

# Release Summary and Information

Product	Release Date	Released to the Following
<b>CU*BASE® GOLD</b>	<b>October 6, 2024</b>	<ul style="list-style-type: none"> <li>• Online Credit Unions</li> <li>• Self-Processors</li> <li>• Site-Four Credit Unions</li> </ul>
Version #		
<b>24.10</b>		
<p><b>Documentation Updates:</b></p> <p>Updated resource guides and online help topics will be posted on our website no later than:</p> <p><b>Friday, October 4, 2024</b></p>	<p><b>Additional Resources:</b></p> <p><a href="#">Database Changes</a></p> <p><a href="#">Tool Changes</a></p> <p><a href="#">Register for Release Training</a></p> <p><a href="#">Release Training Video</a></p> <p><b>Available Soon:</b></p> <p><i>Resources Companion Guide</i></p>	<p><b>Key to the Symbols:</b></p> <p><input checked="" type="checkbox"/> You'll see it immediately.</p> <p><input checked="" type="checkbox"/> You'll need to activate it.</p> <p><input type="checkbox"/> You'll need to work with a CSR to set it up.</p> <p><input type="checkbox"/> There may be related fees; contact a CSR.</p>

This release includes changes to key database tables (files). **You must update your automated Queries** before their next scheduled run date! See the separate Database Changes announcement for instructions.

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## Top Enhancements

### Multi-Factor Authentication in Online Banking

Learn more in *Securing and Controlling Member Access in It's Me 247* and [online help](#).

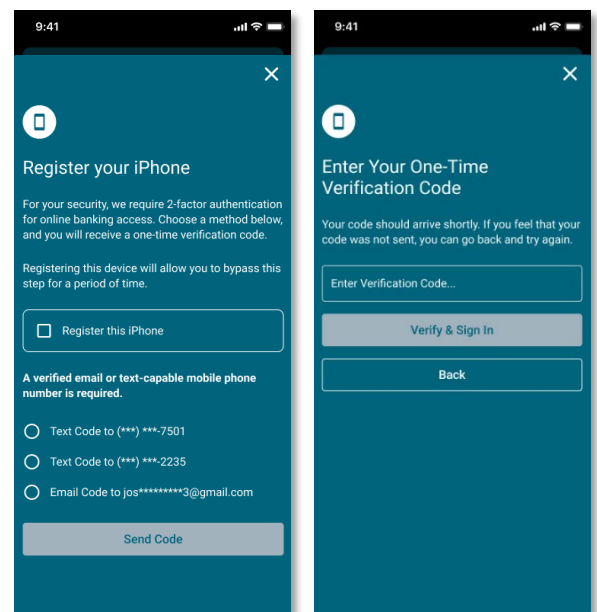
*Want more of a deep dive on the nitty gritty on this exciting feature? See our collection of [MFA Frequently Asked Questions in the Knowledge Base!](#) And don't worry, we'll feature these items in an upcoming [Documentation Digest](#).*

You have been hearing about needing multi-factor authentication (MFA) for online banking from your examiners. You likely use a form of MFA with your own logins across the web. Now, with this release, your credit union can plan how to use the flexible configurable options to implement your own MFA strategy at your credit union, determining how, when, and if you want to activate it for business banking (**BizLink 247**), personal banking (**It's Me 247**), or both.

Now you can require that the member request a code for authentication to online banking; these are also referred to as "one-time passcodes" or two-factor authentication. Members can opt to register their device so that authorization isn't required each time they log in (see the MFA FAQ questions for more details!)

This activation and configuration of the number of days between registrations is configured on the second screen accessed via **Tool #569 Online/Mobile/Text Banking VMS Config**, then *Online Banking Password and Security Features*.

- Concerned about your members having to use MFA frequently? *Configure a set number of days for the device to be remembered.*
- Concerned your phone database and personal details are not up to date in CU\*BASE? *Encourage your members to update their phone number information using an online banner, form, or Xtend campaign.*
- Interested in having different controls for business banking, standard browser banking and mobile app? *Set different controls for each in the configuration screen.*

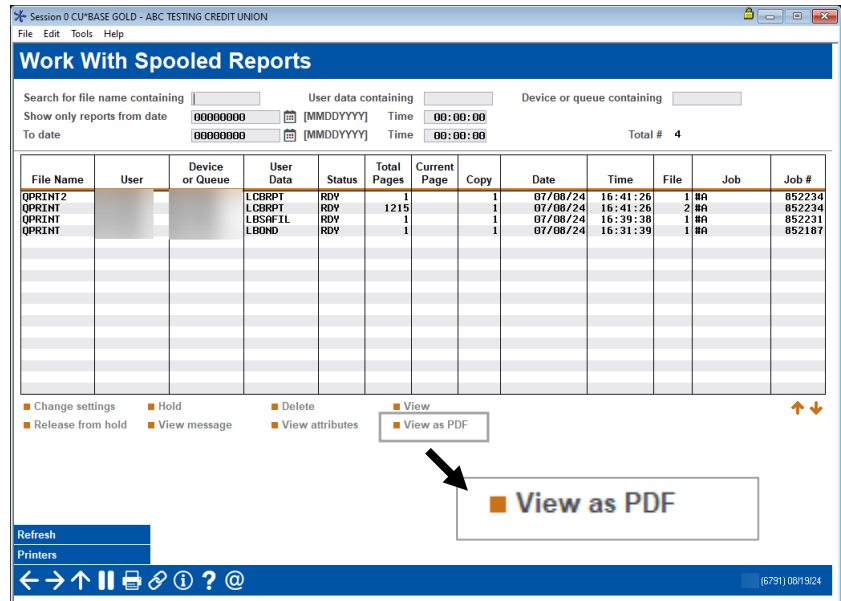


## Now View Reports in a PDF Browser Directly from the Spool File (No Print Session Needed!)

Learn more: [online help](#)

Currently, if you want to print a report from the spool file, you need to use a print session or print to the InstantXX OUTQ, which is not immediate.

As highlighted this summer at the Leadership Conference, this long-awaited feature allows users to simply select one or more reports from the spool file and click *View as pdf* to have the report generate immediately as a PDF in the browser! This then allows easy access to the editing feature in the PDF browser.

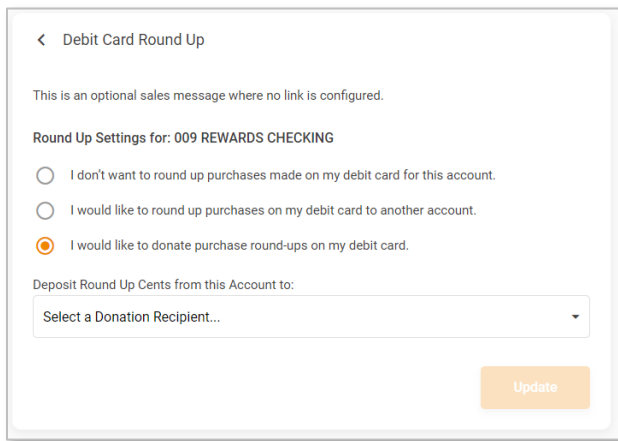


As we move forward with Native Receipts and CU\*Forms, this is another move by the network to remove the need for print sessions.

# Member Facing

## Round-up Enhancements for Charitable Contributions

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



If you have a close relationship with a SEG, it may be time to fire up your Dividend Donation program again to allow your members to make charitable donations via the debit card round up program. Access the new configuration set up from the dividend application configuration (**Tool #777**). Then set up the contribution during new account opening, via *Member Personal Banker*, or through the dividend donation enrollment in online banking.

As another part of this enhancement, members using online banking to set up debit card round-up will now be able to send round-up funds to another account on their transfer control list,

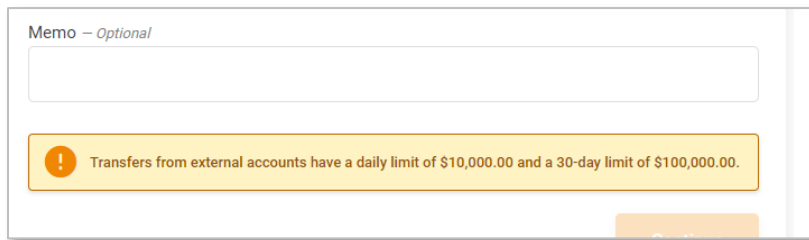
such as their spouse.

*Tax reporting features are not included as part of the charitable giving dividend donation program.*

## ✔ **Members See Account to Account (A2A) Limits When Making a Transfer**

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

*Thank you to Everence Credit Union for the Idea form!*



Memo – Optional

Transfers from external accounts have a daily limit of \$10,000.00 and a 30-day limit of \$100,000.00.

With this release, we are adding the credit-union level daily and monthly A2A limits to the *Quick Transfer* page in online banking.

This will take away some trial and error that members have had to use to determine what was allowed for the transfer.

Previously, the only notification that a member exceeded a limit was the subsequent warning message indicating that the transfer was too large. Now once they select an A2A relationship account, they will be presented their limits.

*This limit is also displayed on the scheduled transfers (AFT) page, to give additional visibility to the limits.*

## Imaging Solutions

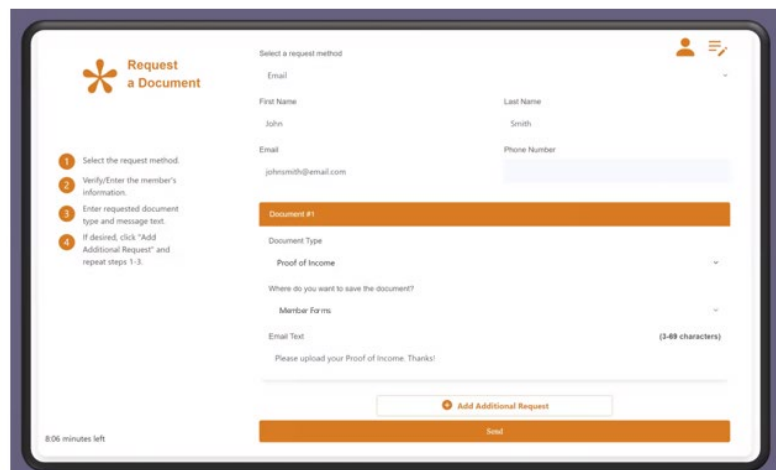
### ✔ **Request Members Submit Membership Documents from the Time-Out Window**

Learn more: [online help](#)

Love the “Request a Document” feature on the loan application screen? Now you can request a document anywhere, anytime, for any reason, via the CU\*BASE time-out window! Simply click the “Request a Document” button, provide account details, and select from the premade requested documents such as driver’s license, copy of insurance, or proof of income, or you can even create your own request.

*Even better yet, we have improved the Request a Document experience to allow you to pull an account from the last ten memberships you assisted.*

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



**Request a Document**

Select a request method

Email: john.smith@email.com

First Name: John, Last Name: Smith, Phone Number: [Field]

Document #1

Document Type: Proof of Income

Where do you want to save the document?: Member Forms

Email Text: [Field] (3-49 characters)

Please upload your Proof of Income. Thanks!

**Add Additional Request**

**Send**

8:06 minutes left

This feature will be activated when the release is implemented for Imaging clients.

Not an Imaging client? You will be directed to the CU\*Answers store page when accessing this feature: <https://store.cuanswers.com/product/request-a-document/>.

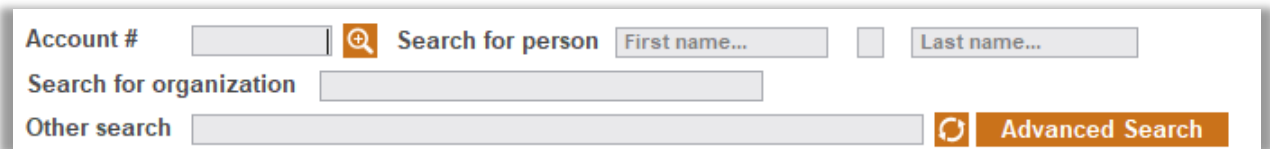
## Teller/ Member Service



### ✔ Updated Search Now Added to Phone Operator

Learn more: [online help](#)

You may recall when we deployed a new, enhanced search engine within Inquiry and Xpress Teller; with this release, the updated search is now available in Phone Operator, meaning better results for your frontline staff! Now under the Search for section you will find areas for a first name, last name, and middle initial, as well as a Search for organization field that can be used to find your organizational accounts. Don't worry about a potential learning curve – if you have used Member Inquiry, it will be an easy transition!

Also included in this enhancement, the *Other search* has been expanded to 50 characters to facilitate those lengthy email addresses. Plus, fewer issues when searching for a member name that includes special characters!



Account #   Search for person  First name...  Last name...   
Search for organization   
Other search   **Advanced Search**

### ✔ A2A Limits Display to Employees in CU\*BASE

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

As mentioned above, this release adds the Account-to-Account (A2A) limits on the member side in online banking. We are also adding it for employees on the Transfers screen and the screen where automated funds transfers (AFTs) are set up. This is in addition to the warning messages that already exist in the system.

## CEO/Management

### ✔ Enhancements to Member in Good Standing

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

*Thank you to Honor Credit Union for the Idea Form!*

With this release, we are adding two new enhancements to the Member in Good Standing configuration to allow credit unions to better control who they grant the benefits of special hold settings on check deposits.

#### **Deposit Savings or Aggregate Loans or Aggregate Savings/Loans**

Are you interested in moving to use Member in Good Standing to manage your basic parameters for your deposit hold program instead of Tiered Services? Now the *Aggregate savings* and *Aggregate loans* selections will be changed from “and” settings to “or” settings. With the new additional *Aggregate savings or checking*, your credit union can set your configuration to benefit large savers, large borrowers, or members who are active in both areas, but not at the same level. This allows you to focus your attention on fraud and combat risk, while at the same time allowing you to reward members with funds when they need them.

*Because this is changing to an “or” condition, certain members may be reclassified into a new group. If you feel you may be impacted, contact Earnings Edge for analysis. Check out the CU\*Answers Store at <https://store.cuanswers.com/product/cubase-member-in-good-standing-deposit-holds-consulting-and-configuration/>.*

## Add Exclusions for Members in Excess of a Specified Number of NSF's in the Last Six Month

Now you can add a minimum number of allowed NSF's for the last six months, including zero. Members with over this allowed figure will be moved into the next group.

## New Dormancy Escheat Notices

Learn more: [Member Notices: Configuring and Printing CU-Defined Notices and eNotices](#) and [online help](#)

The wait is over! With this release, your credit union can now generate three new types of notices that relate to dormancy. The first is a dormancy warning notice that is generated before a membership will become dormant. The second is a notice when the membership becomes dormant, and the third is for when the membership reaches escheat status. The timing for all three notices will be determined by your credit union's settings configured via **Tool #346 Dormancy/Escheat Configuration**. Don't need all three notices? You have the flexibility to activate one, two or all three of the notices.

# Lending

## Switch the Loan Category During Interest-Only Loan Payment Switch

Learn more: [online help](#)

*Thanks to Partnership Financial Credit Union for the suggestion!*

Within the Loan Category Configuration for interest-only loans, you can now specify a loan category to automatically switch the loan to when the payments switch from interest only to principal and interest.

*Note: The new loan category must have the P&I calc type and the same process type as the original loan category.*

This new option should be used when you want the loan to continue to process payment changes after the switch to P&I. It's designed specifically for interest only HELOCs and other LOC loans that normally have payment changes. If you are setting up a closed-end interest-only loan, you can leave the loan category blank, and the system will remain tied to the same loan category driven by the new settings on the account for servicing.

## Update 1Click to Include Fee for Modified APR

Learn more: [1Click Loans](#), [1Click Overview help topic](#), and [online help](#)

Disclosing fees for your 1Click Loan Offers will soon be done with the click of a button in **Tool #1340 Configure 1Click Offers!** We have taken the first step to this by implementing the screen changes, but functionality will not be available in the 24.10 release. Stay updated in the Kitchen/Client News for more information on the next steps of development.

## Pull Participation Loan Reports by Investor Number

Learn more: [Tool #578](#) and [Tool #577](#)

With this release, we've updated **Tool #578 Particip. Loan Delinquency Analysis Rpt** and **Tool #577 Particip. Balance Verification Rpt** to allow you the option to pull these reports by investor number (reference) instead of by account number, similar to the existing options within **Tool #589 PLI Settlement Activity Report** and **Tool #590 PLI Trial Balance**.

For credit unions who report to government-backed investors, this will eliminate the need to look up each account number's reference number prior to reporting, ultimately saving you time and effort.

## ✔ ACH Payment Option Now Available in LoanPay Xpress

Learn more: [LoanPay Xpress](#)

We are excited to offer another payment option with MagicWrighter LoanPay Xpress in **It's Me 247**. In addition to offering loan payments with credit and debit cards, your members will now have the option to make payments with ACH. This payment option will be available for all credit unions that offer our native LoanPay Xpress integration without any additional configuration!

## EFT

## ✔ Add Loan Category Setting to Prevent Selected Credit Card Accounts to be Used as Overdraft Protection

Learn more: [Member Notices: Credit Card Configuration Guide](#) and [online help](#)

*Thanks to River Valley Credit Union for the suggestion!*

With this release, your credit union can now prevent specific credit cards from being used as overdraft protection. Simply access **Tool #458 Loan Category Configuration** and set the new “Allow to be used for overdraft protection” field to “N.”

## Auditing

## ✔ Monitor Abnormal Activity by Merchant Category Code Groups

Learn more: [online help](#)

We’ve enhanced the Abnormal Activity Monitoring feature to support monitoring transaction activity by credit union-defined merchant category code (MCC) groups. Your credit union can configure new MCC groups for high-risk transactions (such as cryptocurrency) via **Tool #1024 Configure Credit Union MCC Groups** and monitor transaction patterns for these groups via **Tool #101 Abnormal Activity Monitoring Config**. *Be sure to use clear, descriptive names for your MCC groups!*

**Configure Abnormal Activity Monitoring Settings** ADD

**Set Up Transaction Patterns to Monitor**

Pattern name  Last maintained **08/13/2024** by

Description

Saving product(s) to watch  SH  SD  CD  IR  TX

Loan product(s) to watch  Closed-end (E)  Open-end (O)  Construction (C)  Line of Credit (L)  
 Student loans (S/P)  Mortgage (M)  Credit Cards (V)

**Specific Transactions to Include**

Origin code(s) **Select**

Include only shared branch transactions  
 Include only if RDC transaction  
 Include only if P2P transaction

Include **Any transaction**

Select trans code(s) to include **Select**

**CU MCC group** **Select**

## ✔ Reduce Abnormal Activity False Positives with New Calculation Option

Learn more: [online help](#) and [Knowledge Base](#)

Within **Tool #101 Abnormal Activity Monitoring**, we’ve introduced a new method for calculating the average daily transaction amount for out-of-the-ordinary transaction pattern triggers. We’ve added the option to calculate the average daily transaction amount using the *number of transactions during the*



*period* instead of the *number of days in the period*. Utilizing this new calculation option will reduce the number of false positives by calculating a more accurate average transaction amount to compare transactions against.

Check out [Knowledge Base](#) for an example of the new calculation option!

The new flag will default to calculating the average using the number of days within the period, as it works pre-release. You will have to update this option within **Tool #101** > Transaction Patterns > Out-of-the-ordinary.

Out-of-the-ordinary Triggers

For Individual Memberships

Watch for  % or higher increase in average # of transactions over a  -day period

Compared to average count over the past  days

Look at an account only if there were at least  transactions over that period

Watch for  % or higher increase in average daily trans amounts over a  -day period

Compared to average \$ amount over the past  days

Calc average based on  # of days  # of transactions in the period

Look at an account only if there were transactions totaling at least  during that period

Additionally, when monitoring out-of-the-ordinary transaction patterns within **Tool #537 Monitor Abnormal Transaction Activity**, you may see more details in the Trigger column. We've updated the trigger description to now display the percent increase for both monitoring criteria.

## Auto-Populate Your RSSD Number on CTR Forms

Learn more: [Bank Secrecy Act Configuration](#)

*Thank you to Madison County Union for submitting the Idea form that formed the basis of this enhancement.*

We've added a new field to **Tool #169 Bank Secrecy Act Monitoring (BSA) Config** for your financial institution RSSD number. If you save your financial institution RSSD number in **Tool #169**, your RSSD number will automatically populate on your CTR forms via **Tool #991 Work with CTR Forms**, eliminating the need to retype this number on every form!

## Previously Released

### Auto Financial Group (AFG) Balloon Loan Calculator

Learn more: [online help](#)

To simplify your lending processes, we integrated the Auto Financial Group (AFG) calculator product into CU\*BASE. With the click of a button, you can send your member's loan data from the Loan Request Recap screen in the CU\*BASE LOS to AFG to quickly calculate the residual value for your direct balloon vehicle loans.

Any changes made within the AFG product will be reflected in the CU\*BASE LOS. AFG will even generate a balloon payment addendum for you! (But you won't need to generate the addendum to save the quote.)

If you're already working with AFG, contact a CSR to activate the 3<sup>rd</sup> party balloon lending interface. If you do not currently have a relationship with AFG, [visit the store to get started and take advantage of this feature!](#)

### Integrating Online Banking with Glia

Learn more: [online help](#)

We've partnered with Glia to offer a unified interaction management (UIM) solution for online banking. Previously, we released Glia's integration with **It's Me 247** for desktop, and most recently, we've



expanded the Glia integration to include **BizLink 247**. As we reach the end of our Glia integration rollout, we are working toward integrating Glia with the online banking mobile app.

Visit the [Internet Retailer Support Center store](#) to get started with Glia today!

**End**