intended audience, say, your auditor, wanted a file that contained only member name, you can leave the member SSN flag unchecked and generate only the portions you want. Note that these are unchecked by default, so make sure you select an option!

Session 1 CU*BASE GOLD Edition - Create AIRES Download Files

Report Options	Response
Month/year to process	Jul 2019 <input type="checkbox"/> [MMYY]
Corp ID	01
<input type="checkbox"/> Include member name in download file	
<input type="checkbox"/> Include member SSN in download file	

✓ The AuditLink Team Suggests: Suppressed Transactions Report Review

Learn more: [online help](#)

AuditLink As recommended by our AuditLink team, the new **Tool #1850 Prior Month Suppressed Transaction Rpt** should be used to monitor member transactions which were suppressed from statements. This tool reviews posted transaction history from the most recent closed period and provides a listing of all suppressed transactions throughout share, loan, and certificate products. Monitor these transactions for suspicious activity, ensure internal policies are being followed, and take a proactive approach to member security and compliance. Speak to a member of our AuditLink team to learn more about how this tool can be used to compliment your additional audit and compliance strategies!

✓ Easily Exclude a Member from Dormancy Monitoring When Writing/Charging Off a Loan

Learn more: [online help](#)

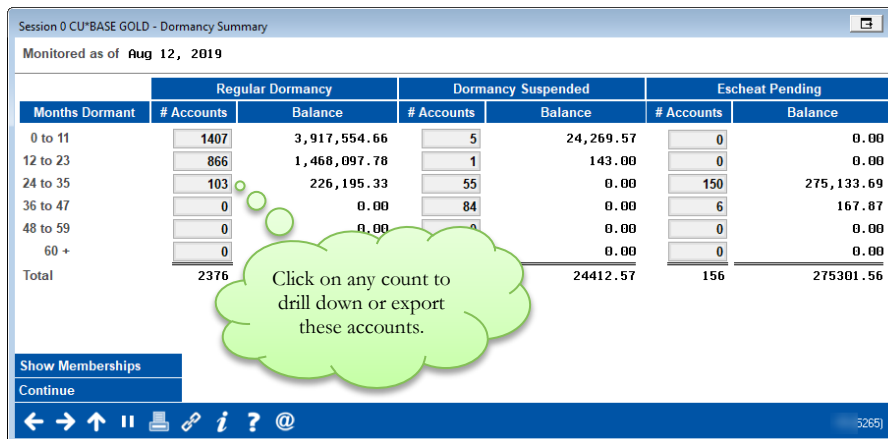
Special thanks to the Account Top Priorities Focus Group for this request!

This project adds the option to exclude a member from dormancy when writing off a loan via **Tool #1006 Write Off/Charge Off Loan**. Before this enhancement, this dormancy maintenance was done manually after loan write off. Now, save time and steps by selecting to exclude from dormancy at the source!

✓ Dormancy Summary Now Shows Total Dormant Memberships in Addition to Accounts (with export options, too!)

Learn more: [Dormancy and Escheat Monitoring](#) and [online help](#)

Currently the *Dormancy Summary* dashboard shows a summary of dormant and dormancy-suspended accounts, for example individual savings, checking and loan accounts. This allows you to view both the number of accounts and a summary of all their funds, specified according to the length of time the member has been in the dormancy list (regular dormancy, dormancy suspended and escheat pending.) *This Summary screen is accessed via the "Summary" button on the Dormancy Maintenance screen (Tool #985).*



Months Dormant	Regular Dormancy		Dormancy Suspended		Escheat Pending	
	# Accounts	Balance	# Accounts	Balance	# Accounts	Balance
0 to 11	1407	3,917,554.66	5	24,269.57	0	0.00
12 to 23	866	1,468,097.78	1	143.00	0	0.00
24 to 35	103	226,195.33	55	0.00	150	275,133.69
36 to 47	0	0.00	84	0.00	6	167.87
48 to 59	0	0.00	0	0.00	0	0.00
60 +	0	0.00	0	0.00	0	0.00
Total	2376			24412.57	156	275301.56

With this release we are adding a **Show Memberships** button that toggles to display the number of *memberships* that are dormant and associated with these accounts. Additionally, we are adding the ability to drill down and view the specific accounts or memberships represented by these numbers. Simply click on the number to a screen for the *Export* and *Common Bonds* features.

IMPORTANT NOTE: Remember that, as always, closed accounts are *never* purged automatically from the dormancy master file. The purpose for this is to assist with fraud-prevention and detection measures. When working the dormant accounts on the previous *Dormancy Maintenance* screen (Tool #985), be sure to follow your credit union procedures, which should include first researching why the account was dormant, and then if appropriate, deleting the record from the listing.

✔ Credit Card Ordering Workflow Improved for Multiple PAN Vendors

Learn more: [online help](#)

If your credit union has CU*BASE online credit cards, ordering new cards will now be a whole lot easier, for vendors who support multiple PANs per account. We've simplified the screens and workflow, removing unnecessary or redundant steps and changing the way that secondary emboss names are specified on card orders. We hope your member services teams like the new look!

✔ Members Flagged with Wrong or Foreign Address Highlighted in Reissue Process for Easy Identification

Learn more: [online help](#)

This enhancement for **Tool #147 ATM/Dbt/Crd: Card Expiration Processing** will show a highlighted record when processing expirations/reissues and the member in question has an address marked as Wrong or Foreign. Now, it is easier to see those members who may need special handling or maintenance to ensure the card has been delivered to the correct location. The printed report produced by this will also add indicators for wrong and foreign addresses.

END