

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	22.12	Online Credit Unions	December 4, 2022
		Self-Processors	December 11, 2022





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

**December 3, 2022**








This release includes changes to key database tables (files). **You must update your automated Queries** before 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.

### Included in this Release

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## Lending (1Click Offers Enhancement)

### Now Add Fees to 1Click Loan Offers and Increased Your Loan Portfolio Earnings

Learn more: [1Click Offers: My Loans/My Way booklet](#), and Overview: [1Click Offers in online help](#)

Now your credit union can charge a fee to members for 1Click Loan Offers! 1Click Loan Offers allow you to offer pre-approved, guaranteed loan accounts to targeted members via **It's Me 247**. Configure an optional fee amount when setting up the offer via **Tool #1340 Configure 1Click Offers**.

After reviewing the 1Click Offer in online or mobile banking, the member must select the deposit account from which to pull the fee. This is in the same section where the member selects the account to deposit the loan funds.

## 5300 Call Report Enhancements

### Loan Delinquency Reports Now Use Updated 5300 Call Report Breakdowns

Learn more in [online help](#)

As of March 2022, the NCUA updated the reporting of delinquent loans by breaking out the 60-179 days range to 60-89 days and 90-179 days. We have updated the following reports to match the delinquency day ranges now required by the NCUA and are happy to report it will be in place for use with the January Call Reports!

- **Tool #461 Loan Delinquency Analysis Report**
  - Can also be run via **Tool #788 Selective Loan Information Report**
- **Tool #578 Particip. Loan Delinquency Analysis Report**

## New Online Self-Service Enrollments

### Members Can Now Enroll in Debit Card Round Up in “It’s Me 247”

Learn more: [Debit Card Round Up booklet](#) and [online help](#)

The Debit Card Round Up program now allows members to set up and adjust round-up settings online!

With Debit Card Round Up, the credit union automatically rounds up each debit card purchase, and the excess funds are deposited into a designated savings or checking account. Debit Card Round Up is FREE to your credit union, so you should offer this to your members! Contact the Earnings Edge team if you’d like help activating this feature or refer to the Debit Card Round Up booklet for complete instructions.

## Business Banking (Launches December 6th)

All these changes come December 6th, after the release.

### “BizLink 247” Business Banking (Launches December 6)

Learn more: [BizLink 247 webinar](#) and [BizLink 247 Business Banking booklet](#)

*These two features will be live to all members on December 6<sup>th</sup>.*

The newly redesigned **BizLink 247** online banking for business arrives December 6th!

**BizLink 247** was designed with the specialized needs of business members in mind and we’re enhancing this with our new modular redesign. Your credit union will now have the ability to update branding and logos, add or remove widgets, incorporate marketing materials, and more!

Ready to get started with the new **BizLink 247** online banking for business? Visit the CU\*Answers store to get started today: <https://store.cuanswers.com/product/bizlink-247/>

### Biz Watch for ACH (Launches December 6)

Learn more: [Biz Watch for ACH booklet](#)

*The 22.10 release summary announced that Biz Watch for ACH was coming soon. With the rollout of **BizLink 247**, we are excited to announce that it will now be available to clients.*

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 Biz Watch 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 need to 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 as part of the enrollment process. 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.*

 **Positive Pay Block List Now Only Blocks Checks, Not ACH (Launches December 6)**

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Learn more in [online help](#)

Starting with this release, the Positive Pay Block List will now only block in-house check clearings. If you wish to block ACH debits from posting for business members, you can now elect to enroll members into the new Biz Watch for ACH, via **BizLink 247** online banking for business. To indicate this change, we are changing Tool #1870 to read Block Accounts for In-House Checks instead of Block Accounts from In-House Checks/ACH. (Likewise, the view-only version of the tool, #1871, is also renamed.)

End