

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	23.10	Online Credit Unions	October 8, 2023
		Self-Processors	October 15, 2023




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

October 6, 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.

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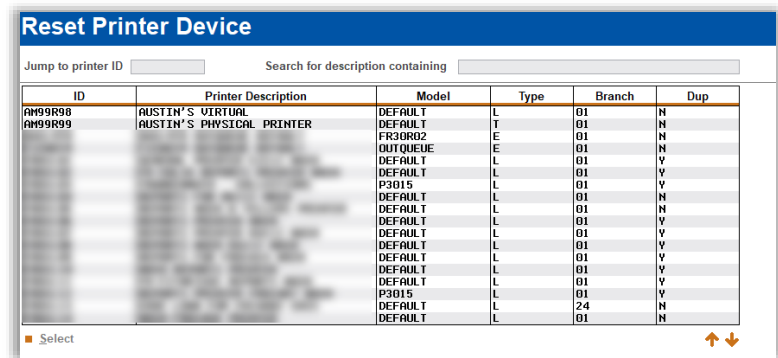
Featured Enhancement!

Need to Reset a Print Session? This New Tool Makes it DIY!

Learn more in [online help](#)

Spend less time on the phone with client support and more time getting back to business with the new **Tool #1036 Reset a Printer Device!** Your credit union can use this new tool to reactivate (vary on) a print session for a printer device that has been locked out due to invalid password retries.

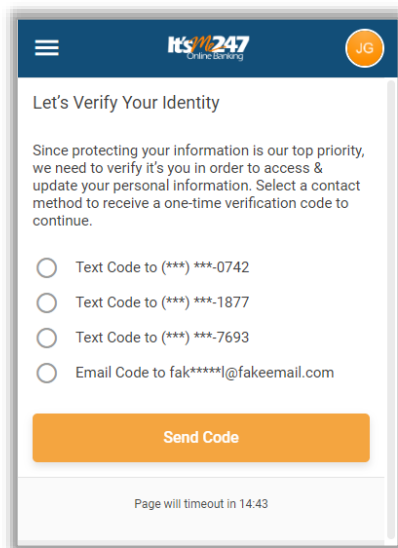
Simply access **Tool #1036**, use the *Search* or *Jump to* features to select your printer, and confirm your choice to reset your print session. That's it!



Member Facing

Multi-Factor Authentication (MFA) Now Added to Pay Anyone (P2P Transfers)

Learn more in [Pay Anyone \(P2P\) and online help](#)



With the November 2019, release we began introducing two-factor authentication to **It's Me 247** first-time enrollments. In the May release we renewed our commitment to this security feature by building a new architecture and offering your credit union the option to add MFA to personal information updates.

Now with this release, your credit union can activate MFA for Pay Anyone! First your credit union activates the two-factor authentication is activated in Tool #569. Then the system prompts members to enter a confirmation code (sent via text or email) to access the Pay Anyone module. (This applies if they are accessing it to enroll or send a P2P transfer, and grants access until they log off of online banking.) This adds another layer of security to help prevent unauthorized access to this payment feature.

Is your credit union interested in more MFA security features in **It's Me 247**? Learn more about upcoming work in the Kitchen <https://www.cuanswers.com/resources/kitchen/authentication-enhancements-for-online-mobile-banking/>

\$ With CU*Forms, Easily Create Forms With CU*BASE Pre-filled Fields - Directly from CU*BASE!

Learn more in the [CU*Forms booklet \(with step-by-step directions and FAQs!\)](#)



Refer to the [Imaging Release Summary](#) for additional enhancements to this feature.

As announced at Leadership, creating general membership forms, and getting them signed is easier than ever with **CU*Forms**, accessed directly from CU*BASE.

CU*Forms is a web application that allows credit unions to build their very own membership form templates, which staff can use to prepare documents for signing. Once documents are prepared, members may sign with Topaz signature pads and/or eDOCSignature eSign. The template creator can access over 150 CU*BASE data points for general membership data like account, SSN, first name, last name, and address to automatically fill forms. You can even add your own fields and signature fields so you can have the forms signed by the member. Additionally, you can send out the forms to be signed remotely as well.

Want to order **CU*Forms** for your credit union? Click below to visit our online store

<https://store.cuanswers.com/product/cuforms/> to get started.

📌 No More Late-Night Wake Ups! Elect to Mute e-Alerts/e-Notices During Specific Time Periods

Learn more in [online help](#)

Now in **Tool #569 Online/Mobile/Text Banking VMS Config**, you have the option to set a quiet time for e-Alerts and e-Notices! This setting uses your local time to configure a blackout period for sending notifications; the process will still run, but no alerts will be sent during the time period selected. Just remember that when we adjust our clocks for daylight savings, you'll have to make the adjustment manually here too!

EFT by SettleMINT EFT



Check out the updated EFT documentation on the Reference Page, available with the 23.10 release!

📌 Merchant Category Code Groups Now in Use for Credit Card Promotions and Card Activity Rebates

Learn more in [Credit Card Promotions](#), [Card Activity Rebates](#), and [online help](#)

Use Merchant Category Codes for Credit Card Promotions

We started with storing EFT data in the TRANS1 and TRANS2 files in summer of 2021, and we haven't stopped yet in our plan to fully introduce and utilize merchant category code data. As a reminder, merchant category codes, also referred to as MCCs, are codes attached to purchases from things like airlines, restaurants, or sporting good stores. Using **Tool #1024 Configure Credit Union MCC Groups**, your credit

union can assign group codes to these groupings of MCCs. While **Tool #1550 Credit Card Cash Back Program Config** exists to allow specific cash back programs for credit card loans, in this release we are introducing the ability to add credit card promotions for MCC groups using the standard promotion buckets in **Tool #907 Update Online CC Rate/Charge Types**! Simply set up the rate definition and select the MCC group to apply the promotion to transactions under those MCC groups.

Use Merchant Category Codes for Card Activity Rebates

Using **Tool #1320 Card Activity Rebates Configuration**, you can now set up your CAR program to rebate members a certain percentage of their debit card activity every month based on eligible transactions under merchant category code groups.

Credit and Debit Card Maintenance Screens Now with Sortable Columns

Learn more in [online help](#)

Thank you to Day Air Credit Union for their Idea Form!

Now in **Tool #11 ATM/Debit Card Maintenance** and **Tool #12 Update/Order Online Credit Cards**, column headers on the selection screens listing member’s plastics are click to sort! This enhancement will also place active status cards at the top of the list when entering the screen.

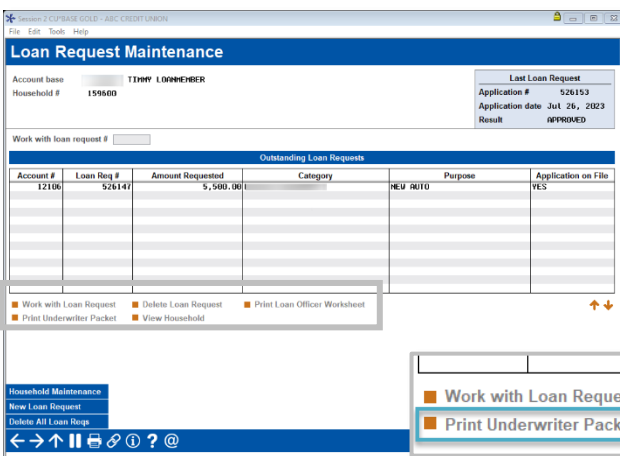
Lending by Lender*VP

Check out all the exciting new enhancements for your lending team!



Now Print the Underwriter Packet, Employment and Debt Data, and More on a Locked Loan Application

Learn more in [online help](#)



In the October 2022 release, we added security controls to lock a loan application when a loan officer was processing it. That way, another loan officer could not unknowingly update the same application while it was in process.

Since then, based on your client input, we have returned to the drawing board and are excited to introduce updates to the *Loan Request Maintenance* screen.

When the loan is locked, another loan officer has the following access on the updated screen (shown above):

- A new *Print Underwriter Packet* produces:
 - The loan officer worksheets, both combined (both applicants) and applicant.
 - Our standard 5-page application form.
 - The credit report detail.
- The existing *Print Loan Officer Worksheet* now prints individual worksheets for each applicant (in addition to the combined worksheet it produces now).

- The new *View Household* opens a view-only screen of the household information (similar to Tool #1394). *This access allows your underwriters to review employment and debt information via the household, which is updated whenever a change is made to the loan application.*

We hope these changes assist your loan officers to complete the work needed when a loan application is locked, be it underwriting or a loan management audit.

✔ Enhanced 1Click Offers Now Offer Multiple Loan Forms Per Offer, Even with Credit Card Offers

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

Thank you, Frankenmuth Credit Union, for championing this enhancement.

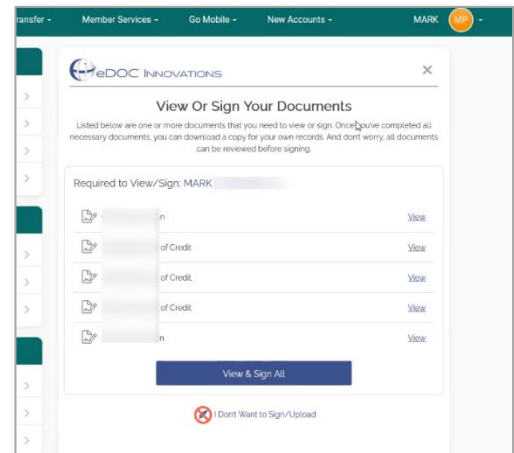
There is no doubt that 1Click Offers is a resounding success! This feature allows your credit union's lending department to offer self-service loans in **It's Me 247** to prequalified members.

With 23.10, we are adding a big ask from clients! *You can now configure (in Tool #1340) up to five custom forms to a 1Click loan offer! (This even applies to credit card offer, which previously did not support forms at all).*

No new member education is needed! Instead of one form, the member now sees a listing of *all the forms* in the packet (*shown to the right*). Then they sign each form sequentially and end at the same screen that allows them to submit the forms.

If you have not offered 1Click Offers because you wanted to offer more than a promissory note, now is the time to check out this loan portfolio-building feature!

Also check out the new feature with this release that allows you to run your prequalified member list for 1Click Offers through a CLR Path scan and include only memberships with passing scores. (See the next section!)



✔ Run A Batch of Members or Your Entire Membership Against CLR Path Advisor with Export Feature (to Create a Campaign or Adjust Your Program)

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



CLR Path (Character Lending on Reputation) evaluates the strength of your relationship with a member based on what is already in CU*BASE. Configured CLR Path programs then give you a loan approval recommendation without needing to pull (or pay for) a credit score. Before this release, you could do this for one member at a time.

Now you can run your parameters for a CLR Path program against your entire membership through a program as a "test run." The results are viewed in a new *CLR Path Test Run Statistics* dashboard, from which you can export a list of members with a passing score to a file.

Additionally, use the new **Tool #1029 Run CLR Path Decision Advisor** to run a file of targeted members through a CLR Path decision advisor scoring process. Export the members with a passing score to a separate file for marketing efforts, such as 1Click Offers.

New Forecasted Underwriter Express Lending (FUEL) Decision Performance Report

Learn more in [Online Credit Bureau Access and FUEL User Guide](#) and [online help](#)

If your credit union uses the FUEL Decision Model, a new FUEL performance report is available to monitor loan applications. Accessed from new **Tool #1028 FUEL Decision Performance Report**, the report breaks down decision results over a specified period, giving you the following insights about your loan application queue (and allowing you to export the data for further analysis.)

- How many applications were auto approved vs. manually reviewed?
- Of those, how many resulted in a new loan?

We hope this gives you new insight into the applications and loans run through the model.

Now it is Easier to Run a Credit Report or Risk Assessment on Non-Members

Learn more in [online help](#)

Thank you to Illinois Community Credit Union and other credit unions who have championed this enhancement.

With this release are eliminating clicks and simplifying the process to run credit reports and QualiFile risk assessment when adding a non-member as the primary on a loan account.

When you access the *Non-Member Information* screen, such as in **Tool #997**, we are adding *Risk Assessment* and *Credit Report* buttons to give easy access to these two features. Additionally, a new *View Risk Assessment Results* button will be added to this screen, allowing you to view the results of previous scans.

Flex Loan Enhancement Limit # of Modifications in a Specified Period

Learn more in [Flex Loans booklet](#), [Overview: Flex Loans](#), and [online help](#)

Flex Loans allow members to request changes to the terms of their loans directly in **It's Me 247**. This built-in feature has proved to be a highly popular addition to your credit unions' Internet Retailer toolkit, both for lending departments and members alike.

With this release we are implementing the ability for credit unions to limit the number of times a member can modify an individual loan per year. If the member exceeds the number allowed (by the loan category configuration), they will see a message to contact the credit union, similar to any other reason for disqualifying.

This enhancement was a big ask by our credit unions, and we hope it encourages even greater adoption of Flex Loans, as well as its auto approval feature.

Mini Contract Variable Rate Change Caps Enhancement

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

With the increased interest in variable rate loans, we have been making quite a few enhancements to our Variable Rate loan features.

In the last release, we added support to Contract Variable Rates for automated payment changes prompted by a change to the rate, to assist with servicing members with line-of-credit loans, such as HELOCs. (Automated payment changes for closed-end loans were already supported.)

Change Caps	Max Increase	Max Decrease
Per change caps	2.000	2.000
Annual change caps	4.000	6.000
Lifetime change caps	11.750	8.000
Calculated ceiling/floor caps	20.000	0.250

With this release, we are adjusting how per change caps are processed to follow the rules set by your Mini Contract (Group) Variable Rate configuration (viewed on a loan via Tool #51) for

the *Per change cap*, *Annual change cap*, and *Lifetime change cap*. Now, instead of not changing the rate on the loan at all when the index increases outside of these caps, CU*BASE will update it to the maximum change set by the cap.

Watch this space for more changes in Variable Rate processing coming in this hot-topic area!

Additional Miscellaneous Lending Enhancements

Learn more in [online help](#)

These additional loan-related enhancements are included in this release:

- When manually entering a credit score in CU*BASE with Tool #51, you will now be required to indicate whether that score is VantageScore or Other (FICO). *Learn more in "Credit Scores in Online Banking."*
- The Collections Summary Dashboard (Tool #229) has been updated to match the NCUA's updated delinquency day ranges. *Check out the final column that toggles between Total Responsible and Total All.*
- The Preview Escrow Analysis dashboard (Tool #297) has been updated to include Export functionality.
- HELOC loan statements (generated via Tool #659) will have additional lines on pages two and following to allow for credit union custom address and logo.

Xpress Teller/Teller

Vertical Receipts Now Support Two Additional Receipt Types

Learn more in [online help](#)

With this release we have added two more types of supported receipts for Vertical Receipts. Now there is support for receipts for transaction reversals and Phone Operator shared branch transfers. *This was a request from the Xtend Shared Branch Advisory group, in order to be consistent with regular Account to Account (A2A) transfers via Phone Operator.*

These changes are only available with Vertical Receipts -is it time for you to switch from horizontal receipts? Check out the store for more details on converting: <https://store.cuanswers.com/product/vertical-receipts/>

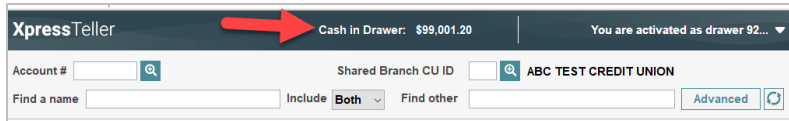
Additionally, we made some changes to standardize the receipt configuration for standard teller and Xpress Teller with this release in **Tool #326**.

Now Hide Drawer Amount on the Entry Search Screen in Xpress Teller

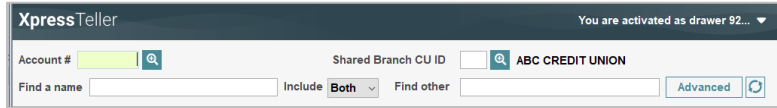
Learn more in [Overview: Xpress Teller and online help](#)

If members can view your CU*BASE screen when you assist them in your branch, this may be the Xpress Teller enhancement you are waiting for! Now you can hide the "Cash in Drawer" amount on the initial Xpress Teller Search screen (**Tool #1600**). *Below are with and without the cash in drawer shown.*

With the cash in drawer shown.

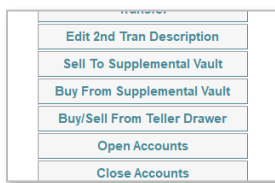


With the cash in drawer hidden



Buy and Sell from the Vault and Teller Drawer Directly from the Entry Screen in Xpress Teller

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



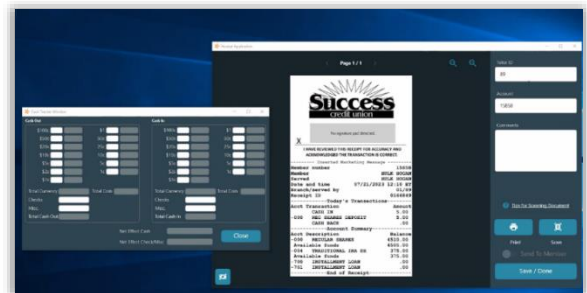
You can now add additional items to the “Additional Member Services” popup menu on the Xpress Teller Search screen (**Tool #1600**). New *Buy from supplemental vault*, *Sell to Supplemental vault*, and *Buy/Sell from Teller drawer* allow tellers to make transfers much more easily. *Activate in Tool #1775*.

Xpress Teller Native Receipts Now Support CashTracker

Learn more in [Native Receipts](#) and [online help](#)

Are you considering adopting Native Receipts?

This release adds support for a built-in CashTracker for Native Receipts. This allows tellers to put in their denominations for withdrawals and deposits. Tellers simply enable and disable this feature on the workstation in the *Settings* area.



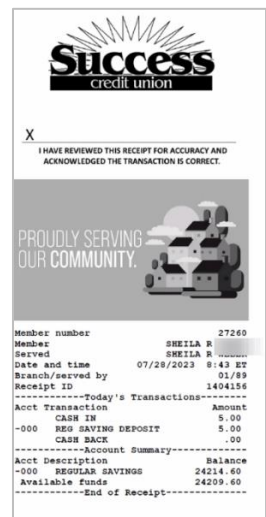
Xpress Teller Native Receipts Now Have Optional Marketing Messages

Learn more in [Native Receipts](#)

Now you can add your own credit union marketing spin to another piece that members leave the branch with – their receipt! With this release we have added an additional feature to encourage movement to the Native Receipts option, the opportunity to add a graphic at the top of a printed receipt. *Shown to the right*.



Archived receipts will not include the image. Instead, they will include the statement, “-Inserted Marketing Message-” as shown, left.



Ready to get started with your new method of marketing?
 Visit the Store for more information: <https://store.cuanswers.com/product/native-receipts-marketing-messages/>

Member number 27260
 Member SHEILA R
 Served SHEILA R
 Date and time 07/28/2023 8:43 AM
 Branch/served by 01/89
 Receipt ID 1404156
 -----Today's Transactions-----
 Acct Transaction Amount
 -000 CASH IN 5.00
 -000 REG SAVING DEPOSIT 5.00
 CASH BACK .00
 -----Account Summary-----
 Acct Description Balance
 -000 REGULAR SAVINGS 24214.60
 Available funds 24209.60
 -----End of Receipt-----

Configurable Contact Preferences to Better Meet Member Needs

Learn more in [online help](#)

Thanks for the assistance in this feature, Notre Dame Credit Union!

We've expanded the Contact Preferences feature in CU*BASE to allow custom credit union input! Using new **Tool #1038 Configure Contact Preferences**, your credit union can identify and label special circumstances in contacting members, such as identifying members who speak a language that may require translation for the staff serving the member (great for identifying Spanish speaking members).

Sunsetting the Gender Indicator Icon

To make room on screen for the new contact information fields mentioned above, and in a continued effort to pare down in preparation for [CBX on the horizon](#), the member gender indicator has been sunset and will no longer appear on screen in Phone Operator, Inquiry, and Teller. Gender is still an available field when creating accounts, as well as when performing data analytics – we've just said 'so long' to the outdated graphics!

Configure Contact Preferences	
Code	Description
EM	Email
MU	Come knock on my door
NP	No Preference Selected
OB	OnLine Banking Message
PH	Phone
SP	Spanish speaking

■ Edit ■ Delete ↑ ↓

Enhancements to Cash Inventory Features for Teller and Vault

Learn more in [online help](#)

Thank you to Thinkwise Credit Union, Bluegrass Credit Union, and Honor Credit Union for their contributions to this enhancement.

Cash inventory maintenance just got a bit easier! We've enhanced the cash inventory features in **Branch Vault Control** (Tool #35) so that you can now enter up to four separate "miscellaneous" amounts, instead of just one, to match how teller drawers currently work. We'll also calculate and display a net total to make balancing easier.

We've also created a new configuration tool, **Tool #1034 Configure Misc. Cash Inventory Labels**, that will allow you to label these four miscellaneous fields anything you like, instead of the generic "Misc" labels. You can use different labels for teller drawers than you use for the vault or keep them the same if you like. These labels will appear when viewing the vault and teller drawers (Tool #33). (Note that the labels won't apply to certain cash inventory reports and inquiries that are based on canned queries, such as **Tool #187 Cash Inventory Summary Report**, **Tool #576 Paper Bill Inventory Report**, **Tool #186 Cash Activity Summary Inquiry (CSHINV)**, and **Tool #575 Paper Bill Inventory Inquiry (CSHINV)**).

Member Inquiry Now Displays the Member's Escrow Analysis Adjustment Amount

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

*Thank you to our partners at CU*South for this Idea Form!*

This enhancement will be an asset for front line and lending staff when assisting members in understanding variance between the escrow disbursement totals and actual escrow payment. Member Inquiry now displays the amortized shortage amount at the account level for tax escrow accounts.

CEO/Management

New Active Status Monthly Parameters Added to Marketing Clubs Credit and Debit Cards, ACH, Payroll, and Remote Deposit Capture Enrollment

Learn more in [online help](#)

With this release, we have added six new parameters to the monthly Active Status Tracking of Marketing Clubs. Fees and waivers will not be adjusted with this release, so most likely you will use these new features with new clubs, not for existing ones. (The new parameters will be unchecked/off at implementation for existing marketing clubs.)

New monthly parameters include:

- Minimum number of debit card transactions
- Minimum amount of debit card transactions
- Minimum number of credit card transactions
- Minimum amount of credit card transactions
 - The presence of a debit or credit card is tracked daily.
- Minimum number of ACH/payroll transactions (amount is already tracked)
 - Now ACH and payroll tracking are combined for number and amount.

Additionally, you can now track Remote Deposit Capture (RDC) enrollment for daily active status tracking. *This feature requires that the RDC auto-enrollment upgrade be implemented in your credit union's mobile app.*

Accounting/Back Office

Post All Incoming Credit ACH Transactions Early When They Appear in the Warehouse

Learn more in [online help](#)

Thank you to DayMet Credit Union for championing this enhancement.

Due to the popularity of ACH On Demand Posting (early ACH post) which allows members to elect to post their incoming credit ACH transactions early (with a fee if configured), this next ACH posting enhancement may not be something many credit unions want to use. But if your credit union is less interested in fee income for this service and wants all incoming credit ACH transactions to be posted when they arrive in the warehouse (and members see them), this may be for you!

Currently, you can set CU*BASE to post individual companies to credits early, but now in the ACH Posting Controls configuration (Tool #113) you have the option to post all companies early. As noted earlier, no fee can be charged for this service. *The other options are still available. As always, follow your credit union policies and procedures in determining if this new feature is a good fit for your credit union.*

Fine Tuning the Nostradamus Prediction Engine with Enhancements to Scoring and Results Viewer

Learn more in [online help](#)

When we released the first iteration of the **Nostradamus Predictive Retailing** calculation engine in the [21.10 release](#), the intent was to prove out this complex and robust calculation engine in the field before adding it to any existing CU*BASE features used for decision-making or analysis. Based on feedback from our active beta credit unions and the Asterisk Intelligence team, we are continuing to refine the engine with this release.

Configuration

You can now specify which criteria are 'must-haves' for any profile. For example, for a "Newbie" profile, you can define that the member must hit on the length of membership attribute (such as less than 60 days since membership opening). If that criteria isn't met, then the remainder of the attributes are irrelevant and the

member would receive a score of 0 for that entire profile. We have also updated the settings for the online/mobile banking attributes to reflect the online banking structure.

Calculation Engine

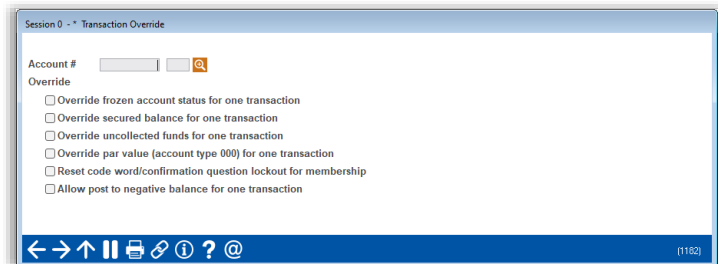
When running the calculation on a membership, a new dashboard filter will show matched profiles only if they score x% or higher. If none are at that level, then no products will be displayed. Optionally, a new option on the results screen will allow users to view suggested products for all matched profiles, not just the one with the highest score – whichever way you choose!

Select to Perform Multiple Account Overrides at Once

[Learn more in online help](#)

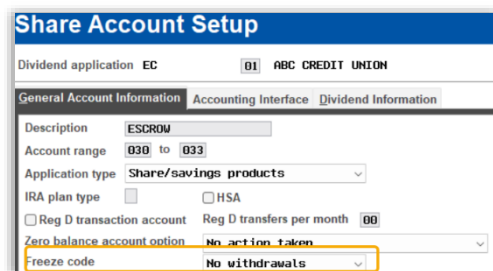
Thank you to Preferred Credit Union for this Idea Form!

The transaction override feature has been updated to allow multiple overrides for an account at the same time! Now, select to perform multiple actions in one fell swoop, such as unfreezing an account, and overriding the par value and secured balance, all without returning to the transaction override tool.



Configurable Automatic Freeze Code for New Accounts Under DIVAPL

[Learn more in online help](#)



In this release comes the ability to apply a freeze code to all new accounts opened within that dividend application. Configured in **Tool #777 Savings/Checking Product Configuration**, select the level of freeze code for the accounts, such as no withdrawals from an escrow or club account, and all accounts will have that freeze automatically applied at account opening!

Share Draft Exception Tool Now Identifies Members on the Check Block List

[Learn more in BizLink 247 Positive Pay and online help](#)

With this release, **Tool #986 Work Member Exception File**, the Draft Exceptions screen, will highlight an account to indicate it is on the in-house check block list (Tool #1870). Since this block list is usually used in conjunction with enrollment in the eDOC Positive Pay solution, this provides a helpful indicator for the employee or third party who handles your daily draft exceptions.

Blocking New Members from Shared Branching Now Available in Workflow Controls, and Blocks Members from Both National (COOP) and Xtend Shared Branching

[Learn more in online help](#)

This enhancement brings a formerly OPER-only control into the hands of CU staff! The configuration for blocking new members from shared branching is now available under the *Other Member Service Controls* area in **Tool #1005 Workflow Controls: Teller/Member Service**. A change in either place, the OPER configuration or the workflow configuration, will interface and update both places. Additionally, this flag now applies not only to National (COOP) Shared Branching, but it also applies to Xtend Shared Branching as well, making it simple to block both options under one control.

Audit

✔ BSA Watch Analysis Dashboard Makes Verifying Currency Transaction Reports (CTRs) a Snap! With Reusable Response Trackers!

Learn more in [Bank Secrecy Act Monitoring and online help](#)



Currently, **Tool #984 Work Daily BSA/CTR Activity** is built into CU*BASE, but the process of verification is time-consuming, requiring exiting and using several other tools to look for situations like structuring, joint owner draining an elderly account, human trafficking, aggregate transactions over or close to \$10,000 and other suspect situations.

Fast forward to this release, and we have implemented a comprehensive research and review tool to make reviewing high risk cash logs much more efficient and effective. Now, everything is accessible from the new BSA Watch Analysis Dashboard, accessed from the detail of **Tool #984 Work Daily BSA/CTR Activity**.

The new dashboard not only includes the details of the CTRs for that account, but also grants easy access to all accounts associated with the Social Security number (SSN) of the membership, the check register, and the printed BSA/SAR report. It even allows you to adjust the due diligence code!

And when your verification is complete on the new BSA Watch Analysis Dashboard, you can now access pre-defined Tracker text you compose using a new **Tool #1039 Configure Reusable Trackers**. This exciting new tool allows you to make all your responses have “boilerplate” tracker text so that the same tracker content doesn’t have to be entered manually each time for the same situation.

Check the Training Announcement for a special release training session designed for auditors using Tool #984 and the new BSA Watch Analysis Dashboard.

✎ Manually Enter a Temporary Password for User ID Resets!

Learn more in [online help](#)



Now when resetting a user ID password (**Tool #763**) a custom temporary password can be manually entered, instead of the standard X1234. (Auditors tend to prefer when the temporary password is not a standard one that everyone already knows.) The user will still be prompted to immediately change their password upon logging in with the temporary password.

✎ Easily Search Your Fraud Incident Maintenance Dashboard

Learn more in [online help](#)

Thank you to Alpena Alcona Area Credit Union for their Idea Form!

Now when using **Tool #1715 Fraud Incident Maintenance** to research logged incidents, you can search by Fraud Type or Fraud Status, as well as jump to a specific member account. For credit unions fully utilizing this tool to log high volumes of incidents, this new search will allow much faster review and location of specific events!

End