Software Upgrade

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	**22.05**	Online CUs	**May 15, 2022**
		Self-Processors	**May 22, 2022**

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

May 13, 2022

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).

INCLUDED IN THIS RELEASE

Internet Retailer

👁️🖊️ Full Internet Retailer Loans Center with Share-Secured Loans (with Form too!)

Learn more: NEW FEATURE video: Share-Secured Loans, My Loans/My Way Share and CD Secured Loans and online help

Let's say one of your members calls you on the phone and she needs a loan for $4,000 to make regular monthly payments on, and she has high balance to pledge for it in her savings account. What will it take for you to add a new product that makes it easy to say YES to this type of loan? Are you ready to take your Internet Retailer Loan Center to the next level with savings-secured loans?

Just like CD-secured offers, share-secured are low-risk loans you can offer directly to members via **It's Me 247** online and mobile banking, with no underwriting and no credit check!

Unlike 1Click loan offers, a member message will not appear at the top of the home page for share-secured loan offers. Instead, members will see a new option on the contextual menu when they click on any eligible savings account. You can label this anything you like, such as *Borrow on your savings account*. (See example to the right.)

It's just as easy to open these accounts as the CD-secured loans we rolled out in November of 2011!

A pledged savings record is set up as collateral on the loan account, and all your team needs to do is manage any follow-up paperwork you want for your records. And just as with CD-secured loans, your promissory note can also be presented for e-signature.

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

Interested in learning more? Contact Lender*VP at lendervp@cuanswers.com for more information!
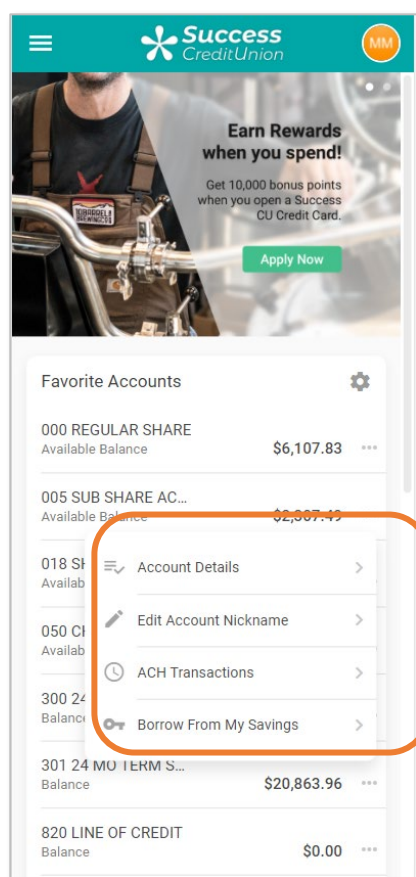
Products and Services for Business Members

Check out this business-focused product that has come from our BizLINK focus group! The BizLINK team is your credit union's resource for everything related to Business Member Programs. Our consulting related to credit union business member programs focuses on three distinct channels:

- Business services and savings portfolio configurations and consulting
- Business lending portfolio configurations and consulting
- Business member program partner integration management and consulting

👁️✏️ Max Earnings Daily Sweeps Reward Your Business Members

Learn more: *online help*

BizLINK is pleased to introduce a new product for your business members: Max Earnings daily money management sweeps.

As the name implies, Max Earnings helps businesses maximize dividends on their daily operational accounts via daily sweeps to a higher-earning money market or other credit union investment savings account. Money can be transferred daily between a designated "operating" account and a designated "investment" account. You can even charge a monthly fee to the business member for the service if you like.

In a nutshell, at the end of each processing day before interest is accrued, funds transfer from the operating account to the investment account. At the beginning of the next day, funds transfer (sweep) back to the operating account. The relationship can be configured to sweep all funds or any funds over a specified balance to the investment account. After interest accrual and end-of-day balances have been calculated, all funds, no funds or a fixed amount of funds transfer back to the operating account. Configure Max Earnings via **Tool #1096** *Max Earnings Daily Sweep Configuration*. (There is also a view version of this tool.)

Don't just say you are trying to attract business members. Add Max Earnings to your business portfolio to provide specialized services for this segment of your membership. Take advantage of this new business-friendly-feature, on the CU*BASE platform, provided at no cost to your credit union!

Interested? Reach out to the BizLink team (bizlink@cuanswers.com) with any questions, comments, or inquiries.

All Users

☑️ Updated CU*BASE Help System: Tool Documentation and the Help Hub

Learn more: *online help*

The Writing Team has upgraded the documentation software with this release, offering a new, modern approach to the online help system. Nothing will change in how you access online help – pages will still be available at the click of a button on each screen! In addition to the tool documentation, the Help Hub is now available for deeper dives into documentation and resources available to users.

The Help Hub

This new website will function as a landing page for CU*BASE documentation and resources. This new resource, called The Help Hub, is home base for all things doc. Included below are some of the new areas that have been developed to help guide and educate as much as possible about the CU*BASE software.

- **Tools by Category:** A new page allows users to browse categories and see the selected tools in each category to further understand how CU*BASE tools relate to each other and how they can serve
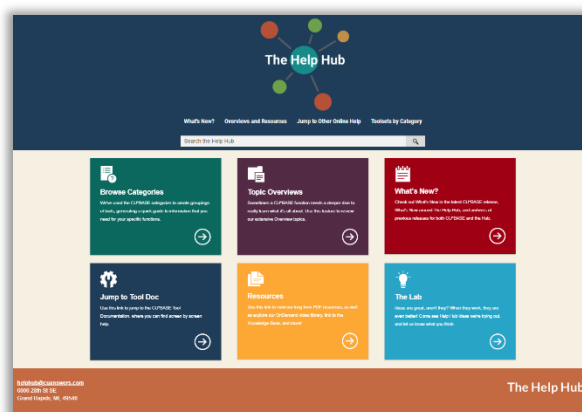
job-related functions. An excellent way to discover more about CU*BASE!

- **Topic Overviews:** View a collection of long-form topic overviews that pull together the basics of a subject that spans across multiple tools.

- **Resources and More:** Easily link to the PDF documentation and OnDemand videos created by our teams at CU*Answers, all in one place, without leaving the Help Hub!

- **What's New:** See what's new in the latest CU*BASE release, and what's new in the latest Help Hub release, plus find historical archives of previous releases.
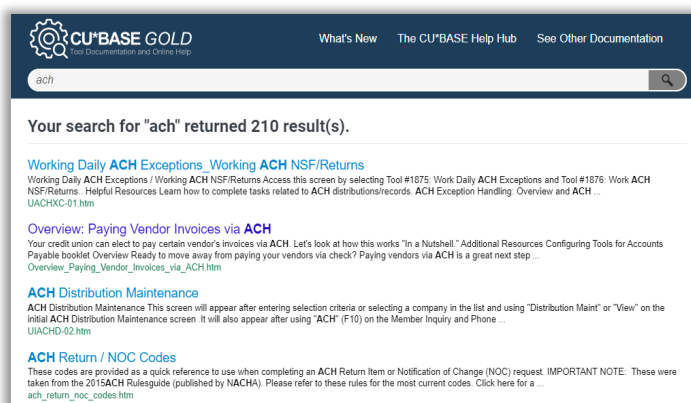
Tool Documentation/Online Help

This is the classic online help that is available for each screen in CU*BASE, accessible by clicking the information icon in the lower icon tray. The tool documentation has been given a new appearance, but is still the same content that you depend on. Some key new features are a navigation menu to return to the hub, an improved search engine that will display other tool and overview results, and a native URL that will appear in the address bar for easy linking and bookmarking.

What's to Come

Now that we have transitioned to this new online help method, we have the freedom to begin curating new and various forms of documentation to better suit users' needs. As an example, perhaps a tool is better served having all of the help for each screen on one continuous page, instead of following the screens to individual pages – that is in improvement that will be coming with additional releases of the Help Hub and tool documentation. We also have a Lab where we can test out new features, such as documentation quizzes, "BYO guidebooks" from help pages, new presentations of the documentation, and more! We can't wait to show you what's in store.

Additionally, with these new updates, there is a new contact form for suggestions and recommendations related to using the online help. Not to replace our talented Client Services teams, but strictly for documentation-related improvements! Drop us a line at helphub@cuanswers.com to start the conversation.

☑ Additional Categories in CU*BASE Navigation System

Learn more: online help

We've added two new categories to the tool database to help you better sort your tools:

- The SECURITY category contains security and access options, such as password reset and audit security reports.
- The TELLER category contains helpful tools for your teller staff. Give them a look!

> Do you have a suggestion for a category that would help your staff more easily find the tools they need for training or daily use? How about a keyword that would allow you to better find a tool you're looking for? **Let us know! Email helphub@cuanswers.com to submit your suggestion.**

Xpress Teller

👁✏ Xpress Teller: Now Configure Teller Limits for New Tellers in Xpress Teller

Learn more: Overview: Xpress Teller and online help

This release adds Teller Transaction Limits to the CU*BASE feature portfolio! Check it out in the Xpress Teller platform!

Xpress Teller Limits allow your credit union to designate the maximum amounts a teller is authorized to handle. You can control the maximum amount of incoming funds (cash/checks in and other deposits) and the maximum amount of outgoing funds (cash/checks/money orders out and other withdrawals) that a teller can post during a single teller transaction.

Teller limits only need to be configured for those tellers needing limits, making this a great tool to use with new tellers as they are learning the system to avoid fat fingering and mitigate the risk associated with larger transactions.

> NOTE: Teller Limits are activated in the Xpress Teller configuration. The specific limits are then configured in the Employee Profile via CU*BASE Employee Security (for employees with tellering privileges). Need help? Contact the Earnings Edge team!

☑ Recent Trackers Now on Xpress Teller Verify Identity Screen

Learn more: Kitchen and online help

With all the development to the larger screen sizes for CU*BASE, the next obvious step was to look at new techniques to expand the way we present data to you on the screen. We are now experimenting with the GOLD side (the graphical interface) which allows us to grow beyond the space limits of the underlying host screen.

Our first prototype shows an often-asked-for feature: the ability for your employee to see recent Tracker conversations without going into the Tracker Review screen!

Now when you are in the Xpress Teller Verify Identity screen, a new Recent Contacts button on the Standard and Large screens opens a pop-up window with the recent Trackers of the membership! (In the extra-large size, these now run along the right side of the screen. *At this time most of these Trackers will likely be your weekly OFAC scans, but we look at this as a first step to allow us to test bandwidth and performance in this controlled environment, and we already have plans to allow for certain tracker and memo types to be hidden.*
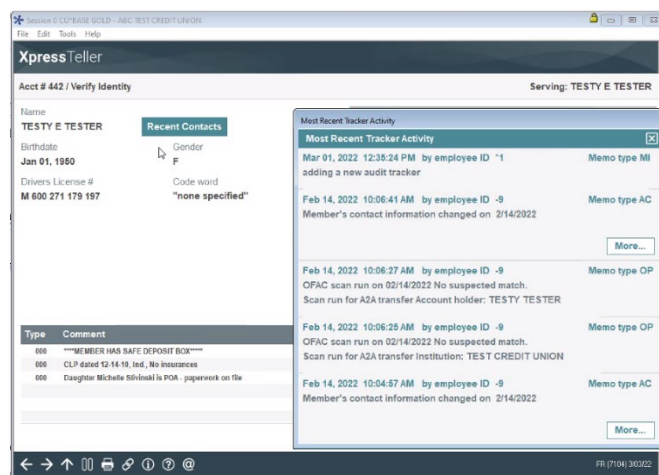
> This is just the beginning of presenting data in new ways using the GOLD interface. We plan to continue present recent Tracker conversations on other screens and are asking for your input. On what screens would you like to see Tracker conversations? What data would you like to see on other screens that are already full of data?
>
> Follow along in our development of this project in the Kitchen.
> https://www.cuanswers.com/resources/kitchen/t2-xpress-teller/

Member Services

📝 Only Serve the Joint Owner On Membership Designations Such as Custodial/Representative Payee
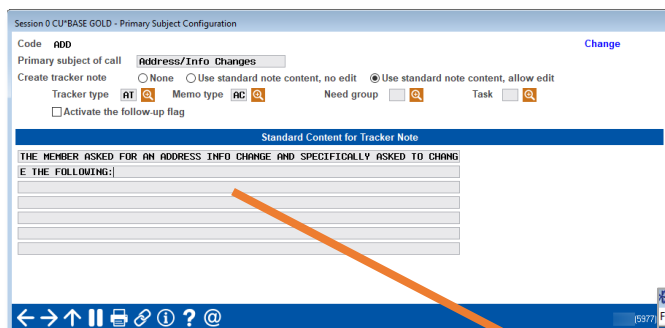
Learn more: *online help*

Now you can restrict the primary member from being served via the "Currently Serving" feature for both Xpress Teller and Standard Teller. Currently this restriction can be placed on joint owners, but primary members can always be selected when serving the membership at the teller line. But there are some types of memberships, such as Custodial memberships where the primary member is under age, or Representative Payee memberships, where the joint owner is the only person actually authorized to manage money for the primary member.

This change is configured in the Membership Designation configuration (Tool #523) *and is also followed in Shared branch locations.* When the account is serviced, only the secondary member will be available to be served.

> When posting via standard teller, you must use the "Currently Serving" feature in order to see this feature in action. This feature is also used during Shared Branch transactions (both Xtend Shared Branch and National Shared Branch) which both use the member credit union configuration.
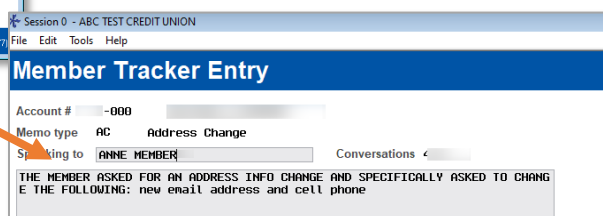
📝 Now Default Standard Note Content in Your Wrap-up Code Follow-Ups

Learn more: *1-Click Trackers Overview* and *online help*

Phone Wrap-up Codes have been a popular way for call centers to quickly track their services, and the 1-Click Trackers feature is a favorite way to make sure your tracking is consistent. Now you can save your operators time on every call by entering in some boilerplate content for the Tracker note that they can simply edit with specific details about the call.

You can still use standard content without requiring any editing, but with this new feature you can also use standard content while still pausing to let the operator complete the note with additional information.

Use **Tool #267** *Configure Phone Op Wrap Up Codes* to select the new option and enter your boilerplate text. Then when your call center documents the call, they can choose to default your text and make any personalized notes needed in the *Member Tracker Entry* screen, as shown above. (Be sure to first activate the feature in **Tool #1005** *Workflow Controls: Teller/Member Service.)*

Lending

👁☑ Helping You Track Recoveries on Written-Off Loans

Learn more: *Write-Off/Charge-Off Tools, the* *Kitchen* and *online help*

Thanks to Frankenmuth Credit Union for championing these enhancements.

This release builds the first steps in a new structure to help credit unions collect and track recoveries on written-off loans and is the first in a series of projects under the Tracking Recoveries initiative. See the Kitchen for a complete overview of the series. Long term, we hope with this series of enhancements that we will allow for better recovery reporting via our 5300 call report tools, to improve our capabilities to calculate net losses, and to allow us to calculate a more accurate payoff amount on loans that are sitting in write-off status.

"We are extremely excited for the rollout of this new enhancement to the Write Off management tools. Currently our Collectors and Recovery Specialists manually calculate interest after charge-off and use an excel spreadsheet to track collection related expenses. This is a very time-consuming process and the information isn't readily visible to staff outside of our department. The ability for the system to calculate the interest on written off loans and document collection expenses will allow for a much more efficient process, not just for the Collection Department, but for the credit union as a whole. This sector of collections is often overlooked as many institutions focus primarily on the recovery of principal only. However, re-directing attention to this area may yield significant income.

In 2021, our team recovered over $130,000 for interest post charge off, recovered legal expenses (which include attorney fees, court costs, process serving fees, etc.) and repossession/liquidation expenses."

Victoria DeGrace, Director of Credit Solutions & Recovery, Frankenmuth Credit Union

So, after all that fanfare, what is new with this release?

Beginning with the implementation of the release going forward, CU*BASE will begin to calculate *daily accruals on written-off loans*. This is a memo process, completely separate program from other loan accruals (and will not be written to the MEMBER files or your GL). We'll use the rate and current balance (CURBAL) from the loan account record, calculating a per diem using the 365 daily interest calc type for all written-off loans. The results of this daily calculation will be recorded in a new "bucket" stored along with the existing loan write off data fields (and some new ones, as you'll see below!). *This new calculated accrual amount will be an informational figure only; these "accruals" will not interface with the credit union's books.*

This release also expands the written-off loans database (LNWRTOFF) to include the capture of data as well as new fields on the *Write Off Loan Account* (and *Charge Off Loan Account*) screens that you can also maintain from the *Written off Loan History Maintenance* screen).

New data we'll automatically capture as of time of write off:
- Rate as of write-off *(informational only; this is also retained on the MEMBER5/6 record)*
- Interest due as of write-off *(informational only; this is also retained on the MEMBER5/6 record)*
- Interest calc type as of write-off *(informational only; not retained on MEMBER5/6)*

New fields which can be entered and maintained by your credit union include:
- Interest accrued since write-off *(so you can record any amounts you've already been tracking on your spreadsheets prior to this release going in)*
- Judgment amount *(we already are saving the date)*
- Total collection expenses
- Total other fines/fees

Additionally, we are adding a new Comments screen to allow you to record things like judgment details, composition of the collection expenses or other fees, etc.). Access these comments from all the write off and charge off screens.

And there is more! If you change your screen size preferences to the large size, you will be able to access larger screens for the loan write-off/charge-off tool as well as the write-off/charge-off inquiry and maintenance screens!

☑ Loan Application Credit Report Analysis Screen Now Shows Vantage Score Reason Codes

Learn more: online help

Now with this release the Loan Application *Credit Report Analysis* screen will display Vantage Score Reason Codes for both Vantage Score 3.0 and 4.0.

- NOTE: If your credit uses both Vantage Score 3.0 and 4.0, then the reason codes for Vantage 3.0 will be used as the default reason codes.

☑ Check Out the Larger Sized Loan Application and Request Screens!

Continuing with our series of projects to allow for multiple screen sizes, we have redesigned the majority of screens used for processing loans. You will see changes to screens in the loan request, loan application, and more with this release.

Change your *Preferences* screen to view the large-sized screen to enjoy these and more redesigned lending screens:

- Loan Request
- Loan application
- Collateral entry
- Payment selection
- Recap
- Work with Existing Loan Requests

Extra-large-size screens are not implemented in this phase. (If you use the XL preference, the screens will default to Large.)

☑ The Loan Recap Screen is Redesigned for Future Growth

Learn more: online help

We are always looking for ways to configure our software to connect with other vendors. The last few releases have been no exception. While we were expanding the loan screens to the larger size, we also took the time to re-envision the Loan Recap screen to allow for the addition of some expected growth for third-party integration and room for expansion on this screen in the future.

On both the standard and large screen we've added a *Send to Third Party* button for integration opportunities now and with future enhancements.

The "Send to Third Party" button is conditional and will only show if your credit union has these products configured.

We've reorganized the data on the standard-size screen into four sections: Payment Summary, Application Status, Underwriting Codes, and Dealer/Indirect Loan. The Payment Summary section on the standard-sized window has a new *Date & Rate Details* button that gives access to additional details on the loan. *The Large screen has a similar new organization without the need for the additional button.*

☑ Number of Available Loan Purpose and Loan Security Codes Increased

Learn more: online help

Thank you, Honor Credit Union, for championing this project.

Loan purpose codes and loan security codes (configured using Tool #706 and Tool #785) are attached to the loan account and determine when and how fines should be assessed should the loan become delinquent. With this release, we are changing both codes to be alphanumeric so you can configure more codes as needed.

> This enhancement speaks again to the architecture planning done to support future growth of our CUSO. While this may seem like a minor change, it is in fact one of the larger efforts of this release, impacting hundreds of CU*BASE programs. Even if you don't need to create any new codes right now, we need everyone to pay close attention to loan purpose and loan security activity during the first few weeks after the release.

Asterisk Intelligence and EFT

☑ The Merchant Category Code Dashboard has Arrived!

Learn more: online help

As a refresher, merchant category codes are codes that are assigned to member ATM, debit, and credit card transactions that indicate the type of purchase or activity by categorizing the transaction in a group, such as education, entertainment, or airlines (to name a few). We began collecting and storing this data in the ISO files in July of 2021 for EFT transactions.

Merchant Group Code Analysis								Comparison by Month

Merchant group codes **Select**   Card type **ALL**   Account _____
Membership designation **Select**   # Months to display **12**   % of total by ⦿ MCC Group (Row) ○ Month (Column)   Periods **7**

Year/Month	OTHER - CHARITIES, EDU		TRANSPORTATION (BOAT $		RESTAURANT (BAR, CLUB,		ENTERTAINMENT (CLUBS,		Total
	Trans $	% Tot	Trans $	% Tot	Trans $	% Tot	Trans $	% Tot	Trans $
2022 JAN	18,742,173	61.1	5,838,737	19.0	4,348,553	14.2	1,135,688	3.7	30,671,942
2021 DEC	20,027,404	62.0	6,026,504	18.7	4,523,636	14.0	1,217,158	3.8	32,209,033
2021 NOV	17,997,698	59.5	6,202,502	20.5	4,353,381	14.4	1,155,793	3.8	30,243,178
2021 OCT	19,633,802	60.6	6,431,270	19.9	4,645,984	14.3	1,104,665	3.4	32,381,776
2021 SEP	19,129,202	61.4	6,064,446	19.5	4,360,220	14.0	999,643	3.2	31,166,823
2021 AUG	19,667,216	59.9	6,520,614	19.9	4,770,254	14.5	1,113,367	3.4	32,842,173
2021 JUL	3,350,139	63.1	1,021,204	19.2	674,713	12.7	163,386	3.1	5,311,080

■ Select   ⬆⬇

| Totals | 118,547,634 | | 38,105,277 | | 27,676,741 | | 6,889,700 | | 194,906,005 |

Shortly after in the 21.10 fall release, we introduced **Tool #1024** *Configure Credit Union MCC Groups*. This configuration outlines multiple standard merchant category code groups, where users can access the screens to view master MCC codes and create groups of codes for their own credit union. As we noted, this preparatory step was leading to using these groups for future enhancements.

In this release, we are happy to incorporate the data and configurations into a new tool, **Tool #1025** *Merchant Category Group Dashboard.* Joining the EFT Portfolio Analysis (Tool #594) and Credit Card Portfolio Analysis Dashboard (Tool #593), this new dashboard gives valuable insights on where and how your members are using their plastics to spend their cash, and can be a great launch point for specialized offers and rebates.

This dashboard allows users to refine Sig or Pin transactions, select by Membership Designation, view specific member accounts, and see total transaction dollars and percentage shares by MCC groupings. The powerful analysis features will show member activity by age and plastic types, allowing you to see where and how members are spending.

☑ Card Activity Optics: Lite Joins the Optics Suite of Free Tools

Learn more: online help

Introducing the latest addition to our suite of Optics tools, joining Phone Optics and **It's Me 247** Optics in providing powerful data about your members' activity, this time with their ATM, debit and credit cards. Beyond the transactions that hit member accounts, with the new **Tool #1101** *Card Optics: Lite*, you see the activity that happens before and around the transaction, including what *didn't* hit the member's account at all.

Card Activity Optics will help your plastics specialists and data analysts act on insights from member card traffic. It is part of a suite of Optics data sets designed to collect and act on new types of *non-transactional data*.

If you're interested in experiencing the enhanced capabilities of the full Card Activity Optics dashboard, contact the Asterisk Intelligence team at ai@cuanswers.com to get started.

Marketing/Sales

☑ CU*BASE Now Allows Maintenance to MAP/MOP Promotional Code

Learn more: online help

Thank you, Honor Credit Union. for your assistance with this project.

Did you know you can assign promotional codes to each of your MOP/MAP (online membership opening and application) sites to calculate the success of your campaigns? This feature is used by several credit unions for tying these members to specialized events, web advertising, and social media advertisements, as well as sales incentives.

In the event that a wrong promotional code is assigned to a membership (for example the member used the wrong promotional site), you can now use **Tool #15** *Update Membership Information* and the lookup next to the new *Online banking membership promotion code* to assign the correct code. As this is stored in the OBMOPDTL table, this enhancement can assist your credit union in good data governance. Additionally, if a MOP/MAP promo code exists, you will now be able to view it on the *Online Banking Information* screen, accessed from Phone Operator, Inquiry, and Teller).
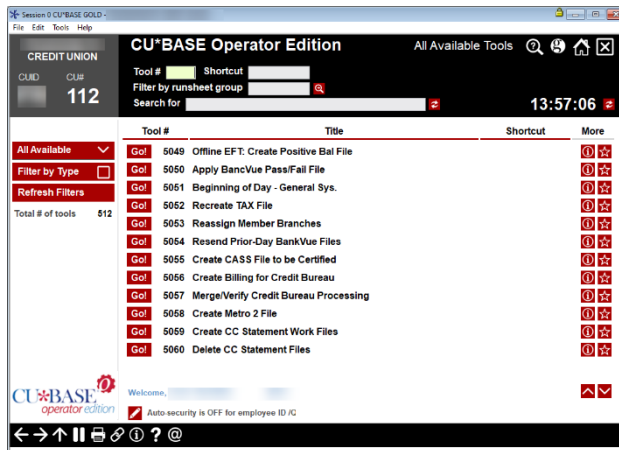
- NOTE: At this time, the promotional code added to CU*BASE will not link to CU*Publisher for a list of valid values. The field on Membership Information Update will be free form.

Self-Processors

☑ New Navigation and Organization in the OPER Tools Database

Learn more: online help

In 2017 (yes, it's been that long already!) we transitioned the CU*BASE menu system to a new tools-based database with searchable, organizable navigation. Now, almost 5 years later, it's hard to remember a time in which we weren't using tools to accomplish our daily tasks.

With the success of the CU*BASE tools implementation, it's now time to match our Operator Edition (OPER) to these tools and rules! We're very excited to bring you the culmination of our shared efforts across our teams here at CU*Answers, both developers and operators alike, in the new Operator Edition tools database.

This database allows users to easily navigate through the tools used for daily tasks, search for tool titles and keywords, use shortcuts to access individual or groups of tools, use pre-built run-sheet groupings to make daily tasks faster and easier, organize favorite tools, and assign authority to users using the familiar and modern interface shared with CU*BASE GOLD.

Some key reminders to ease the transition:
- As with the CU*BASE navigation, the *Search for* field will search tool titles and keywords to make finding the right tool easy.
- To help you keep them straight from tools on the main CU*BASE home page, all Operator Edition tools are numbered in the 5000 series.
- Included for a limited time are the old menu names as shortcuts. Simply enter your menu call (such as MNOP12) in the shortcut field to display all options that were within that menu, in the same order in which they originally appeared (but with new tool numbers). Since new tools will be added over time, we will eventually phase out the use of these codes, so be sure to familiarize yourself with the search feature and other organization tools as well.

> **Attention self processing credit union operations teams:** We will be reaching out directly to your teams to discuss the day-to-day changes you'll see and assist with the preparation you will need to do to be ready for day one. If you have questions on how our Ops teams are working with the new features, contact Jeff Miller, CU*Answers Assistant Vice President of Operations and Business Development, at jmiller@cuanswers.com.

☑ Updated OPER Online Documentation

Learn more: online help

Along with the new CU*BASE documentation, OPER documentation is also getting a refresh!

The navigation has been updated to reflect the associated tool numbers to assist in the transition to the new database, and a new navigation menu has been developed to assist in guiding users to the new options within the updated OPER tools database.

On release day, use the I icon on the OPER screen to navigate to help for that page, or navigate to The New Homepage to begin exploring the new online help.

Additionally Implemented with the Release

Check out these additional enhancements that will be implemented with this release.

Learn more: online help

Subsidiary Trial Balance Report Now Sorts by Branch

This release introduces a branch sort for **Tool #687** *Print Subsidiary Trial Balance Detail*. *When the branch sort is selected the report subtotals are by branch.* Since the revamp of the subsidiary screens with 20.10, this has been requested by several credit unions, so we are sure your back-office staff will appreciate this enhancement if you do branch accounting.

Long Last Name Now Added to Name/Address Screen

We introduced the long last name field in the May 2019 release to assist with member's names that were longer than the standard *Last Name* field. With this release we are adding it to the *Name/Address* screen accessed from Inquiry and Phone Operator.

END