

2021 Accounting Top Priorities



APRIL 30, 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!

Analysis Feature Added to Investments Dashboard

Session 1 CU*BASE GOLD - File Edit Tools Help

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	

PDF Print Search

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	5,000,000	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
						NO	6,350,851	11.4
						36M	1,980,000	3.5
Totals	53,567,000	95.9	Totals	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

Navigation: Back, Forward, Home, Stop, Print, Link, Info, Help, Search

(6784) 6/30/20

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



Enhanced Written Off Loans Dashboard

Session 1 CU*BASE GOLD

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	Opened Date	Chrgd Off	Balance At Write Off	Current Balance	Net Change \$	Net Change %
9 645			Jun 29, 2009		Nov 02, 2007	N	8,374.80	8,374.80	.00	.00
9 693			Jun 26, 2009		May 18, 2004	N	994.08	994.08	.00	.00
9 811			Jun 26, 2009		Dec 03, 20	N	7,359.13	7,359.13	.00	.00
0 645			Oct 25, 2011		May 10, 20	N	.00	.00	.00	.00
0 920			Oct 25, 2011		Aug 01, 19	N	.00	.00	.00	.00
2 900			Sep 29, 2008		Feb 01, 19		.00	.00	.00	.00
4 811	007		Sep 28, 2015		Jan 22, 20		3,714.06	3,714.06	.00	.00
9 900			Jun 30, 2011		May 01, 20		.00	.00	.00	.00
4 866			Oct 25, 2011		Nov		11.22	11.22	700.77-	4.82
3 693	018		Apr 28, 2018		Sep		07.37	07.37	85.70-	2.25
4 600			Feb 11, 2014		Dec		.00	.00	.00	.00
4 601			Feb 11, 2014		Dec		.00	.00	.00	.00
4 800			Feb 11, 2014		Dec		.00	.00	.00	.00
6 800			Feb 13, 2013		Apr		.00	.00	.00	.00
8 600			Apr 19, 2005		Jul		.00	.00	.00	.00
0 600			Nov 29, 2013		Nov		.00	.00	.00	.00

Credit Score history
 Account Inquiry
 Written off loan history
 Tracker review

Now you can toggle to see Opened Date

Tool #476 Loan Write-off/Charge-off History Dashboard

Records 6,648 Members 4,629 Active 5,057 76.1 % Closed 8,239 123.9 %

View Filters	Analysis	Export	Member Connect	View CO Loans	Common Bonds
Template Management	Clear Template	Open/Closed Date			

(5718) 6/30/20

19.05

Ability to Exclude Member from Dormancy at Loan Write Off

Write Off Loan Account
Loan will be written off

Account # 2001 776 JOHN Q MEMBER
 Written off to loan category 99 COLLECTION ACCT

Contact Information	Payment Matrix Priority		
	Payment Type	Before WO	After WO
Statement mail group <input type="text" value="0"/> (0 = Print & mail, 1 - 9 = CU-defined)	Fine amount	1	3
<input checked="" type="checkbox"/> 3rd-party marketing opt out	Interest Due	2	2
<input checked="" type="checkbox"/> CU contact opt out	Principal	3	1
	Escrow	0	0
	Misc G/L Processing	0	0

Reason for write off

Approved at board mtg on [MMYYYY]

Write off approved by

Bankruptcy date [MMDDYYYY] Type

Judgement obtained on [MMDDYYYY]

Collateral liquidation date [MMDDYYYY]

Estimated recovered amt

Delinquency fine control

Freeze code

Report to credit bureau

CB comments

Status

Consumer information indicator

Compliance condition code

Add additional comments to tracker note

Add member to blocked persons list

Exclude from dormancy

Note: When a loan is written off, the loan category changes to the designated category code for written off loans and all still reflect the current balance and payments can be made.

Write Off Loan

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FR (5721) 3/02/20

Tool #1006 Write Off / Charge Off Loans



On Demand Post of ACH Items

IN ONLINE BANKING WITH THE 20.07 RELEASE

The screenshot shows the online banking interface. At the top, there is a green navigation bar with 'HELP', 'CONTACT US', and 'LOGOUT'. Below this is a banner for 'Me247 Online Banking' with a 'NO NEED TO HIDE' message and a 'CLICK FOR MORE INFO' link. A navigation menu includes 'My Accounts', 'New Accounts', 'Pay & Transfer', 'My Documents', 'Personal Finance', and 'Go Mobile'. The main content area is titled 'ACH TRANSACTIONS | I'M A BASIC SERVICE MEMBER' and features a 'Pending Electronic Transactions' section. A table lists pending transactions with columns for Company Name, Amount, To Be Posted, Posting To, and Instant Deposit. A purple arrow points from the 'Post Now' link in the table to the 'Instant Deposit' modal window on the right.

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

The 'Instant Deposit' modal window is displayed. It contains a table with the following data:

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

Below the table, there is a text area with the following text:

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. . .

At the bottom of the modal, there are two buttons: 'Go Back' and 'Post Now'.



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 Date	Post Date	Company ID	Company Name	Depositer ID	Transaction Code	Last Update Date	Last Update Time	Last Updat 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	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	2020-01-07	11.54.26	
000005		.03	2020-01-07	2020-01-07	272476543	University of Mi	1	2	2020-01-07	11.54.26	
000006		177.45	2020-01-07	2020-01-07	3854931322	MERCHANT BNKCD	1	311108	2020-01-07	11.54.27	
000007		698.60	2020-01-07	2020-01-07	3854931322	MERCHANT BNKCD	3	5	2020-01-07	11.54.27	
000008		113.76	2020-01-07	2020-01-07	4169905	PAYONEER PAYMENT	1	571108	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	adpstcte
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			10.00	.00
22	SD			ACCT 10		ANG			185.00	.00
22	SD			ACCT 89		MAR			9.00	.00
22	SD			ACCT 92		MYO			50.00	.00
22	SD			ACCT 93		Roc			900.00	.00
22	SD			ACCT 10		CAT			737.29	.00
22	SD			ACCT 55		FIN			33.02	.00
22	SD			ACCT 93		SPE			1500.00	.00
22	SD			ACCT 39		JEF			126.94	.00
22	SD			ACCT 00		Car			.02	.00
22	SD			ACCT 00		Car			.10	.00
22	SD			ACCT 80		DAN			.17	.00
22	SD			ACCT 80		DAN			.30	.00
22	SD			ACCT 93		ROL			97.00	.00
22	SD			ACCT 30		Pic			2384.73	.00
22	SD			ACCT 28		Fly			29.25	.00
22	SD			ACCT 93		Gre			488.26	.00
22	SD			ACCT 45		LIS			36.00	.00
22	SD			ACCT 94		VALLEY			210.00	.00

Stop Pay Comments Return NOC
 Delete Account Adjustment Inquiry
 Distribution Maintenance QFAC Scan Post

Trans Override
Ret/NOC Maint
Show Member Name
Show Comp ID
Print

Tool #1875 Work ACH Exceptions

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

20.07 9/6/30/20

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	NA		60241-110	107.98-	622.05-
37	SW	Y		NSF	55	EU		550860-000	83.74-	242.81-

Return NOC Delete
 Account Adjustment Inquiries Distribution Maintenance
 OFAC 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

Tool #1876 Work ACH NSF/Returns

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
  



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

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

May 2019 &
March 2021

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

Maintain Chart of Accounts

Company 01 ABC CREDIT UNION Position to account #

Budget group Accounts Cash Non-cash Both Contains description

G/L type Status Active Suspended Both # of records displayed 1,889

Account	Description	Cash	Type	Budget Group	Reversal Acct	Status	Inc/Exp Acct	Accrual Acct
111.00	INT INCOME - SIGNATURE LOANS PART SECURE	N	I	17	96000	A		
111.01	INT INCOME - BUSINESS REAL ESTATE PARTIC	N	I	17	96000	A		
111.02	INT INCOME - REVOLVING CREDIT BETHEL	N	I	17	96000	A		
111.03	INT INCOME - SHARE PLEDGE LOANS	N	I	17	96000	A		
111.04	INT INCOME - SIGNATURE LOANS	N	I	17	96000	A		
111.05	INT INCOME - CDFI NON COMM FOOD DESERT	N	I	17	96000	A		
111.06	CDFI BUSINESS NON REAL ESTATE INT INCOME	N	I	17	96000	A		
111.07	INT INCOME - BUSINESS CDFI LOANS	N	I	17	96000	A		
111.08	INT INCOME - BUS ADJ RATE MOR							
111.09	VIP LOAN INTEREST REBATES							
111.10	PAYMENT SHAVER PREMIUM-CLOSED							
111.11	INT INCOME - BUS R/E FIXED RA							
111.12	INT INCOME - BUSIN LOAN FIXED							
111.13	INT INCOME - BUS LOAN ADJ RAT							
111.14	INT INCOME - CONSTRUCTION LOA							
111.15	PARTICIPATION LN INT-CLOSED							
111.16	INT INCOME - BUSINESS CONST M							

Change Suspend
 Reactivate Purpose

Preview Chart of Accounts

Corp ID 01 CU*ANSWERS TEST # of records displayed 760

Account	Description	Cash	Type	Budget Group	Rev. Account	Status	Last Post Month	Inc/Exp Account	Accrual Account
100.00	INTEREST INCOME - PLAINWELL	N	I		96000	A	01/2018		
100.07	ADD TEST W/O CHANGE - FULL CHART ENTRY	N	I		96000	A	11/2016		
100.97	INTEREST INCOME - PARTICIPATION LOANS	N	I		96000	A	10/2011		
100.98	> THAN 90 DAYS DELINQUENT INTEREST	N	I		96000	A	04/2011		
101.01	VISA GOLD LOAN INTEREST	N	I		96000	A	12/2009		
103.00	INVESTMENT INCOME	N	I		96000	A	01/2017		
103.01	DEBENTURE INVESTMENT INCOME	N	I		96000	A	10/2011		
103.02	FHL BANK - INVESTMENT INCOME	N	I		96000	A	01/2017		
103.03	PNC BANK - INVESTMENT INCOME	N	I		96000	A	02/2011		
103.05	CORPORATE 1 - INCOME	N	I		96000	A	10/2011		
103.06	STOCK DIVIDEND - INCOME	N	I		96000	A	12/2010		
103.07	PATRONAGE DIVIDEND - INCOME	N	I		96000	A	04/2011		
103.08	MCSO - INCOME	N	I		96000	A	10/2011		
103.09	CENCORP INTEREST INCOME	N	I		96000	A	11/2011		
103.10	AFS SECURITIES INVESTMENT INCOME	N	I		96000	A	01/2017		
103.11	FEDERAL RESERVE INT. - INCOME	N	I		96000	A	11/2011		
103.12	INCOME - CU VILLAGE	N	I		96000	A	02/2011		
103.13	INVESTMENT INCOME - MTG BACKED SEC	N	I		96000	A	01/2017		

↑ ↓

Tool #202 Chart of Accounts/Budget Groups Maint



Export

Print

← → ↑ || 🖨️ 🔗 ⓘ ? @

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

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	<input type="text" value="01"/>	<input checked="" type="checkbox"/> Job queue Copies <input type="text" value="1"/> Printer <input type="text" value="P1"/>
Process date	<input type="text" value="Mar 2020"/> [MMYYYY]	
Print	<input checked="" type="radio"/> Market value <input type="radio"/> Market price <input type="checkbox"/> Include comments	
Sort by	<input checked="" type="radio"/> Maturity date <input type="radio"/> FASB code <input type="radio"/> Investment type <input type="radio"/> Purchase date	
Report format	<input checked="" type="radio"/> Register <input type="radio"/> Schedule	
Broker	<input type="button" value="Select"/>	Tool #652 Print Investment Register
Institution	<input type="button" value="Select"/>	
Investment type	<input type="button" value="Select"/>	
Maturity date from	<input type="text" value="00000000"/> [MMDDYYYY] to <input type="text" value="00000000"/> [MMDDYYYY]	
<input type="checkbox"/> Export to file		

```

*...+...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
    
```

← Report sample



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] Vendors 0 selected Vendors paid 13
 Dollars between and Branch 0 selected Check payments 42
 Search check #/ACH# G/L account 0 selected ACH payments 0
 Approver 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

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

Member	192 SAMPLE A. MEMBERNAME	Current negative balance limit	.00	View ANR Scoring Config
Account	110 CHECKING	<input type="checkbox"/> 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 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

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 74-80130724 429820

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

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

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




Static Pool Analysis

- Additional measurements were added to the Analytics Booth Static Loan Pool Analysis Dashboard in Dec. 2020

Measurement	2013 Pool	12/2014	12/2015	12/2016	12/2017	12/2018
<input type="checkbox"/> Pool Total Loan Count	8,273	8,273	8,273	8,273	8,273	8,273
<input type="checkbox"/> Open Loan Count	7,192	5,259	4,123	3,154	2,429	1,832
<input type="checkbox"/> Closed Loan Count	1,073	2,900	3,946	4,862	5,537	6,087
<input type="checkbox"/> W/O Loan Count	8	106	188	241	291	338
<input type="checkbox"/> C/O Loan Count		8	16	16	16	16
<input type="checkbox"/> Pool Current Loan Balance	125,604,093	101,436,233	79,662,001	61,403,088	47,913,370	38,797,035
<input type="checkbox"/> Open Loan Balance	125,587,317	100,965,260	78,751,245	60,219,975	46,476,545	37,091,923
<input type="checkbox"/> Closed Loan Balance						
<input type="checkbox"/> W/O Loan Balance	16,776	448,951	886,651	1,159,008	1,412,720	1,681,006
<input type="checkbox"/> C/O Loan Balance		22,022	24,105	24,105	24,105	24,105
<input type="checkbox"/> Pool Current Average Loan Balance	15,182	12,261	9,629	7,422	5,792	4,690
<input type="checkbox"/> Avg Open Loan Balance	17,462	19,199	19,100	19,093	19,134	20,247
<input type="checkbox"/> Avg Closed Loan Balance						
<input type="checkbox"/> Avg W/O Loan Balance	2,097	4,235	4,716	4,809		
<input type="checkbox"/> Avg C/O Loan Balance		2,753	1,507	1,507		
<input type="checkbox"/> Disbursement Limit	138,505,005	121,215,134	103,620,271	86,060,217	70,000,000	4,254
<input type="checkbox"/> Total Collateral Value	71,363,748	68,325,124	65,691,814	63,030,029	61,000,000	140
<input type="checkbox"/> Pledged Collateral Amount	48,241,516	45,536,040	43,317,840	41,318,688	39,000,000	
<input type="checkbox"/> Avg Credit Score	674	679	683	686		
<input type="checkbox"/> Avg Minimum Payment Amount	262	254	261	263		

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





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.



[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.
ai@cuanswers.com | 800.327.3478 ext. 870



Coming in 21.05 Release

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

SUBSIDIARY 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 Subsidiary type Item # Category Branch
 Description starting with Department Vendor code
 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

← → ↑ || 🖨️ 🔗 ⓘ ? @

(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

The screenshot displays two windows from the 'Session 1 CU*BASE GOLD - ABC CREDIT UNION' application. The top window, 'Work with Subsidiaries', is a form for adding a new subsidiary item. It features a blue header with the title and an 'ADD' button. The form is organized into several sections: 'Subsidiary type' (FA Fixed Assets) and 'Item #' (00005); 'Purchase date' (Apr 13, 2021) and 'Start date' (Apr 2021); 'Description' and 'Invoice/Total cost' (0.00); 'Category', 'Branch', and 'Department' (each with a search icon); 'Vendor code' and 'Vendor description'; 'Life (months)', 'Depreciation method' (SL), and 'Salvage value' (0.00); 'G/L Code' or 'Asset G/L #' and 'Expense G/L #' (with search icons); 'Acc Depr G/L #' and 'Gain/Loss G/L #' (with search icons); 'PO/ID #' and 'Invoice #'; 'Insurance or Maintenance Agreement' (radio buttons for Insurance, Maintenance, N/A); 'Agent/Vendor' and 'Agent/Vendor name'; 'Insured value/Contract cost' (0.00) and 'Policy/Contract #'; and 'Expiration date' and 'Personal property tax schedule ID'. A 'Create journal entry' checkbox is also present. The bottom window, 'Subsidiary Item Comments', has a blue header with the title and an 'ADD' button. It shows 'Item type' (FA Fixed Assets) and 'Item #' (5). Below the header is a table with a 'Comments' column and several empty rows for text entry. A navigation bar with arrows is visible on the left side of the bottom window.

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

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Monthly Subsidiary Processing

Corporation **01**

Print posting reports

Copies **1**
Printer **P1**

Process Subsidiary Type	Month Last Processed	Month to Process Now
<input type="checkbox"/> AE Accrued Expenses	Jan 2021	Feb 2021
<input checked="" type="checkbox"/> BA Building Assets	Feb 2021	Mar 2021
<input checked="" type="checkbox"/> FA Fixed Assets	Feb 2021	Mar 2021
<input checked="" type="checkbox"/> LI Leased Assets	Feb 2021	Mar 2021
<input type="checkbox"/> PE Prepaid Expenses	Feb 2021	Mar 2021

↑ ↓

Session 1 CU*BASE GOLD - Confirm Subsidiary Entries

Description	Total
Total Monthly AE Accrued Expense accruals for 022021 to be posted to the G/L on 022821	Not Selected
Total Monthly BA Building Assets depreciation for 032021 to be posted to the G/L on 033121	118,285.86
Total Monthly FA Fixed Assets depreciation for 032021 to be posted to the G/L on 033121	109,772.28
Total Monthly LI Leased Assets depreciation for 032021 to be posted to the G/L on 033121	14,890.45
Total Monthly PE Prepaid Expenses amortization for 032021 to be posted to the G/L on 033121	Not Selected

Confirm/Post

Post Selected

FR (7098) 4/13/21

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

Tool #687 Print Subsidiary Trial Balance Detail

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

Tool #554 New/Refinanced Loan History

RUN ON		NEW AND REFINANCED LOAN DISBURSEMENTS				USER			
4/14/21		REPORT FOR MONTH ENDING MAR, 2021				KSORENSEN			
		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	TOTAL AMT	COUNT
DISBURSEMENTS	1,551	37,056,072.65	1,108	1,933,452.69	92,148	7,196,887.71	94,807	46,100,000.00	1,751



What projects are up next?

Allow Non-Return Fees by Origin Code

PS#53376 IN QC TESTING

- Will 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	135.50	
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:		
<u>Origin</u>	<u>Non-return fee</u>	<u>for transaction amts greater than</u>
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

Mockup only – subject to change

Enhance On-Demand ACH Fee Options

PS#55099 IN DEVELOPMENT

- 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.

9/30/20 ACH On-Demand Posting Configuration
Allow on-demand posting of ACH deposits via online/mobile web Y (Y/N)
Fee amount 2500
Fee transaction description EARLY POSTING FEE
Fee income G/L number 15460 ? INCOME FROM ACH ORIGINATION

08:52:01 UACHMN-01
Allow on-demand posting of ACH deposits **via Phone Op** Y (Y/N)
Fee amount 2000
Fee transaction description EARLY POSTING FEE
Fee income G/L number 15460 ?
Allow employee to waive fee N

Mockup only – subject to change

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.”

G/L Lookup Window Enhancement

PS#55352 IN QC TESTING

- 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

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

Trial Balance

Session 0 CU*BASE GOLD - GL Account # Selection

Jump to description starting with:
 Jump to code starting with:
 Search for description containing:

Code	Description	Code	Description
11100	INT INCOME - SIGNATURE LOANS P	11113	INT INCOME - BUS LOAN ADJ RATE
11101	INT INCOME - BUSINESS CREDIT	11114	INT INCOME - CONSTRUCTION LOAN
11102	INT INCOME - SHARE PLEDGE LOAN	11115	INT INCOME - FANNIE MAE DEFERR
11103	INT INCOME - SIGNATURE LOANS	11116	INT INCOME - BUSINESS CONST MO
11104	INT INCOME - CDFI NON COMM FOO	11117	INT INCOME - BUS LOC INT ONLY
11105	CDFI BUSINESS NON REAL ESTATE	11118	INT INCOME - COMM DEVELOP/REAL
11106	INT INCOME - BUSINESS CDFI LOA	11119	INT INCOME - BUS GOLD LOC P&I
11107	INT INCOME - BUS ADJ RATE MORT	11120	INT INCOME - SBA REAL ESTATE
11108	VIP LOAN INTEREST REBATES	11121	INT INCOME - CLOSED END HOME E
11109	PAYMENT SHAVER PREMIUM-CLOSED	11122	INT INCOME - FIXED RATE MORTGA
11110	INT INCOME - BUS R/E FIXED RAT	11123	INT INCOME - OPEN END HOME EQU
11111	INT INCOME - BUSIN LOAN FIXED	11124	INT INCOME - NEW AUTO VARIABLE
11112		11125	INT INCOME - USED AUTO VARIABLE

■ Select ■ Select

Select All Unselect All

FR (4132)

Suspended column will be added here

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

MOCKUP ONLY

Session 0 CU*BASE GOLD - CREDIT UNION

File Edit Tools Help

Create/Maintain Accounts Payable Invoices

ADD

Corp ID: 01

Invoice date: Apr 09, 2021 [MMDDYY] Due date: 000000 [MMDDYY] Vendor: 1 DOMESTIC UNIFORM RENTAL
3800 18TH ST.

Invoice #: [] Template

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"/>	↑ ↓	←
x	[]	0.00	01		[]	<input checked="" type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←
x	[]	0.00	01	252.30		<input type="checkbox"/>	↑ ↓	←

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

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

MOCKUP ONLY

Expense Credit Card Payments to A/P Vendors

ADD

Corp ID 01 Account 123456789-610 Name ABC Credit Union
Offset G/L 123.45 ONLINE CC PAYMENTS

A/P Vendor	Description	Amount	Transaction Type	Branch#	GL Acct #	Invoice #
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
<input type="text"/>	<input type="text"/>	0.00	Purchase	01	252.30	<input type="text"/>
Total amount		12,345,678.90				

↑ ↓

Post Payments

← → ↑ || ⏏ 🔗 ⓘ ? @ 8/30/18

In response to suggestion from Michigan Legacy CU!

Biz Watch for ACH

IN DEVELOPMENT 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

Project # 55026

ACH Controls for Business Memberships via Biz Link 247

Date October 21, 2020
Spec Writer: Karen/Dawn
Systems Affected:
 CU*BASE
 Desktop banking
 Mobile web banking
 Mobile apps

Programmer: Please schedule a spec review early on in the coding to address any questions regarding this project.

This project creates a standalone "Biz Watch for ACH" feature that prevents ACH transactions from posting until the business member reviews and authorizes the transactions. The specified transactions (only ACH debits, only ACH credits or both) will display in **Biz Link 247** (formerly **It's My Biz 247**) as ACH exceptions. Activating this feature helps to protect businesses from paying unauthorized ACH transactions. The business member controls the ACH transactions that actually get posted.

A new module will be developed in **Biz Link 247** for the business member to review the daily incoming ACH transactions before they post and choose either to post or return them. The business will have to abide by existing ACH timing deadlines, so they will be notified via email when exceptions have been added to the list and will need to log in to work them. Until the ACH exceptions have been worked, the items will appear on the ACH Exceptions Dashboard (same as today) but will have an indicator so that the CU knows not to work them. If the business member has already posted or returned the item, it no longer displays on the exceptions list in CU*BASE.

We will not be adding any PIB MLO controls at this time. This means that any employee who has access to log in to **Biz Link 247** will have access to the new feature for reviewing and approving/returning ACH items.

Suggested content for the **Release Summary** (sales pitch, geared toward credit unions):

[Refer to Kitchen page.](#)

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Note to Programmer: Any screens and programs that are not to current standards, please bring them to standards with this project.

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 MEMBERS/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

5300 Call Report page 10

NEED CREDIT UNION INPUT

- Research and documentation in process to help CUs gather recovery information for the 5300 Call Report
- How do you gather recovery information today?
- Would you use the Net Change \$ from the Written Off Loan History Dashboard if we added EOM Date toggles?

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
so Reported as Commercial Loans		550W1		551W1
Loans NOT Secured by Real Estate		550X		551X
Loans NOT Secured by Real Estate		550Y1		551Y1

Toggle Balance at Write Off and/or Current Balance with appropriate EOM balance?

Session 1 CU*BASE GOLD

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 [Select] 000 selected WO/CO approved by [Select] 000 selected Loan category [Select]

Business unit [Select] 000 selected Loan purpose [Select] 000 selected Loan sec [Select] 000 selected

Account	Type	Rsn Code	WO Date	Last Name	Opened Date	Chrgd Off	Balance At Write Off	Current Balance	Net Change \$	Net Change %
9 645			Jun 29, 2009		Nov 02, 2007	N	8,374.80	8,374.80	.00	.00
9 693			Jun 26, 2009		May 18, 2004	N	994.08	994.08	.00	.00
9 811			Jun 26, 2009		Dec 03, 2001	N	7,359.13	7,359.13	.00	.00
0 645			Oct 25, 2011		May 10, 2006	N	.00	.00	.00	.00
0 920			Oct 25, 2011		Aug 01, 1996	N	.00	.00	.00	.00
2 900			Sep 29, 2008		Feb 01, 1983	N	.00	.00	.00	.00

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

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
- 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)

What else should we talk about?

Thank you!