

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	20.11	Online CUs	November 8, 2020
		Self-Processors	November 15, 2020





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

November 6, 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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Post Release Validation (PRV)

New FREE PRV Offering by Earnings Edge

With the 20.11 CU*BASE Release, we are now introducing Post Release Validation (PRV) in a BETA format.

With the 20.07 CU*BASE Release, Earnings Edge introduced the eye icon  to reference features your credit union should “keep a close eye on” when you introduce, configure, and monitor your staff and members’ adoption of the toolkit. With the 20.11 release, Earnings Edge has built a team who are dedicated to perform post-release validation on our own software, as an additional check to our offerings.

Additionally, with this release we are offering the PRV (Post Release Validation) service FREE OF CHARGE, to credit unions in our network, as an added value of participation in our cooperative. With this service we will review your configuration, posting options (if applicable), and fee waivers (if applicable) of the feature to ensure it works as warranted. *Interested in PRV for your credit union? Contact Earnings Edge at earningsedge@cuanswers.com for more information.*

Member Facing

Fully Automated, Member-Initiated Certificate Secured Loans

Learn more: Overview: CD Secured Loans help topic, CD Secured Loans (My Loans/My Way) booklet, and [online help](#)

Let’s say one of your members calls you on the phone and she has a \$10,000 regular CD with four years to go on the term. She needs the money now but doesn’t want to close out the CD and pay the penalty. How long would it take you to say YES to that CD-secured loan? Would you make the member fill out a lengthy app, run a credit check, wait for an underwriter’s approval...or would you just say YES and open the account right then?



With CD-secured loan offers, you can now give members the same YES online that you would in person. These are low-risk loans you can offer directly to members via **It’s Me 247** online and mobile banking, with no underwriting, no credit check, and no need for your underwriters even to get involved.

With CD-secured loans, when the CD falls within certain credit union parameters, the member logs in to **It’s Me 247**, chooses an amount and payment plan, and with a click, the loan account is automatically opened and the funds automatically disbursed into the account the member’s savings or checking accounts. A pledged share record is set up to secure the CD funds as collateral on the loan account, and all your team needs to do is handle any follow-up paperwork you want for your records.

The screenshot shows a member's online banking dashboard. On the left is a navigation menu with 'My Account', 'Messages', and 'Members'. The main area is titled 'ACCOUNT SUMMARY' and contains two tables:

Share accounts						
Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends	
000	REGULAR SHARE	\$14,919.56	\$14,924.56	9/11/2020	\$0.00	
010	REWARD CHECKING	\$1,825.44	\$1,825.44	9/11/2020	\$0.00	
100	TRAD IRA SHARE	\$5,750.00	\$5,750.00	9/11/2020	\$0.00	
ACCOUNT TOTALS		\$22,495.00	\$22,500.00		\$0.00	

Certificates						
Account	Name	Available Balance	Actual Balance	Accrued Dividends	Maturity Date	Borrow From
300	36 MO CERTIFICA	\$0.00	\$27,500.00	\$0.00	9/11/2023	Get Loan
ACCOUNT TOTALS		\$0.00	\$27,500.00	\$0.00		

Below the tables, there is a 'Borrow From' button with a 'Get Loan' link highlighted in a red box.

Speaking of paperwork, **your promissory note can also be presented for e-signature!** You can request a custom form to be set up that will then be presented to the member when they submit their request – no need for an employee

to send the document out for e-signing! Members will love the new, streamlined eSign process, and when the last signature is added, the new loan is then created.

The ability to present a form online in the loan application process is one of the most exciting new features with this release. This new presentation requires that you reprogram your promissory note for online presentation in the OL (online) format. Reach out the Lender*VP forms to get started at lendervpforms@cuanswers.com.

You get to decide which CD types can be used as security and can even set up a processing fee that will be charged at the time the loan is opened. *At this time, only closed-end loans are available with this method.*

Has this gotten you interested in learning more? Check out the CU*Answers Store page devoted to the CD Secured Loans: <https://store.cuanswers.com/product/cd-secured-offers/>

Plus, check out our new On Demand video, <https://ondemand.cuanswers.com/cd-secured-loans/>

All Users

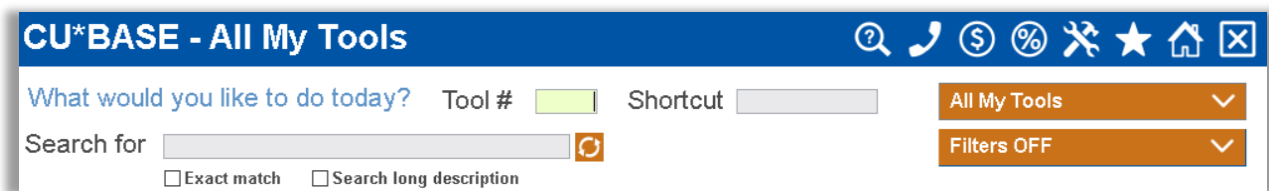
The CU*BASE Homepage: An Updated Look, New Personalization Options, and Organizing Your Favorite Tools

Learn more: [online help](#)

We continue to polish the CU*BASE Homepage and capabilities of the tool database to make your CU*BASE experience tailored just the way you like it. This release contains several enhancements to preferences and favorites, as well as some refreshed graphics and graphic functionality. Let's dive in!

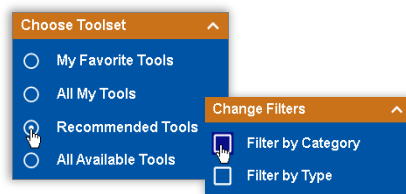
An Updated Look

When logging on to CU*BASE following the release, you'll notice a few updates to the look and feel of the homepage.



First, toolset display criteria has been condensed in the upper right corner. We've updated the quick tool graphics throughout, and as described below, have opened up preferences to further stylize your homepage experience.

To use the filtering criteria, simply select the dropdown and choose the toolset you want to see, or use the filters by category and type.



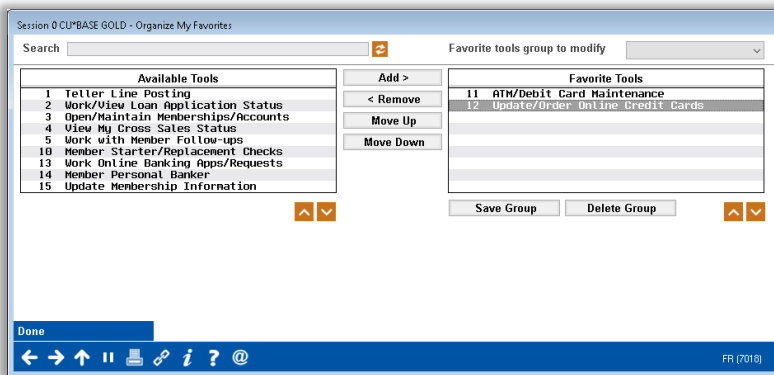
Large and XL Screen Sizes

In the 20.07 CU*BASE release, we introduced large and extra-large presentation size screen choices to multiple dashboard screens to showcase VAT information. We've applied the same options to the homepage so you can select a size you love!

You'll notice that when exiting a tool and returning to the homepage, new images on the sidebar will rotate to keep it looking fresh and show more great opportunities to connect with CU*Answers. If you're using a larger screen size, the graphics will resize as well, and the largest screen size will move the display to the top instead of the right sidebar.

Organizing Favorites

The big excitement here is changing the way we think about Favorite Tools in CU*BASE. Available in this release is a new way to organize your favorite tools, by simply adding tools to a list and saving them as a group that you can then select to view on the homepage – even defaulting to view your favorites first.



We've eliminated the potential for confusion by replacing *numbering* favorites with *sequencing* favorites. That way, you can see your tools listed in the order you choose, while still using the standard assigned tool number. Note that after the release implementation, any favorite numbers you assigned will be gone, but your favorites will remain in the order you defined under the favorite group called MyFavs. Then, using the Organize Favorites option, you can organize those same tools however you wish, or create new groups altogether!

To organize favorites, simply select the Preferences option on the CU*BASE homepage, use the Organize Favorites button on any About This Tool window or star icon by a tool on the homepage.

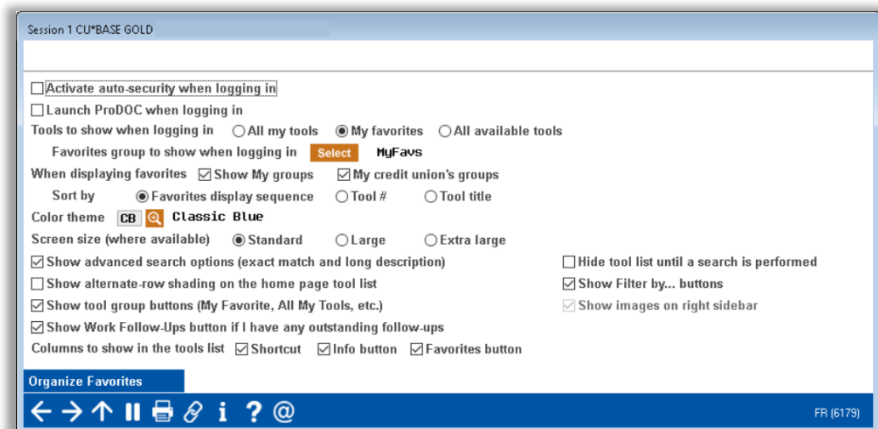
Managing Credit Union Favorite Groups

As mentioned above, the Preferences settings and the tool information window have links to allow users to organize tool favorites and create groups of favorites. In addition to user-defined favorite groups, credit union staff can develop CU-defined favorite groups using the new **Tool #1941 Create Standard Favorites Groups**. This feature allows credit unions to assign tools to defined groups that can be selected by users. This is a great template for training! The groups that can be created here make a quick option for staff at credit unions who wear many hats and perform many various functions throughout the day (can you relate?) as it offers pre-defined toolsets you need, when you need them.

New Personalization Goodies to Make A CU*BASE Customized to YOU

There are many new ways to personalize your CU*BASE experience in the Preferences feature. Take a look at all the new ways to style CU*BASE as your very own!

Whether it's easier on the eyes to see alternate-row shading on the tool list or not, or whether you like to see a slimmed down version of the tool list or all options visible, you can now decide for yourself what stays and what goes. We've loved this feature here!



The Retirement of a Classic

With so many fun new features to explore, it is time to say goodbye to an old standard. Beginning this release, the Classic Blue 3D (CD) theme will no longer be available. Anyone who has the CD theme as default will be automatically defaulted to the Classic Blue (CB) theme on release day.

Lending

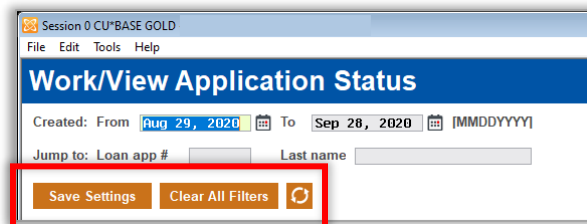
Save Your Filter Settings for the Loan Queue (Tool #2)!

Learn more: [online help](#)



This enhancement may be the most popular for your Lending Team!

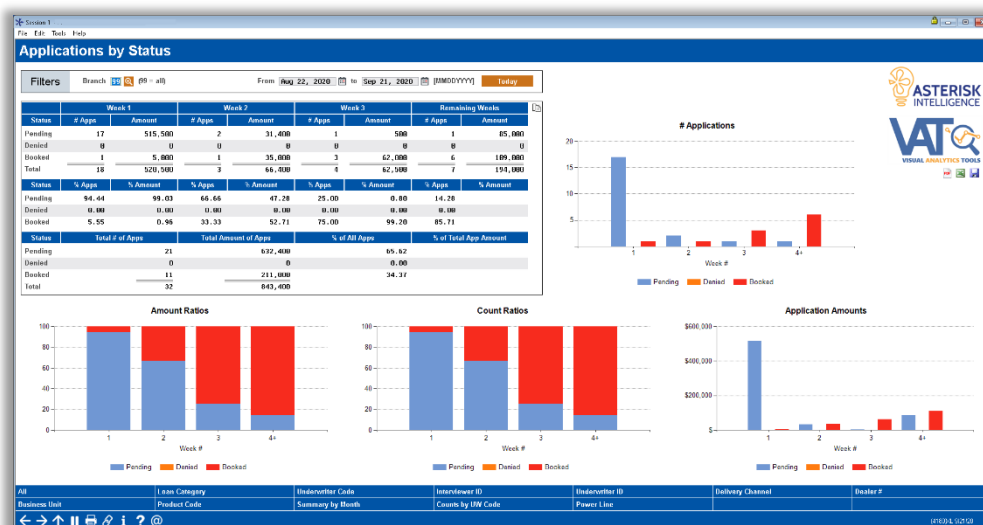
Do you work the loan queue (**Tool #2 Work/View Loan Application Status**) multiple times a day or week and always use filters to see the same grouping of loans? Well, you will love this new time saver in this release! Now you can save your selection criteria so that the next time you enter the loan queue, the selections will be saved! Save any of the filters, including the relative date range, meaning if you selected the previous week's activity, the previous week will show the next time you come in. If you make changes to the filters, you always have the option to return to your saved settings or to remove the filters entirely to start over. These filters are saved by Employee ID with one set of saved settings allowed per ID.



Large and Extra-Large Screens from the Loan Queue!

Learn more: [online help](#)

Check out the larger screen size in lending too! First activate the desired size in the expanded Preferences section accessed from the Home Page. There are several screens in the Loan Queue that will display in Standard, Large, and Extra Large size, including the queue itself as well as the daily and monthly versions of the *Application by Status* dashboard (accessed via "Activity Tracking" (F17)), and the *Loan App Activity by Underwriting Code* dashboard (accessed via "Counts by UW code" (F20)).



Introducing FUEL (Forecasted Underwritten Express Lending): Our New Automated Decision Modeling

Learn more: [Online Credit Bureau Access and FUEL Configuring FUEL and the Approval Matrix \(2\)](#), [Online Credit Bureau Access and FUEL User Guide \(3\)](#), and [online help](#)



With FUEL (Forecasted Underwritten Express Lending), you now have a new automated decision modeling options in addition to 247 Lender. Available with a partnership with Sync1 and the collective efforts of our cooperative, FUEL offers a feature set many of you have been waiting for.



Because of cooperative pricing, after an initial setup fee, FUEL modeling costs significantly less than 247 Lender.

The biggest difference with the FUEL decision modeling there is no limit to the variations of templates you can configure for your lending portfolio. Out of the box, you will get three models that Lender*VP configures for you: Direct, Indirect, and Unsecured. Then, if you want a separate model for, say, used versus new automobiles, FUEL lets you configure one. If you want to adjust your templates, FUEL lets you configure that too.

The introduction of FUEL does not mean that you have to switch from 247 Lender. It just means that you now have options! Adoption is easy as you run your credit reports using the same workflow, and the decision is captured in CU*BASE. *With FUEL, though, you only get the decision and not the other scores provided by the 247 Lender system.*

Has this gotten you interested in learning more? Check out the CU*Answers Store page devoted to the FUEL Automated Decision Modeling. <https://store.cuanswers.com/product/fuel-decision-model/>

CLR Path Decision Advisor – Underwriting Decisions Based on What You Already Know About a Member

Learn more: [Overview: CLR Path Overview help topic](#), [CLR Path booklet](#) and [online help](#)



CLR Path (Consumer Lending on Reputation) is a new non-FICO approach to lending that uses your unique relationship with your members to help you make underwriting decisions. Pronounced “clear path,” this new feature evaluates the strength of your relationship with the member based on what is already in CU*BASE and gives a loan approval recommendation **without needing to pull (or pay for) a credit score!**



Due to the cooperative model at CU*Answers, all CU*BASE credit unions can use the CLR Path tool for FREE!

Configurable, customizable, and FREE, CLR Path evaluates data you already own – most of which the credit bureaus don’t even know – such as how long the membership has been open, member age, account balances, loan history, and ACH/payroll deposits. You give points for each criterium, and can even give negative points for attributes such as delinquency. You can configure as many CLR Path templates as you wish.

The CLR Path Decision Advisor runs at the time of the loan application and gives a score for the primary member. (Joint Owners and non-members will not be evaluated).

Criteria	Earned Points
Member open at least 12 months	50
Member age between 18 and 60	50
Previous credit score(s) between 600 and 999 include only scores pulled within the past 12 months	50
Average aggregate share balance over the previous 12 months of at least \$1,000.00	50
At least 1 paid off/closed loans in the previous 12 months	50
Previous paid off loan balance higher than \$1,000.00	50
ACH and/or payroll deposits of at least \$1,000.00 per month over previous 12 months	50
Tiered services Level C	25
SEG/Sponsor code	25
Insider/Employee type	10
Existing loan balances of \$1,000.00 to \$2,000.00	10
Existing LOC balances of \$1,000.00 to \$2,000.00	10
Loan category codes	10
Existing loans in delinquent status	50-
Existing loans over limit	50-
Existing loans (active or closed) have been delinquent more than 4 times	100-
Loan write-off/charge-offs in previous 12 months	100-

Interested in learning more? Check out the CU*Answers Store page devoted to the CLR Path Decision Advisor. <https://store.cuanswers.com/product/clr-path-decision-advisor/>

☑ Improve Your 365-Interest Loan Payoff Experience and Add Miscellaneous Fees on the Form!

Learn more: [online help](#)

Tired of writing document fees, title release fees, or other miscellaneous fees in the margin of the 365-day interest loan payoff form, or of collecting the fee after the loan has closed? You are in luck!

We have added a new field to enter miscellaneous fees on the *Loan Payoff Estimator* screen accessed via Phone Operator or **Tool #1325 Loan Payoff Estimator**. This makes the feature work the same for 365-day loans as it does for mortgages with **Tool #627 Prep Mortgage for Payoff Deposit**.

Current Payoff	
Payoff as of	9/03/2020
Current balance	18,418.39
+ interest	24.93
+ delq fine	0.00
+ misc fees	100.00
Daily interest	2.77
YTD interest paid	663.35

☑ Credit Unions Now Can Initiate Counteroffer Exchange Messages Directly from CU*BASE to Dealers for Ready-to-Look Applications

Learn more: [Indirect Lending: Ready to Look and online help](#)

Credit union loan departments that deal in “Ready to Look” indirect lending with the Counter Exchange integration to CU*BASE will be very excited about this enhancement. With this release, we are implementing the most asked for feature for the Ready to Look model: the ability for your credit union to initiate discussions during the loan application stage via a new *Contact Dealer* button on the *Loan Request Recap* screen. When you click this button, the Counter Offer Exchange interface is launched in a browser, allowing you to add notes that previously could only be shared via Application comments.



☑ Now View Combined Loan To Value (CLTV) on the Loan Application Screens

Learn more: [online help](#)

Loan departments dealing in commercial loans or loans for boats (with multiple pieces of collateral) will be especially happy about this enhancement! Currently, you need to dig deeper to see the Combined Loan to Value (CLTV) on the *Loan Collateral* screen. With this release, we are adding the conditional display of the combined loan to value (CLTV) to both the *Loan Application: Summary* and *Loan Application: Request and Personal* screens.

Asterisk Intelligence/CEO

☑ A Preview of What's to Come with Online Banking Optics

Learn more: [online help](#)

For many data analysts, member behavior when interacting with the credit union is purely transactional; as a financial services provider, where the money moves indicates where opportunities live. But what about non-transactional data? How do we track and consider member motives when no transaction is made? Online retailers and advertisers, and many marketing and CU leaders among us, see this data collection and interpretation as intuitive – a simple visit to a webpage can highlight ads everywhere else you browse, even if you didn't buy anything, while data on your usage behavior is collected. Those clues are invaluable to retailers, so what about to credit unions as retailers? A credit union member using online banking services is more than just the transaction, it is what they've viewed, what they've done, and where they are exploring that lends to those same opportunities to improve interactions. This is where we begin, with the new **Tool #1100 Online Banking Optics: Lite** dashboard arriving in November.



The Asterisk Intelligence team's initiative to engage users with non-transactional data exists on the CU*BASE core as the OLB Optics dashboard, providing data that follows the clicks to show where members are exploring in the online banking environment. This data is vital to analysts as they search for clues and opportunities within member/credit union interaction.

The Online Banking Optics Lite dashboard shows what members are doing across online banking applications, **It's Me 247** and **It's My Biz 247** desktop and mobile, even if the event didn't result in a transaction.

You can select multiple events to view or exclude to see where members are spending the most time by number of events and average of events per member, all using the last EOM dataset.

Using the Analysis feature will show busiest days of the week, top usage hours and days, which application receives more events, and the top downloads.

The screenshot shows the 'Online Banking Optics Lite' dashboard for 'Data From September 2020'. It features a search bar for event names and a table with columns for Option, Event Name, Event Count, %, Member Count, and Events Per Member. The total event count is 557,161.

Option	Event Name	Event Count	%	Member Count	Events Per Member
N/A	Viewed Transaction Details	248,698	44.6	19,501	13
N/A	Logged In via API	95,456	17.1	15,242	6
N/A	Logged In	76,622	13.8	11,715	7
N/A	Submitted A Transfer	29,309	5.3	10,926	3
N/A	Downloaded Transaction Details	27,744	5.0	1,116	25
N/A	Logged Out	23,269	4.2	7,260	3
N/A	Viewed Credit Card Account Information	17,011	3.1	2,347	7
N/A	Viewed Loan Account Information	12,475	2.2	3,551	4
N/A	Visited Bill Pay	6,043	1.1	1,297	5
N/A	Viewed A Check Image	5,591	1.0	2,050	3
N/A	Jumped To An Account	3,014	.5	820	4
N/A	Paid A Bill	2,417	.4	1,080	2
N/A	Viewed eStatements	1,538	.3	882	2
N/A	Jumped Back	1,479	.3	481	3
N/A	Viewed Tiered Services Point Summary	722	.1	402	2
N/A	Viewed MoneyDesktop	632	.1	230	3
N/A	Viewed Certificate Account Information	4	.1	142	4
Total		557,161			

More information on Online Banking Optics will arrive in the upcoming weeks, and what future expansions exist outside of the scope of this Lite version of the dashboard, including further optics toolsets, and several new strategies to guide CU leaders into charting the non-transactional data landscape.



The full Online Banking Optics scope will be available in the Data Warehouse as a premium data set. Detailed activity records and additional history in the Data Warehouse make it possible for analysts and CU leaders to get specific in analyzing, planning, and managing digital spaces and digital member solutions – including communicating with specific members. To get started with your Data Warehouse, visit the Asterisk Intelligence store: <https://store.cuanswers.com/product/data-warehouse-library/>

Clarification to Bill Pay Subscriber Dashboard Totals

Learn more: [online help](#)

Tool #1106 Bill Pay Subscribers Dashboard is undergoing some behind the scenes changes to better calculate and present totals for the *Subscribers Payees* as well as the *Totals from Payments File*. This project is part of an ongoing effort from the Asterisk Intelligence team to ensure that dashboard data is presented in the most accurate and logical way possible for all CU*BASE dashboards.

Payveris Bill Pay credit unions, are you exploring the power of your bill pay data toolset? **Tool #1105 Bill Pay Payments Analysis Dashbd** and **Tool #1106 Bill Pay Subscriber Profile Dashbd** are data intensive dashboards equipped with features that allow you to quickly sort, analyze, research, and export your bill pay data, and more. The dashboards are sortable and searchable by the payment information (in the Payments Dashboard) and the member information (in the Subscriber Dashboard). These dashboards make it easy to create the data you want for research and monitoring, and of course, using the Export or Member Connect features to take it further by reaching out to members and marketing. Beyond the ability to create streamlined data sets, these interactive dashboards allow for in-depth analysis of both payment trends and member trends with additional features such as the Top Ten breakdown, and totaling functions. These analysis tools can shows you your total dollars and number of items for check and electronic payments, as well as tabbed separation between personal and business accounts. There's so much information that these dashboards are chock full of possibilities!

New Filters for Where Your Members Pay Bills

Learn more: [online help](#)

To help ensure that credit unions can review the Payveris Payments dashboard (**Tool #1105 Where Your Members Pay Bills**) and tactically adjust any bill pay enrollments for potential fraudsters, two additional filter options have been added:

- Show only members enrolled for bill pay/P2P in past xxx days
- Show only members with email address changes in past xxx days

UDM List Code Digits Expanded

Learn more: [online help](#)

With this release, custom fields with the List (L) code are now configurable up to 6 digits to better accommodate common UDM identifiers, such as the SEG #. *Thank you to Notre Dame Federal Credit Union for this suggestion!*

Audit

Fraud Block Lists Debut with 20.11!

Learn more: [Overview: Fraud Block Lists help topic and online help](#)

For the past couple of years we've been working towards a goal of moving from compliance monitoring to fraud *prevention* as an active feature of our network. Why should CU*Answers get in the fraud business? Because with the comprehensive data concentrated in CU*BASE, we can gain a global perspective, across multiple channels, that other vendors just can't get. We can also look at *people*, not just transactions, for a more well-rounded view of who is causing (or being victimized by) fraud. And since CU*BASE authorizes member transactions, we're at the point of the request, which means we are in a unique position to stop fraud before it happens.

Mechanisms that already exist in CU*BASE to block specific types of activity include the *New Membership Block List* (Tool #892), the *Deny Membership Flag* in both the member and non-member databases, the *Shared Branch Block Flag* on in the membership record, and the *Payveris P2P* block list (a CU*Admin tool). There are also many member-initiated blocks where members can choose whether they want to use a particular feature or not, for example, Personal Internet Branch (PIB). What most of these have in common is that they use controls that are embedded as part of the individual feature or independent database table.

With this release we're introducing a new strategy. **Block Lists** create a *centralized* place to see and stop activity based on patterns the credit union sees as risky or potentially fraudulent. In addition, by using an infrastructure independent from membership and other key data tables, Block Lists give us maximum flexibility to add and alter block list options, without a large ripple effect when we expand the lists.

A Centralized Location for Block Lists

With the 20.11 release, we are introducing a new centralized location for all Block Lists and are using the renamed **Tool #892 Update Fraud Alert/Blocked Persons List** as the access point. Here you will access all the new block lists and log member accounts where you've seen fraud in the past. *For your Auditors, we are also implementing a Block List Database Inquiry, too, accessed from Tool #1892 View Fraud Alert/Blocked Persons List.*

Your existing new membership block list will not go away! It will just be part of the grouping of new fraud block lists.

What Specific Block Lists are New with 20.11?

New Single Channel Denial of Service Block lists simply stop a member (by account base or SSN) from enrolling or using a particular feature or service altogether. Check out what is new with 20.11:

- Three new block lists allow you to prevent a member from enrolling in bill pay, Person to Person (P2P), or online/mobile banking. (All bill pay and P2P vendors are supported.)
- Three additional block lists allow you to block a member from making incoming or outgoing wire transfers, and block a member from ordering an ATM, debit, or credit card.

- Additionally, the new lending block list presents a warning to loan officers when a loan application is submitted by one of the blocked members. (TIP: The lending block list file can also be included in a Query in order to exclude these members from self-service lending products such as 1Click Offers.)

New Multi-channel transaction attribute blocks are based on a particular data element and will stop specific transactions from occurring across various delivery channels. Check out what is new with 20.11:

- The new **Country** block list prevents an account from posting an outgoing wire transfer if a blocked country name is used.
- The new **Pay To** block list prevents an account from posting an Accounts Payable Quick Check, miscellaneous credit union checks, checks issued by teller or Phone Operator, money orders, Loan disbursement checks, and wire transfers (outgoing only), whenever the Pay To name matches an item in the block list. (Unlike other blocks, this one includes an override function. If the Pay To name is not an exact match to the name in the block list, but the system detects a partial match to some of the characters, the user can view the list and perform an override if needed.)

Accounting/Back Office

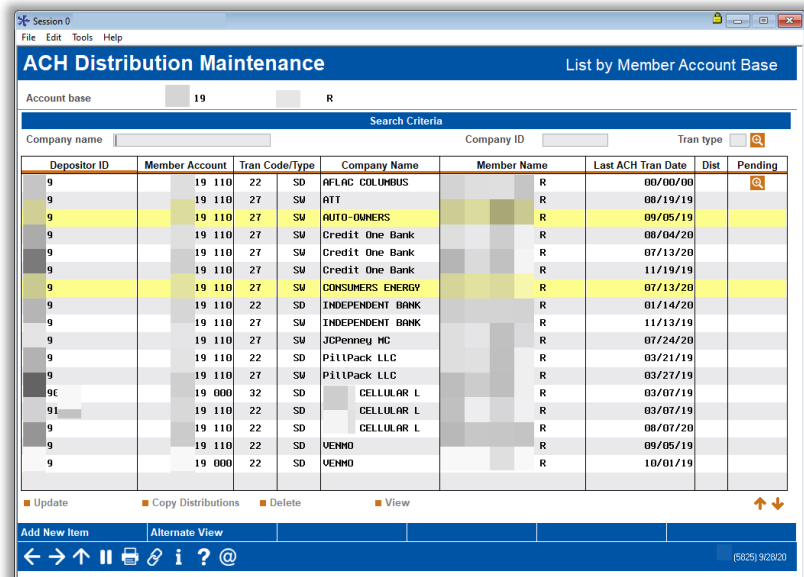
Enhancements to the ACH Distribution Maintenance Screen

Learn more: [online help](#)

All columns are now sortable on the ACH Distribution Maintenance screen (accessed via **Tool #989 Work With ACH Members/Companies**, then “Distribution Maint”).

Check out the other enhancements!

- A new *Tran type* filter allows you to search for specific transaction types.
- The *Member Account*, *Tran Type*, and *Tran Cd* columns now appear next to each other on the main screen.
- Only one toggle (not three) is now needed to move between Company ID/Company Name and Member Name/ACH Member Name.
- The screen is smarter! A new Pending button will only appear if an item in the ACH Warehouse is pending. The Delete Company (F16) button will only appear when a company name is selected on the previous screen. And suspended ACH items will now be highlighted.



Print Your Invoice Number and A/P Customer Number on Your Accounts Payable Checks

Learn more: [online help](#)

When you issue checks from the Accounts Payable system, does your credit union print your credit union name in the Memo line? Now using the Accounts Payable Workflow Controls (**Tool #1900 Accounts Payable Workflow Controls**), you can select to print the first invoice number paid instead. Keep in mind that the A/P system allows up to 10 invoices to be paid on a single check, but that the first (or only) invoice number is what displays in the Memo line. In addition, if there's a customer number on the vendor record, it will now display on the check stub.

Not printing a Memo line on your Accounts Payable checks? Contact the Client Services and Education Department to activate this feature. (Self-Processors, this is activated in

OPER: CU Parameter Configuration. On the third screen, check “Print remitter on check” to activate the Memo line to print.)

Change Vault Transfer Receipts to Report Format

Learn more: [In the Kitchen](#)

If you normally receive a printed “receipt” when posting bulk cash transfers (teller to vault, vault to teller, bank to vault, etc.) from your workstation, we have changed the output so that a standard report is produced, sent to your general report printer instead of your receipt printer.

Bulk transfer receipts are not true receipts in that they do not use the standard receipt layout, nor do they contain the member account info necessary to archive the receipt in CU*Spy. As part of our project to design new teller platforms, we are currently working on a new vertical receipt format. Since the layout for a cash transfer report is incompatible with that new design, we’ve made this change so that CUs can still produce a printed document for recording details on bulk transfers. (Want to learn more about the teller project? View the recipe in [the Kitchen!](#))

Branch Totals Now Added to the Indirect Lending Report

Learn more: [online help](#)

This enhancement was implemented from an Idea Form from Thornapple Credit Union.

Do you do branch accounting for your indirect lending portfolio? With this release, we are breaking down the expenses on the Indirect Loan Reserves Report (**Tool #1150 Indirect Loan Reserves Report**) by branch to assist you with more easily allocating your expenses.

Cosigners Receiving Delinquent Notice Now Documented in Tracker **DELAYED**

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

If you’ve ever wondered whether or not a co-signer received a delinquency notice, now it’ll be easier than ever to find out. The Notice Tracker which records when a delinquent loan notice is produced on a loan account will now include an additional line stating whether or not the co-signer also received a copy of the notice. Either “No additional signers received a notice” or “The following additional signer(s) received a notice: John Doe, Fred Smith” will appear on an additional line on the delinquent Notice Tracker.

REVISED 11/12/2020: Due to last-minute complications this enhancement has been temporarily delayed and will be released at a future date.

EFT

Create a Tracker from ATM/Debit and Credit Maintenance

Learn more: [online help](#)

This enhancement was implemented thanks to an Idea Form from River Valley Credit Union in Ohio.

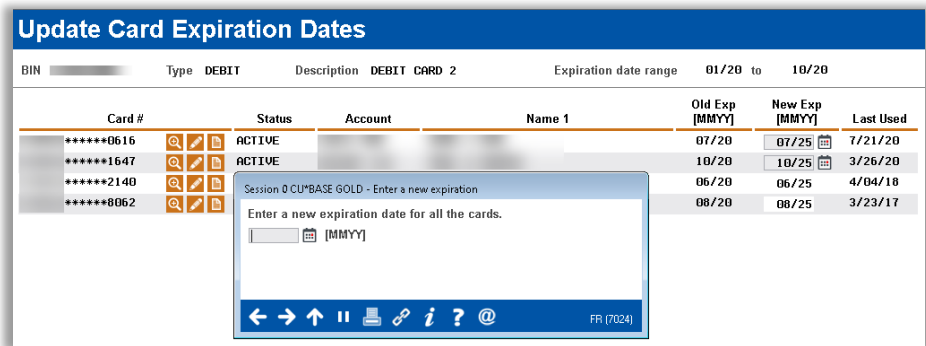
A new button has been added to the ATM/Debit Card Maintenance and Credit Card Maintenance screens that allows users to quickly jump to the Member Tracker Review function where a new Tracker can be created.

For credit unions who detail reasons for status changes or other maintenance events, using the in-screen Tracker option will give staff the opportunity to note when a member experiences fraud, or the card has an issue, or the member requested a change. Thank for your contribution, River Valley Credit Union!

☑ Card Expiration Processing Made Easier

Learn more: [online help](#)

In this release, we introduce **Tool #1120 Update Card Expiration Dates** to make keeping plastic expiration dates in sync that much easier! This tool works similar to the previous expiration processing tool, **Tool #147 Process Card Expirations with Vendor**, but with a refreshed interface and ability to update cards either in bulk or individually. Only cards that fit the selection criteria and are able to be updated will appear, and you can easily edit statuses or view account details from the expiration detail list.



As Temp2Perm cards are becoming more popular, we recognize the greater need to update card expirations from the temporary card to the permanent card expiration once the card is received and activated, and this tool will allow quick, easy updates all on one screen. Additionally, if you're not ready to update and instead wish to review, using the Print option generates a report (a final report after processing updates will generate automatically).

Note that when **JHA (Jack Henry)** clients process card expirations on CU*BASE using the existing Tool #147, a file is created and sent to the vendor. The new Tool #1120 does not interface with any vendor during the update process; therefore, it is important for credit unions whose EFT vendor is JHA continue to use Tool #147 to ensure that a file is sent as expected.

☑ Activation Date of Birth Added to Card Ordering

Learn more: [online help](#)

Card Activation Fields	
Phone #	616 2855711
SSN	008675309
Date of birth	Jan 21, 1995 [MMDDYYYY]

In addition to the phone number and Social Security number, date of birth can now be entered manually on a plastic order to ensure that the person who is receiving the card can activate with the correct personal information. This field does not update the account-holder birthday at the vendor, nor does it override the member birthday on file – it's simply informational to personalize the member experience!

Member Service/Teller

☑ Coming Soon from Xtend: Shared Branching Transfers via Phone

Learn more: [online help](#)



Xtend is proud to announce a new feature for Xtend Shared Branching members! This new feature allows credit unions in the Xtend Shared Branch network, and the Xtension Contact Center staff, to quickly complete a shared branching transfer from one of their own member's accounts to or from an account at a shared branch credit union, using the Phone Operator software in CU*BASE. Currently, this request is completed within the Teller system, performing a withdrawal from one institution and a deposit into the other. With this change, the transfer operator can now use the Phone Operator system to input an action code that will open up new functionality to transfer funds from credit union to credit union, with verification tools built right in.

Once turned on, this new feature will lessen BSA activity by allowing staff to complete true transfers between accounts, better serving their own members (staff must first access their own member's account to begin). A new report will be

generated for all transfers and can be printed on demand using **Tool #1115 Shared Branching Phone Transfer Report**.

Watch your inbox! Xtend will be contacting participating credit unions in the upcoming months with additional information about activating and participating in this service.

Outside Checks Imaging Integration with MVi (Millennial Vision Inc.)

Learn more: [online help](#)

If you are an MVi client, you might be interested in a new integration we've developed with this imaging vendor. In a nutshell, we can now "screen scrape" the list of scanned checks and place the individual check amounts onto the CU*BASE GOLD Outside Checks screen for you, so you don't have to retype them! The rest of the actual Check21 deposit process works exactly the same as it does now, but there are handy buttons in CU*BASE that help to walk the user through the steps.

Watch for more hooks into CU*Answers products with MVi in the future. *Reach out to John Beauchamp for more information about this feature and to champion the next phase in this new integration.*

Previously Implemented

Splash Manager Enhancements Decreases Need to Interrupt Member Access to Online and Mobile Banking

Learn more: [Splash Manager brochure](#)

This enhancement was implemented on August 25, 2020.

The Splash Manager gives helpful messaging to explain to members the reason for the interruption of service of mobile and online banking, be it disaster recovery, daily processing, system maintenance, etc.

Until now, Splash Manager use was system-wide, meaning that the entire network was affected every time we needed to bring the system offline to process a merger, implement a beta release, or perform other tasks. With this recent update, we can pinpoint its use to just a few credit unions, or even a specific credit union. Our intent is to maximize the amount of time your members have access to online banking, limiting interruptions to only the specific credit unions affected.

END