
Working with AIRES and CU*BASE

The Automated Integrated Regulatory Examination System

INTRODUCTION

One of the greatest strengths of the CU*BASE software system is its ability to allow a credit union to develop an individual approach to the day-to-day management issues of a credit union. Whether the management team would rather analyze the credit union database through a **financial statement** style or through a **subsidiary ledger** approach, the credit union leader can select both the style and the extent to which either are used.

The NCUA examination tool AIRES (Automated Integrated Regulatory Examination System) attempts to standardize an approach to data in its examination process. It is important that credit union leaders understand how their credit union's organizational codes translate into the AIRES procedure. To do so, CU*BASE allows each credit union to verify and inquire on the information presented to the auditor, and to use the AIRES information as a tool throughout the year.

The following tools are presented by CU*BASE:

- **Configuration of AIRES Insider Codes** - Using the CU*BASE Employee Type Codes system to translate to AIRES Insider codes. *See Page 4 for details.*
- **Gathering Product Configuration Data for Examiners** - Tips on reports and configuration screens you can print to provide examiners with required product codes. *See Page 6 for details.*
- **Creating an AIRES File** - This system creates the files that can be reviewed online and will later be used for downloading to the examiner's PC from a CU*BASE user's PC. Files can be created for any month using month-end files, and you may choose to exclude member name and SSN if desired. *See Page 8 for details.*
- **AIRES File Download Procedures** - The actual preparation and downloading of information from the CU*BASE user's PC to the examiner's PC is a process that depends to an extent on the abilities and

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desires of the independent examiner. This booklet describes downloading the file to a PC format which can be transmitted on a diskette or via email to your examiner. *See Page 14 for details.*

- **AIRES Management Inquiry** - This system allows the CU*BASE user to inquire on individual records selected for the AIRES examination file. This system also allows the CU*BASE user to analyze key differences between the standard CU*BASE coding system and those reported through the AIRES codes. *See Page 9 for details.*

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REQUIREMENTS FOR PRODUCT IDENTIFICATION

Prior to August, 2003, AIRES codes were assigned to credit union products as part of the various configuration features, and those codes were included on the AIRES downloaded file. Based on regulations outlined in **NCUA Letter No. 03-CU-05** dated April, 2003, these codes no longer apply. Credit unions are now responsible for providing a list of products to examiners in addition to the AIRES files themselves.

Therefore, CU*BASE product configurations (Share Dividend Applications, Certificate Products, and Loan Categories and loan Purpose Codes) no longer contain any AIRES-related control fields.

See Page 6 for details on providing information about your loan and savings products to your examiner.

AIRES Insider Codes are still used in connection with CU*BASE Employee Type codes to flag accounts belonging to employees and directors. (See Page 4 for details.)

For AIRES files created after August, 2003, the following new fields began being populated, in addition to the standard fields:

AIRES Share Records

Certificate Date Granted
Certificate Maturity Date
Dividend Rate
Date of Last Activity
Share Amount Frozen

AIRES Loan Records

Credit Score*
Number of Remaining Payments
Loan Collateral Code**

*We will populate the *Credit Score* field if a credit score has been recorded on the loan account. Be sure to explain to your examiner if you do not receive credit scores from your bureau, or if for some reason you do not link credit reports to your loan accounts in CU*BASE.

**We will populate this with your credit union's configured Collateral Type codes, for loans that have collateral. Only the code for the first collateral item will be reported.

NOTE: Only those new fields that were marked "critical" in the NCUA specs (NCUA Letter No. 03-CU-05 dated April, 2003) are populated. Other fields were added per the NCUA specs in order to make the file format correct, but will not contain any data.

CONFIGURING “INSIDER” CODES

CU*BASE Employee Type codes are used to monitor accounts belonging to employees and directors. In order for NCUA examiners to analyze data using the AIRES system, a set of “Insider Codes” have been developed and should be configured to alert examiners of these special accounts.

Member/Employee (Insider) Types Config (Tool #517)

Session 0 CU*BASE GOLD Edition - Enter/Update Member Employee Type Codes / Desc.

Employee code

Code	Employee Code Description
0	CREDIT UNION MEMBER
1	CREDIT UNION EMPLOYEE
2	CREDIT UNION DIRECTOR
3	CREDIT UNION EMP FAMILY MEMBER
4	DIRECTOR JOINT RELATIONSHIPS
5	MEMBER REQUEST - RESTRICT
6	MUNICIPALITY
9	HIGH RISK

Select

FR (1592)

Screen 2

Session 0 CU*BASE GOLD Edition - Enter/Update Members Employee Type Code / Desc.

Employee code

Description

☒ Allow inquiry

☒ Allow maintenance

☒ Allow posting

AIRES insider code

*This configuration sets the rule for these memberships. To make exceptions to the rule, such as to allow an authorized teller to post to these accounts, use the Update Account Security feature in CU*BASE Employee Security.*

Delete

FR (1593)

Enter the equivalent AIRES Insider Code (listed below) for this employee type. Use Enter to record the change and return to the first screen. Repeat for all configured Employee Type Codes.

You may use the same AIRES Employee Type Code for more than one of your own employee types as necessary.

AIRES INSIDER CODES

Code	Description
D	Director
SC	Supervisory Committee
CC	Credit Committee
DR	Director Relative
CD	Committee Relative

Code	Description
ER	Employee Relative
DB	Director Business
CB	Committee Business
EB	Employee Business
O	Other

Because the NCUA does not have a specific insider code for employee accounts, you may use either “EB” (Employee Business) or “O” (Other) for those account types.

ASSIGNING EMPLOYEE TYPE CODES

Employee Type codes can be assigned at the time the membership is opened, or later using the Update Membership Information feature:

Update Membership Information (Tool #15)

The screenshot shows the 'Update Membership Information' tool in CU*BASE GOLD Edition. The interface includes a header with 'Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION' and a menu bar with 'File', 'Edit', 'Tools', and 'Help'. The main title is 'Update Membership' with a sub-tab 'Individual'. The form contains several sections: 'Personal Information' (Name, Opened date: Apr 10, 2003, Branch #: 31 ELECTRONIC BRANCH), 'Other Information' (Reason code: 00, User defined fields: 0, Statement group: 0, Account exec: 0, Employee type: 0, Employee #: , Department/sponsor #: , Check hold status: 1, Certification of SSN: C, Reference: , Preferred contact method: NP), 'Contact Information' (Mother's maiden name, Code word, Marital status: Unmarried, Email address: %nunanetoo@email.com), 'Overdraft Service for ATM & Everyday Debit Card Transactions' (Opt in/out: OUT, Verified: Apr 10, 2012), and a bottom navigation bar with 'Skip', 'Alternate Address', 'Greeting', 'Reg E Settings', and a status bar with 'FR (2431) 5/28/19'. The 'Employee type' field is circled in red.

GATHERING PRODUCT CONFIGURATION INFORMATION FOR EXAMINERS

Along with the AIRES files themselves, you must provide your examiner with a list of savings, certificate and loan products to match against the account records being reported. This should be in whatever format your examiner requests. Following are CU*BASE reports you may find helpful:

FOR SHARE DIVIDEND APPLICATIONS

Print Share Dividend Appl Config Reports (Tool #680)

4/02/12 14:36:39 RUN ON 4/02/12				TEST CREDIT UNION DIVIDEND CONFIGURATION REPORT										LSYSDV		PAGE 1 USER KARENS					
SHARE		DIV QUA				RPT LIAB		EXPNS ACCRL		MIN		---		BALANCE RANGE ---		EFF		NEW		EFF	
TYPE		DIV CLC DIV		START NEXT PAY		TO GL GL GL		PEN PLT		PAY		---		LOW HIGH		RATE		DATE		DATE	
Date		APL APL TYP PRC		DIV DATE DIV DATE		IRS ACCT# ACCT# ACCT#		COD DIV		FRQ											
CHRISTMAS		SH	CC	S	9/30/01	9/30/02	Y	90300	38103	85403	X	N	A	3500.00 5000.01	5000.00 9999999.99	2.00 .25	8/12/09				
CHECKING		SD	CK	S	2/01/02	2/28/02	Y	90200	38102	85402		N	M	.00		.00					
EDUCATION		IR	ED	S	11/30/01	12/31/01	N	90606	38114	85414		N	M	.00		.00	10/02/07				
TRADITIONA		IR	IR	S	11/30/01	12/31/01	Y	90600	38106	85406		N	M	.00		3.12	9/11/11				
AUTO LEASE		SH	LE	S	9/30/01	12/31/01	Y	90112	38112	85412		N	Q	500.00 7500.00 5000.00	7499.99 24999.00 9999999.00	.25 .50 1.00	10/12/08 10/12/08 10/12/08				
ROTH CONVE		IR	RC	S	12/08/98	11/30/98	N	90603	38109	85409		N	M	.00		3.00	10/10/12				

FOR CERTIFICATE TYPES

Print CD Configuration Report (Tool #635)

6/08/12 15:26:04		TEST CREDIT UNION										LCDCFG				PAGE 1	
RUN ON 6/08/12		CERTIFICATE PRODUCT CONFIGURATION REPORT														USER KARENS	
		AS OF 6/08/12															
Corporate ID - 01 TEST CREDIT UNION																	
CD APPLICATIONS																	
APPL				DIV PMT		DIV CALC		FIRST DIV		ACCOUNT TYPE		AIRES SHARE					
TYP DESCRIPTION		FREQ		TYPE		PMT		LOW HIGH		TYPE CODE							
CD	CD'S PAID MONTHLY - 6 MONTHS	M		C		I		30	39			CRT					
CE	CD'S PAID MONTHLY - ONE YEAR	M		C		I		40	49			CRT					
ED	EDUCATION IRA CERT	M		C		I		80	89			CRT					
IR	IRA CERTIFICATE	M		C		I		50	59			CRT					
RC	ROTH CONV IRA CERT	M		C		I		70	79			CRT					
RT	ROTH IRA CERTIFICATES	M		C		I		60	69			CRT					
CD TYPES																	
CD	CD	BUMP		-LENGTH-		----PENALTY----		----GENERAL LEDGER----				ADD LAST					
TY	CO APL IRA DESCRIPTION	TIMES		DAYS MON CODE DAYS GRACE		CERT PNLTY		ACCR EXP IRS		\$ FORM							
01	01 CD 6-11 MO. CERTIFICAT	00		6	L 90 10		90130 38130 85430 38130	Y	Y	CD01							
02	01 CE 12-23 MO.CERTIFICAT	00		12	L 90 10		90140 38140 85440 38140	Y	Y	CD02							
03	01 CE 24-35 MO.CERTIFICAT	00		24	L 90 10		90150 38150 85450 38150	Y	Y	CD03							
04	01 CE 3 YEAR CERTIFICATE	00		36	L 90 10		90160 38160 85460 38160	Y	Y	CD04							
11	01 IR I 12-23 MO. IRA CD	00		12	L 90 10		90601 38107 85407 38107	N	Y	CD11							
12	01 IR I 24-35 MO. IRA CD	00		24	L 90 10		90601 38107 85407 38107	N	Y	CD12							
13	01 IR I 3 YEAR IRA CD	00		36	L 90 10		90601 38107 85407 38107	N	Y	CD13							
21	01 RT I 12-23 MO.ROTH IRA C	00		12	L 90 10		90604 38110 85410 38110	N	N	CD21							

FOR LOAN PURPOSE CODES

Purpose Code Configuration (Tool #706)

NOTE: Click *Print List* (F14) in CU*BASE GOLD; the report will print after you exit the configuration screen.

8/06/03 10:24.38	CU*BASE TEST CREDIT UNION (CU) Loan Purpose Code Information Report					Page 1 ULNTYP
Status	Purpose Code	Full Description	Abbreviated Description	Credit Bureau Account Type	Last Maint	
ACTIVE	01	SHARE SECURED	SHARE SECURED	02	10/28/96	
ACTIVE	02	AUTO LOAN	AUTO LOAN	00	1/27/03	
ACTIVE	03	RECREATIONAL VEHICLE	REC VEHICLE	11	1/05/97	
ACTIVE	04	PERSONAL	PERSONAL	31	10/28/96	
ACTIVE	05	BOAT	BOAT	11	10/28/96	
ACTIVE	06	CD SECURED	CD SECURED	02	10/28/96	
ACTIVE	07	OVERDRAFT LOC	OVERDRAFT LOC	01	10/28/96	
ACTIVE	08	HOME IMPROVEMENT	HOME IMPROVEMNT	04	10/28/96	
ACTIVE	09	CONSTRUCTION	CONSTRUCTION	04	10/28/96	
ACTIVE	10	REVOLVING	REVOLVING	01	10/28/96	
ACTIVE	11	STUDENT LOAN	STUDENT LOAN	12	10/28/96	
ACTIVE	12	HOME EQUITY	HOME EQUITY	89	10/28/96	
ACTIVE	13	3 YEAR BALLOON RE	3 YEAR BALL MTG	26	2/11/03	

FOR LOAN COLLATERAL CODES

Collateral Type Configuration (Tool #223)

NOTE: Click the Print Screen icon (printer icon) at the top of the CU*BASE GOLD screen to print an image of the screen. You may need to scroll down and take a print screen of the following screen as well.

Future development will add a *Print List* (F14) that will print the report shown below.

8/15/03 13:07.58	CU*BASE TEST CREDIT UNION (CU) Collateral Type Information Report				Page ULNCLT
Status	Type	Collateral Description	Definition Type	Last Maint	
ACTIVE		UNKNOWN COLLATERAL	Other	3/27/96	
ACTIVE	A	AUTO COLLATERAL	Vehicle	3/13/96	
ACTIVE	B	BONDS COLLATERAL	Other	3/13/96	
ACTIVE	C	CD SECURED	Other	3/13/96	
ACTIVE	G	DURABLE GOODS COLLATERAL	Other	3/13/96	
ACTIVE	M	MORTGAGE COLLATERAL	Real Estate	6/27/03	
ACTIVE	O	OTHER/ MISC	Other	6/25/97	
ACTIVE	R	REAL ESTATE	Real Estate	6/27/03	
ACTIVE	S	SHARE SECURED LOAN	Other	3/13/96	
ACTIVE	V	RV	Vehicle	3/13/96	
Total number of collateral records		10			

CREATING AND VIEWING AN AIRES FILE

CREATING AN AIRES FILE

The first step in using the AIRES files for management review or download to an examiner is to generate the files from your CU*BASE database.

AIRES – Create Files (Tool #122)

AIRES files can be created for any previous month for which there are month-end files. (As usual, it may be necessary to contact your CU*BASE representative in order to use month-end files from a previous month. There is a nominal charge if this service is required.) **Keep in mind, however, that only one set of AIRES files can exist at one time.** In other words, if you create files for June, any existing files from a different month will be replaced by the new June file.

If you are preparing the files to be reviewed by credit union staff, you may wish to include member name and/or Social Security number along with the account data. When preparing files for download to an examiner, depending on your examiner requirements, you may choose to exclude this information to protect member privacy.

Use Enter to begin creation of the files. CU*BASE will run through your member share and loan files and extract key information required by the AIRES system.

Several files are created, including the following:

AIRESH	Contains share account information, formatted for viewing using the “View AIRES Files” feature (see Page 9 for details). In this file, there are two fields that both contain the Dividend Application or CD Type code: SHASTC and SHDIVA.
AIRESLN	Contains loan account data, formatted for viewing using the “View AIRES Files” feature. In this file, both the LNALPC and LNPURP fields contain the Purpose Code; the LNALTC field contains the Loan Category code.
AIRESHDN	Contains share account information, formatted for downloading to a PC (see Page 14).

AIRESLNDN	Contains loan account data, formatted for downloading to a PC.
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The process is usually very quick, depending on the size of your member files. When done, use the “View AIRES File” option (described below) to look at the contents of the file.

NOTE: AIRES loan file (AIRESLN) will list all active loans in MEMBER5 and MEMBER6, excluding those that have been written off.

VIEWING AIRES FILE DATA

AIRES - View Files (Tool #125)

Type	Account #	Account Name	Current Balance
S			105.83
S			210.29
S			271.17
L			27,207.18
L			9,536.20
S			5.00
S			0.00
S			378.43
S			5.00
S			100.00
S			2,872.40
S			5.00
S			2,485.00
S			3,175.04
S			130.01

Use the buttons for **Share Summary (F11)** or **Loan Summary (F12)** to view a summary of all share or loan accounts. See Page 11 for samples.

This is the first of several screens used to view the results of the share and loan data download prepared by CU*BASE for the AIRES system. This feature is used not only to review data before it is sent to an examiner, but can be a very valuable analysis tool for credit union leadership to monitor your share and loan portfolio.

Notice the *Type* code assigned to each record: “**S**” represents a Share type account (including certificates), and “**L**” represents a Loan account.

To view details about a specific account, select the account and use Select.

To search for a specific name, use the Search For field to enter one or more characters of the member’s name. Use Enter to scroll the list to the first item which matches.

Depending on the type of account selected, one of the following two windows will appear, showing account details.

Sample of the Share Account Detail window:

Session 0 CU*BASE GOLD Edition - AIRES Download Inquiry Share Detail

Share account #	SSN/TIN
Address	Share balance 581.20 Share type code FE

Continue

← → ↑ || 🖨 🔗 ⓘ ? @ FR (79)

Sample of the Loan Account Detail window:

Session 0 CU*BASE GOLD Edition - AIRES Download Inquiry Loan Detail

Loan account #	SSN/TIN
Address	Date of loan Aug 01, 2014 Last tran date Dec 31, 2018 Next due date Jan 01, 2019 Intrest rate 2.140 Accured interest 9.37 Original loan amount 21,050.00 Credit limit .00 Payment amount 301.06 Loan balance 6,551.13
Loan type code 15	Purpose code 02
Last act code	Insider code
APR code FR	Payment freq M
Loan term 75	Days delinquent
Loan officer SU	

← → ↑ || 🖨 🔗 ⓘ ? @ FR (78)

NOTE: The samples above show member name and SSN/TIN fields; these fields will be omitted if requested when the files are being created (see Page 6).

“Share Summary” (F11)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

AIRES Share Summary

CD Type/Share Div Apl	Description	Balance
BC	BUSINESS CLUB	77,143.80
BE	BUSINESS ESCROW	173.25
BS	BUSINESS/ORG SAVINGS	9,160,608.77
BU	BUSINESS CHECKING	354,311.52
BW	BUSINESS WEALTH BLDG	19,070,335.77
CC	CHRISTMAS CLUB	769,937.32
CK	REGULAR CHECKING	11,184,340.50
EC	ESCROW	2,419,147.68
ED	COVERDELL SHARES	27,495.73
EE	EVERHOME ESCROW	8,000.65
ES	EDUCATION SAVINGS	29,599.48
FA	ESCROW FANNIE MAE	1,049,784.39
FB	ESCROW - INHOUSE	25,385.14
FC	FBI ESCROW	710,853.40
FE	SAFE N EASY CHECKING	11,193,673.98
FI	FICA	4,115,023.83

551,945,162.68

FR (82) 5/28/19

This screen summarizes share accounts by share Dividend Application and Certificate Type code. It is used primarily to see a total balance for all share type accounts.

“Loan Summary” (F12)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

AIRES Loan Product Summary

Sorted by Loan Type

Purpose Code	Description	Loan Category Code	Description	Balance
15	CURRENT LIVING EXPEN	CB	CREDIT BUILDER	675.81
35	MASTERCARD	CB	CREDIT BUILDER	0.28
36	MASTERCARD	CB	CREDIT BUILDER	148,388.85
83	ESTABLISH CREDIT	CB	CREDIT BUILDER	1,168.80
85	BUSINESS	CD	CDFI LOAN	910,288.59
85	BUSINESS	CE	CDFI LOAN	110,874.20
85	BUSINESS	CL	COMM LOC	2,446,767.81
85	MOBILE HOME	CM	CDFI LOAN	30,320.04
85	BUSINESS	CN	COMMERCIAL LOAN	10,295,058.31
85	BUSINESS	CR	COMM REAL EST	26,086,557.17
60	REAL ESTATE	E1	FIRST MORTGAGE	4,040.33
60	REAL ESTATE	E2	FIRST MORTGAGE	16,264.43
60	REAL ESTATE	E3	FIRST MORTGAGE	930,005.30
60	REAL ESTATE	FA	FIRST MORTGAGE	8,172,549.20
60	REAL ESTATE	FI	CDFI MORTG	23,801,316.60
60	REAL ESTATE	FL	1ST LIEN EQUITY	30,405,393.69

780,897,225.85

Sort by Purpose

FR (81) 5/28/19

This screen summarizes loan accounts by Loan Purpose Code or Loan Type (loan category code). This is used primarily to see a total balance for all loan type accounts.

PRINTING AN AIRES FILE LIST

This option is available if you wish to generate a printed list showing the contents of the AIRES loan and share files. Two reports are generated: one for loans and the other for share accounts.

IMPORTANT: In order for this list to print, you must first view the AIRES files using Tool #125 *AIRES - View Files*, which generates a combined file used for the report printing function.

AIRES - Print File List (Tool #124)

Session 0 CU*BASE GOLD Edition - CU AIRES File Listing

Report Options	Response
There are no other options for this process.	

☒ Job queue
 Copies
 Printer

FR (533)

Report Samples

1/31/08	9:05.49	CU*BASE CREDIT UNION							LAIRLN		
AIRES Loan Listing 1/31/08											
Account No.	Name	Loan Type	Loan Payment	Purpose Code	Term	Freq	Interest Rate	APR Code	Insdr Code	Balance	
25378-690	A BUSINESS		597.45	86	051	M	11.750	VR		19,915.71	
558770-890	ANOTHER BUSINESS		165.00	36	051	M		FR		8,272.43	
25127-611	ABBENANTE MARK K		339.80	02	061	M	5.650	FR		13,448.54	
14138-610	MEMBER BOBBI L		524.62	02	073	M	8.390	FR		16,497.54	
14138-645	MEMBER BOBBI L		162.04	40	063	M	11.140	FR		6,635.54	
14138-811	MEMBER BOBBI L		97.00	36	051	M		FR		3,208.43	
Total Accounts		2,421	414,882.09*								10,428,309.95

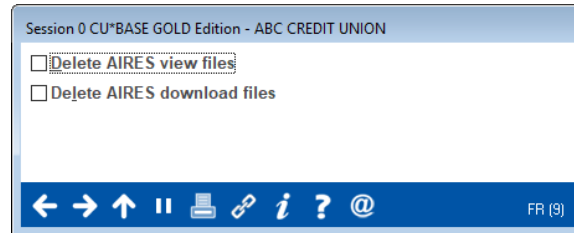
1/31/08	9:05.50	CU*BASE CREDIT UNION			LAIRSH
AIRES Share Listing 1/31/08					
Account No.	Name	Share Code	Balance		
27333-000	MEMBER MATTHEW L	SH	100.72		
31700-000	A BUSINESS INC	SH	5.00		
31700-110	ABC ENTERPRISES INC	2I	698.39		
565500-000	ABC INDUSTRIES	SH	10.00		
565500-001	ABC INDUSTRIES	BS	.00		
565500-110	ABC INDUSTRIES	SD	10,694.09		
25378-000	A BUSINESS INC	SH	5.00		
25378-001	A BUSINESS INC	BS	3.59		
25378-110	A BUSINESS INC	2S	238.67-		

DELETING AN EXISTING AIRES FILE

As stated before, only one set of AIRES files is actually stored at a time; new files being created will overwrite any existing files. Occasionally, you may experience difficulty creating a new AIRES file due to a problem with overwriting an existing file. If this occurs, simply use the “Delete AIRES Files” option to remove the old files, then proceed with creating a new set.

Although this option is not usually necessary, you may choose to delete old files each time you intend to create new ones, just to avoid potential errors. (Self-processing credit unions may also choose to delete View files to save disk space, retaining the downloaded files for examiner use.)

AIRES - Delete Files (Tool #123)



The first option deletes the AIRESH and AIRESLN files formatted for viewing in CU*BASE, along with their respective summaries. The second option deletes the AIRESHDN and AIRESLNDN files formatted for downloading to a PC.

In most cases, it is best to delete both sets of files at the same time. Check the checkboxes for both and use Enter to clear the files. Then use **Tool #122 AIRES - Create Files** (see Page 8) to create a new set of files for the desired month-end.

DOWNLOADING THE AIRES FILES TO A PC

IMPORTANT: The following are specific instructions about downloading the AIRES Files to a PC for the purpose of delivering them to an examiner. **Your CU*BASE User ID must have special security privileges in order to perform these steps.** Please refer to the separate booklet, “Data Transfers: Uploading and Downloading Data Between CU*BASE and Your PC” for details about the security requirements for processing file transfers.

1. Select **Tool #1375 Data Transfers (Upload or Download)**.
2. Use the following settings to download the AIRES Share File:

If you do not have a folder on your C: drive called AIRES, you may create one using Windows Explorer, or substitute any drive and/or folder name you wish.

Substitute your correct system name based on which iSeries you use.

In the File name, replace xx with your credit union's two-character CUID.

In the Name, substitute MMY with the month and year. Spaces are allowed.

Field Name	Description
IBM i	These settings refer to where the data is coming from.
System name	This designates the iSeries system from which the files will be downloaded. For online credit unions, this will read PROD.CUANSWERS.COM and should not be changed. <ul style="list-style-type: none"> NOTE: Site-Four credit unions (CU*NorthWest and CU*South) will use PROD.SITEFOUR.COM
File name	Enter your credit union's file library name, a forward slash, then the word "AIRESHDN" FILExx/AIRESSH DN Replace the letters xx in the example above with your credit union's two-character credit union ID.
File	These settings refer to where the data is going.
Output device	This setting controls the format in which the data will be downloaded. This defaults to File, the correct setting.

Field Name	Description
Name	<p>Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes between the folder name and the file name, as in the following sample:</p> <p style="text-align: center;">C:\AIRES\SHARE MMY</p> <p><i>Spaces are allowed. Replace MMY with the month and year.</i></p>

3. Select the **Details** button. You will move to the File Details screen.

File Details

Output client file

File type:
Comma Separated Values (.csv) ▼

File action:
Overwrite existing file ▼

Translate system data to:
UTF-8 ▼

Advanced

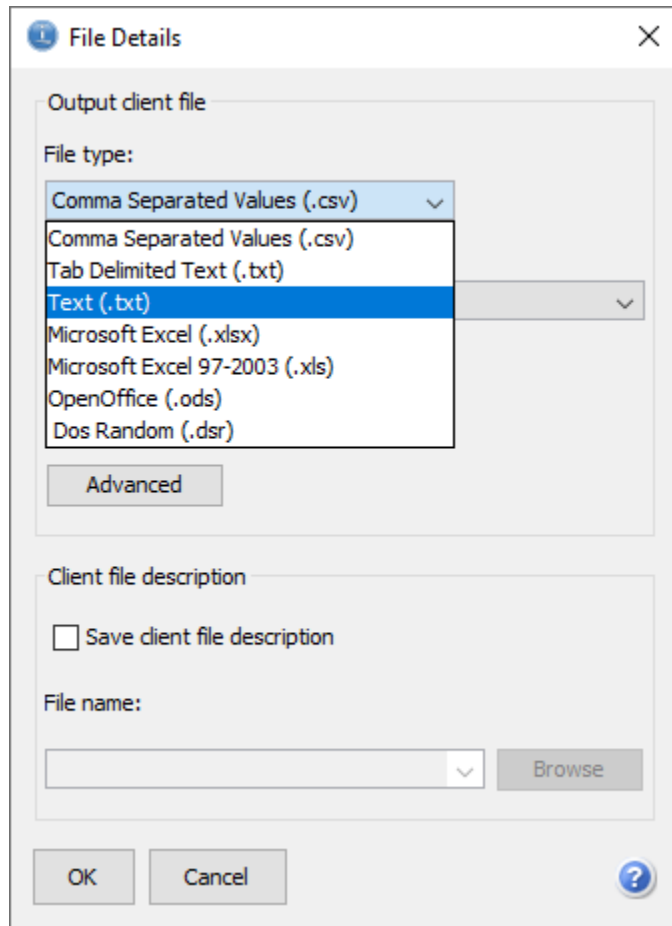
Client file description

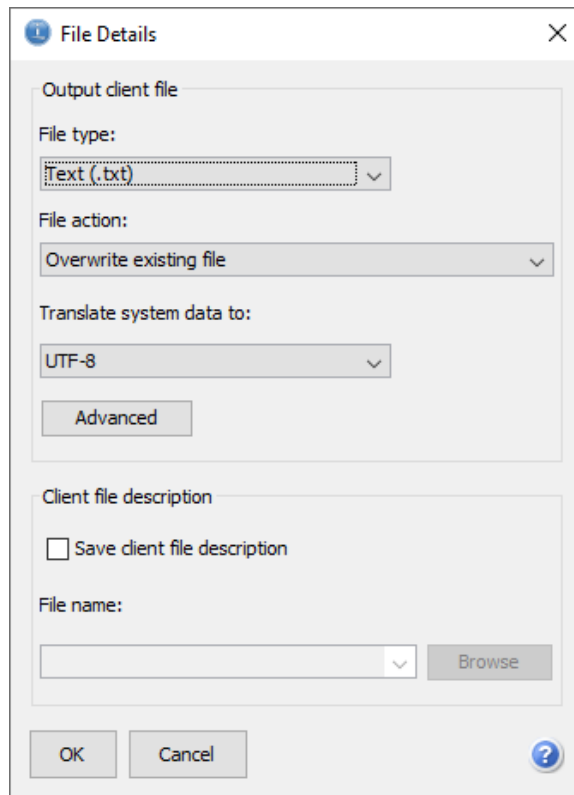
☐ Save client file description

File name:
▼ Browse

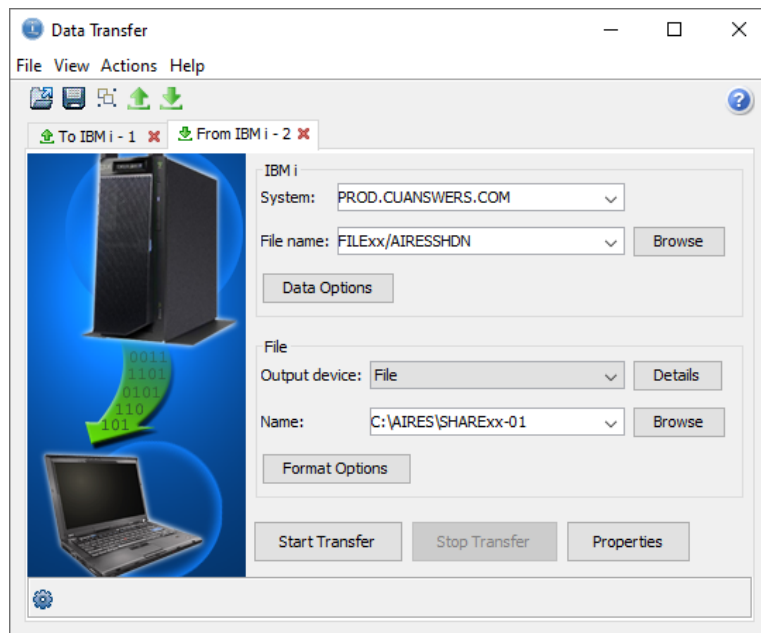
OK Cancel ?

4. Choose the *Text (.txt)* file option, as shown below. This will ensure the column structure is as expected from previous versions of the Client Access tool.



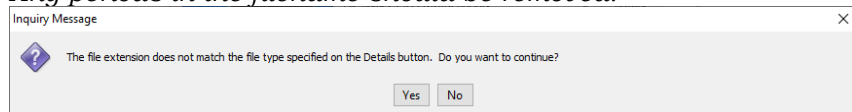


5. Click OK.
6. You will return to the Data Transfer screen.

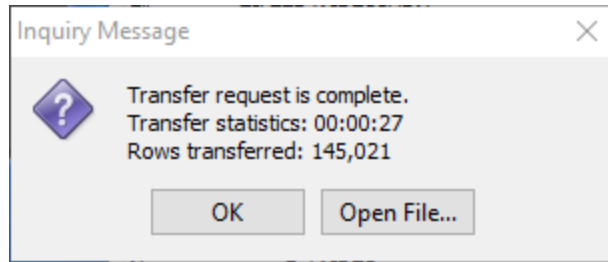


7. Click Start Transfer to begin the transfer process.

NOTE: If you see this window, be sure you named your file correctly. Any periods in the filename should be removed.



8. Enter your CU*BASE user ID and password. Click OK.
9. When done, a message will appear showing the number of records in the file.



10. Choose OK.

If Needed, Download a Loan File

At this point you return to the data transfer screen and can begin a download of loan data. Below are the screen adjustments for downloading a loan file.

1. Process another transfer, this time to download the AIRES Loan file:

IBM i

System name: *(No change is needed)*

File Name: **FILExx/AIRESLNDN**

File

Output device: *(No change is needed)*

File name: **C:\AIRES\LOANxx-01** *(or your designated drive and folder)*

(NOTE: For the xx, substitute your credit union's two-character ID.)

2. Choose **Start Transfer** to begin the transfer process. When done, a message will appear showing the number of records in the file. Choose OK.
3. Use the ☒ Close button to close the data transfer session and return to the CU*BASE home page.

Save Your Settings

Then you may save your settings as a template for your future download. Remember the share and loan download both need a template for future downloads. If this is transfer you plan to perform often, choose Yes. Enter a name for the transfer request, then choose Save. The request will be saved and the CU*BASE home page will reappear. The next time you perform a transfer, use File, Open, to open this request again and all of the settings will be filled in automatically, ready to perform the transfer.

COMPRESSING AIRES FILES

If your file is too large, you may need to compress your file. Standard file compression software can be used. If you have questions, contact your IT team.

AIRES FILE TRANSLATION TABLE

SHARE FILE LAYOUT

<i>NCUA Field Name</i>	<i>File AIRESLN Field Name</i>	<i>Field Length</i>	<i>CU*BASE File</i>	<i>CU*BASE Field</i>
Account Number				
Account Number	SHDACNO	20	MEMBER1-4	ACCTBS/ACTTYP
Member's Name	SHDNAME	30	MASTER	FNAME/LNAME/MIDIN
Address	SHDADD1	30	MASTER	ADDR1
City	SHDCITY	15	MASTER	CITY
State	SHDSTAT	2	MASTER	STATE
Zip	SHDZIPC	9	MASTER	ZIPCD
Other Street Address	SHDADD2	30	MASTER	ADDR2
Current Balance (Share Balance)	SHDCBAL	14	MEMBER1-4	CURBAL
Share Type Code	SHDASTC	5	MEMBER1-4	DIVAPL
Social Security Number (SSN)	SHDSSNO	12	MASTER	SSN
Creation Date	SHDCRDT	10	MEMBER1-4	OPENDAT
Maturity Date	SHDMTDT	10	MEMBER3	MATDAT
Dividend Rate	SHDDVRT	7	MEMBER1-4	
Last Date of Activity	SHDLACT	10	MEMBER1-4	
Share Amount Frozen	SHDFZAM	14	MEMBER1-4	UNCOLL/SECBAL
Last Activity Code	SHDACTC	5	HTRANS1-3	
Accrued Interest/Dividends	SHDAINT	14		
Share File Maintenance Date	LNMNDDT	10	MEMBER1-4	MAINT but the century is filled in based on if the year is > 40 the century is made to be 19, otherwise it is set to 20
Last File Maintenance User ID	LNMNUR	3	MEMBER1-4	EMPLID

LOAN FILE LAYOUT

<i>NCUA Field Name</i>	<i>File AIRESLN Field Name</i>	<i>Field Length</i>	<i>CU*BASE File</i>	<i>CU*BASE Field</i>
Account Number	ACCT#	12	MEMBER5/6	ACCTBS/ACTTYP
Member's Name	NAME	30	MASTER	FNAME/LNAME/MIDIN
Address	LNADD1	30	MASTER	ADDR1
City	LNCITY	15	MASTER	CITY
State	LNSTAT	2	MASTER	STATE
Zip	LNZIPC	9	MASTER	ZIPCD
Other Street Address	LNADD2	30	MASTER	ADDR2
Loan Type Code	LNALTC	5	MEMBER5/6	LNCATG
Payment Amount	LNPAYM	14	MEMBER5/6	PAYMNT unless loan is a single payment loan (LNPRFQ=p) then field ACTBL3 from MEMTRL3 is used)
Purpose Code	LNALPC	5	MEMBER5/6	LNTYPE
Loan Term	LNTERM	3	MEMBER5 only	NOPAY, field is always 0 for MEMBER 6 records
Payment Frequency Code	LNFRFQ	2	MEMBER5/6	LNPRFQ
Date of Loan	LNOPDY, LNOPMO, LNOPCC, LNOPYR	8 (four 2 digit fields)	MEMBER5/6	MTHOPN, DAYOPN, YROPEN, LNOPCC = 19 if YROPEN > 40, otherwise it's 20
Original Loan Amount	LNORG\$	14	MEMBER5/6	LDBBAL
Interest Rate	LNIRTE	7	MEMBER5/6	INTRAT
Interest Rate Code	LNAPRC	3	MEMBER5/6	If VARINT is 0 or blank this is set to "FR", otherwise this is set to "VR"
Current Loan Balance	LNCBAL	14	MEMBER5/6	CURBAL
Date of Last Activity	LNLTMO, LNLTDY, LNLTYR, LNLTYC	8 (four 2 digit fields)	MEMBER5/6	LSTRMO, LSTRDY, LNTCC=19 if LNLTYR > 40, otherwise it is 20LPAYYR
Last Activity Code	LNACTC	5		Not updated, will always be blank
Next Payment Due Date	LNNXMO, LNNXDY, LNNXYR, LNNXCC	8 (four 2 digit fields)	MEMBER5/6	NXPYMO, NXPYDY, NXPYYR, LNNXCC = 19, if NXPYYR > 40, otherwise it is 20
Accrued Interest	LNACCI	10	MEMBER5/6	INTDUE

<i>NCUA Field Name</i>	<i>File AIRESLN Field Name</i>	<i>Field Length</i>	<i>CU*BASE File</i>	<i>CU*BASE Field</i>
Credit Limit	LNDLIM	2	MEMBER6 only	DBLIMIT, will always be zero for MEMBER5 loans
Social Security Number	LNSSO	9	MASTER	SSN
Days Delinquent	LNDDEL	4	MEMBER5/6	DLQDAY + (DLQMTN * 30)
Delinquency Counter 30-59 days	LNDTHR	3		Not used, will always be zero
Delinquency Counter 60-89 days	LNDSXT	3		Not used, will always be zero
Delinquency Counter 90-119 days	LNDNTY	3		Not used, will always be zero
Delinquency Counter 120 days+	LNDOVR	3		Not used, will always be zero
Insider Codes	LNARIC	2	MASTER	EMTYPE from MASTER is used to lookup the employee type in SYSCTL and pick up that employee type's AIRES Insider Code
Loan Officer/CC Initials	APRVID	3	MEMBER5/6	EMPLID (NOTE: this will be the approving loan officer.)
Corporation	LNCORP	2	MEMBER5/6	CORPID
Loan Purpose	LNPURP	2	MEMBER5/6	LNTYPE
Credit Score	LNRISK	3	MEMBER5/6	RISKSC
Charge Off Amount	LNCOFF	15		Not used, this will always be zero
Loan Risk Grade	LNPAPR	10	MEMBER5/6	RISKLV
Number of Remaining Payments	LNRPAY	3	MEMBER5	NOPAYL, MEMBER5 only, this will always be zero for MEMBER6 loans
Loan Collateral Code	LNCLCD	5	CLML	CLTYPE
Loan File Maintenance Date	LNMNDT	10	MEMBER5/6	MAINT but the century is filled in based on if the year is > 40 the century is made to be 19, otherwise it is set to 20
Last File Maintenance User ID	LNMNUR	3	MEMBER5/6	EMPLID
Branch Identity	LNBRNC	10	MEMBER5/6	BRANCH