

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	22.10	Online CUs	October 9, 2022
		Self-Processors	October 16, 2022





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

October 7, 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

Xpress Teller _____	2
 (Active Beta) Native Receipts in Xpress Teller _____	2
<input checked="" type="checkbox"/> Xpress Teller Enhancement: \$0 Memo Transactions for Cashed Checks and Misc. Advances _____	2
 Xpress Teller Enhancement: Adding Secondary Descriptions to Teller Transactions _____	3
BizLink Business Banking _____	4
 New Architecture and Look for BizLink247 (Coming Soon) _____	4
 BizWatch for ACH for Allows Business Members to Decide How to Process ACH Transactions for Certain Accounts (Coming Soon) _____	4
Teller/Member Service/Deposit Operations _____	5
<input checked="" type="checkbox"/> Expanded Savings Bonus Dividends Program Now Allows You to Reward Members by Targeted Query or a Fixed Amount _____	5
<input checked="" type="checkbox"/> Less Trips to the Vault with Teller-to-Teller Transfer _____	5
<input checked="" type="checkbox"/> Off Trial Balance (OTB) "Total Look" Accounts in CU*BASE Now Easier to Identify _____	6
Lending _____	6
<input checked="" type="checkbox"/> Download Home Mortgage Disclosure Act (HMDA) Database for Upload _____	6
<input checked="" type="checkbox"/> Rockstar! New "Loan Application Lock" Process for Loan Applications _____	6
<input checked="" type="checkbox"/> Automate Creating Participation Loans from Package Loans to be Sold Tool _____	7
<input checked="" type="checkbox"/> Marital Status Question Removed from Loan Application for Non-Community Property States _____	7
<input checked="" type="checkbox"/> Experian Credit Data Now Encrypted (Coming Soon) _____	7
Asterisk Intelligence/Analytics _____	8
<input checked="" type="checkbox"/> Phone Optics: Lite Sample Dashboard Joins Optics Tool Suite, Premium Version Slated in AI*Engaged _____	8
<input checked="" type="checkbox"/> Take Control of MORE of Your Data with Thirteen More Self-Directed Flood Options _____	8
<input checked="" type="checkbox"/> Large Array of New Filters, Increased Workability with the Phone Number Database, Plus New Output Options Added to List Generator Tool _____	9
<input checked="" type="checkbox"/> Custom Field Entry Added to New Loan Workflow _____	10
Audit _____	10
<input checked="" type="checkbox"/> Date Enhancements to Insider Audit/Due Diligence Reports and an Addition of a New "Account List Only" Report _____	10
<input checked="" type="checkbox"/> Change the Fraud Alert/Blocked Persons List to Display and Search by Full SSN _____	11
 Credit Card Advances from ATMs Added to Bank Secrecy Monitoring _____	11
<input checked="" type="checkbox"/> Update Red Flag Monitoring to Include ALL Phone Numbers _____	11
<input checked="" type="checkbox"/> New Canned Queries! (QualiFile and Employee Security Data) _____	11
EFT _____	12
<input checked="" type="checkbox"/> New Tool for Batch Bill Pay and P2P Unenrollment Assists with Database Maintenance and Fraud Mitigation _____	12
<input checked="" type="checkbox"/> Credit Card <i>Authorized User</i> Added as Additional Signer Type _____	12

Back Office/Accounting _____	12
<input checked="" type="checkbox"/> Additions to IRA Repayment Codes for 5498 Tax Processing _____	12
<input checked="" type="checkbox"/> New CU*BASE Categories for IRA and HSA Processing _____	13
<input checked="" type="checkbox"/> Enhanced Statement Mail Codes Options for Vendor Processing _____	13
<input checked="" type="checkbox"/> Payment Date Now Used for Checks and General Ledger _____	13

Xpress Teller

(Active Beta) Native Receipts in Xpress Teller

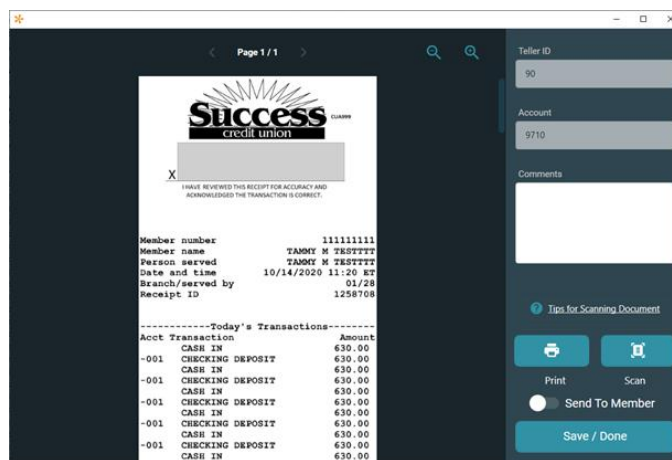
Learn more: [Kitchen and online help](#)



With Native Receipts, our Imaging Solutions developers (and many other teams, since this was definitely a team effort) have created a new, lightweight receipt processing application. Available first with Xpress Teller, this application allows tellers to view, sign, print, and archive receipts, replacing all of the functionality currently performed by ProDOC for receipts. *To use Native Receipts, you must use the vertical receipt format.*

Features

- Modernized look and feel.
- Saves logo with receipt so reprint from iDOC Vault includes this information.
- Optionally send receipts to member storage in **It's Me 247**.
- Account balances will be printed on receipts to match the point in time when the receipt was printed.
- No need for a receipt print session.



An additional benefit of this solution is that it will become part of the core. Instead of a print session tossing the receipt over the fence to a third-party imaging system, we'll be using data directly from CU*BASE to construct and archive the receipt using our own solution. **We'll write it, we'll own it, and we can innovate on it.**

Workflow Controls

New Xpress Teller workflow controls will give credit unions more options for how receipts are produced, including allowing you to mask the account number and name on the printed copy and determine whether to signal the teller to capture a signature only when a withdrawal is made.

Interested in Native Receipts? Check out the *Imaging Solutions store page* for this feature.

<https://store.cuanswers.com/product/native-receipts-active-beta/>

Xpress Teller Enhancement: \$0 Memo Transactions for Cashed Checks and Misc. Advances

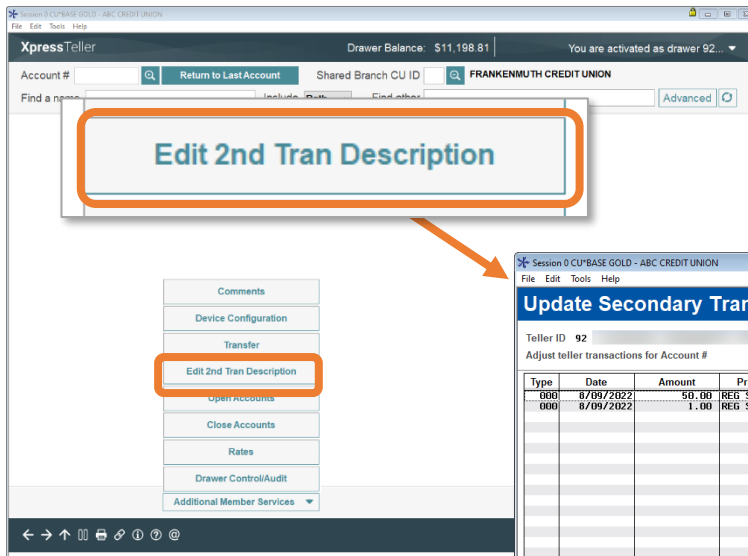
Learn more: [Kitchen and online help](#)

This is sure to be a favorite since many credit unions in the network asked for this feature. Thank you for your input!

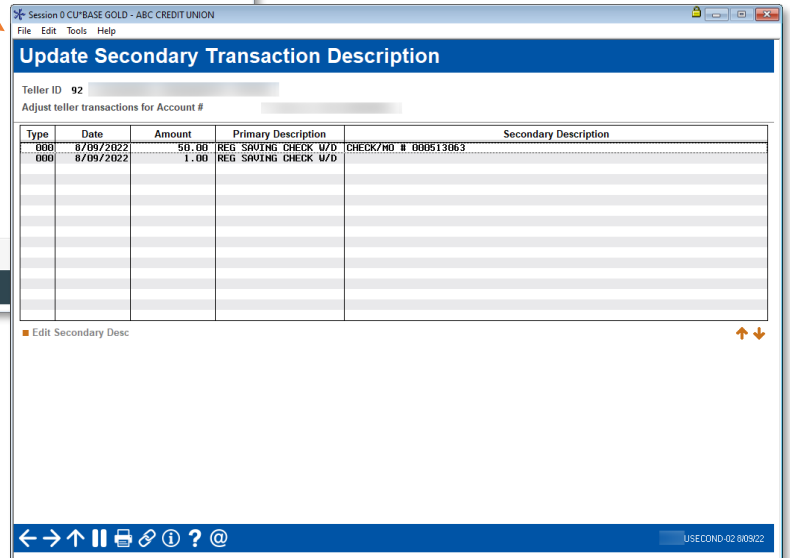
Now a **\$0 memo transaction is posted automatically every time a check is cashed** via Xpress Teller. A similar memo transaction will also be posted when a member receives cash back from a Miscellaneous Advance. This provides the additional advantage of providing an audit record in the member account in case later research is required.

Xpress Teller Enhancement: Adding Secondary Descriptions to Teller Transactions

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



Currently, if a teller wants to change the secondary transaction description to add a note, they must use the existing tool (**Tool #918 Update Trans Desc & IRA/HSA Post Codes**), which also allows the user to update the primary description, suppress transactions from statements, and change IRA/HSA posting code.



With this release we are adding a handy way to access and change *just the secondary transaction description*. Tellers access this new feature from the Xpress Teller Search page (Tool #1600 Xpress Teller). Only transactions posted today by this teller will appear, making it easy to find items that need additional attention, even if the teller needs to finish updating a description after doing something else with the member. From this entry page, the teller simply selects *Edit 2nd Trans Description* to access a central location to change the description directly following the transaction or at any time of the day. *These new secondary transaction descriptions will appear on member statements.*

Your credit union can activate this feature though Xpress Teller workflow controls (Tool #1775).

BizLink Business Banking

Credit unions now have two options to service large checks and ACH transactions by business memberships: BizWatch for ACH, new with this release, the Positive Pay block list for in-house checks, or both! Additional enhancements to business online banking are also coming soon.

New Architecture and Look for BizLink247 (Coming Soon)

Learn more: [Kitchen](#)

BizLink 247 Online Banking for Business is our full-featured, multiple-user product designed for businesses who manage employee teams where multiple people need to manage the business's account online.



In October we start beta-testing a reset for the look-and-feel and underlying architecture foundation for **BizLink 247** using a mobile first/modules approach, similar to what was released in 2021 for **It's Me 247** desktop and mobile banking. We anticipate moving all CUs to the new product in December.

Watch for news in the coming weeks with more details about the rollout plan!

Biz Watch for ACH for Allows Business Members to Decide How to Process ACH Transactions for Certain Accounts (Coming Soon)

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

Biz Watch for ACH is a new service designed especially for business members who want a higher level of control over unauthorized transactions submitted to their operating accounts. With the BizWatch configuration (Tool #1022), credit unions can assist members with automating more of the process of how their incoming ACH debits will be handled.



Members can select one of these methods:

- Block all ACH debits
- Block only debits over \$x (any company)
- Allow debits (any amount) only if on a list of approved ACH company IDs

If any ACH debits come in that are not allowed based on these settings, they will be placed in a queue that the business member will work by logging in to **BizLink 247** online banking. The member will receive an email notification that items are ready to review, and items can be either posted or returned via that dashboard. This dashboard will allow members to include items to the approved or non-approved lists as they are received and vetted.

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

NOTE: When the new **BizLink 247** architecture goes live and Biz Watch for ACH is activated, the existing In-house Checks/ACH block list feature in CU*BASE that supports Positive Pay (Tool #1870) will change to no longer block ACH debits, and instead will apply only to in-house checks. More information about this shift will be coming in future communications, as part of the rollout of the new **BizLink 247**.

Teller/Member Service/Deposit Operations

Expanded Savings Bonus Dividends Program Now Allows You to Reward Members by Targeted Query or a Fixed Amount

Learn more: [online help](#) and [Share Bonus Dividend Loan Interest Rebate Program](#)

Thanks to North Park Credit Union for championing this enhancement!

In November of 2012 we introduced the Savings and Loan Bonus Dividend Program (**Tool #823 Standard Bonus Div/Loan Interest Rebate**) to allow credit unions to post bonus dividend payments or loan interest rebates to members at year-end. Fast forward to now and this has become a year-round tool to pay dividends to members.

With this release, we have expanded the existing savings bonus dividend program to pay a bonus dividend to a credit union-defined set of accounts from an imported file. *Think of all the customization and targeted lists you can create by adding the power of Query to this feature!* Additionally, the bonus dividend program is also enhanced to allow the dividend payment to be a specific amount rather than based on a percentage of year-to-date or period dividends. For example, if you wanted to give members \$25 to celebrate your credit union's 25th anniversary, now you can! *There is no change to Loan Interest Rebate Program also accessed via Tool #823.*

Interested in learning more about this feature? Check out the Earnings Edge store tile at <https://store.cuanswers.com/product/bonus-dividend-loan-interest-rebate-management/>

Less Trips to the Vault with Teller-to-Teller Transfer

Learn more: [online help](#)

Thanks to Blue Grass Credit Union for their Idea Form!

With this release, tellers with access to Tool #32 *Teller/Vault Cash Transfer* will be able to transfer funds directly from a teller drawer to another teller without first selling their funds to the vault. Both drawers of course need to be activated and tied to the same branch vault.

This feature does not have to be activated but it only available to employees with access to Tool #32.

☑ Off Trial Balance (OTB) “Total Look” Accounts in CU*BASE Now Easier to Identify

Learn more: [online help](#)

Thanks to TruChoice Credit Union for championing this enhancement!

Are you familiar with “Total Look” with Off-Trial Balance (OTB) loans? If you receive transaction history along with the general account details from your OTB processor/vendor, you can display the OTB accounts along with the member’s other accounts on the main Member Inquiry and Phone Operator screen and in **It’s Me 247**, giving employees access to the OTB Loan Account Inquiry screen and members access to their loan details online.

Previously, credit unions could not have unique suffixes coded for their OTB accounts. Now, all member accounts are visible without the re-structuring of the OTB number, and in the inquiry list the accounts will have a unique “suffix” such as A01, making it easy to see they are an OTB account.

Lending

☑ Download Home Mortgage Disclosure Act (HMDA) Database for Upload

Learn more: [online help](#)

Field #	Description	Content	Show Filled in Only
2	Financial Institution Name	TEST CREDIT UNION	
3	Calendar Year	2,022	
4	Calendar Quarter	2	
5	Contact Persons Name	EDWARD EMPLOYEE	
6	Contact Persons Telephone Number	800-327-3478	
7	Contact Persons E-mail address	EDWARD.EMPLOYEE@CURNMERS.COM	
8	Contact Persons Street Address	6000 28TH STREET	
9	Contact Persons Office City	GRAND RAPIDS	
10	Contact Persons Office State	MI	
11	Contact Persons Office ZIP Code	49546	
12	Federal Agency	5 - NATIONAL CREDIT UNION AD (NCUA)	
14	Federal Taxpayer ID Number		
15	Legal Entity Identifier (LET)		

With the 21.10 release we introduced the database to house data for the Home Mortgage Disclosure Act (HMDA).

With this release, we now provide the tools to upload this data to the HMDA website interface.

Once the data is manually entered into CU*BASE, use **Tool #1691 HMDA General Information/Download** to enter the header information needed to download and build the reporting file for the FFIEC HMDA Platform. Employees can then upload this to the HMDA website. We are excited to have this ready for you in time for the early 2023 lending activity reporting.

☑ Rockstar! New “Loan Application Lock” Process for Loan Applications

Learn more: [online help](#)

This is sure to be a big hit with your lending team!

Right now, multiple lending officers can be editing the details of a loan application while it is being worked on by another loan officer, but if one of them makes a change, it may be overwritten by the other officer, or it may overwrite what the other officer is doing, without warning. Now, there is a fix that we know your loan department will feel is the star of the show!

With this release, when a loan application is being processed by an initial loan officer, any other lender that tries to access it will receive a notification that the loan is currently locked. (This notification will list who has it locked so they can contact that person). *That second loan officer will be able to print the Loan Officer Worksheet so they can review summary information about the application. That way an underwriter could still review the details while having a conversation with an officer over the phone, without risk that some change will inadvertently be lost.*

The lock is removed automatically once the original user exits the application properly. For the rare occasion that the lock on the loan needs to be removed and that person is unavailable (at lunch, gone home unexpectedly), you can give

certain employees access to the new **Tool #1697 Clear Lock on Loan Application**. After entering in the application number, they can then override and remove the lock.

Automate Creating Participation Loans from Package Loans to be Sold Tool

Learn more: [Participation Loan booklet series](#), [Kitchen](#) and [online help](#)

For credit unions that sell loan participations using **Tool #574 Package Loans to be Sold** you now have the ability to automatically create the loans in the loan participation subsidiary system once the loan package details are finalized. Simply use the new function “Prepare for Final Sale” and you will be asked to enter the investor, participation loan type, reference # and start date. The remainder of the participation loan details will be gathered from the loan package. The loans will then be created in the loan participation system. This will eliminate the tedious manual entry of each loan via **Tool #119 PL 1: Add/Maintain Participation Loans**.

You also now have the ability to filter the loans by membership designation when creating the loan package and we have expanded dollar amount fields to include decimal positions.

Marital Status Question Removed from Loan Application for Non-Community Property States

Learn more: [Kitchen](#)

With this release, the question of marital status will be removed from the loan application. *For credit unions whose main office is located in a community property and dowry state where this a required field (Arizona, California, Idaho, Kentucky, Louisiana, Nevada, New Mexico, Ohio, Texas, Washington, and Wisconsin) the marital status question will still be asked, as now.*

Refer to our Kitchen page for more information about the ultimate plan to reintroduce and enhance this as an optional feature for your credit union with our new online application. <https://www.cuanswers.com/resources/kitchen/online-los-projects-in-the-works/>

Experian Credit Data Now Encrypted (Coming Soon)

Learn more: [online help](#)

This enhancement will be rolled out to credit unions in October after the release is implemented.

Over the past year or so we have been working on a project based on a request from Experian, related to how credit data pulled from Experian is stored on CU*BASE. In a nutshell, Experian requires that for credit unions who pull credit* from them, personally identifiable information about members must be encrypted while “at rest” in the database, and revealed only to authorized users – meaning CU employees, not data center support staff.

What that means is that with this release we will be adding infrastructure that will encrypt and protect the following data where it is stored in the CU*BASE credit report tables** ONLY:

- Credit score
- Employment information
- Debt information
- SSN/TIN
- Text file of the entire credit report

The changes will prevent anyone other than a credit union user from being able to view this data, whether via a CU*BASE screen or by using Query. **So credit union employees*** will not notice any difference** when accessing credit data via various CU*BASE features. However, data center employees, including CSRs, programmers, etc., will see only masked data on those screens or when performing queries of the affected tables. For example, we’ll see all 9s for a SSN, and masking characters for alphabetic information. This will require us to adjust how we work with you on troubleshooting potential issues, but your employees should not need to make any changes to how they do their day-to-day work.

* If you pull from Experian as either your primary or secondary provider.

** A complete list of affected tables will be available via online help with the release.

*** This encryption is governed only by a general categorization of employee profile – CU employee versus non-CU employee. There can be no differentiation between one particular type of CU employee (like a manager or a loan officer) versus another. Your credit union will still use CU*BASE Employee Security controls to govern an employee's access to a particular tool or feature.

Asterisk Intelligence/Analytics

☑ Phone Optics: Lite Sample Dashboard Joins Optics Tool Suite, Premium Version Slated in AI*Engaged

Learn more: [online help](#)



Coming to the Asterisk Intelligence Optics suite of tools is the new Phone Optics toolset. In CU*BASE, **Tool #1696 Phone Optics: Lite** will provide a collection of sample data to further highlight the insights that could be available when activating Phone Optics data in the data warehouse using AI*Engaged.

Phone Optics Premium



AI*Engaged

With the premium dashboard, gain insight to even more non-transactional data points tracked through member call data in the Phone Operator tool. This dashboard is tailored for call center managers, data analysts, and operations officers, and will list and analyze the details of 41 different actions that your call center staff perform in the Phone Operator tool to support member needs.

Use this dashboard to review employee usage of the Phone Operator tool to look for potential areas where training or operational adjustments may be required. Answer questions like, are my staff taking too many steps to handle password or PIN resets? How much time is being spent reviewing account histories compared to other support functions?

This dashboard helps develop a deeper understanding of who is picking up the phone to call you. You can sort the data on why they are calling, even when no transaction is recorded. How many loan payoff requests are coming in via phone? Which members are calling repeatedly for a transaction history, and how can they be better served?



Want to see YOUR credit union's data in this dashboard? The complete Phone Optics tool containing actual credit union data will be available in the Data Warehouse as a premium data set. Detailed records and data history captured in the Data Warehouse make it possible for analysts and CU leaders to get specific in analyzing, planning, and managing digital spaces and digital member solutions – including communicating with specific members. To get started with your Data Warehouse, visit the Asterisk Intelligence store: <https://store.cuanswers.com/product/data-warehouse-library/>

☑ Take Control of MORE of Your Data with Thirteen More Self-Directed Flood Options

Learn more: [online help](#)

This exciting enhancement will add 13 more flood programs to the self-directed data floods feature, **Tool #1210 Self-Directed Data Floods**. In this update you will find the following floods ready to be tailored to your credit union needs and run effortlessly across CU*BASE records;

- eStatement enrollment
- eNotice subscription
- Original debt-to-income (DTI) ratios on loan accounts
- Original loan-to-value (LTV) ratios on loan accounts
- Original debt-to-income (DTI) ratios on LOC accounts
- Original loan-to-value (LTV) ratios on to LOC accounts
- Membership Designation codes
- Maximum # of bumps allowed on certificates

- # of times bumped on certificates
- Account nicknames
- Insider/Employee Type code
- Disbursement Limit (LOC accounts only)
- Statement Mail Group on *closed* memberships (companion to the existing flood for open members)

Much like the custom field floods that arrived in the 19.05 release, many of the above options include the ability to upload not only the list of account numbers to flood, but the values to be flooded into the table as well. That means you can have different values flooded to each of the individual accounts, while still avoiding tedious manual updates to individual accounts.

NOTE: We will be removing the Reg E Opt Out flood option from this tool, as it was not able to adjust all of the member's associated sub-accounts. If a credit union needs this particular flood, it will need to be done as a custom project.

Don't Forget About These Tools, Too!

As a reminder, we also have tools that can accomplish additional tasks outside of the self-directed data floods. **Tool #365 eStatement Batch Unenrollment** allows users to unenroll members from eStatements based on enrollment date who haven't accepted the user agreement, haven't logged into online banking in a period of time, or have a bad email on file. Similar to the eStatement unenrollment option, new with this release also are two tools to batch unenroll members from bill pay and P2P (see more in the EFT section below).

Large Array of New Filters, Increased Workability with the Phone Number Database, Plus New Output Options Added to List Generator Tool

Learn more: [online help](#)

This enhancement is FULL of new goodies to use in **Tool #447 List Generator (Database/Labels)**! We've adapted the filters based on the phone number database for selecting member records, as well as made other enhancements to the available filters, and updated output options to include more member data as well. Read on to find out what makes this such a valuable tool for credit unions who want to perform targeted member communications without having to wade into Report Builder.



In addition to incorporating more filters for recently-introduced products and services (such as P2P or mobile web), we've also introduced a technique for selecting accounts based on entries in the credit union's CU-defined UDM fields. This is particularly exciting due to how difficult these fields are to include in standard Query selection criteria.

New Filter Options

- List (or exclude) **deceased** members
- List (or exclude) if membership was opened online via **MAP/MOP**
- List (or exclude) based on **SEG/Sponsor**
- List (or exclude) if membership **opened by** a particular employee ID, or by any **archived emp ID**
- List (or exclude) if an **email address** is present
- List (or exclude) if the email is marked as **wrong email address**
- List (or exclude) if any phone # has the **mobile phone** flag checked
- List (or exclude) if any phone # has the **daytime phone** flag checked
- List (or exclude) if any phone # has the **nighttime phone** flag checked
- List (or exclude) if any phone # is marked as a **wrong phone number**
- List (or exclude) if any phone # has the **text message allowed** flag checked
- List (or exclude) based on a range of **credit scores** pulled within the past 1-6 months
- All of the services criteria currently available on the "Select accounts WITHOUT" screen will be replicated on the "Select accounts WITH" screen so you can list members if they have or do not have that particular service, including these **new** items:
 - List if member is (or is not) enrolled for **RDC**
 - List if member is (or is not) enrolled for **eAlerts**
 - List if member is (or is not) enrolled for **eNotices**
 - List if member is (or is not) enrolled for **A2A**

- List if member is (or is not) enrolled for **P2P**
- List if member is (or is not) enrolled for **text banking**
- List if member has (or has not) used **mobile web banking** in the prior month (based on a data element in the Tiered Service monthly scoring file)
- List if a member has (or does not have) *any* product under a particular **Application Type** (no need to choose specific product codes!)
- List if a member has certain data entered into a **custom (UDM) membership field** – or if there is *any* data in that field
- List if a member has certain data entered into a **custom (UDM) account field** – or if there is *any* data in that field

New Output Options

- Allow for the member’s **primary phone number** (lowest seq# in the MASTPH table) to be included in the file and dashboard outputs
- Allow for the member’s **email address** to be included in the file and dashboard outputs

Custom Field Entry Added to New Loan Workflow

Learn more: [online help](#)

Now included in the workflow when opening a new loan account is the ability to select Custom Fields in order to access a screen to enter the appropriate data for the member without leaving the loan account creation workflow.

The screenshot shows a form titled "Additional Information" with several checkboxes. The "Custom fields" checkbox is checked and highlighted with a yellow box. Other options include Collateral, Automatic transfer, Payroll deduction, Link to dealer, Participation loan, Disburse funds, Additional signers, Payment matrix, Pledged shares, Variable rate loan, Credit card maintenance, ACH maintenance, and Account nickname. A "Selected forms: Select" button is at the bottom left.

Audit

Date Enhancements to Insider Audit/Due Diligence Reports and an Addition of a New “Account List Only” Report

Learn more: [online help](#)

Your auditors will love this next one, and the time it saves them!

With this release we are adding separate date selections to the Insider Audit/Due Diligence reports (Tool #402) that AuditLink and credit unions use to monitor account activity on employee accounts. Now each individual report will have unique date fields that are appropriate to each report type, *with edits and explanatory messages to make it clear what is possible for each of the individual reports.*

We’ve also added a fifth report to this collection (Account list only), that simply lists account numbers and names for members with either an insider/employee type code, or with a due diligence code, regardless of activity. We hear that auditors frequently request a list they can use for verification purposes, and that until now it was only available via Query.

The screenshot shows a software interface for "Print Special Account Audit Report". It includes a "Generate report for" section with radio buttons for "Insider/Employees" (selected) and "Members with due diligence flag". Below this are fields for "Employee type code" and "Optional" with a "Select" button. The "Reports to Print" section lists several report types with checkboxes: "Teller audit key review", "Transaction activity review", "File maintenance review", "Negative balance/Delinquent accounts review", and "Account list only". Each report type has associated date selection fields and a "Select" button. A "Job queue" section is visible in the top right corner.

Change the Fraud Alert/Blocked Persons List to Display and Search by Full SSN

Learn more: [Fraud Block List Supplemental Resource Guide](#) and [online help](#)

Thank you, Frankenmuth Credit Union, for this Idea form!

Block lists allow your credit union to restrict access to services such as online banking, bill pay and more. With this release, we have increased the length of the SSN/TIN search field in **Tool #1892 View Fraud Alert/Blocked Persons List**, which allows employees to see who is on the block list. Now employees can enter the full number instead of just the last four digits. Enjoy less time in this effort with fewer results (just one!).

Credit Card Advances from ATMs Added to Bank Secrecy Monitoring

Learn more: [Bank Secrecy Monitoring Tools](#) and [online help](#)

With this release you can now include credit card cash advances at ATMs in the Bank Secrecy Act Monitoring Configuration (Tool #169). Audit Link recommends that you activate this feature.

Update Red Flag Monitoring to Include ALL Phone Numbers

Learn more: [Overview: Red Flag Monitoring](#) and [online help](#)

With the July 2018 release, we introduced the advanced labeling of member phone numbers to allow for the sequencing of a primary phone number, for example making the cell phone the primary phone, with red flag monitoring (Tool #750 Red Flag Controls) to this primary number. With Red Flag Monitoring members receive an online banking message and an email any time the number is changed, either in CU*BASE by an employee or online in **It's Me 247**.

Fast forward to today and we are excited to announce that we are adding Red Flag monitoring to all phone numbers in the membership. We have also updated the message the member receives to accommodate the length of the name of the new labels.

*As announced back in July 2018, now is a great time to start thinking about your internal procedures and the standard phone number labels you want to configure. Labels can be set up via **Tool #1330 Phone Label Configuration**.*

New Canned Queries! (QualiFile and Employee Security Data)

Learn more: [online help](#)

With this release we are adding two new canned Queries to CU*BASE.

- Use **Tool #1693 QualiFile Scan History (CHEXSLOG)** to view QualiFile information, including the QualiFile Result Code and the QualiFile Score descriptions.
- Use **Tool #1695 View User/Employee ID Security (SECAUD)** to view the CU*BASE User and Employee IDs. This allows your credit union to review and find if there are any inconsistencies, for example if the Employee ID does not match the appropriate User ID.

EFT

☑ New Tool for Batch Bill Pay and P2P Unenrollment Assists with Database Maintenance and Fraud Mitigation

Learn more: [online help](#)

Similar to the existing **Tool #365 eStatement Batch Unenrollment**, this new set of tools allows the user to unenroll a batch of members from the credit union's configured bill pay and P2P programs. However, these new options work closer to that of a self-directed flood, in that the user provides the tool with the file of member accounts to unenroll from the product.

Tool #1116 Batch Unenroll Members from Bill Pay and **Tool #1117 Batch Unenroll Members from P2P** will prove valuable to help your credit union mitigate enrollment fraud experienced when bad actors gain access to multiple member accounts in order to initiate

payments to false vendors. While this type of fraud is complex and fortunately rare, it does not stop it from happening in the financial landscape, and any new tool to quickly shut down bill pay access from these bad actors can help.

In addition, generating a file of members who may be enrolled in a bill pay or P2P service but don't actively use the service, or never have, in order to remove them from the service can help maintain a cleaner database, and save on enrollment costs.

☑ Credit Card Authorized User Added as Additional Signer Type

Learn more: [online help](#)

This release includes a new option on credit card loan accounts to include an additional signer as an authorized user, and allows for the correct ECOA code (3) to report them accurately to the credit bureaus.

When adding an additional signer, “Authorized User” will now appear along with co-applicant, guarantor, and spouse. As the Metro II file was recently updated to include authorized user information, this update will simplify reporting of authorized users on these types of loans.

Note that authorized users have equal access to the loan funds but are not obligated to make payments. They are reported to the bureaus with the appropriate ECOA code, which must also include additional information about the signer, such as SSN and date of birth. This authorized user type is completely separate from the credit card “Authorized User List” (which to note, is rarely used anymore since we introduced unique card numbers per card holder for a single loan in the multiple PAN upgrades), and will not impact any emboss records for the credit card loan.

Back Office/Accounting

☑ Additions to IRA Repayment Codes for 5498 Tax Processing

Learn more: [online help](#)

Three new repayment codes (which translate into contribution/deposit codes) were introduced in the IRS Pub 1220 for IRA reporting during 5498 tax processing of traditional IRAs. This enhancement adds codes to allow for the following new repayment options;

- Reservist Repayment (U) - repayment of distributions used for reservists called to duty for more than 180 days
- Disaster Repayment (X) - repayment of distributions due to qualified disasters
- Birth/Adopt Repayment (Z) - repayment of distributions due to qualified birth or adoption

See more about using these codes when the **2022 Year-End Processing Guide** is made available for your credit union.

☑ New CU*BASE Categories for IRA and HSA Processing

Learn more: [online help](#)

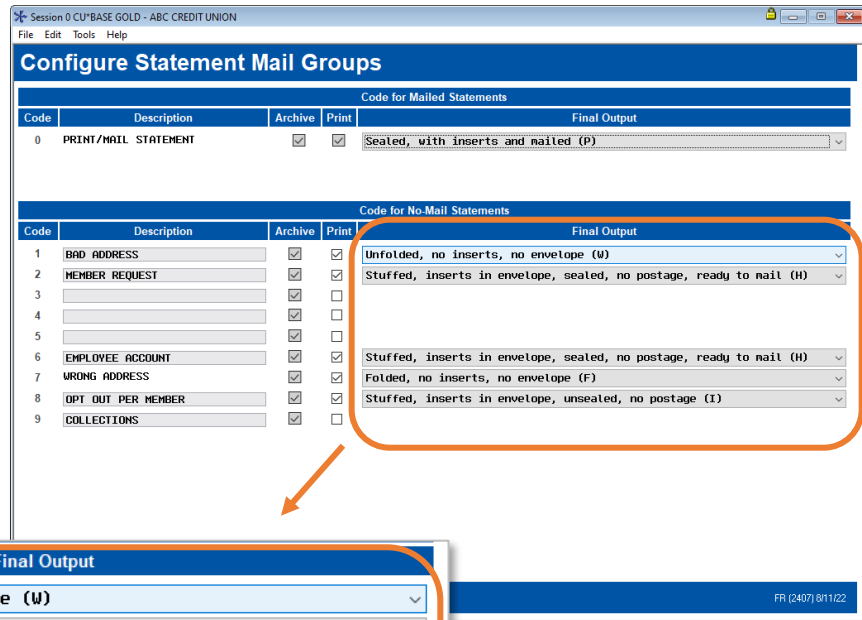
Easily access IRA and HSA Processing tools in CU*BASE by selecting the categories IRA and HSA, in addition to existing category TAX that will bring up all tax related tools.

📄 Enhanced Statement Mail Codes Options for Vendor Processing

Learn more: [online help](#)

With this release we are adding more options for handling of statement production for special groups, such as employees and Board of Director members, as well as your accounts in collection.

Now **Tool #275 Configure Statement Mail Groups** has new options for “no mail” statements, such as placing statements in sealed or unsealed envelopes, for your credit union to handle on your own.



The handy screen makes it easy to indicate what each statement mail code means for your statement vendor. (Remember to indicate which mail code the membership uses in Membership Update.)

*This replaces any need to indicate statement preferences on **Tool #914 Update Statement Msg/Insert Instructions** and moves the “Primary destination of statements” field that currently resides on Tool #914 to the Statement Mail Group Configuration (Tool #275) instead.*

☑ Payment Date Now Used for Checks and General Ledger

Learn more: [online help](#)

Thanks to the Accounting Focus group for their assistance with this enhancement.

There are two different dates that are stored when processing payments in the Accounts Payable system: *check/voucher date* which gets populated when the item is selected for payment via **Tool #1910 Organize Invoices for Payment** and the *payment date* which gets populated when the item is processed for payment via **Tool #1961 Process Payments for Vendors**. Currently the check/voucher date is printed on the check and the G/L entries. With this release, the system will begin using the payment date.

For credit unions that organize invoices for payment and process the payments the same day this change will have no impact. But, for credit unions that do not process payments (cut checks) the same day they are selected for payment, this will provide more accurate accounting of the payment. The A/P history for the item will still store both dates.