ATM/Debit Processing

CU*ANSWERS
Cards & Payments

INTRODUCTION

This booklet introduces users to the screens used in the daily maintenance of ATM and Debit cards. The manual provides answers to several frequently asked questions about the daily maintenance of ATM and Debit cards, such as how to create a card, how to reorder a card, and how to change the status on a card. It also provides examples of ATM and Debit card reports that are archived daily in CU*SPY.

This manual is for users who have access to **Tool #11 *ATM/Debit Card Maintenance***, which allows daily maintenance on ATM and Debit cards. Users who only need to view the ATM and Debit cards screens can access view-only versions of some of the screens shown in this manual through **Tool #156 *ATM/Debit Cards & Activity Inquiry.***

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FREQUENTLY ASKED QUESTIONS

Before moving to the answers to these questions (beginning on page 6), be sure to review the introduction to the entry screens (beginning on the next page).   Answers to the questions follow this overview.

- **Question 1:** My member is the primary account holder and wants to get a brand new ATM/Debit Card. How do I order him or her a card? **See Page 6**

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INTRODUCTION TO THE ENTRY SCREENS

TOOLS FOR YOUR ATM/DEBIT CARD PROCESSING

Most of this manual will deal with **Tool #11** *ATM/Debit Card Maintenance*, which allows you to view existing cards, perform maintenance, and order new cards. Access to this tool should be given only to people in charge of processing ATM and Debit cards. **Tool #156** *ATM/Debit Cards & Activity Inquiry* allows view-only access to some of the screens available through the maintenance tool and should be given to employees who will not order or perform maintenance on ATM or Debit cards.

MAIN ATM/DEBIT SCREENS

You will work from two main ATM and Debit Card screens to perform all your maintenance, including ordering and reordering new cards or marking a card as a "hot" card.

Access Screen for Tool #11 *ATM/Debit Card Maintenance*

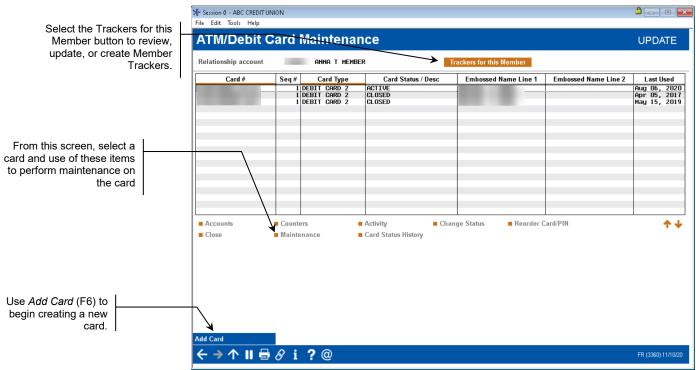Enter the entire card number or just the last four digits of the number here.

This is the entry screen for performing maintenance on a card, viewing card configuration, or ordering a new card.

You have three options from this screen:

- Enter a valid account base to view all cards associated with that account.
- Enter the full ATM or Debit card number (to view only that card)
- Enter the last four digits of the ATM or Debit or card number (to view all cards with containing those last four digits).

NOTE: You will see a similar entry screen when entering via **ATM/Debit Card Activity Inquiry**. Entering through this option will not allow maintenance or card ordering/re-ordering, but will simply allow a user to view some of the screens shown in this booklet.

Maintenance Screen

Select the Trackers for this Member button to review, update, or create Member Trackers.

From this screen, select a card and use of these items to perform maintenance on the card

Use *Add Card* (F6) to begin creating a new card.

ATM/Debit Card Maintenance

UPDATE

Relationship account   ANNA T MEMBER   Trackers for this Member

Card #	Seq #	Card Type	Card Status / Desc	Embossed Name Line 1	Embossed Name Line 2	Last Used
	1	DEBIT CARD 2	ACTIVE			Aug 06, 2020
	1	DEBIT CARD 2	CLOSED			Apr 05, 2017
	1	DEBIT CARD 2	CLOSED			May 15, 2019

■ Accounts   ■ Counters   ■ Activity   ■ Change Status   ■ Reorder Card/PIN
■ Close   ■ Maintenance   ■ Card Status History

Add Card

FR (3360) 11/10/20

You move to the screen above when you enter an account base number, the last four digits of a credit card number, or the full card number in the entry screen. From this screen, you can select a card and use the options to perform maintenance. This screen is also the starting point for creating a new ATM or Debit card. All cards, regardless of status, will appear on this screen.
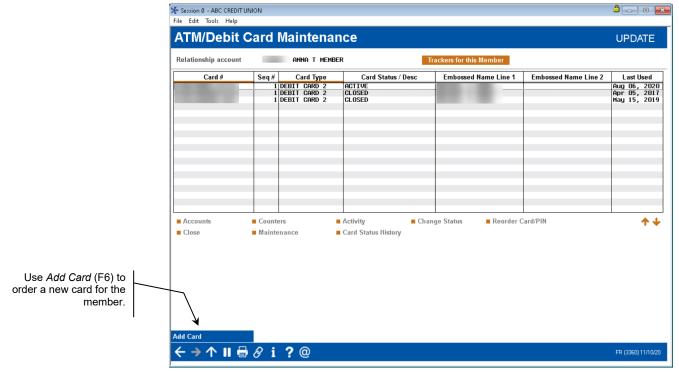
ANSWERS TO FREQUENTLY ASKED QUESTIONS

Question 1: My member is the primary account holder and wants to get a brand new ATM/Debit Card. How do I order him or her a card?

These directions cover how to order a new card for the primary account holder. Questions #2 and #3 cover reordering a card and ordering a card with a different name (for example a spouse or child also needs a card).

- Refer to the **Instant Card Issue** booklet for more information on producing un-embossed plastics that are printed at your credit union that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group. https://www.cuanswers.com/wp-content/uploads/InstantCardIssue.pdf

1. Use **Tool #11** *ATM/Debit Card Maintenance* and enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

2. Press Enter.

3. The Maintenance screen (shown below) will appear. Use *Add Card* (F6) to move to the BIN selection screen.

Maintenance Screen

Use *Add Card* (F6) to order a new card for the member.

BIN Selection Screen

4. This screen lists the BINs available. (For more information about BIN configuration see page 38). Select the appropriate ATM or Debit Card BIN from the list. This will take you to the Card/PIN Order screen.

Card/PIN Order Screen

Refer to your vendor to determine if changes can be made to these fields.

Instant Card Issue ordering is available if this BIN is configured for this feature. See Page 32 for more information.

5. Confirm that the Line 1 name is correct.   (In this case it should be the member's name since we are creating a card for the member). A different name can be entered if you are creating a

card for a family member. See Question #3 - "My member's spouse or child needs an ATM/Debit card." for a screen example.

- **Line 2** is reserved for use with platforms that will accept a two line card embossing. Not all vendors support this through online processing. Contact your vendor to see if Line 2 embossing is supported.

- When ordering a card, enter a caret symbol (^) to indicate the separator between first name, middle initial, and last name. The caret symbol is created when holding down SHIFT and pressing the number 6, on most standard QWERTY keyboards. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space.

- Some names will require a decision in spacing. For example, for MARY BETH O'DONNELL, you may enter MARY^B^O DONNELL or MARY BETH^O DONNELL.

- Middle names must be 1 initial when ordering a card.

- If no carets are used, or are used incorrectly, CU*BASE will display a warning message along the bottom of the screen, alerting you to the issue with the name.

- Carets do not pertain to Business Names.

- Max Number of Characters is configured per BIN, based on vendor and card production requirements. CU*BASE will display the number of characters used when Enter is pressed to refresh the screen.

6. Confirm that the correct Social Security Number, phone number, and birthday are entered in the fields for the member who will be activating the card – CU*BASE pulls the primary account holder's information here, but you can change this information for activation purposes (it will not update CU*BASE records, only card information files).

7. Now we need to add the accounts that will fund this card's transactions. Click *Accounts* (F13) to add funding accounts for the card. The account base you entered previously will appear in the Relationship account field. Confirm you have the correct account base and member name.

Attached Accounts Screen

The first account listed on this screen is the Relationship account. This account is used for Tiered Services and Marketing Club features. Enter the account that is the primary funding account underneath that. This account must be listed in the area below as well.

In this area list all of the accounts that will provide funds for the card.

8. Enter a Funding account in the next field. This is the primary account that the ATM or Debit card will use when performing Signature based and Non-Pinned POS transactions. The funding account entered in this field must also be listing in the appropriate section below.

- NOTE: It is recommended that he Funding account on a Debit Card be a checking account to avoid transaction denials. Check with your vendor to determine whether a savings account can be used. The number of accounts allowed is dependent on your vendor configuration.

9. Enter any additional accounts (different suffixes for the relationship account *(see above)* or accounts from different memberships entirely) that the cards are allowed to access when performing transactions in the area below. There are areas for savings, checking and line of credit accounts.

10. When you are finished entering the accounts, Select Update and use the backup arrow to return to the card order screen.

11. Use *Add/Update* (F5) to order the card.

12. At this point, if configured, you can use *Instant Card Issue* (F14) to print a flat un-embossed plastic (printed at your credit union) that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group. See Page 32 for more information.

Question #2: My member's card is worn and I need to reorder him or her a replacement card. How do I do this?

These directions cover the process to reorder ATM or Debit cards. The reordered card will have the same settings and funding accounts as the original card. These steps are also used when members have forgotten their PIN and need to have it resent to them.

- NOTE: Check with your vendor to determine if replacement card orders can be processed through CU*BASE.

- Refer to the **Instant Card Issue** booklet for more information on producing un-embossed plastics that are printed at your credit union that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group. http://www.cuanswers.com/pdf/cb_ref/instant_card_issue.pdf

1. Use **Tool #11** *ATM/Debit Card Maintenance*.

2. Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

3. Press Enter.

Reordering a Card (Step 1)

Select the card and then *Reorder card/PIN*.

1. Select the card from the list and then ***Reorder card/PIN***.

2. Confirm that the member's name, account base, social security number and phone number are correct and make any needed changes. For example, you might change the phone number if the member wanted to activate the card via a cell phone.

Reordering a Card (Step 2)

Instant Card Issue ordering is available if this BIN is configured for this feature. See Page 32 for more information.

3. Check the appropriate boxes: *Order card, Order PIN,* or both.

   - If you check *Order Card,* a card will be reordered and sent to the member.

   - If you check *Order PIN,* the PIN number will be resent to the member. You can check either one of the options or both of the options.

     - **IMPORTANT!!** Checking these items is required in order for a card to be reordered or a PIN to be resent.

4. Use *Add/Update* (F5) to complete the reordering of the card or PIN.

   - At this point, if configured, you can use *Instant Card Issue* (F14) to print a flat un-embossed plastic (printed at your credit union) that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group. See Page 32 for more information.

Question #3: My member's spouse or child needs an ATM/Debit card. How do I create a card that does not have the primary account holder's name on the card?

Ordering an ATM or Debit card for a person with a different name than the primary account holder's name is very similar to ordering a card for the primary member on the account. This process might be followed, for example, when you create a card for a spouse or child of a member.

Follow the directions in Question #1- How do I create a card for a member? (See page 6). While on the screen shown below, simply enter the new embossing information, including the new name, social security number or phone number, as appropriate.

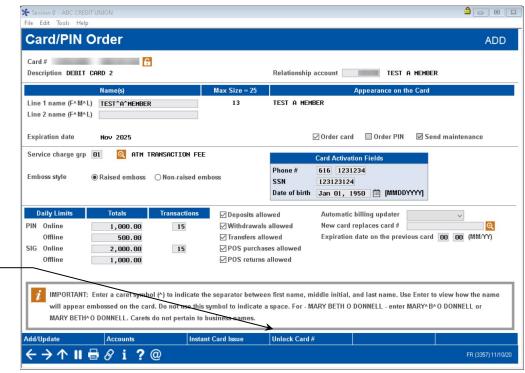**Changing the Embossing Information on a Card**

On this screen, enter the name of the new cardholder.

To protect the privacy of the member you may wish to enter a new social security number here. You can also enter in a new phone number here as well.

Question #4: I need to issue the member a specific card number. How do I do this?

Sometimes you may want to control the card number a specific card receives. For example, you may have issued a card through the vendor's site and need to create the card in CU*BASE. Or perhaps you are sharing a BIN with other credit unions and are using a set list of numbers to create your cards. Please use caution when using this option as to not overlap existing cards in your vendor database.

You can only select a specific card number when you create a new card. Follow the directions in Question #1 (see page 6) except for the following steps:

Card/PIN Order Screen

Use *Unlock Card* # (F21) to open the card number field where you can enter your own card number for the ATM or Debit card you are ordering.

1. When you come to the Card PIN Order Screen (shown above), use the *Unlock Card* # (F21).The card sequence # field will become an input-capable field that will allow you to enter the specific card number.

2. Enter the number you wish to use in the field. In the example above the number "9999" was entered.

Question #5: A cardholder has lost his or her card. How do I change the status of the card to mark it as a "hot" card?

Follow these directions to change the status of a card to mark it as a "hot" card.

1. Use **Tool #11** *ATM/Debit Card Maintenance*.

2. Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

3. Press Enter.

Changing the Status (Step 1)

Select the card and then *Change Status*.

4. Select the card from the list and then **Change Status**.

Card Status Screen

5. On the Change Card Status screen, use the *Select* button to move to
    the Status screen.

Card Status Code Selection Screen

Change Card Status Screen

6. Use *Update* (F5) to complete the process.

7. Because the status change is a hot status, you will be presented with a confirmation message. You must select *Update* (F5) to finalize the status change.

   - NOTE: If you change the card status to a warm status, you can change the code. Hot (pickup) and closed status changes cannot be altered. To learn more about your status codes and whether they are "warm" or "hot" refer to the Status Code Preference option on MNATMD.

8. **At this point, the status will be changed in CU*BASE.**

9. You will then receive a notification screen indicating whether this status change has been accepted by the vendor. This screen will display one of three messages: the status was accepted by the vendor, no vendor reply was received, or that the status change request failed. If the vendor did not receive the message, you can resend the status change. If the status change request failed, you will not be allowed to resend the status change.

   - If the status change is not received successfully by your vendor, change the status at your vendor terminal. **The status will already be changed in CU*BASE.**

10. Use back up arrow up to return to the Maintenance Screen which will show the updated status in CU*BASE.

Question #6: I need to close a card that is no longer needed. How do I do this?

This section explains how to close an ATM or Debit card. For example, a member might be deceased.

- o NOTE: If you opened this account today and a same-day card order exists for this card, you will not be able to close the card and will see the following message during the process of closing the card:

For directions to close a card opened same day, refer to **Question #10: How do I prepare to close a card the same day it was opened? See Page 28.**

1. Use **Tool #11** *ATM/Debit Card Maintenance*.

2. Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

3. Press Enter.

Closing a Card (Step 1)

Select the card and then *Close*.

4. Select the card from the list and then **Close**.

5. This will move you to the Change Card Status screen where you can review the information on the card you are closing.

Card Status Screen

6. On the Change Card Status screen, use the *Select* button to move to the Status screen.

Card Status Code Selection Screen

Change Card Status Screen

11. Use *Update* (F5) to complete the process.

12. Because the status change is a hot status, you will be presented with a confirmation message. You must select *Update* (F5) to finalize the status change.
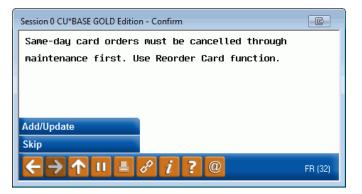
13. **At this point, the status will be changed in CU*BASE.**

14. You will then receive a notification screen indicating whether this status change has been accepted by the vendor. This screen will display one of three messages: the status was accepted by the vendor, no vendor reply was received, or that the status change request failed. If the vendor did not receive the message, you can resend the status change. If the status change request failed, you will not be allowed to resend the status change.

- If the status change is not received successfully by your vendor, change the status at your vendor terminal. **The status will already be changed in CU*BASE.**

15. Use the backup arrow up to return to the Maintenance Screen which will show the updated status in CU*BASE.

Question #7: How do I see all of the cards issued to a member's account?

You may wish to view all of the cards issued to a particular member account.

1. Use **Tool #11** *ATM/Debit Card Maintenance*.

2. Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

3. Press Enter to view all of the cards associated with that account number, regardless of status.

Viewing All Cards

Question #8: How do I view the activity on a specific card?

The Network Activity screen lists all of the activity on the ATM or Debit card for the last 90 days.

1. Use **Tool #11** *ATM/Debit Card Maintenance*.

2. Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

3. Press Enter.

Viewing Card Activity

Select the card and then *Activity*.

4. Select the card from the list and then ***Activity***.

5. Selecting this option takes you to a screen listing a record for each transaction item that CU*BASE received for the card. Certain transactions will not be recorded, such as transactions that were denied at the switch itself (fraudulent transactions or transactions where the PIN did not match, for example).

Card Activity (Screen #1)

For complete details on the columns on this screen, please refer to CU*BASE GOLD Online Help. Click while working in this screen.

6. Select a record on the list to view a detail of that transaction. On this
    screen you can view detailed information on the selection.

Card Activity (Detail)

> *For complete details on the columns on this screen, please refer*
> *to CU*BASE GOLD Online Help. Click* *while working in this*
> *screen.*

Question #9: How do I view Card Status Changes for an Account?

The Card Status History screen shows a listing of status changes for the card.

1. Use **Tool #11** *ATM/Debit Card Maintenance*.

2. Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

3. Press Enter.

Viewing Card Status Changes

Select the card and then *Card Status History.*

4. Select the card from the list and then **Card Status History**.

5. Selecting this option takes you to a screen listing a record for each card status change.

Card Status History Screen

Question #10: How do I prepare to close a card the same day it was opened?

Before closing a card that was created same-day, you need to first cancel the card order. Then you can follow the steps in Question 6 on Page 17 to close the card.

Remember this process can be used for same-day orders only.

1. Use **Tool #11** *ATM/Debit Card Maintenance*.

2. Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

3. Press Enter.

Closing a Same Day Card

Select the card and then *Reorder card/PIN..*

4. Select the card from the list and then ***Reorder Card PIN***. (This is to cancel the card order.)

Click the padlock symbol so you can uncheck the *Send Maintenance* check box.

5. Click the padlock icon next to the *Send Maintenance* check box on the Reorder/Card PIN screen to unlock the field.

6. Uncheck the *Send Maintenance* check box,

7. Uncheck the *Order Card* checkbox.

8. Uncheck the *Order PIN* checkboxes.

9. Use U*pdate* (F5) to cancel the order.

10. A confirmation message will appear at the bottom of the screen that reads, "Record has been updated successfully."

11. Use the up arrow to exit the screen.

Once the plastic order is cancelled, you can close the card. Refer to **Question #6: I need to close a card that is no longer needed. How do I do this?** on Page 17.

Question #11: How do I temporarily change the daily limit on my member's ATM or Debit card?

Often, members wish to make large dollar purchases only to be stopped by the daily limits put in place for their ATM/Debit card. To temporarily update your member's daily purchase limit, first *Check Limits* must be enabled.

Check Limits MUST be selected for this process to work as intended.

First, access your member's debit card via **Tool #11 *ATM/Debit Card Maintenance*** and select *Maintenance*.

Select Maintenance. Be sure to access this option via **Tool #11 *ATM/Debit Card Maintenance***

Second, update the Remaining Daily Limit field to a number larger than the requested purchase amount (or the exact purchase amount, if known).

Example: To change a limit to $3500.00 for one day, only the Remaining field would need to be updated (less the amount already present in the Total field). Under the conditions previously described, the program determines the limits should be reset and resumes use of the Total field value(s).

If changes are made to the *Remaining* field, the member would receive a temporary increase for only the day maintenance was performed. Upon the first transaction on any day other than the day the *Remaining* limit was changed, limits will automatically be reset. The *Remaining* amount would then revert back to the *Total* amount, per typical limit reset procedures.

Until a transaction is attempted on any following day, the *Remaining* amount will still show the modified amount.

Question #12: My member travels for long periods of time, how can I ensure that the address at the vendor is my member's current physical location?

Many, if not all, vendors offer transaction verification using the cardholder's zip code or other identifying information in the transaction message. For members that spend time in different zip codes, (the "snowbirds" in Michigan who spend half the year in Florida, for example), CU*Answers offers a solution to make alternate address processing for member plastics a simple process. Each night during the creation of the nightly maintenance file, CU*BASE will check member accounts for Alternate Addresses and alternate address begin and end dates. Alternate Addresses are sent to the vendor as master address updates, and once the Alternate Address expires, the member's Master Address will be sent back to the vendor in the nightly file. It may be beneficial to set the member's Alternate Address "begin" date as the day before the address is to take place, and inform the member, as the change is made at night. As with other addresses, if the Alternate Address is flagged as either WRONG or FOREIGN, we will send the Credit Union's mailing address to the vendor.

CU*ANSWERS Cards & Payments **This feature must be activated!** Contact a Cards & Payments representative at cardsandpayments@cuanswers.com to turn this option on for your vendor.

PLASTICS ORDERS FRAUD BLOCK LIST

If a person or organization is on the plastics fraud block list, you will be unable to order or reorder a card for them. Fraud Block Lists are accessed via **Tool #892** *Fraud Block List/Blocked Persons List*. When an order or reorder is attempted for a person on the list, the employee will see the messaging they will see messaging that the "*SSN/TIN appears on block list,*" and will be blocked from ordering or reordering the card.

If a match is found on a block list, follow your credit union policies and procedures. (In order to remove the block, you will need to remove the membership from the Plastic Orders block list.)

- Learn more in online help Overview: Fraud Block Lists.

CARD RANDOMIZATION

As a potential fraud mitigation option, credit unions can elect to turn on card randomization. Randomization is supported for expiration date, as well as card number or card increment. **These options have to activated!** Contact the Cards & Payments team to engage these options for a credit union. Users can also use the CU*Answers Store to order ATM/Debit or Credit Card randomization.

A Caution to Consider

When electing to turn on randomization, it is important to be aware of what your vendor process entails when it comes to potential duplicates in already-used card numbers. As an example, sometimes vendors will complete purge projects but not perform a complete deletion of the card numbers from the vendor card database. This creates a disconnect in which CU*BASE assumes the card number is available to assign, but the vendor has the card number on file and rejects the order as a duplicate. Be sure that you are monitoring and reviewing your reports daily to check for rejections!

Card Expiration Date Randomization

When ordering a card, the year of expiration will be calculated using the configured term, such as 2 or 3 years out, but the month will be randomly selected within that year.

When selected, the word "Randomized" will appear next to the *Months to expire* field in the BIN configuration.

Card # Randomization

This option will randomly select a card number at card creation from all available cards in the database. Note that this option may not be available for all vendors.

When selected, the word "Randomized" will appear next to the *Next card number* field in the BIN configuration.

Card Increment Randomization

This option will randomly select a card increment between 1-10 to use when assigning the card number.

 When selected, the word "Randomized" will appear next to the *Card Increment* field in the BIN configuration.

INSTANT CARD ISSUE

CU*Answers has partnered with Datacard Group to offer an integrated Instant Card Issue product when requesting either a new card or a replacement ATM or debit card through F14-Instant Card Issue on the Card/PIN Order screen.

Flat un-embossed plastics are printed at your credit union that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group.

- Contact the Cards & Payments team for more information on the activation of this feature.

Refer to the Instant Card Issue booklet for more details and step by step directions for using this feature.

TEMP2PERM CARD ISSUE

This feature must be activated! Contact a Cards & Payments representative at cardsandpayments@cuanswers.com to turn this option on for your vendor.

Another variation of an "instant card" process, the option to use the Temp2Perm (T2P) issue process must first be activated with the Cards & Payments team, as well as your vendor. Currently, the vendor who supports this is Vantiv. There may be costs associated with this project.

This option requires an exclusive BIN range as well as a special order of pre-printed card stock before the configuration, but unlike the DataCard Group Instant Issue process, it does not require the purchase or use of a special card printer.

There are two options available to order a Temp2Perm card:

Overnight with Next-Day Activation:

Create a T2P card within CU*BASE, using the "Unlock Card #" feature to input the card number from the pre-printed card stock. The card order is then sent to the vendor that evening in the normal nightly maintenance file. The vendor will activate the in-hand card for the member which will work until the receipt of the permanent card.

Dual Maintenance with Same-Day Activation:

Create a T2P card within CU*BASE and on the vendor system, then choose to NOT send the card order in the nightly maintenance; add the card with the Send Maintenance Flag = Y, then maintain the card to change the Send Maintenance Flag = N. This method allowed the member to activate the temporary card the same day, and they will receive the permanent card in the mail as usual.

Considerations of this process include:

- T2P cards cannot be reordered in CU*BASE. As Vantiv handles monthly reissue, when T2P cards expire, the vendor will send the reissued plastics per usual. Credit unions can process expirations in CU*BASE as usual via **Tool #147 *ATM/Dbt/Crdt: Card Expiration Processing***, however it is not required. If a member needs a replacement card, they will get a new card number.

- Also, BINs cannot be shared between regular card orders and T2P card orders. A new BIN must be configured prior to T2P processing.

"MANAGE MY CARDS" MEMBER CARD CONTROL AND ACTIVITY ALERTS VIA THE *IT'S ME 247* MOBILE APP

It's now easy for members to take control of their card activity via the **It's Me 247** Mobile App via the Card Controls feature!

Once activated, members can log in to the mobile app, quickly view their active status cards, and select one to temporarily deactivate. Once they've decided to reactivate their card, they can simply follow the same process to reactivate. This sends a "warm" or temporary status online to your vendor to block the member card from authorization approval (note this change is not duplicated and sent in the nightly batch maintenance file). The credit union has the option to activate or deactivate cards from within CU*BASE as well, using **Tool #11** *ATM/Debit Card Maintenance* or **Tool #12** *Update/Order Online Credit Cards*.

Members can also set up Transaction Activity Alerts for certain kinds of transactions, and amount thresholds for push notifications.

To learn more about this feature and to see the member process from start to finish, view the Mobile App Card Controls guide (*cuanswers.com/wp-content/uploads/MobileAppCardControls.pdf*), available on the CU*BASE Reference and **It's Me 247** Reference pages.

Interested in activating Card Controls for your credit union? Contact the Internet Retailer Support Center at https://irsc.cuanswers.com/ for more information and configuration options.

ON DEMAND EXCEPTIONS REPORT

Tool #157 *ATM/Debit Daily Exceptions Report* produces an on demand version of the three exception reports. This includes the LPANEX1, LPANEX2, and LPANEX3 Reports.

- Due to the length of these reports and the time required to generate them via this option, it is recommended that you instead access these reports via CU*SPY. These reports are posted daily to CU*SPY so you can view previous days reports on CU*SPY. Examples of these CU*SPY reports are shown later in this document.

The first exception report lists the transactions that CU*BASE denied. The second report lists the un-posted transaction (transactions that CU*BASE could not post that require some action on your part), as well as the NSF transactions (informational only). The third report lists accounts that were charged foreign transaction fees.

ATM/Debit Daily Exceptions Report (Tool #157)


```
12/03/10  10:10:34                                    SUCCESS CREDIT UNION                          LPANEX1        PAGE    1
    RUN ON  12/03/10                                       DENIALS                                                USER
                                               DATE RANGE:  12/03/10 - 12/03/10
      ACCOUNT                      MESSAGE   TRAN                       TRANS                        MESSAGE   TRANS
      NUMBER    CARD NUMBER         TYPE     CODE     TERMINAL         AMOUNT  MESSAGE                CODE      DATE
      5999 000  499999******1170   1200     011000                     20.00  Insufficient Funds.    0051     12/03
          LINK: NO Act2 Record    REF#: 03377868     MERCHNT: 100 MAIN STREET THE PARK BANK NECEDAH       WI
    59999 000  599999******1207   1100     003000                      7.47  No Card Record.         0056     12/03
          LINK: NO Act2 Record    REF#: 000000561847  MERCHNT: 0000000000000000000561847 120310 BFG*BIGFISH866921696 0   , 866-92
    89999 000  479999******7163   1200     012000                    100.00  Insufficient Funds.     0051     12/03
          LINK: NO Act2 Record    REF#: 035500004325  MERCHNT: HWYS 16  44 PO BOX 999 KWIK TRIP 825 HOKAH           MN
                                                 ** END OF REPORT **
```

```
12/03/10  10:10:34                                    SUCCESS CREDIT UNION                          LPANEX2        PAGE
    RUN ON  12/03/10                                     POSTING ERRORS                                           USER
DATE RANGE:  12/03/10 - 12/03/10
      ACCOUNT                      MESSAGE   TRAN                       TRANS                        MESSAGE   TRANS
      NUMBER    CARD NUMBER         TYPE     CODE     TERMINAL         AMOUNT  MESSAGE                CODE      DATE
                                                 ** END OF REPORT **


12/03/10  10:10:34                                    SUCCESS CREDIT UNION                          LPANEX3        PAGE
    RUN ON  12/03/10                                        ISA FEES                                              USER
DATE RANGE:  12/03/10 - 12/03/10
 STLMNT    ACCOUNT # /                  MESSAGE  TRAN                       TRANS                    MESSAGE   TRAN
   DATE   STLMNT AMOUNT CARD NUMBER      TYPE    CODE    TERMINAL          AMOUNT  MESSAGE            CODE      DATE
                                                 ** END OF REPORT **
```

ATM CONFIGURATION SCREENS

The following screens allow you to view all vendor configurations that are currently supported on the CU*BASE Standard ATM/Debit card platform. If you are considering changing vendors, this allows you to check out the other vendor options.

You will have view-only access to these configuration screens. **Tool #153** ***ATM/Dbt/Crdt: Vendor Features Inquiry*** displays a list of vendors. Select a vendor to view the options that are supported by that vendor.
A vendor configuration screen is show below.

Screen 2: *ATM/Dbt/Crdt: Vendor Features Inquiry* (Tool #153)

If *Card stock code supported* is checked, this vendor supports card stock.

Screen 3: *ATM/Dbt/Crdt: Vendor Features Inquiry* (Tool #153)

ATM/Dbt/Crdt: BIN Config Inquiry (Tool #146)

Tool #146 *ATM/Dbt/Crdt: BIN Config Inquiry* provides you with a list of your BINs. Select a BIN to view its configured settings. These configuration screens control what options your credit union has contracted to use. An example of a BIN configuration is show below.

Screen 2: *ATM/Dbt/Crdt: BIN Config Inquiry* (Tool #146)

The word "randomized" can appear next to the Months to Expire, Next Card #, and Next card increment if the Card Randomization options are activated.

Learn more about this feature in the Operator Edition Online Help: https://help.cubase.org/oper/oper.htm#t=UISOCUV-03.htm .

Pressing Enter from this screen will allow you to move through the PIN configuration screen and the SIG (signature) configuration screens. While many credit unions use the same vendor for both services, the separation allows for two different vendors and also allows for different online and offline limits for PIN-based and signature-based transactions.

- NOTE: This is where Instant Card Issue is activated. See Page 32.

  For complete details on the columns on this screen, please refer to CU*BASE GOLD Online Help. Click *while working in this screen.*

BIN Configuration (PIN Configuration - Screen 3)

BIN Configuration (SIG configuration - Screen 4)

For complete details on the columns on this screen, please refer to CU*BASE GOLD Online Help. Click [i] while working in this screen.

Screen 2: *ATM/Dbt/Crdt: Service Charge Group Inq* (Tool #152)

Tool #152 *ATM/Dbt/Crdt: Service Charge Group Inq* shows a listing of the current service charge groups. Select a service charge group to view its configuration. An example of a configuration is shown above.

Screen 1: *Card Stock Config Inquiry - ATM/Debit* (Tool #183)

Card Stock Config Inquiry shows you a listing of the card stock options associated with each BIN. An example of a listing of stock code options is shown below.

- Not all vendors support stock codes. Refer to the Vendor Configuration screen (shown on page 38) for the field that determines whether this feature is supported.

Contact a Client Service Department Representative for assistance setting up this feature.

CU*SPY ATM REPORTS

Following is a listing of the ATM/Debit reports that are archived daily to CU*SPY.

TRANSACTIONS DETAIL REPORT

Report Name	LPANTX1
*CU*Spy Menu*	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report lists transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This report is by card number order. This report also included credit card transactions.
Purpose / Tips	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.
Responsible Employee	

```
3/25/09  20:32:01                                    CREDIT UNION                              LPANTX1        PAGE     1
      RUN ON   3/25/09                      TRANSACTIONS BY NETWORK, DATE, AND TIME                          USER CUBASEXD
CARD NUMBER            ACCOUNT          MESSAGE  TRAN   TRANSACTION             SETL  RESP   TRANS     SETL   TRANS   TRANS
                       NUMBER   STATUS  TYPE     CODE   DESCRIPTION             DATE  CODE   AMOUNT    AMOUNT DATE    TIME
      Date:  3/23/09
5   *****          1   030      0100    072000   DBT/WDR 908000009800   3/23   00     12.37      .00   3/21  17:28:06
5   *****          1   030      0200    012000   ATM/WDR 908000009961   3/23   00     52.50    52.50   3/21  17:14:02
5   *****          1   030      0220    972000   DBT/WDR 908000016196   3/23          10.00    10.00   3/21  20:49:59
5   *****          1   030      0220    972000   DBT/WDR 908000016197   3/23          12.37    12.37   3/21  20:49:59
5   *****          1   030      0100    002000   POS/WDR 908000707712   3/23   00     31.00    31.00   3/21  16:20:33
5   *****          1   030      0100    072000   DBT/WDR 908100013687   3/23   00     70.00      .00   3/22  13:18:53
5   *****          3   030      0220    972000   DBT/WDR 908100020271   3/23          24.91    24.91   3/22   5:02:34
5   *****          8   030      0200    002000   POS/WDR 908100037801   3/23   00      5.95     5.95   3/22  12:42:00
5   *****          8   030      0220    972000   DBT/WDR 908000016198   3/23           6.70     6.70   3/21  20:49:59
5   *****          8   000      0200    002000                         3/23   51      9.90      .00   3/21  19:32:41
5   *****          8   030      0100    072000   DBT/WDR 908000021798   3/23   00      6.70      .00   3/21  19:14:27
5   *****          8   030      0200    002000   POS/WDR 908000818570   3/23   00      4.00     4.00   3/21  17:20:48
5   *****          7   030      0100    072000   DBT/WDR 908100026961   3/23   00     32.91      .00   3/22  14:33:49
5   *****          7   030      0100    072000   DBT/WDR 908100032352   3/23   00     14.99      .00   3/22  10:06:58
5   *****          8   030      0220    972000   DBT/WDR 908000016199   3/23           3.47     3.47   3/21  20:49:59
5   *****          8   030      0100    072000   DBT/WDR 908000027696   3/23   00     17.36      .00   3/21  15:40:41
5   *****          8   030      0220    972000   DBT/WDR 908000030810   3/23          17.36    17.36   3/21     48:08
5   *****          8   030      0200    002000   POS/WDR 908000160517   3/23   00     18.52    18.52   3/21  16:05:17
5   *****          9   030      0200    002000   POS/WDR 908000211377   3/23   00     41.70    41.70   3/21  16:52:28
```

ATM/DEBIT TRANSACTIONS SUMMARY REPORT

Report Name	LPANTX2
CU*Spy Menu	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report will list transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This report is by card number order.
Purpose / Tips	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying detail report are used for balancing and research purposes.
Responsible Employee	

```
4/19/15   9:59:03                                                                      LPANTX2        PAGE       1
  RUN ON    4/20/15                    ATM/DEBIT CARD TRANSACTION SUMMARY REPORT        USER

    Settlement Date:  4/17/15    Post Date:  4/17/15

    GL#    VENDOR  BIN          W/D          DEP        TRANSFERS       PMT MER      RFD MER          NET
    729.   COOP    000      1,308.25          .00             .00        240.43          .00     1,548.68
    729.   COOP    001     15,395.27          .00        1,800.00      5,718.05       156.40    20,956.92
    729.   COOP    002     66,296.23          .00        4,642.00     46,437.37       269.35   112,464.25
    729.   COOP    003      1,394.50          .00             .00      2,814.35        25.15     4,183.70
    729.   COOP    004      1,145.00          .00          234.00        648.48          .00     1,793.48
    729.   COOP    005      4,163.75          .00             .00      3,275.68       126.61     7,312.82
    729.   COOP    006        611.95          .00             .00      1,548.10          .00     2,160.05
    729.   COOP    007        884.50          .00             .00        926.14          .00     1,810.64
    729.   COOP    008      4,662.20        83.03        1,620.00      2,796.83          .00     7,376.00
    729.   COOP    009      3,834.95          .00             .00      5,180.17        60.28     8,954.84
    729.   COOP    990     11,157.79          .00             .00        223.75          .00    11,381.54
    729.   COOP    991        324.75          .00             .00         26.59          .00       351.34
    729.   COOP    992      1,927.95          .00             .00        101.70          .00     2,029.65
    729.   COOP    993      1,926.25          .00             .00        172.41          .00     2,098.66
    729.   COOP    994        966.95          .00             .00           .00          .00       966.95
    729.   COOP    995        649.75          .00             .00         73.48          .00       723.23
    729.   COOP    996      1,768.00          .00             .00        372.04          .00     2,140.04
    729.   COOP    997      1,967.50          .00             .00        170.43          .00     2,137.93
    729.   COOP    998      2,359.70          .00             .00        342.83          .00     2,702.53
    729.   COOP    999     18,438.74       100.00             .00        544.96          .00    18,883.70

    Net Summary: COOP    GL# 729.09  Debit Total    216,945.77  Credit Total      4,968.82    Net Total     211,976.95


4/19/15   9:59:03                                                                      LPANTX2        PAGE       2
  RUN ON    4/20/15                    ATM/DEBIT CARD TRANSACTION SUMMARY REPORT        USER

    Settlement Date:  4/18/15    Post Date:  4/17/15

    GL#    VENDOR  BIN          W/D          DEP        TRANSFERS       PMT MER      RFD MER          NET
    729.   COOP    000           .00          .00             .00        303.68          .00       303.68
    729.   COOP    001        820.75          .00             .00      5,884.57          .00     6,705.32
    729.   COOP    002     12,763.60          .00        1,000.00     32,484.08        86.42    45,161.26
    729.   COOP    003        480.00     4,959.44             .00        739.82       259.70     3,999.32-
    729.   COOP    004        424.00          .00             .00        433.91          .00       857.91
    729.   COOP    005      1,969.70          .00             .00      4,225.87        55.91     6,139.66
    729.   COOP    006        345.06          .00             .00        681.66          .00     1,026.72
    729.   COOP    007        250.00          .00             .00        275.35          .00       525.35
    729.   COOP    008        465.50          .00             .00      3,310.16        16.92     3,758.74
    729.   COOP    009        974.00          .00             .00      2,026.24       233.94     2,766.30
    729.   COOP    990      1,973.59          .00             .00        156.40          .00     2,129.99
    729.   COOP    992          5.00          .00             .00         13.72          .00        18.72
    729.   COOP    994        200.00          .00             .00          2.23          .00       202.23
    729.   COOP    995        322.50          .00             .00         47.68          .00       370.18
    729.   COOP    996        497.70          .00             .00           .00          .00       497.70
```

EXCEPTION REPORT- DENIALS

Report Name	LPANEX1
*CU*Spy Menu*	Electronic Third Party
View/Print	Daily
When Report is Generated	EOD
View/Print	Daily
Description	This report contains information on why a member's transaction was declined by the CU*BASE system and is the first source your personnel should use in researching a declination. This report ATM/Debit Card and credit card denials.
Purpose / Tips	This report is a good resource for determining denials from the previous day for members.
Responsible Employee	

```
12/11/10    38:20                                    CREDIT UNION                      LPANEX1         PAGE      1
   RUN ON  12/12/10                                     DENIALS                                      USER OPER
                                         DATE RANGE:  12/09/10 - 12/15/10


    ACCOUNT                    MESSAGE   TRAN                        TRANS                    MESSAGE    TRANS
    NUMBER     CARD NUMBER      TYPE     CODE    TERMINAL           AMOUNT  MESSAGE            CODE       DATE


   2    000        *****1662   1100     003000                      20.00  No Card Record.     0056      12/09
         LINK: NO Act2 Record      REF#: 100449975545  MERCHNT: 00000000000100449975545 120910 GROUPON INC. , CHICAGO        , IL 0
   3    000        ******6785  1100     003000                      22.23  Insufficient Funds.  0051      12/09
         LINK: NO Act2 Record      REF#: 034319877043  MERCHNT: 00000000000034319877043 120910 HY VEE 1631 ,              ,     00
   3    000        ******2181  1100     003000                     450.50  Insufficient Funds.  0051      12/09
         LINK: NO Act2 Record      REF#: 034380640001  MERCHNT: 00000000000034380640001 120910 MENARDS               ,       F
   4    000        ******1925  1100     003000                     257.71  Insufficient Funds.  0051      12/09
         LINK: NO Act2 Record      REF#: 034321458964  MERCHNT: 00000000000034321458964 120910 ALLTEL *DEFERRED PAY , 800-255-835
   7   3 000  445736******1180  1100     003000                     124.47  Insufficient Funds.  0051      12/09
         LINK: NO Act2 Record      REF#: 034300006690  MERCHNT: 00000000000034300006690 120910 AUTOPAY/DISH NTWK , 800-894-9131 ,
   7    000        ******1065  1100     003000                      18.75  Insufficient Funds.  0051      12/09
         LINK: NO Act2 Record      REF#: 034403601132  MERCHNT: 00000000000034403601132 120910 AOTA , 301-652-6611 , MD 0000
   7    000        ******1800  1100     003000                      18.14  Insufficient Funds.  0051      12/09
         LINK: NO Act2 Record      REF#: 102770006345  MERCHNT: 00000000000102770006345 120910 TAILGATORS BAR & GRI LL    , BRANDO
   7    000                      1100     003000                      18.14  Insufficient Funds.  0051      12/09
```

EXCEPTION REPORT - EXCEPTIONS

Report Name	LPANEX2
CU*Spy Menu	Electronic Third Party
View/Print	Daily
When Report is Generated	EOD
View/Print	Daily
Description	This report includes posting exceptions that were posted to the suspense G/L account and accounts that were posted NSF. Preapproved authorization exceptions can also appear on this report when the funds can't be secured on the member's account due to situations like the card being closed, the status of account being closed, frozen, etc. The member's account should be reviewed and a determination should be made by the credit union to manually secure the funds. This report includes both ATM/Debit and credit card posting errors.
Purpose / Tips	This report is a good resource for determining items that need to be posted by hand. You may want to review the accounts that were posted negative.
Responsible Employee	

```
12/11/10    38:20                                  CREDIT UNION              LPANEX2        PAGE    1
   RUN ON  12/12/10                              POSTING ERRORS                          USER OPER
                                       DATE RANGE:  12/09/10 - 12/15/10

   ACCOUNT                  MESSAGE  TRAN                      TRANS                MESSAGE   TRANS
   NUMBER    CARD NUMBER     TYPE    CODE   TERMINAL          AMOUNT  MESSAGE        CODE     DATE


     4    004        ******3370   0200 ATM 312000  LK625914        .00  POSTING NSF PIN TRANS.   PST000108012/09
          LINK: MET004536304 001  REF#: 101210002812  MERCHNT: 4101 S LOUISE AVE HY VEE 1631
     5    004        ******0366   0200 ATM 312000  455929          .00  POSTING NSF SIG TRANS.   PST000108512/09
          LINK: MET004513749 001  REF#: 101209141626  MERCHNT:  CASEYS  0002166
     5    004        ******6699   0200 ATM 312000  422443          .00  POSTING NSF SIG TRANS.   PST000108512/09
          LINK: MET004522318 001  REF#: 101209181939  MERCHNT:  LEWIS DRUG  6
     7    004        ******2219   0200 ATM 312000  407105          .00  POSTING NSF SIG TRANS.   PST000108512/09
          LINK: MET004537968 001  REF#: 101210012212  MERCHNT:  BILLY FROGS
     8    004        ******7596   0200 ATM 312000  422443          .00  POSTING NSF SIG TRANS.   PST000108512/09
          LINK: MET004526680 001  REF#: 101209201949  MERCHNT:  LEWIS DRUG  7
     9    004        ******7507   0200 ATM 312000  439900          .00  POSTING NSF SIG TRANS.   PST000108512/09
          LINK: MET004524638 001  REF#: 101209192540  MERCHNT:  297
     9    004        ******7875   0200 ATM 312000  442733          .00  POSTING NSF SIG TRANS.   PST000108512/09
          LINK: MET004515596 001  REF#: 101209151602  MERCHNT:  FAMILY THRIFT CENTER
     1    004        ******4137   0200 ATM 312000  438664          .00  POSTING NSF SIG TRANS.   PST000108512/09
          LINK: MET004518044 001  REF#: 101209161850  MERCHNT:  GORDMANS
```

ISA FEES

Report Name	LPANEX3
*CU*Spy Menu*	Electronic Third Party
View/Print	Daily
When Report is Generated	EOD
View/Print	Daily
Description	This report contains all ISA fees processed for your members for the previous day. This report is sorted by settlement date detail and summary. This report includes both ATM/Debit and credit card ISA fees.
Purpose / Tips	Use this to review summary of ISA fee by settlement date. The totals (by settlement date) are included at the bottom of the report.
Responsible Employee	

```
12/11/10     38:20                                      CREDIT UNION                      LPANEX3          PAGE    1
    RUN ON  12/12/10                                        ISA FEES                                  USER OPER
                                        DATE RANGE:  12/09/10 - 12/15/10

STLMNT   ACCOUNT # /                    MESSAGE  TRAN                           TRANS                MESSAGE   TRANS
DATE    STLMNT AMOUNT  CARD NUMBER       TYPE    CODE    TERMINAL              AMOUNT  MESSAGE         CODE     DATE

12/10    4    004    ******7874         0220 POS 002000 454706                   .05  GENERIC APPROVED  00     12/09
           5.95 LINK: MET004540223 001
                 REF#: 034472090009 MERCHNT:  INFO RUNESCAPE COM CAMBRIDGE
12/10    7    004    ******9717         0220 POS 002000 453787                   .67  GENERIC APPROVED  00     12/09
          83.15 LINK: MET004543262 001
                 REF#: 034372043608 MERCHNT:  NORWEX ENVIRO PRODUC TS    DAUPHIN      MB
12/10    7    004    ******9717         0220 POS 002000 453787                   .17  GENERIC APPROVED  00     12/09
          21.48 LINK: MET004543267 001
                 REF#: 034376043608 MERCHNT:  NORWEX ENVIRO PRODUC TS    DAUPHIN      MB
12/10    3    004    ******4289         0220 ATM 012000 434119                  2.71  GENERIC APPROVED  00     12/10
         271.00 LINK: MET004544986 001
                 REF#: 034410306676 MERCHNT:  *ARUSHA 2 ARUSHA

12/11    7    004    ******1896         0220 POS 002000 452900                   .60  GENERIC APPROVED  00     12/09
          60.03 LINK: MET004587806 001
                 REF#: 034473920348 MERCHNT:  WAL MART SUPERCENTER 3     GUELPH       ON
12/11    3    009    ******6722         0220 POS 002000 423262                   .40  GENERIC APPROVED  00     12/10
```

ACCOUNT POSTING DETAIL REPORT

Report Name	LPANAC1
*CU*Spy Menu*	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report will list transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This is presented by member account number. This would also include credit card transactions
Purpose / Tips	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.
Responsible Employee	

```
3/25/09  20:31:58                                    CREDIT UNION                      LPANAC1          PAGE     1
RUN ON    3/25/09              TRANSACTIONS BY ACCOUNT NUMBER, CARD NUMBER, SETTLEMENT DATE           USER CUBASEXD
   ACCOUNT                  SETL   TRANSACTION                    TRANS        SETL    TRANS  TRANS     REFERENCE
   NUMBER    CARD NUMBER    DATE   DESCRIPTION        STATUS      AMOUNT      AMOUNT   DATE   TIME      NUMBER
  1   030  5  ******5       3/23   DBT/WDR 908000026148 A         22.00       22.00    3/21  20:46:33  908000026148
  1   030  5  ******2       3/23   POS/WDR 908000895893 A         31.70       31.70    3/21  15:01:23  908000895893
  1   030  5  ******2       3/23   POS/WDR 908100160401 A         19.44       19.44    3/22  16:04:01  908100160401
  1   030  5  ******2       3/23   POS/WDR 908200639197 A         17.46       17.46    3/23  12:45:40  908200639197
  1   030  5  ******6       3/23   DBT/WDR 908000026154 A         20.00       20.00    3/21  20:46:33  908000026154
  1   030  5  ******6       3/23   DBT/WDR 908000026155 A         10.00       10.00    3/21  20:46:33  908000026155
  1   030  5  ******6       3/23   POS/WDR 908000193050 A         72.53       72.53    3/21  16:34:29  908000193050
  1   030  5  ******7       3/23   ATM/WDR 908100000426 A        102.00      102.00    3/22  10:05:33  908100000426
  1   030  5  ******5       3/23   POS/WDR 908100107376 A         13.66       13.66    3/22   8:51:51  908100107376
  1   030  5  ******5       3/23   POS/WDR 908100281500 A         18.78       18.78    3/22  15:36:00  908100281500
  1   030  5  ******5       3/23   POS/WDR 908100678300 A         24.61       24.61    3/22  15:44:00  908100678300
  1   030  5  ******1       3/23   DBT/WDR 907900016249 A         15.99       15.99    3/20  20:49:59  907900016249
  1   030  5  ******1       3/23   DBT/WDR 907900016251 A         10.72       10.72    3/20  20:49:59  907900016251
  1   030  5  ******1       3/23   POS/WDR 908000053344 A         30.11       30.11    3/21  17:03:22  908000053344
  1   030  5  ******1       3/23   POS/WDR 908100095460 A         20.48       20.48    3/22  13:46:41  908100095460
  1   030  5  ******0       3/23   DBT/WDR 907900020319 A         19.65       19.65    3/20  20:46:29  907900020319
  1   030  5  ******0       3/23   DBT/WDR 907900020320 A          8.74        8.74    3/20  20:46:29  907900020320
  1   030  5  ******0       3/23   DBT/WDR 908100017464 A         45.53       45.53    3/22  10:58:06  908100017464
```

ACCOUNT POSTING SUMMARY REPORT

Report Name	LPANAC2
CU*Spy Menu	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report will list transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This is presented by member account number.
Purpose / Tips	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.
Responsible Employee	

```
3/25/09  20:31:58                                    CREDIT UNION                            LPANAC2          PAGE     1
   RUN ON   3/25/09              ATM TRANSACTIONS BY ACCOUNT NUMBER, CARD NUMBER, SETTLEMENT DATE          USER CUBASEXD
                                                    SUMMARY
DATE:   3/23/09   TOTAL WITHDRAWALS  PROCESSED =  536        21,186.54     NOT PROCESSED =                   .00
                  TOTAL DEPOSITS     PROCESSED =    5           182.65     NOT PROCESSED =                   .00
                  TOTAL TRANSFERS    PROCESSED =                  .00      NOT PROCESSED =                   .00
                  TOTAL PMT MER      PROCESSED =  264         9,984.51     NOT PROCESSED =                   .00
                  TOTAL RFD MER      PROCESSED =                  .00      NOT PROCESSED =                   .00
                  TOTAL              DEBITS             31,171.05     CREDITS                          182.65
DATE:   3/24/09   TOTAL WITHDRAWALS  PROCESSED =  235         7,594.29     NOT PROCESSED =                   .00
                  TOTAL DEPOSITS     PROCESSED =    3           243.26     NOT PROCESSED =                   .00
                  TOTAL TRANSFERS    PROCESSED =                  .00      NOT PROCESSED =                   .00
                  TOTAL PMT MER      PROCESSED =  122         4,631.37     NOT PROCESSED =                   .00
                  TOTAL RFD MER      PROCESSED =    1            21.02     NOT PROCESSED =                   .00
                  TOTAL              DEBITS             12,225.66     CREDITS                          264.28
DATE:   3/25/09   TOTAL WITHDRAWALS  PROCESSED =  212         7,901.09     NOT PROCESSED =                   .00
                  TOTAL DEPOSITS     PROCESSED =    5           206.37     NOT PROCESSED =                   .00
                  TOTAL TRANSFERS    PROCESSED =                  .00      NOT PROCESSED =                   .00
                  TOTAL PMT MER      PROCESSED =  100         4,214.94     NOT PROCESSED =                   .00
                  TOTAL RFD MER      PROCESSED =    1            69.28     NOT PROCESSED =                   .00
                  TOTAL              DEBITS             12,116.03     CREDITS                          275.65
DATE:   3/26/09   TOTAL WITHDRAWALS  PROCESSED =   58         1,495.18     NOT PROCESSED =                   .00
                  TOTAL DEPOSITS     PROCESSED =    4           105.93     NOT PROCESSED =                   .00
                  TOTAL TRANSFERS    PROCESSED =                  .00      NOT PROCESSED =                   .00
                  TOTAL PMT MER      PROCESSED =   58         1,738.81     NOT PROCESSED =                   .00
                  TOTAL RFD MER      PROCESSED =                  .00      NOT PROCESSED =                   .00
                  TOTAL              DEBITS              3,233.99     CREDITS                          105.93

                                ** END OF REPORT **
```

PANCARD CU*BASE

Report Name	PADLIM
*CU*Spy Menu*	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report identifies differences between CU*BASE card file and member files.
Purpose / Tips	This report is used to work mismatches between the card files and the member account and membership files.
Responsible Employee	

```
9/23/09  1:18:53                                          USPDATA/PANCARD FILE ERROR                    PADLIM          PAGE      1
   RUN ON    9/24/09                                                                                      USER  OPER
TODAY IS  9/24/09 - END-OF-MONTH COUNTERS NOT RESET
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    1    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER         -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    1    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER         -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    1    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER         -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    3    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -011
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    1    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER         -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    3    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    3    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    1    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER         -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER         -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER         -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    1    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    3    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    2    -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER    3    -001
     TOTAL CARDS:     1,108     TOTAL ATM CARDS:       407     TOTAL DEBIT CARDS:     701
     TOTAL ACCTS:     2,073     ACCTS WITH MEMB:     2,047     NO MEMBER ACCT:         26
                                            *** END OF REPORT ***
```

VENDOR RECONCILIATION REPORT - RECON TO ONLINE MATCH

Report Name	PRCNXX1
CU*Spy Menu	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report is designed to show any differences between what the vendor indicates they settled your corporate account with them for this and what CU*BASE indicates we received on your behalf from the vendor. This is shown recon to online match. **NOTE:** This report is by vendor; the credit union may have multiple reports
Purpose / Tips	Use this report when your settlement is out of balance to determine if a transactions needs to be manually posted.
Responsible Employee	

```
3/30/11  21:57:40                                    CREDIT UNION                      PRCNXX1          PAGE      1
   RUN ON   3/30/11                       VENDOR RECONCILIATION RECON TO ONLINE MATCH                   USER
                                          VENDOR NAME:  FIDELITY
                                          SETTLEMENT DATE:  3/30/11


ACCT NUM FRM VEND   FUNDNG ACCT   RETRIEVAL REFERENCE NUMBER    RECON CREDITS      RECON DEBITS      RECON TOTAL      DIFFERENCE
CARD NUMBER         MERCHANT NAME/CITY/STATE                    ONLINE CREDITS     ONLINE DEBITS     ONLINE TOTAL

       -811            -811      740088020302                     .00               35.43            35.43-           35.43-
    ******0396   BO'S VILLAGE BP            MI                    .00                 .00              .00

       -811            -811      792243823259                     .00              162.50           162.50-          162.50-
    ******0396   MCLAREN DRUG S10015469      MI                   .00                 .00              .00

       -811            -811      286285300095                     .00               19.53            19.53-           19.53-
    ******0446   WINGS WEST OLD BURDICKS KALAMAZOO MI             .00                 .00              .00

       -811            -811      009204951836                     .00               11.20            11.20-           11.20-
    ******0560   MARATHON OIL 061804         MI                   .00                 .00              .00

       -811            -811      207002089314                     .00               15.95            15.95-           15.95-
    ******0560   PATISSERIE          MI                           .00                 .00              .00

       -811            -811      987131239659                     .00              234.55           234.55-          234.55-
    ******0750   COMPUTER COUNTRY LLC           MI                .00                 .00              .00
```

VENDOR RECONCILIATION REPORT - ONLINE TO RECON MATCH

Report Name	PRCNXX2
CU*Spy Menu	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report is designed to show any differences between what the vendor indicates they settled your corporate account with them for this and what CU*BASE indicates we received on your behalf from the vendor. This is shown online to recon match. **NOTE:** This report is by vendor; the credit union may have multiple reports
Purpose / Tips	Use this report when your settlement is out of balance to determine if a transactions needs to be manually posted.
Responsible Employee	

```
3/30/11  21:34:38                                         CREDIT UNION                          PRCNXX2          PAGE      1
    RUN ON   3/30/11                            VENDOR RECONCILIATION ONLINE TO RECON MATCH                      USER
                                                 VENDOR NAME:  COOP
                                                SETTLEMENT DATE:  3/30/11

ACCT NUM FRM VEND    RETRIEVAL REFERENCE NUMBER                  RECON CREDITS     RECON DEBITS     RECON TOTAL      DIFFERENCE
CARD NUMBER          MERCHANT NAME/CITY/STATE                    ONLINE CREDITS    ONLINE DEBITS    ONLINE TOTAL

        -110         30004707490                                      .00               .00              .00            30.00-
    ******8214       KROGER FUEL                                      .00             30.00            30.00-

        -110         00407454342                                      .00               .00              .00            35.00-
    ******8354       7 ELEVEN         Q                               .00             35.00            35.00-

        -110         108900169394                                     .00               .00              .00            20.00-
    ******8354       SECURITY_CU           Flint                      .00             20.00            20.00-

        -110         23015664922                                      .00               .00              .00            25.40-
    ******8362       CARO ACE HARDWARE     CARO                       .00             25.40            25.40-

        -110         500001365758                                     .00               .00              .00            20.00-
    ******8362       TEAM ONE CREDIT       CARO                       .00             20.00            20.00-

        -110         00064127970                                      .00               .00              .00            28.01-




CUA Online Totals  :
   Total Credits    :       32,297.75
   Total Debits     :      220,538.04
   Total Transfers  :
   Total Settlement :      188,240.29-
   Transaction Cnt. :   5,672

Offage Totals      :
   Total Credits    :
   Total Debits     :        2,724.42
   Total Settlement :        2,724.42-
Total Not Matched  :          99
```

Vendor Reconciliation Report - Duplicate Records

Report Name	PRCNXX3
CU*Spy Menu	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report is generated when two transactions have the same Trans Ref number. In these cases, only one transaction is posted to the member's account since CU*BASE deems the other suspicious.

NOTE: This report is not generated every day, only when duplicates are received. |
| *Purpose / Tips* | Review when you are out of balance. |
| *Responsible Employee* | |

```
12/11/10  19:20:04                                        CREDIT UNION                        PRCNXX3            PAGE     1
   RUN ON  12/11/10                          VENDOR RECONCILIATION DUPLICATE RECORDS                            USER TIMT
                                                VENDOR NAME: METAVANTE
                                              SETTLEMENT DATE: 12/10/10

C/V VENDR      SEQUENCE BIN       MERCHANT                                           TRAN REF NO        STLMT AMT
                        ACCOUNT  BASE TRACE  TRAN DATE/TIME
 V  MET   SX     7355                                     605-5823531  USASD         034328050003        17.00 DB
        *****4872              -000        2010/12/10
   IS A POSSIBLE DUPLICATE OF THE FOLLOWING RECORD
 V  MET   SX     7354                                     605-5823531  USASD         034328050003        70.00 DB
        ******4872             -000        2010/12/10

 V  MET   SX     7360                                     HUNT VALLEY  USAMD         034323326400         1.10 DB
        ******4880             -000        2010/12/10
   IS A POSSIBLE DUPLICATE OF THE FOLLOWING RECORD
 V  MET   SX     7359 442642000                           HUNT VALLEY  USAMD         034323326400          .85 DB
        ******4880             -000        2010/12/10

 V  MET   SX     7591                                     SIOUX FALLS  USASD         034321720000        24.53 DB
        ******2275          7385-000       2010/12/10
   IS A POSSIBLE DUPLICATE OF THE FOLLOWING RECORD
 V  MET   SX     7589                                     SIOUX FALLS  USASD         034321720000         1.06 DB
        *****2275              -000        2010/12/10
```

ATM/Debit Cards Account Maintenance Report

Report Name	LADMXX1A
CU*Spy Menu	Electronic Third Party
When Report is Generated	EOD
View/Print	Daily
Description	This report includes any maintenance on ATM/Debit accounts on CU*BASE that was sent to your vendor via batch maintenance file.
Purpose / Tips	We recommend this report be worked on a daily basis. Match back to your vendor reports.
Responsible Employee	

```
7/09/11  22:00:59                                      UNION                    LADMXX1A      PAGE      1
   RUN ON   7/09/11              ATM/DEBIT CARDS - ACCOUNT MAINTENANCE REPORT                  USER   TIMT

CARD NUMBER        SEQ #  FIELD DESCRIPTION      BEFORE DATA            AFTER DATA          USER      DATE      TIME

    ******2430       1  Card Status Code         A=ACTIVE/OPEN          H=HOT (LOST/STOLEN) LINDYF11  7/09/11 13:51:25
                        Add'l Card Status Code                          ND=LOST/STOLEN      LINDYF11  7/09/11 13:51:25
                        Card Status Code         H=HOT (LOST/STOLEN)    C=Closed            LINDYF11  7/09/11 13:51:27

    ******1803       1  NEW CARD                                                            BRANDIB1  7/09/11       1
                        DEBIT                    Line 1 Name            CODY G
                                                 Line 2 Name
                                                 Address Line 1         1207           ST
                                                 Address Line 2
                                                 City/St/Zip                     MI      -0000
                                                 SSN# (Last 4 Digits)
                                                 Home Phone                      -6655
                                                 Work Phone
                                                 Setup Date             2011/07/09
                                                 Expiration Date          7/14
                                                 Service Charge Group   01
                                                 Deposits Allowed       Y
                                                 Withdrawls Allowed     Y
                                                 POS Purchases Allowed  Y
                                                 POS Returns Allowed    Y
                                                 Transfers Allowed      Y
                                                 PIN Online Limit          100.00
                                                 PIN Offline Limit          50.00
                                                 SIG Online Limit         2000.00
                                                 SIG Offline Limit          50.00

    ******3010          Card Status Code         A=ACTIVE/OPEN          C=Closed            BRANDIB1  7/09/11 11:10:55

    ******6040          Card Status Code         H=HOT (LOST/STOLEN)    C=Closed            PAMELAG1  7/09/11 11:28:14

    ******6155          MTEPHN (CUFMNT)                      0                              JENNIFS1  7/09/11 11:48:10

    ******6787          Card Status Code         A=ACTIVE/OPEN          C=Closed            JENNIFS1  7/09/11 11:54:04

    ******0431          Card Status Code         A=ACTIVE/OPEN          C=Closed            JENNIFS1  7/09/11 11:54:18

    ******2759          Card Status Code         H=HOT (LOST/STOLEN)    C=Closed            PAMELAG1  7/09/11 11:28:22

    ******4140       1  Card Status Code         H=HOT (LOST/STOLEN)    A=ACTIVE/OPEN       JENNIFS1  7/09/11  9:38:41
                        Add'l Card Status Code   NE=FRAUD                                   JENNIFS1  7/09/11  9:38:41


***TOTALS***
CARDS MAINTAINED:      9
ERRORS:                0

                                    *** END OF REPORT ***
```

ATM/DEBIT CARDS ACCOUNT MAINTENANCE REPORT

Report Name	LADMXX1B
CU*Spy Menu	Electronic Third Party
View/Print	Daily
When Report is Generated	EOD
View/Print	Daily
Description	This report includes any maintenance on ATM/Debit accounts on CU*BASE that was sent to your vendor via batch maintenance file.
Purpose / Tips	We recommend this report be worked on a daily basis. Match back to your vendor reports.
Responsible Employee	

```
7/09/11  22:00:59                            CREDIT UNION                LADMXX1B        PAGE      1
   RUN ON   7/09/11              ATM/DEBIT CARDS - ACCOUNT MAINTENANCE REPORT              USER TIMT

CARD NUMBER        SEQ #  FIELD DESCRIPTION      BEFORE DATA        AFTER DATA        ERROR DESCRIPTION


***TOTALS***
CARDS MAINTAINED:      9
ERRORS:                0

                                        *** END OF REPORT ***
```