

# CU\*BASE 23.05 Release Training



**Thank you for joining, the training session will begin at 3:00 EST.  
Please mute your connection as you sign in.**

# CU\*BASE 23.05 Release Training



**Training Session: May 2<sup>nd</sup>, 2023**

**Presenter: Pauline Van Zalen & Nicholas Lanfear**

# Online Banking/BizLink



- \* Two-Factor Authentication for Personal Information Change
- \* Customizable Rate Board for BizLink 247 vs. It's Me 247
- \* Assign Default Approval ID to 1Click Offers
- \* New – Offer Share Draft Secured Loans via OLB

# Two - Factor Authentication Added to Personal Information Updates in OLB

- \* Tool # 569 – Online/Mobile/Text Banking VMS Configuration
  - \* Online/Mobile Web Banking Features
  - \* Allow maintenance of Personal information by member (online)
    - \* New option added to allow Direct Update with two factor (text/email)
    - \* Will use phone numbers and email on file for member
    - \* Member must use Two – Factor Authentication to access personal information page within Online Banking not just update

File Edit Tools Help

## Update Credit Union Online Banking Settings

Corp ID 01

☒ Allow new membership application online Member Instructions

☒ Apply membership application fee

Dividend application to be used

☒ Activate savings rate board Member Instructions

☒ Activate certificate rate board Member Instructions

☒ Activate loan rate board Member Instructions

☐ Require co-applicant if marital status is Married

Allow maint of personal info by member (online) ☐ Direct update (no approval) ☐ Reviewed update (approval required) ☐ No

☒ Direct update with two factor (text/email)

☒ Allow member to enter account nicknames

Default setting when setting up transfer control list ☒ All sub-accounts ☐ Owned sub-accounts only ☐ Specify

☐ Allow member to change Reg E Opt In/Out choice Member Instructions

☒ Show who was served (either a jump guest or via Teller Currently Serving) in transaction history

Update

Instructions

← → ↑ ↓ ⏸ ⏹ ⏶ ⏷ ⓘ ? @

# Two - Factor Authentication Added to Personal Information Updates in OLB

- \* Two – Factor Authentication Module from a member's perspective
  - \* When navigating to access personal information from the profile menu the member will be presented with a two – Factor Authentication module
  - \* If you use First-Time User activation this process works the same, but we have leveraged that logic within Online Banking

The screenshot displays the CU\*Answers Online Banking (OLB) interface for member JAYME. The top navigation bar includes links for Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts. The member's name JAYME and a profile icon with the initials JG are shown in the top right corner.

On the left side, the member's profile information is displayed, including the name JAYME, the text "You are using It's Me 247 Online Banking", and the share accounts balance of \$100,000,758.59. Below this, there is a button to "View Full Account Summary".

The middle section shows the "004 BASIC SHARE DRAFT" account with a debit card icon and a balance of \$790.00. A note indicates "There is no active card associated with this account". Below this, the "Your Credit Score" is displayed with a "savvymoney" logo and a "Get Started" button.

On the right side, there is a "News & Information" section with links to the SCU Business Newsletter and New! Merchant Services. Below this is the "SCU Business Products" section, which includes links for Checking & Savings, Commercial Loans, and Pay Bills. At the bottom right, there is a "List Example" section with links to the SCU Business Newsletter and New! Merchant Services.

The central menu lists several options: Message Center, eAlert Subscriptions, Personal Information (highlighted with a red box), Contact Preferences, Change Username, Change Password, Change Security Questions, Login History, and Password Change History.



# Two - Factor Authentication Added to Personal Information Updates in OLB

- \* Two – Factor Authentication Module from a member's perspective
  - \* Once selecting Personal Information, the member will be presented with the new Two – Factor Authentication module to gain access
  - \* The member must select either a phone number that has text availability or an email to receive the one-time access code

The screenshot displays the CUAnswers online banking interface. At the top, a dark blue navigation bar contains the 'It's Me 247' logo and links for Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts. The user's name 'JAYME' and a profile icon are on the right. The main content area is divided into three columns. The left column shows the user's name 'JAYME' with the text 'You are using It's Me 247 Online Banking'. Below this, it displays 'Share Accounts' with a balance of '\$100,000,758.59' and a 'View Full Account Summary' button. A dropdown menu shows '004 BASIC SHARE DRAFT'. Below that, a 'Debit Card' section shows a current balance of '\$790.00' and an available balance of '\$790.00', with a note that there is no active card associated with the account. The bottom of the left column features a 'Your Credit Score' section with a 'savvymoney' logo and a 'Get Started' button. The middle column is titled 'Let's Verify Your Identity' and contains a message about the need for verification. It lists four options: 'Text Code to (\*\*\*) \*\*\*-0742', 'Text Code to (\*\*\*) \*\*\*-1877', 'Text Code to (\*\*\*) \*\*\*-7693', and 'Email Code to jas\*\*\*\*\*u@cuanswers.com'. A 'Send Code' button is at the bottom right of this section. The right column contains a 'News & Information' section with links to 'SCU Business Newsletter' and 'New! Merchant Services'. Below this is a 'SCU Business Products' section with links to 'Checking & Savings' and 'Commercial Loans'. The bottom of the right column has a 'Pay Bills' section with a link to 'Bill Pay Businesses Edition' and a 'List Example' section with links to 'SCU Business Newsletter' and 'New! Merchant Services'.

# Two - Factor Authentication Added to Personal Information Updates in OLB

- \* Two – Factor Authentication Module from a member's perspective
  - \* A code will be sent to the member via the channel they selected (text/email)
    - \* Once the member receives the code, they must then enter it within the module and continue into the Personal Information module
    - \* Code is 8 digits in length
    - \* Ability to Copy and Paste

The screenshot displays the CU\*Answers online banking interface. At the top, a dark blue navigation bar contains the 'It's Me 247' logo and links for Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts. The user's name 'JAYME' and a profile icon are on the right. The main content area is divided into three columns. The left column shows the user's profile 'JAYME' with the tagline 'You are using It's Me 247 Online Banking'. Below this, it lists 'Share Accounts' with a balance of '\$100,000,758.59' and a 'View Full Account Summary' button. A section for '004 BASIC SHARE DRAFT' shows a debit card with a current balance of '\$790.00' and an available balance of '\$790.00'. A message states 'There is no active card associated with this account'. The bottom section shows 'Your Credit Score' with a 'savvymoney' logo and a 'Get Started' button. The middle column is titled 'Enter Your Code' and contains instructions: 'Your code should be arriving shortly. If you feel that your code has not been sent correctly, tap 'Resend Code' to try again or go back and try another verification method.' Below this is a 'Verification Code' input field containing '97668140' and two buttons: 'Resend Code' and 'Continue'. The right column is titled 'News & Information' and lists several items: 'SCU Business Newsletter', 'New! Merchant Services', 'SCU Business Products' (including 'Checking & Savings' and 'Commercial Loans'), 'Pay Bills' (including 'Bill Pay Businesses Edition'), and a 'List Example' section with 'SCU Business Newsletter' and 'New! Merchant Services'.

# Two - Factor Authentication Added to Personal Information Updates in OLB

- \* Two - Factor Authentication Module from a member's perspective
  - \* Once successfully completed Two – Factor Authentication process the member will then have access to their Personal Information
    - \* The member now can view and edit their Personal Information. This update will be the same as a **Direct Update**. No review option is available

The screenshot displays the CU\*ANSWERS Online Banking (OLB) interface. The top navigation bar includes links for Home, Pay & Transfer, Member Services, Go Mobile, and New Accounts, along with the user's name JAYME and a profile icon. The main content area is titled "Personal Information" and contains several sections:

- JAYME**: You are using It's Me 247 Online Banking. Share Accounts: \$100,000,758.59. A button "View Full Account Summary" is present.
- 004 BASIC SHARE DRAFT**: A button "View Full Account Summary" is present.
- Debit Card**: Shows a current balance of \$790.00 and an available balance of \$790.00. A message states: "There is no active card associated with this account".
- Your Credit Score**: A "savvymoney" logo is present. A progress bar shows a score of 750. A button "Get Started" is present.
- Personal Information**: A section for updating personal information. It includes a message: "This is your primary membership address. If you receive mail from the credit union at another mailing address, please contact the credit union to update that address, if necessary." Below this is the **Address** section: 6000 28TH ST SE, GRAND RAPIDS, MI 49546. The **Email** section shows jason.lareau@cuanswers.com. The **Phone Number** section shows HOME: (555) 339-0742, MOBILE: (555) 351-1877, and WORK: (555) 332-7693. The **Your Code Word** section has a question mark icon. A large orange button "Edit Personal Information" is at the bottom right.

The right sidebar contains "News & Information" (SCU Business Newsletter, New! Merchant Services), "SCU Business Products" (Checking & Savings, Commercial Loans), "Pay Bills" (Bill Pay Businesses Edition), and "List Example" (SCU Business Newsletter, New! Merchant Services).



# Unique Rate Boards

- \* Tool # 506 for Shares and Certificates and 470 for loans
  - \* Each product can now be specified for one or more types of online banking product
    - \* Previously all products configured to display would show in both It's Me and BizLink
  - \* Loan configuration screen shown
  - \* All products currently enabled for online banking will default to displaying in all online banking products like they do today

The screenshot shows a web application window titled "Online Banking". The main content area displays configuration details for a product named "IT'S ME LOAN". The "Rate Board Display" section is highlighted with a red box, showing options for how the product is displayed to members. The "Show this product to members via" section has three radio buttons: "Standard online banking" (which is selected), "Business (multi-login)", and "Business (single-login)".

**Online Banking**

Product # 100 IT'S ME LOAN  
Loan category PN PN-PERSONAL LOAN Low 0.100 High 22.000  
Corp ID 01 Product code base rate 5.555  
N/A Variant 0.000  
Online banking offered rate 5.555

**Rate Board Display**

Display sequence 70 (00 = Do not display in online banking)  
Product name IT'S ME LOAN  
Rate board teaser Here is some information for members  
Available online Information  
Show this product to members via ☒ Standard online banking ☐ Business (multi-login) ☐ Business (single-login)

Recalculate Rate Rate History

Navigation icons: back, forward, up, down, print, link, info, help, search

# Unique Rate Boards

- \* It's Me 247 Loan Rate Board
  - \* This view shows two additional loans specific to It's Me 247 Online Banking.

## Loan Rate Board

Thank you for your interest in a loan with Credit Union. We offer a large variety of loan services at a variety of terms to meet your specific needs.

Looking at buying car, need money for college, buying or building a home? We can finance it all.

Attention business owners, we have a variety of business lending services for you also. All at competitive rates.

Contact us for more information.

Loan Type	APR as low as	Description	
Used Vehicles and Motorcycles	5.490%	All rates are currently the same as a New Vehicle Purchase!	>
ATV, Snowmobile, Jet Ski, etc	6.490%	Lawn & Garden, Trailers and more	>
Kasasa Take Back Loan	8.490%	Pay ahead now with peace of mind / take it back later	>

## Loan Rate Board

Thank you for your interest in a loan with Credit Union. We offer a large variety of loan services at a variety of terms to meet your specific needs.

Looking at buying car, need money for college, buying or building a home? We can finance it all.

Attention business owners, we have a variety of business lending services for you also. All at competitive rates.

Contact us for more information.

Loan Type	APR as low as	Description	
Credit Card	10.000%	Apply for your MasterCard credit card today	>
New Vehicles and Motorcycles	5.490%	There couldn't be a better time to finance than now!	>
Used Vehicles and Motorcycles	5.490%	All rates are currently the same as a New Vehicle Purchase!	>
ATV, Snowmobile, Jet Ski, etc	6.490%	Lawn & Garden, Trailers and more	>
Kasasa Take Back Loan	8.490%	Pay ahead now with peace of mind / take it back later	>

# Share Draft Secured Loan Through Online Banking

- \* Tool # 777 – Savings/Checking Products Configuration
  - \* Draft/Checking products now support Share Secured loans via Online Banking

The screenshot shows the 'Share Account Setup' web application. The title bar includes 'File Edit Tools Help' and window controls. The main header is 'Share Account Setup' with an 'Update' button. Below the header, it shows 'Dividend application SD' and '01', and 'Dividends are calculated EOD; Dividends are posted BOD'. The 'General Account Information' tab is active, showing fields for Description ('SHARE DRAFT - TC'), Account range ('110 to 114'), Application type ('Share draft/checking products'), IRA plan type, Reg D transaction account, Zero balance account option ('No action taken'), Default negative balance limit ('0.00'), and a 'Configure Negative Balance Processing' button. On the right, there are checkboxes for 'Prompt for credit report on open', 'Prompt for marketing club enrollment', 'Create secured shares record', 'Club processing allowed', 'Allow account nicknames', 'Auto update member negative balance limits', 'Offer debit card round up program', and 'Allow share secured via OLB' (which is checked and highlighted with a red box). At the bottom, there are checkboxes for 'ATM surcharge rebate program code', 'ATM service charge rebate program', and 'Card activity rebate program code'. A message bar at the bottom states 'Dividend rates are entered using Tool #506: Member Rate Maintenance'. The footer contains a navigation bar with buttons for 'Suspend', 'Save', 'Skip', 'Qualified Dividends', 'ARU/Online Banking', 'Restrict Mbr Desgn', 'Checklist', 'ANR Scoring', 'Debit Card Round Up', and a set of navigation icons. The date '3/13/23' is displayed in the bottom right corner.

Share Account Setup

Dividend application SD 01 Dividends are calculated EOD; Dividends are posted BOD

General Account Information Accounting Interface Dividend Information

Description SHARE DRAFT - TC

Account range 110 to 114

Application type Share draft/checking products

IRA plan type ☐ HSA

☐ Reg D transaction account Reg D transfers per month ☐

Zero balance account option No action taken

Default negative balance limit 0.00

Configure Negative Balance Processing

ATM surcharge rebate program code ☐

ATM service charge rebate program ☐

Card activity rebate program code ☐

☐ Prompt for credit report on open

☐ Prompt for marketing club enrollment

Create secured shares record ☐

☐ Club processing allowed

☐ Allow account nicknames

☐ Auto update member negative balance limits

☒ Offer debit card round up program

☒ Allow share secured via OLB

Dividend rates are entered using Tool #506: Member Rate Maintenance

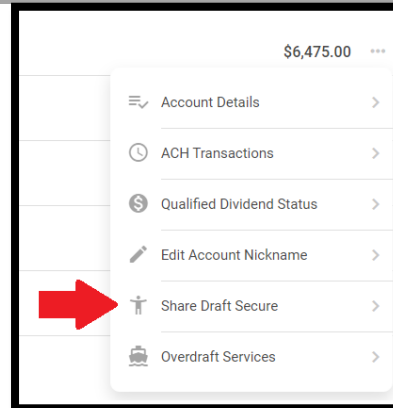
Suspend Save Skip Qualified Dividends ARU/Online Banking Restrict Mbr Desgn

Checklist ANR Scoring Debit Card Round Up

3/13/23

# Share Draft Secured Loan Through Online Banking

- \* Tool # 777 – Savings/Checking Products Configuration
  - \* Draft/Checking products now support Share Secured loans via Online Banking



**Checking: SHARE DRAFT**

**Configure Loan Amount and Term Options**

To preview your repayment for these loan terms, select "Update Estimate" and check the table below.

Loan Amount (Up to \$6,475.00)      Loan Terms (Up to 72 Months)

[Update Estimate](#)

**Estimated Loan Terms**

Loan Rate	Estimated Amount Due	Due Date
4.875%	\$85.57	4/15/2023

**Checking: SHARE DRAFT**

**Configure Loan Amount and Term Options**

To preview your repayment for these loan terms, select "Update Estimate" and check the table below.

Loan Amount (Up to \$6,475.00)      Loan Terms (Up to 72 Months)

[Update Estimate](#)

**Estimated Loan Terms**

! Enter a loan amount and term preference above, then select "Update Estimate."

[Continue](#)

# Ability to assign default approval ID to 1Click Loans

- \* Tool # 1340 – Configure 1Click Offers
  - \* Assign a Default Approval ID for 1Click Loan Offers
    - \* The lookup will only show employees who have underwriting authority in their special security (Tool #327)
  - \* The Approval ID will appear in Offer Details and will populate the Approval ID in the member file
  - \* If no Default approval ID is entered the Employee ID of the person who created the 1Click Offer will continue to be associated with offer/loan

**Create Batch of 1Click Loan Offers** ADD

Table name in  For list of member account base numbers

Loan product code  **ONE CLICK \$1000 SIGNATURE LOAN**

Disbursement limit/Loan amount

☒ Use banner ad

Online self-service form(s) for e-signing  Additional forms

Processing fee

Fee G/L account  Fee transaction description

**Default approval ID**

**Session 0 CU\*BASE GOLD - 1Click Loan Offer Details**

Offer #	20	Offer date	Mar 08, 2023
Loan amount	1,000.00		
Interest rate	10.000 %	# of payments	12
Product code	803		
Process type	E	<input checked="" type="checkbox"/> Banner ad	
Online self-service form(s) for e-signing	UNLN	Additional forms	<input type="button" value="Select"/>
Processing fee	5.00		
Fee G/L account	26806		
Fee transaction description	One Click Fee		
<b>Default approval ID</b>	<b>DW</b>		



# Online Banking/BizLink



\* Questions?

# Lending/Collections



- \* New – Request Loan Documents in Loan Application Screens
- \* New Access Points for CLR decision advisor
- \* Optionally Mask Account Numbers on Loan Statement Notices

# Lending/Collections



- \* Enhancements to Written Off Loans Dashboard
- \* Participation Loan Record enhancements
- \* New Escrow Analysis Preview Dashboard
- \* Contract Variable Rate Changes for Payment Recalculations on Line of Credit Loans

# New Access to SmartLinks in Loan Application

- \* Tool # 2 – Work/View Loan Application Status
  - \* Accessible when working loan applications
  - \* When a Co-applicant is present these buttons will show on the Co-applicant screen
  - \* Some examples of documents you can request
    - \* Proof of Income
    - \* Drivers License
    - \* Copy of Insurance
    - \* Configure your own Document!

**Loan Application #506388: Request & Personal** Applicant

Account # **456789** **MIKEY M MEMBER**  
Other name **TOMMY T TEST** Type **N/A**  
Relationship

SSN/TIN **[REDACTED]** Birthdate **Jul 20, 1969**  
Phone **6165555555** Driver's license **M 123 456 789** State **MI**  
Marital status ☐ Married ☐ Separated ☐ Unmarried

[Show Co-Applicant](#) [Scan Doc](#) [Request Doc](#) [View Doc](#)

Current Address		Previous Address	
Address	1234 TEST BLVD	Address	8675 EXAMPLE AVE
City	EXAMPLE	City	NOWHERE
State, ZIP	MI 498250000 <input type="checkbox"/> Own <input type="checkbox"/> Rent	State, ZIP	IN 383830000 <input type="checkbox"/> Own <input type="checkbox"/> Rent
Date moved	00000000	Date moved	00000000

[Show Co-Applicant](#) [Underwriting Comments](#) [Save/Done](#) [Plastics/OTB](#) [Name/Address](#) [Change Co-Applicant](#) [Update Collateral](#)

**IMPORTANT:** If starting a brand-new application, to quickly pull in all data from the Household database and then exit: Click Summary, then click Save/Done (NOT Cancel).

Loan Request & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc/Comments	Summary	Print

Navigation icons: [←](#) [→](#) [↑](#) [||](#) [🖨](#) [🔗](#) [i](#) [?](#) [@](#)

# New Access to SmartLinks in Loan Application

- \* Tool # 2 – Work/View Loan Application Status
  - \* Same features in the income tab
  - \* Request documents like proof of income on the fly

**Loan Application #506388: Employers/Income** Applicant

Applicant **MIKEY M MEMBER** Co-Applicant **TOMMY T TEST**  
Total employment income 55,000 Total other income 0

[Scan Doc](#) [Request Doc](#) [View Doc](#)

Status	Print	Type	Employer/Income Source	Start Date	End Date	FT	SE	Gross Income	Frequency	Source
Current	<input type="checkbox"/>	Emp	EXAMPLE COMPANY	Oct 17, 2022	0/00/0000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	55,000	Annually	

Show Co-Applicant ! Select only 1 of each type (current employer, prior employer, and other source) to print on the standard loan form. ↑ ↓

Underwriting Comments  
Add Employer/Source  
Save/Done


Loan Request & Personal	Employers/Income	Income Summary	References	Assets
Debts	Credit Report	Misc/Comments	Summary	Print

← → ↑ || ⏏ 🔗 ⓘ ? @



# New Access to SmartLinks

- \* Tool # 2 – Work/View Loan Application Status
  - \* New web app to request Documents
    - \* Proof of income
    - \* Driver's license
    - \* Title
    - \* Custom Request
  - \* Multiple methods
    - \* Email
    - \* Text
    - \* Online Banking
  - \* Will work with default web browser configured on your system
  - \* Require eDocSignature

**Request a Document**

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

Select a request method

Email

First Name

MIKEY

Last Name

MEMBER

Email

Test.Email@Invalid.com

Phone Number

Document #1

Document Type

Proof of Income

Where do you want to save the document?

Loans

Email Text

Please upload your Proof of Income. Thanks!

(3-69 characters)

+ Add Additional Request

Send

7:41 minutes left

# New Access Points for CLR Path – Consumer Lending on Reputation

- \* New Access to run CLR Path Decision model!
  - \* Now available via:
    - \* Phone Operator
    - \* Member Inquiry
    - \* Teller Line Posting
    - \* Member Transfers
- \* Get advice based on the member relationship quick and easy

The screenshot displays the 'Individual Account' page for 'MIKEY M MEMBER'. The page includes a sidebar with navigation links, a main content area with a 'Get Advice' button and a 'CLR Path' logo, and a table of account data.

**Individual Account**

SSN/TIN: \*\*\*\*-\*\*-6583  
Birthdate: Jan 01, 2000

Mother's maiden name: TEST  
Driver's license: M 123 456 789

Name: MIKEY M MEMBER  
Account #: 456789  
Name ID: MM  
Corp ID: 01

BASIC SERVICE member with 0 points! (click for more info)

Get Advice: Trying to decide whether to waive a fee, hold a check, or grant an exception? Use CLR Path to get advice based on what only YOU know about this member! Brought to you by Lender\*VP

CLR Path Character Lending on Reputation Click to Learn More

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	2,500.00	2,475.00	3/17/23	.	.	.	.	0	Y	.	.	.	.
880	BUSINESS PLAT	0.00	0.00	4/01/23	.	.	.	.	0	.	.	.	.	.

Navigation links: No ID on File, Comments, New Account, Closed Accounts, Add Cmt/Message, Check Digit, Names/Addresses, Sales Tools, OTB/Cards, Tax File Inquiry, ARU/HB Transfers, Statements, Nicknames, Toggle Card #

Actions: Average, Bump CD Rate, Check, CC Inquiry, Catch Up, History, Inquiry, List, Misc Rcpts, Nicknames, Payoff, SB Transfer, Skip Pay, Stop, Transfer, Wire

Buttons: Scan e-Document, View e-Document, Log!

# New Access Points for CLR Path – Consumer Lending on Reputation

- \* Phone Operator, Member Inquiry, Teller Line Posting, Member Transfers
- \* View advice based on the member relationship quick and easy.

The screenshot displays the 'Individual Account' page for a member named MIKEY M MEMBER. The interface includes a left sidebar with navigation links, a top header with account details, and a main content area with a 'CLR Path' section. The 'CLR Path' section features a 'See Advice' button highlighted with a red box, a 'Get Advice' button, and a table of account data. Below the table is a grid of links for various services.

**Individual Account**

SSN/TIN \*\*\*\*-\*\*-6583  
Birthdate Jan 01, 2000

Mother's maiden name: TEST  
Driver's license: M 123 456 789

Name: MIKEY M MEMBER  
Account #: 456789 Name ID: MM Corp ID: 01

BASIC SERVICE member with 0 points! (click for more info)

Get Advice: Trying to decide whether to waive a fee, hold a check, or grant an exception?

See Advice: Use CLR Path to get advice based on what only YOU know about this member!

Brought to you by Lender\*VP

CLR<sup>VP</sup>PATH  
Character Lending on Reputation  
Click to Learn More

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	2,500.00	2,475.00	3/17/23	.	.	Go!	Go!	0	Y	.	.	.	.
880	BUSINESS PLAT	0.00	0.00	4/01/23	.	.	.	.	0	.	.	.	.	.

☐ Average ☐ Bump CD Rate ☐ Check ☐ CC Inquiry  
☐ Catch Up ☐ History ☐ Inquiry ☐ List  
☐ Misc Rcpts ☐ Nicknames ☐ Payoff ☐ SB Transfer  
☐ Skip Pay ☐ Stop ☐ Transfer ☐ Wire

Toggle Card # ☐ Scan e-Document ☐ View e-Document ☐ Log!

# New Access Points for CLR Path – Consumer Lending on Reputation

- \* Tool # 3 – Open Maintain Memberships/Accounts
  - \* Access CLR Path Decision model when creating new accounts for your members

File

Edit

Tools

Help

New Account Creation

Individual

Corp ID01

Member branch01

Account base456789

Date membership openedMar 17, 2023

NameMIKEY M MEMBER

Application☐

Reason code☐

Type	Description	Low	High
AA	TEST	110	111
AB	BUSINESS ALL-IN	097	099
AI	ALL-IN SAVINGS	090	096
BC	BUSINESS CLUB	003	006
BS	BUSINESS/ORG SAVINGS	001	001
BU	BUSINESS CHECKING	110	115
BW	BUSINESS WEALTH BLDR	070	070
CC	CHRISTMAS CLUB	051	051
CF	CONSUMER FICA	071	072
CK	REGULAR CHECKING	110	112
EC	ESCROW	030	033
ED	COVERDELL SHARES	024	024
ES	EDUCATION SAVINGS	040	040
EV	ENVY CHECKING	110	119

Trying to decide wether to waive a fee, hold a check, or grant an exception?

Use CLR Path to get advice based on what only YOU know about this member!

Brought to you by Lender\*VP

Click to Learn More

Get Advice

See Advice

SelectMarketing TipsProcedures

↑↓

Skip

ATM/Debit Card Maint

Open CD

Loans

Cross Sales

OTB/Cards

←→↑||⌂🔗❗?@

# Mask account number on Loan Statement Notices

- \* Tool # 659 – Print Loan Statement Notices
  - \* New flag to determine whether to mask account number
  - \* Masking will be all but last 2 digits of account base

**Print Loan Statement Notices**

**Report Options**

☐ Is this an archive run

Statement period start date: Feb 01, 2023 [MMDDYY]

Statement period end date: Mar 17, 2023 [MMDDYY]

Loan categories: **Select** selected

Exclude loans with payment due date greater than: 000000 [MMDDYY]

☐ Exclude loans paid through payroll/ACH/AFT

☒ Exclude loans with \$0.00 due

☒ Exclude loans with freeze indicator 3 (payments & disbursements)

☐ Print CU name/address

Print sequence: ☒ Account # ☐ ZIP Code

Title: **LINE OF CREDIT STATEMENT**

Message:

**Response**

☐ Job queue

Copies:

Printer:

☐ Include website address

☐ Mask all but last 2 digits of account number



# Mask account number on Loan Statement Notices

- \* Examples shown of unmasked and masked notices
- \* Length of masking will stay constant regardless of how many characters are in the account number

LINE OF CREDIT STATEMENT	
Page 1	
Account Number	100000001-605
Statement Date	3/17/23
Current Balance	\$26,549.25
Minimum Payment	\$456.07
Payment Due Date	04/10/23
BENJAMIN TESTMEMBER	
6000 28TH ST SE	
GRAND RAPIDS MI 49546	
Payment Amount	_____
Extra Principal Amount	_____
Total Amount Enclosed	_____

---

LINE OF CREDIT STATEMENT	
Page 1	
Account Number	*****01-605
Statement Date	3/17/23
Current Balance	\$26,549.25
Minimum Payment	\$456.07
Payment Due Date	04/10/23
BENJAMIN TESTMEMBER	
6000 28TH ST SE	
GRAND RAPIDS MI 49546	
Payment Amount	_____
Extra Principal Amount	_____
Total Amount Enclosed	_____

# New Recovery Analysis on Written Off Loans

- \* Tool # 476 – Loan Write-off/Charge-off History Dashboard

- \* Three new options to assist with 5300 call reports
- \* Adjust selected time periods to get quarter-to-date, YTD or other specific time periods for recovery amount
- \* New “Total Net Change” for all account based on filter choices
- \* New Toggle feature gives the ability to calculate net change based on user input data

File Edit Tools Help

## Written Off Loan History Dashboard

Written off between [ ] and [ ] [MMDDYYYY] ☐ View indirect loans only

Approved at board meeting on [ ] [MMYYYY] Branch [ ] WO/CO reason code [ ]

Interviewer [Select] 000 selected WO/CO approved by [Select] 000 selected Loan category at WO [Select] 000 selected

Business unit [Select] 000 selected Loan purpose [Select] 000 selected Loan security [Select] 000 selected

**Toggle**

Account	Type	Rsn Code	WO Date	Last Name	Closed Date	Chrgd Off	Balance at Write Off	Current Balance	Net Change \$	Net Change %
645			Jun 29, 2009			N	8,374.80	8,374.80	.00	.00
693			Jun 26, 2009			N	994.08	994.08	.00	.00
811			Jun 26, 2009			N	7,359.13	7,359.13	.00	.00
645			Oct 25, 2011		Mar 18, 2020	N	.00	.00	.00	.00
920			Oct 25, 2011		Mar 18, 2020	N	.00	.00	.00	.00
900			Sep 29, 2008		Feb 26, 2018	N	.00	.00	.00	.00
811	007		Sep 28, 2015			N	3,714.06	3,714.06	.00	.00
866	007		Feb 23, 2022			N	7,597.89	7,597.89	.00	.00
900			Jun 30, 2011		Aug 25, 2016	N	.00	.00	.00	.00
866			Oct 25, 2011			N	14,511.99	13,811.22	700.77-	4.82
693	018		Apr 28, 2018			N	3,793.07	3,707.37	85.70-	2.25
600			Feb 11, 2014		Feb 11, 2014	Y	.00	.00	.00	.00
601			Feb 11, 2014		Feb 11, 2014	Y	.00	.00	.00	.00
800			Feb 11, 2014		Feb 11, 2014	Y	.00	.00	.00	.00
800			Feb 11, 2014		Feb 11, 2014	Y	.00	.00	.00	.00

Calculate net change by comparing

☒ Balance at write-off to current balance

☐ Balance at write-off to end of month balance as of [ ] [MMYYYY]

☐ End of month balance as of [ ] [MMYYYY] to current balance

☐ End of month balance as of [ ] [MMYYYY] to end of month balance as of [ ] [MMYYYY]

4 % **Total net change \$ 2,724,582.66-**

not applicable.

new CO Loans Common Bonds

Navigation icons: back, forward, up, down, pause, print, link, info, help, search

- My Favorite Filters** Write-off/Charge-off Dashboard

Records 3

Template Name	Template Description	Age	Last Used Date	Used Count	Employee ID
TEST TEMPLATE	THIS IS ONLY A TEST	31 Days	02/14/2023	2	
TEST TEMPLATE 1	EXAMPLE DESCRIPTION	4 Days	03/13/2023	1	
TEST TEMPLATE 2	EXAMPLE DESCRIPTION	4 Days	03/13/2023	1	

☐ Select
 ☐ Delete
 ☐ View
 ↑ ↓

Navigation icons: back, forward, up, down, pause, print, link, info, help, search.

# Deferred Loan Indicator Added to Participation Loan Master Table

- \* Tool # 119 – PL1: Add/Maintain Participation Loans
  - \* Enter the deferred loan suffix into the new field
  - \* The Lookup will present all closed loans associated with the membership
  - \* The new Deferred loan suffix field is only available when maintaining an existing participation loan, it is not available when adding a new participation loan

The screenshot displays the 'Participation Loan Setup' window. At the top, there's a 'CHANGE' button. Below it, fields for 'PL investor # 001', 'Loan account 12809 781', 'PL type 01 FREDDIE MAC LOANS', 'Reference # 743789948', 'Original loan amt 214,000.00', 'Sequence # 1', 'Settlement calc routine FMC', and 'Settlement type SA' are visible. The main section is divided into two tables: 'Current Loan Status' and 'Servicing Information'. The 'Current Loan Status' table shows a current balance of 164,652.46, with interest, delinquency fine, and insurance rebate all at 0.00, and a loan payoff of 164,652.46. The 'Servicing Information' table shows a loan rate of 3.500, a payment of 960.96, and a next scheduled payment of Feb 01, 2023. A red box highlights the 'Deferred loan suffix' field, which is currently set to 605. Below these tables are 'Last Settlement Detail' and 'PLI Terms' sections. The 'Last Settlement Detail' table shows a reported date of Jan 14, 2023, a term of 242 S, and a total settlement of 111,923.16. The 'PLI Terms' section shows the status as EXISTING, a PLI loan rate of 3.250, and a PLI % of participation of 100.00. At the bottom, there are buttons for 'Add/Update', 'Adjustment', 'Account Inquiry', 'History', and 'Account Analysis', along with a navigation bar with various icons.

Current Loan Status		Servicing Information	
Current balance	164,652.46	Loan rate is	3.500
+ Interest	0.00	Payment	960.96
+ Delinquency fine	0.00	Next scheduled payment	Feb 01, 2023
- Insurance rebate	0.00	Last payment date	Jan 06, 2023
= Loan payoff	164,652.46	Last payment amount	1,000.00

Last Settlement Detail		PLI Terms	
Reported date	Jan 14, 2023	Status	EXISTING
Term	242 S	PLI loan rate	3.250
PLI principal balance	164,652.46	PLI % of participation	100.00
PLI interest due	0.00	PLI original investment	214,000.00
Principal paid	518.26	PLI projected payment	960.96
Interest due paid	447.34	PLI start date	Dec 10, 2012
Total settlement	111,923.16	PLI end date	Dec 01, 2042
Monthly income earned	447.34		

Action code   
Action date 00000000 [MMDDYYYY]

If the PLI % of participation is not 100%, be sure that the PLI original investment amount is manually calculated using the PLI % (Loan balance X PLI %).

**CU<sup>\*</sup>ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION

- File
Edit
Tools
Help

# Preview Escrow Analysis

Account base
☐ Show exceptions only

Print	Last Name	Escrow Account	Loan	Last Analysis	Balance	Overage/ Shortage	Old Loan Payment	Next Payment	Exception	*
<input type="checkbox"/>	...	...	...	2/13/2023	2,127.69	435.36	1,506.49	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	816.62		710.91	3/01/2023		
<input type="checkbox"/>	...	...	...	1/20/2023	1,548.64	178.05-	484.85	3/01/2023		
<input type="checkbox"/>	...	...	...	1/21/2022	4,048.57	1,592.35-	1,036.86	5/01/2023	P	
<input type="checkbox"/>	...	...	...	2/13/2023	1,594.81	53.01-	825.74	3/01/2023		
<input type="checkbox"/>	...	...	...	2/22/2023	2,985.18	289.74-	1,280.77	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	2,968.79	117.91-	1,196.03	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	3,742.37	485.72-	961.45	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	1,760.22		1,017.18	3/01/2023	S	
<input type="checkbox"/>	...	...	...	2/13/2023	3,200.52	540.73-	1,593.30	3/01/2023		
<input type="checkbox"/>	...	...	...	2/22/2023	1,256.23	345.14-	563.42	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	4,190.32	269.94-	2,182.68	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	2,803.68	132.83-	1,408.54	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	3,018.62	19.91	1,031.14	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	2,191.39	39.60	2,064.34	2/01/2023	D	
<input type="checkbox"/>	...	...	...	2/13/2023	7,202.44	6.36	2,552.47	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	4,262.76	33.60-	1,601.89	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	399.64	127.59	991.68	2/01/2023	D	
<input type="checkbox"/>	...	...	...	2/13/2023	5,374.68	27.56-	2,062.52	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	2,258.05	176.94-	872.31	3/01/2023		*

☒ Exclude record
☒ View history
☒ View projection
☒ Member inquiry
☒ View Escrow record

Exception codes: S - Suspended, P - Paid ahead, D - Delinquent, L - Loan not found  
Asterisk indicates future date condition where the due date on the escrow record exceeds the Escrow Analysis Projection

Refresh

Toggle Payment Amount

Print Selected

Print All

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# New Preview Escrow Analysis Dashboard

- \* Tool # 297 – Create Escrow Analysis - Preview Analysis
  - \* You must enter either a single Member account, OR selected Loan categories OR selected Escrow dividend applications
    - \* The Loan Category Lookup will only return those categories that allow Escrow Accounts
    - \* The Escrow Dividend Lookup will only return TX Dividend applications
- \* A Confirmation window is presented when Preview/Create Analysis is selected before the analyses are created

File Edit Tools Help

## Create/Preview Escrow Analysis

Report Options	Response
Create or preview Escrow Analysis	<input checked="" type="radio"/> Preview <input type="radio"/> Create
Member account	<input type="text" value="0"/> <input type="text" value="0"/> <input type="button" value="Search"/>
<input type="checkbox"/> Bypass projection portion of the Analysis	
Escrow projection start month	Apr 2023 <input type="button" value="Calendar"/> [MMYYYY]
<input checked="" type="checkbox"/> Include loans in paid ahead status in projection start month	
Loan category	<input type="button" value="Select"/> 2 selected
- OR -	
Escrow dividend application	<input type="button" value="Select"/> 0 selected

**Tip:** When creating the Escrow Analysis, it is recommended for the date payment changes on the member account to be 10 days prior to the escrow projection start date, but not on Sunday. Also, be sure to consider the timing of AFT payments and the date that statements are produced.

Escrow Analysis Disclosure Statements will be created and escrow payment changes scheduled for **81** records.  
Escrow Analysis Disclosure Statements were not created for **6** records which had exception conditions.  
Loan categories selected: 10 50

Create

Navigation icons: back, forward, up, down, print, link, info, help, search

Preview/Create Analysis

Navigation icons: back, forward, up, down, print, link, info, help, search

# New Preview Escrow Analysis Dashboard

## \* Working the Dashboard

- \* Filter to only show exceptions
- \* Toggle between Old (Current) Loan Payment and New Loan Payment (PITI)
- \* View the Escrow History and Escrow Projection portions of the analysis
- \* Perform a Member Inquiry or View the Escrow Record
- \* Print selected or All preview statements
  - \* Preview Escrow Statements do not automatically print
  - \* You are unable to print Preview Escrow Statements on Exceptions

Session 1 CU\*BASE GOLD -

File Edit Tools Help

### Preview Escrow Analysis

Account base  ☐ Show exceptions only

Print	Last Name	Escrow Account	Loan	Last Analysis	Balance	Overage/Shortage	Old Loan Payment	Next Payment	Exception	*
<input type="checkbox"/>	...	...	...	2/13/2023	2,127.69	435.36	1,506.49	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	816.62		710.91	3/01/2023		
<input type="checkbox"/>	...	...	...	1/20/2023	1,548.64	178.05	484.85	3/01/2023		
<input type="checkbox"/>	...	...	...	1/21/2022	4,048.57	1,592.35	1,036.86	5/01/2023	P	
<input type="checkbox"/>	...	...	...	2/13/2023	1,594.81	53.01	825.74	3/01/2023		
<input type="checkbox"/>	...	...	...	2/22/2023	2,985.18	289.74	1,280.77	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	2,968.79	117.91	1,196.03	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	3,742.37	485.72	961.45	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	1,760.22		1,017.18	3/01/2023	S	
<input type="checkbox"/>	...	...	...	2/13/2023	3,200.52	540.73	1,593.30	3/01/2023		
<input type="checkbox"/>	...	...	...	2/22/2023	1,256.23	345.14	563.42	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	4,190.32	269.94	2,182.68	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	2,803.68	132.83	1,408.54	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	3,018.62	19.91	1,031.14	3/01/2023		
<input type="checkbox"/>	...	...	...	2/13/2023	2,191.39					
<input type="checkbox"/>	...	...	...	2/13/2023	7,202.44					
<input type="checkbox"/>	...	...	...	2/13/2023	4,262.76					
<input type="checkbox"/>	...	...	...	2/13/2023	399.64					
<input type="checkbox"/>	...	...	...	2/13/2023	5,374.68					
<input type="checkbox"/>	...	...	...	2/13/2023	2,258.05					

■ Exclude record ■ View history ■ View projection ■ Member inquiry

**Exception codes:** S - Suspended, P - Paid ahead, D - Delinquent, L - Loan not found  
Asterisk indicates future date condition where the due date on the escrow record expires

Refresh Toggle Payment Amount Print Selected Print All

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### Escrow Analysis History

Escrow account #

Date	Description	Deposits to Escrow Actual	Payments from Escrow Projected	Actual	Escrow Account Balance
Apr 01, 2022	Payment	471.59			2,060.41
May 01, 2022	Payment	471.59			2,532.00
Jun 01, 2022	Payment	471.59			3,003.59
Jun 07, 2022	TAX 2ND INSTALLMENT		2,560.96	2,560.96	442.63
Jul 01, 2022	Payment	471.59			914.22
Aug 01, 2022	Payment	471.59			1,385.81
Sep 01, 2022	Payment	471.59			1,857.40
Oct 01, 2022	Payment	471.59			2,328.99
Nov 01, 2022	Payment	471.59			2,800.58
Dec 01, 2022	Payment	471.59			3,272.17
Jan 01, 2023	Payment	471.59			3,743.76
Jan 10, 2023	TAX 1ST INSTALLMENT		2,574.77	2,574.77	1,168.99
Mar 01, 2023	Payment	479.35			1,648.34
Mar 01, 2023	Payment	479.35			2,127.69

Print

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# New Preview Escrow Analysis Dashboard – Create Analysis

- \* Tool # 297 – Create Escrow Analysis - Create Analysis
  - \* With Create the options of 'Print settings' and 'Date Payment Changes on member account' become available
  - \* As with Preview a confirmation Window will be presented before the analysis is created

**Create/Preview Escrow Analysis**

Report Options	Response
Create or preview Escrow Analysis	<input type="radio"/> Preview <input checked="" type="radio"/> Create
Print settings for final Escrow Analysis	<input checked="" type="checkbox"/> Job queue Copies 1 Printer P1
Date payment changes on member account	Mar 20, 2023 [MMDDYYYY]
Member account	0 0
<input type="checkbox"/> Bypass projection portion of the Analysis	
Escrow projection start month	Apr 2023 [MMYYYY]
<input checked="" type="checkbox"/> Include loans in paid ahead status in projection start month	
Loan category	Select 2 selected
- OR -	
Escrow dividend application	Select 0 selected

**Tip:** When creating the Escrow Analysis, it is recommended for the date payment changes on the member account to be 10 days prior to the escrow projection start date, but not on Sunday. Also, be sure to consider the timing of AFT payments and the date that statements are produced.

Escrow Analysis Disclosure Statements will be created and escrow payment changes scheduled for **81** records.  
Escrow Analysis Disclosure Statements were not created for **6** records which had exception conditions.  
Loan categories selected: 10 50

Create

← → ↑ || ⏏ ⏏ ⓘ ? @

Preview/Create Analysis

← → ↑ || ⏏ ⏏ ⓘ ? @

# New Preview Escrow Analysis Dashboard – Create Analysis

- \* Tool # 297 – Create Escrow Analysis - Create Analysis New Reports
  - \* Updated Exception Report (PESCAN)
  - \* New Escrow Disclosures Created Report (PESCAC)

3/01/23 15:35:33  
RUN ON 3/08/23

CONTINENTAL UNION FINANCIAL SERVICES, INC.  
ESCROW ANALYSIS DISCLOSURE EXCEPTIONS  
ANALYSIS DATE 3/08/23

PESCAN

PAGE 1  
USER [REDACTED]

ESCROW PROJECTION START: 4/2023  
INCLUDE LOANS DUE ON ESCROW PROJECTION START DATE (Y/N): Y  
LOAN CATEGORY: 10 50

ACCOUNT #	LOAN ACCT	LAST ANALYSIS DATE	EXCEPTION
[REDACTED]	[REDACTED]	02/13/2023	*Escrow account suspended
[REDACTED]	[REDACTED]	02/13/2023	*Error Delinquent - 02/01/2023
[REDACTED]	[REDACTED]	02/13/2023	*Error Delinquent - 02/01/2023
[REDACTED]	[REDACTED]	02/01/2022	*Escrow account suspended
[REDACTED]	[REDACTED]	02/22/2023	*Error Delinquent - 02/01/2023

\*\*\*END OF REPORT\*\*\*

3/01/23 15:47:56  
RUN ON 3/08/23

CONTINENTAL UNION FINANCIAL SERVICES, INC.  
ESCROW ANALYSIS DISCLOSURES CREATED

PESCAC

PAGE 1  
USER [REDACTED]

ESCROW PROJECTION START: 4/2023  
LOAN CATEGORIES SELECTED: 10 50  
INCLUDE LOANS IN PAID AHEAD STATUS IN PROJECTION START MONTH

ACCOUNT #	LOAN ACCT	LAST NAME	OVERAGE	SHORTAGE	ESCROW DEPOSIT OLD	NEW
[REDACTED]	[REDACTED]	[REDACTED]	435.36		479.35	474.64
[REDACTED]	[REDACTED]	[REDACTED]			163.32	163.32
[REDACTED]	[REDACTED]	[REDACTED]		178.05	191.85	191.85
[REDACTED]	[REDACTED]	[REDACTED]		1592.35	505.80	512.81
[REDACTED]	[REDACTED]	[REDACTED]		53.01	329.57	329.57
[REDACTED]	[REDACTED]	[REDACTED]		289.74	393.14	366.80
[REDACTED]	[REDACTED]	[REDACTED]		117.91	417.19	405.29
[REDACTED]	[REDACTED]	[REDACTED]		485.72	471.46	469.95
[REDACTED]	[REDACTED]	[REDACTED]		540.73	467.65	467.65

# Automated Payment Changes for MEMBER6 Contract Variable Rate Loans (Upon a Rate Change)

## \* Tool # 2 & # 51

- \* New functionality for Variable Rate Contract loans to support payment changes when a variable rate code prompts a rate change for the following:

- \* Line of credit loans with Variable Rate Contracts for the following types:
  - \* Table/term
  - \* Fixed
  - \* Maturity

File Edit Tools Help

## Variable Rate Loan Contract Info

ADD

Loan account # 456789 688 MIKEY M. MEMBER

Loan category	40 HELOC - TC	Original variable rate code rate	9.000
Variable rate code	101	Loan creation date	Mar 22, 2023
Original loan rate	9.000	Original payment	90.02

### Current Calculated Terms

Current rate	9.000	Current payment	90.02
Variable rate code rate	9.000	Current index rate	9.500
Total rate adjustments		Next adjustment	Apr 01, 2023 [MMDDYYYY]
Remaining adjustments		Last adjustment	00000000 [MMDDYYYY]

### Rate Adjustment Controls

Change based on ☒ VR code rate ☐ VR code incremental change

Life maximum rate	10.000	Life minimum rate	4.000
Per change maximum	2.000	Per change minimum	1.000
Adjustment frequency	6 (months)	Rate change notice	45 (days) in advance of the payment change

Interest rate rounding factor

Notice index description 2.00% OVER PRIME-CHANGES MONTHLY

Payment Adjustment Controls	Balance From	Balance To	Term	
<input type="checkbox"/> Recalculate a new payment when applying a rate change	A 0.00	10,000.00	024	Copy From Loan Category
<input checked="" type="checkbox"/> Change payment only if loan rate actually changes	B 10,000.01	20,000.00	036	
Calculate new payment 5 days after rate change	C 20,000.01	30,000.00	048	
<input type="checkbox"/> Use maturity date for payment calculation	D 30,000.01	40,000.00	060	
Minimum payment amount 20.00	E 40,000.01	999,999,999.99	072	

Suspend

Add/Update

Pending Changes

Delete

History

# Lending/Collections



\* Questions?



# EFT



- \* Offer Members Credit Cash Back by Merchant Category Groups
- \* New - Credit Card Cash Back Program Expense Estimator
- \* New - Temporarily Change a Member's Debit Card Daily Limit



- \* Tool # 1550 – Credit Card Cash Back Program Configuration

- \* Enhanced to allow separate cash back rate for credit union configured MCC Groups as defined in Tool #1024
- \* Credit union has flexibility to configure MCC groups as desired
- \* Once MCC Group is configured in the Program Code, Group name and Rate display for easy view

[illegible]

# Credit Card Cash Back by MCC Group

- \* Tool # 1024 – Configure Credit Union MCC Groups

- \* Configure MCC Groups as CU defined

\* File Edit Tools Help

## Configure Credit Union MCC Groups

Jump to merchant group code  Search for description containing

Group	Description	# of MCC Codes
AUTOMOTIVE	AUTOS, TRUCKS, REPAIRS, FUEL, SUPPLIES, ETC.	20
FOODS	RESTAURANTS, FAST-FOOD, GROCERY, BAKERIES, ETC.	6
MEDICAL	MEDICAL RELATED	3
TRAVELS	AIRLINES, HOTELS, RESORTS	467
VARIETY	VARIETY STORES	7

## Work with Merchant Category Codes in a Group

UPDATE

Group **TRAVEL** Description  # of codes **467**

MCC	Description	MCC	Description
3000	UNITED AIRLINES	3019	EASTERN AIRLINE
3001	AMERICAN AIRLINES	3020	AIR-INDIA
3002	PAN AMERICAN	3021	AIR ALGERIE
3004	TRANS WORLD AIRLINES	3022	PHILIPPINE AIRLINES
3005	BRITISH AIRWAYS	3023	MEXICANA
3006	JAPAN AIRLINES	3024	PAKISTAN INTERNATIONAL
3007	AIR FRANCE	3025	AIR NEW ZEALAND
3008	LUFTHANSA	3027	UTA/INTERAIR
3009	AIR CANADA	3028	AIR MALTA
3010	KLM (ROYAL DUTCH AIRLINES)	3029	SABENA
3011	AEORFLOT	3030	AEROLINEAS ARGENTINAS
3012	QUANTAS	3031	OLYMPIC AIRWAYS
3013	ALITALIA	3032	EL AL
3014	SAUDIA ARABIAN AIRLINES	3033	ANSETT AIRLINES
3015	SWISSAIR	3034	AUSTRALIAN AIRLINES

# Credit Card Cash Back by MCC Group

- \* Tool # 1550 – Credit Card Cash Back Program Configuration
  - \* To configure, use the MCC Group radio button
    - \* Use icon to select MCC Groups configured in Tool #1024
    - \* Set cash back rate for MCC Group
    - \* 'All Other' rate will pay all other purchase transactions with other MCC codes
    - \* Cash back will process on the last day of the month
  - \* Retailer group option-for future enhancement, not currently active
  - \* If no separate rate for MCC group, leave as None

Session 0 CU\*BASE GOLD

File Edit Tools Help

## Configure Credit Card Cash Back Program

UPDATE

Credit card cash back program code 01 Status ACTIVE

Program description BASE CASH BACK PROGRAM-Ln Ctg 30-35

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

Group TRAVEL 2.50 %

Cash back rate per eligible transaction by group 1.50 % (all other)

☐ Auto-enroll new accounts upon loan creation

### Payout Information

Primary transaction description Cash Back Reward

Short description for secondary trans description with YTD and lifetime points CCCB Reward

Maximum payout

Minimum payout

Expense G/L acc

Forfeit reward for

Payout frequency

Payout method

☐ Allow optional Default for ne

Session 0 CU\*BASE GOLD - Choose MCC Group

Jump to description starting with Jump to code starting with

Search for description containing # of records 5

MCC Group	Description
AUTOMOTIVE	AUTOS, TRUCKS, REPAIRS, FUEL, SUPPLIES, FOODS
MEDICAL	MEDICAL RELATED
TRAVEL	AIRLINES, HOTELS, RESORTS
VARIETY	VARIETY STORES

■ Select

Last maintained

Note: Only purchase transactions with origin code 22 credit card processing are eligible for cash back rebate.

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(6825) 3/22/23

# Credit Card Cash Back Payout History

- \* F1 – Member Inquiry – Cash back rewards
  - \* Additional detail added to the Credit Card Cash Back Payout History screen
  - \* If a MCC Group is configured, the group name and rate will display at the top of the screen
  - \* A new breakout screen displays the purchase Transaction Amount, Group Rate and Group Earned for the MCC Group and ‘All Other’

Session 0 CU\*BASE GOLD

File Edit Tools Help

Credit Card Cash Back Payout History

Monthly Payout Amounts

Account # 6004 850 JOHN A MEMBER

Current loan category 30 VISA 8.9%

Cash back program code 01 BASE CASH BACK PROGRAM-Ln Ctg 30-35

Cash back rate 1.50% Cash back rate by MCC Group TRAVEL 2.50%

First month reward was calculated 06/2019 Rewards currently paid to THIS LOAN

-----Monthly Cash Back Amounts-----

Month/Year	Earned	Forfeited	Paid	Carried to Next Month	Forfeit Reason	Purchases This Month	Paid to Account
02/2022	30.93	0.00	30.93	0.00		1,546.49	850
03/2022	8.68	0.00	8.68	0.00		433.75	850
04/2022	13.84	0.00	13.84	0.00		691.96	850
05/2022	0.00	0.00	0.00	0.00		0.00	850
06/2022	11.64	0.00	11.64	0.00		582.20	850
07/2022	2.45	0.00	2.45	0.00		122.66	850
08/2022	3.10	0.00	3.10	0.00		155.17	850
09/2022	11.31	0.00	11.31	0.00		565.60	850
10/2022	20.28	0.00	20.28	0.00		1,014.21	850
11/2022	14.27	0.00	14.27	0.00		475.62	850
12/2022	27.30	0.00	27.30	0.00		909.91	850
01/2023	10.87	0.00	10.87	0.00		543.44	850
02/2023	11.34	0.00	11.34	0.00		567.00	850
03/2023	15.12	0.00	15.12	0.00		753.44	850

Group	Transaction Amount	Group Rate	Group Earned
TRAVEL	382.00	2.50%	9.55
ALL OTHER	371.44	1.50%	5.57
Total	753.44		15.12

Show YTD Amounts

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(7156) 3/22/23

Session 0 CU\*BASE GOLD - Credit Card Cash Back Payout History

Account # 6004 850 JOHN A MEMBER

Cash back program code 01 BASE CASH BACK PROGRAM-Ln Ctg 30-35

Month/year Mar 2023

Group	Transaction Amount	Group Rate	Group Earned
TRAVEL	382.00	2.50%	9.55
ALL OTHER	371.44	1.50%	5.57
Total	753.44		15.12

# New Cash Back Calculation Report

- \* New Cash Back Calculation Report will automatically create at month-end (PCRDPRNTG)
- \* Details: MCC Group, All Other and Total Transactions by account number for each Program Code

3/31/23 10:51:27		RUN ON 3/22/23		CASH BACK CALCULATION REPORT FOR 03/2023			PCRDPRNTG		PAGE		
									USER		
				03/01/2023 TO 03/31/2023							
PROGRAM 01		1.50% BASE CASH BACK PROGRAM-Ln Ctg 30-35									
MCC		2.50% AIRLINES, HOTELS, RESORTS									
----- MCC GROUP TRANSACTIONS-----				-----ALL OTHER TRANSACTIONS-----				-----TOTAL TRANSACTIONS-----			
		CASH BACK				CASH BACK		TOTAL		TOTAL	
ACCOUNT #	AMOUNT	RATE	EARNED	AMOUNT	RATE	EARNED	AMOUNT	CASH BACK			
12 850	134.00	2.50	3.35	2,371.65	1.50	35.57	2,505.65	38.92			
22 850	.00	2.50	.00	220.02	1.50	3.30	220.02	3.30			
88 850	.00	2.50	.00	.00	1.50	.00	.00	.00			
44 850	.00	2.50	.00	124.36	1.50	1.87	124.36	1.87			
53 850	.00	2.50	.00	536.46	1.50	8.05	536.46	8.05			
45 850	.00	2.50	.00	555.61	1.50	8.33	555.61	8.33			
90 850	.00	2.50	.00	.00	1.50	.00	.00	.00			
14 850	.00	2.50	.00	.00	1.50	.00	.00	.00			
63 850	.00	2.50	.00	1,086.56	1.50	16.30	1,086.56	16.30			
65 850	.00	2.50	.00	603.48	1.50	9.05	603.48	9.05			
94 850	.00	2.50	.00	.00	1.50	.00	.00	.00			



# Credit Card Cash Back Expense Estimator

- \* Tool # 1550 – Credit Card Cash Back Program Configuration – Action Key ‘Expense Estimator’
  - \* Run with or without MCC group codes, choosing rates, and setting Minimum or Maximum amounts as desired
  - \* Select ‘Accounts already enrolled’ or ‘All accounts in selected loan categories’
  - \* Run against transactions from Current (partial) month or Previous calendar month transactions

Session 0 CU\*BASE GOLD

File Edit Tools Help

## CCCB Program Expense Estimator

Credit card cash back program code 01 BASE CASH BACK PROGRAM-Ln Ctg 30-35 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 2.50 %

Cash back rate per eligible transaction 1.50 % (ALL OTHER)

Maximum payout cash back amount 99,999.99

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 006 selected

Run against transactions from ☐ Current (partial) month ☒ Previous calendar month

Session 0 CU\*BASE GOLD - Choose MCC Group

Jump to description starting with  Jump to code starting with

Search for description containing  # of records 5

MCC Group	Description	MCC Group	Description
AUTOMOTIVE	AUTOS, TRUCKS, REPAIRS, FUEL, SUPPLIES,		
FOODS	RESTAURANTS, FAST-FOOD, GROCERY, BAKERIE		
MEDICAL	MEDICAL RELATED		
TRAVEL	AIRLINES, HOTELS, RESORTS		
VARIETY	VARIETY STORES		

Run

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ICRDPNT-01 3/22/23



# Credit Card Cash Back Expense Estimator

- \* Tool # 1550 – Credit Card Cash Back Program Configuration – Action Key ‘Expense Estimator’
  - \* Displays in dashboard format
  - \* Selections from previous screen display in upper left-hand corner
  - \* Displays total number of accounts evaluated, cash back to be paid, forfeited and other exceptions
  - \* Calculates estimated monthly, 3 months and 12 months of expense
  - \* Toggle ‘Show Breakdown’ for MCC Group and All Other Trans and ‘Show Total’ for Total Trans and Total Paid
  - \* Easy account inquiry to review credit card account

Session 0 CU\*BASE GOLD

File Edit Tools Help

## CCCB Program Expense Estimator Results

Credit card cash back program code 01 BASE CASH BACK PROGRAM-Ln Ctg 30-35 Status ACTIVE

Payout frequency M Monthly

For calendar month 02 2023

Accounts to include 1 Accounts already enrolled

Loan Category(ies) Select 006 selected

Group TRAVEL 2.50% ALL OTHER 1.50%

Total # of credit card accounts evaluated 2,298

Total cash back to be paid 14,549.24 # of accounts 1,185

Total cash back forfeited 500.66 # of accounts 107

Total other exceptions 31.47 # of accounts 14

Account #	LNCAT	----- Total Trans -----		----- Total Paid -----		Comments
		Purchases	Earned	Paid	Forfeited	
58-850	33	1449.21	21.74	21.74	.00	
83-850	33	103.57	1.55	.00	1.55	DLQ days-31
15-850	30	760.23	11.40	11.40	.00	
25-850	31	680.35	10.21	10.21	.00	
29-850	30	41.84	.63	.63	.00	
72-850	30	359.58	5.39	5.39	.00	
01-850	30	1087.06	16.31	16.31	.00	
23-850	32	416.27	6.24	6.24	.00	
25-850	30	154.27	2.31	2.31	.00	
51-850	32	3795.77	60.21	60.21	.00	
58-850	32	567.61	8.51	8.51	.00	

■ Inquiry

	Purchases	Earned	Paid	Forfeited
Total	986805.46	15083.64	14549.24	500.66

### Summary of Estimated Program Expenses (Excludes Forfeits/Exceptions)

Estimated monthly expense	14,549.24
This monthly expense over 3 months would be	43,647.72
This monthly expense over 12 months would be	174,590.88

Show Breakdown

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ICRDPNT-02 3/22/23

**CU<sup>\*</sup>ANSWERS**  
A CREDIT UNION SERVICE ORGANIZATION

- | ATM/Debit Card Maintenance  |   |  |   | UPDATE               |                               |                               |                         |
|---|---|--|---|----------------------|-------------------------------|-------------------------------|-------------------------|
| Card #  | 171   | Card sequence #  | 1   |                      |                               |                               |                         |
| Description   | DEBIT CARD 2  | Relationship account   | 58819   | FIRST M NAME         |                               |                               |                         |
| Line 1 name   | FIRST M NAME  | Last status change: Date                                       | Jan 14, 2023  | Time                 | 14:49:10 User ONLINE STS      |                               |                         |
| Line 2 name   |   |  |   |                      |                               |                               |                         |
| Setup date  | Oct 18, 2017  | Card status:   |   |                      |                               |                               |                         |
| Last used date  | Jan 31, 2023  |  | ACTIVE  |                      |                               |                               |                         |
| Maintenance date  | Feb 21, 2023  |  |   |                      |                               |                               |                         |
| Closed date   |   |  |   |                      |                               |                               |                         |
| Expiration date   | <input type="text"/> May 2026 <input type="button" value="Calendar"/> | Service charge group   | <input type="text"/> 01 <input type="button" value="Search"/>             | ATM TRANSACTION FEE  |                               |                               |                         |
| <b>Supported Features</b>   |   |  |   |                      |                               |                               |                         |
| <input checked="" type="checkbox"/> Deposits allowed <input checked="" type="checkbox"/> Withdrawals allowed <input checked="" type="checkbox"/> Transfers allowed <input checked="" type="checkbox"/> POS purchases allowed <input checked="" type="checkbox"/> POS returns allowed  |   |  |   |                      |                               |                               |                         |
| <b>Daily Limits</b>   |   |  |   |                      |                               |                               |                         |
|   | 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  | <input type="text"/> 500.00   | <input type="text"/> 1,000.00                                  | <input type="text"/> Apr 05, 2023 <input type="button" value="Calendar"/> | 500.00               | <input type="text"/> 500.00   | <input type="text"/> 15       | <input type="text"/> 15 |
| Offline   | <input type="text"/> 100.00   |  |   |                      |                               |                               |                         |
| SIG online  | <input type="text"/> 1,000.00   | <input type="text"/> 0.00                                      | <input type="text"/> <input type="button" value="Calendar"/>              | 1,000.00             | <input type="text"/> 1,000.00 | <input type="text"/> 15       | <input type="text"/> 15 |
| Offline   | <input type="text"/> 100.00   |  |   |                      |                               |                               |                         |
| Change Status   |   | Card/PIN Order   | Accounts  | Close                | Counters                      | Activity                      |                         |
| <input type="button" value="Back"/> <input type="button" value="Forward"/> <input type="button" value="Up"/> <input type="button" value="Pause"/> <input type="button" value="Print"/> <input type="button" value="Link"/> <input type="button" value="Info"/> <input type="button" value="Help"/> <input type="button" value="@"/> |   | The temporary limit increase must be within 15 days from today |   |                      |                               |                               |                         |

# EFT



\* Questions?

# Xpress Teller/Teller



- \* Xpress Teller – Print Checks/Money Orders at Another Branch
- \* Xpress Teller – Allow Tellers to Print User Defined Check Types
- \* New Access Points to View if Your Member is Using P2P or A2A Services

# Print Checks/Money Orders at Other Branches

- \* Printing to Other Branch Printers & printing user-defined checks
- \* Tool # 1775 – Workflow Controls: Xpress Teller
  - \* Allow tellers at one branch to print checks/money orders at other branches
    - \* Great for Credit Unions with tellerless branches
  - \* Allow tellers to print user-defined check types
    - \* Check types such as “Cashiers Checks”

**Xpress Teller Workflow Controls** Transaction Processing Features

Corp 1 Branch 1 CU - MAIN OFFICE

☐ Allow negative balance teller override Take balance no lower than 0.00

Show multiple outside checks entry fields Always

☒ Allow in-house drafts

☒ Highlight share accounts with negative balance

☒ Highlight delinquent loans

☒ Allow tellers at this branch to print checks/money orders at other branch locations

Branch locations where checks/money orders can be directed Select 003 selected

☒ Allow tellers to print user-defined check types

☒ Highlight base share accounts below par

☒ Highlight loans with AFT payments

**Receipt Options**

☒ Include account balances summary (available for vertical receipts only)

☒ Show ending current balance

☒ Show ending available balance

Suffixes to include All accounts under the membership

☐ Activate transaction limits

Navigation icons: back, forward, up, down, print, link, info, help, search

# Xpress Teller – issue check/money order

- \* Tool # 1600 – Xpress Teller
  - \* New “OTHER” check type function
    - \* Will display if configured in Tool #1775 – Workflow Controls: Xpress Teller
  - \* New “send to printer ID” (if configured to print at other branches)

The screenshot shows the XpressTeller application window. The title bar includes 'File Edit Tools Help'. The main header displays 'XpressTeller' and 'Account # 456789 / Checks/Money Orders - MIKEY M MEMBER'. Below this, there is a dropdown menu for 'Withdraw funds from account type' set to '000 - REGULAR SAVINGS'. To the right of the dropdown are three buttons: 'New Check', 'New Money Order', and 'New Other'. The 'New Other' button is highlighted with a red box. Below the dropdown, there is a text input field for 'Send to printer ID' containing the value 'SH99R99', which is also highlighted with a red box. At the bottom of the window, there are two summary tables and two buttons.

Checks Generated So Far	
# of Checks	0
Total Funds Disbursed	.00
Total Fees Charged	.00

Money Orders Generated So Far	
# of Money Orders	0
Total Funds Disbursed	.00
Total Fees Charged	.00

Done Continue

Navigation icons: back, forward, up, down, print, link, info, help, search.

# CU Check/Bank Definitions

- \* Tool # 323 – CU Check/Bank Definitions
  - \* Where you define the check types
  - \* User-Defined Checks should be setup as type check not money order

The screenshot shows a web application window titled "Bank Code Definition". The interface includes a menu bar (File, Edit, Tools, Help) and a toolbar with navigation icons. The main content area is divided into sections for defining bank and check information.

**Bank Code Definition**

Bank code: L1  
Corp ID: 01 ABC CREDIT UNION  
Print type: ☒ Check ☐ Money order

**Definition Information**

Bank name	LASER CHECK	Transit #	123456789
Address	1234 MAIN ST	Account #	123456789
City/St/Zip	ANYWHERE MI 45555	Routing #	123456789

Laser check logo ID: 101  
Laser check signature: 200  
Second signature over amount: 0.00

☒ Print bank name / address  
☒ Print CU phone #  
Void after days: 180

**Processing Information**

Check format type	C
Last check #	000000027
Bank G/L account	745.09
Money order maximum amount	0.00

Suspend  
Skip

Navigation icons: back, forward, up, down, print, link, info, help, search.



# CU Check/Bank Definitions

- \* Tool # 326 – CU Hardware Configuration
  - \* Select printer.
  - \* Input the user-defined check type for that printer

The screenshot displays the 'Device Configuration' window of the CU Hardware Configuration software. The window has a menu bar with 'File', 'Edit', 'Tools', and 'Help'. Below the menu bar is a title bar with standard window controls. The main content area is divided into two tabs: 'General Printer Definition' and 'Bank IDs'. The 'General Printer Definition' tab is active, showing fields for 'Printer ID' (SH99R99), 'Model' (DEFAULT), 'Manufacturer', 'Description' (HH TEST PRINTER), 'Type' (Laser), 'Duplex' (unchecked), and 'Branch #' (01). The 'Bank IDs' tab is also visible, showing a table of bank IDs and their corresponding check types. The 'User-defined checks' row is highlighted with a red box. Below the tabs is a section titled 'Laser Printers Only' with four rows of settings for default drawers. At the bottom of the window is a 'Delete' button and a toolbar with various icons.

General Printer Definition		Bank IDs	
Description	HH TEST PRINTER	User-defined checks	L1 TEST LASER CHECK
Type	Laser	Money order	M1 LASER MONEY ORDERS
<input type="checkbox"/> Duplex		Check	C1 CASHIER'S CHECK
Branch #	01		

Laser Printers Only	
Default drawer for laser checks	1
Default drawer for member started/replacement checks	1
Default drawer for laser loan forms only	M
Default drawer for non-loan forms	M

Delete

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# New Access Point to P2P Enrollment

- \* New access point to P2P Enrollment
  - \* Now available via.
    - \* Phone Operator
    - \* Member Inquiry
    - \* Teller Line Posting
    - \* Member Transfers
  - \* Quickly check your members enrollment status for P2P

The screenshot displays the 'Individual Account' page for a member named NICHOLAS L TESTMEMBER. The page includes a sidebar with account details (SSN/TIN, Birthdate, Code word: RUBY, Mother's maiden name: TESTMEMBER, Driver's license: L55555555) and a main content area with tabs for Contact Information, Member Data, Participation/Products, Status Flags, and Decision Advice. A red box highlights the 'Online Banking' link in the 'My Other Accounts' section. Below this, a table shows the member's enrollment status for various services, including P2P, which is marked as 'ENROLLED'.

Activity	Current Month	Previous Month
Logons used	0	0
Free logons remaining	999999	
Last logged in	07/00/00	

Agreement accepted  
Date opened Feb 06, 2023

☐ Text banking

E-statements Feb 10, 2023 E-STMT ONLY  
Bill payment Feb 10, 2023 ENROLLED  
**P2P Feb 06, 2023 ENROLLED**

☐ Joined via online banking ☐ eAlerts/eNotices ☐ PIB

eAlerts/eNotices PIB Settings Password History Reset Password Display Username

CC Inquiry List SB Transfer Wire Log!

# New Access Point to A2A Enrollment/Relationship Status

- \* New Access Point to A2A Enrollment/Relationship Status
  - \* Now available via.
    - \* Phone Operator
    - \* Member Inquiry
    - \* Teller Line Posting
    - \* Member Transfers
  - \* Quickly check your members A2A relationships.

**Individual Account**

SSN/TIN \*\*\*\*-\*\*-7789  
Birthdate Jan 01, 2000  
Code word: **RUBY**  
Mother's maiden name: TESTMEMBER  
Driver's license: L55555555

Name: **NICHOLAS L TESTMEMBER**  
Account # 121206 Name ID NT Corp ID 01

**BASIC SERVICE member with 0 points!**  
(click for more info)

Contact Information Member Data **Participation/Products** Status Flags Decision Advice

☒ Allow shared branch transactions Household # 154179  
Transaction label None Clubs \* NO CLUBS

**A2A relationships** Go!

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	5,075.00	5,050.00	2/24/23	.	.	.	.	0	Y	.	.	.	
110	CHECKING	1,000.00	1,000.00	2/10/23	.	.	.	.	0	.	.	.	.	

Navigation: No ID on File, Comments, New Account, Closed Accounts, Add Cmt/Message, Check Digit, Names/Addresses, Sales Tools, OTB/Cards, Tax File Inquiry, ARU/HB Transfers, Statements, Nicknames, Toggle Card #

Actions: Average, Bump CD Rate, Check, CC Inquiry, Catch Up, History, Inquiry, List, Misc Rcpts, Nicknames, Payoff, SB Transfer, Skip Pay, Stop, Transfer, Wire

Buttons: Scan e-Document, View e-Document, Log!

# Xpress Teller/Teller



\* Questions?

# Member Service/Deposit Operations



- \* Cross-Channel Automated Two-Tier Deposit Holds for Larger Deposits
- \* New Features added to Savings/Checking Account Opening Process

# Enhancements to Deposit Holds for Large Deposits

- \* Tool # 849 – Automated Holds Configuration
  - \* New feature to add additional hold for checks over a certain dollar amount
  - \* If you enter a number of days in the new fields, then holds by check amount must be No for other check hold types
  - \* If the you choose to enter a set number of days in the new field, then you are unable to use holds by other hold types

The screenshot shows the 'Automated Holds Configuration' window. At the top, there's a 'CHANGE' button. Below it, a red box highlights the 'Add' field, which is set to '0' days, and the 'days to all holds placed, by any channel, on any deposit amounts above' field, which is set to '0.00'. The interface is divided into two main sections: 'Teller Check Holds' and 'Holds for Mail/Direct Batch Deposits & Remote Deposit Capture (RDC)'. Each section has a 'Default # hold days' for 'Individual (MI)' and 'Organization (MO)', both set to '0'. There are checkboxes for 'Warn if funds not deposited to hold account', 'Allow teller to change hold days', and 'Calculate using only business days', all of which are checked. Below these are two tables for 'Holds by check amount'. The first table, under 'Teller Check Holds', has columns 'Amount From', 'Amount To', and 'Default # of Days'. It lists 6 rows, each with '0.00' in the 'Amount From' and 'Amount To' fields, and '0' in the 'Default # of Days' field. The second table, under 'Holds for Mail/Direct Batch Deposits & Remote Deposit Capture (RDC)', has the same structure and values. At the bottom, there's a 'Save/Continue' button and a navigation bar with icons for back, forward, up, down, print, link, info, help, and search.

Automated Holds Configuration

CHANGE

Add 0 days to all holds placed, by any channel, on any deposit amounts above 0.00

**Teller Check Holds**

Default # hold days: Individual (MI) 0 Organization (MO) 0

☒ Warn if funds not deposited to hold account

☒ Allow teller to change hold days

☒ Calculate using only business days

☐ Holds by check amount

	Amount From	Amount To	Default # of Days
1	0.00	0.00	0
2	0.00	0.00	0
3	0.00	0.00	0
4	0.00	0.00	0
5	0.00	0.00	0
6	0.00	0.00	0

☐ Holds by R&T #s

Tier Level	Default # of Days
Tier 1	0
Tier 2	0
Tier 3	0
All other	0

**Holds for Mail/Direct Batch Deposits & Remote Deposit Capture (RDC)**

Default # hold days: Individual (MI) 0 Organization (MO) 0

☒ Calculate next day (Reg CC) release date

☒ Allow user to change hold days before posting

☒ Calculate using only business days

☐ Holds by check amount

	Amount From	Amount From	Default # of Days
1	0.00	0.00	0
2	0.00	0.00	0
3	0.00	0.00	0
4	0.00	0.00	0
5	0.00	0.00	0
6	0.00	0.00	0

**i** Remember that if you also choose to set up Electronic Deposit Hold Groups, those settings will be used instead of these defaults, for members who have a Hold Group code assigned to them.

Save/Continue

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# Enhancements to Deposit Holds for Large Deposits

- \* Tool # 355 – Electronic Deposit Hold Group Configuration
  - \* Added number of days to all holds placed above a certain dollar amount

The screenshot shows the 'Electronic Deposit Hold Group' configuration window. The title bar includes a menu (File, Edit, Tools, Help) and window controls. The main header is blue with the title 'Electronic Deposit Hold Group' and an 'UPDATE' button. The form contains the following fields and sections:

- Deposit hold group code:** 03
- Deposit hold group description:** LEVEL 3 CHECK HOLDS. There is an unchecked checkbox for 'Waive RDC endorsement restrictions'.
- Add:** 2 days to all holds placed, by any channel, on any deposits above 5,000.00. This entire line is highlighted with a red rectangle.
- ATM Deposits:** A section with a blue header.
  - Calculate hold and release funds by:** Radio buttons for 'Individual deposit' (unchecked) and 'Aggregated daily deposits (by membership)' (checked).
  - Maximum amount to release per day:** 500.00
  - (From ANY source; cash limits at ATM still apply)**
  - # of days to hold remaining deposit:** 5
  - (Reg CC hold releases do not apply)**
- Teller Outside Checks:** A section with a blue header.
  - ☒ **Use to set holds on teller outside checks**
  - Do not place any hold on checks of:** 1,000.00 or less
  - (Individual checks at or under this amount will NOT be held)**
  - # of days to hold checks above tolerance:** 4
  - # of days for Reg CC hold:** 2
- Mail/Direct Post Deposits (Imported Batches Only):** A section with a blue header.
  - ☒ **Use to set holds on mail/direct post deposits**
  - Do not place any hold on checks of:** 500.00 or less
  - (Individual items at or under this amount will NOT be held)**
  - # of days to hold items above tolerance:** 10
  - # of days for Reg CC hold:** 3

The bottom of the window features a blue bar with navigation icons: back, forward, up, down, print, link, info, help, and search.



# Enhancements to Deposit Holds for Large Deposits

- \* Tool # 1600 – Xpress Teller or Tool # 1- Teller Line Processing
  - \* If the configuration adds 5 days to any checks over \$5000.00 and a \$6000 check is deposited, hold days will not look any different in teller processing screen. It will follow the standard hold days

**XpressTeller**

Acct # 456789 / Funds In Serving: MIKEY M MEMBER

**Cash In**  
Cash In Amount

**Outside Checks**  
Total Checks 6,000.00  
# of items 1

	Check Amount	Hold Days	Type
1	<input type="text" value="6,000.00"/>	<input type="text" value="4"/>	<input type="text" value="020"/>
2	<input type="text" value="0.00"/>	<input type="text"/>	<input type="text"/>

**In-house Checks**  
Total Checks 0.00

Check #	Check Amount	Account #
1	<input type="text" value="0.00"/>	<input type="text"/>

Add Additional

**Misc. Advances**  
Total Advances 0.00

	Amount	Post Code	Member Receipt Desc
1	<input type="text" value="0.00"/>	<input type="text"/>	<input type="text"/>

**TOTALS**

Total Funds In	6,000.00
Check Cash Fee	<input type="text" value="0.00"/>
Transaction Net Total	6,000.00

Post Cash Back

Deposits/Withdrawals

# Enhancements to Deposit Holds for Large Deposits

- \* Receipts will show both hold and release dates
  - \* Will show under the "Today's Transactions" section
  - \* Two different hold amounts, and release dates will be displayed

```
Member number      456789
Member             MIKEY M MEMBER
Served             MIKEY M MEMBER
Date and time      03/17/2023 15:50 ET
Branch/served by   01/92
Receipt ID         0971537

-----Today's Transactions-----
Acct Transaction      Amount
CHECK IN             6000.00
Funds held:$ 5000.00 available 3/21
Funds held:$ 1000.00 available 3/23
000 REG SAVING DEPOSIT 6000.00
CASH BACK                .00

-----Account Summary-----
Acct Description      Balance
-000 REGULAR SAVINGS  8500.00
Available funds       2475.00
-880 BUSINESS PLATINUM .00
Available funds       8000.00
-----End of Receipt-----
```

- | Employee ID       | Process Date | Amount Held     | Calendar Days Held | Release Date | Reg CC Hold Released |
|-------------------|--------------|-----------------|--------------------|--------------|----------------------|
| 92                | Mar 17, 2023 | 5,000.00        | 4                  | Mar 21, 2023 | NO                   |
| 92                | Mar 17, 2023 | 1,000.00        | 6                  | Mar 23, 2023 | YES                  |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
|                   |              |                 |                    |              |                      |
| <b>Total held</b> |              | <b>6,000.00</b> |                    |              |                      |

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# Enhancements to Account Opening Process

- \* Tool # 777 – Savings/Checking Products Configuration
  - \* New Accounting tab for G/L and stop pay fee information
  - \* New option to prompt enrollment in a marketing club during the account opening process
  - \* Marketing club flag will 'default' the flag to prompt the screen, but can be edited in the open process if desired

The screenshot displays the 'Share Account Setup' window with the 'Accounting Interface' tab selected. The 'Prompt for marketing club enrollment' checkbox is checked and highlighted with a red box. A red arrow points from this checkbox to the 'Accounting Interface' tab in the bottom window. The bottom window shows the 'Liability G/L account #' as 902.10, 'Expense G/L account #' as 341.10, and 'Accrual G/L account #' as 831.10. It also shows 'Stop pay fee (CU initiated)' as 35.00, 'Stop pay G/L account #' as 153.20, and 'Stop pay fee (Member initiated via online banking)' as 35.00.

**Share Account Setup** Update

Dividend application BU 01 Dividends are calculated EOD; Dividends are posted BOD

**General Account Information** **Accounting Interface** **Dividend Information**

Description BUSINESS CHECKING

Account range 110 to 115

Application type Share draft/checking products

IRA plan type ☐ HSA

☐ Reg D transaction account Reg D transfers per month 00

Zero balance account option No action taken

Default negative balance limit 0.00

**Configure Negative Balance Processing**

ATM surcharge rebate program code ☐

ATM service charge rebate program ☐

Card activity rebate program code ☐

☐ Prompt for credit report on open

☒ Prompt for marketing club enrollment

Create secured shares record

☐ Club processing allowed

☒ Allow account nicknames

☒ Auto update member negative balance limits

☐ Offer debit card round up program

Dividend application BU 01

**General Account Information** **Accounting Interface** **Dividend Information**

Liability G/L account # 902.10

Expense G/L account # 341.10

Accrual G/L account # 831.10

Stop pay fee (CU initiated) 35.00

Stop pay G/L account # 153.20

☐ Allow fee change (CU initiated)

Stop pay fee (Member initiated via online banking) 35.00

Suspend Save Checklist ANR Scoring

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# Enhancements to Account Opening Process

- \* Tool # 3 – Open/Maintain Memberships/Accounts

- \* 3 new features in account opening

- \* New ability to increment the suffix, for checking accounts, to the next available within the configured range
    - \* Not intended for routine use as lowest suffix will still be presented
    - \* To be used for special circumstances only when needing to control the suffix
  - \* MICR line will display for checking accounts
  - \* New ability to enroll in marketing clubs

**New Account Creation** Individual

Name: BENJAMIN TESTMEMBER

New account #: 100000001 110 **Next Available** Account type: TEST

Opened: Mar 16, 2023 Share draft check digit: 5

MICR account: 11000000011105 Corp ID: 01

☒ Secondary Names  
☒ Print starter checks  
☒ Order checks  
☒ Order ATM/Debit card  
☒ Custom Fields  
☐ Enroll in marketing club

**Session 1 - Confirm**

The default suffix should only be skipped in rare situations; follow CU procedures.

Add/Update

Dividend pay code: Addback

**Overdraft Service for ATM & Everyday Debit Card Transactions**

Opt in/out: ☐ IN = Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions  
☒ OUT = Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Verified: Feb 03, 2023 By: [Redacted]

Create	Skip	Work Checklist	Procedures	Dividend Pay To	Unlock Fields
--------	------	----------------	------------	-----------------	---------------

# Member Service/Deposit Operations



\* Questions?

# Accounting / Back Office



- \* Redesigned Accounts Payable Invoice Creation
- \* New Dashboard to Work ACH Suspense items with Invalid Account Numbers
- \* New Tool for Expensing Credit Card Payments to A/P Vendors



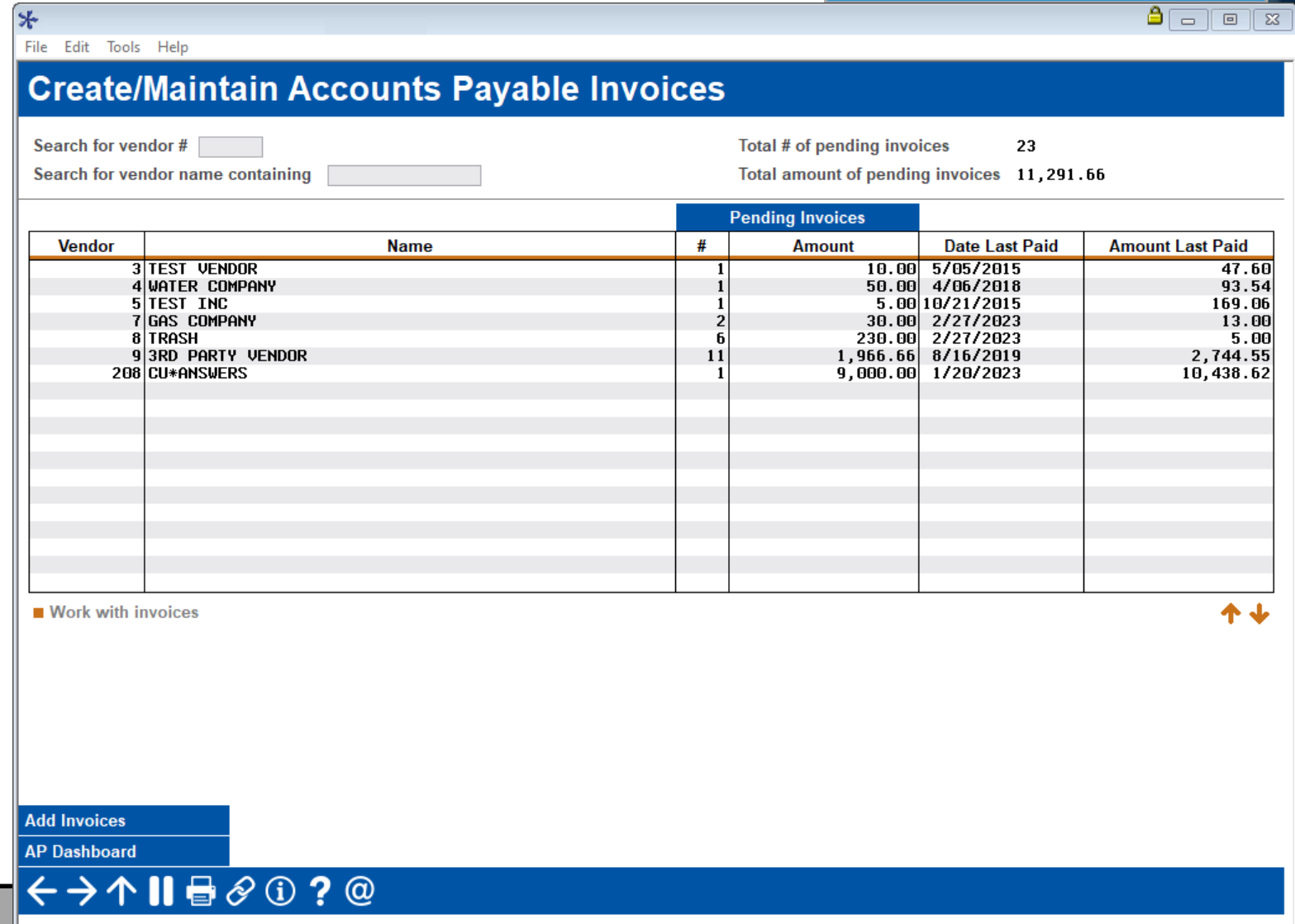
# Accounting / Back Office



- \* Enhancements to G/L Batch Inquiry Screen
- \* Redesigned Branch Maintenance Screens to Separate from Chart of Accounts
- \* Enhancements to Wire Transfers and Tracking

# Complete Revamp to Accounts Payable Invoice Creation

- \* Tool # 998 – Work With Accounts Payable Invoices
  - \* View vendors with open invoices:
    - \* New search options
    - \* Total invoices pending
    - \* Total amount pending
    - \* View last paid date and amount paid
  - \* New Workflow
  - \* View all pending invoices per vendor
    - \* Shows summary amount for pending invoice by vendor
  - \* Column headings sort
  - \* AP Dashboard access



Vendor	Name	#	Amount	Date Last Paid	Amount Last Paid
3	TEST VENDOR	1	10.00	5/05/2015	47.60
4	WATER COMPANY	1	50.00	4/06/2018	93.54
5	TEST INC	1	5.00	10/21/2015	169.06
7	GAS COMPANY	2	30.00	2/27/2023	13.00
8	TRASH	6	230.00	2/27/2023	5.00
9	3RD PARTY VENDOR	11	1,966.66	8/16/2019	2,744.55
208	CU*ANSWERS	1	9,000.00	1/20/2023	10,438.62

# Complete Revamp to Accounts Payable Invoice Creation

- \* Tool # 998 – Work With Accounts Payable Invoices
  - \* New Lookup will show all active vendors

File Edit Tools Help

## Create/Maintain Accounts Payable Invoices

Search for vendor #  Total # of pending invoices 23  
Search for vendor name containing  Total amount of pending invoices 11,291.66

Vendor

20

Jump to description starting with   
Jump to code starting with   
Search for description containing

Code	Description		Code	Description	
3			16		
4			17		
5			18		
6			19		
7			20		
8			21		
9			22		
10			23		
11			24		
12			25		
13			26		
14			29		
15			30		

Work with Select

Navigation icons: < > ↑ ↓ ⏸ ⏹ Ⓛ ⓘ ? @

Add Invoices

AP Dashboard

Navigation icons: < > ↑ ↓ ⏸ ⏹ Ⓛ ⓘ ? @

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- Work with Outstanding A/P Invoices**

Corp ID	01	Total # of pending invoices	1
Vendor	3 TEST VENDOR	Total amount of pending invoices	500.00
Due dates from	<input type="text"/> [MMDDYYYY] to <input type="text"/> [MMDDYYYY]	Payment method	CHK

Invoice Date	Due Date	Invoice #	Amount	First Entry Description	Template
Apr 24, 2023	Jun 01, 2023	INVOICE 1	500.00	TEST INVOICE	*
Apr 24, 2023	May 30, 2023	TEMPLATE 1	250.00	TEMPLATE FOR INVOICE	

New Invoice

New Template

Show Templates

Vendor Inquiry

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# Complete Revamp to Accounts Payable Invoice Creation

- \* Tool # 998 – Work With Accounts Payable Invoices
  - \* New screen for creating and maintaining Vendor invoices
  - \* New – Up to 50 input lines per invoice
  - \* New functionality:
    - \* Reorder line items
    - \* Inset Row
    - \* Delete Feature
  - \* Total number of items and total amount

**Create/Maintain Accounts Payable Invoices** ADD

Corp ID: 01  
 Invoice date: Apr 24, 2023 [MMDDYYYY]  
 Due date: May 30, 2023 [MMDDYYYY]  
 Invoice #: INVOICE 123 ☐ Template  
 Purchase order:

Vendor: 3 TEST VENDOR  
 123 TEST ST  
 GRAND RAPIDS, MI 49548

Scan e-Document

Delete	Description	Amount	Branch #	Debit G/L Account #	Credit G/L Account #	Credit	Rearrange	Insert Rows
	DEBIT LINE ITEM 1	1,000.00	03	822.68		<input type="checkbox"/>		
	DEBIT LINE ITEM 2	250.00	03	822.68		<input type="checkbox"/>		
	DEBIT LINE ITEM 3	100.00	03	822.68		<input type="checkbox"/>		
	DEBIT LINE ITEM 4	75.00	03	822.68		<input type="checkbox"/>		
	CREDIT LINE ITEM 1	50.00	03		822.68	<input checked="" type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
		0.00				<input type="checkbox"/>		
Total amount		1375.00		Total # of items		5		

Save/Next Invoice Done/Next Vendor Done/Exit

- \* New - Tool # 1874 – Work ACH Suspense Items (Invalid Accounts)
  - \* Allows maintenance on PACHSU items without running the report
  - \* Dashboard can be checked and worked multiple times per day as ACH is received
    - \* Includes only invalid base accounts
    - \* Report is still available as needed
    - \* Record will drop off dashboard when corrected
  - \* \*Once an item is worked on this new dashboard it will no longer show on the PACHSU report.

[illegible]

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- [illegible]



# Accounts Payable – Credit Card Expensing

- \* Tool # 1900 – Workflow Controls: Accounts Payable
  - \* New field added to indicate the G/L account you would like to use for clearing credit card payments
  - \* This GL account should net to zero when transaction is complete

The screenshot shows the 'Accounts Payable Workflow Controls' window. At the top, there's a menu bar with 'File', 'Edit', 'Tools', and 'Help'. Below the title bar, the main heading is 'Accounts Payable Workflow Controls'. The interface includes several configuration options: a checked checkbox for 'Activate approval process for accounts payable invoices' and an unchecked checkbox for 'Generate emails to approvers'; a text field for 'From email address' containing 'ACCOUNTING@TESTEMAIL.ORG'; radio buttons for 'Default sort order for checks' set to 'By vendor name'; an unchecked checkbox for 'Allow ACH Payments in Accounts Payable'; a text field for 'Clearing G/L account for ACH payments' with a search icon; an unchecked checkbox for 'Activate ACH payment advice to vendors via email' with an 'Email Content' button; a section for 'Branch/Location for payment Credit' with a checked 'Use workstation branch' option and a search icon; radio buttons for 'Use the invoice G/L debit description on the check stub' set to 'G/L debit description' and 'Vendor name'; radio buttons for 'Use the invoice G/L credit description on the check stub' set to 'G/L debit description' and 'Vendor name'; radio buttons for 'Print on memo section of check' set to 'CU name', '1st Invoice number', and 'Nothing'. A red box highlights the 'Clearing G/L account for credit card payments' field, which contains the value '800.80' and a search icon. At the bottom, there is a 'Save/Update' button and a navigation bar with icons for back, forward, up, down, print, link, info, help, and email.

File Edit Tools Help

## Accounts Payable Workflow Controls

☒ Activate approval process for accounts payable invoices ☐ Generate emails to approvers

From email address

Default sort order for checks ☐ By vendor # ☒ By vendor name

☐ Allow ACH Payments in Accounts Payable

Clearing G/L account for ACH payments

☐ Activate ACH payment advice to vendors via email

Branch/Location for payment Credit: ☒ Use workstation branch or use branch

Use the invoice G/L debit description on the check stub ☒ G/L debit description ☐ Vendor name

Use the invoice G/L credit description on the check stub ☐ G/L debit description ☒ Vendor name

Print on memo section of check ☒ CU name ☐ 1st Invoice number ☐ Nothing

Clearing G/L account for credit card payments

Save/Update

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# Enhancement to Search for General Ledger

- \* Tool # 60 – GL Journal History Inquiry
  - \* Amount search will now allow a search for BOTH debit and credit fields at the same time
  - \* New search option also available on month-end balance selection
  - \* Column headings are sortable

**General Ledger Batch Inquiry** POSTED

Corporate ID      1      UNION  
 J/E date            Jan 30, 2023  
 J/E ID #            30                      66 records in batch

**Filter By**

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

**Inquiry Results**

Sequence #	Branch #	G/L Account	Debit	Credit	Description
19	24	253.00	817.71	0.00	DTE
20	1	745.01	0.00	817.71	DTE
21	29	266.02	239.95	0.00	CHARTER
22	1	745.01	0.00	239.95	CHARTER
23	1	267.40	0.10	0.00	EFUNDS VISA INTL TERM FEE
24	1	745.01	0.00	0.10	EFUNDS VISA INTL TERM FEE
25	1	745.01	1,105.96	0.00	MW
26	1	726.07	0.00	1,105.96	MW
27	1	745.01	25.00	0.00	MW FEE
28	1	151.20	0.00	25.00	MW FEE
29	1	145.48	87.50	0.00	FANNIE FEE KRIEGER
30	1	745.01	0.00	87.50	FANNIE FEE
31	1	800.03	813.90	0.00	MAP INV
32	1	745.01	0.00	813.90	MAP INV
33	1	745.01	42.30	0.00	CRESCENT
34	1	744.99	0.00	42.30	CRESCENT

↑ ↓

New Account  
 Max Screen

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# Separation of Branch and Corporate ID Maintenance from Chart of Accounts

- \* Tool # 202 – Chart of Account/Budget Groups Maintenance
  - \* Tool will go directly to ‘Maintain Chart of Accounts’ screen
  - \* Used to add the ‘Chart of Accounts’ for new Corporate ID’s

Session 0 CU\*BASE GOLD

File Edit Tools Help

## Maintain Chart of Accounts

Corporate ID  ABC CREDIT UNION

Budget group

G/L type

Accounts ☐ Cash ☐ Non-cash ☒ Both

Status ☐ Active ☐ Suspended ☒ Both

Position to account #

Contains description

# of records displayed 1,996

Account	Description	Cash	Type	Budget Group	Reversal Acct	Status	Inc/Exp Acct	Accrual Acct
111.00	INT INCOME - SIGNATURE LOANS PART SECURE	N	I	17	96000	A		
111.01	INT INCOME - BUSINESS REAL ESTATE PARTIC	N	I	17	96000	A		
111.02	INT INCOME - REVOLVING CREDIT BETHEL	N	I	17	96000	A		
111.03	INT INCOME - SHARE PLEDGE LOANS	N	I	17	96000	A		
111.04	INT INCOME - SIGNATURE LOANS	N	I	17	96000	A		
111.05	INT INCOME - CDFI NON COMM FOOD DESERT	N	I	17	96000	A		
111.06	INT INCOME - CDFI BUSINESS NON REAL EST	N	I	17	96000	A		
111.07	INT INCOME - BUSINESS CDFI LOANS	N	I	17	96000	A		
111.08	INT INCOME - KASASA NEW AUTO BOTR	N	I	17	96000	A		
111.09	INT INCOME - VIP LOAN INTEREST REBATES	N	I	17	96000	A		
111.10	INT INCOME - HONOR R/E PARTICIPATION	N	I	17	96000	A		
111.11	INT INCOME - BUS R/E FIXED RATE	N	I	17	96000	A		
111.12	INT INCOME - BUSIN LOAN FIXED RATE	N	I	17	96000	A		
111.13	INT INCOME - BUS LOAN ADJ RATE	N	I	17	96000	A		
111.14	INT INCOME - CONSTRUCTION LOANS	N	I	17	96000	A		
111.15	INT INCOME - FANNIE MAE DEFERRED	N	I	17	96000	A		
111.16	INT INCOME - BUSINESS CONST MORTGAGE	N	I	17	96000	A		

↑ ↓

Add  
Budget Group Maint

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(5548) 1/17/23

# Separation of Branch and Corporate ID Maintenance from Chart of Accounts

- \* Tool # 176 – Branch Office Description/Modeling Controls
  - \* Screen name change to ‘Credit Union Branch Office Identification’
  - \* Lists Corp ID and Branch
  - \* Action Keys: Edit, Suspend, Delete
  - \* Add Branch Button
    - \* New Screen for adding Branch/Corp ID

The screenshot displays the 'Credit Union Branch Office Identification' screen. It features a table with three columns: Corp ID, Branch, and Description. The table lists 20 rows of data. Below the table are three action buttons: Edit, Suspend, and Delete. At the bottom left, there is an 'Add Branch' button. The bottom of the screen shows a navigation bar with various icons.

Corp ID	Branch	Description
01	01	
01	02	
01	03	
01	04	
01	05	
01	06	
01	07	
01	08	
01	09	
01	10	
01	11	
01	12	
01	13	
01	14	
01	15	
01	16	
01	17	
01	18	
01	19	
01	20	

■ Edit      ■ Suspend      ■ Delete      ↑ ↓

Add Branch

← → ↑ || 🖨️ 🔗 ⓘ ? @

# Separation of Branch and Corporate ID Maintenance from Chart of Accounts

- \* Tool # 176 – Edit / Add Branch

- \* Additional configuration fields previously in tool # 202
- \* New Confirmation for Update, Add and Delete

Corp ID 1  
Branch 1  
UPDATE

☒ Does this branch have active member accounts?  
Description ADD THE DESCRIPTION HERE

☒ Used by member account If 'N', the member branch ☐  
☒ Allow teller vault If 'N', Default vault branch ☐ If 'Y', Outside check deposit branch / GL Acct 1 73910

Cash purchase/sell bank branch / GL Acct 1 74501  
CU check credits bank branch 1

Address line 1 1234 STREET  
Address line 2  
City/State/ZIP GRAND RAPIDS MI 49548  
County KENT Phone # 6165551212

Update  
Skip

Session 0 - Confirm  
CorpID/Branch 01/01 WILL be UPDATED.

Add/Update

# New Copy Feature for Wire Transfers

- \* Tool # 73 – Post Wire Transfer to Member Account
  - \* New lookup feature for account and suffix
  - \* Copy option available for outgoing wires
  - \* Copy available from all previous records for the membership you have entered

**Post Wire Transfer to Member**

Account # 100000001-111 BENJAMIN TESTMEMBER Post code OW OUTGOING WIRE  
Amount 10.00 Type Out

**Recipient**

Name ABC RECIPIENT Address #1 1234 MAIN STREET ☐ Foreign address  
Account Address #2  
City GRAND RAPIDS State MI ZIP 49546  
Instructions

**Recipient Financial Institution**

Name TEST INSTITUTION Address #1 6000 28TH ST SE ☐ Foreign address  
ABA/R&T Address #2  
Instructions

**Wire Transfer Lookup**

Account base 100000001

Date Posted	Wire Amount	Recipient Name	Recipient City	St
Feb 08, 2023	5.00	ABC RECIPIENT	GRAND RAPIDS	MI
Feb 08, 2023	10.00	CBA RECIPIENT	GRAND RAPIDS	MI

Copy Wire Details

Procedures

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# Accounting / Back Office



\* Questions?

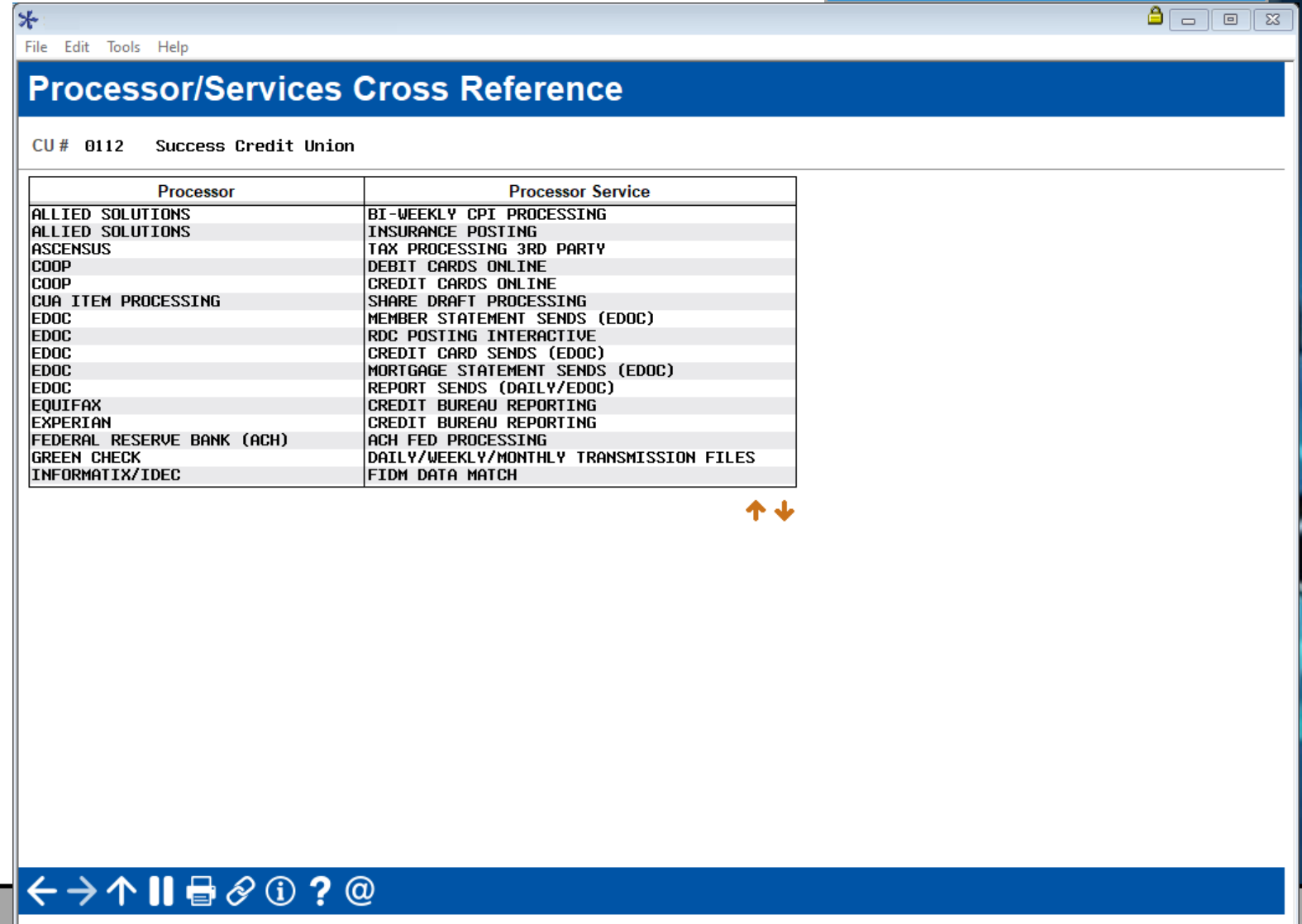


# Miscellaneous Updates

- \* Tracker Review will now sort with most recent record first
- \* New hold options for Coop national shared branch payroll and business check classifications
  - \* Current holds will default for all check types on release
  - \* Contact our CSR or SettleMINT team to have these updated if you would like to change them
- \* New options to enter unique GL settlement accounts for different bill pay/P2P vendors
  - \* Contact SettleMINT if you need any changes to your settlement GL
- \* New Tool # 1033 – Processors and Services Cross Reference – this is a ‘View Only’ Tool Shows Your Credit Union’s Processors

# Processors and Services Cross Reference

- \* New - Tool # 1033 – Processors and Services Cross Reference
  - \* New inquiry to see your CU processors
  - \* Lists services corresponding to each processor
  - \* Data comes from the information used by the Operations team



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

**Thank you for attending!**



**[csr\\_team@cuanswers.com](mailto:csr_team@cuanswers.com)**

**Reference Materials:**

**<https://www.cuanswers.com/resources/doc/release-planning/>**