

# CU\*BASE 24.05 Release Training

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# Featured Enhancements



- \* CU\*Forms added to account opening workflow
- \* Unfunded 1Click Loan Offers

# Enhancements to Account Opening Process - CU\*Forms

## \* CU\*Forms

- \* Enhance your membership and account opening process with CU\*Forms!

A screenshot of the CU\*Forms web application interface. The top navigation bar includes "CU\*Forms", "Create Form", "View Pending", "eDOCSignature", and "Admin". On the right, there are "Upload", a notification bell, and a user profile icon. The main content area is titled "Membership" and has tabs for "Create Forms", "FormFLOW", "Documents", and "Notes". Below the tabs is a "Checklist:" section with a "To Do" and "Action" header. The checklist items are:

- Obtain the following documents
  - Proof of Income \*
  - Verification of Residence \*
  - Member ID \*

Upload Request
- Ask fraud and financial services questions.
  - Do you think fraud is bad?
  - Do you think we will ask you for your password?
  - What should you do if you are a victim of fraud?
- Verify OFAC \ Blocked Person's List \ ChexSystems
- Educate the member on expected account fees
- Sign/View Required Documents
  - Verify signatures, dates
- Verify Member's Account in GOLD
  - Name and address spelled correctly
  - Membership fee applied
  - If checking is opened, Verify ODP is setup correctly from 000
- Tell Back Office to Create Debit Card in Tool 415

A "Close FormFLOW" button is located at the bottom right of the checklist area.

# Enhancements to Account Opening Process - CU\*Forms

- \* Tool # 3 – Open/Maintain Membership/Accounts
  - \* Replaces Print Forms pop-up during Membership/Account opening process

Member Overdraft Protection Maintenance

Account base Member name MEMBER, NICHOLAS T

Type	Description	Overdraft Protection Accounts			
		Account #1	Account #2	Account #3	Account #4
000	PRIMARY SH				
001	DRAFT				

Session 0 CU\*BASE GOLD - Print Misc. Member Account Form

Do you need to complete more account maintenance or are you ready to start generating forms?

Not Ready Yet Start Forms Now

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# Enhancements to Account Opening Process - CU\*Forms

- \* Tool # 21 – Print Misc. Member Account Forms
  - \* New – Go to CU\*Forms button

File Edit Tools Help

## Print Misc. Member Account Forms

Corporation  Account #  Optional

[Go to CU\\*Forms](#)

Application	Description	Copies
CD001	03 MONTH CERTIFICATE	<input type="checkbox"/>
CD002	06 MONTH CERTIFICATE	<input type="checkbox"/>
CD003	12 MONTH CERTIFICATE	<input type="checkbox"/>
CD004	18 MONTH CERTIFICATE	<input type="checkbox"/>
CD005	24 MONTH CERTIFICATE	<input type="checkbox"/>
CD006	30 MONTH CERTIFICATE	<input type="checkbox"/>
CD007	36 MONTH CERTIFICATE	<input type="checkbox"/>
CD008	48 MONTH CERTIFICATE	<input type="checkbox"/>
CD009	60 MONTH CERTIFICATE	<input type="checkbox"/>
CD001	10 MNTH BUMP CD SPEC	<input type="checkbox"/>
CD011	23 MNTH CD SPECIAL	<input type="checkbox"/>
CD012	17 MNTH CD SPECIAL	<input type="checkbox"/>
CD013	20 MTH ADD-ON CD	<input type="checkbox"/>
CD014	9 MTH FLASH SALE CD	<input type="checkbox"/>
CD015	14 MONTH ADD-ON	<input type="checkbox"/>
CD016	35 MNTH CD SPECIAL	<input type="checkbox"/>
CD017	10 MTH CERT SPECIAL	<input type="checkbox"/>
CD021	03 MONTH IRA CERT	<input type="checkbox"/>
CD022	06 MONTH IRA CERT	<input type="checkbox"/>
CD023	12 MONTH IRA CERT	<input type="checkbox"/>

↑ ↓

Skip

Other Forms

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# New - Unfunded 1Click Offers

- \* Tool # 1045 – Configure 1Click Unfunded Loan Offers
  - \* Underwriter Code
  - \* Available dealers
    - \* One dealer per offer

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

Table name in [ ] for list of member account base numbers **ONECLICK**

Loan product code **002** **NEW AUTO UP TO 36 MTHS**

Disbursement limit/Loan amount **25,000.00**

Use banner ad

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

Processing fee **10.00**

Fee G/L account **145.00** Fee transaction description **Unfunded App FEE**

Default approval ID [ ]

Automatically create loan

**Underwriter code** **1C** **UNFUNDED 1CLICK**

**Available dealers** **Select** **1 selected**

**Pre-approval forms must be configured specially for 1Click Unfunded Offers. Check out the Lender\*VP Store to get started!**

**Continue**

Navigation icons: back, forward, home, stop, print, link, info, help, search

# New - Unfunded 1Click Offers

- \* Member's View in Online Banking

- \* Shows in Banner
- \* Displays estimated information of loan

The screenshot shows the online banking interface for 'it'sMe247 Online Banking'. The user is identified as NICHOLAS. A banner at the top right states: "NICHOLAS, You've been approved! You are pre-approved for a \$25,000.00 loan at one of our preferred local dealers!". There are "Not Now" and "View" buttons. A red box highlights this banner. Below it, a modal window titled "Pre-Approved Loan Offer" is displayed. The modal contains the following information:

- Pre-Approved Loan Amount: \$25,000.00
- Estimated Loan Rate: 7.000%
- Estimated Loan Terms: 36 Months
- Estimated Monthly Payment: \$771.94

Below the loan details, there is a section "Choose an Approved Dealer" with a radio button selected for "TEST DEALER" (123 TEST ST GRAND RAPIDS MI 49548). There is a checkbox for "I have read the Terms & Conditions of this offer and agree to the above terms." and a "How Does This Work?" section explaining the process. At the bottom of the modal are three buttons: "Maybe Later", "Decline", and "Accept Offer". A red arrow points from the "View" button in the banner to the "Pre-Approved Loan Offer" modal. Another red arrow points from the "Accept Offer" button in the modal to a separate "Offer Accepted" confirmation box.

**Offer Accepted**

Congratulations! You are ready to visit the preferred dealer. Please provide them with your downloaded & signed approval document; they will handle the rest!

Test Final instructions

# New - Unfunded 1Click Offers

- \* Tool # 2 – Work/View Loan Application Status
  - \* 1Click Offer moved to pending tab
  - \* Key Notes
    - \* Delivery Channel
    - \* Interviewer ID
    - \* Underwriting Code

File Edit Tools Help
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**Work/View Application Status**
Pending Processing

Created: From  To  [MMDDYYYY]

Jump to: Loan app #  Last name

Pending
Booked
Denied

Modifications
1Click Offers

Filters OFF
Save Settings
Clear All Filters
🔄

Central Underwriting Status

App No	Applicant Name	App Date/Time	DC	Pass	Fail	Review	Int	ID	Action
061080	NICHOLAS T MEMBER	Mar 11 09:01	OL				96	96	UNFUNDED 1CLICK
061079	NICHOLAS T MEMBER	Mar 08 15:11	CU				XX		
061078	NICHOLAS T MEMBER	Mar 08 14:36	CU				92		
061077	NICHOLAS T MEMBER	Mar 08 13:41	CU				92		
061076	NICHOLAS T MEMBER	Mar 08 11:55	CU				92		
061075	NICHOLAS T MEMBER	Mar 08 11:36	CU				92		
061074	NICHOLAS T MEMBER	Mar 07 15:56	CU				92		
061073	NICHOLAS T MEMBER	Mar 07 15:36	CU				92		
061072	NICHOLAS T MEMBER	Mar 07 14:28	CU				92		
061071	NICHOLAS T MEMBER	Mar 07 13:56	CU				92		
061070	NICHOLAS T MEMBER	Mar 07 13:21	CU				92		
061069	NICHOLAS T MEMBER	Mar 06 10:14	CU				92		

■ Work With Loan Request
■ Application Comments

■ Underwriting Comments
■ Loan File

■ Dealer
■ Delete Application

■ Decision

■ Checklist
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New Application
Loan Amount
Activity Tracking
Counts by UW Code
Web Version
View Power Line

Key Activity Tracking
Wait Times This Week

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# Teller / Member Service



- \* Enhancements to Search Engine
- \* Customizable New Member Comments
- \* Native Receipts Enhancements

# Search Engine Enhancements

- \* Member Inquiry (F1)
  - \* Refreshed Look
  - \* Refined Search Criteria
    - \* First or Last Name Specific Searches
    - \* Person Vs Organization Searches
    - \* Special Character Searches
      - \* Apostrophe
      - \* Hyphens
    - \* Increase Character Limit for "Other"

File Edit Tools Help

## Search for Active Members

Account #

Search for person  First name...  Last name...

Search for organization

Other search

Privacy controls are ON  
 Masking  Questions  
This workstation is CU Staff

Search for person  First name...  Last name...

Search for organization

Other search

Search in:

Account #  ATM/Debit/Credit card #  DBA name  Driver's license  Email address  
 Employee #  Online banking username  OTB acct # (last 4)  Phone #  
 Reference  SSN/TIN

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View Closed Members

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# Search Engine Enhancements

- \* Tool # 1600– Xpress Teller
  - \* Refreshed Look
  - \* Similar enhancements as Member Inquiry
    - \* First or Last Name Specific Searches
    - \* Organization Searches
    - \* Special Character Searches
    - \* Increase Character Limit for “Other”

The screenshot displays the XpressTeller search interface. At the top, there is a header with 'XpressTeller' and 'Cash in Drawer: [REDACTED]'. Below this, there are search fields for 'Account #', 'Shared Branch CU ID', and 'Name: First' (with a radio button for 'M' and a 'Last' field), and 'Org'. An 'Advanced' button is located to the right of the 'Org' field. Below the main search fields is an 'Other' field. A red box highlights the 'Name: First', 'M', 'Last', 'Org', and 'Advanced' fields. An arrow points from the 'Advanced' button to an 'Advanced Search' panel on the right. This panel contains search fields for 'Find a name' (with a radio button), 'Organization', and 'Other'. Below these fields are two buttons: 'Check All' and 'Uncheck All'. A list of search criteria follows, each with a checkbox: 'Account #' (checked), 'Driver's license' (checked), 'OLB username' (unchecked), 'Reference' (unchecked), 'ATM/Debit/Credit card #' (checked), 'Email address' (unchecked), 'OTB account #' (unchecked), 'SSN/TIN' (unchecked), 'DBA name' (checked), 'Employee #' (unchecked), and 'Phone' (unchecked). A 'Search' button is located at the bottom right of the panel. At the bottom of the interface, there is a navigation bar with icons for back, forward, up, down, print, link, info, help, and search.

# Customizable New Member Comments

- \* Tool # 551 – New/Closed Reason Codes/Comments Config
  - \* Update New Member Comment Configuration
  - \* New field to customize New Member Comment Text
    - \* Now allow customized text up to 49 characters long.
    - \* Text is defaulted to **Welcome new member, Opened**

Session 0 CU\*BASE GOLD - Configure Reason Codes/New Member Comment - UPDATE

- Update Membership Reason Codes
- Update Account Reason Codes
- Update New Member Comment Configuration**

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### New Member Comment Configuration UPDATE

Create member comment for new members

# of months to display comment

New member comment text

Session 0 - Member Account Comments

Type	Comment	ID	Date
000	WISH A WELCOME TO THE MEMBER!	3/04/2024	Mar 04, 2024

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# Native Receipts Enhancements

- \* Tool # 1005 – Workflow Controls: Teller/Member Services
  - \* New screen flow
  - \* Native Receipt Controls
    - \* Account Number and Member Name Masking
    - \* Signature requirements
  - \* Changes to Receipt Summaries
    - \* Summary Descriptions by Person served

File Edit Tools Help

## Teller and Member Service Workflow Controls

CHANGE

Receipt Controls -Vertical Receipts Only

- Include account balances summary
  - Show ending current balance
  - Show ending available balance

Suffixes to include:

If serving primary member	All accounts under the membership
If serving a joint owner	Only accounts where transactions were posted
If serving a non-owner	None

Prompt for signature capture  Always  Only with withdrawals or cash back

When printing a hard copy of the receipt  Include a signature image  Mask member name(s)  Mask account #

View Privacy Controls View BSA Configuration View Check Holds Config

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# Native Receipts Enhancements

- \* New Channels for Receipt Generation.

- \* Phone Op

- \* SB Transfer

- \* Transfer

- \* Wire

- \* Tool 30/492 – Member account Adjustment (Coded and Full)

- \* Tool 31 – Reverse Tran/Adjust Drawer

- \* Tool 50 – Disburse Member Loan Funds

- \* Tool 353 – Effective-Date Account Adjustment

Page 1 / 1

**Success**  
credit union

No signature pad detected.

X

I HAVE REVIEWED THIS RECEIPT FOR ACCURACY AND ACKNOWLEDGED THE TRANSACTION IS CORRECT.

Member number 123456  
Member TEST MEMBER  
Date and time 03/14/2024 9:18 ET  
Branch/served by 01/

-----Today's Transactions-----

Acct	Transaction	Amount
-530	LOAN DISB, TRANSFER	275.58
-000	LOAN DISB, TRANSFER	275.58
-530	LOAN DISB, G/L ACCT	285.35
-530	LOAN DISB, C/U CHECK	500.00

-----Account Summary-----

Acct Description	Balance
-000 REGULAR SH	5167.71
-030 HOLIDAY SH	1502.25
-250 ROTH IRA	2404.68
-530 SIGNATURE	8963.89

-----End of Receipt-----

Teller ID

Account 123456

Comments

Print Scan

Send To Member

Save / Done

# Native Receipts Enhancements

- \* Member Inquiry And Phone Operator
  - \* Reprint Native!
  - \* Reprint Prior to Changing

The screenshot shows a web application window titled "Transaction Inquiry" for a "REGULAR SAVINGS" account. The account number is 12345-000 and the name is TIMMY LOANMEMBER. The current balance is 51,403.70 and the available balance is 51,398.70. The search date is set to Mar 18, 2024. A table of transactions is displayed with two rows: a "Cash In" transaction and a "Deposit/Payment" transaction, both for 35.00. A "Print" button is highlighted with a red box. A red arrow points to a "Print Receipt" button in the right-hand column of the transaction table. A navigation bar at the bottom contains various icons for navigation and help.

TIR ID	Receipt ID	Audit Key Type	MR/MA Description	Account #	Transaction Amount
92		9 Cash In		12345	35.00
92		2 Deposit/Payment		12345 - 000	35.00

Retrieved Receipt  
Print

**i** Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq	New Account	New Type	Dividend/Interest Calc	NSF	Uncollected Funds
Secured Funds	OTB/Cards	Payroll	Tracker Review	O/D Protection	A2A Tran History



# CEO/Management



- \* Skip Available Balance Verification When Drawing On-Demand ACH Fee
- \* Enhancements to ACH Distributions
- \* Enhancements to Concentration Risk Analysis Dashboard
- \* New Dashboard for Online Banking Logins
- \* Export Feature Added to Various Dashboards
- \* New Notifications for Online Banking Requests
- \* Enhancements to Tax Reporting for Foreign Citizens

# Allow On-demand Posting without Verification for Available Balance

- \* Tool # 569 – Online/Mobile/Text Banking VMS Config
  - \* New flag to allow posting when fee not available in base account
    - \* Will default to still require fee amount in account when release is deployed
    - \* This will allow on-demand posting when fee is not currently available in the base deposit account and the base account is selected for the fee.
    - \* Will not check for ACH deposit amount or distributions
      - \* If all or most of the funds are distributed, it could cause a negative balance from the fee.

File Edit Tools Help

## ACH On-Demand Posting Configuration CHANGE

Allow on-demand posting of ACH deposits via online/mobile web

Fee amount

Fee transaction description

Fee income G/L #  ACH POSTING FEE

Base deposit (seq 99) suffix must have sufficient funds for fee in advance, without the incoming deposit

Allow on-demand posting of ACH deposits via Phone Op

Fee amount

Fee transaction description

Fee income G/L #  ACH POSTING FEE

Base deposit (seq 99) suffix must have sufficient funds for fee in advance, without the incoming deposit

Allow employee to waive fee

Note: The fee may take account below available or to a negative balance if insufficient funds remain in the deposit account (seq 99) after all distributions have been posted. Does not apply if incoming deposit is to a loan, escrow savings, IRA, or certificate. In that case the member must choose a savings/checking account with sufficient funds for the fee.

Update

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# ACH Enhancements to Lock Maintenance in Online Banking

- \* Tool # 989 – Work with ACH Members/Companies
  - \* New flag to lock member from changing ACH distribution in online banking
    - \* This will lock ALL distributions under this record
    - \* Helpful for collection arrangements with loan payments
- \* New features for general maintenance
  - \* Access to Global Search
  - \* New GL lookup for GL ACH entries
  - \* New Suffix lookup

File Edit Tools Help

## ACH Distribution Maintenance CHANGE

Post sequence # 99

Account or G/L # 530420 Find G/L Account  
MEMBER, TEST T

Account type 110 🔍

Depositor ID [REDACTED]

Distribution transaction type SD 🔍

For G/L transaction types, tie to history for vendor # [REDACTED] 🔍 Deposit to Savings / Checking

For distributions from incoming ACH deposits only (Optional)

Start post date 00000000 (zero = start immediately)

End post date 00000000 (zero = permanent)

Lock record to prevent changes in online banking

Last maintained by [REDACTED]

Last maintenance date [REDACTED]

Add/Update

Global Search

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# Enhancement to Concentration Risk Analysis

- \* Tool # 592 – Portfolio Analysis – Concentration Risk
  - \* Risk Policy Limit Percentage
    - \* Easily compare the Credit Union's lending risk by loan grouping

**Risk Analysis Selection**

Net worth: 45,000,000  
 CU risk policy limit: 135.36  
 # of segments defined: 1  
 Working with segment: \*None  
 Corp ID: 01  
 Month/year to process: Feb  
 Loans opened From: Jan To: Feb  
 Include written off loans

Include Loans With  
 Ownership of:  All  CU  Investor  
 % owned by CU between: [ ] and [ ]

---

**Risk Analysis** Segment: \*None

Concentration risk: 122.98 %  
 CU risk policy limit: 150.00  
 Loans selected: 3,949  
 Total balance includes CU and Investor Owned: 442,729,219  
 Total number of Members: 3523  
 Net worth: 360,000,000  
 Total Employee Records: 63  
 Total number of employees: 46

Account	Type	Cat	Member Name	DLQ Days	Mat Mths	Current Balance	Rate	Credit Score	CU Owned %	Current LTV/CLTV	% Net Worth
89		89			108	6,856,947	4.750		.00	0.00	1.90
89		89			108	3,745,781	10.500		100.00	0.00	1.04
68		68			50	1,400,000	6.875		100.00	0.00	0.38
44		44			97	905,673	4.625		100.00	45.28	0.25
11		11			96	893,324	8.500		100.00	0.00	0.24
65		65			97	839,333	4.375	696	100.00	70.60	0.23
64		64			97	817,340	5.750	737	100.00	0.00	0.22
64		64			97	807,737	6.375	797	100.00	89.74	0.22
44		44			97	806,732	6.125	816	100.00	77.94	0.22
64		64			97	794,607	6.250	727	100.00	81.49	0.22
44		44			97	760,946	5.125		10.00	72.47	0.21
64		64			97	744,632	6.750	755	100.00	85.58	0.20
64		64			127	743,953	6.875		100.00	83.59	0.20
64		64			97	743,376	6.750	712	100.00	87.97	0.20
65		65			97	742,335	6.500	762	100.00	85.32	0.20
51		51			97	736,194	3.125	824	.00	70.11	0.20
64		64			97	735,787	5.250	764	100.00	72.49	0.20

Account Highlight = Employee  
 Name Highlight = DLQ Days > 59

Common Bonds | Export | Member Connect | Category Description | Summary | Show Employees Only

# New Dashboard to Identify OLB Logins by IP Address

- \* Tool # 1044 – OLB Logins by Account Base/IP Address
  - \* Finds all IP Address logins by Account#
  - \* Finds all Account Logins by IP address
    - \* Helps to identify possible fraud
    - \* Helps with research for member inquiries

Account Base	Login Date	Start Time	Session ID	IP Address
	01/29/2024	05:15:32	PI-Mobile (Android)	
	01/27/2024	11:15:55	PI-Mobile (Android)	
	01/24/2024	11:28:45	PI-Mobile (Android)	
	01/24/2024	02:25:08	PI-Mobile (Android)	
	01/23/2024	16:58:32	PI-Mobile (Android)	
	01/23/2024	08:28:16	PI-Mobile (Android)	
	01/20/2024	07:21:56	PI-Mobile (Android)	
	01/19/2024	11:34:38	PI-Mobile (Android)	
	01/18/2024	16:00:38	PI-Mobile (Android)	
	01/18/2024	09:16:11	PI-Mobile (Android)	
	01/13/2024	08:09:20	PI-Mobile (Android)	
	01/10/2024	15:15:33	PI-Mobile (Android)	
	01/09/2024	09:46:56	PI-Mobile (Android)	
	01/08/2024	14:46:30	PI-Mobile (Android)	
	01/06/2024	14:04:45	PI-Mobile (Android)	
	01/06/2024	08:10:59	PI-Mobile (Android)	
	01/06/2024	08:10:20	PI-Mobile (Android)	
	01/05/2024	16:55:17	PI-Mobile (Android)	
	01/05/2024	12:23:52	PI-Mobile (Android)	
	01/05/2024	04:59:37	PI-Mobile (Android)	
	01/04/2024	18:22:27	PI-Mobile (Android)	

# New Export Features for Dashboards/Reports

- \* Export added to following tools
  - \* Tool 649 - Print GL History
  - \* Tool 589 - PLI Settlement Activity Report
  - \* Tool 579 -Participation Loan Analysis Report
  - \* Tool 159 – Audit CU File Maintenance (CUFMAINT)
  - \* Tool 1033 – My CU’s Vendors and Services

The screenshot shows the 'General Journal Report' interface. It features a 'Report Options' section with various filters and a 'Response' section. A new checkbox labeled 'Export to file' is highlighted with a red box. A tooltip points to the date fields, stating 'New Export features for Dashb...'. The interface also includes a 'Print' button and a navigation bar at the bottom.

Report Options	Response
Corp ID	<input type="checkbox"/> (blank = all)
Period beginning	<input type="text"/> [MMDDYYYY] Optional
Period ending	<input type="text"/> [MMDDYYYY] Optional
Branch	<input type="button" value="Select"/> Optional
G/L account	<input type="button" value="Select"/> Optional
Posted, unposted, or all entries	<input type="radio"/> Posted <input type="radio"/> Unposted <input type="radio"/> All
<input type="checkbox"/> Sort in account # order	Optional
J/E ID	<input type="text"/> Optional
<input type="checkbox"/> Unposted J/E list reversing only	Optional
<input type="checkbox"/> Unposted J/E list recurring only	Optional
<input type="checkbox"/> Print thirteenth period J/E	Optional
<input type="checkbox"/> Export to file	

Additional interface elements:  Job queue, Copies: 1, Printer: P1, Print button, and a navigation bar with icons for back, forward, home, stop, print, link, info, help, and search.

# Enhancements to Online Banking Requests

- \* Tool # 569 – Online/Mobile/Text Banking VMS Config
  - \* New – Email config for Online Banking requests
  - \* For reviewed personal information update and secure messages only

File Edit Tools Help

## Update Credit Union Online Banking Settings

CHANGE

Corp ID 01

Allow new membership application online Member Instructions  
 Apply membership application fee  
Dividend application to be used SH

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  
 Apply two factor authentication to P2P

Email address to notify of incoming request  
NICHOLAS.LANFEAR@CUANSWERS.COM  
(Includes only personal info and contact requests. Other notifications are configured separately.)



Update  
Instructions






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# Enhancements to Online Banking Requests

- \* Notification Emails sent
  - \* Contact Message Requests
  - \* Personal Information Update



Secure Message Center Contact Request has been sent






   
To Nicholas Lanfear

  Reply  Reply All  Forward 

A Secure Message Center Contact Request has been made by a member in online banking. Access Tool #13 "Work online banking Apps/Requests" to review and work the request

Personal Information Change Request has been sent

   
To Nicholas Lanfear;

  Reply  Reply All  Forward 

A Personal Information Change Request has been made by a member in online banking. Access Tool #13 "Work online banking Apps/Requests" to review and work the request



# Foreign Citizen Tax Reporting

- \* Tool # 15 – Update Membership Information
  - \* Allow members flagged as foreign citizens to opt into Standard 1099 reporting

**Open New Membership** Individual

Date opened: Mar 20, 2024  
Branch #: 01

Imaging Solutions  
Scan e-Document  
View e-Document

**Required Information**

Name: HEATHER A TEST  
SSN: 123-45-6321  
Name ID: TE  
Foreign address:   
Gender:  Male  Female  Other  
Designation: MI Individual  
Foreign citizen:   
Birth date: Jan 01, 1945 [MMDDYYYY]  
Report dividends via: **Do not report** (dropdown menu)  
DBA name:   
Home type:  Own  Rent  N/A  
Address #1: 123 ABC DR  
Address #2:   
City: ANYWHERE  
State: MI ZIP code: 49999 0000  
County: KENT  
Date moved to: Jan 01, 2000 [MMDDYYYY]  
Certify address:

**Misc Information**

Driver's license: A 123456 78910 State: NC  
Long last name:   
Other ID:   
Full middle name:

**Contact Numbers**

Contact Numbers	Ext	Label	Comments
1. 6165550004		Cell	<input type="checkbox"/> International <input type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input type="checkbox"/> Nighttime #
2. <input type="text"/>		<input type="text"/>	<input type="checkbox"/> International <input type="checkbox"/> Text messages <input type="checkbox"/> Wrong # <input type="checkbox"/> Mobile <input type="checkbox"/> Daytime # <input type="checkbox"/> Nighttime #

**i** The numbers stored here are separate from text banking.

Risk Assessment | Blocked Persons | More Contact #s | Credit Report | Custom Fields

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

# Lending



- \* Enhancements to Dealer Configuration
- \* Enhancements to Participation Loan Packages
- \* New Optional Handling for Principal Curtailments on Late Payments for Interest Only Loans
- \* Red Flag Warnings Added to Loan Applications

# Indirect Dealer Configuration Updates

- \* Tool # 245 – Configure Dealer Info for Indirect Lending
  - \* New information only fields have been added
  - \* Configuration changed so that the only required fields are Dealer number and Dealer name

**Indirect Dealers** ADD

Scan e-Document  
Imaging Solutions

**Info:** If this dealer will be used for a 1Click Unfunded offer, make sure to enter an address! Normally a dealer address is optional, but in these offers both the dealer name and address are displayed to the member in online banking.

Corp ID: 1  
Dealer #: 789  
Dealer name: BOB'S USED CARS  
Description:   
Address 1: 123 W MAIN  
Address 2:   
City: GRAND RAPIDS  
State: MI  
ZIP/postal code: 49546 1234

Contact name: BOB SMITH  
Contact phone: 8005551212  
Fax #:   
Email address: BUYFROMBOB@GMAIL.COM

Reserve %: 2.000  
Default reserve amortization term:   
Financial institution account: 12345 Routing #: 999999999  
Comments: FREE FORM COMMENTS ENTERED HERE.

Save/Update

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

# Enhancements to Participation Loan Packages

- \* Tool # 574 – Package Loans to be Sold
  - \* New – Maximum debt to income ratio

**Find Loans to Sell to a Partner** Working with New Package

To gather a list of loan accounts for your partner to consider, specify as many of the following criteria as desired:

Total Investment	Loan Size
How much would you like to invest with us today? <input type="text" value="1,500,000"/>	What is the largest single loan you are interested in? <input type="text"/>
How long would you like the investment to last? <input type="text"/> months	The smallest? <input type="text"/>
Is it important that you are the only investor in a loan? <input type="radio"/> Yes <input checked="" type="radio"/> No	What size loans are you looking for? <input type="radio"/> Small <input checked="" type="radio"/> Big

Loan Status	Credit Worthiness
Opened on or before <input type="text" value="Mar 19, 2024"/> [MMDDYYYY]	Is it important that the loan is in repayment? <input checked="" type="radio"/> Yes <input type="radio"/> No
What is the minimum interest rate that you will accept? <input type="text" value="0.000"/> %	If "No", maximum # of days delinquent <input type="text"/>
The maximum? <input type="text" value="0.000"/> %	What is the minimum credit score that you will accept? <input type="text"/>
Minimum percentage of loan owned by credit union <input type="text" value="0.00"/> %	<b>Maximum debt to income (DTI) ratio <input type="text" value="50.5"/></b>

Collateral	Loan Type
What is the maximum loan-to-value that you will accept? <input type="text"/> %	Do you have a preference as to the type of loan?
The minimum? <input type="text"/> %	Business unit <input type="button" value="Select"/>
Use <input checked="" type="radio"/> Current value <input type="radio"/> Pledged value	Loan category <input type="button" value="Select"/>
Choose only loans secured by Medallion type(s) <input type="button" value="Select"/>	Loan officer <input type="button" value="Select"/>
	Purpose code <input type="button" value="Select"/>
	Security code <input type="button" value="Select"/>
	CU risk level <input type="button" value="Select"/>
	Membership designations <input type="button" value="Select"/>

**i** Loans in the amount of \$910,420 are already set aside in 1 packages.  
Loans already selected for another package may be presented again if available to be sold.

Select Existing Package  
Reset Filters

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# Enhancements to Participation Loan Packages

\* Tool # 574 – Package Loans to be Sold

\* Show DTI button

Options File Edit Tools Help

## Potential Loans to be Sold Working Active Pkg: \*NONE

Total available to sell for filtered loans **31,711,084.22** CU owned for loans marked **1,189,610.00 ( 99.99% )**  
 Total current balance for loans marked **1,189,613.01** Investor owned for loans marked **3.01 ( .01% )**  
 Total available to sell for loans marked **1,070,651.68 6 of 3,010 ( .19% )**  
 Max Participation %

Y/N	Account	Name	Maturity Months	Available to Sell	Current Balance	% CU Owned *	Rate	Credit Score	#	Current LTV
<input checked="" type="checkbox"/>			321	188,559.42	209,510.47	100.00%	3.500	666		79.06%
<input checked="" type="checkbox"/>			197	186,671.65	207,412.95	100.00%	3.875	652		78.86%
<input checked="" type="checkbox"/>			195	183,697.41	204,108.24	100.00%	3.000	756		83.31%
<input checked="" type="checkbox"/>			202	174,994.77	194,438.64	100.00%	2.875	697		79.36%
<input checked="" type="checkbox"/>			207	172,557.53	191,730.59	100.00%	3.500	699		60.29%
<input checked="" type="checkbox"/>			138	164,170.90	182,412.12	100.00%	2.500	745		58.84%
<input type="checkbox"/>			200	158,309.68	175,899.65	100.00%	3.125	649		73.29%
<input type="checkbox"/>			201	155,915.81	173,239.79	100.00%	3.000	727		63.69%
<input type="checkbox"/>			307	153,420.36	170,467.07	100.00%	3.875	720		73.48%
<input type="checkbox"/>			199	151,892.85	168,769.84	100.00%	3.000	687		69.96%
<input type="checkbox"/>			200	151,214.52	168,016.14	100.00%	3.000	814		68.58%
<input type="checkbox"/>			202	150,437.86	167,153.18	100.00%	2.875	803		74.29%
<input type="checkbox"/>			138	147,542.06	163,935.63	100.00%	2.500	838		63.05%
<input type="checkbox"/>			231	139,876.56	155,418.40	100.00%	6.815	676		93.63%
<input type="checkbox"/>			215	134,842.94	149,825.49	100.00%	3.625	834		46.82%
<input type="checkbox"/>			201	127,253.97	141,393.30	100.00%	2.875	785		50.50%
<input type="checkbox"/>			346	126,816.14	140,906.83	100.00%	6.500	604		93.94%

Inquiry  
  Investors  
  Collateral  
  Participation  
  Include in Packages

**i** Y/N Column = Click to mark or unmark as many items as desired to manage package contents.  
 # Column = The number of packages that include this loan.      \* Column = Loan exceeds 90% participation.

Create Package	Clear Changes	Member Connect	Payment Info/Open Date	<b>Show DTI</b>
----------------	---------------	----------------	------------------------	-----------------

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# Enhancements to Participation Loan Packages

\* Tool # 574 – Package Loans to be Sold

\* DTI column

\* Show Credit Score button

\* DTI percentage shown is the Debt-to-Income percentage when the loan was created

Options File Edit Tools Help

## Potential Loans to be Sold

Working Active Pkg: \*NONE

Total available to sell for filtered loans 31,711,084.22 CU owned for loans marked 1,189,610.00 ( 99.99% )  
 Total current balance for loans marked 1,189,613.01 Investor owned for loans marked 3.01 ( .01% )  
 Total available to sell for loans marked 1,070,651.68 6 of 3,010 ( .19% )  
 Max Participation %

Y/N	Account	Name	Maturity Months	Available to Sell	Current Balance	% CU Owned *	Rate	DTI	#	Current LTV
<input checked="" type="checkbox"/>			321	188,559.42	209,510.47	100.00%	3.500	.0%		79.06%
<input checked="" type="checkbox"/>			197	186,671.65	207,412.95	100.00%	3.875	39.7%		78.86%
<input checked="" type="checkbox"/>			195	183,697.41	204,108.24	100.00%	3.000	35.4%		83.31%
<input checked="" type="checkbox"/>			202	174,994.77	194,438.64	100.00%	2.875	28.4%		79.36%
<input checked="" type="checkbox"/>			207	172,557.53	191,730.59	100.00%	3.500	41.5%		60.29%
<input checked="" type="checkbox"/>			138	164,170.90	182,412.12	100.00%	2.500	34.4%		58.84%
<input type="checkbox"/>			200	158,309.68	175,899.65	100.00%	3.125	41.0%		73.29%
<input type="checkbox"/>			201	155,915.81	173,239.79	100.00%	3.000	18.1%		63.69%
<input type="checkbox"/>			307	153,420.36	170,467.07	100.00%	3.875	42.4%		73.48%
<input type="checkbox"/>			199	151,892.85	168,769.84	100.00%	3.000	25.7%		69.96%
<input type="checkbox"/>			200	151,214.52	168,016.14	100.00%	3.000	25.4%		68.58%
<input type="checkbox"/>			202	150,437.86	167,153.18	100.00%	2.875	23.9%		74.29%
<input type="checkbox"/>			138	147,542.06	163,935.63	100.00%	2.500	36.9%		63.05%
<input type="checkbox"/>			231	139,876.56	155,418.40	100.00%	6.815	46.6%		93.63%
<input type="checkbox"/>			215	134,842.94	149,825.49	100.00%	3.625	49.0%		46.82%
<input type="checkbox"/>			201	127,253.97	141,393.30	100.00%	2.875	25.2%		50.50%
<input type="checkbox"/>			346	126,816.14	140,906.83	100.00%	6.500	44.6%		93.94%

Inquiry  Investors  Collateral  Participation  Include in Packages

Y/N Column = Click to mark or unmark as many items as desired to manage package contents.  
 # Column = The number of packages that include this loan. \* Column = Loan exceeds 90% participation.

Create Package Clear Changes Member Connect Payment Info/Open Date **Show Credit Score**

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# Handling Principal Curtailments on Interest Only Loans

## \* Tool # 458 – Loan Category Configuration

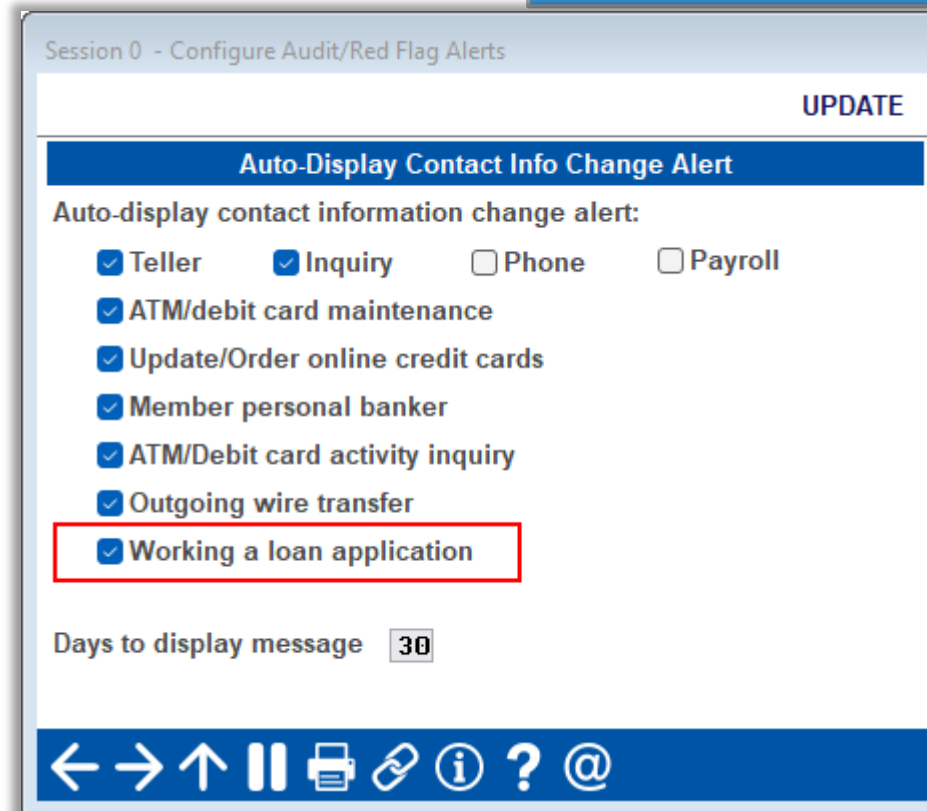
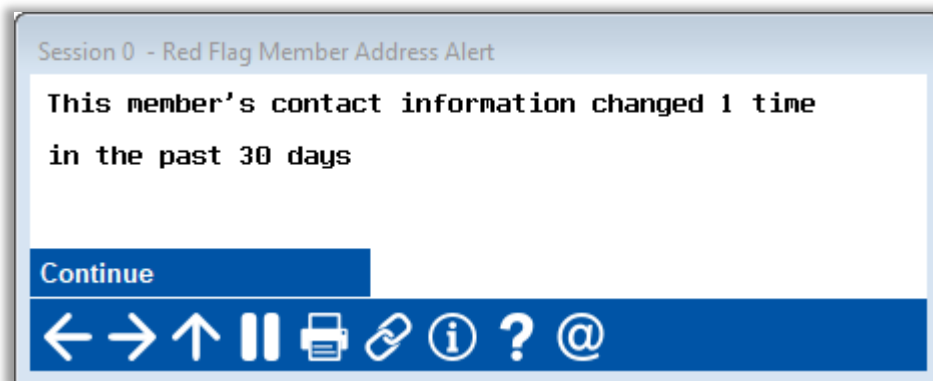
- \* Now able to define how automated principal curtailments are applied to delinquent interest only loans
- \* At deployment, all existing Interest Only Loan categories will be set to Not Allowed/Follow the Matrix
- \* Any questions about this configuration reach out to LenderVP

Setting	Due Date	Next Interest Calc Date	Date Paid	Amount Due	Amount Paid	Extra Funds to Principal
Allow	03/15/2024	03/25/2024	03/20/2024	\$100.00	\$150.00	Yes
Not Allow	03/15/2024	03/25/2024	03/20/2024	\$100.00	\$150.00	No, follow matrix



# New Red Flag Alert When Working with Loan Application

- \* Tool # 750 – Red Flag Controls
  - \* Add an audit/red flag warning alert when creating or working with a loan application
  - \* This is the same red flag warning message that appears other places in CUBASE



# EFT



- \* Retailer Groups for Future Reward Enhancements
- \* New Credit Card Overpayment Limit
- \* New Address Fields for Debit and Credit Card Ordering
- \* Force Post Credit Card Exceptions Transactions

# Set up Local Retailer Information for Future Rewards Options

- \* Tool # 1042 – Work with Retailer Groups
  - \* New configuration for future card reward enhancements
  - \* Allows you to plan ahead and set up any special retailer groups for upcoming reward features

File Edit Tools Help

## Work with Retailer Groups

CHANGE

Jump to group code  Search for description containing

Group Code	Description
BARBSTEST	TESTING 1550
GROCERY	LOCAL GROCERY STORES
MY TEST	TEST TO ADD RETAILER GROUP
TEST	A TEST GROUP

■ Maintain retailer names in this group ■ Edit retailer group name ■ Delete retailer group ↑ ↓

Add Retailer Group

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# Add Overpayment Limit to the Loan Category Configuration for Credit Cards

## \* Tool # 458 – Loan Category Configuration

\* This is to prevent fraud by transferring account balances to a credit card then being able to quickly spend that money from the credit card

\* A new field is available to configure the overpayment percentage.

- \* This only applies to immediate transfers/payments through Online Banking and the Audio Response portals for the member.
- \* Does not apply to scheduled transactions or CUBASE transactions
- \* Configurable from 0% - 99%
- \* 100% is the default and does not limit overpayments.

The screenshot shows the 'Loan Category Definition' configuration tool. The 'Overpayment Limit' section is highlighted with a red box, indicating the configuration: 'Allow overpayment up to 010 % of disbursement limit (for right-away transfers via online banking/ARU only)'. Other sections include 'Credit Card Cycle Control', 'Daily Rate', and 'Payment Calculation'.

**Loan Category Definition** UPDATE

Category code [REDACTED]

**Credit Card Cycle Control**

Approximate monthly billing day 31  Scorecard  
Cash back program code 01 test cc rebate  
 Billing date must fall on a previous business day  
Last statement date Dec 31, 2023 Billing days 28  
Next statement date Jan 31, 2024 Last statement payment due date Jan 28, 2024  
Next statement payment due date Feb 28, 2024

**Daily Rate** **Payment Calculation**

# of decimal places 06  Round decimal places  
Transaction charges apply to  All activity  Switched activity  
 Round new payment up to whole dollar amount  
New payment based on Percent  
Percent method:  
Pay 1.000 % of the balance  
Minimum payment 25.00

Skip  
End Update  
Format CC #  
Unlock Date Fields

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

# New Address Fields in Debit/Credit Card Ordering Screens (that you can edit!)

\* Tool # 11 – ATM/Debit Card Maintenance & Tool #12 – Update/Order Online Credit Cards

- \* The address in effect now displays
  - \* If the address is pulled from MASTER table, 'Master Adr is used' will display
  - \* If the address is pulled from ALTADD table, 'Alt Adr is used' will display

\* Use the *Change Shipping Address* feature to send card to a different address

File Edit Tools Help

## Card/PIN Order ADD

Card # [REDACTED] [REDACTED] [LOCK] Card sequence # [1]  
Description DEBIT CARD Relationship account [REDACTED] TEST R MEMBER

Name(s)	Max Size = 25	Appearance on the Card
Line 1 name (F^M^L) TEST^R^MEMBER	13	TEST R MEMBER
Line 2 name (F^M^L)		

[Find Another Owner](#)

Expiration date Jun 2027  Order card  Order PIN  Send maintenance

Service charge grp 01 [ATM FEE](#)

Address to send card Master Adr is used  
Address #1 101 MAIN ST [Change Shipping Address](#)  
Address #2  
City GRAND RAPIDS State MI ZIP 99999

Emboss style  Raised emboss  Non-raised emboss

Card Activation Fields	
Phone #	888 5552222
SSN	123456788
Date of birth	Jan 06, 1938 [MMDDYYYY]

Deposits allowed  Withdrawals allowed  Transfers allowed  POS purchases allowed  POS returns allowed

Automatic billing updater [v]  
New card replaces card # [REDACTED] [LOCK]  
Expiration date on the previous card 00 00 (MM/YY)

[Transaction Limits](#)

**i** IMPORTANT: Enter a caret symbol (^) to indicate the separator between first name, middle initial, and last name. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space. For - MARY BETH O DONNELL - enter MARY^B^O DONNELL or MARY BETH^O DONNELL. Carets do not pertain to business names.

Add/Update Accounts Unlock Card #

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# New Address Fields in Debit/Credit Card Ordering Screens (that you can edit!)

- \* If the *Change Shipping Address* feature is used and the address is overridden, the new address displays on the update screen
- \* If the address in effect is flagged as Wrong or Foreign, the Credit Union's address is used as it does currently
- \* If a card is ordered with an overridden address, the address in effect is sent to the vendor the following day to 'reset' the address at the EFT vendor

The screenshot shows a web application window titled "Card/PIN Order" with an "UPDATE" button in the top right. The interface includes a menu bar (File, Edit, Tools, Help) and a status bar at the bottom with navigation icons and a success message: "Record has been updated successfully".

Key fields and sections visible:

- Card #:** [REDACTED] [REDACTED] [REDACTED] [REDACTED]
- Description:** DEBIT CARD
- Card sequence #:** 1
- Relationship account:** TEST R MEMBER
- Name(s) table:**

Name(s)	Max Size = 25	Appearance on the Card
Line 1 name (F^M^L)	TEST^R^MEMBER	TEST R MEMBER
Line 2 name (F^M^L)		
- Expiration date:** Mar 2027
- Service charge grp:** 01 ATM FEE
- Emboss style:**  Raised emboss  Non-raised emboss
- Address to send card:** Address is overridden
- Address #1:** 1234 TEST AVE
- Address #2:** [REDACTED]
- City:** GRAND RAPIDS
- State:** MI
- ZIP:** 99999 1234
- Card Activation Fields:**
  - Phone #: 555 5552222
  - SSN: 123456788
  - Date of birth: Jan 06, 1938 [MMDDYYYY]
- Transaction Limits:** [REDACTED]
- Permissions:**
  - Deposits allowed
  - Withdrawals allowed
  - Transfers allowed
  - POS purchases allowed
  - POS returns allowed
- Automatic billing updater:** Opt in
- New card replaces card #:** [REDACTED]
- Expiration date on the previous card:** 00 00 (MM/YY)

**IMPORTANT:** Enter a caret symbol (^) to indicate the separator between first name, middle initial, and last name. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space. For - MARY BETH O DONNELL - enter MARY^B^O DONNELL or MARY BETH^O DONNELL. Carets do not pertain to business names.

# New Address Fields in Debit/Credit Card Ordering Screens (that you can edit!)

- \* Change to Card/PIN Order Screen
  - \* The Transaction Limits is now a pop-up window

The screenshot shows the 'Card/PIN Order' screen in a web browser. The main form includes fields for Card #, Card sequence #, Description (DEBIT CARD), Relationship account (TEST R MEMBER), Name(s), Max Size (25), Appearance on the Card, Expiration date (May 2027), Service charge grp (01 ATM FEE), Emboss style (Raised emboss), Address to send card (Master Adr is used), Address #1 (101 MAIN ST), Address #2, City (GRAND RAPIDS), State (MI), and ZIP (99999). There are also checkboxes for Order card, Order PIN, Send maintenance, Deposits allowed, Withdrawals allowed, and POS. A 'Transaction Limits' button is highlighted with a red box. A pop-up window titled 'Session 0 CU\*BASE GOLD - Transaction Limits' is open, showing a table of limits.

	Daily Limits	Totals	Transactions
PIN Online		1,000.00	5
Offline		250.00	
SIG Online		1,000.00	999
Offline		250.00	

Below the pop-up window, there is an important message: 'IMPORTANT: Enter a caret symbol (^) to indicate the separator... will appear embossed on the card. Do not use this symbol to... MARY BETH^O DONNELL. Carets do not pertain to business na...'. At the bottom of the screen, there are navigation buttons: Add/Update, Accounts, Unlock Card #, and a set of icons for navigation and help.



# New Force Post Disbursements to Credit Cards

- \* Tool # 1041 – Force Post Disbursements to Credit Cards
  - \* Need Security for Teller Override to Use
  - \* Post up to 16 disbursements
  - \* Used for posting daily credit card exceptions
  - \* Overrides Security on Account
    - \* Frozen account
    - \* Secured Funds
    - \* Over balance Limit

File Edit Tools Help

## Force-post Disbursements to Credit Cards

Transaction date **Mar 20, 2024** Transaction type **92** Debit balance only  
 Total debit amount **250.00** Offset G/L **870.22** Branch **01**

Account #	Debit Amount	Description	Charge Type #	Loan Category
12345	25.00	POSTING 1	PU 999	
123456	50.00	POSTING 2	PU 999	
1234567	75.00	POSTING 3	PU 999	
12345689	100.00	POSTING 4	PU 999	
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			

**i** Tip: Freezes and secured funds holds will be ignored.

Post All

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# Accounting / Back Office



- \* New Tool for Reconciling Corporate Checks
- \* Enhancements to A2A Reports





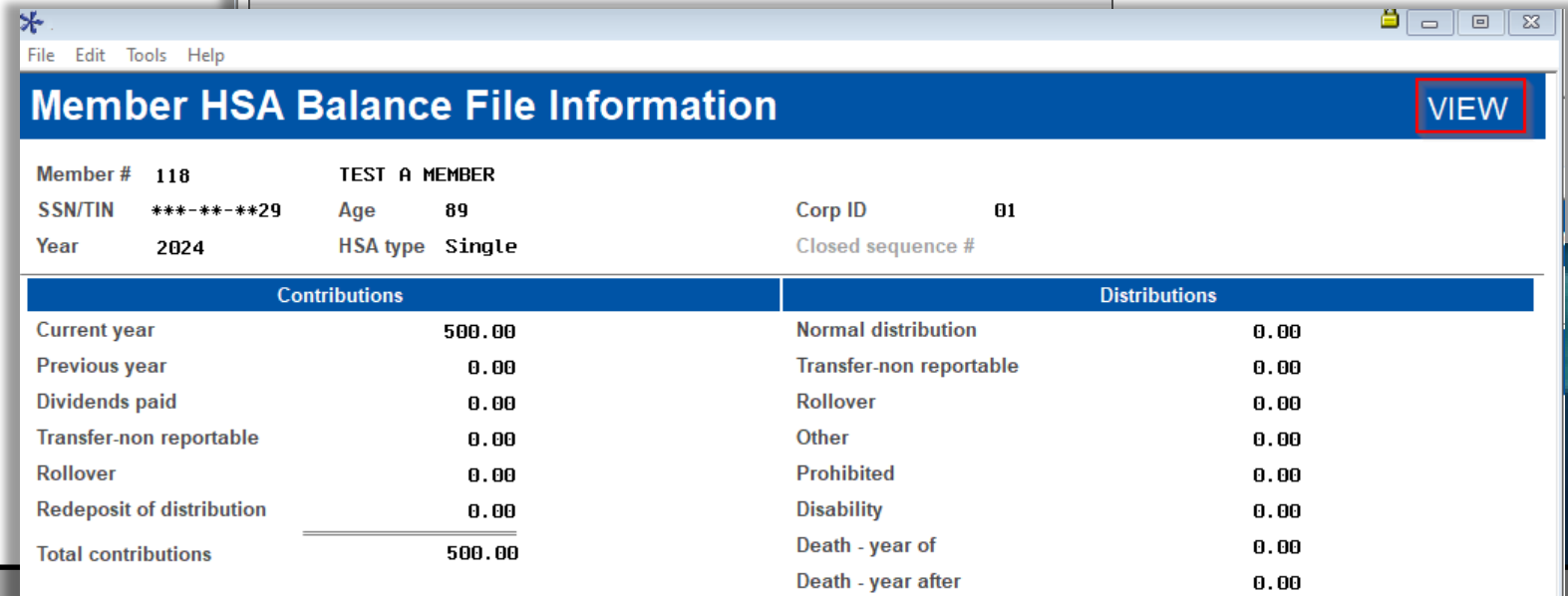
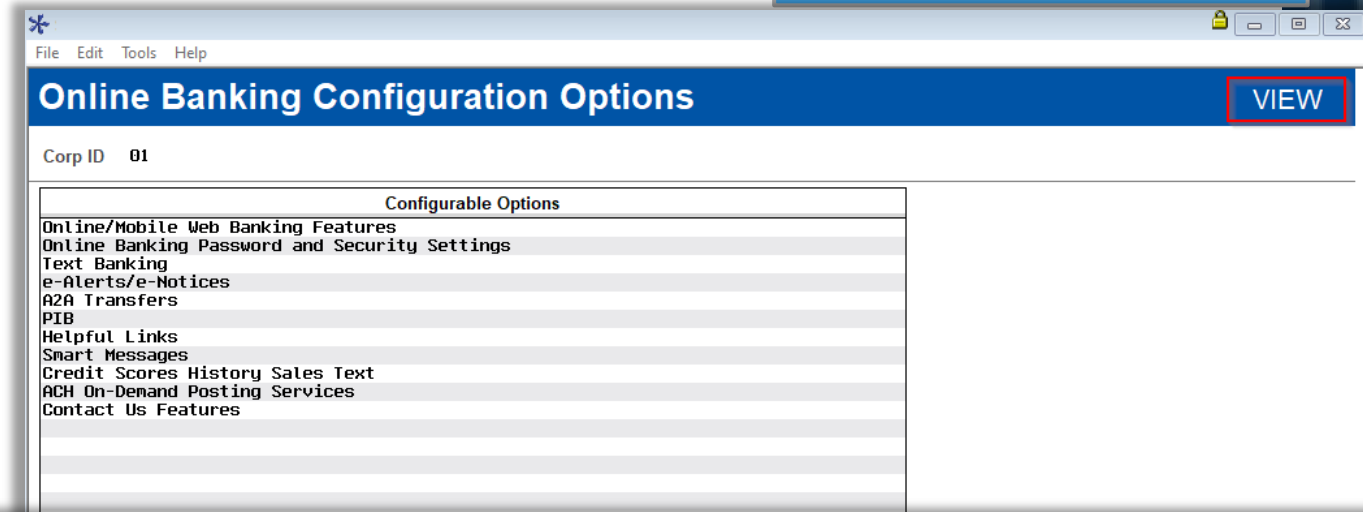
# Additional Enhancements



- \* View-Only Tools for VMS/Online/Text Banking Configuration and HSA Balance
- \* Enhancements to Audio Response Configuration
- \* Enhancements to Accounts Payable Emails
- \* Canned Query for NSF Fee Income
- \* Enhancements to the Account Suffix Configuration Tool
- \* Enhancements to GL Account Control Configuration

# New View Only Options

- \* Tool # 1049 – View Online/Mobile/Text Banking config
  - \* Allows display only feature of online banking settings
  - \* Give more security to allow limited access to maintenance functions
  
- \* Tool # 1047 – View HSA Balance Information
  - \* Allows view only option of HSA balance information for any account



# Create a Separate Configuration Tool for Audio Response (ARU) Settings

- \* Tool # 1098 – View Audio Response Configuration
  - \* This is the new tool containing only the Audio Response (ARU) Configuration settings
  - \* This allows settings to be clearly defined to its given application

The screenshot shows a web application window titled "Audio Response Configuration" with a "VIEW" button in the top right corner. The interface is organized into several sections:

- Activation:** Contains two checked checkboxes: "Allow Audio response" and "Activate Audio for new memberships".
- Available Balance Calculation:** Contains three checked checkboxes: "Share - Deduct Par Value", "CD - Deduct penalty", and "Deduct uncollected funds".
- Control Parameters:** Contains several settings:
  - "Are transactions Reg-E" is checked.
  - "Stop payments allowed" is checked, with "Retain stop pays for" set to "6 Months".
  - "Inter-member transfers set to" is "Not allowed".
  - "Check requests allowed" is unchecked.
- Check withdrawal minimum:** Set to "0".
- Maximum:** Set to "0".

At the bottom of the window, there is a "Rates" section and a navigation bar with icons for back, forward, up, down, print, link, info, help, and search.

# Create a Separate Configuration Tool for Audio Response (ARU) Settings

- \* Tool # 140 – Online Banking Control Inquiry
  - \* This tool now only contains configuration items for Online Banking and no longer contains any Audio Response (ARU) configuration items

The screenshot shows a web-based configuration tool titled "Online/Mobile Banking Configuration". The interface includes a menu bar (File, Edit, Tools, Help) and a "VIEW" button. The configuration is organized into several sections:

- Activation:** Contains checkboxes for "Allow online banking", "Allow multi-logon business banking", "Activate see controls", "Activate online banking for new memberships", "Allow single-logon business banking", "Activate jump controls", and "See owned only". A note states: "If Jump is activated, See must be activated."
- Available Balance Calculation:** Includes checkboxes for "Share - Deduct Par Value", "CD - Deduct penalty", and "Deduct uncollected funds".
- Online Banking Use Agreement:** Shows the "Date" as "Feb 25, 2016".
- Control Parameters:** Includes checkboxes for "Transactions subject to Reg E", "Stop payments allowed", "ACH distrib. maint. allowed", "AFT maint. allowed", "Check requests allowed", "CFT allow partial checks", and "CFT maint. allowed". It also specifies "Retain stop pays for 6 Months" and "Inter-member transfers set to Both E & M".
- Tracker type:** Includes "Show credit score history" (set to "180 days old") and "Max years history to show 9".
- Memo type:** Includes "QFX download Both".
- Check withdrawal minimum:** Set to "25" with a "Maximum" of "10,000".
- Check image ID:** Set to "C".
- Check 21 processor:** Set to "J".

The bottom of the interface features a navigation bar with icons for back, forward, home, stop, print, link, info, help, and search.



# Updates to “From” Email Maintenance

- \* Tool # 1900 – Workflow Controls: Accounts Payable
  - \* Default Email for New Users
  - \* New Setup Process
  - \* No longer input capable

The screenshot shows the 'Accounts Payable Workflow Controls' web application. The interface includes a menu bar (File, Edit, Tools, Help) and a main title bar. The content area contains several configuration options:

- Activate approval process for accounts payable invoices  Generate emails to approvers
- abc-testing-credit-union@creditunion-notifications.com (highlighted in a red box)  
Refer to online help if you wish to use your own domain instead of the generic 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 (Email Content button)  
From email address for vendor ACH payment advice  
abc-testing-credit-union@creditunion-notifications.com (highlighted in a red box)  
Refer to online help if you wish to use your own domain instead of the generic FROM email address.
- Email copy of payment advice to From email address
- Branch/Location for payment Credit:  Use workstation branch or use branch 01
- 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: 212.00

At the bottom, there is a 'Save/Update' button and a navigation bar with icons for back, forward, home, refresh, print, link, help, and search.

# New Query for NSF Transactions

- \* Tool # 1051 – NSF Transactions by Day (NSFTR)
  - \* Will allow research on NSF transactions for a specific day
    - \* Helpful to those concerned with duplicate fees posted to members
    - \* Will allow you to review NSF transactions for a single or range of days

File Edit Tools Help

## Select Records

Report Builder

Enter criteria to choose which data should appear on the report.

Combine (And/Or)	Field Name	Comparison	Criteria (Field, #, 'Text', etc.)
	TRDATECHR	Equal To	YESTERDAY
OR	TRDATE	Equal To	121212

	Tran Date (MMDDYY)	Tran Origin	Account Base	Account Type	Tran Amount	Resulting Balance
000001	12/12/12	82	150	110	235.98	233.58-
000002						
000003	12/12/12	16	1061	110	53.00	53.00-
000004	12/12/12	81	1061	110	100.00	188.00-
000005						
000006	12/12/12	82	1808	110	1,646.00	225.26-
000007	12/12/12	82	1808	110	84.76	345.02-
000008	12/12/12	2	1808	110	608.62	988.64-
000009						
000010	12/12/12	82	1818	110	550.00	142.36-
000011						
000012	12/12/12	16	1903	110	80.84	286.78-
000013	12/12/12	16	1903	110	80.61	402.39-
000014						

<< Move Left      Move Right >>      ↑ ↓

# Enhancements to Account Suffix Configuration

- \* Tool # 105 – Account Suffix Configuration
  - \* All suffixes now display on screen
  - \* Easier maintenance to add single or range of suffixes
  - \* Delete option has controls to assure that used record can not be deleted
  - \* Sort, search and jump options makes it easier to see configured suffixes

**Account Suffix Configuration**

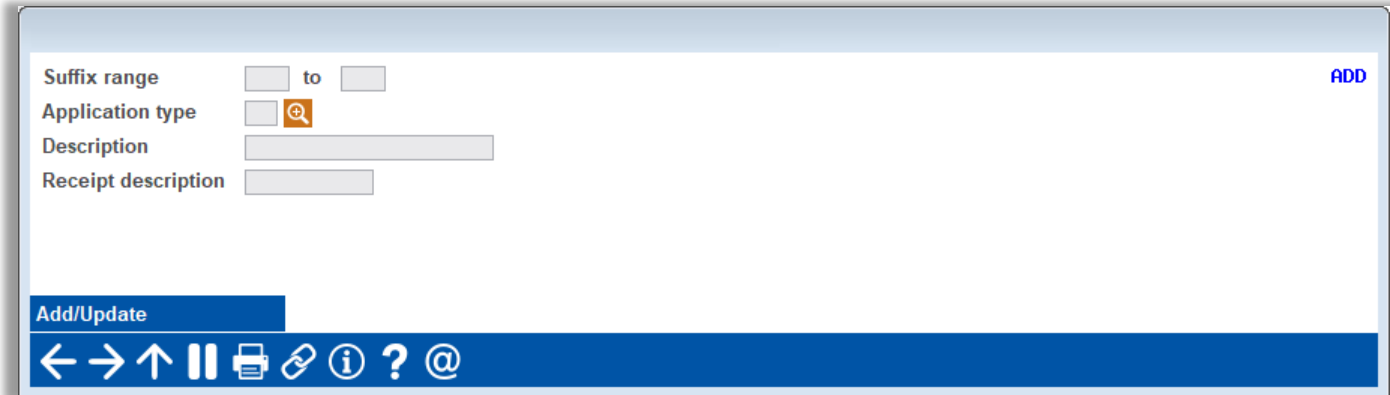
Search for description containing  Jump to suffix

Account Suffix	Appl Type	Description	Receipt Description
000	SH	REGULAR SAVINGS	REG SAVING
001	SH	BUSINESS SAVINGS	BUSN SAV
002	SH	LIFE SAVINGS	LIFE SAV
003	SH	CLUB 1	CLUB
004	SH	CLUB 2	CLUB 2
005	SH	CHRISTMAS CLUB	CHR CLUB
006	SH	SPECIAL SAVINGS	SAV CLUB
007	SH	SYSTEMATIC SAVINGS	SYS SAVING
008	SH	SYSTEMATIC SAVINGS	SYS SAVING
009	SH	SYSTEMATIC SAVINGS	SYS SAVING
010	SH	PAYDAY SAVINGS	PAYDAY SAV
011	SH	SPECIAL SAVINGS 2	SAVINGS SP
012	SH	SPECIAL SAVINGS	SP SAVING
014	SD	TEST ACCOUNT 1	TEST
015	SD	TEST ACCOUNT 2	TEST2
016	SD	TEST ACCOUNT	MM
017	SD	MONEY MARKET	MONEY MKT
018	SD	MONEY MARKET	MONEY MKT
019	SD	MONEY MARKET	MONEY MKT
020	IR	TRAD IRA SHARES	TRAD IRA

Edit     
  Delete     
  Suspend/Reactivate     
 ↑ ↓

# Enhancements to Account Suffix Configuration

- \* Tool # 105 – Account Suffix Configuration
  - \* Adding allows either a single suffix or new range
  - \* Edits will check for existing records to avoid duplication
  - \* Added edits in maintenance to avoid issues with changes made to suffixes having active accounts



The screenshot shows a web-based configuration form for account suffixes. The form includes the following fields:

- Suffix range:** Two input boxes separated by the word "to".
- Application type:** A dropdown menu with a magnifying glass icon.
- Description:** A text input field.
- Receipt description:** A text input field.

An **ADD** button is located in the top right corner of the form area. Below the form is a blue bar with the text **Add/Update** and a set of navigation icons: left arrow, right arrow, up arrow, pause, print, link, information, question mark, and at-sign.

# GL Account Control Configuration

- \* Tool # 383 – GL Account Control Configuration
  - \* New Dashboard display
  - \* New Sortable columns
  - \* New Sort Features by GL account or Application Type

**Member G/L Account Control Configuration**

GL account  Application type

G/L Account	Description	Appl Type	Accrued Loan Interest GL	Student Loan Interest GL
111.39	PAYDAY LOAN FEES	LN		
112.28	SIMPLY PLATINUM	OC		
701.00	SIGNATURE LOAN PARTIAL SECURED	LN	751.01	
701.01	SECURED CLOSED END LOAN	LN	751.00	
701.02	STUDENT LOANS	LN	751.02	
701.03	SHARE PLEDGE	LN	751.03	
701.04	SIGNATURE LOAN	LN	751.04	
701.05	CDFI NON COMMERCIAL	LN	751.05	
701.06	BUSINESS CDFI NON REAL ESTATE	LN	751.06	
701.07	BUSINESS CDFI LOANS	LN	751.07	
701.08	BUSINESS ADJ RATE MORTGAGE	LN	751.08	
701.09	FANNIE MAE DEFERRED MORTGAGE	LN	751.84	
701.10	FIXED RATE MORTGAGE	LN	751.10	
701.11	BUSINESS R/E FIXED RATE	LN	751.11	
701.12	BUSINESS LOAN FIXED RATE	LN	751.12	
701.13	BUSINESS LOAN ADJ RATE	LN	751.13	
701.14	BUSINESS LOC	OC	751.14	
701.15	CONSTRUCTION LOAN	LN	751.15	
701.16	BUSINESS CONSTRUCTION NTG	LN	751.16	
701.17	BUSINESS GOLD LOC P&I	LN	751.17	

■ Edit    ■ Delete

**Add/Update G/L Account Control**

GL account

Application type

Description

Accrued loan interest GL  Does not apply to Credit Card Loans

Student loan government interest GL

Add

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**Thank you for  
attending!**



**Reference Materials:**

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