2020
Accounting
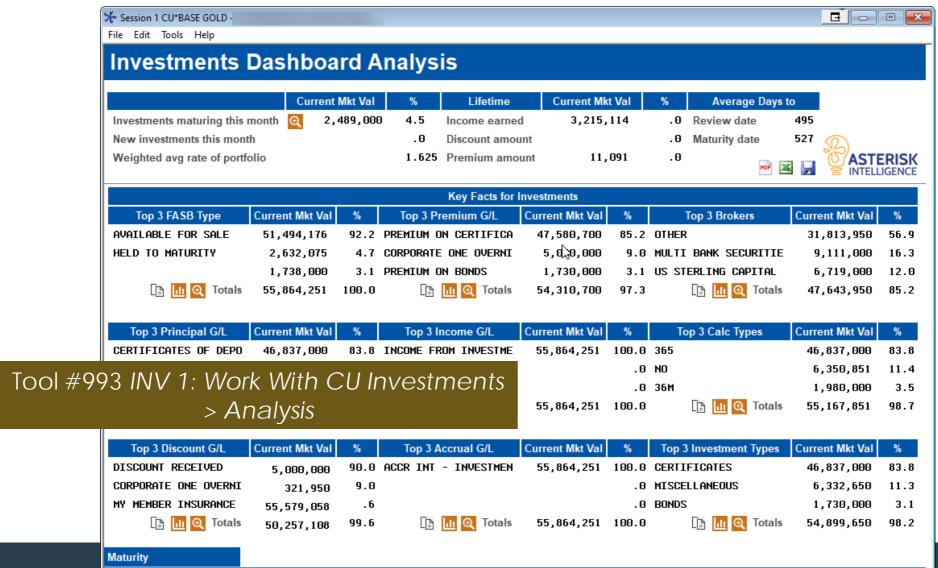# Top Priorities

CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION
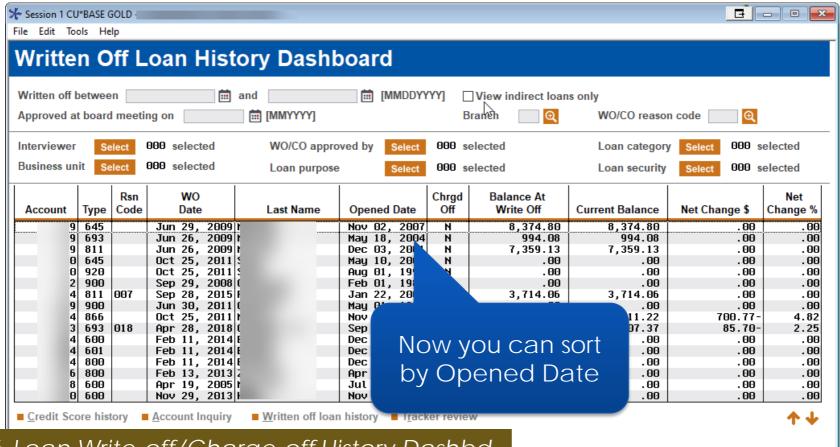
What Have We Been Up to Over the Last 2 Years?

Check out the new and enhanced capabilities for your Accounting Team !

Analysis Feature Added to Investments Dashboard

Investments Dashboard Analysis

	Current Mkt Val	%	Lifetime	Current Mkt Val	%	Average Days to	
Investments maturing this month	2,489,000	4.5	Income earned	3,215,114	.0	Review date	495
New investments this month		.0	Discount amount		.0	Maturity date	527
Weighted avg rate of portfolio		1.625	Premium amount	11,091	.0		

Key Facts for Investments

Top 3 FASB Type	Current Mkt Val	%	Top 3 Premium G/L	Current Mkt Val	%	Top 3 Brokers	Current Mkt Val	%
AVAILABLE FOR SALE	51,494,176	92.2	PREMIUM ON CERTIFICA	47,580,700	85.2	OTHER	31,813,950	56.9
HELD TO MATURITY	2,632,075	4.7	CORPORATE ONE OVERNI	5,0,0,000	9.0	MULTI BANK SECURITIE	9,111,000	16.3
	1,738,000	3.1	PREMIUM ON BONDS	1,730,000	3.1	US STERLING CAPITAL	6,719,000	12.0
Totals	55,864,251	100.0	Totals	54,310,700	97.3	Totals	47,643,950	85.2

Top 3 Principal G/L	Current Mkt Val	%	Top 3 Income G/L	Current Mkt Val	%	Top 3 Calc Types	Current Mkt Val	%
CERTIFICATES OF DEPO	46,837,000	83.8	INCOME FROM INVESTME	55,864,251	100.0	365	46,837,000	83.8
					.0	NO	6,350,851	11.4
					.0	36M	1,980,000	3.5
				55,864,251	100.0	Totals	55,167,851	98.7

Top 3 Discount G/L	Current Mkt Val	%	Top 3 Accrual G/L	Current Mkt Val	%	Top 3 Investment Types	Current Mkt Val	%
DISCOUNT RECEIVED	5,000,000	90.0	ACCR INT - INVESTMEN	55,864,251	100.0	CERTIFICATES	46,837,000	83.8
CORPORATE ONE OVERNI	321,950	9.0			.0	MISCELLANEOUS	6,332,650	11.3
MY MEMBER INSURANCE	55,579,058	.6			.0	BONDS	1,730,000	3.1
Totals	50,257,108	99.6	Totals	55,864,251	100.0	Totals	54,899,650	98.2

Maturity

(6784) 6/30/20

Tool #993 *INV 1: Work With CU Investments > Analysis*

19.05

Enhanced Written Off Loans Dashboard

Tool #476 *Loan Write-off/Charge-off History Dashbd*
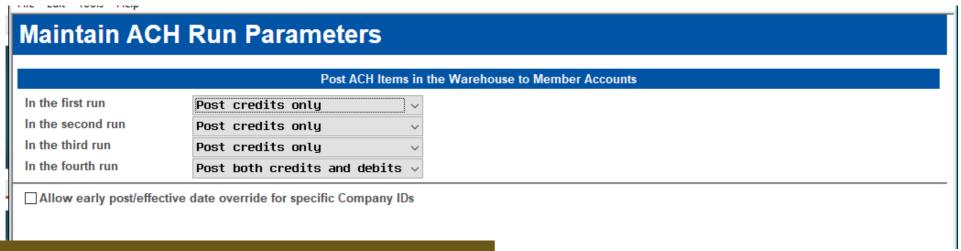
19.05

ACH Daily Posting Expansion

ALLOW FOR 4 POSTINGS PER DAY AFTER FILES ARE RECEIVED FROM THE FED

- The 4th ACH Daily Posting was implemented by Operations on May 5, 2019

Maintain ACH Run Parameters

Post ACH Items in the Warehouse to Member Accounts

In the first run	Post credits only
In the second run	Post credits only
In the third run	Post credits only
In the fourth run	Post both credits and debits

☐ Allow early post/effective date override for specific Company IDs

Tool #113 *ACH Posting Controls Config*

19.05

On-Demand Post of ACH Items

- CU can post warehoused ACH transactions to member's account on demand for a fee

ACH Warehouse Inquiry — Transactions received but not yet posted

Depositor ID   434

Company ID   1411506440

Effective	Tran Code	ACH Member Name	Amount
Jan 28, 2020	22 CREDIT	Stewart	1,711.75

Phone Operator

■ Post now

↑ ↓

19.05

On Demand Post of ACH Items

IN ONLINE BANKING WITH THE 20.07 RELEASE

New ACH Details Table

TO HELP WITH BALANCING ACH ENTRIES AT MONTH END

- Requested by Xtend SRS Bookkeeping to help with balancing "on demand" ACH transaction postings

- ACHDTL table

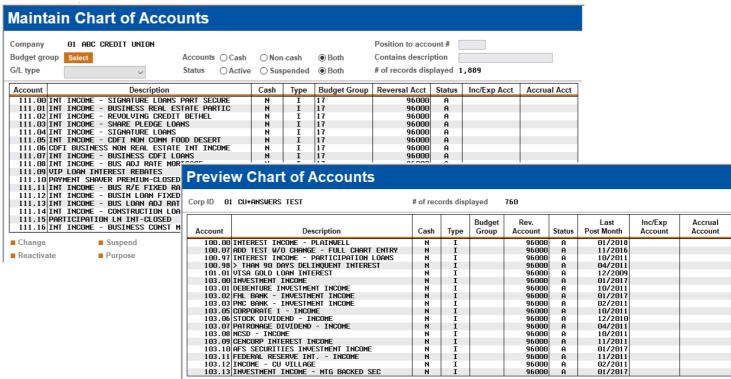- Canned query available via **Tool #1925** *ACH Deposits Posted Early (ACHDTL)* to view this table (as of April 2020)

Enhancements to G/L Chart of Accounts

REVIEWING AND MAINTAINING YOUR CHART OF ACCOUNTS IS EASIER!

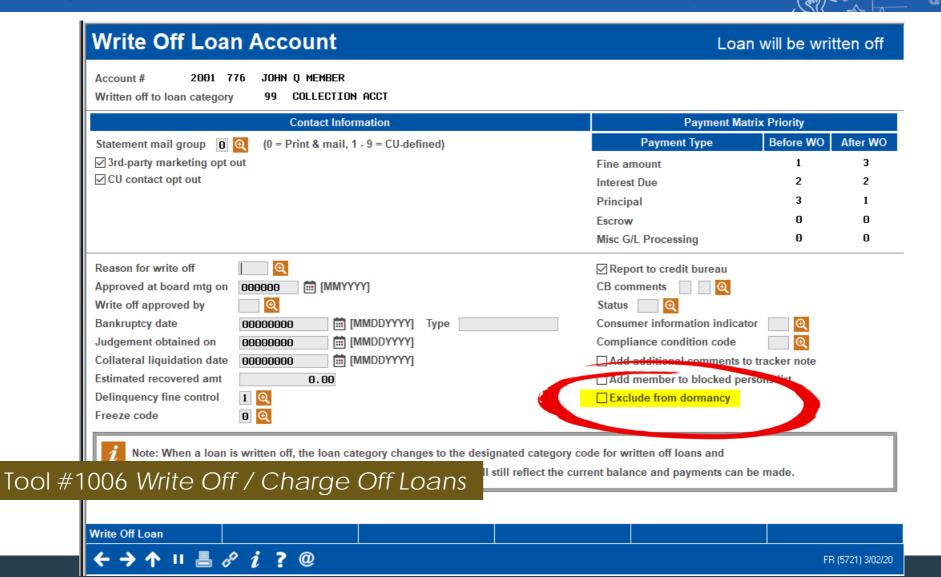- Maintaining your Chart of Accounts from **Tool #202** is easier – suspend, delete, reactivate all from first screen

- From **Tool #648** *Print GL Chart of Accounts* you can preview your Chart of Accounts prior to printing

  - Option to Print or Export

Tool #202 *Chart of Accounts/Budget Groups Maint*

19.10

Ability to Exclude Member from Dormancy at Loan Write Off

Tool #1006 *Write Off / Charge Off Loans*

19.10

DTI/LTV at Loan Creation Stored on MEMBERx Tables

RATIOS CAN BE USED FOR CECL/RISK CONCENTRATION CALCULATIONS
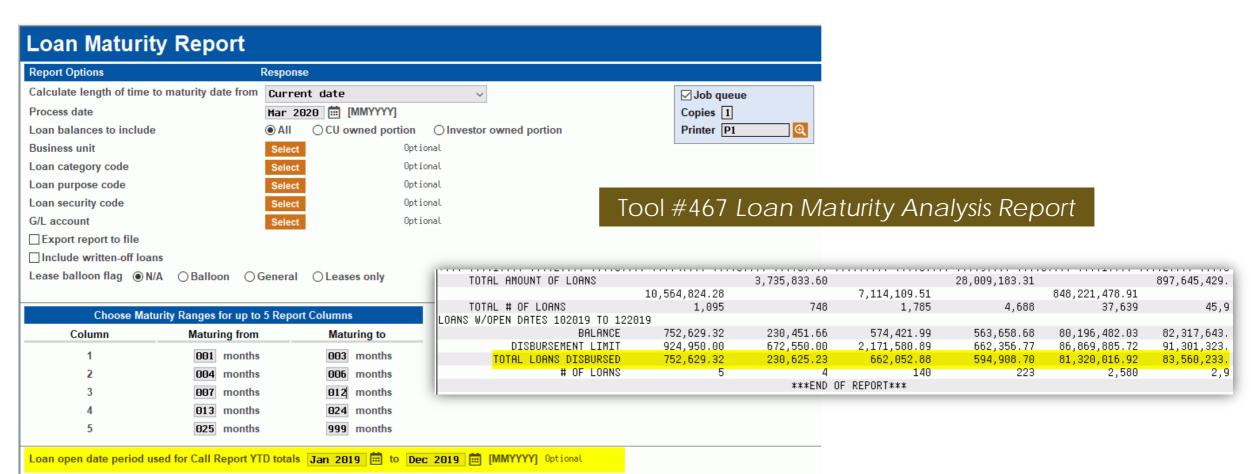
- Debt to Income (DTI) ratio calculated as **Borrower's Total Monthly Expense/ Borrowers Total Monthly Income**

- Loan to Value (LTV) ratio calculated as **Original Loan Balance/Collateral Value**

- DTI and LTV at loan creation are now stored for written off loans

Need ideas for how to work with the new DTI/LTV data? Contact Asterisk Intelligence!

ai@cuanswers.com
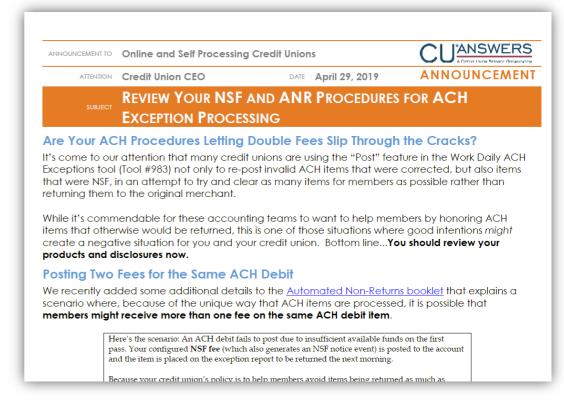
19.10

Enhance Totals on Loan Maturity Report

NOW DISPLAYS TOTAL LOANS DISBURSED FOR 5300 CALL REPORT

Loan Maturity Report

Report Options	Response
Calculate length of time to maturity date from	Current date
Process date	Mar 2020 [MMYYYY]
Loan balances to include	● All ○ CU owned portion ○ Investor owned portion
Business unit	Select — Optional
Loan category code	Select — Optional
Loan purpose code	Select — Optional
Loan security code	Select — Optional
G/L account	Select — Optional

☐ Export report to file
☐ Include written-off loans

Lease balloon flag ● N/A ○ Balloon ○ General ○ Leases only

☑ Job queue
Copies 1
Printer P1 🔍

Tool #467 *Loan Maturity Analysis Report*

Choose Maturity Ranges for up to 5 Report Columns

Column	Maturing from	Maturing to
1	001 months	003 months
2	004 months	006 months
3	007 months	012 months
4	013 months	024 months
5	025 months	999 months

Loan open date period used for Call Report YTD totals Jan 2019 to Dec 2019 [MMYYYY] Optional

TOTAL AMOUNT OF LOANS		3,735,833.60		28,009,183.31	897,645,429.
	10,564,824.28		7,114,109.51	848,221,478.91	
TOTAL # OF LOANS	1,095	748	1,785	4,688	37,639	45,9
LOANS W/OPEN DATES 102019 TO 122019					
BALANCE	752,629.32	230,451.66	574,421.99	563,658.68	80,196,482.03	82,317,643.
DISBURSEMENT LIMIT	924,950.00	672,550.00	2,171,580.89	662,356.77	86,869,885.72	91,301,323.
TOTAL LOANS DISBURSED	752,629.32	230,625.23	662,052.88	594,908.70	81,320,016.92	83,560,233.
# OF LOANS	5	4	140	223	2,580	2,9
			END OF REPORT		

ACH Processing Enhancements

RESPONDING TO THE CHANGING LANDSCAPE FOR CU OVERDRAFT PROGRAMS

- In April 2019 we sent a communication to all CUs:
  - "Are your ACH procedures letting double fees slip through the cracks?"

- In January 2020 we stopped assessing ANR fees on any re-posted ACH exceptions via the *Work ACH Exceptions* tool

- And coming in the 20.07 release, daily ACH exceptions will now be handled via two separate tools
  - One for exceptions other than NSFs
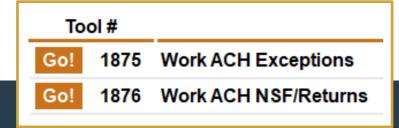 - One for NSF items

ANNOUNCEMENT TO **Online and Self Processing Credit Unions**

ATTENTION **Credit Union CEO**   DATE **April 29, 2019**

CU*ANSWERS
A Credit Union Service Organization
ANNOUNCEMENT

SUBJECT **REVIEW YOUR NSF AND ANR PROCEDURES FOR ACH EXCEPTION PROCESSING**

Are Your ACH Procedures Letting Double Fees Slip Through the Cracks?

It's come to our attention that many credit unions are using the "Post" feature in the Work Daily ACH Exceptions tool (Tool #983) not only to re-post invalid ACH items that were corrected, but also items that were NSF, in an attempt to try and clear as many items for members as possible rather than returning them to the original merchant.

While it's commendable for these accounting teams to want to help members by honoring ACH items that otherwise would be returned, this is one of those situations where good intentions *might* create a negative situation for you and your credit union. Bottom line...**You should review your products and disclosures now.**

Posting Two Fees for the Same ACH Debit

We recently added some additional details to the Automated Non-Returns booklet that explains a scenario where, because of the unique way that ACH items are processed, it is possible that **members might receive more than one fee on the same ACH debit item**.

Here's the scenario: An ACH debit fails to post due to insufficient available funds on the first pass. Your configured **NSF fee** (which also generates an NSF notice event) is posted to the account and the item is placed on the exception report to be returned the next morning.

Because your credit union's policy is to help members avoid items being returned as much as

Let's take a look at the two tools...

NEW Daily ACH Exception Handling Process

TWO TOOLS FOR DAILY ACH PROCESSING

■ **Tool #1875** (formerly Tool #983) is for ACH exceptions that are NOT NSF (invalid account #, frozen or closed accounts, unauthorized items, stop pays, etc.)

  ▪ Can repost after adjusting account numbers
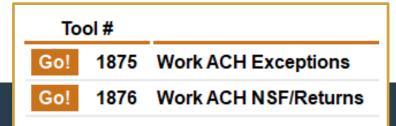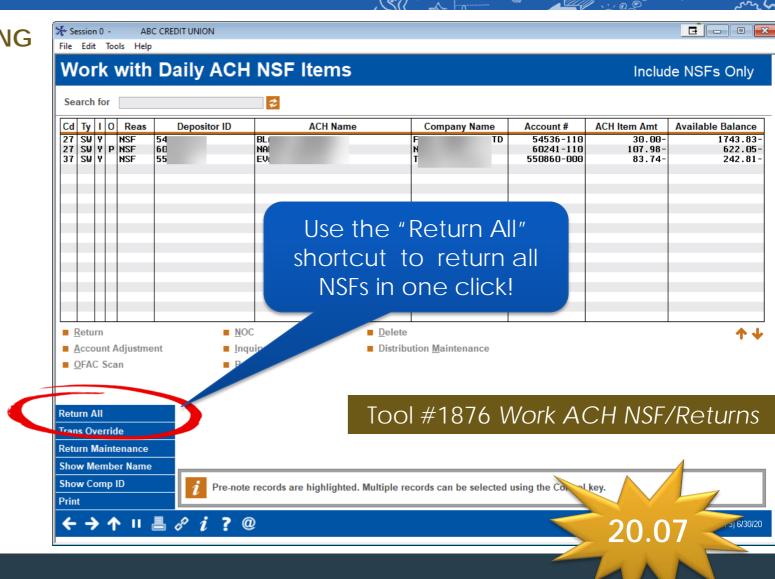
Use both tools every day!

Tool #		
Go!	1875	Work ACH Exceptions
Go!	1876	Work ACH NSF/Returns

Tool #1875 *Work ACH Exceptions*

20.07

Other Work in Progress

Enhancements to Investments Register/Schedule

CLEANER FORMAT FOR PROVIDING TO BOARD OF DIRECTORS

- Multiple selects for Broker, Institution and Investment type
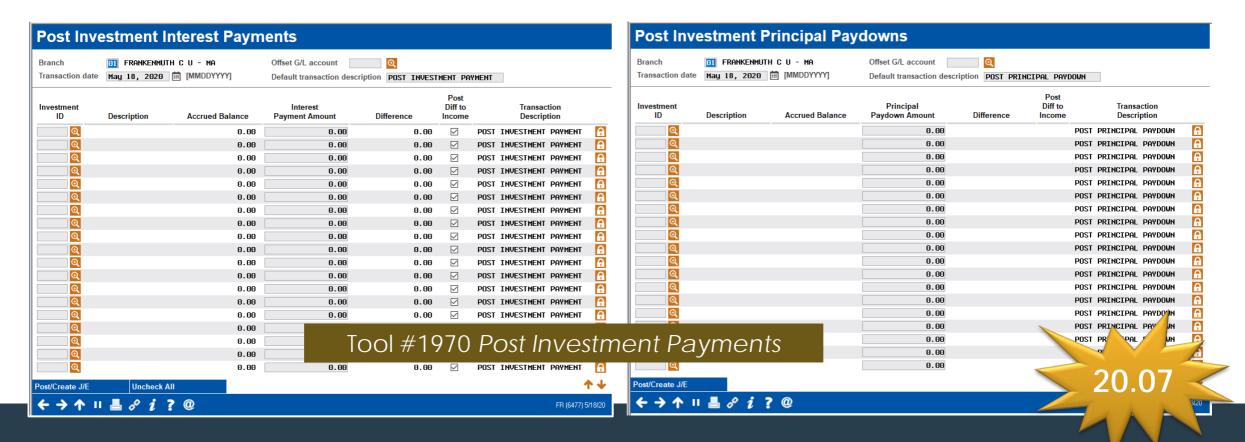- Maturity date range
- New Export to file feature

Investment Register/Schedule

Report Options	Response
Corporate ID	01
Process date	Mar 2020 [MMYYYY]
Print	◉ Market value ○ Market price
☐ Include comments	
Sort by	◉ Maturity date ○ FASB code ○ Investment type ○ Purchase date
Report format	◉ Register ○ Schedule
Broker	Select
Institution	Select
Investment type	Select
Maturity date from	00000000 [MMDDYYYY] to 00000000 [MMDDYYYY]
☐ Export to file	

☑ Job queue
Copies 1
Printer P1

Tool #652 *Print Investment Register*

← Report sample

```
*....+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3
 3/04/20    9:23:01                              ABC CREDIT UNION                        LINVRS        PAGE
    RUN ON    3/05/20                          INVESTMENT REGISTER                                     USER KSORENSE
                                                 AS OF   3/05/20
CORPORATE ID -  01
BROKER ID -  01 02 03 04 05 06
INVESTMENT TYPE -  BN CC CD CO CU CW
INVEST                          INV   COUPON       BOOK        MARKET     CURRENT MATURITY PURCHASE
  ID   DESCRIPTION        CUSIP TYP FASB  RATE      VALUE        VALUE         PAR   DATE     DATE    INCOME YT
CD0792 CITIBANK NAT ASS SIO 17312QK65 CD 003  2.750    246,000.00   246,000.00   242,589.70  5/04/20  5/04/18        .0
CD0599 CAPITAL ONE BANK            CD 003  2.150    248,000.00   248,000.00          .00  6/17/20  6/17/15        .0
CD0598 CIT BANK SALT LAKE C        CD 003  2.200    149,000.00   149,000.00          .00  6/27/20  6/17/15        .0
CD0613 CAPITAL ONE NATIONAL        CD 003  2.300    237,000.00   247,000.00          .00  7/15/20  7/15/15        .0
FA0693 BANK OF BARODA              CD 003  1.650    248,000.00   248,000.00          .00 11/23/20 11/23/16        .0
CD0656 AMERICAN EXP CENT(AM        CD 003  2.250    250,000.00   250,000.00   240,000.00 12/09/20 12/09/15        .0
```

19.10

Enhancements to the Investment Payments Screen

PROJ#51539

- Separate screen for principal vs. interest payments
- Option to post differences to the investment's income G/L

Tool #1970 *Post Investment Payments*

20.07

Accounts Payable ACH Remittance Advice via Email

PROJ#51883

- Option to generate an ACH Remittance Advice for A/P payments
  - Email will generate with PDF of the Remittance Advice
- Multiple invoices will be combined into a single remittance!

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.

20.07

ANR Negative Balance Limit Calculator

PROJ#52838

■ Standalone Negative Balance Limit Calculator shows the results of your CU's ANR scoring configuration, one member at a time

■ Use this to verify that limits are being assigned as you expected

Negative Balance Limit Calculator

Member	192	SAMPLE A. MEMBERNAME	Current negative balance limit	.00	View ANR Scoring Config
Account	110	CHECKING	☐ Locked		
Account open date		Feb 20, 1980			
Current account balance		203.60	Earned negative balance limit calculated as of right now	.00	

Eligibility Settings	Member Status	Result	
Member age	57	Pass	
Days since account opened	14,629	Pass	
NSF returns		N/A	
Total ACH deposits in	.00	N/A	
First date negative	0/00/0000	N/A	
Days since first negative		N/A	
Dormancy status		N/A	
Wrong address		N/A	
Deceased		N/A	
Organizational		N/A	
Deliquent OTB accounts		N/A	
Positive balance		N/A	

Settings Used to Determine Balance Level	Member Status	
90-day average balance (this account)	.00	
90-day average aggrergate balance (all accounts)	.00	
Current tiered service level	UTD PLATINUM	

Tool #1180 *Acct Negative Balance Limit Calculator*

20.07

Accounts Payable Dashboard

PROJ#52756

■ Provides qualitative data about the workload of your Accounts Payable department

  ▪ How many vendors are paid, how many invoices get processed, payments via check vs. ACH, etc.

Accounts Payable Transactions

Dates between	Feb 19, 2020	and	May 18, 2020	[MMDDYYYY]	Vendors	Select	0 selected	Vendors paid	13
Dollars between	0	and	99,999,999		Branch	Select	0 selected	Check payments	42
Search check #/ACH#					G/L account	Select	0 selected	ACH payments	0
					Approver	Select	0 selected	# Postings	56

Change Column Data

Vendor Name	Br	Payment Date	Check #	Amount	CR	G/L Account	Approver
CONSUMERS ENERGY	01	Mar 09, 2020	407767	442.24		261.20	92-CU*ANSWERS PROGRA
CONSUMERS ENERGY	01	Mar 04, 2020	407768	12.00		261.20	92-CU*ANSWERS PROGRA
CONSUMERS ENERGY	01	Mar 04, 2020	407768	15.50		251.00	92-CU*ANSWERS PROGRA
CONSUMERS ENERGY	02	Mar 04, 2020	407768	387.34		261.57	92-CU*ANSWERS PROGRA
CONSUMERS ENERGY	01	May 12, 2020	407776	11.11		261.20	92-CU*ANSWERS PROGRA
CUNA MUTUAL	01	Mar 04, 2020	88872	1,000.87		252.30	92-CU*ANSWERS PROGRA
CUNA MUTUAL	02	Mar 09, 2020	88876	1,000.00		252.30	92-CU*ANSWERS PROGRA
CUNA MUTUAL	01	Mar 13, 2020	88885	20.00		252.30	92-CU*ANSWERS PROGRA
CUNA MUTUAL	01	May 05, 2020	88888	111.15		252.30	
FLOWER SHOPPE	01	Mar 04, 2020	88873	10.00		251.00	92-CU*ANSWERS PROGRA
FLOWER SHOPPE	02	Mar 04, 2020	88873	25.00		251.00	92-CU*ANSWERS PROGRA
FLOWER SHOPPE	01	Mar 04, 2020	88873	125.99		251.00	92-CU*ANSWERS PROGRA
FLOWER SHOPPE	01	Mar 04, 2020	88873	16.00	C	251.00	92-CU*ANSWERS PROGRA
FLOWER SHOPPE	01	Mar 04, 2020	88875	1,000.55		251.00	92-CU*ANSWERS PROGRA
FLOWER SHOPPE	01	Mar 09, 2020	88877	100.00		251.00	92-CU*ANSWERS PROGRA
FLOWER SHOPPE	01	Mar 09, 2020	88877	200.38		251.00	92-CU*ANSWERS PROGRA
FLOWER SHOPPE	01	Mar 09, 2020	88877	85.00	C	251.00	92-CU*ANSWERS PROGRA

■ View Invoice Image   Total   20,175

Clear Filters
Export
Analysis

Tool #1740 *Accounts Payable Dashboard*

20.07

Accounts Payable Dashboard (Cont.)

PROJ#52756

- Analysis feature provides more details

Analysis

Dates between	Feb 19, 2020 and May 18, 2020	Vendors	Select	0 selected	Vendors paid	13	
Dollars between	0 and 99,999,999	Branch	Select	0 selected	Invoices paid	42	
Search check#/ACH#	0	G/L account	Select	0 selected	Paid by check	42	100.0
		Approver	Select	0 selected	Paid by ACH	0	.0

Top Vendors	Dollars	%
001257-FLOWER SHOPPE	5,916.72	29.3
000019-MASTERCARD	4,770.21	23.6
000001-CUNA MUTUAL	2,132.02	10.6
** Other Vendors (10)	7,356.10	36.5
Total all vendors	20,175.05	

Top Branches	Dollars	%
01-FRANKENMUTH C U - MAIN OFFI	18,762.71	93.0
02-FRANKENMUTH C U - RICHVILLE	1,412.34	7.0
Total all branches	20,175.05	

Top G/L Expense Accounts	Dollars	%
251.00-LAWN, GRASS, SNOWPLOW,	7,452.37	36.9
272.00-ADV PRINT	2,568.63	12.7
271.04-THANK YOU MEMBER REWARD	2,394.51	11.9
** Other G/L Accounts (10)	7,759.54	38.5
Total all G/L	20,175.05	

Top Approvers	Dollars	%
92-CU*ANSWERS PROGRA	16,463.29	81.6
** Not Assigned	3,711.76	18.4
Total all approvers	20,175.05	

	Current Checks	Prev Year Checks	Net Change	Current ACH	Prev Year ACH	Net Change	Current Dollars	Prev Year Dollars	Net Change
February	2	272	270-	3	0	3	8,432.44	1,161,480.02	1,153,047.58-
March	3	263	260-	16	0	16	12,575.10	1,467,007.13	1,454,432.03-
April	0	292	292-	0	0	0	.00	1,379,009.41	1,379,009.41-

Tool #1740 Accounts Payable Dashboard

20.07

Subsidiary Processing Overhaul

PROJ#50245, #50246

- New dashboard for working subsidiary items – similar to the Investments Dashboard
- Items are added, edited, closed or adjusted via the dashboard
- Ability to purge multiple subsidiary items together
- Ability to adjust a subsidiary transaction description in history

- Dollar amount fields expanded to allow fixed assets with original cost up to $1 million
- Revamped Subsidiary Adjustment screen (similar to Investment Adjustment screen)
- Allow for comments to be associated with a subsidiary item
- Display subsidiary history with most recent first (descending order)

- Revamped Subsidiary Trial Balance Report
- Obsolete Short Trial Balance, Fixed Asset Inventory Listing and New/Closed Subsidiary Detail
- New Purged Subsidiary Item Report

Targeted for 20.11

Subsidiary Processing Overhaul

PROJ#51543 SIMPLIFY MONTHLY SUBSIDIARY PROCESSING

- Complete re-vamp of monthly subsidiary processing
- No more reference to "work files" because monthly entries are generated and posted at the same time
- **Multiple subsidiary types can be processed at the same time**
- Date controls so that months cannot be skipped

Enhanced Filtering/Sorting on ACH Distribution Maintenance

PS#51789 IN QC TESTING

Will add search by tran type (SW, SD, etc.)

Columns will be sortable

Suspended items will be highlighted

Will expand to show member account # and tran type (currently only on alternate view)

Tool #989 *Work With ACH Members/Companies*

Targeted for 20.11

Allow Non-Return Fees by Origin Code

PS#53376 PROGRAMMING IN PROCESS

- Will now have the option to configure separate non-return fees based on the origin of the transaction
- Also can specify to charge a fee for transactions greater than a specified amount
- Remember that the existing non-fee tolerance is for all origin codes

Non-Returned Items		
Non-return fee G/L	135.50	
Transaction description	BOUNCE PROTECT FEE	
Non-fee tolerance within	7.00	of available balance
Maximum non-return fee amount per day (cap)	9,999,999.99	

Non-return fees by Origin Code:

Origin	Non-return fee	for transaction amts greater than
01 Teller	35.00	10.00
02 Share Draft Processing	35.00	10.00
11 ACH	25.00	5.00
13 ATM	25.00	5.00
16 Debit Card	35.00	10.00
20 Bill Pay/P2P	35.00	0.00
All other	35.00	5.00

Static Pool Analysis

- Available now, this tool will automatically launch your browser and display the Analytics Booth Static Loan Pool Analysis Dashboard

- Additional measurements will be added soon (project#52392 in QC testing)

Measurement	2013 Pool	12/2014	12/2015	12/2016	12/2017	12/2018
Pool Total Loan Count	8,273	8,273	8,273	8,273	8,273	8,273
Open Loan Count	7,192	5,259	4,123	3,154	2,429	1,832
Closed Loan Count	1,073	2,900	3,946	4,862	5,537	6,087
W/O Loan Count	8	106	188	241	291	338
C/O Loan Count		8	16	16	16	16
Pool Current Loan Balance	125,604,093	101,436,233	79,662,001	61,403,088	47,913,370	38,797,035
Open Loan Balance	125,587,317	100,965,260	78,751,245	60,219,975	46,476,545	37,091,923
Closed Loan Balance						
W/O Loan Balance	16,776	448,951	886,651	1,159,008	1,412,720	1,681,006
C/O Loan Balance		22,022	24,105	24,105	24,105	24,105
Pool Current Average Loan Balance	15,182	12,261	9,629	7,422	5,792	4,690
Avg Open Loan Balance	17,462	19,199	19,100	19,093	19,134	20,247
Avg Closed Loan Balance						
Avg W/O Loan Balance	2,097	4,235	4,716	4,809		
Avg C/O Loan Balance		2,753	1,507	1,507		
Disbursement Limit	138,505,005	121,215,134	103,620,271	86,060,217	7	
Total Collateral Value	71,363,748	68,325,124	65,691,814	63,030,029	6	
Pledged Collateral Amount	48,241,516	45,536,040	43,317,840	41,318,688	3	
Avg Credit Score	674	679	683	686		
					4.254	
					140	
Avg Minimum Payment Amount	262	254	261	263		

Tool #1680 *AB: Static Loan Pool Analysis (Web)*

ANALYTICS BOOTH

This feature requires a subscription to Analytics Booth

CU*BASE Dashboard with Web Version option

Thanks for attempting to visit the web version of this CU*BASE Dashboard. The web version is only available to credit unions whom subscribe to our Analytics Booth services. Analytics Booth is a powerful tool that can be provided so that credit union employees, board members, and any other individual your credit union deems necessary can access your credit union's data over any internet connection. This service allows for any number of users. You can quickly order this service directly from the Asterisk Intelligence store.

DASHBOARDS

Click here to preview a sample

If you are interested in learning more about how Analytics Booth can have an impact on your operations, please contact a member of the Asterisk Intelligence team with any questions or to setup a demonstration.

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What projects are up next?

Enhance Query/Report Automation

PS#52827 IN DEVELOPMENT

- Expands report automation to allow for daily or weekly in addition to monthly
- Option to enter an end date for when automation no longer needs to run

Enhance Query/Report Automation
Project # ___52827___
Date 12/5/19
Spec Writer: Karen
Systems Affected:
☑ CU*BASE

Project to be reviewed by Ops Team.

This project expands report automation to allow reports/queries to be scheduled to run daily or weekly in addition to just monthly. There is no change to when the scheduler process is run. It will continue to run after beginning of day processing.

Project also includes the option to enter an end date when the automation no longer needs to run. This would be used when the automation is only needed for a specific time frame, for example while performing a study on teller data.

Idea Form
Idea Topic: Report Automation - Tool 758 - Expand options to Run Frequency
Idea: In this tool, the only option to run these custom reports is to run _Monthly, and_ select which day of the month to run them on.
If we wanted to run a report nightly, we were told the work around would be to set up the report 28 times - once for each day of the month. Not ideal.
It would be helpful to have a true scheduler - options to run "Daily, Weekly, Monthly" | Certain Days of the week (i.e. run a report every Friday) | Time of Day (8am or 8pm). At minimum we would at least like report/query nightly.

...eau
...oice FCU
...ed It?: 4

...we learn and build our query database we are finding the need to automate ...e as often as possible. Reason 1 - There are reports we are creating that would be ...ly - without the need for someone to go into Tool 100 and run manually. Reason 2 - ...g files and running string queries - most of them is for the purpose to create a new ...nfo we want to work with. Ex - We want to see data for all share types: Now - we ...MEMBER1-4 and add data to a new file called MBRSHARES. It involves us ...queries each time we want this data in Tool 100 and building a report _off of_ that ...ce if we could just schedule creating this MBRSHARES (ie automate running the ...ht and work with that data. Would save time and simplify our writing process in

...**Choice FCU**
...ertain queries built that we always run against. Example – merging in data from MASTER and adding in Age and Email (so combining MASTER/PCMBRCFG with some Custom Fields). In any case, we would like for this to be refreshed daily instead of running it as a chain query every _time_ we want to extract data from it. That's just one example. I've got about 10 others I'd like to do this with.

2. We extract certain files for further analysis within Excel. Ex. we are running a Money Market promotion & specifically targeting/splitting members into 3 categories $250K+ / $75K-$250K range / under $75K. From there we analyze data since the promo started (so # new money markets since 7/1/19, net accounts gained, $ increased in MM portfolio since 7/1/19, etc. While dashboards could provide this data in pieces, we still would need to plug in #s to do the math in another program in order to present it to management. It's easier just to dump the data into excel and let Excel spit out the #s we want to see.

```
8/22/19     Settings for Custom Report or Inquiry          13:14:45     ADD                    UARQSQ-02

Custom report definition name (in QUERYxx) _____
Sequence # 130    Purge this order after _____ (MMDDCCYY)
Run Frequency M (M=Monthly, W=Weekly, D=Daily)
    For monthly, specify day of month  1 (01-31)
    For weekly, specify day of week W (M=Monday, T=Tuesday, W=Wednesday, H=Thursday, F=Friday, S=Saturday, U=Sunday)
        Configuration
            Files        Use month-end file
File #1                       N
File #2                       N
```

Enhance Accounts Payable Checks

PS#52377 AWAITING QC TESTING

- Includes option to print a single invoice number on the memo section of the check
  - If multiple invoices associated with the check then the first invoice # displays
- Print customer number on the check stub

Enhance Accounts Payable Checks
Project # _____ 52377

Date 10/15/19
Spec Writer: Karen
Systems Affected:
☑ CU*BASE

This project addresses credit union requests received over the years for designing the ideal Accounts Payable check:
- Option to print a single invoice number on the memo section of the check*
- Print the customer number on the check stub

*A common request from smaller credit union's is for the invoice number to be printed on the accounts payable check. However, since the A/P system allows up to 10 invoices to be paid via a single check, there is not enough room for 10 invoice numbers. This project allows credit unions the option for the first (or only) invoice number to print on the memo section of the check.

An initial project 46763 was killed back in Oct. 2018 due to the increasing scope/ripple effect because of the number of programs that touch Accounts Payable checks (see Barb's notes below). This project pulls out the less complex requests from 46763 (that don't entail increasing field sizes).

Programmer (Barb J.) notes from 10/10/19:
Unfortunately I don't have any of the coding saved from 46763 because of limited space on CUADEV.
- One of the reasons 46763 couldn't be done was because the program that prints A/P checks also prints checks for other processes in the software and it couldn't be changed for just A/P checks without affecting other types of checks such as teller checks, G/L checks, etc.
- Another reason was that some of files used during the process of setting up and printing A/P checks have different formats in regard to fields in the files. One file only has a field for address line 1 while others have fields for both address lines 1 and 2. Some files have longer fields (30 positions) for some data while others have shorter fields (20 or 25 positions) for the same data.
In regard to the 'memo' field printing on A/P checks; in OPER>10>2 Processing CU Parameter Config, screen 3, is the 'Print remitter on checks' box. This is what currently controls whether or not 'Memo' is printed on checks. If it is checked, the memo field is printed. It does apply to all types of checks printed by the CU, not just A/P checks.

Suggested content for the **Release Summary** (sales pitch, geared toward credit unions):
Does your credit union issue checks from the Accounts Payable system? Following up on many credit union requests throughout the years, we are expanding the information that can display on the memo section of the check and the check stub. Configurable via In Tool #1900 "Accounts Payable Workflow Controls", you can now specify whether the CU name (the default - same as today), invoice number or nothing displays on the memo section of the check. Keep in mind that the A/P system allows up to 10 invoices to be paid on a single check, therefore the first (or only) invoice number is what displays. In addition, the customer number as specified on the A/P vendor record will now display on the check stub.

Contents
Accounts Payable Workflow Controls...2
Changes to Accounts Payable Check..3

A/P Check Enhancements _____ Project Requirements   1 of 3

Ability to Close Investment with Gain/Loss Amount

PS#53605 SPECIFICATIONS SUBMITTED

- In response to Idea Form from Preferred CU we will be removing the edit that does not allow an investment to be closed if there is a gain/loss amount

Closing an Investment With a Gain/Loss Amount

Project # _____53605_____

Date: 3/10/20
Spec Writer: Karen
Systems Affected:
☑ CU*BASE_ (No panel changes)

This project updates the logic when closing an investment to allow an investment to be closed even if there is a gain/loss amount. The existing edit (3037-Unable to close. Balance calculated is not zero.) that prevents an investment from being closed when there is a gain/loss must be removed. All other edits should remain.

Programmer analysis is also needed on how balances are getting updated in the investment history when a closed investment is adjusted.

Project is the result of an Idea Form from Preferred Credit Union. See below.

Idea Topic: closed investment
Idea: Using tool #993 to open, close and maintain investments. If an investment is sold with a gain, we can use this tool to post the transaction, however, we cannot close the investment because the error message is "balance calculated is not zero". To use the trial balance report with year to date information, we would want to know that the investment was sold with a gain. The GL will tell us that because we have to make a journal entry for the gain "outside" of the investment tools.
Name: Bev Vander Well
Credit Union: Preferred Credit Union
How Bad Do You Need It?: 4
Why You Need It: The investment trial balance year to date information (year end) would reflect an investment sold (closed out) with a gain.

More information:
I would like to be able to close an investment with an amount in the Gain / Loss line. I agree the accrued interest and the discount / premium lines should be zeroed out but would like to be able to have an amount as a gain / loss.

For example:
In September we sold a corporate bond. We had a gain on sale of $1500. Couldn't we close that bond and still show a gain on the line below? If we used tool #408 and printed a report of closed investments it would show what was closed with a gain or a loss?

View	Principal balance	0.00
View	Discount balance	0.00
View	Premium balance	0.00
View	Life income earned	40,793.06-
View	Accrued balance	0.00
View	Gain/Loss amount	0.00
View	Offset Amount	34,543.06

Enhance A/P Invoice Creation Process

IN SPECIFICATIONS PHASE

■ Revamps the process of adding A/P invoices via **Tool #990** *Work With Outstanding Invoices*

- ▪ Eliminate awkward way that A/P invoices are entered today
- ▪ CU can configure which fields are required when creating the invoice (some CUs do not require a due date, some do not require G/L # & branch)
- ▪ Can manually enter total invoice amount to match with the calculated invoice totals as the details are entered

Mockup only – subject to change

Will includes ability to save and retrieve invoice templates!

Tracking Recoveries on Written Off Loans

IN SPECIFICATIONS PHASE

- Enhance tracking of written off loans, recoveries and charged off loans

> Read about this in the Kitchen!

Tracking Recoveries on Written-off Loans

We are in the early design phases of a project to enhance how CU*BASE tracks written-off loans, recoveries, and charged-off loans, expanding on existing Write-off/Charge-off database and analysis tools. This recipe will preview some of the concepts and ideas we're considering in the design.

Why We're Doing This Project

- To allow for better recovery reporting via our 5300 call report tools.
- To improve our capabilities related to calculating net losses.
- To allow us to calculate a more accurate payoff amount on loans that are sitting in write-off status.
- To put another brick in the wall in our capabilities to meet future CECL challenges.

Ideas Being Considered in the Design

- Display more relevant information on account inquiry and update screens for written-off loans. Replace data that pertains only to current loans with data specific to loans that are in a write-off status.
- Create an easier way to handle partial write-offs, where a portion of the loan is charged off but the rest remains in a current status.
- Write a special account adjustment tool, dedicated specifically to the special types of adjustments needed for written-off loans, such as posting recoveries, adding collections expenses, etc.
- Design a technique for calculating interest due since write-off. This wouldn't involved daily accruals, but rather we would calculate, on the fly as needed, an accurate payoff amount that includes interest due since payoff, fines due, and other collections expenses (such as attorney fees, collections/repo fees, etc.).
- Collect additional data at the time of the write-off, as needed to support the new calculations.

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Other Accounting Related Enhancements

WHAT SHOULD WE WORK ON NEXT?

More Accounts Payable Projects

- New tool to process payments to A/P vendors that were made via CU*BASE online credit card account
- Enhancements to approvals:
  - Automatic A/P invoice approvals based on $ amount ranges
  - Ability to approve multiple A/P invoices at the same time
  - Allow approver to make changes to A/P invoice details
- Add check status info to the vendor history
- Ability to sort A/P Open Payables and Paid History Report by vendor name

ACH Projects

- Improve the online process for working the PACHSU
- Document ACH translates by CU
- ACH origination for business members
- Loan payments in online/mobile banking via third party credit card (settled via ACH)

Thank you!