

Release Summary and Information

Product	Release Date	Released to the Following
CBX®	October 25, 2026	- Online Credit Unions - Self-Processors - Site-Four Credit Unions
Version #		
26.10		
Documentation Updates: Updated resource guides and online help topics will be posted on our website no later than: Friday, October 23, 2026	Additional Resources: Database Changes Tool Changes Register for Release Training Available Soon: Release Training Video	Key to the Symbols: ☒ You'll see it immediately. ☒ You'll need to activate it. ☒ You'll need to work with a CSR to set it up. ☒ There may be related fees; contact a CSR.

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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Member Facing

Multi-factor Authentication for Reviewed Personal Information Updates in “It’s Me 247”

This enhancement was requested by multiple credit unions at the Conversations on Online Member Experience in September 2023.

Today if your credit union is set up to review personal information changes made by the member in online banking, two-factor authentication is not available. With this release, you now have the option to apply two-factor authentication to this maintenance. Access this setting via **Tool #569 Online/Mobile/Text Banking VMS Config**.

Allow maintenance of personal info by member (online)

☐ No ☒ Reviewed update (approval required) ☐ Direct update (no approval)

☒ Apply two factor authentication to personal info maintenance

Business Online Banking and Business Credit Card Settings Now Available at the Membership Level

Credit unions who use **BizLink 247**, or who are considering launching it for their business members, are challenged with having to create multiple membership designations for the sole purpose of moving businesses to the business platform. (This is where these settings currently are configured.)

With this release, the online banking platform and business credit card statement settings are now available on the second screen in the membership record. This allows your credit union more flexibility with how to personalize your business members’ experience and may allow you to clean up your membership designations.

Back Office

✓ Revamp of Check Register Tool (Tools #889 and #203)

This release introduces a complete revamp of the Credit Union Check Register accessed by **Tool #889 Update CU Check History** (update) and **Tool #203 Check Disbursement Inquiry** (inquiry).

Now the screen is a standard list with revised search criteria that is easier to search for and view checks.

New features include:

- Check # from and to filter
- Check date from and to filter
- Column sorting
- Bank ID and Employee ID look ups
- More intuitive add check workflow

Work with Check Disbursements

Clear Filters > Add >

Corp ID Check # from to Check date from to Account #

Amount from to Search for payee name containing Bank ID 9,999 records

Status Employee ID

Options...

Status	Check #	Date	Amount	Mbr Acct	Typ	G/L Acct	Payee	BK ID	EE ID	Remitter
Outstnd	696259	Aug 12, 2026	100.00	24	693	701-40	TE	C1	,Q	
Outstnd	696258	Aug 11, 2026	5,000.00	24	646	701-04	TE	C1	,Q	
Outstnd	272515	Aug 07, 2026	25.00	24		901-00	TE	M1	92	TE
Outstnd	272516	Aug 07, 2026	50.00	24		901-00	TE	M1	92	TE
Outstnd	272517	Aug 07, 2026	50.00	24		901-00	TE	M1	92	TE
Outstnd	272518	Aug 07, 2026	50.00	24		901-00	TE	M1	92	TE
Outstnd	272519	Aug 07, 2026	50.00	24		901-00	TE	M1	92	TE
Outstnd	272520	Aug 07, 2026	25.00	24		901-00	TE	M1	92	TE
Outstnd	272521	Aug 07, 2026	50.00	24		901-00	TE	M1	92	TE
Outstnd	272522	Aug 07, 2026	50.00	24		901-00	TE	M1	92	TE
Outstnd	272523	Aug 07, 2026	25.00	24		901-00	TE	M1	92	TE
Outstnd	272524	Aug 07, 2026	26.00	24		901-00	TE	M1	92	TE
Outstnd	272525	Aug 07, 2026	50.00	24		901-00	TE	M1	92	TE

✓ Qualifile Risk Assessment Scans Available for MAP Applications

For credit unions who use the Qualifile Risk Assessment and offer MAP/MOP, you will now be able to run a risk assessment on-demand while reviewing online membership applications (MAP) directly within **Tool #13 Work Online Banking Apps/Requests**, making it easier to verify incoming membership applications.

Simply select a membership application from **Tool #13**, choose to *View* or *Change* the application, then select the new **Risk Assessment** button to run a risk assessment against the applicant.

If you are not integrated with Qualifile risk assessment scans, [sign up in the Store today!](#)

If you do not currently offer MAP/MOP, [visit the Store](#) today to get started.

Create a Flat File for Escrow Analysis

Credit unions now have more flexibility when it comes to producing escrow analysis statements! This enhancement introduces a new option in **Tool #297 Create/Preview Escrow Analysis** that when selected, will produce a flat file for the escrow analysis. Your credit union can choose to send this file to a third-party statement vendor (such as Sage) for formatting and printing.

If your credit union prints in-house, nothing changes unless you opt to use the file.

Teller/Member Service

Address Maintenance for Non-Member Secondary Names via Phone Operator

You are now able to update address and contact information for non-member secondary owners directly via Phone Operator. You no longer have to use the separate **Tool #997 Work with Non-Member Database** to update this information for non-members.

While in Phone Operator, selecting the **Names/Addresses** button will lead you to a new screen listing all the account owners. Selecting a non-member secondary name will launch a new screen allowing you to

maintain address, contact information, and other miscellaneous fields. This new maintenance screen allows staff without high level access to **Tool #997** to update important non-member information.

☑ Phone Operator and Member Transfers Integrated with Ascensus

The Ascensus integration has been expanded to include IRA/HSA transfers via Phone Operator or **Tool #516 Member Transfers**. The transfer amount will now be automatically sent to Ascensus upon posting IRA/HSA transfers through Phone Operator and **Tool #516**. Previously, it was available only for opening IRA accounts and processing teller transactions. If your credit union is not set up with the Ascensus integration, visit the [Store page](#).

☑ IRA Withholding Included on Transfer Withdrawals via Phone Operator and Member Transfers

You can now include federal and/or state withholding on IRA transfer withdrawals made through Phone Operator or **Tool #516 Member Transfers**, whether you use the [Ascensus integration](#) or not. Activate the feature in **Tool #414 Configure IRA Plan Settings** for federal, state, or both. You can also set a default withholding percentage (or a flat amount for state withholding) that will fill in on the Member Transfer screen once the CBX user indicates that withholding applies. From there, the system calculates the withholding and posts it automatically using your configured misc. receipt code, so staff will no longer have to post the withholding separately.

Membership Online Banking Selection Listed Clearly on Entry Member Personal Banker Screen

Now Member Service Representatives can quickly see if a membership has Personal (**It's Me 247**) or Business (**BizLink 247**) in the upper right corner of the entry Member Personal Banker screen accessed via **Tool #14 Member Personal Banker**. This saves an additional click to select the online banking option!

EFT

Chargeback Tracking Database for Credit and Debit Transactions

Similar to the Fraud Incident Tracking dashboard, the upcoming **Tool #1066 Chargeback Dashboard** (with a view-only option in **Tool #1067**), will allow users to track chargebacks (the industry term for disputes) for debit and credit card transactions. Typically, you enter these with your vendor, but you will now be able to track them in a centralized location in CBX for ease of research. Users will simply select the transaction from the transaction history and create a chargeback record using CU-configured dispute statuses.

Before you use the dashboard, configure your dispute status information in **Tool #1068 Chargeback Dispute Status Configuration**.

You can specify to post a provisional credit, indicate if one was already posted, or decline to post a credit, as well as enter comments on the transaction. Transaction history is available for the previous 90 days for debit card (origin code 13 and 16) and credit card (origin code 22) transactions, and chargeback records are retained for three years after entry into the tracking system.

Lending

New Four-Digit Year and More Fields Store Data in Collateral Tables Expansion

This release expands the collateral tables to store the new information listed below about the loan's collateral. In addition, we are creating a new field for a four-digit collateral year to be populated going forward while retaining the existing two-digit collateral year.

Additionally, these fields have been added to the collateral tables:

- Electronic vs. paper title indicator (vehicle collateral)
- Vehicle type (vehicle collateral) - needed for integrations like Open Lending to tell if the vehicle is new or used. There are also rate configurations inside FUEL that use different rates for new versus used.
- 2-character State ID (vehicle collateral)
- Misc. identification number that will have conditional verbiage depending on the collateral type:
 - ELT Lienholder code for "vehicle" collateral types
 - Mortgage Identification # (MIN) for "mortgage" collateral types
 - Uniform Commercial Code (UCC) for "other" collateral types

- Collateral Year (4-digit collateral year)
- Occupancy type (mortgage collateral)
- Construction method (mortgage collateral)
- Number of units (mortgage collateral)

New *Eligible for 1098-VLI* Vehicle Field Added to Collateral

We've added additional fields for (V) vehicle collateral types, including *Eligible for 1098-VLI*. Credit unions must flag the collateral record on eligible loans for the new 1098-VLI tax forms to be produced to comply with the One Big Beautiful Bill Act and the provision "No Tax on Car Loan Interest." We are currently awaiting further guidance from the IRS regarding production of forms. Additional instructions about those forms will be coming later in the year with our Year-End Processing Guides. For more information, [refer to the Kitchen](#).

Pledged Collateral Information Report Updated

With this release, the entry screen of **Tool #587 Pledged Collateral Information Report** has been updated, and all three reports now include the new fields and have new formatting.

New 1Click Limit Increase Credit Card Offers

Do you have members with credit cards that you would like to offer a credit limit increase? This release introduces a new kind of 1Click Offer: the 1Click Limit Increase Offer! Using **Tool #1698 1Click Offer Credit Limit Increase**, credit unions can offer a pre-approved group of members a credit limit increase on an existing credit card or line-of-credit (LOC) account.

After the offer is sent, the member will see it from the *See My Offers* module in **It's Me 247**. If accepted, the system will automatically raise the disbursement limit on the existing account. Because there isn't a new loan created, these offers do *not* appear in **Tool #2 Work/View Loan Application Status**.

This release also introduces a new option for where a processing fee is taken. In addition to a savings or checking account, the fee can now come from the credit card loan account receiving the increase. This option is only available for 1Click Limit Increase Offers.

End