Software Upgrade

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	**20.07**	Online CUs	**July 12, 2020**
		Self-Processors	**July 19, 2020**

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

July 10, 2020

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
- Post release validation (PRV)

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What's New with the Release Summary?

With this release, you will see a new symbol in the key and Table of Contents to indicate you should "Keep Your Eye" on these features!

We will use this symbol to indicate features on which you should perform post-release validation for your credit union's unique settings and configurations. These features may include fees, such as service charges, accruals or other changes to your General Ledger, or benefits to members that decrease earnings. **In sum, these are areas to which you should pay closer attention because they may affect earnings at your credit union.**

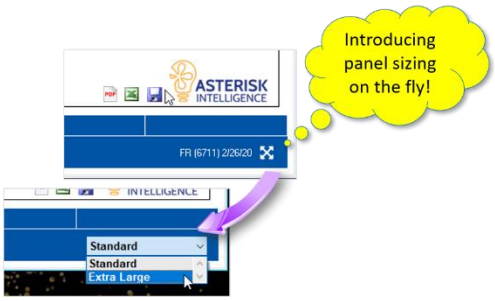
Star of the Show

Introducing Larger Screen Sizes for VAT Dashboards!

You heard about this at last year's Leadership Conference and CEO Strategies events, and now they're here! We're excited to be making our first foray into offering larger screen sizes for CU*BASE GOLD panels, to take advantage of larger monitors being purchased both for workstations and for conference room walls.

To start, we selected some of our most popular VAT (Visual Analytical Tools) analysis dashboards. With this release, when you use the **Analysis** feature on these dashboards, you'll be able to display them in either standard (1024x768) or extra-large (1920x1080) size:

- **Tool #1670** ***Loan Productivity Analysis Dashboard*** (one screen)
- **Tool #552** ***New/Closed/All Accounts Dashboard*** (five screens)
- **Tool #525** ***Membership Summary Comparison*** (three screens)
- **Tool #856** ***Tiered Services Monthly Comparison*** (one screen)
- **Tool #557** ***NSF/ANR Statistics Dashboard*** (two screens)



While the plan is eventually to control screen size based on a new setting under your Preferences, for now these specific screens are set up so you can resize them on demand, as you need them. That way you could use the standard size at your desk, then temporarily switch to the larger size when you go into your conference room to give a presentation to your team or board. Just look for the little 4-way cross symbol in the lower-right corner of the screen.

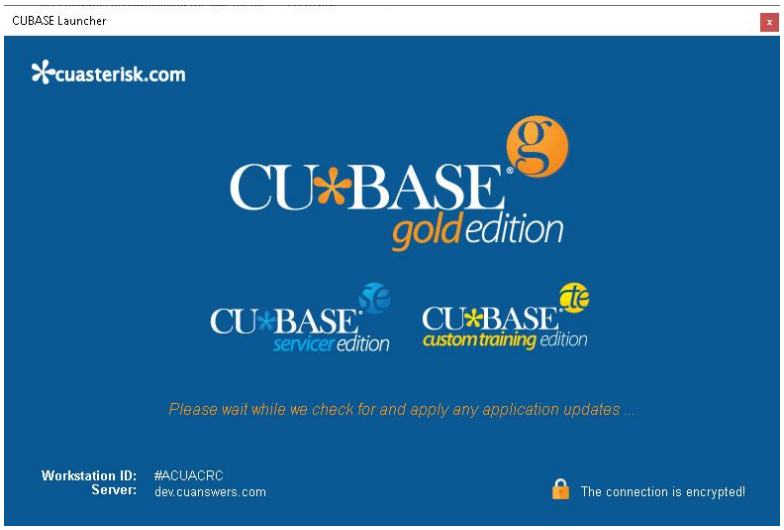
All Users

New Launcher Window Emphasizes the Reach of CU*BASE

When updating your CU*BASE to a new release or update, you will now see a new Launcher window!

This improved launcher window emphasizes many ways that people in our network interact with our core processing software and provides a welcoming touch to everyone when they log in into our software.

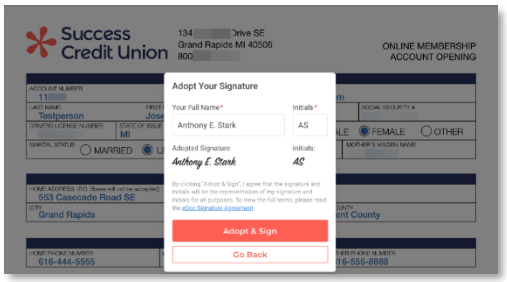
When you log on Monday morning with the new release, you can welcome them too! The launcher includes logos of the cuasterisk.com network, including CU*BASE GOLD Edition, CU*BASE SE, and CU*BASE CTE. Welcome, everyone!



Member Facing

Our Own eSigning Experience, Created by Our Developers for Our Network and Our Members!

Take eSignatures to a whole new level with our new native enhanced eSigning experience! This is a special win for the network and a much more modern design, made possible by our own developers! Introducing an eSigning experience for members unlike anything out there – a clearer, cleaner, and more polished experience reflecting the modern way our members are now interacting with signing documents.



Check out how the CU*Answers eSigning experience is better:

- Everyone knows that e-closings are now the standard for remote Internet Retailer credit unions. The new form and signature experience will make it very clear to your team and your members that you are top notch when it comes to e-closings.
- See the document first! Instead of first seeing a disclosure form (which may have been confusing to the new adopter), with the new member-friendly design the member first sees a copy of their document that they can review before accepting a much shorter disclosure.
- Adoption of a signature is a snap! No more fonts to select from…just click "Adopt & Sign" to accept!
- You really feel like you are moving around and reading a document. Instead of jumping from one area to sign to the next, the reader is guided around the form, moving in and out to the next area requiring authentication, as if they were pulling the form closer and further away, just as we do when we handle a document.
- At the end, the member can still download a copy of their signed document.

But beyond these nut and bolts, what is also really exciting is how we have standardized the experience to be consistent across all eSigning channels: whether the member has a document emailed to them to sign, signs the document embedded in the **It's Me 247** closing rooms *(check this out…never leave online banking again to sign!)*, and (COMING SOON) in MOP, our online membership opening experience.

1Click Offers (My Loans/My Way!) Let Members Open a Credit Card Loan Online and Start Using it Right Away!

Learn more: 1Click Offers video, 1Click Offers: My Loans/My Way booklet, and Overview: 1Click Offers in online help

Looking for new ways to expand your loan portfolio? Internet Retailer loan departments now have a way to change their games for the future! The **1Click Credit Card Offers** approach signals a new marriage between your lending team, smart analytics and computer-closed-loan (no employee needed) lending solutions.

Instead of offering yesterday's member-generated applications, you can offer pre-approved, guaranteed credit card accounts to targeted members via **It's Me 247** desktop and mobile banking. Take away your member's doubts about borrowing success, and start guaranteeing funding with this smart Internet Retailer approach. All the member needs to do is click to accept the offer in order for the account to be opened and funds to be available.

There is no application, no credit report pull, and no underwriting. You just make the offer to members you've already qualified. Then with just a click to say "yes, I want this credit card," members will see a new loan in their account list, and can start using the funds instantly!

Offers that are accepted by members will appear on the CU*BASE LOS lending queue (Tool #2) on a new tab so that your team can follow up with card orders, paperwork, or any other necessary follow-up tasks.

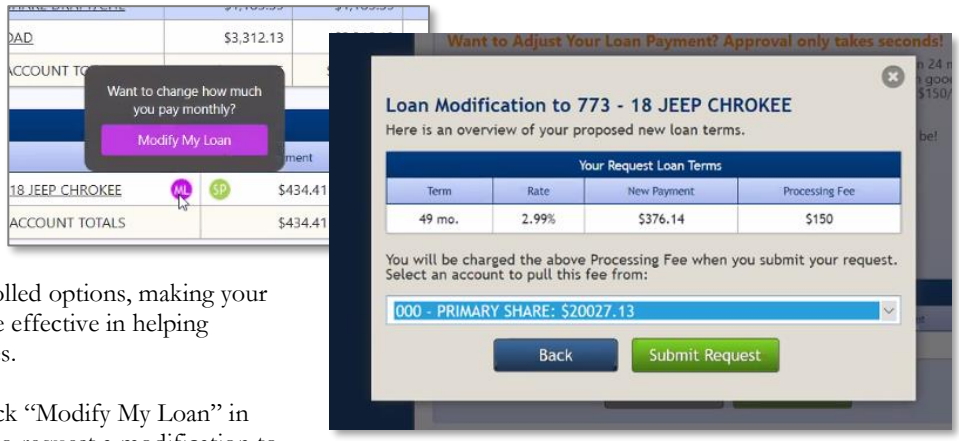
Want to take it for a test drive before the release? Check out the NEW! 1Click Offers video!
https://ondemand.cuanswers.com/1click-offers/

Interested in assistance with activation? Check out the CU*Answers Store at
https://store.cuanswers.com/product/one-click-loans/

Flex Loans (My Loans/My Way)! Let Your Members Adjust Their Loan Payment and Term (Or Make Online Requests)!

Learn more: Flex Loans video, Flex Loans: My Loans/My Way booklet, and Overview: Flex Loans in online help

Introducing another lending tool for your credit union's Internet Retailing arsenal: **Flex Loans**!



Following the success of mobile and online banking loan skip-pay automation, CU*Answers will begin to offer a suite of member-controlled options, making your loan options cheaper and more effective in helping members manage their finances.

With Flex Loans, members click "Modify My Loan" in **It's Me 247** desktop banking to request a modification to an existing loan, to either lower their monthly payment or to pay off the loan more quickly. The feature puts decision-making power (within the parameters your credit union sets) in your members' hands to let them make the changes

when they need them. Your credit union can make this a fully self-service feature or elect to have your lending team work the approvals.

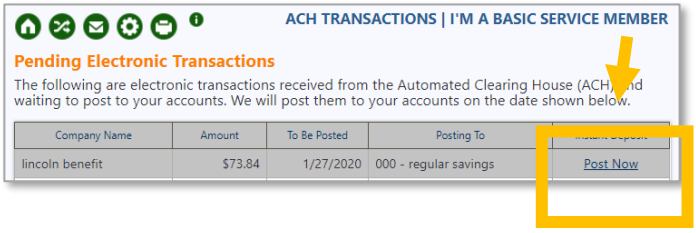
All loan modifications appear in the CU*BASE LOS lending queue (Tool #2) on a new "Modifications" tab. There you will know to send any needed paperwork, approve additional modifications that fail your filter and deny modifications as needed.

Want to take it for a test drive before the release? Check out the NEW! Flex Loans video!
https://ondemand.cuanswers.com/flex-loans/

Interested in assistance with activation? Check out the CU*Answers Store at
https://store.cuanswers.com/product/flex-loans/

Members Want Their Pending ACH Deposits? Let Them Post Their Funds Early with ACH On Demand!

Learn more: ACH Pending Deposits Balancing and online help



Members want more control over the liquidity of their available funds. Introducing **ACH On Demand**, a **new** online service that lets members manage their deposits and payments, from their computer or their phone!

With the 19.10 release we added the ability for you to post a member's pending ACH via Phone Operator (and charge a fee for this service). With this release we have expanded this feature to allow you to make this a self-service offering and to allow members to do this themselves. Once online banking posting is activated, members will see *Post Now* for incoming pending ACH transactions in **It's Me 247** Desktop and Mobile Web Banking.

To continue with our movement toward allowing credit unions to activate features independently, with this release we have also moved the controls to activate the feature (both online and by Phone Operator) out of the Operations side of CU*BASE to **Tool #569 *Online/Mobile/Text Banking VMS*** Config. Now you can activate this feature without CSR support!

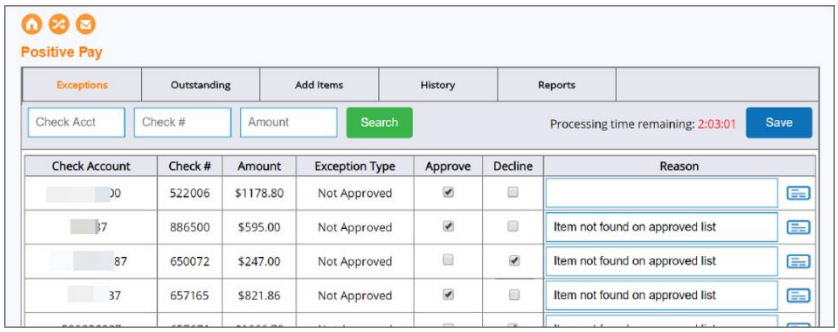
> If you activate this feature, make sure your accounting team knows that their bookkeeping process will change. We have developed a new ACH Details table to assist with this process. (Refer to the document above for more details.)

Business Members Using "It's My Biz 247" Positive Pay Integration Have Greater Control of Their Checks!

Learn more: Positive Pay

Thanks to Notre Dame Credit Union for their assistance with this enhancement. This feature is brought to you by the BIZLINK team, whose goal it is to provide a first-class business suite and toolkit.

With the 19.10 release, we added CU*BASE controls to stop checks from clearing on a specific business member accounts, either via Teller In-house checks, or via ACH debits (for checks converted to ACH items).



Now **Positive Pay** is available to members via **It's My Biz 247**, giving business members the ability to upload a listing of checks allowed to clear, with ones that do not meet the criteria being added to an exception listing that the member works during the day.

Interested in assistance with activation? Check out the CU*Answers Store at https://store.cuanswers.com/product/positive-pay-for-business-memberships/

Asterisk Intelligence/CEO

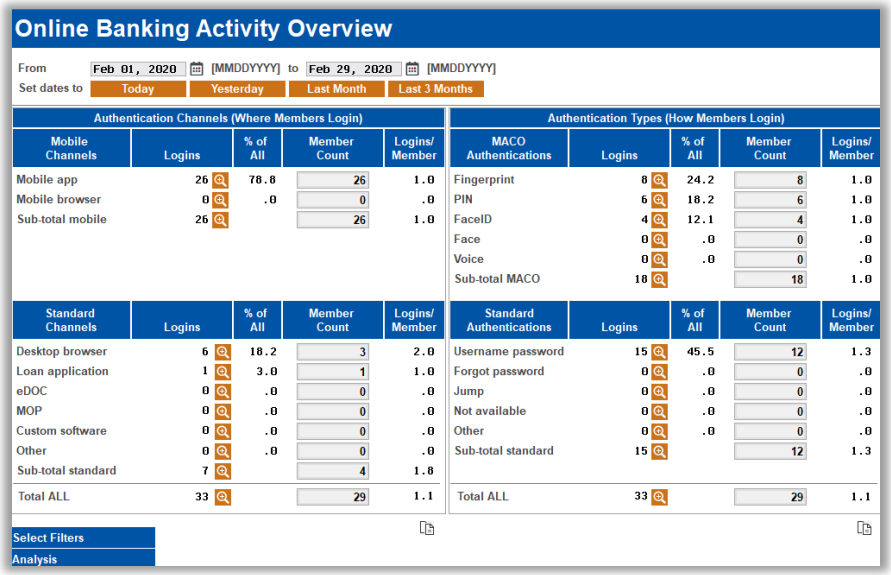
Moving Forward to New Tools: Sunset of Old Upload/Download Tools

With the 20.07 release, we will be removing **Tool #373** ***File Download (System i to PC)*** and **Tool #374** ***File Upload (PC to System i)*** from the home page. These tools were replaced with **Tool #1375** ***Data Transfers (Upload or Download)*** back in November 2018 with the 18.11 release.

Fresh Data on Access Channels and More in the New Online Banking Activity Analysis Dashboard

Learn more: online help

We have developed a new analysis to help your credit union understand member online and mobile banking activity. This new dashboard, **Tool #1750** ***Online Banking Activity Analysis***, shows a deeper look into member usage across multiple channels, breaking down both where and how members log in, as well as a detailed analysis on day of the week, time of day, and popular log-in dates.



Selecting a spyglass in any subsection will pop detailed data about that header, including member name and any additional data about their login channel, and the branch to which they belong. While other online banking dashboards show important statistics on overall usage, this dashboard is rich with new data points that haven't yet been explored, such as mobile app and MACO statistics. Data analysts, welcome to your new playground!

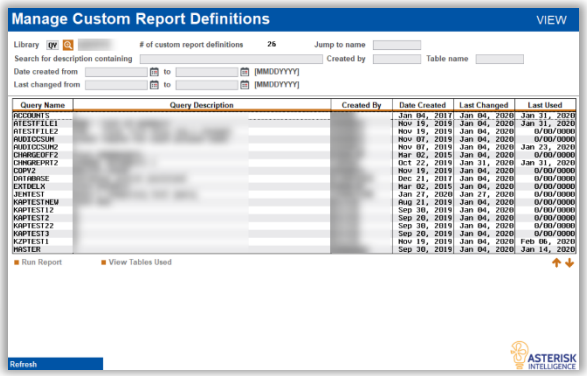
Overwhelmed by Report Builder? New Custom Report Management Dashboards Make it Easier Than Ever to Manage Definitions and More

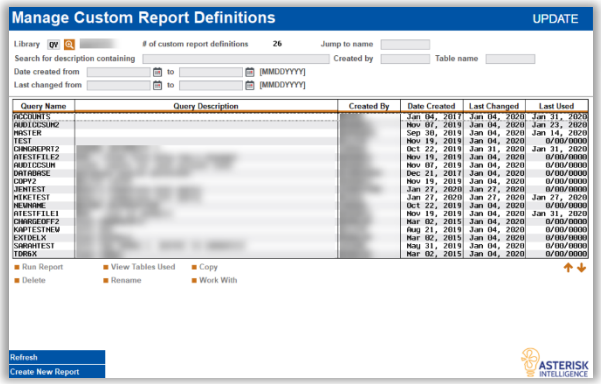
Learn more: online help

While CU*BASE Report Builder is an essential tool to creating the custom reports that your credit union needs, we understand that it can be challenging for new users who need to quickly run reports. This enhancement creates two new tools to create a simplified experience for users of any tier. These options allow for credit unions to allow certain staff to *run* queries without the option to change the definition, as well as allow for easier management of those definitions with a simpler way to evaluate and delete unused reports. As they are stepping stones to the full Report Builder tool, they have been assigned **Tool #98** ***View/Run My Custom Reports*** and **Tool #99** ***Manage My Custom Reports.***

Tool #98 View/Run My Custom Reports

This tool allows users to select and run reports that have already been configured. This tool does not allow users to edit, delete, or otherwise change report definitions.





Tool #99 Manage My Custom Reports

This tool provides a dashboard style view over the existing Report Builder definitions listing. Users can run, view, copy, rename, or work with the report definitions, as well as delete the query altogether. Using the "Create New Report" button, users can launch directly into the full Report Builder option to create new definitions.

Enhancements to CU*BASE Optics

Learn more: online help

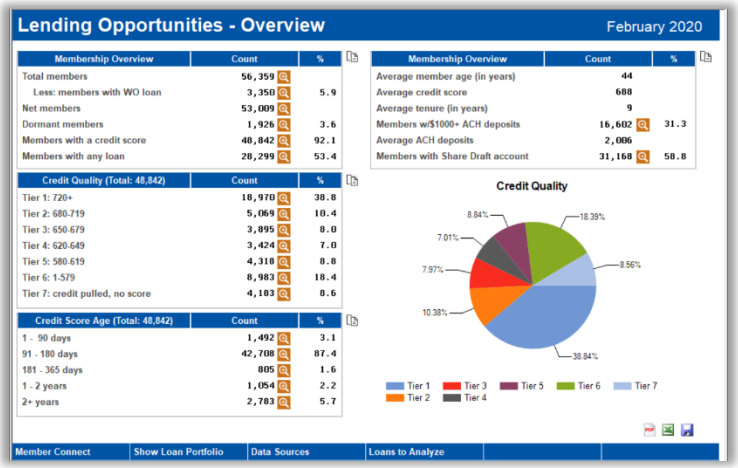
We are improving the CU*BASE Optics toolset by enhancing the way you analyze your CU*BASE non-transactional employee activity. This enhancement expands upon two recently introduced employee security analysis dashboards so that you can get even more detail on tool usage and security settings for their employees:

- In **Tool #1190** ***Employee Security Profile Analysis***, new drill-down buttons have been added to the Special Security settings so that security officers and auditors can see the list of IDs that make up the count for each special security flag. The same drill-down option has been added to all of the other sections as well, to display all employees with particular team codes, job classifications, and more.

- In **Tool #1195** ***Tool Usage Analysis Dashboard***, new filters and drill-down buttons have been added to the Show Assigned Employees feature so that security officers and other CU leaders can see tool usage by individual employee ID, to aid in making decisions about tool assignments and an employee's responsibilities.

Find More Member Prospects With the Lending Opportunities Dashboard

Learn more: online help



The **Lending Opportunities Dashboard (Tool #1855)** was designed by the Asterisk Intelligence team to leverage credit union operational data in CU*BASE to identify potential lending opportunities within your existing membership.

This dashboard reviews member credit score information, current product utilization, and service penetration to identify targeted populations of members who may be primed for increased engagement with your credit union.

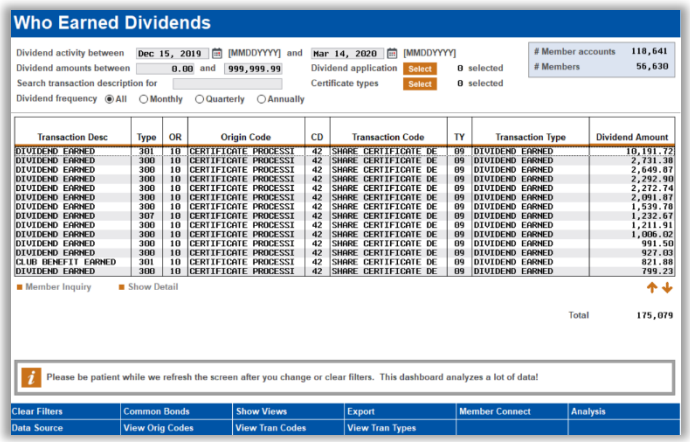
You can analyze 5 different loan segments: Auto Loans, Mortgages, Credit Cards, Other Secured Loans, and Unsecured Loans. You'll be able to gain insights into the current health and penetration of each product segment, and can even generate marketing lists of potential borrowers. Data is updated once per month on the 5th of the month, and will reflect your portfolio and membership as of the most recent month-end period.

Do You Know Who Earned Dividends?

Learn more: online help

You've finely tuned your dividend programs, but do you have a way to see exactly who did or didn't earn dividends? Your answer is now a resounding yes with this new Active Beta dashboard: **Tool #1405 *Who Earned Dividends***.

This unique and powerful dashboard shows dividend activity across all your configured dividend applications, allowing you to filter and sort exactly how many products received dividends, how much was paid, and to whom. This useful tool also allows you to monitor and verify that your dividend programs are working as expected.



New Analytics Booth Web Version Launch Points in CU*BASE

Learn more: online help

As initially launched in release AB_19.02, our Analytics Booth team has continued to integrate CU*BASE dashboards into the Analytics Booth product. These web version dashboards provide additional tools to subscribers to analyze data that can only be found in Analytics booth, including more screen real estate to view more data at one time, different filtering options and graphics, and new ways to understand the data. Credit unions who have not yet subscribed to Analytics Booth will be presented with a splash page. The new web version options can be found on the following dashboards:

- **Tool #1011 *10-Year Trends by GL Account***
- **Tool #1018 *3-Year GL Account Balance Comparison***
- **Tool #856 *Tiered Services Monthly Comparison***
- **Tool #936 *Variance Analysis***

Two New Custom Field Access Locations

Learn more: online help

Credit unions who have been using UDM to set up custom field definitions and record customized data for members and accounts, this one is for you! We've added more Custom Fields buttons in more locations on CU*BASE screens. Specifically, access to **update** account-specific custom fields has been added to the new account opening screens (Tool #3) for savings/IRA/checking and certificate accounts. We've also added access to **view** membership-level custom fields to the Verify Member pop-up windows from Teller and Transfers, similar to the buttons on Phone Op and Member Inquiry screens.

Disbursement Limit Added to Summary of Loan Productivity Dashboard Analysis

Learn more: online help

This enhancement was implemented at the suggestion of TruChoice Credit Union.

With this release we will add the calculated loan disbursement limit to the Loan Productivity Analysis Dashboard Summary screen, accessed via **Tool #1670 *Loan Productivity Dashboard***, then *Analysis*. This value will be displayed on the toggle (F17) that also shows the current balance and disbursement amounts.

Open/Closed Reason Filters Added to Open/Closed Account and Membership Dashboards

Learn more: online help

Thanks to NorthStar Credit Union for submitting the Idea Form that led to this enhancement. Thanks also to Metrum Community Credit Union for championing this enhancement.

With this release we are adding new open and closed reason filters to **Tool #552 *New/Closed/All Accounts Dashboard*** so that accounts can easily be analyzed and worked according to the new (or closed) membership and account reason codes.

Accounting/Back Office

ACH Exception Handling Now Separates NSF Exceptions and Other Exceptions into Two Separate NEW Tools!

Learn more: online help.

In response to a heighted level of attention on member fees for NSF and non-returned items posted via the ACH channel, CU*BASE ACH Exceptions now appear on two separate dashboards accessed by *two different tools*, one for **NSF exceptions**, and one for **all other ACH exceptions**. Be sure to watch for **two LACHXC reports** as well, one with NSF items and one with all other ACH exceptions that are not NSF.

When ACH exceptions are processed through the initial posting, each individual item is now marked with what happened when it was processed. Was it NSF? Or a frozen account? Or a suspect stop pay? This change allows us to break out the transactions into different dashboards according to the reason it appears on the exceptions listing. ACH exceptions must therefore now be worked in a two-step process, as follows:

Step 1: Work Non-NSF Exceptions

Use the new Tool #1875: *Work ACH Exceptions* to handle all of unresolved **ACH transactions other than NSFs**, including invalid account numbers, frozen accounts, closed accounts, international items that failed an OFAC scan, unauthorized items and stop pays, pre-notifications, etc. All of these are items that need further attention to resolve an issue before either posting to the member's account or returning it. This would include things like verifying against stop pay orders, correcting an invalid account number, and the like – using your credit union procedures as appropriate for each exception.

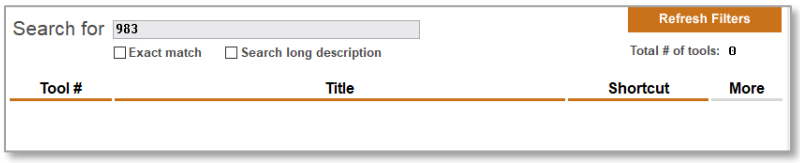
This step must be done first, because after you work these items and re-post them, if any end up posting as NSF, they will appear on the second dashboard to be worked there.

Step 2: Work NSF Exceptions

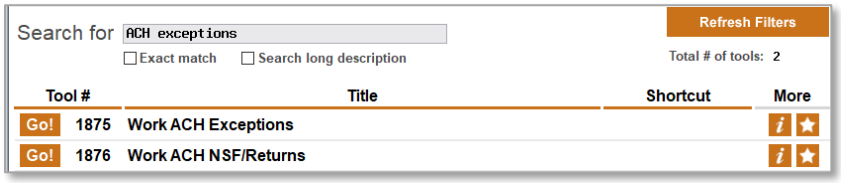
The new Tool #1876 *Work ACH NSF Exceptions* will be used to **process NSF exceptions**: items that actually attempted to post to the member's account and were then reversed due to insufficient funds. One of our goals with segregating these functions is to clarify that the re-post feature works differently when done on an NSF item versus any other type of exception, since NSFs have already hit the account's transaction history. Also, if your credit union typically returns all your NSF ACH items, the new dashboard will make your life easier: Simply click the "Return All" button to returns all NSFs with no further action.

➲ ATTENTION SECURITY OFFICERS!

With this release Tool #983 (Work Daily ACH Exceptions) is being sunset and broken out into Tool #1875 and Tool #1896 instead. **Security officers must review and reassign permissions to anyone currently using Tool #983.**



Instead assign Tool #1875 and **Tool #1876 as shown below:**



New Accounts Payable Advice and More for Paying Vendors via ACH

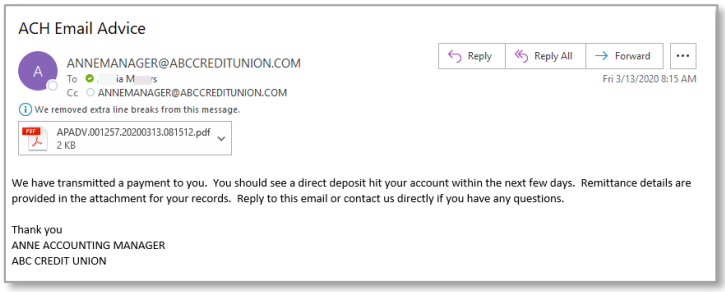
Learn more: Configuring Tools for Accounts Payable and Overview: Paying Vendor Invoices via ACH in online help.

Thanks to input from the Accounting Top Priorities Focus Group that led to these enhancements.

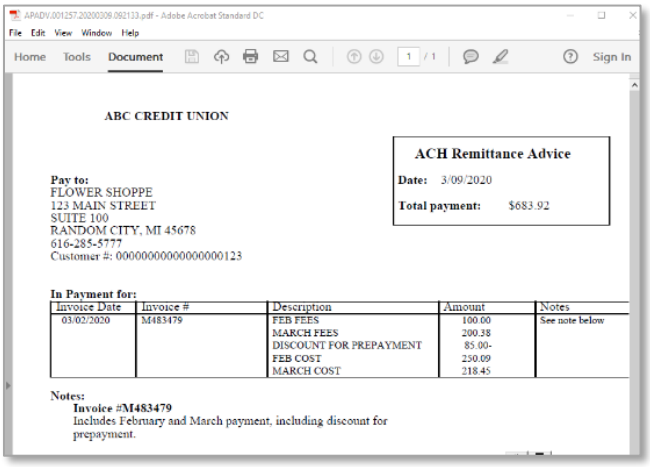
New **ACH Accounts Payable Advice notices** are the next big thing for streamlining Accounts Payable departments. Check out these new tools in CU*BASE, and get your back office staff planning now for 2021!

Notify Accounts Payable Vendors of ACH Payments with a Payment Advice via Email (with comments, too!)

Although CU*BASE has allowed ACH payments to accounts payable vendors since the fall of 2017, many credit unions have not jumped on board yet because there was not an automated method to notify the vendor about what's being paid. With this release we are excited to announce that your credit union can now send payment advice emails to accounts payable vendors who are paid via ACH!



Simply activate the email advices via **Tool #1900** ***Workflow Controls: Accounts Payable***, specify a "from" email address and confirm the email introduction content. Not only will an email be sent to the vendor, but your credit union can also be copied so you know that your vendor was notified of the payment. (This setting is also part of Tool #1900. The same "from" email address specified for the ACH payment advice is used.)



ABC CREDIT UNION

ACH Remittance Advice
Date: 3/09/2020
Total payment: $683.92

Pay to:
FLOWER SHOPPE
123 MAIN STREET
SUITE 100
RANDOM CITY, MI 45678
616-285-5777
Customer #: 00000000000000000123

In Payment for:

Invoice Date	Invoice #	Description	Amount	Notes
03/02/2020	M483479	FEB FEES	100.00	See note below
		MARCH FEES	200.38	
		DISCOUNT FOR PREPAYMENT	85.00-	
		FEB COST	250.09	
		MARCH COST	218.45	

Notes:
Invoice #M483479
Includes February and March payment, including discount for prepayment.

CU*BASE Consolidates ACH Payments to Accounts Payable Vendors into One Invoice

Additionally, we have added an enhancement so that you won't have to make multiple separate ACH payments to the same vendor. Now CU*BASE will automatically consolidate multiple invoices to the same vendor into a single ACH payment, with one advice email (if configured) that lists all the included invoices paid in the same batch. *You can pay up to 99 invoices to the same vendor via a lump sum payment!*

Wire Transfers Now Record International Addresses (Laying the Groundwork for Wire Transfer "Block Lists")

*Learn more: Wire Transfers in CU*BASE and online help*

Thank you, Everence Federal Credit Union, for your Idea Form that led to this enhancement.

Does your credit union process international wire transfers? If so, you will be happy to know that you can now flag a wire transfer recipient with a foreign address. A new foreign address checkbox has been added to wire transfer processing that, if checked, automatically displays foreign address input fields the same as on the Membership Update screen. This way both country and name of recipient or sender can be recorded in the wire scan database.

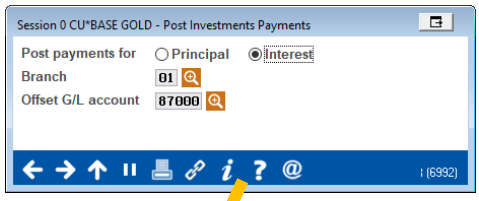
OFAC processing was not changed with this release of CU*BASE supported international wires. External tools for scanning international wires will still need to be used to perform scans on these transactions.

> This logging of international data for a wire transfer database lays the groundwork for the creation of comprehensive "block lists" for wire transactions. With future development, you will be able to use a "Country Block List" to prevent an account from sending wires to a particular country, or "Pay to Block List," to prevent an individual from sending or receiving a wire. Watch for these enhancements coming soon!

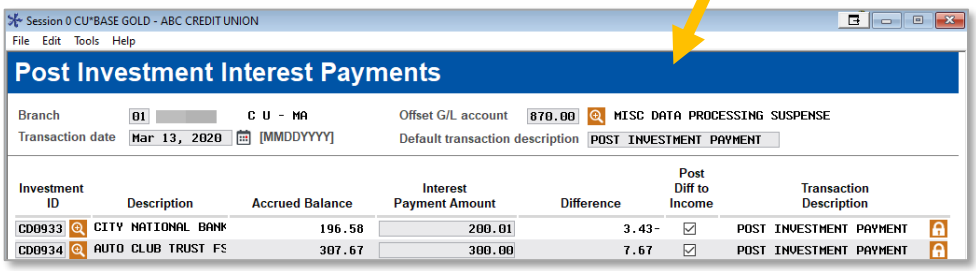
Quickly Post Investment Payments to Principal or Interest, and Post Interest Differences to an Income G/L

Learn more: online help

With the Investments System Enhancements, we added **Tool #1970** ***Post Investments Payments*** for processing a batch of payments from investment vendors. Credit unions gave us feedback that they wanted more from this tool, namely, to have interest payments account for differences between the payment amount and the accrued income balance, and to post the difference to an income G/L.



Session 0 CU*BASE GOLD - Post Investments Payments
Post payments for ○ Principal ◉ Interest
Branch 01
Offset G/L account 87000



Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Post Investment Interest Payments

Branch 01 C U - MA
Transaction date Mar 13, 2020 [MMDDYYYY]
Offset G/L account 870.00 MISC DATA PROCESSING SUSPENSE
Default transaction description POST INVESTMENT PAYMENT

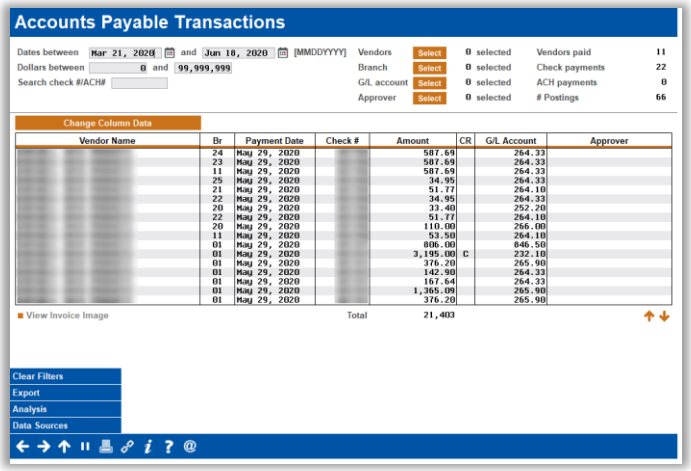
Investment ID	Description	Accrued Balance	Interest Payment Amount	Difference	Post Diff to Income	Transaction Description
CD0933	CITY NATIONAL BANK	196.58	200.01	3.43-	☑	POST INVESTMENT PAYMENT
CD0934	AUTO CLUB TRUST FS	307.67	300.00	7.67	☑	POST INVESTMENT PAYMENT

We have listened to our credit union partners! With this release **Tool #1970** ***Post Investment Payments*** separates interest

payments from principal payments. When selecting interest payments, you will now see the accrued balance and difference from the interest payment amount you enter. (See example above.) Additionally, you can now post this difference to the income G/L on file for the investment, all in the same step!

Advanced Insights on Accounts Payable with the New AP Dashboard

Learn more: online help

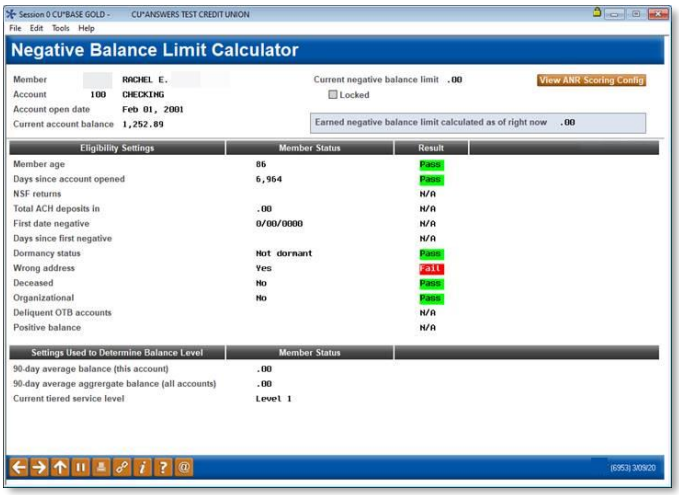


Another exciting accounts payable enhancement arriving with this release is the new **Tool #1740 *Accounts Payable Dashboard.*** This dashboard provides qualitative data about the workload of your credit union's A/P department. Included in this dashboard is information regarding how many invoices get processed, the number of vendors that are paid, and how payments are being made (check vs. ACH). Along with this searchable, sortable, and filter ready dashboard are the Analysis features that provide an easy review of most paid vendors, totals, and comparisons.

This dashboard will provide great insight regarding the volume of work an A/P department processes!

What is Your Member's Negative Balance Limit? Check Out the New ANR Calculator!

Learn more: Automated Non-Returns (ANR) and online help



Courtesy Pay is always in the news, and always on the CU*BASE community's radar. There's been a lot of talk lately around the water cooler about ANR limits. This release introduces a new piece of equipment you can use to better understand how a member's limit is computed, right down to the member level, so you can check and double check your team's understanding of how ACH limits are calculated.

Be sure your scoring settings are working the way you expected to give members the limits you want them to have. Use **Tool #1180 *Acct Negative Balance Limit Calculator***, and enter an account number and checking suffix. CU*BASE calculates what the ANR/Courtesy Pay limit would be, using the account conditions from right now. To help you understand why a member earned a certain limit, red Fail and green Pass indicators will appear next to the additional qualifying factors from your configuration.

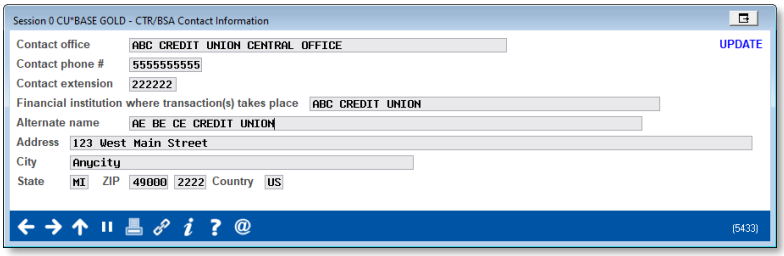
Additionally, click *View ANR Scoring Config* for easy access to review your credit union's ANR Scoring Configuration.

Audit

Auditors, also be sure to check out the Asterisk Intelligence/CEO section for information on the Enhancements to CU*BASE Optics (Employee Security Profile Analysis and Tool Usage Analysis Dashboard).

Reporting Institution Address for Currency Transaction Reports (CTRs) Now Added to Bank Secrecy Act Configuration

Learn more: Bank Secrecy Act (BSA) Monitoring Tools and online help



If your credit union uses a different CTR reporting address than the one in your chart of accounts, you will be excited to hear about this feature! Currently the screen used for alternate information (accessed from **Tool #169** ***Bank Secrecy Act Monitoring (BSA) Config***) only includes the contact office, contact phone #, and contact extension.

With this release, new address lines are added for the alternate financial institution's name, address and phone. Once updated, this information will be pre-filled on your CTR reports and will no longer need to be manually updated. (If this new area is not used, the address from your chart of accounts configuration will still be used.)

New Tools Grant View-Only Access to Allow for Easy Auditing

Learn more: online help

This release introduces three additional tools for the auditing toolkit:

- **Tool #914** ***Update Statement Message/Insert Instruction*** now has a view-only **Tool #1114** ***View Statement Msg/Insert*** Instructions. Now you can confirm that statement processing is ready, without needing to access the screens where the updates are made.

- **Tool #194** ***Certificate Products Configuration*** now has a view-only **Tool #1194** ***Certificate Products Inquiry***. Now you can view details of the Certificate Application Types, Certificate Types, and Payment Transfer Codes without accessing the actual configuration. *This is in addition to the view-only versions of the dividend application and loan category screens.*

- Use the new **Tool #1394** ***View Household Database Stats*** to access household database information without fears of making edits. (Use the handy new screens while researching in Member Inquiry, too!)

EFT

Automatic Enrollement Now Available for Credit Card Reward Programs

Learn more: Credit Card Promotions and online help.

There is an exciting upgrade to the Credit Card Cash Back program in this release. We've added a new option in **Tool #1550** ***Credit Card Cash Back Program Config*** that allows loan officers to save a step and automatically enroll accounts created under the configured loan categories into the respective cash back program at loan creation (you can still manually unenroll or enroll someone via Account Information Update).

Lending

Lenders: Do not miss the Member-Facing section of this document for more information how you can implement new "1Click Credit Cards" and "Flex Loans" that give members more "My Loans/My Way" opportunities.

VantageScore Credit Reports Now Fully Integrated!

Learn more: online help.

Currently any credit union using VantageScore credit reports has needed to manually maintain various parts of the loan application workflow due to the score itself not automatically being entered into CU*BASE. These included risk-based pricing, decision modeling, forms creation and any dashboards or reports that feature credit scores.

With this release, you can pull a VantageScore credit report from an bureau, *and the score will automatically be added as well!* The full-pull VantageScore will show in the loan workflow, forms, and loan record, along with credit score-related dashboards and reports.

If your credit union has been interested in the VantageScore product, it is now more user-friendly and automated for your team. With the changes in this release, now might be the time to make the switch!

> Configuration is required and you may also need assistance with your credit bureau. Contact Lender*VP for more information.

New Partnership with Sync1 Brings Exciting Opportunities Now and to Come

Learn more: online help.

Thanks, 1st Community Federal Credit Union, for your assistance with this new enhancement.

With this release we are offering a new vendor from which to pull credit reports, including full credit score pulls and soft pulls with full details. Once activated, you will see new options on the screen used to pull credit scores when creating a loan application. The human-readable section will look slightly different than it does now, but will provide you with the same quality that you have come to expect from the hook into the CU*BASE LOS.

Watch for more news coming later this year about the new decision model with Sync 1 *that gives you the ability to customize the parameters and thresholds for different types of loans. For example, with Sync1 you will be able to have a different rules template for your new cars and your used cars, or for your credit card loans. In fact, the options are not limited to just new versus old cars. You can potentially evaluate every loan or product type with a different template!*

This move is a big one for our entire CUSO network. Not only does it give more options for credit unions, but provides us with ownership of the data, which will allow us to build even bigger things in the future!

> Contact Lender*VP to activate this feature.

Additional Lending Enhancements with this Release

Learn more: online help and CPI Force-Placed Insurance

- **Pre-Approval Information from Decision Modeling (and Credit Score Data) Now Retained for 24 Months**
  With this release, new enhancements to the CU*BASE LOS include retaining credit score data for a longer period of time. Instead of six months, we are extending the retention to 24 months. Increasing this period allows for the pre-approval information from the decision model to be stored for longer. (Of course it'll take another 18 months to build up that much history, starting when the release goes live.)

- **Loan Recap Has Access to Complete Insurance/Debt Protection/Miscellaneous Coverages Information**
  Thank you, Honor Credit Union, for submitting the Idea Form that led to this enhancement.
  Currently when you add debt protection, insurance or gap/mechanical breakdown coverages, the final Loan Recap screen that summarizes loans processed with the CU*BASE LOS only shows the dollar amount of the coverage. With this release a new lookup next to the amount gives you access to new view-only screens of the coverages added. Enjoy the more comprehensive recap that lets you know the complete picture of the loan application!

- **QuieTrack, CPI-Force Placed Insurance Vendor, Now Integated into CU*BASE LOS**
  With the July 2012 release we automated the ability for Allied and SWBC clients to receive a force-placed insurance payment and then update (or credit) a member's payment. With this release QuieTrack has also been integrated into the CU*BASE LOS. *Activation is required; interested credit unions should check out the store:* *https://store.cuanswers.com/product/quietrack/*

Teller/Member Service

One Less Click! New Secondary Names Now Default to Print on Statements and Other Credit Union Mailers

Learn more: online help

Currently when adding a new secondary name to an account, you must check "Print names on correspondence" in order to have the joint owner's name appear below the member on statements and other correspondence from your credit union. Now when you add joint owner John Member to Mary Member's membership, this box will default to be checked! And for people who should not be listed, such as beneficiaries or accounts where there is already a second name selected this type of mailings, helpful messaging will remind you to uncheck the box, should you forget.

Previously Implemented

New Tool to Assist with ACH Deposits Posted Early

This feature was implemented on April 26, 2020.

If your credit union is taking advantage of new tools to post ACH deposits early for your members, we're happy to introduce a new canned Query that will be a big help for your accounting team. This is particularly timely if your credit union decides to post stimulus checks early for your members!

Use the new **Tool #1925** ***ACH Deposits Posted Early (ACHDTL)*** to balance your ACH settlement activity when ACH items are posted on a date that doesn't match the original settlement date on the item. Use the resulting report to view all ACH items posted as of the date entered but that have not yet settled to your account.

Example
This Query finds records with an *Effective Date* that is greater than a specified date and *Post Date* that is less than or equal to that date.

- If you are balancing for **04/23/2020**, enter the following date in both fields: **04/23/2020**.
- The report of the will show deposits were posted as of **04/23/2020** that have not yet settled in your corporate account until a later date.