

2021 Accounting Top Priorities



NOVEMBER 5, 2021

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!

On Demand Post of ACH Items

IN ONLINE BANKING WITH THE 20.07 RELEASE

Me247
Online Banking

HELP ? CONTACT US LOGOUT X

NO NEED TO HIDE
KEEP YOUR INFO UP TO DATE

CLICK FOR MORE INFO

NO NEED TO HIDE
KEEP YOUR INFO UP TO DATE

CLICK FOR MORE INFO

My Accounts

New Accounts

Pay & Transfer

My Documents

Personal Finance

Go Mobile

ACH TRANSACTIONS | I'M A BASIC SERVICE MEMBER

Pending Electronic Transactions

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.

Company Name	Amount	To Be Posted	Posting To	Instant Deposit
mayo foundation	\$1,711.75	1/28/2020	110 - hsa checking	Post Now
money network	\$94.22	1/27/2020	020 - trad ira shares	Post Now
lincoln benefit	\$73.84	1/27/2020	000 - regular savings	Post Now
mid america mort	(\$863.85)	1/27/2020	000 - regular savings	Not Eligible

Instant Deposit

Company Name	Amount	Posting To
lincoln benefit	\$73.84	000 - regular savings

I would like to post this deposit early and understand that distributions normally associated with this deposit, if any, will be posted now as well.

I also understand a fee of \$10.00 will be assessed for this service. Below is the account from which this fee should be drawn:

Please select an account. . .

Go Back

Post Now

20.07

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

Line	3....+....4....+....5....+....6....+....7....+....8....+....9....+....10....+....11....+....12....+....13....+....14....+....15...
	Amount Effective Post Company Company Depositer Transaction Last Last Last
	Date Date ID Name ID Code Update Update Updat
	Date Time User
000001	84.98 2020-01-07 2020-01-07 PAYPALSDW1 PAYPAL 3 22 2020-01-07 11.54.26
000002	6,274.92 2020-01-07 2020-01-07 1035141375 FID BKG SVC LLC 1 361104 22 2020-01-07 11.54.26
000003	12.00 2020-01-07 2020-01-07 1035141375 FID BKG SVC LLC 6 22 2020-01-07 11.54.26
000004	.03 2020-01-07 2020-01-07 272476543 University of Mi 1 2 22 2020-01-07 11.54.26
000005	.03 2020-01-07 2020-01-07 272476543 University of Mi 1 2 22 2020-01-07 11.54.26
000006	177.45 2020-01-07 2020-01-07 3854931322 MERCHANT BNKCD 1 311108 22 2020-01-07 11.54.27
000007	698.60 2020-01-07 2020-01-07 3854931322 MERCHANT BNKCD 3 5 22 2020-01-07 11.54.27
000008	113.76 2020-01-07 2020-01-07 4169905 PAYONEER PAYMENT 1 571108 22 2020-01-07 11.54.27

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

Select Records

Report Builder

Enter criteria to choose which data should appear on the report.

Combine (And/Or)	Field Name	Comparison	Criteria (Field, #, 'Text', etc.)
	ADEFFDTE	Not Equal To	adpstdte
AND	ADPSTDTE	Less Than or Equal To	'2020-01-09'
AND	ADEFFDTE	Greater Than	'2020-01-09'

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

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

Session 0 - ABC CREDIT UNION

File Edit Tools Help

Work with Daily ACH Exceptions Excludes NSF Items

Search for Show only exception type(s) Select 0 selected

Cd	Ty	I	O	Reas	Depositor ID	ACH Name	Company Name	Account #	ACH Item Amt	Available Balance
22	SD			ACCT 10	LGX	EL			10.00	.00
22	SD			ACCT 10	ANG	PR			185.00	.00
22	SD			ACCT 89	MAR	PR			9.00	.00
22	SD			ACCT 92	MYO	ME			50.00	.00
22	SD			ACCT 93	Roc	TI			900.00	.00
22	SD			ACCT 10	CAT	01			737.29	.00
22	SD			ACCT 55	FIN	AL			33.02	.00
22	SD			ACCT 93	SPE	MF			1500.00	.00
22	SD			ACCT 39	JEF	AF			126.94	.00
22	SD			ACCT 00	Car	De			.02	.00
22	SD			ACCT 00	Car	De			.10	.00
22	SD			ACCT 80	DAN	TI			.17	.00
22	SD			ACCT 80	DAN	TI			.30	.00
22	SD			ACCT 93	ROL	ME			97.00	.00
22	SD			ACCT 30	Pic	Cf			2384.73	.00
22	SD			ACCT 28	Fly	HF			29.25	.00
22	SD			ACCT 93	Gre	PO			488.26	.00
22	SD			ACCT 45	LIS	VE			36.00	.00
22	SD			ACCT 94	VALLEY	BF			210.00	.00

Stop Pay Comments

Delete

Distribution Maintenance

Return

Account Adjustment

QFAC Scan

NOC

Inquiry

Post

Trans Override

Ret/NOC Maint

Show Member Name

Show Comp ID

Print

Pre-note records are highlighted. Multiple records can be selected using the Control key.

← → ↑ || ⌂ ⓘ ? @

Tool #1875 Work ACH Exceptions

20.07 6/30/20

NEW Daily ACH Exception Handling Process

TWO TOOLS FOR DAILY ACH PROCESSING

■ Tool #1876 is for NSF exceptions only

- ACH item was posted then reversed due to insufficient funds,
- Includes invalid accounts or other exceptions corrected in Tool #1875 but posted and reversed as NSF

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

Session 0 - ABC CREDIT UNION

File Edit Tools Help

Work with Daily ACH NSF Items

Include NSF's Only

Search for

Cd	Ty	I	O	Reas	Depositor ID	ACH Name	Company Name	Account #	ACH Item Amt	Available Balance
27	SW	Y		NSF	54		BL	54536-110	30.00-	1743.83-
27	SW	Y	P	NSF	60		NAI	60241-110	107.98-	622.05-
37	SW	Y		NSF	55		EV	550860-000	83.74-	242.81-

☐ Return ☐ NOC ☐ Delete
☐ Account Adjustment ☐ Inquiry ☐ Distribution Maintenance
☐ QFAC Scan ☐ Print

Return All

Trans Override

Return Maintenance

Show Member Name

Show Comp ID

Print

Pre-note records are highlighted. Multiple records can be selected using the Control key.

20.07

Enhanced Filtering/Sorting on ACH Distribution Maintenance

Session 0 - ABC CREDIT UNION

File Edit Tools Help

ACH Distribution Maintenance

List by ACH Company

Company ID 13202 LAW OFFICES OF M

Search Criteria

Last name Account base Depositor ID Tran type

Depositor ID	Member Account	Tran Code/Type	Company Name	Member Name	Last ACH Tran Date	Dist	Pending
1		27 SW	LAW OFFICES OF M		03/16/20		
1		27 SW	LAW OFFICES OF M		07/01/19		
5		27 SW	LAW OFFICES OF M		01/15/21		
5		27 SW	LAW OFFICES OF M		03/20/20		
5		27 SW	LAW OFFICES OF M		01/15/21		
5		22 SD	LAW OFFICES OF M		02/21/20		
6		27 SW	LAW OFFICES OF M		02/18/20		

☐ Update
 ☐ Copy Distributions
 ☐ Delete
 ☐ View

Add New Item
 Alternate View
 Delete Company

⬅ ➡ ⬆ ⬇ ⏸ ⏹ ⏶ ⏷ ⓘ ? @

FR (5825) 4/08/21

Sortable columns

Added search by Tran type (SW, SD, etc.)

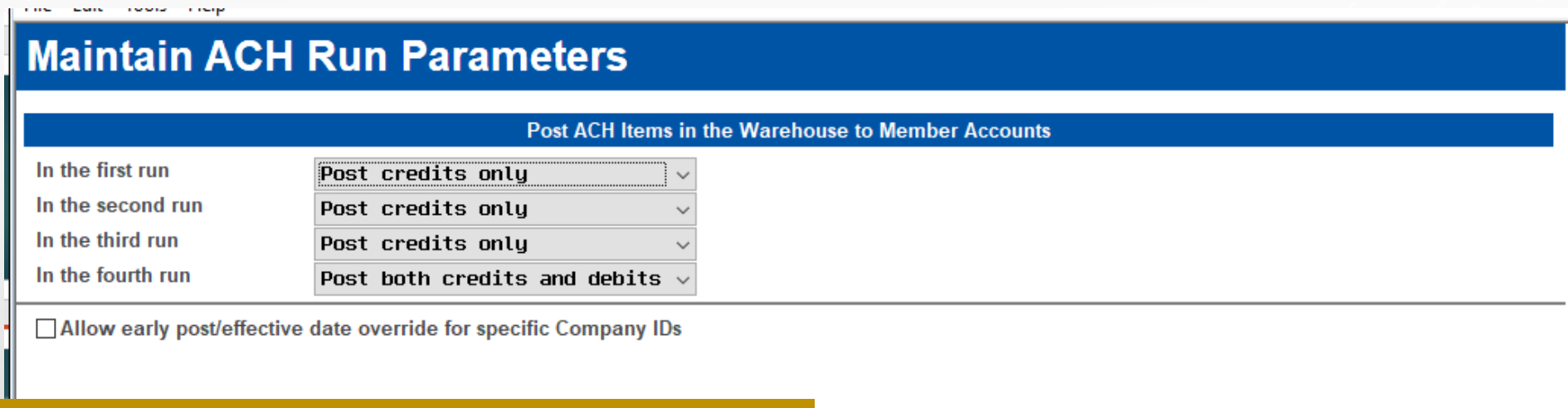
Tool #989 Work With ACH Members/Companies

20.11

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
- A 5th ACH receive was added on March 19, 2021, to be posted with the existing 4th run



The screenshot shows a web application window titled "Maintain ACH Run Parameters". Below the title bar is a subtitle "Post ACH Items in the Warehouse to Member Accounts". The main content area contains a table with four rows, each representing a run. The first three rows are labeled "In the first run", "In the second run", and "In the third run", all with a dropdown menu set to "Post credits only". The fourth row is labeled "In the fourth run" and has a dropdown menu set to "Post both credits and debits". Below the table is a checkbox labeled "Allow early post/effective date override for specific Company IDs" which is currently unchecked.

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

May 2019 &
March 2021

QUICKLY POST INVESTMENT PAYMENTS TO PRINCIPAL OR INTEREST

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

Post Investment Principal Paydowns

Branch **01** FRANKENMUTH C U - MA

Transaction date May 18, 2020 [MMDDYYYY]

Offset G/L account ?

Default transaction description POST PRINCIPAL PAYDOWN

Investment ID	Description	Accrued Balance	Principal Paydown Amount	Difference	Post Diff to Income	Transaction Description
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
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 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
 ?			0.00			POST PRINCIPAL PAYDOWN 🔒
						

Tool #1970 *Post Investment Payments*

20.07

Accounts Payable ACH Remittance Advice via Email

NOTIFY ACCOUNTS PAYABLE VENDORS OF ACH PAYMENTS

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

ABC CREDIT UNION				
Pay to: FLOWER SHOPPE 123 MAIN STREET SUITE 100 RANDOM CITY, MI 45678 616-285-5777 Customer #: 00000000000000000123			ACH Remittance Advice Date: 3/09/2020 Total payment: \$683.92	
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

Accounts Payable Dashboard

- 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 and [MMDDYYYY]

Dollars between and

Search check #/ACH#

Vendors 0 selected

Branch 0 selected

G/L account 0 selected

Approver 0 selected

Vendors paid 13

Check payments 42

ACH payments 0

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

Total20,175

↑↓

Clear Filters

Export

Analysis

Tool #1740 Accounts Payable Dashboard



Accounts Payable Dashboard (Cont.)

- 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 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 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 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

ANR Negative Balance Limit Calculator

- 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

Member192SAMPLE A. MEMBERNAME

Account110CHECKING

Account open dateFeb 20, 1980

Current account balance203.60

Current negative balance limit.00

☐ Locked

View ANR Scoring Config

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
Delinquent 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 aggregate balance (all accounts)	.00
Current tiered service level	UTB PLATINUM

Tool #1180 Acct Negative Balance Limit Calculator



Enhance Accounts Payable Checks

- 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

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Accounts Payable Workflow Controls

☐ Activate approval process for accounts payable invoices ☐ Generate emails to approvers

From email address

Default sort order for checks ☐ By vendor # ☒ By vendor name

☒ Allow ACH Payments in Accounts Payable

Clearing G/L account for ACH payments

☐ Activate ACH payment advice to vendors via email

Branch/Location for payment Credit: ☒ Use workstation branch ☐ branch

Use the invoice G/L debit description on the check stub ☒ G/L debit description ☐ Vendor name

Use the invoice G/L credit description on the check stub ☐ G/L debit description ☒ Vendor name

Print on memo section of check ☒ CU name ☐ 1st Invoice number ☐ Nothing

New option for displaying 1st invoice # on memo section of check

Credit Union Logo CASHIER'S CHECK 74-8013/0724 429820

Memo: 400 VOID AFTER 180 DAYS 09/21/2020 \$*****825.00

PAY EIGHT HUNDRED TWENTY FIVE & 00/100 *****825.00

TO THE ORDER OF DOMESTIC UNIFORM RENTAL

Authorized Signature Line

Micr Line 123456789 123456789 12345678901234

Credit Union Name CHECK NO. C1- 429820

DATE...: 09/21/2020 BANK G/L.....: 745.15

PAY TO: DOMESTIC UNIFORM RENTAL CUSTOMER NO: 00000000000000000042

LOC-G/L NO	AMOUNT	INVOICE NUMBER	DESCRIPTION
01-870.00	250.00	400	DOMESTIC UNIFORM RENTAL
01-870.00	450.00	401	DOMESTIC UNIFORM RENTAL
01-870.00	125.00	402	DOMESTIC UNIFORM RENTAL
Total	825.00		

Credit Union Name CHECK NO. C1- 429820

DATE...: 09/21/2020 BANK G/L.....: 745.15

PAY TO: DOMESTIC UNIFORM RENTAL CUSTOMER NO: 00000000000000000042

LOC-G/L NO	AMOUNT	INVOICE NUMBER	DESCRIPTION
01-870.00	250.00	400	DOMESTIC UNIFORM RENTAL
01-870.00	450.00	401	DOMESTIC UNIFORM RENTAL
01-870.00	125.00	402	DOMESTIC UNIFORM RENTAL

20.11

Enhance Query/Report Automation

- 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

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Save Settings for Report Automation

Report name LMTCD - Shared Certificate Maturity Register

Action	ID	Description	Period	Frequency	End Date
N/A	NEW	this is a test setting	Current	N/A Daily Weekly Monthly N/A	Sep 30, 2021

Frequency options expanded

End date can be specified

21.05

Subsidiary Processing Overhaul

SUBSIDIARIES DASHBOARD

- New dashboard for working all subsidiary items
- Items added, edited, adjusted or closed all from the same dashboard
- Sortable columns and ability to filter the dashboard by subsidiary type, category, purchase dates, etc.
- Ability to view subsidiary item history from the main dashboard

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Work/View Subsidiaries

CHANGE

Corp ID 01

Subsidiary type Select

Item #

Category Select

Branch Select

Description starting with

Department Select

Vendor code Select

Description containing

Purchase date from to [MMDDYYYY]

Item Type	#	Description	Original Cost	Depr/Amort/Accr to date	Net Book Value	Life		Closed
						Mos	Rem	
BA	00086	MIDLAND BUILDING	2,575,566.87	159,351.75	2,416,215.12	480	450	
BA	00087	MEIJER ADDITION 2018	949,793.34	42,566.71	907,226.63	480	458	
BA	00088	BAY CITY REMODEL 2018	1,561,457.29	90,394.22	1,471,063.07	480	452	
BA	00089	ATM BUILDING UPTOWN	55,108.48	16,350.57	38,757.91	120	082	
BA	00090	UPTOWN N MAIN #2	1,238,720.74	230,044.83	1,008,675.91	480	470	
BA	00091	THOMAS TOWNSHIP BUILDING	2,344,143.80	62,192.86	2,281,950.94	480	465	
BA	00092	ADMIN LED UPGRADE	12,687.42	5,902.69	6,784.73	060	032	
BA	00093	DT VASSAR LED UPGRADE	7,584.05	3,646.88	3,937.17	060	031	
BA	00094	ITM BUILDING BRIDGEPORT	59,884.98	12,539.82	47,345.16	120	093	
BA	00095	SAGINAW LED UPGRADE	3,026.57	1,462.18	1,564.39	060	031	
BA	00096	TOWN AND COUNTRY ITM ALLEY	380,702.01	15,853.89	364,848.12	480	460	
BA	00097	CASS CITY	1,539,846.11	36,694.70	1,503,151.41	480	468	
BA	00098	LINWOOD BUILDING	681,562.83	18,594.58	662,968.25	480	466	
BA	00099	MMIA BUILDING REMODEL	367,997.72	11,141.73	356,855.99	480	465	
BA	00100	HURON TRAIL SALES	87,639.70	1,278.06	86,361.64	480	473	
FA	00001	THERMAL PRINTER	525.41	524.41	1.00	036	000	
FA	00002	MIDWEST DETECTION ALARM SETUP	8,434.41	8,433.41	1.00	024	000	

Edit

Close

Delete

View

Adjust

History

↑ ↓

Tool #1772 Work/View Subsidiaries

Refresh

Add

Incl Closed Items

←

→

↑

⏸

🖨

🔗

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(7145) 4/13/21



Subsidiary Processing Overhaul (cont.)

SUBSIDIARY DATA

- Streamlined process for adding a new subsidiary item
- Dollar amount fields expanded to allow fixed assets with original cost up to \$1 million
- Comments can be added to individual subsidiary items

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Work with Subsidiaries

ADD

Subsidiary typeFA Fixed AssetsItem #00005

Purchase dateApr 13, 2021[MMDDYYYY]

Description

Category

Branch

Department

Vendor code

Vendor description

Start dateApr 2021[MMYYYY]

Invoice/Total cost0.00

Depreciation to date0.00

Month remaining

Monthly expense0.00

Quantity1

Tag/Serial #

Add Tag/Serial #

Life (months)

Depreciation methodSL

Salvage value0.00

G/L Code

or

Asset G/L #

Expense G/L #

Acc Depr G/L #

Gain/Loss G/L #

Create journal entry

PO/ID #

Insurance or Maintenance Agreement

Insurance

Maintenance

N/A

Agent/Vendor

Invoice #

Agent/Vendor name

Policy/Contract#

Personal property tax schedule ID

Insured value/Contract cost0.00

Expiration date

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Subsidiary Item Comments

ADD

Item typeFA Fixed AssetsItem #5

Comments

21.05

Subsidiary Processing Overhaul (cont.)

MONTHLY 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

Tool #305 Process Monthly Subsidiaries

21.05

Subsidiary Processing Overhaul (cont.)

REPORTS

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

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Subsidiary Trial Balance

Report Options	Response
Print or preview trial balance	
Corporation ID	01 <input type="checkbox"/> Export to file
Month/Year to process	Apr 2021 [MMYYYY]
Subsidiary type	Select
Sort by	Primary G/L account
Category	Select
Branch	Select
Department	Select
Vendor	Select
G/L account	Select
Expense G/L account #	Select
Purchase date from	to [MMDDYYYY]
Policy/contract expiration date from	to [MMDDYYYY]
Months remaining from	to
Original term	to
<input type="checkbox"/> Exclude items with net book value of zero	
<input type="checkbox"/> Run report for closed subsidiary items only	
Personal property tax schedule ID	
<input type="checkbox"/> Include subsidiary item comments	

Item # to

☒ Job queue
Copies 1
Printer P1

Tool #687 Print Subsidiary Trial Balance Detail

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Purge Closed Subsidiary Items

Report Options	Response
Purge if subsidiary item was closed during or prior to month of	Apr 2021 [MMYYYY]
Item type(s) to include	Select
Purge	<input checked="" type="radio"/> Subsidiary items & history <input type="radio"/> Subsidiary history only

☒ Job queue
Copies 1
Printer P1

Tool #702 Purge Closed Subsidiary Detail Items

21.05

Updates to New and Refinanced Loan Report

EASIER TO OBTAIN LOAN DISBURSEMENT INFO

- Expanded filter options and now includes disbursements for credit card loans
- Insurance premiums, fine payments, escrow transfers no longer included
- Option to include account adjustment/payment reversal transactions if desired
- Use for obtaining loans granted YTD for 5300 Call Report

Session 0 - ABC CREDIT UNION

File Edit Tools Help

New/Refinanced Loan History

Report Options

Corporate ID: [1]
Process date: Apr 2021 [MMYYYY]
Loan types: ☒ Closed end ☒ Line of credit ☒ Credit card
Loan balances to include: ☒ All ☐ CU owned portion ☐ Investor owned portion
Disbursement date range from: Jan 20, 2021 to Feb 28, 2021 [MMDDYYYY]
Transaction branch: Select
Member branch: Select
Business unit: Select
Loan category code: Select
Loan purpose code: Select
Loan security code: Select
Transaction origin: Select
Loan officer code: Select
Print: ☒ Detail and summary ☐ Summary only
☐ Export report to file
☐ Exclude written off loans
Account adjustment/payment reversal transactions to include:
Closed end: ☐ 25/92 Debit balance only ☐ 25/93 Debit balance & adjust Govt Int ☐ 25/95 Debit/Reverse payment
Open end: ☐ 55/92 Debit balance only ☐ 55/95 Debit/Reverse payment

Response

☒ Job queue
Copies: 1
Printer: P1

Tool #554 New/Refinanced Loan History

RUN ON 4/14/21		NEW AND REFINANCED LOAN DISBURSEMENTS				USER KSORENSEN	
		REPORT FOR MONTH ENDING MAR, 2021					
		REPORT FROM 1/01/2021 TO 1/31/2021					
CORPORATION 01 - ABC CREDIT UNION							
CLOSED END LOANS/LINE OF CREDIT LOANS/CREDIT CARDS							
CU OWNED PORTION/INVESTOR OWNED PORTION							
INCLUDE WRITTEN OFF LOANS							
SUMMARY	CLOSED END LOANS		LINE OF CREDIT LOANS		CREDIT CARD LOANS		ALL LOANS
TOTAL	COUNT	TOTAL AMT	COUNT	TOTAL AMT	COUNT	TOTAL AMT	COUNT
DISBURSEMENTS	1,551	37,056,072.65	1,108	1,933,452.69	92,148	7,196,887.71	94,807

21.05

Allow Non-Return Fees by Origin Code

TOOL #558 “NSF/OVERDRAFT PROTECTION MASTER CONFIGURATION”

- Now have the option to configure separate non-return fees based on the origin of the transaction
- 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	135.00	
Transaction description	ANR FEE	
Non-fee tolerance within	0.00 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 Trx Amts Greater Than
01 Teller	35.00	1.00
02 Share draft proc	21.00	20.00
11 ACH	35.00	20.00
13 ATM	35.00	0.00
16 Debit card	35.00	0.00
20 Bill pay/P2P	35.00	0.00
All other	35.00	0.00

21.10

Enhance On-Demand ACH Fee Options

TOOL #569 "ONLINE/MOBILE/TEXT BANKING VMS CONFIGURATION"

- Different fee amounts can be specified for on-demand posting of ACH items via Phone Operator vs. online banking

Enhance On-Demand ACH Fee Options Allow Different Fee for CU*BASE vs. Online Banking

Project # 55099

Date 11/2/20



Spec Writer: Karen

Systems Affected:

☒ CU*BASE

This project allows for different fee amounts for on-demand posting of ACH items via Phone Operator vs. via online banking. The ability to configure a single ACH On-Demand Posting Services fee was added to the Online/Mobile Banking VMS Configuration per PS#48319.

Online/Mobile banking must be updated to obey the new ACH on-demand fee structure added per this project.

File Edit Tools Help	
ACH On-Demand Posting Configuration	
<input checked="" type="checkbox"/> Allow on-demand posting of ACH deposits via online/mobile web	<input checked="" type="checkbox"/> Allow on-demand posting of ACH deposits via Phone Op
Fee amount 9.25	Fee amount 9.50
Fee transaction description ONLINE ACH EARLY FEE	Fee transaction description PHONE FEE
Fee income G/L # 131.05  LOAN LATE CHARGES - FANNIE MAE	Fee income G/L # 131.05  LOAN LATE CHARGES - FANNIE MAE
	<input checked="" type="checkbox"/> Allow employee to waive fee

21.10

G/L Lookup Window Enhancement

TOOL #60 “GL JOURNAL HISTORY INQUIRY”

- The G/L lookup from Tool #60 GL Journal History Inquiry will identify suspended G/L accounts
- The subsequent General Ledger Transaction Inquiry will indicate if the selected G/L account is suspended

[illegible]

Session 1 CU*BASE GOLD - General Ledger Inquiry Dashboards

Corporate ID

01 TEST CREDIT UNION

G/L account #

Start date

Apr 07, 2021

[MMDDYYYY]

Branch #

00 ALL BRANCHES

Use 00 to see all branches. (Only available if viewing entries already posted to the G/L.)

Show only

☒ Entries already posted to the G/L
 ☐ Journal entries generated but not yet posted

Data to analyze

☒ Transaction history
 ☐ Month-end G/L account balances

Session 0 CU*BASE GOLD - GL Account # Selection

Jump to description starting with

Jump to code starting with

Search for description containing

Only One Selection Allowed

Code	Description	Suspended
11126	INT INCOME - RV VARIABLE-CLOSE	*
11127	INT INCOME - SBA LINE OF CREDI	
11128	INT INCOME - STUDENT LOAN	
11129	INT INCOME - MASTERCARD DIAMAD	*
11130	INT INCOME - SECURED CLOSED EN	
11131	INT INCOME - NEW AUTO LEASE	
11132	INT INCOME - USED AUTO LEASE	
11133	INT INCOME - NEW VEHICLE LOANS	
11134	INT INCOME - USED VEHICLE LOAN	
11135	INT INCOME - RECREATIONAL VEHI	
11136	INT INCOME - CLASSIC LOC	
11137	INT INCOME - GOLD LOC P&I 2% R	
11138	INT INCOME - SBA LOAN	

Select

Code	Description	Suspended
11139	INT INCOME - GOODMONEY PAYDAY	*
11140	INT INCOME - OVERDRAFT PROTECT	
11141	INT INCOME - GOLD LOC P&I 3% R	
11142	INT INCOME - HOME EQUITY TC	
11143	INT INCOME - RD MORTGAGE	
11144	INT INCOME - FIXED RATE MORT 1	
11145	INT INCOME - FIXED RATE MORT 5	
11146	INT INCOME - FIXED RATE MORT 5	
11147	INT INCOME - FIXED RATE MORT 1	*
11148	INT INCOME - FIXED RATE MORT 1	
11149	INT INCOME - FIRST MORT FULLY	
11150	INT INCOME - OVERDRAFT PROT -	
11151	INT INCOME - INSURED HOME IMPR	

Select

Suspended column


21.10

General Ledger Trial Balance By Date

TOOL #650 "PRINT GL TRIAL BALANCE (MONTHLY)"

- Requested at the last Focus Group!
- Warning window will appear if no G/L accounts are selected (meaning that all G/L accounts will print)


General Ledger Trial Balance By Date		
Report Options	Response	
Period beginning	Oct 26, 2021 [MMDDYYYY]	
Period ending	00000000 [MMDDYYYY]	
Corporate ID	1	Optional
Location/Branch #	Select	Optional
Print detail/summary	<input checked="" type="radio"/> Detail <input type="radio"/> Summary	
<input type="checkbox"/> Print subtotals for each day		
General ledger account	Select	Optional
<input type="checkbox"/> Export to file		

 Tip: If the G/L account selection is left blank, all general ledger accounts will print which can result in a very large report.

Session 0 - Confirm Continue

Specific G/L Accounts Have Not Been Selected
Which May Result In A Very Large Report

Continue



FR (3520)

Investment ID Lookup to Not Include Closed Investments

TOOL #1970 "POST INVESTMENT PAYMENTS/TOOL #895 UPDATE INVESTMENT MARKET PRICE

- Requested at the last Focus Group!
- Remove closed investments from the Investment ID lookup since you would not update a closed investment via these tools

Investment ID lookup

[illegible]

Investment ID lookup

Update Investment Market Price

Corp ID

01

Review date

00000000

to

00000000

Maturity date

00000000

to

00000000

[MMDDYYYY]

Call date

00000000

to

00000000

Coupon reset date

00000000

to

00000000

[MMDDYYYY]

Investment ID

Investment type

Select

FASB code

Select

Broker ID

Select

Record market price change as of

Oct 27, 2021

[MMDDYYYY]

ID	Description	Maturity Date	Book Value	Market Value	Difference	# of Units	New Price Per Unit
BN0001	COMPRESS HOLDING CORP	04/30/2002	0.00	0.00	0.00	1	0.000000
BN0002	CI	10/01/2024	135,000.00	855,000.00	720,000.00	1	855,000.000000
BN0004	CI	10/01/2022	171,000.00	875,000.00	704,000.00	1	875,000.000000
CD0053	FH	01/01/2025	83,904.48	8.21	83,896.27	1	8.219448
CD0682	SO	06/06/2021	249,000.00	249,000.00	0.00	1	249,000.000000
CD0688	WE	09/28/2021	248,000.00	248,000.00	0.00	1	248,000.000000
CD0811	VA	08/24/2023	249,000.00	249,000.00	0.00	1	249,000.000000
CD0815	NO	11/27/2023	249,000.00	249,000.00	0.00	1	249,000.000000
CD0822	CO	06/13/2022	249,000.00	249,000.00	0.00	1	249,000.000000
CD0851	PO	03/21/2022	249,000.00	249,000.00	0.00	1	249,000.000000
CD0870	LA	05/01/2022	248,000.00	248,000.00	0.00	1	248,000.000000
CD0874	RT	04/07/2022	249,000.00	249,000.00	0.00	1	249,000.000000
CD0892	JE	06/18/2021	249,000.00	249,000.00	0.00	1	249,000.000000
CD0904	KS	09/09/2021	240,000.00	240,000.00	0.00	1	240,000.000000
CD0914	BE	10/10/2024	249,000.00	249,000.00	0.00	1	249,000.000000
CD0917	CO	10/28/2021	249,000.00	249,000.00	0.00	1	249,000.000000
CD0919	CF	10/28/2022	249,000.00	249,000.00	0.00	1	249,000.000000

Update

Override Market Value

Reset Filters

FR (645) 10/27/21



What projects are up next?

ACH Posting Controls

PS#55403 SPECIFICATIONS SUBMITTED

- Simplify the ACH Posting Controls Configuration to combine three runs into a single “all midday runs” option
 - First run
 - Mid-day runs
 - Final run
- Adding an option to **post all credits immediately upon receipt** regardless of the effective date (will no longer be exclusive to specific company ID as it currently is)

Enhancements to ACH Posting Controls

Project # 55403

Date 12/15/20

Spec Writer: Karen and Dawn

Systems Affected:

☒ CU*BASE

This project updates the ACH Posting Controls configuration (Tool #113) to allow the option to automatically post credits (deposits) for all companies as soon as they arrive in the warehouse. Currently CUs must manually turn this feature on, one ACH company ID at a time, and many would prefer for this to be the default setting for all ACH companies instead.

The existing *Allow early post/effective date override for specific Company IDs* Y/N field on the ACH Posting Controls configuration will be expanded to have 3 options:

1=Allow early post/effective date override (credits only) for specific Company IDs

2=Post credits for all Company IDs immediately upon receipt, regardless of effective date

3=Do not allow early post

Option 1 will work as now, allowing CUs to manually set the *Post incoming credit transactions early (effective date override)* flag on individual ACH company records as desired. Option 2 will effectively turn that flag on automatically, for all existing company IDs as well as for all new ACH companies as they are created. (The specific method for accomplishing this is still being determined, as described later in this spec.) Keep in mind that with option 2, the credit union will not be able to adjust a particular Company ID *not* to post early. Every ACH credit that comes in will always post immediately no matter what.

This enhancement was requested by Illinois Community and ~~DayMet~~ Credit Union. Refer to the separate email attached in Track*It for more information.

This project also includes combining the 3rd and 4th ACH run parameter into a single “All midday runs” option. See notes below regarding PS#55016 “Add additional (5th) ACH posting configuration for upcoming same-day expansion by FRB.”

Enhance A/P Invoice Creation Process

SPECIFICATIONS SUBMITTED PS#55799

- 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
 - Due date no longer required when creating the invoice
 - Much easier to edit pending invoices waiting to be selected for payment
 - Ability to insert/delete invoice item lines and move up/down

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Create/Maintain Accounts Payable Invoices ADD

MOCKUP ONLY

Corp ID 01
Invoice date Apr 09, 2021 [MMDDYY] Due date 000000 [MMDDYY] Vendor 1 DOMESTIC UNIFORM RENTAL
Invoice # [] [] Template 3800 18TH ST.
Purchase order []

DETROIT MI 48208

Del	Description	Amount	Branch#	Debit GL Acct #	Credit GL Acct #	Credit	Rearrange	Insert Rows
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01			<input checked="" type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←
X		0.00	01	252.30		<input type="checkbox"/>	^ v	←

Save/Next Invoice Done/Next Vendor

← → ↑ || 🖨 🔗 i ? @ 8/30/18

Will include ability to save and retrieve invoice templates!

Expense Credit Card Payments to A/P Vendors

SPECIFICATIONS SUBMITTED PS#55597

- New tool for expensing payments to online credit card loan accounts that have already posted and CU would like to expense to the appropriate A/P vendor

[illegible]

In response to suggestion from Michigan Legacy CU!

Adjust A/P Payment Processing Date

SPECS SUBMITTED PS#56958

- Today the system uses the date selected for payment on the check and for the journal entries – if CU does not cut checks the same day invoices are selected for payment then checks may have a prior date

- Adjust A/P payment processing to use the payment date instead of the check/voucher date on the actual printed check and for the G/L entries

[illegible]

Selecting the item for payment here updates the *check/voucher date*. Currently, the *check/voucher date* prints on the check and is used for the G/L entries.

[illegible]

Processing the items for payment here updates the *payment date*. Instead, A/P processing will use the *payment date* on the check and for the G/L entries.

Biz Watch for ACH

SPECIFICATIONS BEING REVISED PS#55026

- New standalone BizLink 247 feature prevents ACH transactions from posting until the business member authorizes the transactions
- Will help protect businesses from paying unauthorized ACH transactions
- Businesses need to enroll in the feature and can specify which ACH transactions to prevent (debits, credits or both)

Biz Watch for ACH: ACH Controls for Business Memberships



BizWatch for ACH is a new service designed especially for business members who want a higher level of control over unauthorized transactions submitted to

their operating accounts. Business members can choose whether they want to block all incoming debits, all incoming credits, or both.

Our original concept created an online banking component for **BizLink 247** where a business member would view a list of transactions (only ACH debits, only ACH credits or both) as ACH exceptions, and would have to make a decision on each item as to whether it should be posted or returned. But now we've gone back to the drawing board for a solution that provides more automation and less hands-on work for the member.



A multi-logon team banking solution for your credit union's business members!

This new design automates more of the process based on a new configuration, where a business member can define how they want incoming ACH items to be handled, with options such as:

- Maximum debit dollar amount allowed
- All debits blocked
- Allowable company ID numbers and dollar limits
- Non-allowable company ID numbers

Enrollment in the program is optional, and the credit union can choose to assess a monthly fee to the business membership for enrollment. So that you can tailor your program based on needs and relationship with the business, each enrollment can be set up with a different fee structure. That means that initial enrollment must be done via CU*BASE by a credit union employee.

Once a member is enrolled, a new **BizLink 247** feature will allow them to adjust their program settings as needed. In particular, there will be a mechanism for them to define new ACH company IDs to either block or allow, and there will be an upload feature so they can add multiple ID records at the same time from a worksheet.

Tracking Recoveries on Written Off Loans

IN DEVELOPMENT PS#55515

- Initial projects in process for enhanced tracking of written off loans, recoveries and charged off loans
 - New program to calculate “separate” daily accruals on written-off loans
 - Expand written off loans database table to capture new fields needed for daily accrual and other informational fields (judgement amount, collection expenses, etc.)
 - New table to store accrual history

Tracking Recoveries on Written-Off Loans

Project # 55515

Project 1(a): Daily Interest Accruals for Written-off Loans

Project 1(b): Expanding the Written-off Loans Database

January 7, 2021

Spec Writer: Dawn Moore

Systems Affected:

☒ CU*BASE

Credit Unions Affected:

☒ All

This project builds the first steps in a new structure to help CUs collect and track recoveries on written-off loans. This is the first in a series of projects under the Tracking Recoveries initiative. [See the Kitchen for a complete overview of the series.](#)

There are two main parts to this project:

<i>PROJECT 1(A)</i> Write a new program to calculate daily accruals on written-off loans	<i>PROJECT 1(B)</i> Expand the written off loans database table (LNWRTOFF)
<ul style="list-style-type: none">• Use rate and CURBAL from loan account record• Use int calc type 0 (365 daily int)• Figure out what other fields we might need (<i>last int calc date</i> comes to mind) and add/populate them• Record the result in a new “bucket” field	<p>Captured as of time of write off (informational only; these are also retained on the MEMBER5/6 record):</p> <ul style="list-style-type: none">• Rate as of write-off• Interest due as of write-off• Interest calc type as of write-off <p>New “bucket” fields that could be maintained by the CU at/after write-off:</p> <ul style="list-style-type: none">• Interest accrued since write-off (see Project 1A)• Judgment amount (we already have a place for the date)• Total collection expenses• Total other fines/fees• Comments (free-form text to record things like judgment details, composition of the collection expenses or other fees, etc.)

NOTE: This project will also add **screen sizing** to the loan write-off/charge-off tool as well as the write-off/charge-off inquiry and maintenance screens.

Tracking Recoveries on Written Off Loans

SPECS SUBMITTED PS#56556

- Enhance Tool #476 “Written Off Loan History Dashboard” to help track recovery amounts
- Date toggles added so that EOM balances can be compared to calculate the net change amount
- Total net change amount added

File Edit Tools Help

Written Off Loan History Dashboard

Written off between and [MMDDYYYY] ☐ View indirect loans only
Approved at board meeting on [MMYYYY] Branch WO/CO reason code

Interviewer 000 selected WO/CO approved by 000 selected Loan category 000 selected
Business unit 000 selected Loan purpose 000 selected Loan security 000 selected

Account	Type	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance as of 12/31/20	Balance as of 6/30/21	Net Change \$	Net Change %
600			Nov 29, 2013		Nov 29, 2013	Y	.00	.00	.00	.00
617	004		Apr 23, 2015			N	6,200.14	6,800.14	600.00	9.67
618			Sep 29, 2014			N	23,271.16	23,271.16	.00	.00
865	004		Apr 23, 2015			N	6,325.55	6,005.55	320.00	5.05
811			Feb 28, 2007			N	7,149.85	7,149.85	.00	.00

5300 Call Report page 10

Credit Union Name: _____ Federal Charter/Certificate Number: _____

LOAN CHARGE OFFS AND RECOVERIES AS OF: _____
This page must be completed by all credit unions.

LOAN LOSS INFORMATION	YTD Charge Offs	Acct	YTD Recoveries	Acct
1. Unsecured Credit Card Loans		680		681
2. Payday Alternative Loans (PALs I and PALs II) (FCU Only)		136		137
3. Non-Federally Guaranteed Student Loans		550T		551T
4. New Vehicle Loans		550C1		551C1
5. Used Vehicle Loans		550C2		551C2
6. Total 1st Mortgage Real Estate Loans/Lines of Credit		548		607
7. Total Other Real Estate Loans/Lines of Credit		549		608
8. Leases Receivable		550D		551D
9. All Other Loans (See Instructions)		550C		551C
10. Total Charge Offs and Recoveries		550		551

ADDITIONAL LOAN LOSS INFORMATION (Included in the loan losses reported above.)	YTD Charge Offs	Acct	YTD Recoveries	Acct
11. Indirect Loans		550E		551E
12. Participation Loans		550F		551F
13. Interest Only & Payment Option 1st Mortgage Loans		550I		551I
14. Interest Only & Payment Option Other RE/LOC Loans		550M		551M
15. Residential Construction excluding Commercial Purpose		550N1		551N1
16. Member Commercial Loans Secured by Real Estate		550G3		551G3
17. Member Commercial Loans NOT Secured by Real Estate		550G4		551G4
18. Nonmember Commercial Loans Secured by Real Estate		550P3		551P3
19. Nonmember Commercial Loans NOT Secured By Real Estate		550P4		551P4
20. Agricultural Loans		550H1		551H1
21. Commercial Construction & Development Loans		550Q1		551Q1
22. TDR Loans Secured by First Mortgages		550U		551U
23. TDR Loans Secured by Other RE/LOCs		550V		551V
24. TDR RE Loans Also Reported as Commercial Loans		550W1		551W1
25. TDR Cons				
26. TDR Com				

Ability to toggle EOM balances here to determine net change \$

Tracking Recoveries on Written Off Loans

FUTURE PROJECTS

- Create a payoff calculator
- Change how payments are calculated to automate collection of interest accrued since write off
- Create new subsidiary tracking activity history
- Documentation updates

Read more in
the Kitchen!

Our Vision for Future Projects

- **Project 2(a):** Create a payoff calculator, maybe something similar to the “prepare mortgage for payoff” tool.
- **Project 2(b):** Change how payments are collected to automate collection of the interest accrued since write-off (once principal and interest due are paid down to zero).
- **Project 3:** Create a new subsidiary activity history tied to the WO loan data to automate the detail behind the new buckets (collection expenses, other fees/fines, etc.).

Status: Will begin design after projects 1(a) and (b) are getting near to implementation.

Other Related Efforts

We are also working on a training and documentation project to help CUs gather this data for **5300 reporting**. We'll analyze how we can use data we already have to calculate recoveries on written-off loans, and make recommendations on how CUs can analyze and assemble it in a way that fits their needs. What we learn will also inform what we might develop as far as dashboard enhancements, etc.

We will also work on documenting **recommendations for reinstating loans** after a judgment, with tips and ideas about methods that work well with existing CU*BASE tools.

We Want to Hear from You

Give us your feedback, ideas, and suggestions so we can consider them as we continue to shape the final design. And if you'd like to talk to someone, reach out to the chefs for this recipe: [Randy Karnes](#) and [Dawn Moore](#).

cuanswers.com/resources/kitchen

Misc. Projects submitted since last time

- PS#57008: Update 5300 Call Report Ratios to include Other Operating Income (NCUA replaced this Account Code)
- PS#56701: Update Subsidiary Trial Balance to include subtotals when sorting by category
- PS# 57376: Add branch sort to Subsidiary Trial Balance

Other Accounting Related Enhancements

WHAT SHOULD WE WORK ON NEXT?

More Accounts Payable Projects

- 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
 - Assign more than one approver to invoice
 - Link from Accounts Payable to Subsidiary Processing
- Add check status info to the vendor history

Misc. Projects

- Revamp Check Register Tool
- Make Source # alphanumeric on Maintain Journal Entries screen (Tool #61)

What else should we talk about?



Thank you!