

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	23.05	Online Credit Unions	May 7, 2023
		Self-Processors	May 21, 2023





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

**May 5, 2023**


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

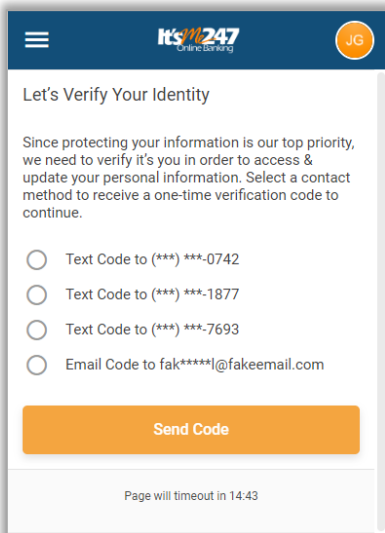
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## Star of the Show

### Optional Two-Factor Authentication for Personal Information in "It's Me 247"

Learn more in [It's Me 247 Strategies for Controlling Member Access](#) and [online help](#)



Before this release, your credit union had the option to use two-factor authentication with new members, but many requests have come in to increase the use of this security measure in more areas of online banking.

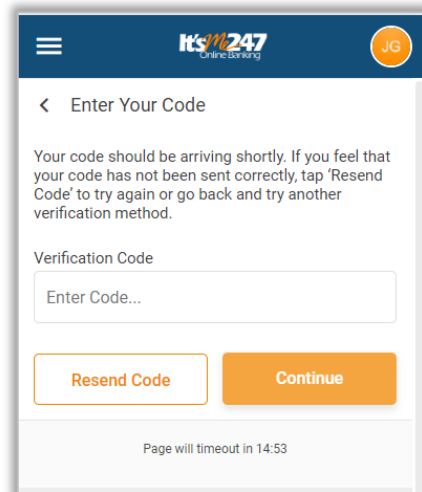
With this release we are introducing our new architecture to provide credit unions the option to add this level of security to additional areas, with the first area being the *Personal Information Update* area.

Now your credit union has the option to require two-factor authentication for members who want to change their address, phone, email address, and other such personal information.

Once activated in **Tool #569 Online/Mobile/Text Banking VMS**

**Configuration** the member is prompted to enter a confirmation code sent via text or email before they can access the page in **It's Me 247** to make the change. The member experience will be the same experience otherwise, and the authentication will remain for the life of the session.

*If you activate this feature, however, you cannot set the member's changes for review.*



**NOTE:** Watch for more use of this feature coming in future releases. Next on the docket is optional multi-factor authentication for enrolling for Person-to-Person (P2P) transfers.

Our audit teams strongly suggest that credit unions make it a priority to utilize this option for members. Many times, two factor authentication(2FA) is enough to thwart scammers right at step one. While phishing, social engineering, and fraudsters behind keyboards will always be a factor to consider in financial risk mitigation, 2FA adds a choke point to many known and documented schemes. In the coming weeks, additional information and AuditLink whitepapers will be available for review that further explore these risk factors and the tools to manage them.

## Internet Retailer

### Share Draft Secured Loans Now Added to the Deposit Secured Loans Line Up!

Learn more in [Deposit Secured Loans](#) booklet, and [online help](#)

In with the November 2020 release, we ventured into a new way of lending, introducing the automated CD-Secured loans. Then in May 2022, we added the ability to secure a loan with a share account and to include a loan form, such as a promissory note, to the loan application process. Now you had both CD-Secured and Share-Secured loans you could offer your members in your Deposit Secured loan line up.

With this release we are opening the deposit accounts to include checking accounts. Once activated, members can secure a portion of their checking account and open a loan any time from in **It's Me 247**.

Haven't added Deposit Secured Loans to your Internet Retailer arsenal? Maybe now is the time to get started!

For more information about Deposit Secured Loans, check out the "1Click" section of the Lender\*VP store:

<https://store.cuanswers.com/product/diy-secured-loans/>.

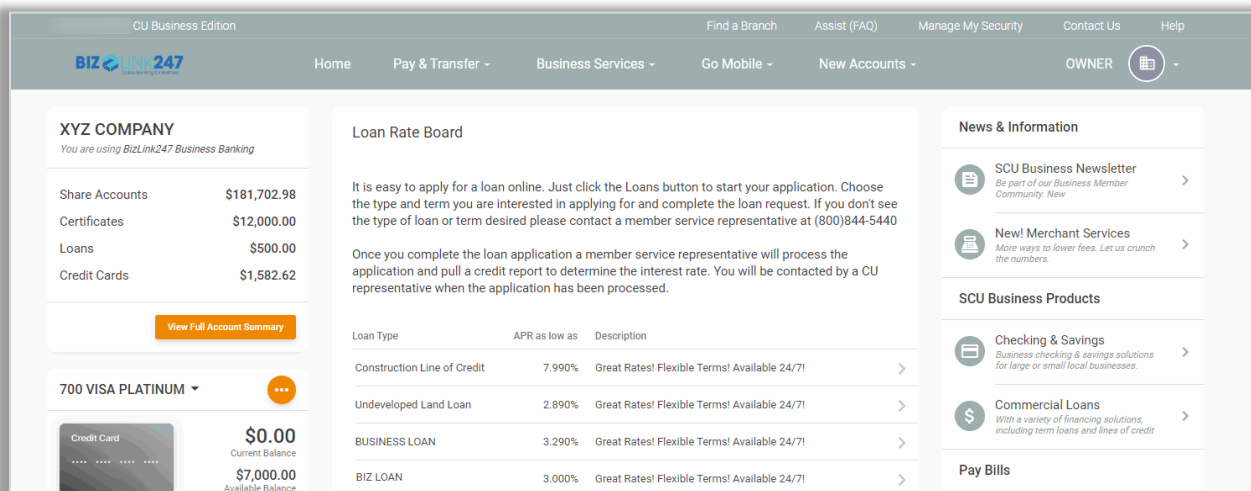
## BizLink Business Banking

### Offer Different Rate Boards for "BizLink 247" Versus "It's Me 247"

Learn more in [BizLink 247 Business Online Banking Guide](#), [Selling Products Online](#), and [online help](#)

With this release, we offer the most asked for feature for our **BizLink 247** Business Online Banking product.

Now you can offer savings, checking and certificate, and loan products designed specifically for your business members. Sell your products on your consumer **It's Me 247** rate board, your business **BizLink 247** rate board, or both! When setting up a product to appear in online banking (via **Tool #506 Member Rate Maintenance** for savings or certificate products, and via **Tool #470 Loan Product Configuration** for loan products), you'll see new checkboxes to activate the product in standard online banking, business banking (multi-login), or both.



CU Business Edition

Find a Branch Assist (FAQ) Manage My Security Contact Us Help

**BIZLINK 247** Home Pay & Transfer Business Services Go Mobile New Accounts OWNER

**XYZ COMPANY**  
You are using BizLink247 Business Banking

Account Type	Balance
Share Accounts	\$181,702.98
Certificates	\$12,000.00
Loans	\$500.00
Credit Cards	\$1,582.62

[View Full Account Summary](#)

700 VISA PLATINUM

Credit Card

Current Balance: \$0.00

Available Balance: \$7,000.00

### Loan Rate Board

It is easy to apply for a loan online. Just click the Loans button to start your application. Choose the type and term you are interested in applying for and complete the loan request. If you don't see the type of loan or term desired please contact a member service representative at (800)844-5440

Once you complete the loan application a member service representative will process the application and pull a credit report to determine the interest rate. You will be contacted by a CU representative when the application has been processed.

Loan Type	APR as low as	Description
Construction Line of Credit	7.990%	Great Rates! Flexible Terms! Available 24/7!
Undeveloped Land Loan	2.890%	Great Rates! Flexible Terms! Available 24/7!
BUSINESS LOAN	3.290%	Great Rates! Flexible Terms! Available 24/7!
BIZ LOAN	3.000%	Great Rates! Flexible Terms! Available 24/7!

### News & Information

- SCU Business Newsletter  
Be part of our Business Member Community. [New](#)
- New! Merchant Services  
More ways to lower fees. Let us crunch the numbers. [New](#)
- SCU Business Products
  - Checking & Savings  
Business checking & savings solutions for large or small local businesses. [New](#)
  - Commercial Loans  
With a variety of financing solutions, including term loans and lines of credit. [New](#)
- Pay Bills

**NOTE:** There is only one sales text message per product so if you wish to customize your sales text, we recommend building unique products for your business members.

*When activating this feature, be aware that if you have rate boards in other areas of your credit union website, special handling will be necessary to accommodate these changes. Web Services will work with clients using their services. Other credit unions should refer to the **BizLink 247** Business Banking booklet for details.*

## Lending/Collections

### ✓ Assign Default Approval ID to 1Click Offers

Learn more in [Overview 1Click Offers](#), [1Click Offers booklet](#), and [online help](#)

Now your credit union has the ability to assign a default approval ID to 1Click Loan offers! This will allow the appropriate loan officer (or loan officer group) to be assigned as the approver when the offer is configured. *Even better, the lookup on the 1Click Configuration (Tool #1340), will only show employees that have underwriting authority in their special security settings.*

### ✓ Easily Request Loan Documents Directly from the CU\*BASE LOS Loan Application Screen

Learn more in [online help](#)

Ever get to the point where you are ready to create a loan, only to find you are missing just one piece of documentation? Now it is even easier to request that proof of insurance or photo ID you are missing when you are completing a loan application. New buttons *built directly in the CU\*BASE LOS loan application screens* make it a snap to open a web interface, request the document via verified email or text message from the membership, and upload it for your records!

Session 1 - ABC CREDIT UNION

File Edit Tools Help

### Loan Application #506357: Request & Personal

Applicant

Account # 53054 ANN

Amount requested 20,000.00 Rate 8.240  
 Purpose DURABLE GOODS  
 Payment amount 683.93 # Pmts 39  
 Repayment Unknown  
 Insurance No insurance

SSN/TIN 457654605 Birthdate Oct 02, 1969  
 Phone 999999999 Driver's license H 630 067 585 760 State MI

Marital status ☐ Married ☐ Separated ☒ Unmarried

Scan Doc Request Doc View Doc

Simply click the new **Request a Doc** button on the *Loan Application: Personal Information* (shown above) or the *Employer Income* screens to launch the window below.

Requested Document

Request a Document

- Select the request method.
- Verify/Enter the member's information.
- Enter requested document type and message text.
- If desired, click 'Add Additional Request' and repeat steps 1-3.

Select a request method

Email

First Name ANNE Last Name MEMBER

Email testemail@gmail.com Phone Number

Document #1

Document Type Proof of Income

Where do you want to save the document? Loans

Email Text (3-69 characters)  
 Please upload your Proof of Income. Thanks!

Add Additional Request

Send

6:51 minutes left

Request up to ten different documents and click **Send**. The member will receive a message or email with a link that will launch an interface similar to the one you use for eDOC Signature that will walk your member through the process of uploading the document. You even receive an email when the task is done so you know that is it waiting for you!

*In addition, View and Scan links already available on existing CU\*BASE screens are added to the same loan application screens. Use them to view and scan these loan documents your members just sent you! This feature will be activated when the release is implemented for Imaging clients. Not an Imaging client? You will be directed to the CU\*Answers store page when accessing this feature*  
<https://store.cuanswers.com/product/request-a-document/>

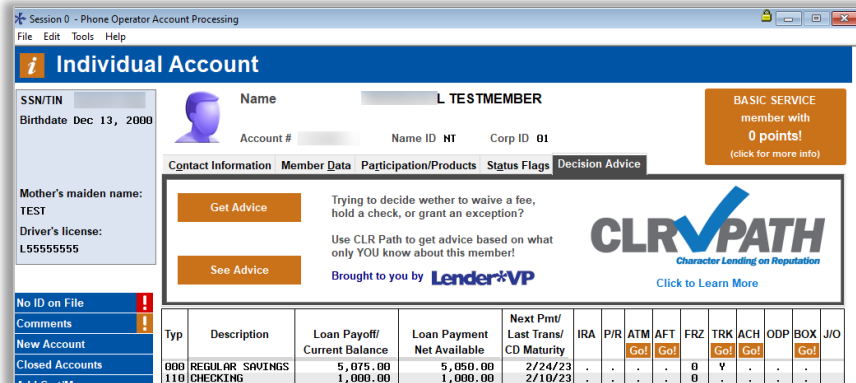
## Now Tellers and Member Service Representatives Can Use the CLR Path Decision Advisor Score!

Learn more in [Overview CLR Path Decision Advisor](#), [CLR Path Decision Advisor booklet](#), and [online help](#)

With the November 2020 release we introduced **CLR Path** (Consumer Lending on Reputation), a free tool that lets you evaluate the strength of your relationship with a member based on data in CU\*BASE (such as length of membership and number of delinquencies), giving you tools without the need to pull (or pay for) a credit score.

While this was initially rolled out for lenders, the goal has always been to use **CLR Path** for other decisions at your credit union.

Now your tellers and MSRs can get a new **CLR Path** score or see an existing one from the **Decision Advice** tab with the new **Get Advice** and **See Advice** buttons (shown to the right.) *If the feature is not activated, you can access the CU\*Answers store to sign up.*

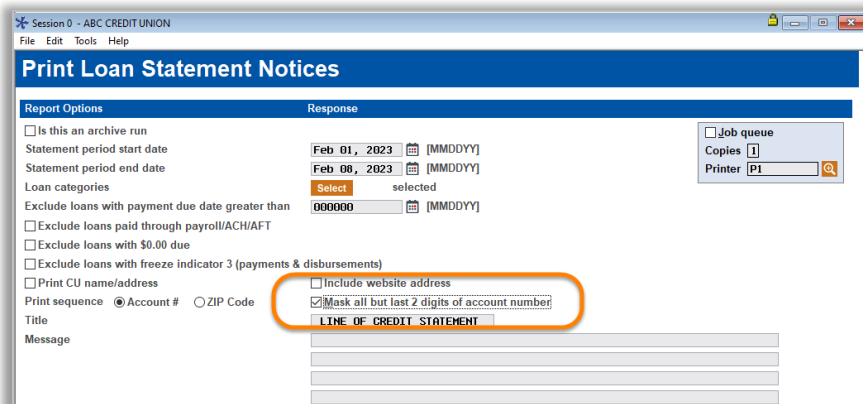


Find these new buttons on the *Verify Member* screen for Phone Operator, Inquiry, standard teller (Tool #1), and Member Transfer (Tool #516). You can also find the score on the *New Account Creation* screen when opening a suffix for the member. We hope you begin using **CLR Path** for other decisions you make at your credit union!

## Optionally Mask Account Numbers on Loan Statement Notices

Learn more in [Loan Statement Notices](#) and [online help](#)

Check out this new security feature for your loan statement notices! We've added an optional checkbox to the *Print Loan Statement Notices* screen (Tool #659) so you can choose to mask all but the last 2 digits of the member's account base when printing.



## Enhancements to the Written Off Loans Dashboard for Tracking Recoveries

Learn more in [Write-off/Charge-off Tools](#) and [online help](#)

Since the **Loan Write-off/Charge-off History Dashboard** (Tool #476) was introduced in April 2015, we've added many enhancements to easily track written and charged off amounts; however, tracking recoveries amounts still can be challenging, especially the year-to-date recovery amounts needed for the 5300 Call Report.

With this release, we've improved the dashboard to help you better track the amounts you recover on written off/charged off loans. Additional dates have been added to assist you in calculating the net change amount using end-of-month balances! *You can now calculate the net change amount by comparing EOM December 2022 balances with end of month March 2023 balances. This would provide recovery amounts for March quarter end!*

We also redesigned the Template Management feature to a newly named "My Favorite Filters" feature. Use it to easily save and use your filter settings directly from the main dashboard. (You will still be able to view your filter settings as you are working with the data.)

## New Deferred Loan Indicator Added to Participation Loan Record

Learn more in [online help](#)

If you have members at your credit union who have deferred government backed loans (i.e. Fannie Mae or Freddie Mac), you now can link the deferred loan to the original loan. Access the participation loan record via **Tool #119 Add/Maintain Participation Loans** for the original loan and enter the deferred loan suffix. *At this point this data is only available in the Inquiry and Query, but your credit union can begin tracking it in CU\*BASE.*

## Go Paperless! Preview the Escrow Analysis with This New In-Tool Dashboard

Learn more in [Escrow Processing in CU\\*BASE](#) and [online help](#)

This release includes more enhancements to Escrow Analysis processing in CU\*BASE! During annual Escrow Analysis review, instead of having to preview the results of your Escrow Analyses by printing pages and pages of accounts, you can now preview the escrow analysis records via a new feature in **Tool #297 Create Escrow Analysis**. The new dashboard lists the selected escrow accounts along with key information like last escrow analysis date, overage/shortage amount, and old/new payment amount. Exceptions can be clearly identified and worked directly from the dashboard. The history and projection portion of the Analysis are also available for view.

## Payment Recalculations Now Available on Line of Credit Contract Variable Rate Loans

Learn more in [Variable Rate Loan Products](#) and [online help](#)

With the increased interest more recently in variable rate loans, we are sure this next enhancement will be a welcome one!

We are adding new fields to the Variable Rate Contract Loan and Pending screens (for open-end loans) to better support automated payment changes prompted by a change to the rate. This timely change will assist you with servicing members with line of credit loans, such as HELOCs. (Automated payment changes for closed-end loans are already supported.)

Given the urgency and timeline, with this release we are only supporting the most common payment recalculation methods: term, fixed, and maturity. These are initiated in instances when payments are changed due to a Variable Rate Code/Contract changes.



At the implementation of the release, the new fields will be populated with data from the loan category configuration. Going forward, you will need to enter this information manually. Additionally, the rate change notifications will also reflect these terms.

## Updated Reg V Price You Pay for Credit Forms Now Available

Learn more in [online help](#)

With this release we will be distributing the updated “Consumer Price You Pay for Credit” and “Real Estate Price You Pay for Credit” forms. If your credit union has one or more of these forms, they will now include the updated consumer example graph. *No action is needed on your part if you have these forms already. (If you are enrolled in this service, the charge will appear on your June statement.)*

Don't have these forms and want to learn more? Reach out to Lender\*VP Forms at [lendervpforms@cuanswers.com](mailto:lendervpforms@cuanswers.com).

## EFT

## Offer Members Credit Card Cash Back by Merchant Category Groups

Learn more: [Credit Card Promotions Guide](#) and [online help](#)

Introduced as part of the [19.05 release](#), the Credit Card Cash Back (CCCB) feature lets you reward members with cash back on purchases made with their CU\*BASE online credit card. We've since released a number of popular enhancements, including:

- Expanding CCCB Payout Methods and Frequencies, New Payout History Inquiry ([21.05 release](#))
- Improvements to the CCCB Posting and Exception Reports ([20.07 release](#))
- New Account Auto-enrollment for CCCB Programs ([20.07 release](#))
- Enrollment Flood Tool for New CCCB Programs ([19.12 release](#))

New in this release is the best one yet! This enhancement brings more functionality to **Tool #1550 Configure Credit Card Cash Back Program**, allowing credit unions the option to offer additional cash back amounts based on MCC Groups, which consist of Merchant Category Codes that your credit union has grouped together via **Tool #1024 Configure Credit Union MCC Groups**.

This project also lays the ground work for upcoming enhancements to reward members by retailer groups in a future release.

### Statement Changes for MCC Groups

As announced in March, the changes to statements to support these cash back programs went live on April member statements. Now, members will see the last four of the card number on member and credit card printed statements and eStatements. MCC Group will also show on credit card eStatements.

Configure Credit Card Cash Back Program	
Credit card cash back program code	90 Status ACTIVE
Program description	1% Cash Back on Travel
Cash back per eligible transaction	<input type="radio"/> None <input checked="" type="radio"/> MCC group <input type="radio"/> Retailer group
Group	TRAVEL 2.00 %
Cash back rate per eligible transaction by group	1.00 % (all other)
<input type="checkbox"/> Auto-enroll new accounts upon loan creation	
Payout Information	
Primary transaction description	Travel Reward
Short description for secondary trans description with YTD and lifetime points	1% Travel
Maximum payout cash back amount	500.00
Minimum payout cash back amount	0.00
Expense G/L account	286.00
Forfeit reward for the entire payout period if delinquent over 060 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)	

## Credit Card Cash Back Program Expense Estimator Offers Cost Analysis

Learn more: [Credit Card Promotions Guide](#) and [online help](#)

Also in **Tool #1550 Configure Credit Card Cash Back Program** is a new program expense estimator! If you're thinking about setting up a Credit Card Cash Back program, or you want to expand or adjust the programs you already have, now you can easily test the waters and project your expenses in advance of activating the program on your member accounts.


Want to see what rewards might look like if you added a cash-back program to a new loan category? Trying to figure out what rate you can afford? Thinking of changing the reward rate, or the minimum or maximum payout amounts on an existing program? Want to try a different rate based on MCC codes like gas or hotel purchases? This new tool lets you adjust settings on the fly and recalculate different combinations of settings and analyze the results, without affecting the original program settings.

### CCCB Program Expense Estimator

Credit card cash back program code **90** 1% Cash Back on Travel Status **ACTIVE**  
 Payout frequency **M** Monthly

**Calculation Settings (Adjustments Will Affect This Forecast Only)**

Cash back rate per eligible transaction by group ☐ None ☒ MCC group ☐ Retailer group

Group **TRAVEL**  **2.00** %  
 Cash back rate per eligible transaction **1.00** % (ALL OTHER)  
 Maximum payout cash back amount **500.00**  
 Minimum payout cash back amount **0.00**

**Loans to Forecast/Audit**

Accounts to include ☐ Accounts already enrolled ☒ All accounts in selected loan categories  
 Loan Category(ies) **Select** **002** selected  
 Run against transactions from ☐ Current (partial) month ☒ Previous calendar month

## New Option for Standalone Settlement G/Ls for Bill Pay and P2P



Learn more: [online help](#)

Now when launching a bill pay or P2P program, or updating an existing one, the SettleMINT EFT team is able to assist credit unions in configuring separate G/Ls for bill pay and P2P (instead of the current combined G/L option) using **Tool #1026 Bill Pay/P2P Vendor GL Configuration**. This will allow your accounting teams to better monitor and track settlements for the individual products.

## New Process to Temporarily Change a Member's Debit Card Daily Limit (That Changes It Back Automatically!)

Learn more in [online help](#)

You know the drill, a member needs to make a high dollar purchase or is jet-setting off on vacation, so they request a temporary increase to their daily limits. So you access **Tool #11 ATM/Debit Card Maintenance** and update their limit to the appropriate amount, leaving yourself a note to come back and change the limit later. Credit unions have asked – is there a better way? With this release, there is! This new feature allows staff to temporarily raise a member's debit card daily limits AND select a date to reset the member's limit back to the original state.

Daily Limits							
	Normal Daily \$ Limit	Add to Daily \$ Limit	Until Start of Day On [MMDDYYYY]	Total Daily \$ Limit	Amount Remaining for Today	Daily Limit # of Transactions	# Remaining for Today
PIN online	1,000.00	500.00	Apr 03, 2023 	1,500.00	1,500.00	15	15
Offline	500.00						
SIG online	2,000.00	1,000.00	Apr 03, 2023 	3,000.00	3,000.00	15	15
Offline	100.00						



This new configuration also automatically calculates the remaining limits based on the dollar amounts added to the daily limit. Select a calendar day, and when the member makes their first transaction on that day, the limits will reset back to the normal daily limit. No more keeping track of post-it notes!

## Xpress Teller/Teller

### Xpress Teller: Print Checks/Money Orders at Your Tellerless Branches

Learn more in Overview: Xpress Teller and [online help](#)

*Thanks to Michigan Legacy Credit Union for championing this enhancement.*

If you are one of the many credit unions experimenting with innovations for your teller line, such as tellerless strategies, this Xpress Teller change is worth a look! Now members can request checks and money orders from one location, and a teller at another branch can print checks and money orders to the printer where the member is waiting. *Refer to Online help for setup and more details on the setup of this feature.*

### Xpress Teller: Now Print Cashier's Checks or Other Custom Checks

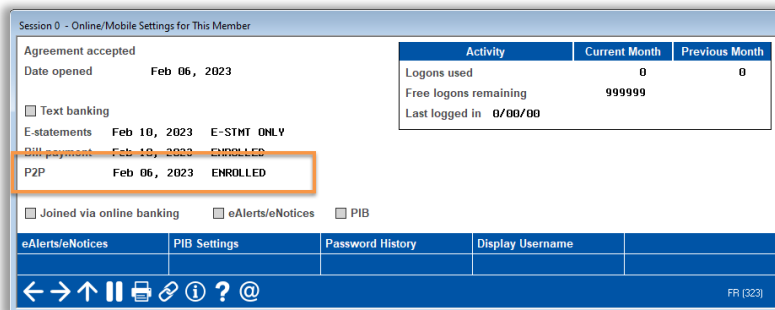
Learn more in Overview: Xpress Teller and [online help](#)

When printing checks via teller posting, the system allows you to choose two bank IDs, and these are typically set up as "Corporate Checks" and money orders. Now in Xpress Teller you will have a third option, which can be used as "Cashier's Check" (or something similar) to comply with special requests, using the new "Other" selection on the Xpress Teller Checks/Money Orders screen. *Refer to Online help for setup and more details on the setup of this feature.*

### Easily View if a Member is Using Your Pay Anyone (P2P) Services

Learn more in [It's Me 247 Bill Pay \(Payveris\) Product Overview and Feature Guide](#), [It's Me 247 P2P User Guide](#), and [online help](#)

Now there's a helpful way to know if a member is using your Pay Anyone (P2P) services. Click the **Online Banking** button in Inquiry, Phone Operator, standard Teller (Tool #1), and Member Transfers (Tool #516). The status will be enrolled, unenrolled, or all zeros for the date (meaning the member has not used the service).



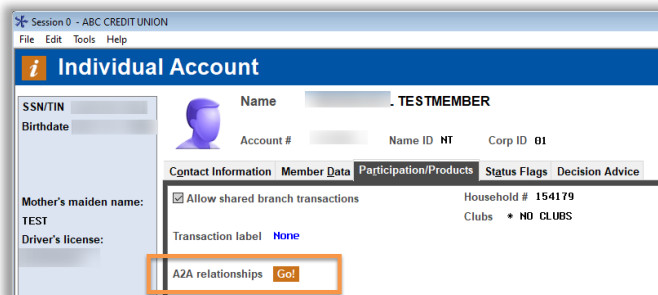
Activity		Current Month	Previous Month
Logons used		0	0
Free logons remaining		999999	
Last logged in	0/00/00		

Agreement accepted			
Date opened	Feb 06, 2023		
<input type="checkbox"/> Text banking			
E-statements	Feb 10, 2023	E-STMT ONLY	
Bill payment	Feb 10, 2023	ENROLLED	
P2P	Feb 06, 2023	ENROLLED	
<input type="checkbox"/> Joined via online banking	<input type="checkbox"/> eAlerts/eNotices	<input type="checkbox"/> PIB	
eAlerts/eNotices	PIB Settings	Password History	Display Username

Members still enroll and unenroll online. Unenrollment and blocking can be done by your credit union in CU\*BASE.

### Quickly Know if Your Member is Using Your Account-to-Account (A2A) Services

Learn more: [Account-to-Account \(A2A\) Transfers booklet](#) and [online help](#)



SSN/TIN	Name	Account #	Name ID	NT	Corp ID	01
	TESTMEMBER					

Contact Information	Member Data	Participation/Products	Status Flags	Decision Advice
<input checked="" type="checkbox"/> Allow shared branch transactions	Household # 154179			
Transaction label None	Clubs * NO CLUBS			
A2A relationships	Go!			

Now your tellers and MSRs can quickly access a member's Account-to Account relationships they have with your credit union by the new **A2A relationships** in the **Participation Products** section of the Inquiry, Phone Operator, Member Transfers (Tool #516) and standard Teller (Tool #1).

*If the member does not have an A2A relationship, this will be indicated by the word "NONE."*

## Member Service/Deposit Operations

### New Features Added to the Saving/Checking Account Opening Process

Learn more in [online help](#)

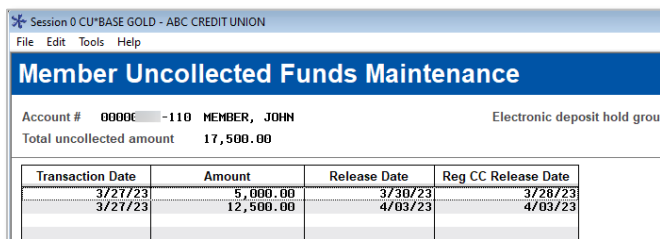
This release adds several great enhancements to the workflow for opening new savings and checking accounts!

- If configured in the Workflow Controls (Tool #1004), optionally proceed to marketing club enrollment after opening a new savings or checking account (set at the Dividend Application level), for example if you have a special marketing club for your business checking account fees.
- CU\*BASE now calculates and displays the member's full MICR account number when opening a checking account (instead of only showing the check digit) so your MSR can relay that to the member. This is great for use with setting up direct deposits and withdrawals.
- Additionally, you can, when needed, optionally bump to the next assigned account suffix, which can be helpful when you don't want to reuse a suffix a member just closed. It is not recommended that you use this feature regularly. *Follow credit union policies and procedures.*

### Cross-Channel Automated Two-Tier Deposit Holds for Larger Deposits

Learn more in [Automated Deposit Holds](#) and [online help](#)

With this release, we've enhanced the existing deposit holds features so that your credit union can opt to release funds differently for amounts above a certain dollar amount threshold (such as \$5,000), on a single deposit. This affects how all deposit holds are placed, no matter how other channel-specific settings (teller, mail/direct, Remote Deposit Capture (RDC), and ATM) are configured. *One place this will not be used is with National Shared Branch (COOP) transactions.*



Transaction Date	Amount	Release Date	Reg CC Release Date
3/27/23	5,000.00	3/30/23	3/28/23
3/27/23	12,500.00	4/03/23	4/03/23

For example, if a member deposits a \$17,500 check, the system could be instructed to hold the first \$5,000 for three days, and the remaining amount (\$12,500) for an additional four

days, or a total of seven days (3+4). In this case, CU\*BASE will create two separate uncollected holds records, the Reg CC next-day release, if applicable, would come out of the first one only (the \$5,000 in this example).

To configure this large deposit hold, you will use a new checkbox in the Automated Deposit Holds configuration via **Tool #849 Automated Holds Configuration**.

**NOTE:** If you elect to use this two-tier hold process, your credit union will not be able to use the six-tier functionality on Tool #849 that allows you to enter different holds for different amount ranges. Instead, the holds will be placed automatically according to the new configuration across all the channels mentioned above. **Additionally, support for the R&T hold tiers have been sunset.**

We have, however, added an override in the Electronic Deposit Hold Group configuration (Tool #355) where your credit union will be able to offer different holds in special circumstances, such as Member in Good Standing or with business accounts. Additionally, tellers will not need to calculate this longer hold, but rather the system will automatically tack on the additional hold days based on the hold the teller places on the check.

And there is more...Vertical receipts offered by Xpress Teller will list out the different hold days for your member so it is very clear when the funds will be released! *Horizontal receipts will show the longest hold on the one line that documents the hold.*

## Set a Separate Rule for Business and Payroll Check Holds in COOP Shared Branching

Learn more in [online help](#)

This release expands the options for check holds for National (COOP) Shared Branching to allow a different number of hold days to be specified based on the check type, allowing greater control over specific check types for members. Contact a SettleMINT EFT representative, if needed, to update your configuration for business and payroll checks!

 Shared Branch Phone Transfer Updated to Show Available Balance

Learn more in [online help](#)

Now when performing a shared branch (COOP) transfer for a member in the Phone Transfers option, the member's beginning balance will display "Beginning Available Balance" on screen to more accurately reflect the member's balance.

## Accounting/Back Office

## Redesigned Accounts Payable Invoice Creation Process (with Templates Too!)

[Learn more in Overview: Paying Vendor Invoices via ACH and online help](#)

To add to our growing list of enhancements to the Accounts Payable system, we are happy to present a new method for creating and working with new invoices. Over the last few years, we implemented projects to allow A/P vendors to pay invoices via ACH, to allow invoice approvals, and we re-vamped the process for selecting invoices for payment (to name a few).

**Session 0 CU\*BASE GOLD - ABC CREDIT UNION**

File Edit Tools Help

## Create/Maintain Accounts Payable Invoices

**UPDATE**

Corp ID      01

Invoice date    Dec 31, 2023 [MMDDYYYY]

Due date        Dec 31, 2023 [MMDDYYYY]

Invoice #       12345     [Template]

Purchase order

Vendor      14      CO.

PO BOX 107

Scan e-Document

Delete	Description	Amount	Branch #	Debit G/L Account #	Credit G/L Account #	Credit	Rearrange	Insert Rows
X	INVOICE ENTRY LINE 1	0.01	01	870.00		<input type="checkbox"/>	↑ ↓	↕
X	INVOICE ENTRY LINE 2	0.02	01	870.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
X		0.00		291.00		<input type="checkbox"/>	↑ ↓	↕
Total amount		.03		Total # of items	2		↑ ↓	

Save/Next Invoice
Done/Next Vendor

← → ↑ || 🖨️ 🔗 ⓘ ? @

LAPINVC-03 3/09/23

Now when accessing **Tool #998** ***Work With Accounts Payable Invoices***, you will first be presented with a listing of outstanding invoices that have not yet been approved or selected for payment. To create a new invoice simply use the **Add** button, select a vendor from the list, and proceed to the totally revamped invoice creation screen. On this new screen (shown ←), enter general invoice information in the top section of the screen and invoice item details below. New features allow invoice items in the list to be deleted, inserted between two lines, and moved up/down.

While we were at it, we set up a new invoice “template” feature so that the same invoice details do not have to be entered over and over as each monthly invoice comes in. **Simply mark a newly created invoice as a template and it will be available to copy from when entering new invoices for a vendor.** We are sure you will be very happy about this new feature!

### **New Dashboard to Work ACH Exceptions (PACHSU) with Invalid Account Numbers**

Learn more in [ACH Exception Handling: Overview and online help](#)

With this release you no longer need to print a hard copy of the PACHSU report via **Tool #672 Print ACH Suspense File Report (PACHSU)** to get the appropriate information needed to make the invalid account corrections.

We have created a new dashboard accessed by **Tool #1874 Work ACH Suspense (Invalid Accounts)** that allows you to work suspense items with invalid account numbers in the ACH warehouse before they are posted for the first time. This new dashboard also only presents the invalid accounts, and not the other exceptions and errors that appear on the report. Work this dashboard several times a day as your credit union policies and procedures require. As you work the list, the entries will drop off the dashboard.

**NOTE:** These exceptions apply only to invalid accounts on the primary or base share account. If there are exceptions on the distributions, these will need to be worked from the Exception report at the time of posting.

### **New Tool for Expensing Credit Card Payments to A/P Vendors**

Learn more: [online help](#)

*Thanks to Michigan Legacy CU for their assistance with this enhancement!*

Perhaps you are one of the many credit unions who have set up a credit union credit card account to pay routine expenses, adding convenience and allowing you to take advantage of interchange income. Also, perhaps, you have encountered the difficulty in tracking those specific expenses and payments to vendors in the CU\*BASE Accounts Payable system.

Now there's a way for you to log those expenses to the GL accounts you wish while posting a payment on the credit card loan at the same time, using the new **Tool #1032 Expense Credit Card Pymts to AP Vendors**. The tool uses a clearing account that you define, and your accounts payable vendor history will be updated to show the history of payments made via a credit card to that vendor. In order to use this processing, the vendor must be set up in **Tool # 990 Work with Accounts Payable Vendors**.

### **Add a Date Range to Current Month Data in Due Diligence Report**

Learn more in [online help](#)

With this release, you are now able to select a data range for current month data in **Tool #402 Insider Audit/Due Diligence Report** the same way that is available for prior month data. This feature is helpful to allow users to isolate data in a voluminous report in order to research specific events more efficiently.

### **Search More Easily for Debits, Credits (and Both) on the G/L Batch Inquiry Screen**

Learn more in [online help](#)

With this release we have greatly improved searching for debits, credits, or both on the General Ledger Batch Inquiry for both the Transaction Inquiry and Month End screens. Additionally enjoy clearer labeling and settings that stay constant as you change the other filters and the ability to sort by all the columns.

Session 0 CU\*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

## General Ledger Batch Inquiry

POSTED

Corporate ID 1 ABC CREDIT UNION  
J/E date Jan 30, 2023  
J/E ID # TR 000001 22,441 records in batch

Filter By

Search for amount **Both** amount from 0.00 to 0.00 (For exact match, use FROM amount only)  
Seq #  Branch #  G/L acct #  Description

Inquiry Results

Sequence #	Branch #	G/L Account	Debit	Credit	Description
94	46	111.04	0.00	15.82	INTR ACCRUAL - G/L #701.04
95	1	111.09	7.04	0.00	CERTIFICATE PROCESSING
96	1	111.09	120.32	0.00	CERTIFICATE PROCESSING

Access these screens by entering a G/L on the entry screen of **Tool #60 GL Journal History Inquiry** and selecting a batch from the listing. Now it is even easier to find the offsetting line item for a J/E batch!

### Now Branch Maintenance is Separated from Redesigned Chart of Accounts

Learn more in [online help](#)

The configuration of G/L accounts and branches has been broken out into separate tools to help streamline these functions. Going forward all maintenance of G/Ls will be done via the redesigned **Tool #202 Chart of Accounts/Budget Groups Maint.**, and you will configure and maintain all branch information via **Tool #176 Branch Office Configuration** (For just budget group configuration fields, refer to the new Tool #1783. For Corporate ID maintenance refer to the new Tool #1784.)

### New Enhancements to Wire Transfers and Tracking

Learn more in [Wire Transfers in CU\\*BASE](#) and [online help](#)

This release brings several enhancements for your staff handling wire transfers.

- The biggest enhancement is a new feature that allows you to copy the details of a previous outgoing wire transfer (posted via Tool #73) to a new wire transfer for the same member. After selecting the previous wire details via a new **Copy Wire Details** button on the outgoing wire screen, all the other steps for creating a wire stay the same.
- Additionally, we've added new suffix to the entry screen of **Tool #73 Post Wire Transfer to a Member Account**. What a handy feature, especially for using the new copy feature mentioned above.
- Finally, the Wire Transfer Tracking (Tool #981) has been updated to sort the most recent wires first. And like so many dashboards, the columns are now sortable.

### New Solutions for Creative New CU Merger/Partnership Arrangements

Learn more in [online help](#)

With this release we're introducing some new behind-the-scenes functionality designed for credit unions trying innovative new ways to partner. One such project is an official legal merger between two existing CU\*BASE credit unions where each CU is retaining its own established local brand, with the new combined legal entity taking a back seat from a member's point of view. In a nutshell, each CU will remain in its own FILExx data library in CU\*BASE, and new tools will be created that combine data for back office analysis and reporting purposes.

With this release we've created a new configuration to tie the individual file libraries under a single new entity. We also developed a new tool for 5300 reporting that combines data from both credit unions into a single 5300 report to submit to the NCUA. We're also looking into combined data analysis tools via Analytics Booth, as well as new mechanisms for merging tax data for IRS reporting, and even a way to produce combined financial reports. It's a very exciting new frontier, so stay tuned!

**Who Does What? New View-Only Tool Shows Your Credit Union's Processors**

Learn more: [online help](#)

We are excited for this new feature! Now credit unions and support staff alike can quickly and easily determine a credit union's servicer, processor, or vendor for specific services by accessing the new **Tool #1033 My CU's Vendors and Services**.

This database is maintained and used daily by our Operations team as they perform tasks on behalf of your credit union. This new inquiry is a handy way for others to see the processors and services unique to your credit union!

Processor/Services Cross Reference	
CU # <input type="text"/>	
Processor	Processor Service
ALLIED SOLUTIONS	BI-WEEKLY CPI PROCESSING
ALLIED SOLUTIONS	INSURANCE POSTING
ASCENSUS	TAX PROCESSING 3RD PARTY
COOP	DEBIT CARDS ONLINE
COOP	CREDIT CARDS ONLINE
CUA ITEM PROCESSING	SHARE DRAFT PROCESSING
EDOC	MEMBER STATEMENT SENDS (EDOC)
EDOC	RDC POSTING INTERACTIVE
EDOC	CREDIT CARD SENDS (EDOC)
EDOC	MORTGAGE STATEMENT SENDS (EDOC)
EDOC	REPORT SENDS (DAILY/EDOC)
EQUIFAX	CREDIT BUREAU REPORTING
EXPERIAN	CREDIT BUREAU REPORTING
FEDERAL RESERVE BANK (ACH)	ACH FED PROCESSING
GREEN CHECK	DAILY/WEEKLY/MONTHLY TRANSMISSION FILES
INFORMATIX/IDEC	FIDM DATA MATCH



End