Project # 46834

Expanding the Types of Joint Owners in the Secondary Names (SECNAMES) Table

For designating special types of ownership relationships with different labels, rights, and rules

January 2, 2017 Revised April 23, 2018 (Pgs 8, 12, 14, 16, 18, 21-25)
Revised May 7, 2018 (pg 25-26)
Revised July 13, 2018 (pg 12-13, 16) – July 17th fixed typo on pg 13
Spec Writer: Dawn Moore/Karen
Systems Affected:
☑ CU*BASE
☑ Online/mobile host
☑ Online/mobile web (?)
Credit Unions Affected:
☑ All

Should probably coordinate with project #43488, which also includes changes to the Secondary Names Inquiry that is being changed in this project.

This project expands the number of owner types stored in the SECNAMES Secondary Names table, which is used to link member and non-member records together to denote owner and beneficiary relationships on member accounts. The idea is to allow CUs to designate owners that may not necessarily have all of the same rights and privileges as a true joint owner, complete with their own label and set of rules.*

- Expand the SECNAMES table to allow for one new type codes (in addition to J and B) for special types of joint owners:
    - Beneficial Owners: On corporate accounts, denotes the people who *own* at least 25% of the entity vs. the person who *controls* the entity
    - Authorized User
    - Power of Attorney
    - Representative Payee

  Will combine these into a single "miscellaneous" type code. During a 1/2/2018 web conf. with representatives from several CUs it was agreed that the addition of the "M" type would cover most if not all situations.

- Add a field for comments that the CU would use when linking a secondary name, to explain that specific relationship. Would be visible only on the Secondary Names Inquiry, and perhaps a few other places to be determined.

  IMPORTANT: Our intent is to consolidate these as much as possible – we will create a single M code for "miscellaneous relationship" and then the CU can link as many of these people to the account as necessary. When setting up each relationship a comment can be added to explain that specific person's relationship, ***but as a group all of the names under that M type code would be lumped under a single generic label and treated the same way by CU*BASE*** *screens, reports, and functions.*

- Expand Membership Designations codes to allow the CU to define, by membership type, which owner types are allowed, what the generic label for each should be, and any other rules we determine are needed to control how CU*BASE treats owners marked with that type.

*Although the exact type of rules is still a little nebulous, adding these to Membership Designations will give us a way to incorporate future ideas for rules as they are proposed by CUs. To start, we would simply show these relationships differently on various screens and leave it up to the CU's policies as to how the members would be serviced.

Suggested content for the **Release Summary** (sales pitch, geared toward credit unions):

Xxxx

Contents

DOC NOTE: See if you can get some tips from AuditLink about due diligence that CUs should be doing on these special owner types, beyond whatever controls CU*BASE has. In particular, we want to discuss the difference between the “beneficial owner” types for corporate accounts, and what, if anything, they should do differently in CU*BASE for monitoring those types according to the regulations.

DOC NOTE: Need to document what CU*BASE will and will not do differently with M types vs. J (or B) types:

- OFAC scans get done on all types, so no difference there
- Can choose to appear or not in Teller Currently Serving
- Other manual due diligence is up to the CU
- Etc.

Summary of Program Changes

- ☐ **See Page 4**: Expand the SECNAMES table
  - ☐ Change the OWNTYPE field/column to allow for a new value of M=Miscellaneous

Field Name	Text	Length	Dec
OWNTYPE	Ownership Type J=Jt Owner B=Beneficiary	1	

  - ☐ Add a field/column to enter free-form comments for each individual relationship link
- ☐ **See Page 5**: Modify the screens used to add or update joint owners on memberships to allow other type(s) to be selected and a comment to be entered
- ☐ **See Page 11**: Expand Membership Designation configuration to allow CU to define which JO types are allowed and define a descriptive label for each
- ☐ **See Page 14**: Change the Secondary Names Inquiry to show the new type and any comments that have been entered
- ☐ **See Page 16**: Change the Teller Currently Serving feature to show other owner types as defined in the Membership Designation
- ☐ **See Page 17**: Changes to Account Inquiry and Update screens to allow for the new owner types to be viewed
- ☐ **See Page 19**: Changes to Global Search to display the new owner types with a unique label
- ☐ **See Page 20**: Changes to the "My Other Accounts" screen to accommodate the new owner types
- ☐ **See Page 21:** Changes to the New Membership Open/Update screens to consolidate the joint/beneficiary setup flags
- ☐ **See Page 24**: Changes to the New Membership Workflow Controls config to consolidate the joint/beneficiary setup flags
- ☐ **See Page 25**: Other ripple-effect changes to obey new rules - Programmer research needed

New CU*BASE Tables

Do not anticipate any brand-new tables with this project, only changes to existing ones.

If any new or modified tables are needed with this project, they **must turned to Bob Colburn for approval** (the sooner the better!). Remember to consider:

- EOM (E-saves)
- Purges (daily/monthly, when acct/membership is closed, etc.)
- Closed Sequence Number
- Does this obsolete an existing table?
- Stand-in (see below)

Evaluation for Stand-in Processing

I do not believe **It's Me 247** will need to be changed for this, at least in this first phase, other than maybe to scan for programs that might need to ignore any type M records in SECNAMES where appropriate. If it turns out CUs want to allow members to designate these special owner types when opening new accounts online, or allow See/Jump relationships with these individuals, etc., will need to handle in a separate project.

Decisions that must be made if this new/enhanced feature will affect **It's Me 247** online banking, CU*Talk Audio Response, or EFT (ATM/Debit/Credit card) processing in stand-in mode. Programs are PSISTAR1CL/ PSIDLTFCL (copies/deletes files for stand-in).

- Does this currently have a re-synch program in stand-in or will this require a new program?
- New feature or current feature being enhanced?
- Are tables currently in stand-in for this feature?
- Does this additional functionality need a master table maintenance?
- Is this functionality needed for EFT function or strictly online banking/IVR?
- Does this new/modified feature affect the member's accounts or immediate transfer ability?

Changes to the SECNAMES Table

Existing Columns

Field	*Text*	*Len*	*Dec*	*Changes*
STATUS	Status A=Active	1		
ACCTBS	Account Base	9	0	
ACTTYP	Account Type	3	0	
ACLSEQ	Closed Seq	2	0	
OWNTYPE	Ownership Type J=Jt Owner B=Beneficiary	1		Add M=Misc Relationship
JONAME	Free form name	30		
JOSSN	Jt Owner SSN/TIN	9	0	
JOIDCODE	ID Code	2		
JOACCT	Jt Owner Account	9	0	
PRTNAME	Print Name on Correspondence (Y/N)	1		
SNFILL1	Filler	100		Maybe use this for the comment?? FILEFR had no data in this field

New Columns

Field	*Text*	*Len*	*Dec*	*Notes*
COMMENT	Comments about the secondary owner relationship	60		I picked 60 characters mostly because of what will fit on the Secondary Names Inquiry screen. See Page 14 – we may need to work with the GOLD team to firm up exactly how much we should allow.

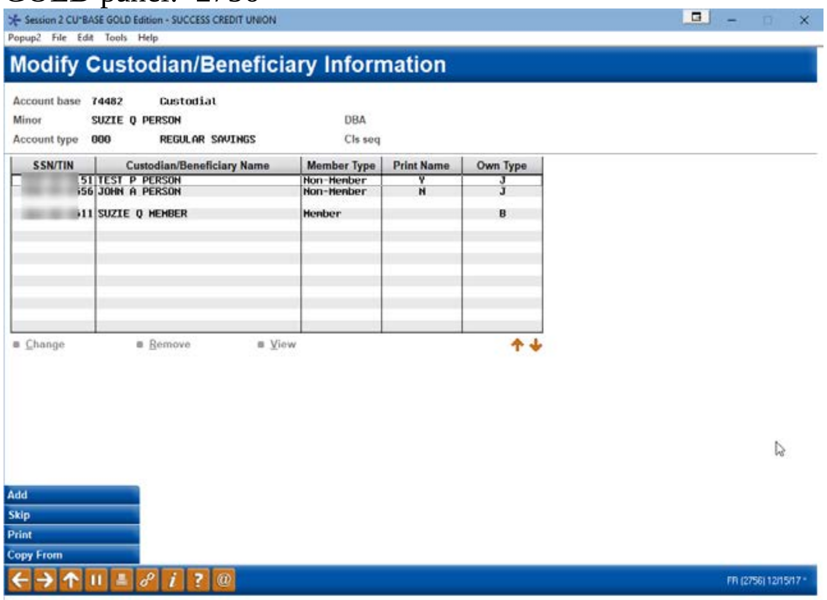
Changes to Setting Up Joint Owner Relationships

Access: Tool #3 Open/Maintain Memberships/Accounts > Create new membership > proceed to the final creation screen (UMBRSHIP-40) and set the "Joint owners" flag to Y
OR
Tool #3 Open/Maintain Memberships/Accounts > Update membership info > Joint owners/beneficiaries

Program: UMBRCTL

Screen 1

GOLD panel: 2756



NOTE: From what I could tell the same screen is also used when updating closed accounts via Tool #887.

This screen is also accessed via pushbuttons on the Account Inquiry screens (see Page 17), so it must be able to filter based on owner type.

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
12/14/17 *   Secondary Names Linked to This Account                 13:34:08                                    USECNM-01
SORT
Account base:     74482  Custodial
Name:          SUZIE Q PERSON
Account type: 000  REGULAR SAVINGS
Options: 2=Change, 4=Remove                          Membership  Print
Sel   SSN/TIN    Secondary Name                        Type     Name    Relationship Type
 _    123-45-6789  123456789012345678901234567890  1234567890   1      1 123456789012
 _    xxx-xx-xx51  TEST P PERSON                    Non-Member   Y      J Custodian
 _    xxx-xx-xx56  JOHN A PERSON                    Non-Member   N      J Custodian

 _    xxx-xx-xx11  SUZIE Q MEMBER                   Member              B Beneficiary















F3=Backup  F6=Add  F7=CANCEL  F8=Bypass  F14=Print  F18=Copy from
```

NOTE: If updating an existing membership, the screen shown on Page 10 appears before this one. But it has a goofy set of Y/N flags to control which names appear here. When accessed via this path, would like to remove those and show ALL owner types (works differently when accessed via Account Inquiry – see Page 17).

- [ ] Bring screen to standards: Move screen ID to standard location on line 1, move command keys down and relabel to F#=

- ☐ **Programmer**, can you tell me what the * on line 1, position 11 is for? Didn't see it on every account I played with but couldn't figure out the difference.

☐ Add the ability to sort on any column; default should be by relationship type then SSN, as now (if possible, when sorted by relationship type would still like to use this secondary sort, and also include the blank line between the breaks, but could live without that blank line if needed)

☐ Change screen title from *Modify {xxxxxxxxxxxx}/Beneficiary Information* to *Secondary Names Linked to This Account*

☐ There's a field label for *DBA* and *Cls Seq* that doesn't show in the above sample – please spell the labels out as *DBA Name* and *Closed sequence* and fix the GOLD visibility issue so the label doesn't show unless it appears on the host

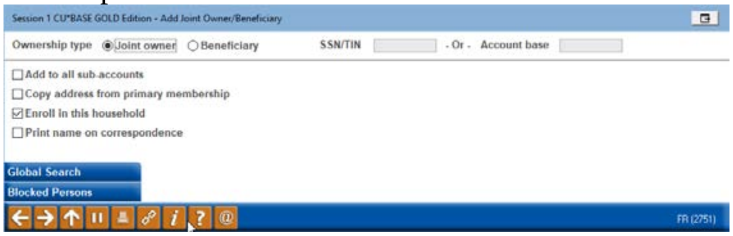
☐ Change column headings:

- ☐ From {*xxxxxxxxxxxx}/Beneficiary Name* to *Secondary Name*
- ☐ From *Own. Type* to *Relationship Type*
- ☐ From *Mbr Type* to *Membership Type*

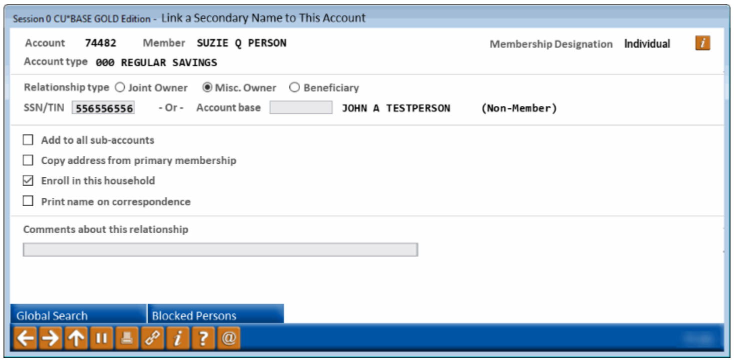
☐ In the Relationship Type column show both the code (J/B/M/whatever) and the label as configured in the Membership Designation code (sort based on the code when sorting by this column, by the way)

F6=Add from USECNM-01

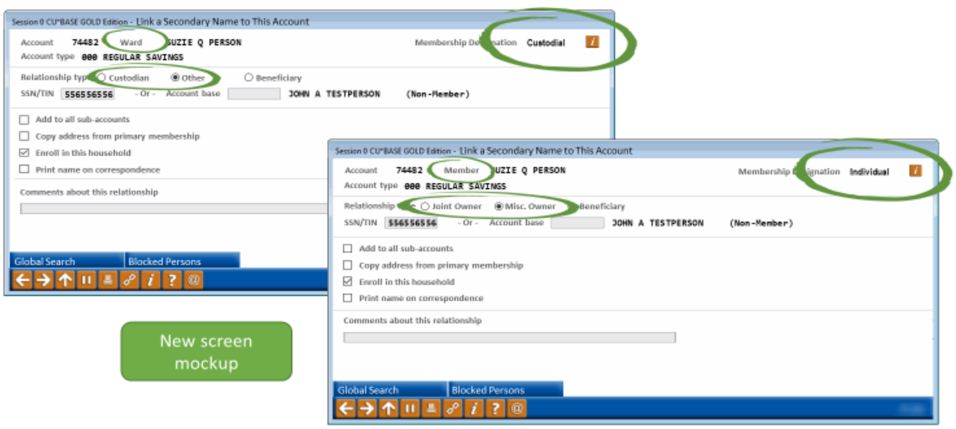
GOLD panel: 2751



Mockup of the new layout:



Showing different labels from the Mbr Designation:



Host screen layout

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
 12/12/12     Link a Secondary Name to This Account                    14:40:14     ADD                                   XXXXXX-01

 Account     74482 123456789012 SUZIE Q PERSON                                Membership Designation Individual
 Account type 000  REGULAR SAVINGS
 Relationship type _ J=123456789012 M=123456789012 B=Beneficiary
 SSN/TIN _________    OR    Account base _________  SHOW NAME HERE
 Add to all sub-accounts (Y/N) N
 Copy address from primary membership (Y/N) N
 Enroll in this household (Y/N) Y
 Print name on correspondence (Y/N) N
 Comments about this relationship 123456789012345678901234567890123456789012345678901234567890


 F3=Backup   F5=Add/Update  F11=Global Search   F17=Blocked Persons  ||  F21=Procedures

```

- [ ] Change screen title as shown; bring window to standards or at least show a screen ID for the online help link; field labels to standard casing/remove colons, and command key labels to F#= standards (can do a full screen layout if you like but needs to stay a pop-up window in GOLD in any case)

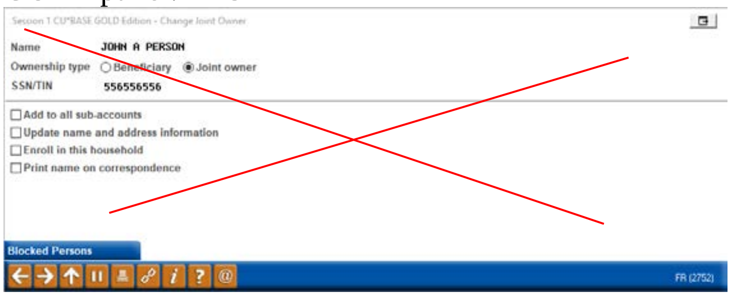
- ☐ Add Account base, name, and account type as shown – in front of the name, show the Primary label for this membership designation
- ☐ Add membership designation description and a hidden key to see procedures (GOLD show)
- ☐ Once a SSN or account number is entered, show the name of that person too
- ☐ Add F5=Add/Update to save – Enter should just refresh the screen/run any edits, etc.
- ☐ Display the relationship types differently as shown, using the labels from the Mbr Desig config, so GOLD can display a conditional radio button label
- ☐ GOLD: Put a button next to the SSN/TIN / Account Base fields to send an F11 to the host
- ☐ Add a GOLD screen tip:
  Comments should be about this specific relationship link. Each account suffix has a separate Secondary Name comment, even if the same person is linked on multiple suffixes.
- ☐ Make sure the *Add to all sub-accounts* feature works properly with an M type; should copy the Comment, too
- ☐ Edit on the *Print name on correspondence* should allow this to be checked only if type=J (not for M or B)
- ☐ In addition to the Change mode we will need for maintenance (see next page), a View mode to be accessed via a new feature on the Teller Currently Serving window (see Page 16)
  - ☐ In View mode hide the all of the Y/N flags except for *Print name on correspondence*; can show F12=Procedures and F17=Blocked Persons in all modes

NOTE: When adding, should run the OFAC scan as usual for any owner type. Don't know if it currently runs OFAC again when you do a Change, but if so, then continue to do that for M types as well.

2=Change from USECNM-01

Instead of making all of the same changes on this as on the Add version (previous page), would rather incorporate CHANGE and VIEW modes into that screen instead.

GOLD panel: 2752




```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

~~Change Joint Owner~~

~~Name: JOHN A PERSON~~
~~Ownership Type (J/B): J~~
~~SSN/TIN: 556556556   Account base:~~

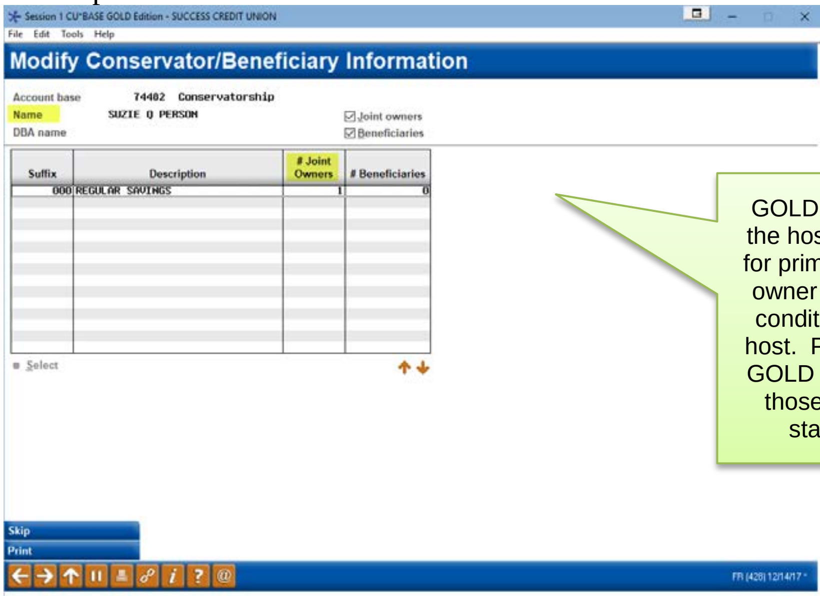
~~Add to all sub accounts (Y/N): N~~
~~Update Name & Address Info (Y/N): N~~
~~Enroll in this Household (Y/N): N~~
~~Print Name on correspondence (Y/N): N~~

~~Cmd/3 Backup   Cmd/17 Blocked Persons~~

- ☐ Differences that I can see between Add and Change modes:
  - ☐ Don’t need the *Global search* command key
  - ☐ SSN/TIN or Acct Base fields are non-input-capable
  - ☐ *Copy address from...* label is *Update name and address information* (please spell this out)
  - ☐ Comment CAN be updated in change mode
- ☐ Will also need to create a VIEW mode of this window to be used by the Teller Currently Serving window (see Page 16)
  - ☐ Hide the first 3 Y/N flags (show *Print name on correspondence* only)

The following screen appears before the one shown on Page 5 (USECNM-01) when editing an existing membership.

GOLD panel: 428



GOLD: Notice that the host field labels for primary and joint owner are actually conditional on the host. Please fix the GOLD panel to use those instead of static ones.

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
12/18/17 *   Modify Secondary Names Linked to This Membership         14:10:13                                        ISECNM-02
Account base      74482  Conservatorship
Ward                SUZIE Q PERSON                                     Joint Owners   (Y/N): Y
                                                                       Beneficiaries (Y/N): Y
(X)                                                 Total # of           Total # of           Total # of
Sel   Suffix  Description                         Conservator  Names  123456789012 Names  Beneficiary Names
 _     000    REGULAR SAVINGS                            1                    0                   0
 _     110    CHECKING                                   1                    0                   0

                                                                                                                    Bottom

F3=Backup     F7=CANCEL     F8=Bypass     F14=Print
```

- ☐ Bring screen to standards: Move screen ID to standard location on line 1, move command keys down and relabel to F#=; remove colons from the labels (at least on the conditional one)
- ☐ Change screen title from *Modify {xxxxxxxxxxxx}/Beneficiary Information* to *Modify Secondary Names Linked to This Membership*
- ☐ Remove the Y/N fields (if x=Select just assume both have been checked)
  NOTE: For this particular flow it doesn't make sense to filter these, and the checkboxes here are very confusing. But the subsequent screen does still need to be able to show only certain types, for use via the Account Inquiry screens - see Page 17.
- ☐ Insert column for the new M type – use the label from the membership designation config
  - ☐ Change the other column headings as shown so you don't have to add an "s" on the end of the CU's label – looks really funny on some of the labels

Changes to Membership Designation Config

Access: Tool #523 Membership Designation Configuration
Program: UMDESGCL

Screen 1

GOLD panel: 3941

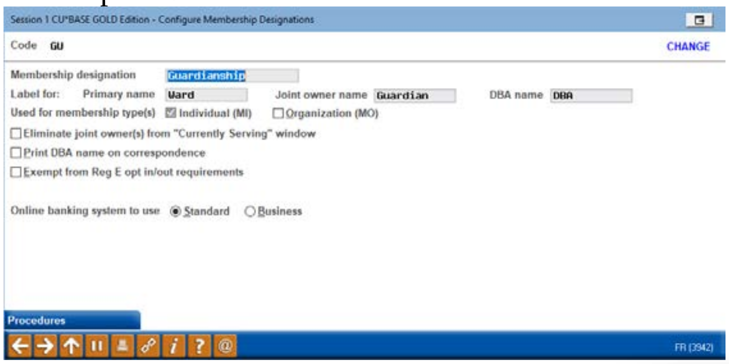

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
12/14/17     Configure Membership Designations                            10:14:04                                   UMDESG-01
Options: 2=Change, 4=Remove, 5=Procedures
Sel Code Designation            Primary Label Jt Own Label Msc Own Label  DBA Label     Mbr Type
     MI  Individual             Name          Joint Owner  123456789012   DBA              Ind
     MO  Organization           Company       Joint Owner  123456789012   DBA              Org
     BV  INMO-KASASA ONLINE     INMO          INMO         123456789012   INMO             Ind
     CO  Corporation            Corporation   Reg. Agent   123456789012   DBA              Org
     CR  Conservatorship        Ward          Conservator  123456789012   DBA              Ind
     CS  Custodial              Minor         Custodian    123456789012   DBA              Ind
     ES  Estate                 Estate Name   Executor     123456789012   DBA             both
     GU  Guardianship           Ward          Guardian     123456789012   DBA              Ind
     IN  Indirect Member        Indirect      Indirect     123456789012   Indirect         Ind
     IV  independence village   indep villag  indep villag 123456789012   indep villag     Ind
     LC  LLC                    COMPANY       REG AGENT    123456789012   DBA             both
     MG  MORTGAGE               MORTGAGE      MORTGAGE     123456789012   MORTGAGE         Ind
     RD  Retailer Direct        Retail Dir    Retail Dir   123456789012   Retail Dir       Ind
     RG  Rate Genius            Rate Genius   Rate Genius  123456789012   Rate Genius      Ind
     RP  Representative Payee   Beneficiary   Rep Payee    123456789012   DBA              Ind
     SB  school branch          school        school       123456789012   school           Ind
     SP  Sole Proprietorship    Owner         Co-Owner     123456789012   DBA             both
     TR  Trust                  Trust Name    Trustee      123456789012   DBA             both
     ZL  LCC-BIZ                COMPANY       REG AGENT    123456789012   DBA             both
     ZM  ORGANIZATION-BIZ       COMPANY       JOINT OWNER  123456789012   DBA              Org
                                                                                                                 More...

F3=Backup  F6=Add
```

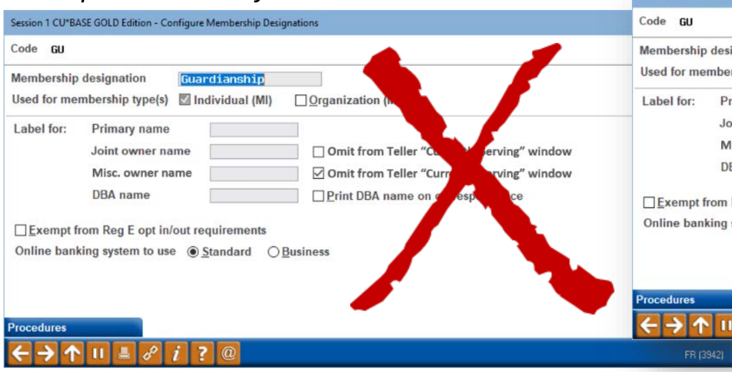
☐ Insert column for *Misc Own Label* (between Joint and DBA)

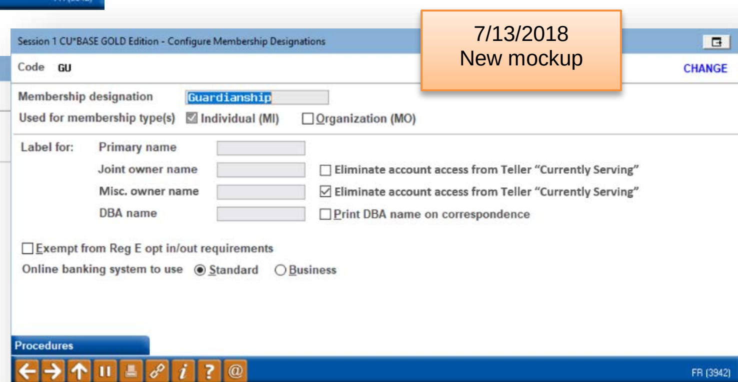
Screen 2

GOLD panel: 3942



Mockup of the new layout:






```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
12/14/17     Configure Membership Designations                       10:15:08     CHANGE                                  UMDESG-02


Code: GU

Membership Designation:        Guardianship
Used for Membership Type (X): X Individual (MI)    _ Organization (MO)

Label for Primary Name:        Ward________
Label for Joint Owner Name:    Guardian____   Omit from Teller "Currently Serving" window N
Label for Misc. owner name     ____________   Omit from Teller "Currently Serving" window Y
Label for DBA Name:            DBA_________   Print DBA name on correspondence N

Exempt from Reg. E Opt In/Out requirements: N
Online banking system to use: 1 1=Standard online banking, 2=Business online banking








F3=Backup  F7=CANCEL  F21=Procedures
```

CHANGE 7/13/2018:
Both flags should read as follows:
Eliminate account access via Teller "Currently Serving"

- ☐ Add input field for *Misc. owner name* label
- ☐ Add Y/N flag for *Omit from "Currently Serving" window* – default to Y
  - ☐ relabel the existing one to match
- ☐ Rearrange other fields as shown to more closely match the eventual GOLD layout

Conversion Notes:

- For all existing configs (including the MI/MO ones that can't be changed by the end-user), need a conversion to default in the label "Misc Owner"

DOC NOTE: The "Eliminate..." flags control not only whether the name appears in the Currently Serving window itself, but also whether the person can make withdrawals from/see balances on a particular sub-account once their name is selected from the window. However, now that M types have been added, theoretically the same person could be listed as J on some suffixes and M on others (we do NOT recommend this, but we aren't stopping it). Therefore, doc needs to explain that in order to keep an M owner from being able to withdraw/see balances via Currently Serving they must set the "Eliminate..." flag for M types to ~~N~~ Y. For example:

Membership 1234, John is primary

1234-001	Susan is a J-type owner
1234-002	Susan is a J-type owner
1234-110	Susan is an M-type owner
1234-220	No secondary owners

If Membership Designation is configured this way...

```
Label for Joint Owner Name:   Guardian____   Eliminate account access via Teller "Currently Serving" N
Label for Misc. owner name    ____________   Eliminate account access via Teller "Currently Serving" Y
```

...then when Susan visits the CU and the teller picks her name from the Currently Serving window, she would see balances and withdrawal fields on these sub-accounts only:

-001
-002

If Membership Designation is configured this way...

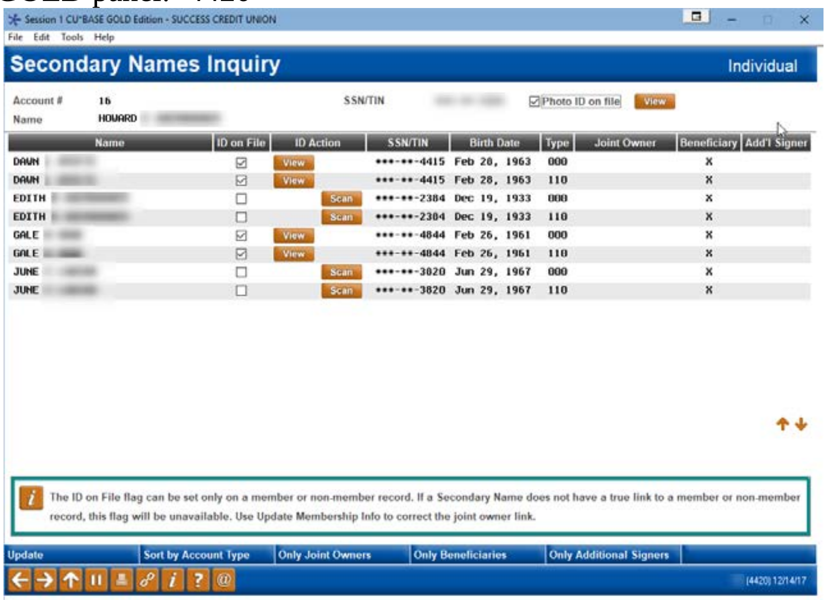
```
Label for Joint Owner Name:   Guardian____   Eliminate account access via Teller "Currently Serving" N
Label for Misc. owner name    ____________   Eliminate account access via Teller "Currently Serving" N
```

...then when Susan visits the CU and the teller picks her name from the Currently Serving window, she would see balances and withdrawal fields on these sub-accounts only:

-001
-002
-110

Changes to Secondary Names Inquiry

Access: Inquiry or Phone Op > Secondary Names
Program: ISNWF ??
GOLD panel: 4420



Also see project #43488, which cleans up this screen and adds a new F20=Contact Info window to show joint owner address details.

UPDATED

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..

 1  12/14/17     Secondary Names Inquiry                                       10:39:36                                     ISNWF-01
 2  SORT Account base         16  Individual
 3  Name         HOWARD TESTMEMBER
 4  SSN:   ***-**-9999 *    Photo ID on file Y (Y/N)                                                      Additional
 5  Name                          ID on File     Birth Date  Type  123456789012 123456789012 Beneficiary  Signer
 6  123456789012345678901234567890  1      *  12/34/5678  123      1            1            1          1
 7  DAWN A SOMEONE                  Y      *  02/28/1963  000                                X
 8  DAWN A SOMEONE                  Y      *  02/28/1963  110                                X
 9  EDITH N OTHERPERSON             N      *  12/19/1933  000                                X
10  EDITH N OTHERPERSON             N      *  12/19/1933  110                                X
11  GALE I DONTKNOW                 Y      *  02/26/1961  000                                X
12  GALE I DONTKNOW                 Y      *  02/26/1961  110                                X
13  JUNE B ANYONE                   N      *  06/29/1967  000                                X
14  JUNE B ANYONE                   N      *  06/29/1967  110                                X
15
16
17
18
19
20
21                                                                                                                      Bottom
22
23
24
25
26  F3=Backup  F5=Update  F11=Show SSN/TIN     F12=Show Comments        || F20=Contact Info
27
```

We're already adding a button next to each name to launch this new feature from project 43488 – will need to get creative to make everything fit! I'm open to other ideas!

- ☐ Make the list sortable by any column (exception: the * column labeled "ID Action" in GOLD)
  - ☐ add "SORT" indicator for GOLD to beginning of line 2
  - ☐ Remove F14 functionality
  - ☐ Also remove F17, F18, and F19 since it will be just as easy to sort the list (these are very confusing and make the GOLD screen look goofy anyway)
- ☐ Change column heading from "Photo ID" to "ID on File" to match GOLD
- ☐ Combine SSN/TIN and Birth Date column into a single column – default to Birth Date
  - ☐ Show the birth date formatted as MM/DD/CCYY
  - ☐ Add F11 to toggle between Show SSN/TIN or Show Birth Date

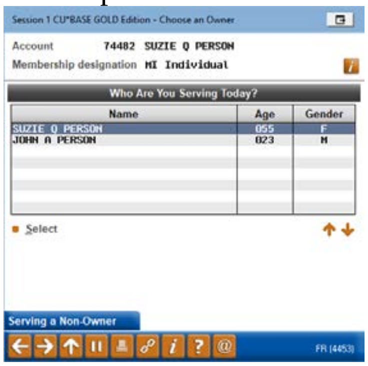
    - ☐ If necessary also bring command keys to F#= standards as shown – would also prefer to put them all on the same line (please advise if there's a command key I'm missing in the sample above)
- ☐ Insert a column for the new owner type between the joint owner and beneficiary columns; column heading comes from the Mbr Designation code
    - ☐ Can remove extra spaces between columns – but remember that the joint/misc owner headings have to fit all 12 characters of the label from the Mbr Desig config – also need to allow enough space for the GOLD buttons in the ID Action column and the new lookup next to the name for address info (proj 43488)
- ☐ If a comment exists, show the name highlighted (white text on a black background)
    - ☐ GOLD use color table B to change to black text on "yellow highlight"
    - ☐ Add F12 to toggle between Show Comments or Show Ownership Type (command key label should toggle too) – when comments are displayed can go across the entire right-hand section of the sub-file, like this:

```
Name         HOWARD TESTMEMBER
SSN:  ***-**-9999 *    Photo ID on file Y (Y/N)
Name                           ID on File     Birth Date  Type  Comment
123456789012345678901234567890     1       *  12/34/5678   123  123456789012345678901234567890123456789012345678901234567890
DAWN A SOMEONE                     Y       *  02/28/1963   000  Dawn is Howard's daughter and has POA on all his accounts
DAWN A SOMEONE                     Y       *  02/28/1963   110
EDITH N OTHERPERSON                N       *  12/19/1933   000  Edith is Howard's wife
```

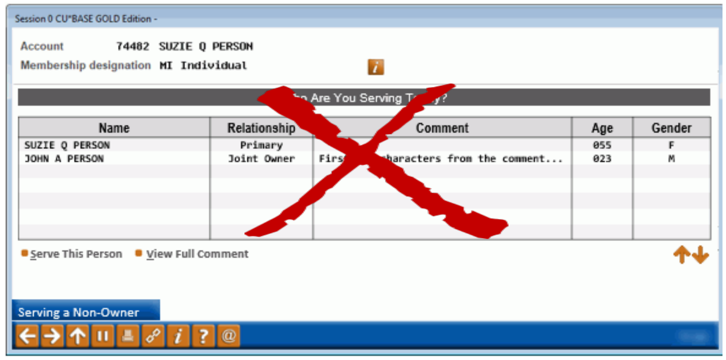
- ☐ GOLD: Add this to the end of the existing screen tip: "IRA Beneficiaries are not included because they are linked by IRA Plan Type, not account suffix."

Changes to Teller Currently Serving

Access: Tool #1 Teller Line Posting > Proc Code S (Funds in/serving another member)
Program: TPOSTBSCCL
GOLD panel: 4453



Mockup of the new window:




```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
 ...........................................................................................
 :          Choose an Owner                                                     TSBMTB-03 :
 :  Account 000074482 SUZIE Q PERSON                                                     :
 :  Membership designation MI Individual                                                 :
 :  Who are you serving today?   1=Serve This Person 2=View Full Comment                 :
 :  X Name                           Relationship Comment                        Age Gender :
 :  1 1234567890123456789012345678901234567890 123456789012 12345678901234567890123456789012345 123   1 :
 :  X SUZIE Q PERSON                 Primary                                     055    F   :
 :    JOHN A PERSON                  Joint Owner                                 023    M   :
 :                                                                                         :
 :                                                                                         :
 :                                                                                         :
 :                                                                                         :
 :                                                                                         :
 :                                                                               Bottom    :
 :  F3=Backup  F10=Non-owner   ||  F21=Procedures                                          :
 :                                                                                         :
 :.........................................................................................:
```

CHANGE 7/13/2018:
Because the same person can theoretically be J on one sub-acct and M on another (not that we'd recommend that), this column/comment feature is meaningless since it just shows *people*, not the suffixes to which they're attached. Instead, add a command key to jump to the Secondary Names Inquiry and otherwise leave the screen as is.

- ☐ ~~Expand the width of the window~~
- ☐ ~~Add column for Comment and show the first 35-40 (??GOLD developers, how many do you think will fit and still allow a window?) characters from the SECNAMES record~~
  ~~– per Mike Warren, 45 characters should fit~~
  - ☐ ~~If the comment has more than xxx characters, replace the last three visible characters with three dots ... to designate that more text is available~~
- ☐ ~~Change from x=Select to 1=Serve This Person and add 2=View Full Comment~~
  - ☐ ~~For option 2 display the view-only version of the joint owner link window (see pg 9)~~
- ☐ ~~Add a column for Relationship (Type) and show the CU-defined label from the Membership Designation~~
- ☐ Add F11=Secondary Names Inq to go to ISNWF-01
- ☐ Filter according to the Y/N flag in the Membership Designation, as to whether M misc. owner records should be displayed or not
  - ☐ Also, on the subsequent teller posting screen, that flag should also control the display of balances and withdrawal fields (same as for joint owners) – see Page 12 for an example of how this should work

Changes to Account Inquiry and Update Screens

Account Inquiry / Closed Acct Inq

Access: Member Inquiry > select a sub-account OR Member Inquiry > F13=Closed Accounts
Program: IACTTB ?? and ICLACT ??

Acct Inquiry sample (shows an open SH account):


```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
1   12/18/17     Member Account Inquiry                                       16:50:32                                        IACTTB-01
2
3      Member       192  DAWN A TESTPERSON
4      Account 000       REGULAR SAVINGS                     Opened  05121965
5      Div appl SH       REGULAR SAVINGS                     MSR
6      IRA plan type                                         G/L #   901.00-01
7       Custodians       Beneficiaries                       ATM Id  1
8   Outstanding accrued club benefits:          .00
```

Changes to make:

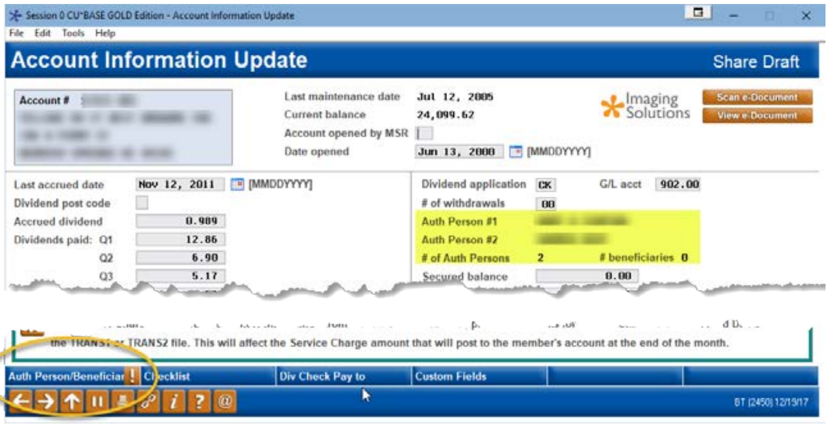
ApplTypes	*Screen IDs*	*GOLD Panels*	*To Do*
SH & IR	IACTTB-01 ICLACT-01	3758 125	Currently shows pushbuttons (cursor-sensitive based on labels on line 7 for IACTTB, line 6 for ICLACT), to show J (conditionally labeled) and B records separately ☐ Remove and show a a single label of “Secondary Names” if there is actually one or more (of any type) in SECNAMES
SD	IACTTB-02 ICLACT-02	3759 126	☐ Same change as SH & IR
CD	IACTTB-03 ICLACT-03	3760 127	Currently has the cursor-sensitive content on line 9 of the host screen but for IACTTB there are no pushbuttons in GOLD. ICLACT does have the buttons in GOLD (host content is on line 22). ☐ Same change as SH& IR
TX	IACTTB-04 ICLACT-04	3761 128	Currently has a command key that is being generated based on the appearance of the label on line 9 (for IACTTB, couldn’t find a sample account to see ICLACT), but only for the J types ☐ Same change as SH & IR

Account Info Update / Closed Acct Info Update

Access: Tool #20 Update Account Information OR Tool #887 Update Closed Account Information

Program: UMBRSL2CL and UCMEMBCL

Sample (shows an open SD account):




```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
12/19/17     Account Information Update                        16:29:54     Share Draft                                UMEMB-03

 Last Maint Date   7/12/2005                       Current Balance:   $     24099.62
 Account #      11915 001                          VILLAGE DO IT BEST HRDWARE INC
 Date Open: 06132000 Div. Appl.: CK  MSR:          106 W FERRY ST
 # of W/D...:      00 G/L Acct #: 90200            BERRIEN SPRINGS MI 49103
 Check Digit..:    6                          Auth Person  1 MARY A SIMPSON
     Dividend Information                                  2 GARREN DENT
 Regeneration Starting Date  00000000         Auth Person:      2    # Beneficiaries:  0
```

```
 F8=Bypass  F14=Auth Person/Beneficiary     F18=Checklist  F22=Div Check Pay To  F23=Custom Fields
```

Changes to make:

ApplTypes	*Screen IDs*	*GOLD Panels*	*To Do*
SH & IR	UMEMB-02 UCMEMB-02	2449 5259	Currently shows conditional labels for 2 of the J type names (don't need to change these), plus a total count of J and B types and then a conditionally-labeled command key to view/change all. ☐ Change the counts to read as follows, showing a total # of records (all types) in SECNAMES: `# of secondary names:  12345` ☐ Change F14 label to **Secondary Names**
SD	UMEMB-03 UCMEMB-03	2450 5260	☐ Same change as SH & IR
CD	UMEMB-04 UCMEMB-04	2451 5261	☐ Same change as SH & IR
TX	UMEMB-05 UCMEMB-05	2458 5262	~~☐ Same change as SH & IR~~ ☐ Since these do not already appear, do not add them at this time (joint owners aren't common here anyway)

Changes to Global Search

Access: Various – a standalone version can be accessed via Tool #3 > F11=Global Search, plus there are embedded versions in Inquiry, Phone, and Teller, and maybe a few other places

Programmer please research to be sure we catch other access points/versions, if any.

Program: IMGLOBAL ??
Screen IDs: IMGLOBAL-01, TSBMTB-01 (Teller), IMSTTB-01 (Inquiry), IPHONE-01 (Phone)
GOLD panel: 4435, 3248, 4436, 4437

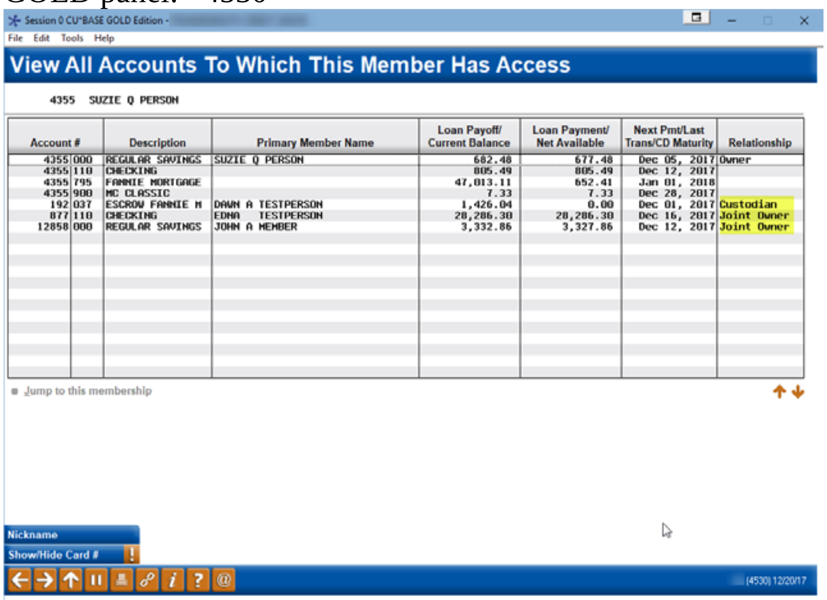
☐ The "Relationship" column shows Joint for J types; will need to change so that M types have a label as follows (column is 27 spaces wide):
`Misc Owner (Individual)`

This Person		Has This Relationship	Wit
Name	**SSN/TIN**	**Relationship**	**Acc**
TEST ANNETTE	*****7076	Non-member	Nc
TEST BOB	*****1616	Member (Individual)	4
TEST BOB R	*****7238	Non-member	Nc
DBA NAME	*****7238	DBA Name	
TEST DAVE	*****8961	Non-member	Nc
TEST DAVE	*****8961	Beneficiary (Individual)	4
TEST DAVID	*****6844	Non-member	Nc
TEST DAVID	*****6844	Beneficiary (Individual)	4
TEST GREG	*****5174	Member (Individual)	4
TEST HILDA	*****5742	Member (Individual)	
TEST HILDA	*****5742	Joint (Individual)	2
TEST HILDA	*****5742	Joint (Individual)	2

Changes to the “My Other Accounts” Screen

Not really sure about this one – assumes M types <u>do</u> have access to the funds in the account (since that’s the point of the inquiry, at least according to the doc) – but other than the “Omit from Currently Serving window” flag, we really don’t have any rules that actually control that. Would the CU want to see those people here anyway? Should that be it’s own configuration flag?

Access: Inquiry or Phone > My Other Accounts
Program: IMBMOA ??
GOLD panel: 4530




```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
12/20/17     View All Accounts To Which This Member Has Access        09:26:03                                       IMBMOA-01
     4355  SUZIE Q PERSON
5=Jump to this membership                                               Ln PayOff/      Ln Paymnt/   Next Pymt/
Sel      Account #  Description      Primary Member Name                  Cur. Bal.      Net Avail.   Last/CDMat   Relationship
          4355 000  REGULAR SAVINGS  SUZIE Q PERSON                          682.48          677.48   12/05/2017   Owner
          4355 110  CHECKING                                                 805.49          805.49   12/12/2017
          4355 795  FANNIE MORTGAGE                                        47013.11          652.41    1/01/2018
          4355 900  MC CLASSIC                                                 7.33            7.33   12/28/2017
           192 037  ESCROW FANNIE M  DAWN A TESTPERSON                      1426.04             .00   12/01/2017   Custodian
           877 110  CHECKING         EDNA   TESTPERSON                     28286.30        28286.30   12/16/2017   Joint Owner
         12858 000  REGULAR SAVINGS  JOHN A MEMBER                          3332.86         3327.86   12/12/2017   Joint Owner

                                                                                                                 Bottom
F7=CANCEL   F21=Nickname   F22=Toggle Card #
```

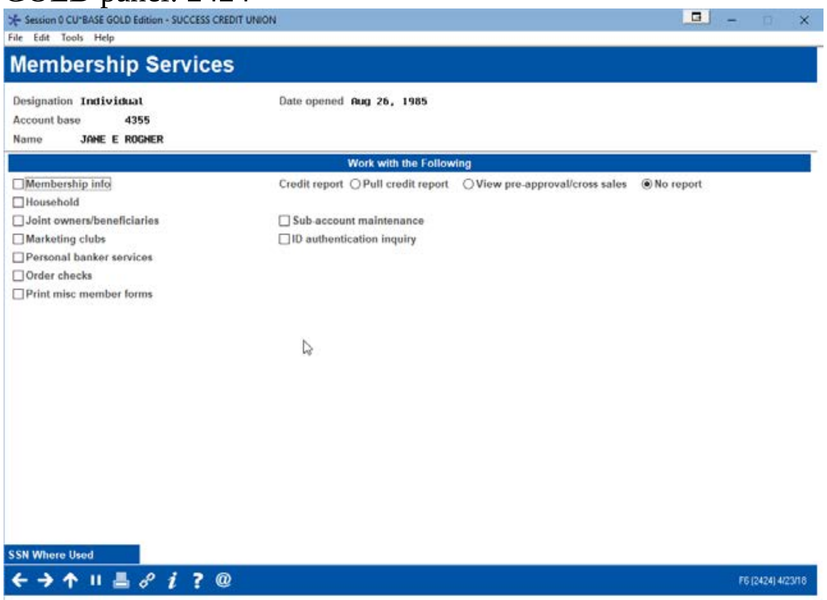
☐ Change to include all M owner types as well, using the CU-defined label from the membership designation in the Relationship column

New Membership Creation/Update

Access: Tool #3 Open/Maintain Membership Accounts
Program: UMBRSHIP-40

Update Membership Information

GOLD panel: 2424



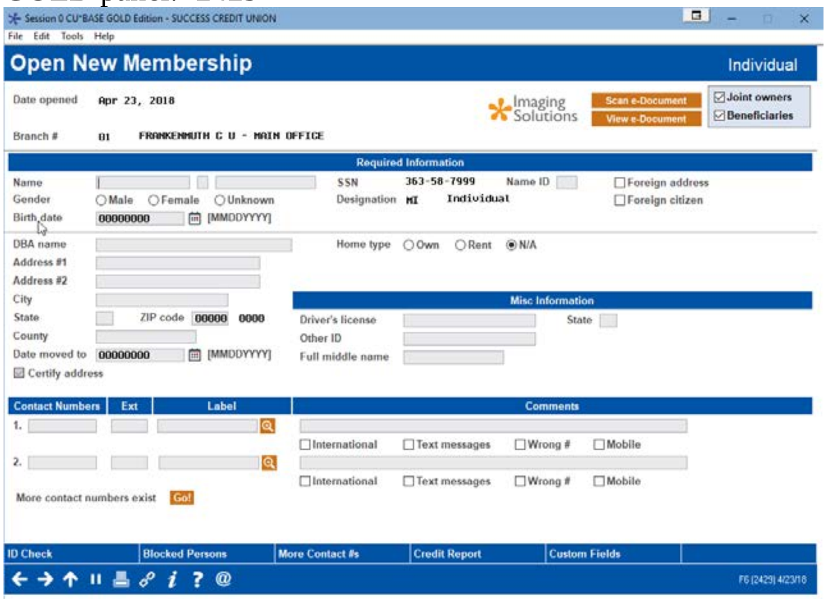

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
  4/23/18                     Membership Services                      08:32:36                                  UMBRCTL-02


 Designation  Individual             Date Opened   08261985
 Account Base      4355              Name          JANE E ROGNER


                        Work with:
                        Membership Info...........: N
                        Household.................: N
                        Secondary names...........: N
                        Marketing Clubs...........: N
                        Personal Banker Services...: N
                        Order Checks..............: N
                        Print Misc Member Forms....: N
                        Pull / View Credit Report..:    (P or V)
                        Sub-Account Maintenance....: N
                        ID Authentication Inquiry..: N








 Cmd/3-Backup    Cmd/7-CANCEL    Cmd/11-SSN Where Used
```

- ☐ Change conditional label for Joint Owners/Beneficiaries (“Joint Owners” is currently conditional based on membership designation) to *Secondary names* as shown

General Info Screen

GOLD panel: 2429



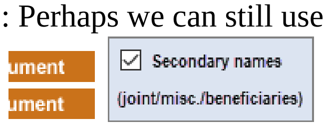
This screen includes changes from 18.06, project #40179.

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
 4/23/18 *   Open New Membership-Individual                         08:21:00                                          UMBRSHIP-21
Branch #     01   FRANKENMUTH C U - MAIN OFFICE
Designation  MI   Individual

REQUIRED INFORMATION                                     Date Opened 04232018
Name                                               SSN      363-58-7999    Name ID
Foreign address (Y/N) N   Foreign citizen (Y/N)  N  Gender      Birth date 00000000

DBA Name                                          Own/Rent
Address #1                                        Landlord
Address #2                                        Phone#
City                              St      Zip 00000 0000
County
Date moved to 00000000
  Contact #s Ext    Label             Intl    Text-Msgs Wrong-# Mobile Comments
1                                  ?  N        N        N       N
2                                  ?  N        N        N       N

Lic#/St                             Other ID
Full middle name
Secondary names (joint/misc./beneficiaries) Y             Cass flag (0/1/9) 0

                                                                                                                         SCAN
                                                                                                                         VIEW
F3=Backup  F7=CANCEL                                F13=ID Check
F17=Blocked Persons || F18=More Contact #s F19=Credit Report  F23=Custom Fields
```

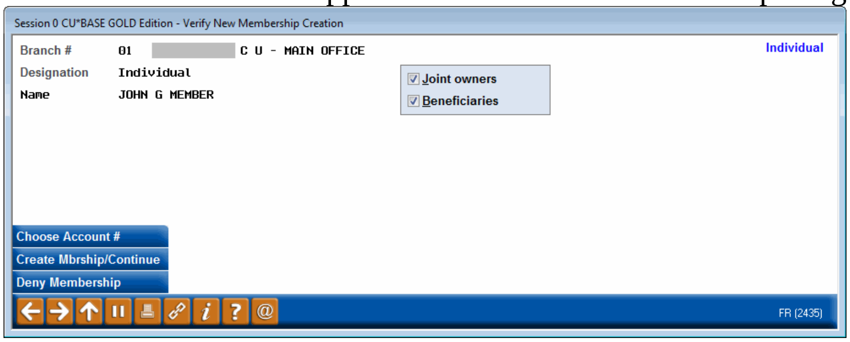
Note: Currently, no matter which box is checked (Joint owners or Beneficiaries), it goes to the same place (USECNM-01, see Page 5) and lets you add either type.

- ☐ Replace *Joint owners Y/N* and *Beneficiaries Y/N* with *Secondary names (joint/misc./beneficiaries)* as shown. Default to Y.
  - ☐ GOLD: Perhaps we can still use the little box, something like this (adjust the sizing):



Completion Window

This is the window that appears at the end of the flow for opening a new membership:



This screen may have been changed with project 44266. Is this the latest flow and screen?

```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

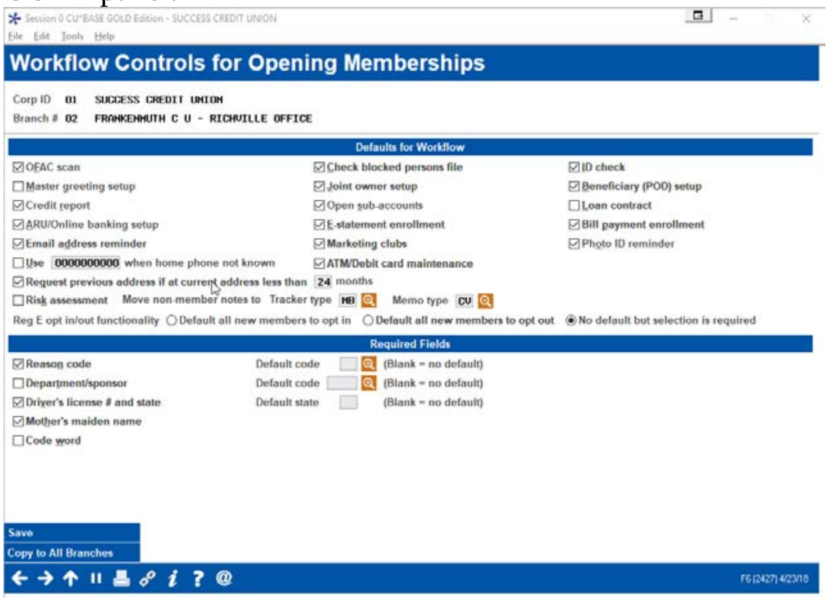
```
  1/02/18 *    Verify New Membership Creation                      16:02:01                                  UMBRSHIP-40
                                   Organization
                 Branch #      01  FRANKENMUTH C U - MAIN OFFICE
                 Designation   Individual
                 Company       JOHN G MEMBER



                    Create New Membership and continue
                    with Joint Owners and sub-account
                    creation? (Y/N) Y









 Proceed to link secondary names (joint and misc. owners, beneficiaries, etc.) Y (Y/N)
 Joint owners (Y/N) Y     Beneficiaries (Y/N) Y





 F3=Backup  F7=CANCEL  F10=Select Account #  Press ENTER to Continue
```

Note: Currently, no matter which box is checked (Joint owners or Beneficiaries), it goes to the same place (USECNM-01, see Page 5) and lets you add either type.

- ☐ Since there is room on this window, would like to spell this one a bit more: Replace *Joint owners Y/N* and *Beneficiaries Y/N* with *Proceed to link secondary names (joint and misc. owners, beneficiaries, etc.)* as shown. Default to Y.

New Membership Workflow Controls

Access: Tool #1004 Workflow Controls: Open Mbrships/Accts
Program: UMBRFLOW
GOLD panel: 2427




```
*...+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....0....+....1....+....2....+....3..
```

```
 4/23/18     Workflow Controls for Opening Memberships              08:11:23                                           UMBRFLW-02
Corp ID  01  SUCCESS CREDIT UNION
Branch # 02  FRANKENMUTH C U - RICHVILLE OFFICE
Defaults for Workflow
Y Credit Report                     N Greeting Fields                  N Risk Assessment
Y OFAC Scan                         Y ID Check                         Move non-member notes to Tracker Type MB ? Memo Type  CV ?
Y ARU/Home Banking Setup            N Loan Contract                    Y ATM/Debit Card Maintenance
Y E-Statement Enrollment            Y Bill Payment Enrollment
Y Joint/Misc./Beneficiary Setup     Y Beneficiary (POD) Setup
Y Open Sub Accounts                 Y Check Blocked Persons file
Y Email Address reminder            N Use 0000000000 when primary phone not known
Y Marketing Clubs                   Y Photo ID reminder
Y Display previous address screen if at current address less than 24 months
Reg. E Opt In/Out functionality: R I=Default all new members to Opt IN, O=Default all new members to Opt OUT,
                                   R=No default but selection is required

Required Fields
Y Reason Code  Value    ?
N Dept/Spons#  Value     ?
Y Drivers License# and State  Default State
Y Mothers Maiden Name
N Code Word




 F3=Backup  F5=Save  F7=CANCEL  F13=Copy to ALL Branches
```

Note: Currently, no matter which box is checked (Joint owners or Beneficiaries), it goes to the same place (USECNM-01, see Page 5) and lets you add either type.

- ☐ Replace *Joint owner setup Y/N* with *Joint/Misc./Beneficiary Setup* as shown
- ☐ Remove *Beneficiary (POD) Setup*

> NOTE: I don't think we need to worry about a conversion for this; CUs that want this to appear should already have the JO one checked anyway, since they do the exact same thing. If you wanted to run a quick scan of configs to double-check, fine, but I'd be surprised if any CUs even have these left unchecked.

Other Miscellaneous Ripple Effect Changes

Need some help from the programmer here. Need to scan for other places where joint owners are either mentioned or names displayed, etc., so we can determine what, if anything, needs to be done to adjust for the new type. My guess is that most places will already filter to show J types only, and unless we specifically need other owners to appear there, we'll probably not change anything. But I need an inventory to start making those decisions.

Program/Feature	To Do (maybe?)
Member Statements (regular, CC, mortgage)	☐ Joint owners names do print on member statements. Verify that the flat file includes J types only and we're probably okay for now. Will require a separate project if we want to start showing those.
OFAC scans	☐ I think we just scan SECNAMES regardless of owner type J or B – if so, no changes needed, but if not, change to include M types also ☐ OFAC report does NOT need to show the owner type
See/Jump	☐ May already filter to look only at J types. Verify that is true and that should be enough for now. Will require a separate project if we want to start showing M types too.
MAP/MOP	☐ Should not require a change – a joint owner, if specified via this app, will still be set up as a J type
Misc. Member Account Forms	☐ SH/SD/CD/TX accounts allow you to specify joint owner #1 and #2 (determined by the "print correspondence" Y/N flag and a J type), so no changes needed for now. Will require a separate project if we want to start showing M types too. ☐ LNAFRM currently allows for owner type = 'J' and 'B' – no change for now NOTE: We have been asked many times to add Beneficiaries so these can be printed on CD forms created via Misc. Member Acct Forms. If we ever want to obsolete the old laser CD form, we must add this capability eventually.
ANR/Negative Balance Notices	☐ Can set up a notice level at which joint owners start to receive these notices – since these should already be coded to look for J types with *Print correspondence*=Y, probably won't be anything to change
Teller Receipts	☐ There is a setting in the Teller/Member Service Workflow Controls (Tool #1005) where the CU can specify whether a receipt should print the joint owner's name in place of the primary member. **Need to adjust so that if the CU allows M types to be served via teller, then the receipt can print that name the same as if it was a J type.** ☐ Same thing with Reprint Receipt (LRPRECPT)
National Shared Branching	☐ I found a screen labeled "CUSC Acquirer/FSCC Shared Branching Network (Entry)" that mentions serving joint owners. Need to verify what we are doing now, but do not want to make changes other than to ensure it works the same after this project goes in. (In order to include M types we'd need a separate config flag, or decide if we could use the "currently serving" flag. Separate project if needed.)

Program/Feature	To Do (maybe?)
	☐ IATSHBCOP=Shared Branching Inquiry (via Online Shared Branching Processor program TCOSXX) – per programmer this Only sends joint owner name if owner type is 'J'. **Leave as is for now.**
FinCEN 314(a)	☐ I believe FinCEN scans should be including all names in SECNAMES, so may not need to make any changes.
Warning window when changing SSN on existing membership (F11=Unlock Fields on UMBRSHIP-21)	☐ Label change only, from "Any other memberships on which this person is listed as a joint owner" to "...joint/misc. owner"
Membership Designation Config / Copy Product Procedures	UALLTX: Tool #523 Membership Designation Configuration > 5=Procedures > F10=Copy Procedures ☐ Add Misc Owner label column between Jt Owner and Mbrship Type columns and do minimal screen standards updates as well
Loans For Which Borrower is Responsible	IACSAA: Tool #53 > Action Code OL All Open (Active) Loans For Which Borrower is Responsible > F9=Analysis ☐ Leave this one alone; misc. owners are not considered responsible for loans (pertains to add'l signer records only)
Teller Verify Member for Checks	IVFYMBR: Tool#1 Teller Posting > withdrawal by check > F1=Verify Member Inquiry ☐ Currently Serving label on screen IVFYMBR-01 – since CUs can elect to show misc. owners in the Currently Serving window, will need to display whatever the appropriate label is for the person being served (see Page 16)
Standard laser CD forms	LCDLSR – currently only checks for owner type = 'J' ☐ No change for now
Data download from misc forms & loan system	LDATADL – currently only checks for owner type = 'J' ☐ Not sure what this is, perhaps custom? No change for now
Funds Transfer Agreement	LSFTANXX – currently only checks for owner type = 'J' ☐ Not sure what this is, perhaps custom? No change for now
Funds Transfer Agreement	LSHAREXX – currently only checks for owner type = 'B' ☐ Not sure what this is, perhaps custom? No change for now
Create a CTR Form	UCTRA – currently only checks for owner type = 'J' ☐ No change for now
Share Insurance Reports	LSHINS – currently checks for owner type = 'J' and 'B' ☐ No change for now
Onovative Customer Files	PONVCSTM – currently checks for owner type = 'J' and 'B' ☐ No idea what this is, probably custom. No change for now unless directed by the CU that owns this one
Update Ballot Member Designation	UCUMDESG – currently checks for owner type = 'J' and 'B' ☐ No change for now
??	☐ What else??

Tool Changes

Tool changes are handled by the Writing Team with the release. **Programmer: Please notify the Writing Team of the program call and any parameter required to launch the program (s).**

New Tools to Add

Description/suggested tool title (what does it do?):	**none**
Program to call:	
Parms (if any):	
Is this for CU employees or just for Ops or data center employees?	

Existing Tools to Alter

Tool #	*Tool Title*	*What needs to change?*
none		