

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	21.05	Online CUs	May 23, 2021
This is an updated release summary. Revisions are marked with a 		Self-Processors	June 6, 2021

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

May 21, 2021

This release includes changes to key database tables (files). **You must update your automated Queries** prior to their next scheduled run date!

See the separate Database Changes announcement for instructions.

Key to the symbols:

-  You'll see it immediately.
-  You'll need to activate it.
-  You'll need to work with a CSR to set it up.
-  There may be related fees; contact a CSR.
-  Post release validation (PRV).

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Post Release Validation (PRV)

PRV Offered by Earnings Edge

The goal of Post Release Validation (PRV) is to research software enhancements that may have an financial impact on a credit union's income statement. The team adds an extra layer of verification efforts beyond the initial software deployment to assist with further testing of the varied configurations and environments that are used post release. Through their interaction with clients just outside the regular software release, PRV engages clients to take part in exploring new software and processes in CU*BASE so that they utilize CU*BASE more effectively. *Interested in PRV for your credit union? Contact Earnings Edge at earningsedge@cuanswers.com for more information.*

Star of the Show/Teller/Member Service

Xpress Teller is Here!

Learn more: [Overview: Express Teller, Kitchen, and online help](#)

XpressTeller

Xpress Teller is a new teller processing platform to CU*BASE, designed to streamline and simplify the teller experience, offering an alternative that was built with today's changing credit union lobbies in mind. Xpress Teller is not designed to be a replacement for Standard Teller. Credit unions can use Xpress Teller, Standard Teller, or both! Xpress Teller is accessed by a new **Tool 1600 Xpress Teller**. Xpress Teller includes these exciting new features:

Expanded Search

The first screen has a powerful and easy-to-use new search engine that gives tellers a single input field to enter any data about the member and look for that data across dozens of key data points. This includes many new ones, including driver's license number, phone number, email address...even online banking username!

Keep Marketing Campaigns and Promotions Top of Mind

Your credit union can upload your own marketing images for display on the Xpress Teller search screen. Included are spaces for four graphics you can use for product promotions, service reminders, reminders about how to convey your members-are-owners message, and any fraud/security reminders you may have.

Photo ID on Screen

Now you can display member photo IDs directly on the ID verification screen in Xpress Teller.

Customize with New Workflow Controls

The new workflow controls for Xpress Teller gives your credit union unprecedented control over the available features and how the tool works for your tellers, allowing for a gradual adoption of Xpress Teller. Roll this out with a few head tellers, then keep it that way or move to using it by branch or credit union wide.

Additional New Features

Check out these other exciting new features!

- A Single Funds In screen. Cash, outside checking, in-house checks, and miscellaneous advances are all entered in one screen.
- Easily access the Last Ten Transactions on an Account from a new look up next to the account.
- Your teller drawer is automatically activated the first time you access Xpress Teller.

Interested in Learning More?

- Visit the Kitchen page for the full details of this enhancement, and read **10 Decisions to Make Now** to prepare for your Xpress Teller strategy: <https://cuanswers.com/resources/kitchen/t2-xpress-teller/>
- Questions? <https://www.cuanswers.com/contact-form/#dept=earningsedge>
- Save space on your calendar for April 15, May 20, and June 24 for informational webinars with our teams.



✓ New Search Engine Included in Member Inquiry

This enhancement was included in the primary Xpress Teller enhancement section, but is now here expanded in its own topic section.

As noted above, a new search engine was developed for the Xpress Teller feature. We also introduced the new search into the **Member Inquiry** tool, replacing the existing global search feature. The idea was to deploy the new search to a much wider audience so that we could give it a better shakedown with real-life users in the field.

How the New Search Works

Similar to the search on the CU*BASE home page, the new search has a single input field where you can enter any data about the member and look for that data across key data points, including new ones such as driver's license, email address, and online banking username.

To accomplish this, the new engine uses a completely different mechanism for searching. We pull data from many different tables into a new table called a view. When a search is performed we look at everything in that view. For something relatively unique like a phone number or email address or driver's license number, the search will find a small number of matches. When searching for a name or portion of a name, the search will return any record where that text is found in any of those data points.

Why Develop a New Search Engine?

The idea was to address some of the long-standing weaknesses with our existing global search engine. Almost every month we would get an Idea Form asking for yet another search input field. Let me search by driver's license! I want to search for a phone number! Let me enter a member's online banking username! Because we had nearly a dozen screens with individual search input fields, it was unmanageable to keep revamping those screens and programs every time a new idea came along. It was time for a more comprehensive, browser-style search.

In addition, with our existing search, names with suffixes (Jr., Sr., II, III, etc.) were always pushed to the very bottom of the list, making it easy to choose a father's account when because you didn't realize the son or grandson was also a member. The new search engine strips off these suffixes for the purpose of searching only, then sorts results using the full name with the suffix, so you see dad, son, and grandson listed closer together.

The idea was to make the search as flexible as possible, while allowing for future expansion and enhancements with minimal disruption and programming investment to make changes

FAQs about the New Search Engine

- [How is the data gathered for the new search engine that's used by Member Inquiry and Xpress Teller?](#)
- [Why am I sometimes finding the primary owner only and other times the primary and secondary owners \(such as joint owners\) when I use the Xpress Teller search feature?](#)
- [What results will I find if I search for member John Smith in the Xpress Teller Search screen or Inquiry Search screen? What might be a better strategy to find this member?](#)
- [How will the new search work when it comes to hyphenated names, or names that end with something like Jr., Sr., II, and III?](#)
- [Why would you use the Advanced Search feature in the new search engine?](#)
- [How can you tell in which field a number was found in when using Xpress Teller Search and Inquiry Search?](#)
- [Why might I not find a joint owner or co-borrower record in the Search results on Xpress Teller Search or Inquiry Search?](#)

Introducing Vertical Receipts – Not Just for Xpress Teller

Learn more: [Kitchen](#) and [online help](#)

This project creates a new style of receipt output for teller and other receipts produced by CU*BASE, using a vertical format instead of the traditional horizontal layout. The framework for vertical receipts will be introduced in the 21.05 CU*BASE release, BUT – it is not a turn it on and go type of option. This implementation involves updates to hardware, additional software, and coordination between your data processor and your credit union. Time to make a plan!

- Visit the Vertical Receipts Kitchen page to learn more about making the switch: <https://cuanswers.com/resources/kitchen/vertical-receipts/>
- Questions? <https://www.cuanswers.com/contact-form/#dept=imaging>
- Remember that vertical receipts are used by Xpress Teller, but you do not have to use Xpress Teller to get vertical receipts.
- Sign up for Vertical Receipts in the CU*Answers Store: <https://store.cuanswers.com/product/vertical-receipts/>.

For CUs with inhouse eDOC servers: Before vertical receipts can be implemented a software upgrade will be needed on your in-house server. If our Imaging Solutions team manages your releases, we will take care of this installation. In either case, this will be one of several tasks we'll coordinate with you as part of your conversion, once you sign up.



Note on Receipt Types Following the 21.05 Release and Your Switch to Vertical Receipts

There are several receipt types (these are activated as part of your workstation configuration in **Tool #326 CU Hardware Configuration**) that are no longer available after switching to vertical receipts, as they are only supported by horizontal receipt types:

- Certificate creation
- Stop payment orders
- On-demand dividend payments (CDs)
- On-demand dividend payments (savings)
- Direct/mail batch deposit

Additionally, the following receipt types are being sunset completely as of the 21.05 release, for both horizontal and vertical:

- Redeem share certificate
- Miscellaneous expense/receipt
- Transaction reversal

A New Way to Access What's New

What's New? Use This Tool to Find Out Fast

Here's a new tool to add to your favorites! Use this tool to quickly jump to the CU*BASE Online Help "What's New" page. This page lists the most recent release updates for CU*BASE, with links to check out updated documentation and other resources.

To make it easy, the tool number will be set as the release number; starting with **Tool #2105 What's New in CU*BASE** in this release. Simply pop the release into the tool number box and away you go to see what's new.

Tool #	Title
Go! 2105	What's New in CU*BASE?

Audit

Now Monitor Abnormal Activity Against the Member's Patterns

Learn more: [Overview: Abnormal Activity Monitoring, the Kitchen, and online help](#)



Like many of our credit union compliance teams, AuditLink uses the Abnormal Activity Monitoring (AAM) tool every month to monitor activity by groups of members as compared to other people in that same group (*is John acting the same as his peers?*). With this release we are adding new tools embedded within the AAM tool that will allow credit unions to watch for many types of potentially fraudulent transaction activity. These new options will monitor members compared to themselves (*is John behaving consistently for John?*), watching how activity patterns change over a period of time. For example, one pattern could monitor to see if a member makes an unusual number of ATM withdrawals in the same day, or if the amount of credit card purchases suddenly spike above what is typical for that member.

This fully customizable approach to monitoring for fraud uses CU*BASE tools to mitigate threats and decrease losses while reducing the cost of management and satisfying compliance requirements. You start by configuring the patterns you want to watch for, then run the monitoring tool to review a list of members whose activity matches the pattern settings. Included are velocity triggers (*how much activity*), out-of-the-ordinary triggers (*activity that's different from usual*), and idle activity triggers (*members who suddenly have activity after a period of none*).

To make it easy for your credit union's compliance team to try out the new tool, we're pleased to announce that with the release you will receive thirty patterns developed specifically by our AuditLink experts. While it is not expected that you will use them all, this will certainly get you started!

Interested in Learning More?

- AuditLink's "Preparing for, Configuration, and Utilization of the New Abnormal Activity Monitoring" webinar on May 25th from 2 – 2:30 PM ET also covers Abnormal Activity Monitoring. Register here: <https://www.cuanswers.com/resources/edu/courses/syllabi/?course=AAM>
- Also save space on your calendar June 8th from 3 – 3:30 PM ET for a special webinar with AuditLink on implementing and managing the new pattern recognition functionality. Register here: <https://www.cuanswers.com/resources/edu/courses/syllabi/?course=SE.2021.11>

Accounting/Back Office

We've Greatly Improved the Process of Managing Subsidiaries!

Learn more: [online help](#)

We've streamlined subsidiaries in a big way this release, consolidating tools and enhancing the ones that remain with a contemporary approach and styling. If you work with subsidiaries, this is your release!

A Modern Approach with a New Subsidiary Dashboard

With the new streamlined approach to working subsidiaries with a new **Subsidiary tool (Tool #1772 Work/View Subsidiaries)**. We've simplified the subsidiary processing, obsoleting some screens, and *greatly enhanced the screens that remain*.

Item Type	#	Description	Original Cost	Depr/Amort/Accr to date	Net Book Value	Life	Mos	Rem	Closed
RE	00036		2,821.66	2,821.66			007	000	
RE	00037		427,703.00				012	000	
RE	00040		6,575.00	6,575.00			010	000	
RE	00043		10,969.37	10,969.37			007	000	
RE	00044		137,059.17	137,059.17			007	000	
RE	00045		6,241.66	6,241.66			007	000	
RE	00046		24,103.39	24,103.39			007	000	
RE	00047		5,724.54	5,724.54			007	000	
RE	00048		14,097.25	14,097.25			007	000	
RE	00049		5,388.44	5,388.44			007	000	
BR	00001		2,126,982.79	883,949.15	1,243,033.64		600	346	
BR	00002		1,881.50	794.42	1,087.08		599	346	
BR	00003		74,715.04	31,042.77	43,672.27		600	351	
BR	00004		7,389.01	3,079.01	4,221.00		600	347	
BR	00005		59,111.42	41,706.00	17,404.62		360	106	
BR	00006		4,200.00	1,771.00	2,429.00		600	347	
BR	00007		19,064.00	13,451.84	5,612.16		360	106	

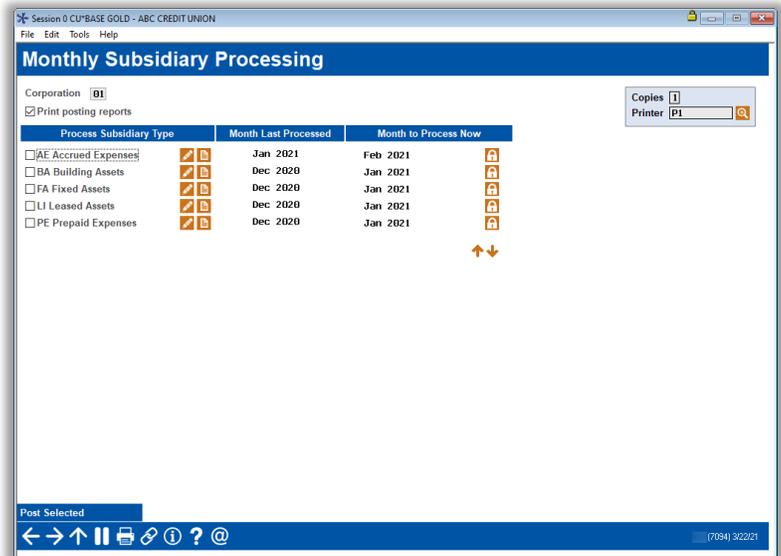
- **Add, maintain, adjust, and close subsidiary records right from the new modern dashboard.** We have consolidated three tools into one! Additionally, access a view-only version via **Tool #1773 View Subsidiaries**.
- View subsidiary transaction history records with the current dates first.

- Add Comments when adjusting, closing, adding or maintaining items.
- Purge multiple item types together.

Included are two enhancements requested in idea forms from West Michigan Credit Union: You can now search *open* subsidiary items by partial description and update descriptions from the *History* screen. We have even expanded the dollar amounts in fixed assets to allow million-dollar amounts.

Monthly Subsidiary Processing Gets a Revamp Too! We have consolidated five tools into the renamed **Tool #305 Process Monthly Subsidiaries**. Now with just two screens you can post multiple subsidiary types at once!

From the first screen (shown to the right) buttons give you access two additional screens (not shown): a detail view *that allows you to adjust the monthly expense amount for an item “on the fly” prior to posting* and a listing of posting history. Gone are those pesky work files! The *Month Last Processed* and *Month to Process Now* automatically default with the appropriate dates based on the last time that monthly processing occurred.



Enhancement to Subsidiary Reports

Reports, reports, reports! With this release, we have sunset some reports and enhanced the remaining subsidiary reports with more filters, a new print option, and more!

Interested in Learning More?

Save space on your calendar for Friday, May 21st from 10 – 11 AM ET for a training that will go into these changes in more detail. Register for this training here: <https://www.cuanswers.com/resources/edu/courses/syllabi/?course=SE.2021.8>

Enhance Query Automation

Learn more: [Automated Queries and Repots booklet](#) and [online help](#)

Thank you to TruChoice Credit Union for their Idea form! Would you like to schedule queries or reports to run more often than monthly? We have enhanced the Report and Query Scheduler feature to allow weekly or daily frequencies. This will allow more flexibility especially for queries that some credit unions run daily.

Just a reminder that even with the increased frequency options, this is not a “save it and forget it” process. It will be important to review all of your report automation settings at least once a month, and especially after releases where we make changes to database tables.

~~Cosigners Receiving Delinquent Notice Now Documented in Tracker~~

This enhancement was previously announced but was rolled back prior to the release implementation.

Enhancements to New and Refinanced Loan History Report

Learn more: [online help](#)

Tool #554 New/Refinanced Loan History report has been re-vamped to make it easier to get a picture of loan disbursements during a specific date range. We have also added disbursement information for credit card loans along with closed-end and line-of-credit loans available today. Each loan type is totaled separately on the summary report output and we no longer list each disbursement type separately. Other new features include:

- Insurance premiums, fine payments and escrow transfers are no longer included in the disbursement totals.

- Filter options have been expanded to be multi-select and now include Business unit, Loan purpose code, Loan security code, Loan officer code, and loan balances (CU owned, Investor owned).
- Account adjustment/payment reversal transactions can be included if desired.
- Written-off loans can be excluded.

The updates made to this report may help to obtain “loans granted year-to-date” data for the 5300 Call Report.

Note: The options for this report have changed so much that we will be purging any saved report settings that are set up to be run by the Report Scheduler, and they will need to be re-created. We will keep any report settings that have been saved but not scheduled; however, when those are retrieved, they will have to be adjusted and re-saved.

Are Your Members Earning Dividends or Not? Help ‘Em Out

Learn more: [online help](#)

Do you have members within a dividend program that are not qualifying for the dividend, but are still being charged for participation? This tool will be a great one to keep in your toolkit to assist those members in making the best of their checking products.

Tool #1345 Switch Products for Non-Earning Chk Acct allows you to find non-earning checking accounts and change the assigned DIVAPL, including a process for moving funds to the appropriate GL and creating a maintenance record. A view-only version of this tool is also available as **Tool #1350 View Products for Non-Earning Chk Accounts**.

Switch Products for Non-Earning Checking Accounts							CHANGE	
Dividend activity between		Jan 28, 2021	[IMDDYYYY]	and	Apr 27, 2021	[IMDDYYYY]	# Member accounts 10,052	
Dividend amounts between		0.00	and	0.00	Dividend application	Select	# Members 10,044	
0 selected								
Account Base	Type	Member Name	Div Apl	Apl Typ	GL Account	Current Balance	Dividend Amount	
110			PC	SD	902.08	7,089.61	.00	
110			PC	SD	902.08	17,043.63	.00	
110			PC	SD	902.08	17,060.98	.00	
110			KZ	SD	902.27	628.35	.00	
110			KZ	SD	902.27	324.00	.00	
110			KC	SD	902.24	6,136.04	.00	
110			KX	SD	902.26	1,054.91	.00	
110			KA	SD	902.25	2,091.44	.00	
110			KC	SD	902.24	1,175.25	.00	
111			KA	SD	902.25	10,862.13	.00	
110			KA	SD	902.25	9,181.62	.00	
110			PC	SD	902.08	168,950.97	.00	
110			PC	SD	902.08	11,465.50	.00	
110			KZ	SD	902.27	328.51	.00	
110			KA	SD	902.25	26,892.74	.00	
110			KA	SD	902.25	53,943.14	.00	
<input type="checkbox"/> Member Inquiry <input type="checkbox"/> Move Account to Other Dividend Application							↑ ↓	
Totals							34,726,883	0

This tool was introduced in 2020 under a special beta for select credit unions that extensively use products that allow fees for enrollment in a dividend earning checking account. With this tool, they are able to ease the burden on members that are not meeting earning metrics. Feedback from this special beta period has been positive, and we look forward to including this tool in this release for all!

Interested in using this tool but would like some extra support? The Earnings Edge team is available and excited to assist: <https://www.cuanswers.com/contact-form/#dept=earningsedge>

Asterisk Intelligence

Are YOU Authorized? See for Yourself in the New Authorized User Inquiry

Learn more: [online help](#)

Thank you to the CU*Answers Client Services and Education team for developing this idea.

Security Officers, you are going to love this one – a new tool to easily review your credit union’s profile of users that are authorized to upload and/or download data to and from CU*BASE. **Tool #1355 Download/Upload Authorized Users Inquiry** lists each permission by user, showing which library and files in which they are authorized to transfer data. Use this tool to sort by upload or download only, or search by user, library, or file.

Authorized Download/Upload Users					
Search for User name containing		Library	File	# of records 90	
User	User Profile Text	Library	File	Download	Upload
%CUAFILE	FILEXX	FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	
		FILE	ATRES*	Y	

Data for this inquiry is updated at the end of every day, which means that if a change is made to anyone’s permissions, you won’t see that change reflected until the next day. This project does not replace the LSECAUDITM report that is produced monthly. You can still find this monthly report in CU*Spy, or use this convenient tool for more current information.

VAT: New Charts, Trends, and Spruced Up Pie and Column Charts

[Learn more: online help](#)



The VAT development team has been busy! In this release, you can find VAT enhancements with new charts in **Tool #817 Skip-a-Payment History Dashboard**, a new trend line option in **Tool #476 Loan Write-off/Charge-off History Dashboard**, and improved data thresholds on all pie/column charts to make the charts clearer and cleaner to read and utilize for your board reporting and presentation needs.

New Features for the Auto-Post RDC Deposit Dashboard

[Learn more: online help](#)

The **Auto-Post RDC Deposit Dashboard** (Tool #1985) will be getting some features in this release, including Common Bonds, Member Connect, Data Sources, and standard dashboard Analysis. The Analysis screens include the top hours for deposits, the top depositors, and month-over-month and quarter-over-quarter comparisons to allow a deep dive of your RDC data. Additionally, the dashboard was simplified to show only relevant columns of information, removing the Trans Seq, GL#, and Trans Type columns from the dashboard display.

Learn More About eSignature Activity with Where Your Members eSign

[Learn more: online help](#)

Where Your Members eSign						All Forms	
Document sent from Mar 07, 2021 To Apr 05, 2021 [MMDDYYYY]		Search for forms containing					
Account #	Channel	Search for sender containing					
Mbr Br	Gender	Jump to name starting with					
Age	Hours	Search for name containing					
Average time 20 H				# of Packages 503			
Signer 1		Signer 2		Sent	Complete	Time to Complete	Docs
Account	Name	Account	Name				
				03/09/21	03/09/21	2 H	56
				03/11/21	03/11/21	5 H	44
				03/12/21	03/13/21	16 H	1
				03/15/21	03/15/21	2 H	1
				03/11/21	03/11/21	8 H	12
				03/10/21	03/12/21	1 D 22 H	15
				03/11/21	03/12/21	20 H	18
				03/09/21	03/09/21	1 H	12
				03/10/21	03/10/21	1 H	12
				03/10/21	03/10/21	1 H	20
				03/09/21	03/10/21	19 H	56
				03/12/21	03/15/21	2 D 21 H	3
				03/08/21	03/08/21	1 H	36
				03/10/21	03/10/21	1 H	12
Total 7,616							

Wondering how your efforts to increase eSign activity are going? The new **Tool #1113 Where Your Members eSign** is a dashboard that pulls out all the stops, showing information about your eSignature transactions – member information such as signer’s name and account base.

It catalogues information such as the date eSign was offered, the date it was completed, and the number of hours to complete the signing, plus the number of documents to sign, number of signatures required, and the channel the signing came through. That is a lot of data about your eSignature transactions! This dashboard includes the standard dashboard features like

Common Bonds and Member Connect. Use this tool to answer questions such as,

- How many loans did we close using eSign last month\quarter?
- How many memberships did we open with eSign last month\quarter?
- What staff member closed the most loans with eSign?
- Who at our credit union uses eSign the most?

- What is the average time it took our membership to eSign our documents?

The analysis is powerful on this dashboard, giving you multiple areas to analyze, like document counts, branch analysis, signings by time and age, form type counts, signings by channel and age, as well as general statistics.

✔ Take Control of Your Bill Pay with the New iPay Dashboards

Learn more: [online help](#)

Curious how your members are using bill pay, and who's subscribed? We're excited to introduce **Tool #1107 Where Your Members Pay Bills (iPay)** and **Tool #1108 Bill Pay Subscriber Analysis (iPay)**. These data intensive dashboards come equipped with features that allow you to quickly sort, analyze, research, and export your bill pay data, and more. These dashboards make it easy to create the data you want for research and monitoring, and of course, using the Export or Member Connect features.

Beyond the ability to create streamlined data sets, these interactive dashboards allow for in-depth analysis of trends and the total dollars and number of items being paid via check vs. electronic payments, for both businesses and individuals. With so much available information these dashboards are chock full of possibilities!

EFT

✔ Credit Card Batch Skip-a-Payment Improvements

Learn more: [online help](#)

Tool #317 is receiving an updated title, now called **Credit Card Batch Skip-a-Payment Config**. To go along with the refreshed name, this tool has been updated to allow for multiple selection for Loan Categories to which the skip-a-payment options will apply, saving time making multiple programs for each loan category. In addition, we've made some clarifying verbiage changes to the screen and the simulation and update reports.

✔ Ordering a New ATM/Debit Card for a Joint Owner Just Got Easier!

Learn more: [online help](#)

Name(s)	
Line 1 name (F^M^L)	ALLISON^B^MEMBER
Line 2 name (F^M^L)	
Find Another Owner	
Expiration date	Mar 2026

Thank you to County City Credit Union for this Idea Form!

Now when using **Tool #11** to order a new card, a new button displays, 'Find Another Owner' to display joint owners associated with the attached funding account suffix. When a joint owner is selected, the joint owner's name populates the Line 1 Name field as well as the Phone #, SSN and Date of Birth in the Card Activation Fields.

More Options and Flexibility for Your Credit Card Cash Back Programs

Learn more: [online help](#)

SettleMINT^{EFT}

Has your credit union configured a credit card cash back program yet? If not, now is the time to start, with improvements to the program configuration arriving in this release! Specifically, we have made improvements to processing payouts, both in the frequencies for payout and the options to payout to a member's savings or checking.

Payout Information	
Primary transaction description	<input type="text"/>
Short description for secondary trans description with YTD and lifetime points	<input type="text"/>
Maximum payout cash back amount	<input type="text" value="99,999.99"/>
Minimum payout cash back amount	<input type="text" value="0.00"/>
Expense G/L account	<input type="text"/> 
Forfeit reward for the entire payout period if delinquent over	<input type="text" value="999"/> days at the time of the payout
Payout frequency	<input checked="" type="radio"/> Monthly <input type="radio"/> Quarterly <input type="radio"/> Annual
Payout method	<input checked="" type="radio"/> Acct adj/credit to principal <input type="radio"/> As a regular loan payment
<input type="checkbox"/> Allow optional payout to a member-selected savings or checking account	
Default for new enrollments	<input checked="" type="radio"/> Pay to the loan <input type="radio"/> Pay to base share account (000)

Currently, the payouts are paid monthly, but after this implementation, payouts can be configured to pay monthly, quarterly, or annually! Your credit union can also configure to allow members to choose to have their payout apply as a regular loan payment or pay to a savings or checking account of their choice.

Additionally, a new inquiry tool is available to review cash back rewards earned, forfeited and paid each month by using the *Payout History Inquiry* button in the *CC Reward Maintenance* feature or the *Cash Back Rewards* button in Member Account Inquiry of the credit card loan.

Interested in a **Credit Card Cash Back Rewards** program but need some help? The SettleMINT team is happy to assist with creating programs and enrolling members.

Visit the SettleMINT EFT Store: <https://store.cuanswers.com/product/credit-card-cash-back/>

Member Facing – Internet Retailer

Charge a Different Fee for Your Online Stop Pays

Learn more: [online help](#)

This project was implemented as the result of an Idea Form from Allegan Credit Union.

Improve your Internet retailer footprint with this release! This release allows you to make your online offering less expensive and encourage members to go online to stop checks. Currently the same fee is charged for a stop pay no matter where it's done. With this release, **Tool #777 Savings/Checking Products Configuration** will allow you to differentiate your online stop pay fee from one that is initiated by your credit union. Encourage members to do it themselves by giving them a special deal online!

Miscellaneous

Check out these additional miscellaneous enhancements!

Changes to Membership Designations

Learn more: [online help](#)

Labels for MI and MO Membership Designation Codes Can Now Be Updated

With this release you can now configure unique labels on the configuration for your default MI (Individual) and MO (Organization) Membership Designation codes. Use **Tool #523 Membership Designation Configuration** if you wish to customize these two codes to use something different from the standard *Name, Joint Owner, Misc Owner, and DBA* labels.

Getting Ready for a 2nd Business Banking Platform Coming This Summer!

While you're in your Membership Designation configuration changing those labels, you might notice a change we've made in preparation for a new online banking product we'll be introducing later this year: a single-login product designed specifically for business memberships who don't need the full multi-user controls offered by **BizLink 247** (formerly **It's My Biz 247**) business online banking.

Spoiler alert! We'll be calling the new product **MyBiz Personal Business Banking**. You'll be hearing more about this in the coming months. In the meantime, learn more about this and other online banking projects in the works in the Kitchen:
<https://www.cuanswers.com/resources/kitchen/designing-the-future-for-online-and-mobile-tools/>

MICR Line No Longer Updated on the Starter Checks Screen

Learn more: [online help](#)

The MICR number, which is used by other processes other than starter checks, can no longer be edited on the starter checks screen. You can still view the MICR number via the new view option access via **Tool #1995 View MICR Line Configuration**. Contact a Client Service and Education Representative if you need to adjust your MICR number.

Savings/Checking Dividend Application Configuration Now Protected from Inadvertent Changes

Learn more: [online help](#)

The screen used to configure savings/checking dividend applications (Tool #777), now has locks on certain sensitive fields as well as some new warning messages. Whether dividends are calculated and posted at end-of-day or beginning-of-day is now listed at the top of the screen. If you have questions about changing these fields on this critical screen, contact the Client Services and Education department.

G/L Lookup Added to Member Account Adjustment

Learn more: [online help](#)

Thank you, Commodore Perry Credit Union for your Idea form! With this release we have added a lookup button to the *Offset G/L account #* fields on the second screen of the full account adjustment screen (Tool #492).

Generate PIN Automatically for Instant Card Issue Orders

Learn more: [online help](#)

Thank you, Frankenmuth Credit Union for your Idea form! With this release we have added an automated PIN generation button to the Instant Card Issue update screen.