Credit Cards:
User Guide

Day-to-Day Servicing of Online Credit Card Loans

INTRODUCTION

Your online credit card program is set up, and now you are running it day in and day out. This booklet contains information about how to service these special types of loans using standard CU*BASE tools, from creating the loan accounts to posting payments and reviewing transaction history.

For the most part, credit card loans are treated the same as any other type of line-of-credit loan by CU*BASE. They can be set up as overdraft protection on a checking account... they can be paid using AFT... they can be used to get cash at the teller line. Members can even review their balances and post transactions via online banking and audio response. Plus, they can buy stuff at Sears!

Think of CU*BASE online credit cards as an open line of credit that happens to have additional channels attached: Visa/MasterCard authorizations and disbursements.

Each credit union's credit card program will be configured differently, and you might even have multiple programs that you offer (such as Visa Classic, Visa Platinum, MasterCard, etc.). But the same CU*BASE tools will be used to service all of them. From creating the loan account to sending out monthly statements, the CU*BASE online credit card program was designed to fit seamlessly into your credit union's full line of products and services without creating extra work for your staff.

The intent of this booklet is to explain CU*BASE features that are unique to credit cards. For more information on a particular screen or task, refer to CU*BASE GOLD Online Help by clicking *while working on any screen).*

This booklet is a companion to the "Online Credit Cards: Configuration Guide." Refer to that booklet for information about setting up the credit card loan category, changing rates, and miscellaneous configuration options.

CONTENTS

UNDERSTANDING CREDIT CARD TRANSACTION TYPES

There are several different ways in which transactions can be posted to a credit card account. Other than payments (described starting on Page 48 the following types of transactions can be processed. These are referred to as **Charge Types**. The charge type controls things such as rate, grace period, and even the transaction description shown on the member statement.

> *Refer to the separate "Online Credit Cards: Configuration Guide" for details about setting up charge type settings, including creating special promotional rate periods that apply to all cards of this credit card product.*

PURCHASES (PU)

These include external activity at merchants and other locations (department stores, restaurants, hotels, etc.) where members use their credit cards to purchase goods or services. All purchase transactions are handled by your credit card network and posted on a daily basis to your member accounts.

When a purchase is made, CU*BASE looks at the loan category configuration to see which of the "PU" Purchase charge types is currently in effect. Unless you have set up a special promotional purchase rate that is in effect at the time the transaction is posted, the system will add that purchase to the default PU999 charge type "bucket." From that point on until the charge is paid in full, the system will calculate finance charges, late fees, etc., using the rate and other settings on that configured charge type.

For example, say your normal purchase charge type is configured with a rate of 14.000%. You run a promotion that applies to purchases made from January 1 through March 31, with a lower rate of 9.500%. Purchases that are posted during that timeframe will be flagged as belonging to that charge type bucket (such as PU001) and will use the 9.500% rate until that balance is paid off. Other purchases made either before or after the promotional period will be flagged with the default code of PU999 and will use the default rate and parameters until they are paid off.

> *Credits that come in through your vendor, if initiated by a merchant (such as for returned merchandise), will be applied to the purchase charge type bucket that is in effect at the time the transaction is posted.*

Authorizations are handled by your vendor using available balance figures transmitted from CU*BASE. Disputes are handled by your vendor and through manual account adjustments as needed (see Page 97).

Incoming purchases that were authorized for accounts that have been frozen will be force posted. The items will be listed on an exception report.

CASH ADVANCES (CA)

Cash Advances post a withdrawal from a credit card loan and log it to a separate CA charge type bucket that can be set up to use a different rate than regular purchase transactions. If you plan to offer cash advance transactions you should create a default CA999 charge type bucket. Unless you have set up a special promotional rate, cash advance transactions will be recorded using that default CA999 charge type and will use that rate when calculating finance charges.

Since a cash advance is really just a withdrawal from a line of credit loan, there are many different ways these transactions can be posted in CU*BASE:

⇒ **Account transfers** from a credit card loan, whether done in CU*BASE or by the member in **It's Me 247** or CU*TALK, will automatically be posted as cash advances.

⇒ **Loan disbursements** done through the command on menu MNLOAN can be designated as cash advances.

⇒ **Teller withdrawals**, whether done as a transfer using the "T" transfer Proc Code or simply as a cash withdrawal, will be posted as cash advances.

⇒ **Overdraft protection transfers** will be handled as a cash advance.

⇒ **ATM withdrawals**, if available through your ATM interface, will be posted as cash advances. (Dependent both on your ATM interface as well as whether your credit cards are tied to a PIN.)

In short, any method you use to take funds out of an online credit card loan, other than a purchase transaction that comes in through your vendor, will be considered a cash advance.

> *Remember that cash advances on "foreign" credit cards that are not part of your credit union's internal credit card program are still handled through the **Misc. Advances** feature in Teller Posting.*
>
> *For example, if a member or non-member comes in to your lobby with another financial institution's Visa card, you would use Misc. Advances as usual to post that advance then use your normal procedures to settle with the credit card company.*

Cash advances may also come in through your vendor, such as when your member obtains a cash advance at a different financial institution. In those cases the system will apply the transaction to the cash advance charge type bucket which is in effect at the time the transaction is posted (such as CA999).

BALANCE TRANSFERS (BT)

Balance Transfers are generally used to disburse funds from a credit card loan to be used in paying off another credit card or other loan. If you plan to offer balance transfer transactions you should create a default BT999 charge type bucket. CU*BASE offers two methods for balance transfer transactions:

⇒ Via the Loan disbursement process - see Page 93

⇒ Via a manual Account Adjustment - see Page 97

CREATING CREDIT CARD LOANS

In general, the steps to creating a credit card loan are similar to other line of credit loans, with a few minor changes. Following is a brief discussion of the features and tasks that will be different when opening a credit card loan. The section following this (Miscellaneous Account Maintenance) covers the process of ordering a card

TAKING THE LOAN REQUEST

"Process Loan Applications" on the Lending Functions (MNLOAN) menu
Loan Information Screen

Enter the credit limit for the credit card loan account.

The Interest rate field must be zero. If a rate is populated from the loan product, this must be removed to advance to the next screen.

Variable rates are supported for credit card loans. The *Var Int code* must be a Group Type Code.

The system will automatically set a *1st payment date* according to the loan category configuration. For example, if credit card payments are normally due on the 25th, the first payment would be set to the 25th day of the month following the *Disbursement date*.

> *CU*TIPS: To make it easy to create these loans, you can define the defaults for all required fields in the Loan Product Code configuration. See "Configuring the Loan Product" in the Configuration Guide.*
>
> *Also, if your credit union uses an auto **decision model**, you can set up the credit card loan in your approval matrix. Once a credit report is pulled for this member, the pre-approved amount will appear on this screen near the credit score.*

Loan Request Payment Selection

Insurance can be added to credit card loans if desired; premiums will be posted on the first day of the month as a purchase (PU###).

Loan Request Payment Selection				Application # 143188

Account base ▢ MARY M MEMBER
Loan category 79 VISA GOLD
Application date Nov 13, 2013

Loan type General
Amount requested 5,000.00

Misc coverages in loan 0.00
Co-borrower's birth date 00000000 ▦ [MMDDYYYY]
Quote coverage type Insurance

Coverage Options
SCL ▢MC🔍 JCL ▢MC🔍 Disability ▢MC🔍
☐ Add to balance ☐ Include balloon

240 Monthly payments at .000 %	Payment	Insurance/Debt Protection Cost		
		Avg/Payment	Avg/Month	Avg/Day
Joint Disability and Joint Life	N/A			
Joint Disability and Single Life	N/A			
Single Disability and Joint Life	N/A			
Single Disability and Single Life	0.00 Choose This Pmt	1.62		
Joint Disability	N/A			
Single Disability	0.00 Choose This Pmt	0.71	0.71	0.02
Joint Life	N/A			
Single Life	0.00 Choose This Pmt	0.89	0.89	0.03
No Insurance	0.00 Choose This Pmt			

Compare Payments
Misc Coverages

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Loan Recap Screen

Loan Request Recap		Application # 218129

Account base ▢

Clear App Data

Loan category 92 MC GOLD
Loan product 092 Mastercard Gold 12.6/1.5% Payment

App created NO
App date Oct 20, 2016

Processing Details		Payment Summary	
Disbursement date Oct 20, 2016		Amount requested	2,000.00
First payment date Nov 28, 2016			
Maturity date Oct 28, 2036		Total amount financed	2,000.00
Amort term date		+ Total finance charges	0.00
Frequency MONTHLY		+ Total CDI premiums	0.00
Payment 0.00		+ Total SCL premiums	0.00
Final payment 0.00		+ Total JCL premiums	0.00
# of payments 240		Total amount in payments	0.00
Interest rate 0.000 %			
Modified APR 0.000 %		Misc coverages in loan	0.00
Loan fees to include in modified APR 0.00		Other misc coverages	0.00

Edit Loan
UW Comments
Checklist
Save/Done
Override
View/Print Amort

Centralized Underwriting
Code ▢🔍
ID ▢🔍
PW ▢ (Control On)

Complete Loan App
Create Loan Account
OTB Approval/Denial
Deny Loan

(5122)

Use your normal procedures to fill in the loan application, if necessary, and go through the normal approval process, just as with any other CU*BASE loan type.

When all your usual loan application tasks have been completed and the loan has been approved, use **Create Loan Account** (described on the following page) to open the account and order the card(s) to be embossed.

CREATING THE LOAN ACCOUNT/ORDERING THE CARD

Loan Creation Screen

This feature brings you directly to the screens where you can order cards and specify names to be embossed on the card. This will be checked automatically when opening credit card loans.

Finish completing the loan as you would a regular loan (such as adding an additional signer) and press Enter. Because the *Credit card maintenance* flag is checked, you will advance to the credit card order screens to allow you to place the initial order for a card or cards to be mailed to the cardholder (see page 25). These screens can also be accessed separately via **Update/Order Online Credit Cards** on the Online ATM/Debit/Credit Card Processing (MNATMD) menu or from **Misc. Loan Maintenance** on the Lending Functions (MNLOAN) menu if you need to order extra or replacement cards.

Card Ordering Screen 1 (Authorized Users)

If a co-applicant was designated on the loan application, that name will already be set up as an additional signer and can be used when embossing the card. You can use *Other Name* to add a co-borrower name if none was entered on the application.

It is not necessary for a name to be designated as an additional signer in order to emboss it on the card.

This screen lets you record information about the **cardholder(s)** on this credit card account. The primary cardholder information is pulled from the MASTER membership information; the secondary cardholder name comes from the first additional signer record attached to the loan account.

Names of 7 additional cardholders can be added (Other names). Enter the names as they should appear on the credit card, up to 25 characters. Additional Holders are authorized users of the credit card, but are NOT necessarily primary or secondary signers for the loan account associated with this credit card.

Additional signers are added to the loan account either at the time the loan is created or later by using this screen (accessed via *Authorized Users* from the Main Credit Card Maintenance screen (accessed via *Update Order Cards* on the Online ATM/Debit/Credit Card Processing (MNATMD) menu). An additional cardholder can be entered on the loan as an additional signer, but it is not a requirement. The additional holders defined on this screen are authorized users of the credit card, but are not to be confused with additional signers. The primary cardholder can designate up to seven additional holders and one secondary holder.

Embossing Tips for Ordering Plastics:

- 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.

After you have completed this screen use *Save* (F5) to move to the next screen.

- NOTE: *If you want to create a credit card loan but do not want to order a plastic*, use *Bypass Card Order* (F8). This allows the loan (with an assigned and linked card number) to be created in CU*BASE without ordering an associated plastic to be mailed to the member. Then you can use your vendor website to place an expedited order for the plastic. The assigned and linked card number will appear on the Card Maintenance screen, but since there is no pending card order, this entry will not be highlighted.

Card Emboss/Ordering Screen 2 (Choose Emboss Settings)

- NOTE: *If you want to create a credit card loan but do not want to order a plastic*, use *Save & Skip Card Order* (F17). This allows the loan (with an assigned and linked card number) to be created in

CU*BASE without ordering an associated plastic to be mailed to the member. Then you can use your vendor website to place an expedited order for the plastic. The assigned and linked card number will appear on the Card Maintenance screen, but since there is no pending card order, this entry will not be highlighted.

Field Descriptions

Field Name	Description
Card #	The 16 digit number to be embossed on the credit card.
Enroll in card rewards	Check this box to enroll the member in the vendor's card rewards program. • NOTE: The card rewards program must first be enabled with the vendor to take advantage of this feature. Contact your credit card vendor customer service manager for more information. • This field will only appear if your vendor supports the feature.
Transfer PIN, card rewards, and mobile alerts information from card	Allows the credit union to transfer PIN, card rewards, and mobile alerts information from a historical (or SEED) card. Enter the PIN # or use the lookup to select from a past card belonging to the member. • NOTE: The SEED program must first be enabled with the vendor to take advantage of this feature. Contact your credit card vendor customer service manager for more information. • This field will only appear if your vendor supports the feature.
Card expiration date	The date on which this card will expire. The system populates this field based on the number of months specified in Card Configuration for this product. See Page 37 to learn more about card expiration.
Card activation method	This setting controls whether or not the member will be required activate the card before it can be used. **If ordering a new card** (for new credit card loans as well as new cards for lost or stolen cards), select one of these codes: Do not use card activation (default/blank) Issue with activation (I) No activation (N) Most often you will select *Issue with activation* for new cards. When the member credit card loan is new and this is the original card, the member is required to activate the card before the card can be used. **If reissuing a card** that is identical to a current, active card (such as when replacing a card due to damage or because the old card has expired and a renewed card is needed), choose from one of the following codes: Issue with Activation (default/blank) Additional card, no activation (A) Duplicate card, no activation (D) No activation (N) Select the second through fourth options on this listing (A, D and N) when the member requests a card identical to the original. This code would issue the card ready for use. The member would not have to call the card activation line. If activation is required for one card, all

Field Name	Description
	cards previously issued with this account number would also have to be activated.
Card stock	The 5 character identification of the plastic card stock on which embossing will be done. Each credit card plan will have a unique card stock number.
Emboss style	Indicates whether the card stock is raised emboss or non-raised (flat). If either is supported, select from the two options.
Future card reissue	Select whether to allow these settings upon card reissue: Block from reissue on expiration (B) Or Allow reissue on expiration (R)
Send a new card to the member	Check this to send a card to the member.
Send PIN mailer to member	Check this to send a PIN mailer to the member.
Request 3 day priority	Check this to order with a higher priority. Check with your vendor for the specific number of days.
# of names to be embossed on card	Determines the whether one or two names are embossed on the card. The names are selected on the next screen. Not all vendors support two name embossing – refer to your vendor.

Card Ordering Screen 3 (Embossing Name)

If the credit card BIN is configured for Instant Card Issue, then *Instant Card Issue* (F14) will be available on this screen allowing you to print a card (either new or replacement) though Instant Card Issue. This allows 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. (Currently available for FIS clients only.) See Page 22 for more information.

This screen gives you an overview of the card order. At the bottom of the screen the separate card orders are listed.

- NOTE: The example of the card on this screen uses the last authorized user, not the primary. For this reason you see John W Member and not Mary Member (who is primary) in the example.

There is no need to make changes to the card order, other than to change the number of copies to print (which is generally only used for dual emboss).

When this is a new card order, the *Pending Order* section is blank. If you are adjusting an order, this area will give details on the order. The *Prior Order* section lists details on a previous order, if one exists.

If you select for two name embossing on the previous screen, a second name will appear in the card example.

Card Emboss/Ordering Screen 3 (Emboss Name – 2 Names)

Instant Card Issue (F14) will appear only if the BIN is configured to support the feature. See Page 22 for more information.

This feature is set by entering "2" in the *# of names to be embossed on the card* on the previous screen. Not all vendors support two name embossing.

If a single name is embossed, it can be either the primary member OR one of the additional cardholders.
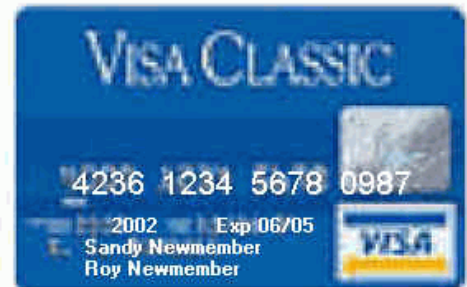
If two names are embossed, the name on line 1 MUST be the primary cardholder.

To print multiple copies of this card, simply enter a number greater than 01 in the *Order xx copies of this card* field.

Then use *Submit Order* (F5). You will then move to the Emboss Order screen.

Card Emboss/Order History Screen

NOTE: If a card is ordered via Instant Card Issue (see Page 22), the screen will read "Instant Card Issue." In these cases, the order cannot be changed since the card order will not go out with the maintenance file.

This screen lists the emboss orders for the online card. The next time maintenance is transmitted to your vendor, the order will be placed. (This means you could re-enter this screen later, *before* the transmission is sent, and make changes if needed.) Once the order has been transmitted, this Credit Card Emboss Selection screen is retained in the history, allowing you to reorder the same emboss order at a later date.

> *IMPORTANT: Cards are always sent to the address on the primary member's MASTER record. If the primary cardholder has a foreign address, the card will be mailed to the credit union. This action protects the CU against fraud that could occur from mailing cards internationally.*

RAISED VERSUS NON-RAISED (FLAT) EMBOSSING

This feature is available for select certified vendors. Contact SettleMINT EFT for more information or to activate this feature.

The credit card BIN allows the selection of the embossing style. Two options are available: raised or non-raised (flat). The BIN selection also allows for the selection of both options per that BIN. In this case, the selection is made when the card is ordered.

CARD STOCK OPTIONS/PRINTED IMAGES ON CARDS

The credit card configuration allows for the entry of the Stock Code identifier (the plastic card stock code used with the plastics vendor—the physical plastic), a Description to help you identify the card stock, and the Stock Type. Options for stock type include the following options: Unknown (0), Pre-printed on custom stock (2), Pre-printed on generic stock (1), or Pre-printed on white stock (3). Pre-printed on white stock must be used to

select to print an image on the card stock. After configuration, the card stock can be selected when the credit card loan is initially created, when a new card is ordered, and during loan account maintenance. At these times, the credit union employee will see the numbers (1-4) and not the descriptions. *Refer to the Credit Card Configuration Guide for more details. Contact SettleMINT EFT to determine if your vendor is supported and to activate this feature.*

Card images are also available for certain certified vendors. This allows a card image to be printed on non-embossed (flat) white card stock. To select this feature, the credit union employee selects a stock code configured for this feature. *Refer to the Credit Card Configuration Guide for more details. Contact SettleMINT EFT to determine if your vendor is supported and to activate this feature.*

MULTIPLE CARD NUMBERS PER CREDIT CARD LOAN – MULTI-PANS PER CREDIT CARD LOAN SUPPORTED

This feature that allows you to create cards with different card numbers for the same credit card loan. For example, a member may have a business with more than one employee and may want a different card number for each employee. *This feature is only available for certified vendors. Contact SettleMINT EFT for more information and to activate this feature.*

- *NOTE: When using this feature, the expiration dates on the cards need to match. You cannot have two card numbers with different expiration dates.*

The following shows the procedure used when ordering two cards for the same credit card loan with different card numbers. In this example, ABC Company would like to have cards for Mary Member and John Member, but would like them to have cards with different card numbers. For Mary's card, you will fill in the card ordering screens with Mary as the primary. John will not be added to the Authorized User screen. See Page 9 for more details on making the original card order.

Below is a screen with Mary's card ordered.
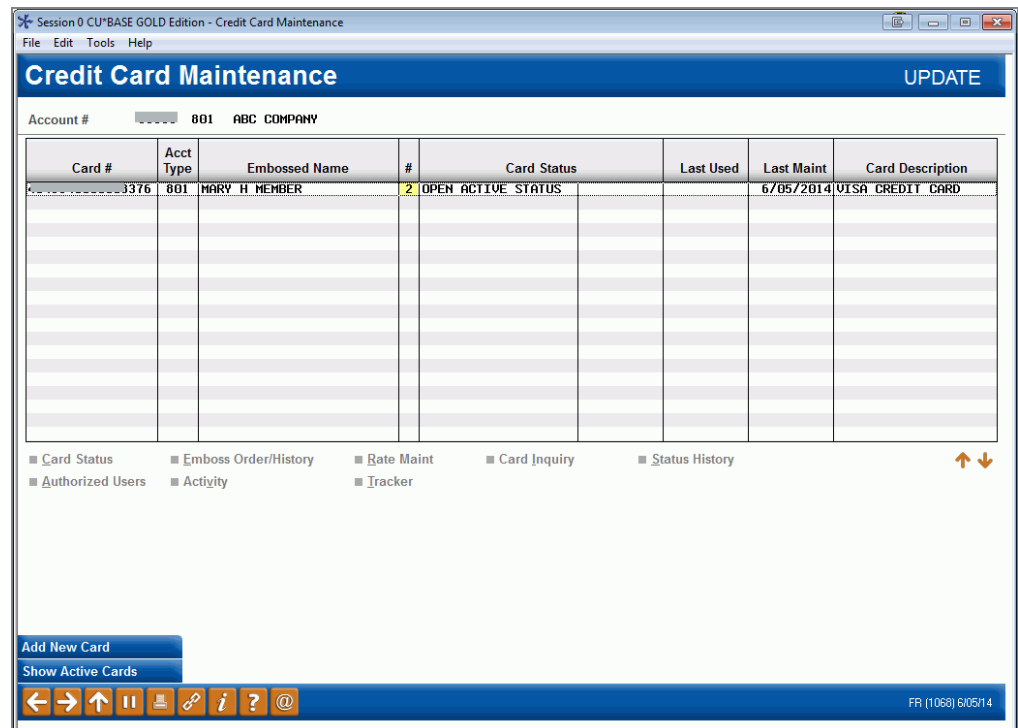
At this point, you would start the order for the second card (John's) by using *Add New Card* and then selecting the BIN and entering the suffix.

When you advance to the Authorized User screen, add John as a second authorized user, and **uncheck** Mary's name so that she is not an authorized user on this card (and also so a card is not generated for her).

When you advance to the next screen, enter John's phone number and Social Security Number so he can activate his card.

On the next screen, leave everything as is and submit the order.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File   Edit   Tools   Help

Order a Card: Choose Names to Emboss   ADD NEW

Account #   801   ABC COMPANY   Card #

| Current Order | Sample Card |

ABC COMPANY
Card stock   TBD
Embossed names   DUAL
Embossed style   Raised
Image ID

Months until expiration   24
Order **01** copies of this card

My Credit Union

8384

ABC COMPANY
JOHN MEMBER

Expires 06/16

		Pending Order						Prior Order				
Authorized User Names	Card Stock	Embossed Names	Embossed Styles	Design/ Image ID	ST	#	Card Stock	Embossed Names	Embossed Styles	Design/ Image ID	Date	ST
JOHN MEMBER					N	3						

■ Select

Submit Order | Instant Issue | Refresh Sample | | | |

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On the final card ordering screen, you can see that John's card was ordered.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File   Edit   Tools   Help

Emboss/Order History   UPDATE

Account #   801   ABC COMPANY
Card #

Emboss Name(s)	Priority	# of Cards	Issue Action	Change Date	Order Status
ABC COMPANY JOHN MEMBER	N	01	Card Only - new PIN/No Mailer	Jun 05, 2014	Card Order Pending

■ Edit Pending Order   ■ Delete Pending Order   ■ View   ■ Reorder Same Pattern   ■ Update for Reissue

Add New Emboss Order
Show Pending Orders

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Once you return to the Credit Card Maintenance screen, you can see that both Mary and John's cards are listed.

In this case, because this BIN is configured for multiple credit card numbers per loan, the number in the # column indicates that two card names are included on the card. (Otherwise this would indicate the number of cards ordered.)

INSTANT CARD ISSUE

CU*Answers has partnered with Datacard Group to offer an integrated Instant Card Issue product when requesting either a new credit card or a replacement card through *Instant Issue* (F14) on the Card Emboss screen, shown on Page 15.

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 SettleMINT 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.
http://www.cuanswers.com/pdf/cb_ref/instant_card_issue.pdf

MISCELLANEOUS ACCOUNT MAINTENANCE

Entry Screens – "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu
Screen 1

You have the following three choices from this screen:

- Enter the account base to view all active, blocked or closed cards for this account base.

- Enter the account base and type to view all active, blocked or closed cards for this loan (account suffix).

- Enter the last four digits of the member's credit card view that select card and the loan it is attached to.

Main Credit Card Maintenance Screen

From this Main Card Maintenance screen you can

- Change a card status – See Page 34.

- View emboss history and edit and reorder an emboss order – See Page 40. (NOTE: This option is also used to **reissue a PIN** to a member without reordering a card. See Page 41.)

- Change a card rate – See Page 26.

- Inquire on a credit card – See Page 43.

- View authorized users of a card – See Page 38.

- Order a replacement card – See following section.

  o NOTE: Ordering a second card with a different card number for the same loan is available for some vendors. Contact SettleMINT for more information. This feature is called "multi-PANs per credit card loan supported." See Page 18.

- View activity on a card (This accesses activity, such as purchases and authorizations)

- View a history of card status changes – See Page 46.

- View the Tracker screen for the member (This can be used to make a note on the member's Tracker)

NOTE: The screen shown above can also be accessed via *Miscellaneous Loan Maintenance* on the Lending Functions (MNLOAN) menu. Enter the loan account and then select *Credit Card Maintenance*.

ORDERING A REPLACEMENT CARD

To order a replacement card, select *Add New Card* (F6) from the Main Card Maintenance screen. (See previous screen.)

- If you are replacing a card see page 34.

- NOTE: Ordering a second card with a different card number for the same loan is available for some vendors. Contact SettleMINT for more information. This feature is called "multi-PANs per credit card loan supported."   See Page 18.

After selecting your BIN, you will first move to Online Card Holder Inquiry screen where you attach the loan suffix to the card.

You will move to the emboss screens, which are the same screens used when ordering a card for the first time. See page 10.

ADJUSTING RATES AT THE CARD LEVEL (INCLUDING PROMOTIONAL RATES)

The CU*BASE online credit card product offers full flexibility of rate management. Credit card rates are applied to the entire portfolio for your credit card product, with variations allowed among charge types. Rates can then be adjusted in a variety of ways. On an account by account basis, you may apply **introductory rates** to new members, **penalty rates** assessed for accounts prone to delinquency or frequently overline, **special rates** for military personnel. You may even award special rates for cardholders who maintain favorable credit conduct.

See more in-depth information regarding Credit Card Promotions in the [Credit Card Promotions](#) booklet.

Main Credit Card Maintenance

Accessed via "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu

From the Main Credit Card Maintenance Screen (shown above), select the card and *Rate Maint*.

Screen 1

The charge types defined for this product are displayed on this screen. You can *Work With* existing records or *Lock/Unlock* them. Select the record and the action you want to perform. The *Work With* instructions follow on the next page. *Lock/Unlock* instructions are found starting on page 33.

Screen 2

From this screen you can <u>A</u>dd a special rate, <u>C</u>hange a rate that has not yet become effective, <u>De</u>lete a pending rate change, or simply <u>V</u>iew the charge type record for this card.

"Add" (F5), <u>C</u>hange, or <u>V</u>iew

Remember: There is no expiration date on a rate adjustment at the card level. To offer a rate for a limited time, you must create two rate adjustment records: one for the new rate and another to re-set or change the rate on a particular date. The effective date drives when the new rate will begin.

A Change Reason is required and is selectable from the configured reason codes as shown in the pop-up window that follows.

Directions on setting up an introductory rate slightly different than those other rates since there is a scheduled date when the rate change will end and the member will again receive the rate of the default charge type (bucket).

For example, ABC Credit Union is offering a six month **introductory rate** to its new members. Special situation would be, 6 month introductory rate

- In this case, the credit union would set up a *Special* (S) change reason to move the rate from the default to the new introductory rate. They would use the current date (today) as the effective date of today so the rate changes immediately.
- Then they would also schedule the rate to move back to the default rate by creating a second record using the *Resume* (R) code. In this case they will leave the interest rate field blank so it will look back to the default charge type (bucket) for the rate. They will also enter an effective date of the end of the promotion.

This feature, as was covered earlier, can be used for many different reasons besides introductory rate, including placing a penalty rate on a member, giving the member a special rate, or handling military personnel's rate.

Code	Short Description	Description	Refresh
C	Valued	Valued Customer	
M	Master	Refresh Master Rate	Y
P	Penalty	Penalty Rate	
R	Resume	Resume Current Rate	Y
S	Special	Special Rate	

■ Select

Session 0 CU*BASE GOLD Edition - Reason Selection — FR (3032)
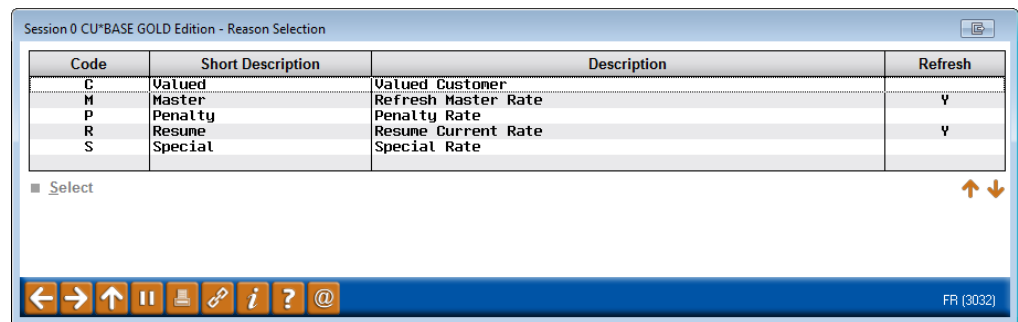
The Refresh indicator = Y indicates that you will leave the New Rate field blank. The system uses the rate on the card master when the effective date of the new rate is reached. Enter the reason code and a comment, but leave the rate blank. A confirmation message will display.

M / Master	Refresh Master Rate – When the effective date of this rate is reached, the rate on the card master will be applied to this card.
R / Resume	Resume Current Rate – When the effective date is reached, the rate on this card will revert to the rate that was on this card prior to the rate adjustment. The Resume feature is a practical choice when applying a penalty rate. The system will return the card to this current rate once they are in good standing according to configuration. See the *Online Credit Cards: Configuration Guide* for more information.
P / Penalty	Penalty Rate - The system puts a penalty rate on the record in the first part of the billing cycle. Defined in Loan Category Configuration, the system tracks delinquencies and overline conditions. The Penalty Rate can also be set manually, using this card level rate maintenance feature.
C / Valued	Valued Customer – This code could be used when a rate adjustment is given on behalf of a customer.
S / Special	Special Rate – This code could be used when adjusting the rate for any reason such as matching competitor rates or offering an introductory rate.

For Reason Codes that are not subject to the Refresh option, a rate is required as well as an effective date.

> **Be careful:** *If no rate is entered the system will use .000. A confirmation window will display for you to accept or back out of the operation without changing the rate. Before pressing Enter, be sure you have entered the rate correctly.*
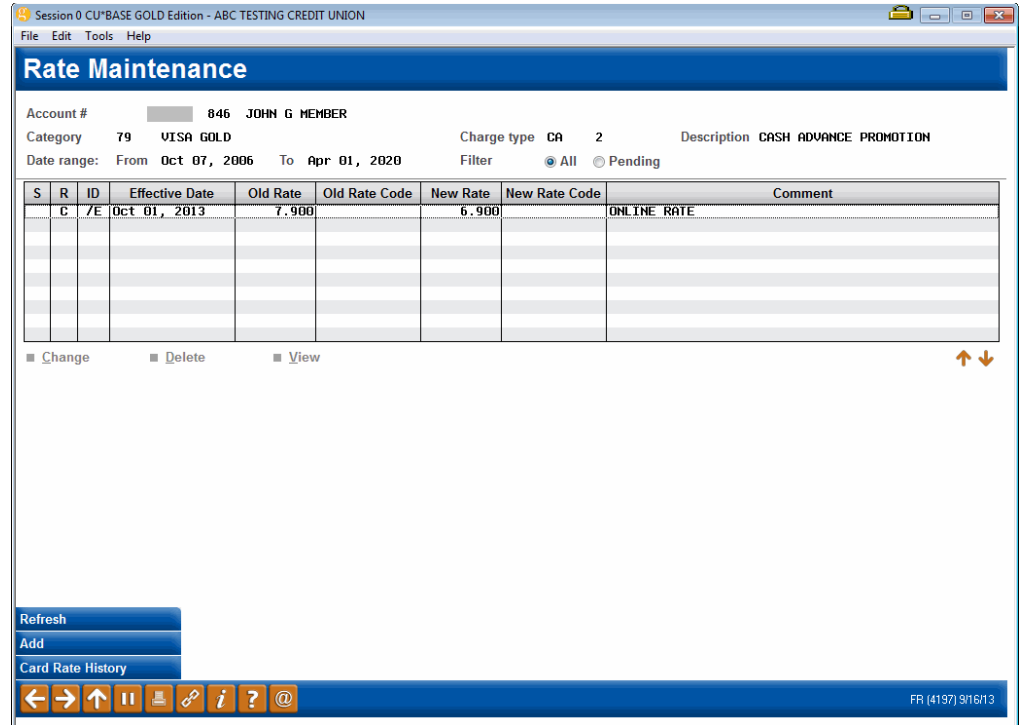
The new schedule rate is applied in the End of Day (EOD) process. If scheduled in advance, the new rate will be effective when that end of day process runs.

- One situation where this is not how rate change are handled if if you select the current date for the rate change. In this case, you will get a message that says rate will take effect immediately. Accept this change and the rate will be placed immediately.

IMPORTANT: If you are setting an introductory rate, you will need to select add a second rate change to revert the rate back to the initial rate. Refer to Page 29 for a discussion of using this in an introductory rate.

Use *Card Rate History* (F9) from to access the following screen.

"Card Rate History" (F9)

This screen above lists the changes made to this Charge Type.   Select the rate change and then *Select* to view the screen shown below.

Comments are displayed on this screen. If there are no comments associated with this record, this message displays: 9214 – Additional comments not available.

Comments are created in **Loan Category Configuration** on the Lending Functions (MNCNFB) menu. See the Online Credit Card Configuration Guide for information.

View

Data in the top section comes from the card master (the portfolio level). In this example, the card master was 7.900 at the time the pending record took effect.

Data displayed under the 'Entered' column reflects the entry by person whose Employee ID is displayed under the 'Updated' column.

If the record is in pending the following will be blank:

- Status – only shows if record has been updated. Once updated, a 'U' will display in the field.
- Applied date - the date the pending rate took affect
- Replaced Rate – the rate the card was at prior to the pending rate change
- Master Was – this is the rate on the card master (at the portfolio level) at the time the pending rate was effective

Lock/Unlock

Records in pending status cannot be locked or unlocked.

This screen locks or unlocks rates for the selected Charge Type. The example above shows that the BT 998 charge type has been locked. This means no changes are allowed on this specific credit card for this charge type.

To reverse a locked or unlock condition, select the charge type and click *Lock/Unlock* option. A confirmation window will display. Press enter or the confirm button to accept.

ADJUSTING CARD STATUS

Main Credit Card Maintenance Screen

Accessed via "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu

If you enter the account base or account base and type on the previous screen you will come to this screen which lists all credit card loan accounts owned by this member and shows the status of each card. Select one the Card Status option to change the status.

From the Main Credit Card Maintenance screen (shown above), select the card and *Card Status*.

Cardholder Maintenance Screen 3 (Change Status)

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

2. Select a hot status code from the list.

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

4. Because the status change is a hot status, you will be presented with a confirmation message. You must select F5-Update to finalize the status change.

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

6. 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.**

7. Use the backup arrow to return to the Maintenance Screen which will show the updated status in CU*BASE.
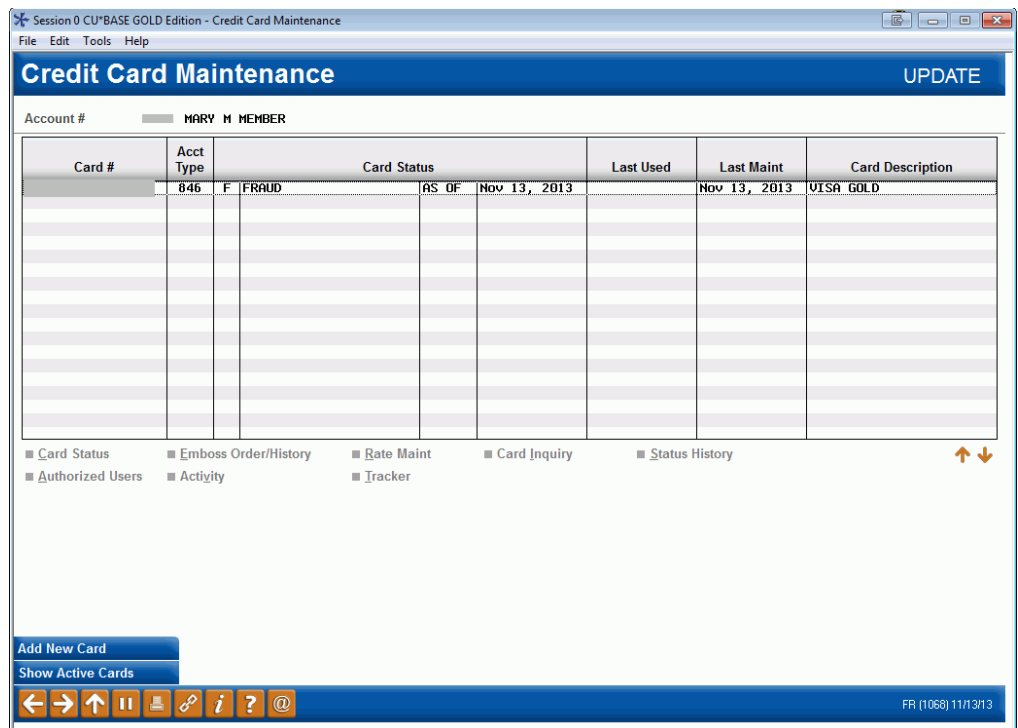
From here you can use *Add Card* (F5) to tie the new card to the same account. From this screen you will enter your loan suffix in the field provided to link the card to the loan and move through the emboss screens – see page 25.

BLOCK CODES

These are codes used to report hot card status.

Block Code	Description	Action	Eligible for Emboss*	Status can be D or X
	blank = Open Active Status (no block)	Approve	Y	
A	Invalid Address	Approve	Y	
B	Bankruptcy	Pick-up	N	☑
C	One Cycle Delinquent	Decline	N	☑
D	Deceased	Pick-up	N	☑
F	Fraud	Pick-up	N	☑
G	Marital Problems	Pick-up	N	☑
H	High Balance	Approve	Y	
I	VIP (Very Important Person)	Approve	Y	
J	Collection Account	Pick-up	N	☑
K	Closed – per Institution	Pick-up	N	☑
L	Lost Account	Pick-up	N	☑
N	Closed Annual Fee Not Paid	Decline	N	☑
P	Past Due 5 days	Approve	Y	
Q	Charge Off	Pick-up	N	☑
S	Stolen Account	Pick-up	N	☑
U	Credit Counseling	Pick-up	N	☑
V	Closed – See File	Pick-up	N	☑
W	Closed – Transfer Balance	Pick-up	N	☑
X	Closed – Per Cardholder	Decline	N	☑
Y	Collection – Legal Pursuit	Pick-up	N	☑
Z	Cardholder Dispute	Approve	Y	

*This Y/N indicator governs eligibility for a card to be embossed and whether the true available card balance is transmitted to your vendor or is set to zero in the Positive Balance File (PBF). A "Y" indicates the card is eligible to be embossed and the true available balance is transmitted to your vendor. An "N" means a card cannot be embossed and the available balance is set to zero in the PBF.

Valid status codes are A – Active, D – Duplicate, or X – Deleted. The status code and block code add a level of control at the card level. The block code determines whether the card can be deleted or identified as a duplicate. Notice that most block codes that restrict embossing of a card, can also be used to mark a card as duplicate or deleted.

A WORD ABOUT HOT CARDS

Block Codes, which appear on the cardholder maintenance screen as well as on various CU*BASE inquiry screens, are updated by during daily maintenance transmissions from all networks. Block codes appear on various CU*BASE inquiry screens. See Page 36 for a list of block codes.

If a member's credit card is lost or stolen during non-business hours, he or she should contact the hot line number provided on the card and report the loss as usual. It is not necessary to update the flag manually in CU*BASE, although we suggest you verify the card status change has been updated on CU*BASE by your vendor.

- Remember: A member can have multiple cards with the same PAN assigned to one credit card loan (for example, for authorized users, additional signers on the loan, etc.). If the loan has a card with a HOT card status, this may affect all cards issued under that loan.

A WORD ABOUT CARD EXPIRATIONS

Card expiration date verification is handled by the card processing vendor to validate the card is active. If so, the transaction authorization is transmitted to CU*BASE.

Once we receive the authorization, CU*BASE will validate the loan category flag for *Use review date for disbursement*. If activated, CU*BASE will then verify the *Review Date* on the loan account record and if that date is in the past, the authorization will be denied.

If the *Use review date for disbursement flag* is not checked in your loan category, the *Review Date* on the loan is informational only and is not used for authorizing transactions.

If the *use review date for disbursement flag is checked in your loan category, if the credit union uses the Review date for disbursements and the date is in the past, the member will experience denials. In cases where the Review date is expired, most likely the card has been reissued with a new expiration date. For these cases, you will need to update the Review date with the new expiration date from the reissued card. This change will also update the expiration date on the card record associated with this loan.*

> *Refer to the separate "Online Credit Cards: Configuration Guide" for details on setting this flag in loan category configuration.*

A WORD ABOUT ALTERNATE ADDRESS PROCESSING

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 address to the vendor.

SettleMINTEFT

This feature must be activated! Contact a SettleMINT EFT representative at settleminteft@cuanswers.com to turn this option on for your vendor.

VIEWING A CARD'S AUTHORIZED USERS

Credit Card Maintenance Screen

Accessed via "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu

From the Credit Card Maintenance screen (shown above), select the card and *Authorized Users*.

- NOTE: This screen is also accessed when ordering a card.

Authorized Users Screen

This screen lets you record information about the **cardholder(s)** on this credit card account. The primary cardholder information is pulled from the MASTER membership information; the secondary cardholder name comes from the first additional signer record attached to the loan account.

Names of 7 additional cardholders can be added (Other names). Enter the names as they should appear on the credit card, up to 25 characters. Additional Holders are authorized users of the credit card, but are NOT necessarily primary or secondary signers for the loan account associated with this credit card.

Additional signers are added to the loan account either at the time the loan is created or later by using this screen (accessed via *Additional Signers* from the Main Credit Card Maintenance screen (accessed via "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu). An additional cardholder can be entered on the loan as an additional signer, but it is not a requirement. The additional holders defined on this screen are authorized users of the credit card, but are not to be confused with additional signers. The primary cardholder can designate up to seven additional holders and one secondary holder.

EDITING, VIEWING, REORDERING A PREVIOUS EMBOSS ORDER

Credit Card Maintenance Screen

**Accessed via "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu**

To edit an emboss order, to view the history of an emboss, or reorder an emboss pattern, select *Emboss Order/History* from the Main Credit Card Maintenance screen (shown above).

Card Emboss/Order History Screen

As long as the Order Status is pending, the order can be edited. (Once the order is marked "Complete," it cannot be updated. To order new emboss pattern, select *Add New Emboss Order* (F6). This will take you to the screen when you can choose your emboss settings.

- NOTE: If the card order is sent via Instant Card Issue, the order will appear with an issue action of *Instant Issued Card* as shown below. You cannot make changes to this order. Learn more about Instant Card Issue on Page 22.

REISSUING A PIN FOR A MEMBER WITHOUT A CARD

To reissue a PIN to a member without reordering a card, use the Emboss/Order History option from the previous screen. In this case, when you access the reorder screens, following the following directions, also available in the Show Me the Steps online help:

http://help.cubase.org/steps/steps.htm#Reissue_Credit_Card_PIN_Without_Card.htm

Use these directions to order reissue credit card PIN to a member, without also reissuing a card. These directions can be used if there is no name change or any other change to the emboss order.

1. Use **Update/Order Online Credit Cards** on the Online ATM/Debit/Credit Card Processing (MNATMD) menu.

2. Enter the account number and press Enter.

3. Select the card from the list and then *Emboss Order/History*.

4. Select the Emboss pattern and *Reorder Same Pattern*.

5. Uncheck *Send a new card to the member* if this box is checked.

6. Check *Send a PIN mailer to member* and select whether to either *Issue a new PIN* or *Keep the existing PIN* from the drop-down menu.

7. Do not make any other changes to this screen. Press Enter.

8. Do not make any changes to the screens. Use *Save/Continue* (F5) to complete the reissue of the PIN.

MONTHLY BATCH REISSUE

If the monthly batch reissue process is handled by your vendor, and a list of cards to be reissued is received by your credit union, you can use the *Update Account Information* feature (see Page 59) to update the Review Date on the member loan record to match the new expiration date on the reissued card. CU*BASE will automatically update the expiration date on the card record.

If CU*Answers is handling the monthly batch reissue process, a menu option is available on your CUSTOM MENU to allow for an automated review and update with a data file transmitted to your card production vendor for the production of the plastic card. The member loan Review Date is also updated using this feature.

Please review the Reference Document: *Reissuing Cards.*

> *It is possible that Home Equity Secured Credit Card LOC's may have a Term on Disbursements. The Review Date on the member loan record is used for this purpose. Consult your credit card loan disclosure for verification.*

CREDIT CARD INQUIRY

Credit Card Maintenance Screen

Accessed via "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu

From the Main Credit Card Maintenance screen select the card and *Card Inquiry.*

Card Inquiry Screen

This screen lists the details of the credit card.

Field Descriptions

Field Name	Description
Card #	The 16 digit number embossed on the member's credit card
Block Code	The status code associated with the member's credit card. **See Page 36 for more information about hot cards and related block actions.**
Block date	The date on which the most recent change to the block code occurred. The system populates this field when the block code entry is saved. The presence of a date in this field indicates that a block code is either currently set on this credit card or there was one in the past. If a block code has never been set this field will be blank.
Base – type	The member's corresponding account number base and loan number suffix. Multiple credit card numbers can be linked to one account base and suffix. If a credit card is reissued with a new card number, the account base and suffix will remain the same.
Setup date	The date the card was first selected to be embossed.
Description	The 20 character description identifies the credit card type. (i.e. VISA PLATINUM). Set up in the Credit Card Configuration sub-system and displayed on this screen.
Maint date	The date on which associated data of this credit card was last changed.
Processor	The third-party processor for this credit card (vendor). This is set up during Credit Card Configuration and displayed on this screen.
Last used date	This date is populated when transactions are processed and posted to this account.
Expiration	This is the date on which this card will expire. The expiration date is calculated based on the number of months effective as entered in the Card Configuration. (See Page 37 to learn more about card expiration.)
Primary Card Holder	
Name	The full name of the primary member on this credit card loan.
SSN	The Social Security number of the primary cardholder.
Birthday	The birth date of the primary cardholder.
Maiden	The data entered into the *Mother's maiden name* field on the primary member's MASTER record. Used for security purposes.
Home phone	Home phone number of the primary cardholder.
Work phone	The 'at work' phone number of the primary cardholder.
Score card	This indicates if this card participates in ScoreCard. ScoreCard™ is Certegy's automated program that provides a flexible method to offer incentives to cardholders: Bonus Points and CashBack reward program.

Field Name	Description
Email/Other	Email, alternate phone number, or other contact information of the primary cardholder.
Secondary Card Holder	
Name	The full name of the Secondary cardholder on this credit card account. Multiple Additional Signers can exist for one credit card loan. If there are multiple Additional Signers, CU*BASE will display the first record found on the Online Card Maintenance screen in the Secondary Card Holder segment. Other names are displayed only on the Additional Signers screen. The Secondary Card Holder may be created at the same time the loan is written or added subsequent to the credit card loan using Update Misc. Loan Information. The Secondary Card Holder is eligible to have a credit card embossed in his/her own name.
Birthday	The birth date of the secondary cardholder.
SSN	The Social Security number of the secondary cardholder.
Additional Holders	
Additional Holders	Names of 7 additional cardholders are listed here as they will appear on the credit card. Additional Holders are authorized users of the credit card, but are NOT necessarily primary or secondary signers for the loan account associated with this credit card. > Additional signers are added to the loan account either at the time the loan is created or later by using Update Misc. Loan Information. An additional cardholder can be entered on the loan as an additional signer, but it is not a requirement. The additional holders defined on this screen are authorized users of the credit card, but are not to be confused with additional signers. The primary cardholder can designate up to seven additional holders and one secondary holder.

CARD STATUS CHANGE HISTORY

Credit Card Maintenance Screen

Accessed via "Update/Order Online Credit Cards" on the Online ATM/Debit/Credit Card Processing (MNATMD) menu

1. From the Main Credit Card Maintenance screen, select the card and *Status History*.

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

Card Status History Screen

POSTING CREDIT CARD PAYMENTS

METHODS FOR POSTING PAYMENTS

Because a credit card loan is simply a special type of CU*BASE loan account, payments can be made through all of the normal channels that are used to make loan payments:

⇒ Teller Processing
See Page 51 for some tips on using the Catch-Up Calculator!

⇒ Direct/Mail Post

⇒ Phone and Journal Transfers

⇒ Automated Funds Transfers (AFT)
See below for special instructions.

⇒ CU*TALK Audio Response

⇒ **It's Me 247** Online Banking

SETTING UP AUTOMATED PAYMENTS (AFT)

Although most of these channels work the same regardless of the type of loan on which you are paying, the Automated Funds Transfer (AFT) feature is slightly different when setting up a payment to a credit card loan.

"Update Auto Transfer Information" on the Update Functions 1 (MNUPDT) menu (First screen after entry of account number)

When setting up an AFT to pay on a credit card loan, there are several ways you can set up the record, depending on how much the member wants to

pay. After entering the account numbers, you will be presented with four options. (NOTE: The wording VISA CLASSIC will vary according to the loan.)

◉ **Make a regular loan payment to VISA GOLD.**

> Select this option if the member wants to make the minimum payment (as reported on the most recent billing statement).

◉ **Let me specify an amount to transfer every time.**

> Select this option to pay a certain amount every time. Then enter the exact amount into the amount field on the next screen. To avoid the loan going delinquent, this amount should be at least equal to the minimum payment each month, or the equivalent if performing transfers multiple times during the month (such as for a Weekly transfer frequency).

◉ **Sweep the entire available balance from REGULAR SAVINGS to VISA GOLD every time.**

> Use this option to do a balance sweep and pay the entire amount of the account towards the payment on the credit card.

◉ **Pay the loan in full every time (for credit cards or lines of credit).**

> Select this option if the member wants to pay the credit card balance off *in full* every time. Regardless of the actual credit card balance at the time the transfer is made, AFT will transfer the amount printed in the New Balance field of the billing statement. That New Balance amount will be deducted from the designated *Transfer From* account. Again, the recommended frequency with this method is Monthly.

Second Screen (pay loan in full selected)

If you selected to pay a certain amount, a field would appear that would be input capable, allowing you to enter the specific amount.

Enter the secondary transaction description to identify the transfer and select whether to show this on the To: account.

Check this box for AFTs used for collections purposes so that members cannot change the AFT transfer online.

All other AFT features work the same as usual, including payment date control and delinquency control settings that control how the AFT will "catch

up" if the total amount is not available when the original transfer is attempted.

> *Click* [i] *in the lower left corner of any CU*BASE screen to access the CU*BASE Online Help for more information. Or refer to the booklet "Automated Funds Transfer/Check Funds Transfer."*

HOW PAYMENT TRANSACTIONS ARE APPLIED

Payments are applied according to a multi-level payment matrix found in the Loan Category Configuration. Any delinquent amounts or late fines supersede any configurable matrix values.

Category	Payment Priority	Rate Priority
Cash advance	2	⊙ Highest ○ Lowest
Balance transfer	1	⊙ Highest ○ Lowest
Purchases	3	⊙ Highest ○ Lowest

Rate Priority by Charge Type

To comply with the CARD Act, payments are posted to the Charge Type with the Highest Rate first. ***The configurable Rate Priority values in the Loan Category configuration are no longer used.***

Payment Priority

In the instance where rates are the same between two or more Charge Types, the Payment Priority sequence is used.

Prior and Current Period Balances

There are two more levels involved when applying payments; it's not just the charge types and their balances. Each charge type is further broken into prior period and current period amounts represented by finance charges, transaction fees, and balances. Therefore as the legend below suggests, there are six different segments involved in applying payments to credit card loans.

Legend:

1. Any Late Fine amounts owed
2. Prior period Finance Charges
3. Prior period Transaction Fees
4. Prior period Balance
5. Current period Finance Charges
6. Current period Transaction Fees
7. Current period Balance

CU*BASE applies funds until they are depleted.

GRACE PERIOD PROCESSING

A grace period is a configurable period during which finance charges are not assessed, assuming the full previous balance is paid by the due date. Members qualify for a grace period for charges made in a selected month if they have paid in full the charge type balances made for the previous billing cycle. Otherwise, they do not qualify.

> *CU*BASE allows you to specify all charge types to use a grace period (balance transfers, cash advance and purchase).*

For example, if a member does not pay the purchase balance for the May billing cycle in full by June 28th, the member is not eligible for the grace period with respect to purchases made during the June billing cycle, regardless of whether the consumer pays the purchase balance of the June billing cycle in full by July 28th.

UNDERSTANDING DELINQUENCY

> *For information about credit card delinquency and your collections efforts, refer to Page 85.*

USING THE PAYMENT CATCH-UP CALCULATOR

When posting a payment in teller processing, the Teller Deposits/ Withdrawals screen will display small green buttons next to each loan account type, like this:

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
5.00	0.00	REGULAR SAVINGS	000	0.00					🔍
8.87-	8.87-	CHECKING	110	0.00					🔍
3,125.00	170.00	SIGNATURE LOAN	645	0.00					🔍
1,390.81	350.00	SIMPLY PLATINUM	867	0.00					🔍

On a normal loan type, the buttons just display the delinquency info pop-up window. But for a credit card loan, you can click the button to display the Payment Catch-Up Calculator:

Current Credit Card

Delinquent Credit Card

Be sure to use Page Down to view additional payments if the account is more than three months past due.

NOTE: This Catch-Up Calculator can also be accessed via Account Inquiry by using the command key on the Delinquency Info window (see Page 91). It can also be access via the "Catch Up" action code in Phone Operator. (This Phone Operator action code is only shown if the member has a delinquent account.)

- NOTE: The next pay date will not show due if the current date is before the next pay date.

- **CU*TIP:** If you are using Teller to make a credit card payment, any amount that was in the "Show payments that will be caught up..." field (see previous graphic) will be pulled back into the Entry field for that account so that that amount could be paid during this transaction, if desired. *(The example above does not have an amount in this field.)*

This window displays delinquency and other account information about a credit card loan account. It also allows you to estimate the effect on the member's account if you were to make a certain payment amount.

> *No payment will actually be made; the calculator just shows you what would happen to due dates, amount due, account balance, etc., if you* were *to pay that amount.*

Use the tabs at the top to see the current information about the account. The Catch Up Calculator tab includes account information, including the amount due as calculated by the system. The center of this tab shows each individual monthly payment that needs to be caught up, as well as the fines associated with delinquency.

The Last Statement Payoff Information tab shows information about the previous statement, and the Account Information tab includes in miscellaneous information, including the total number of delinquent payments and the length of the delinquency.

Enter an amount into the *Show payments that will be caught up...* field and press Enter to perform the calculation. Any fine or payment that will be caught up will show as 0.00 in the Remaining column. **Be sure to use Page Down to see additional payments, if the account is more than 3 months past due.**

You can enter a different amount as many times as you like until the desired payments show as "caught up" (remaining amount = 0.00). When done, use the backup arrow to exit.

CREDIT CARD ACCOUNT AND TRANSACTION INQUIRY

There are several different inquiry features available to let you review information about a member's credit card activity, from purchases to payments.
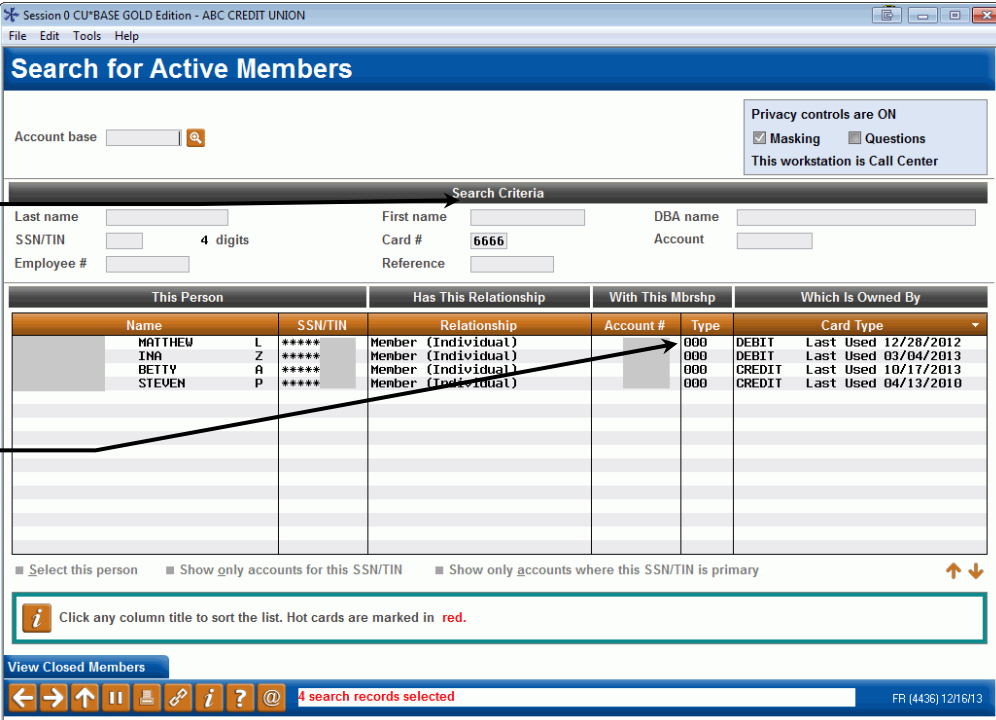
Following are some sample screens with notations that show the unique characteristics of credit card loans. Refer to Online Help [i] for complete information about using any of these screens.

SEARCHING FOR AN ACCOUNT USING A CREDIT CARD

Member Inquiry, Phone Op, & Teller Posting Account Selection Screen

Use this search field if you need to find a member account. Enter the last four digits of the credit card number. In this example, 6666 was entered and the system displayed several entries where the credit card number ended in 6666.

For security purposes, the card number will not be shown.

When using regular Member Inquiry, Phone Operator software, or the Teller Posting system, a new search field will be available so that you can look up a member based on the last few digits of his or her credit card number. Select the name in the list and use *Select this person* or Enter to proceed as usual.

VIEWING CREDIT CARDS IN MEMBER INQUIRY AND PHONE OP

You can display information about credit card accounts in both Member Inquiry and Phone Operator software. Remember that Phone Op software cannot display information about closed accounts, but can be used to perform transactions for the member. '

Notice the **negative balance** on this Visa Classic account.

Because this is a credit card loan, the negative balance indicates the loan has been *overpaid*. Members can overpay these loans in order to raise their credit limit temporarily for a vacation or special event.

When an account is overpaid, the overpayment amount is automatically added in when calculating the available credit limit for purchases and other transactions.

Pressing *Nickname (F21)* will display the account nickname if one exists.

Use *Toggle Card #* to toggle the *Description* to show the last four digits of the credit card number.

Phone Operator

The *CC Inquiry* action code can be used to display information from a member's credit card statement, including balances owed by charge type. See the sample screens shown starting on Page 63.

The *History* action code will still display transaction history for this credit card loan, similar to any other account type. See the sample screen shown below.

Select the loan and use *Inquiry* to view the following screen.

Click the __Cardholder Info__ button to display cardholder information. A view-only version of the screen will appear.

Click the __Credit Card Inquiry__ button to view a history of activity on this credit card, including a breakdown of balances owed by charge type (purchases, cash advances, balance transfers). The screen shown on Page 63 will appear.

Only the last four digits of the card is displayed by default.

If the *Regular payment* field label appears highlighted, it means that there is a pending Payment Change record waiting to be implemented for this account (see Page 71).

Account Inquiry

Member Account Inquiry

Account #	MARY A MEMBER

Account	900	MASTERCARD-CLASSIC
Category	91	MC CLASSIC
Purpose	35	MASTERCARD
Security	40	SIGNATURE
Proc type	V	CREDIT CARD LOAN

CC# ************6666

Date opened   Dec 01, 1993
G/L account   705.10-01

Cardholder Info
Credit Card Inquiry

Current balance	313.78-
+ Interest	0.00
+ Delinquent fine	0.00
- Insurance rebate	0.00
= Loan payoff	313.78-

YTD interest   205.37

Review date   Feb 29, 2016

Club benefits
Accrued   0.00
YTD   0.00

Disbursement limit	2,000.00
Interest accrued through	Jan 25, 2011
Last disbursed balance	1,986.22
Last payment	1,800.00
Regular payment	60.00
Amount due	0.00
Partial pay	0.00

Secured funds	6.32
Total disbursed	28,324.73
Last disbursed	Oct 17, 2013
Last payment	Dec 16, 2013
Next payment	Nov 28, 2013
# pmts remaining	
Frequency	MONTHLY

Available funds	2,307.46
First payment	Jan 01, 1994
ECOA code	1
Escrow	
Escrow payment	0.00
# of refinances	0

Transaction inquiry date   Dec 16, 2013   [MMDDYY]

FR (3762) 12/16/13

If a credit card loan is delinquent, the Delinquency window will appear automatically as usual. You can also use this feature to view the statement history window (see Page 91).

Phone Op Transaction History (History option from Phone Operator)

Use the **Toggle Description** button to display additional transaction description details and reference numbers for credit card transactions.

Use this to display a separate screen showing the entire secondary transaction description. Although this can be used for any account type, it is especially helpful for credit card transactions where the secondary transaction description can be lengthy. See the sample screen shown below.

Additional Transaction Information
Example 1

*This screen appears when you select a transaction on the Phone Op History screen (shown on the previous page) and select **Additional transaction information**.*

This screen not only shows you the complete description, it also displays information about how this transaction was applied to the various charge types (purchases, cash advances, or balance transfers). This will be helpful should you need to perform an Account Adjustment related to this transaction. (See Page 97 for details about performing adjustments to credit card loans.)

Example 2

This is an example of a payment transaction. Notice the amount was applied to two different charge type buckets.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File   Edit   Tools   Help

Credit Card Transaction Inquiry

Account   -811   JOHN M MEMBER
Transaction sequence #   09977

No extended description exists for this record.

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct
2/18/12	2/18/12	12:41:49	200.00-	0.00	0.00	PC CU TRANSFER	777-110

Charge Type	Amount	Finance Charge	Apply As
PU 2	48.59-	0.00	
BT 7	151.41-	23.95	

FR (3775) 12/18/13

SECURED/UNCOLLECTED FUNDS

Inquiry View (Inquiry Option from Phone Operator)

Secured or *Pledged* (F15) will direct you to the Pledge shares and then *Show Secured Shares* (F15) from this screen will take you to the Miscellaneous shares. See the following three screens.

To view the pledged shares on an account, use the lookup next to *Secured* or *Pledged* (F15) to move to the following screen.

Secured Funds Information Screen ("Pledged" or "Secured" (F15) from the previous screen)

Taking *Show Secured Shares* (F15) from this screen will take you to the Miscellaneous Shares on the account.

This screen shows the Pledged Shares on the account. Taking *History* (F18) will show you the history of the pledged shares.

Authorized transactions would appear on this screen as secured funds. From the screen above, select *Show Secured Shares* (F15) to move to the Miscellaneous Secured Funds Screen. The information shown in the following screen represents current outstanding authorizations

Miscellaneous Secured Funds ("Show Secured Shares" (F15) from previous screen)

This screen shows the Miscellaneous Shares on the account. Taking *History* (F18) will show you the history of the Miscellaneous shares.

From the previous screen select *History* (F18) to view the history of authorization adds, matches, manual overrides and purged authorizations.

Miscellaneous Secured History ("History" (F18) from the previous screen)

Session 0 CU*BASE GOLD Edition - Misc. Secured Funds History Inquiry

File   Edit   Tools   Help

Misc. Secured Funds History Inquiry

Member   TIMOTHY   Opened May 01, 1984

Account   900 MC CLASSIC

Date	Time	Origin	Description	Activity	Amount	Secure Balance
Oct 15, 2013	1:33	22	APL*APPLE ITUNES STO	ADD	1.05	1.05
Sep 25, 2013	0:41	22	ATLANTIC OCEANSIDE	PURGE	106.00-	0.00
Sep 23, 2013	20:03	22	NATIONAL PARK TOURS	MATCH	60.00-	106.00
Sep 23, 2013	0:53	22	ATLANTIC OCEANSIDE	PURGE	378.00-	166.00
Sep 21, 2013	19:50	22	LUNENBURG VARIETY	MATCH	91.00-	544.00
Sep 21, 2013	9:10	22	ATLANTIC OCEANSIDE	ADD	106.00	635.00
Sep 20, 2013	19:54	22	APPLEBEE S AJAX	MATCH	58.10-	529.00
Sep 20, 2013	19:54	22	FUELCO #01170	MATCH	93.99-	587.10
Sep 20, 2013	9:34	22	NATIONAL PARK TOURS	ADD	60.00	681.09
Sep 19, 2013	18:52	22	ATLANTIC OCEANSIDE	ADD	378.00	621.09
Sep 19, 2013	13:57	22	LUNENBURG VARIETY	ADD	91.00	243.09
Sep 18, 2013	21:27	22	FUELCO #01170	ADD	93.99	152.09
Sep 18, 2013	20:14	22	APPLEBEE S AJAX	ADD	58.10	58.10
Sep 13, 2013	19:53	22	SOUTHWEST AI WN	MATCH	419.60-	0.00
Sep 11, 2013	19:52	22	POHLCAT GOLF COURSE	MATCH	40.00-	419.60
Sep 11, 2013	12:37	22	SOUTHWEST AI WN	ADD	419.60	459.60
Sep 08, 2013	11:21	22	POHLCAT GOLF COURSE	ADD	40.00	40.00

Total secured   1.05

New Account

New Account Type

FR (375) 12/16/13

CREDIT CARD INQUIRY FEATURES

In addition to regular transaction history and account inquiry features for credit card loans, there are some special inquiry screens available that are unique to credit cards and include things like amounts owed by charge type (purchases versus cash advances, for example) and statement history.

Credit Card Inquiry Screen ("CC Inquiry" from Phone Operator)

This sentence only applies if grace period is configured for all purchase buckets, Finance charges could apply for balance transfers or cash advance amounts.

Use *History* (F5) to see the Statement History screen (shown on Page 91). This is helpful when researching delinquency.

Use *Detail* (F10) to see a breakdown of total transactions posted under each charge type code. The screen shown on Page 64 will appear.

This screen appears when you use the "CC Inquiry" action code in Phone Operator, or when you click the Credit Card Inquiry button on the Account Inquiry screen for a credit card loan account.

This screen provides some general information about the credit card account. The bottom of the screen displays a list of charge type "buckets" against which purchases, cash advances, and/or balance transfers have been posted for this member.

"Detail" (F10) – PU999 charge type

This screen shows details for each of the charge type "buckets" on the previous Credit Card Inquiry screen. One charge type is displayed at a time.

Use Page Down and Page Up or click the arrow keys to display additional records.

Credit Card Inquiry — OPEN ACTIVE STAT

Account #   630   CHERYL   Card #   ***********
Charge type   PU 999   Range   to 99/99/9999   ☐ Locked ☐ Rate   Status A

	Current	Prior
Prior balance	3,210.58	3,290.05
- Payments	0.00	132.00
+ Misc. adjustments	0.00	0.00
+ Purchases	0.00	20.00
+ Transaction fin. charge	0.00	0.00
+ Periodic F/C	0.00	32.53
= New balance	3,210.58	3,210.58
Fine	80.00	0.00
Transfer other	0.00	0.00
Paid by due	0.00	112.00
Paid gross	0.00	112.00
Periodic rate	000 11.900	11.900
Cumulative	11/12/2011 38,526.96	99,761.55
Days	12	31
ADB	3,210.58	3,218.11
Estimated finance charge	12.56	

YTD	Charged	Paid
Periodic	330.57	332.87
Tran F/C	0.00	0.00
Fine	200.00	140.00

Unpaid	Current	Prior
Periodic	32.53	2.30-
Tran F/C	0.00	0.00
Fine	80.00	20.00-

Paid to This Period
Current balance	0.00
Prior balance	0.00
Periodic F/C	0.00
Tran F/C	0.00
Fine	0.00

History
Rates

CU (4416) 12/16/13

Page Down to All Charge Types

*This screen shows totals for all charge types. The ** indicates sum total of all charge types. Previous pages display individual charge type 'buckets'.*

Credit Card Inquiry — OPEN ACTIVE STAT

Account #   811   JOHN M MEMBER   Card #   ***********8229
Charge type   **   Range   to   ☐ Rate   Status

	Current	Prior
Prior balance	187.55	0.95-
- Payments	0.00	0.00
+ Misc. adjustments	0.00	0.00
+ Purchases	200.00	188.50
+ Transaction fin. charge	2.00	0.00
+ Periodic F/C	0.00	0.00
= New balance	389.55	187.55
Fine	0.00	0.00
Transfer other	0.00	0.00
Paid by due	0.00	0.00
Paid gross	0.00	0.00
Periodic rate		
Cumulative		
Days		
ADB		
Estimated finance charge	0.61	

YTD	Charged	Paid
Periodic	41.23	57.12
Tran F/C	2.00	0.00
Fine	0.00	0.00

Unpaid	Current	Prior
Periodic	0.00	15.89-
Tran F/C	2.00	0.00
Fine	0.00	0.00

Paid to This Period
Current balance	0.00
Prior balance	0.00
Periodic F/C	0.00
Tran F/C	0.00
Fine	0.00

History
Rates

FR (4416) 12/18/13

The left side of the screen displays current month data and a snapshot of the account as of last month end. At the end of each month, when the billing cycle runs, the data moves from current to prior. Current month is dynamic and therefore a picture of activity on this account as it occurs. The right side of the screen, also dynamic, breaks out the two types of finance charges and balance information.

CREDIT CARD INQUIRY FOR MEMBERS THROUGH "IT'S ME 247"

In order to emphasize that your credit card program is a credit union product, credit card loans will be included along with all other account types in **It's Me 247**. Members can check balances, make payments, and view status information at any time on line. If they have signed up for e-statements, they can even view their credit card statements online as well.

On the Account Summary page, credit card loans will be listed in a separate section just below all other loan types, primarily because of the difference in how the account number is displayed.

Account Summary

Loan Information

If a member has transactions that are pending, the Available Balance text will link to a screen listing the pending transactions.

This button will display transaction history on the Account Detail screen. (See following image).

This button will take the member to the Transfer Wizard where the member can make a payment on the loan.

Account Detail

The Account Detail shows the full transaction description, including location, reference number, and other details from the credit card transaction.

Transfers can be made to and from the credit card account just like any other type of loan.

CREDIT CARD STATEMENTS

Credit card statements are produced each month by Sage Direct, Inc., CU*Answers' statement provider and are mailed along with regular member account statements. Sage works with CU*Answers and the credit union to format, print, and mail paper statements. Credit card statements are mailed in the same envelope as normal member account statements.

> *Refer to the "Credit Cards Configuration Guide" for important information about the importance of using Sage Direct for credit card statement processing.*

E-statements are also available and can be accessed both by members via **It's Me 247**, as well as by credit union staff using the **F20-Statements** feature in both Member Inquiry and Phone Operator. E-statements will be produced in Text, HTML or PDF formats. For members only, the following screen will first appear:
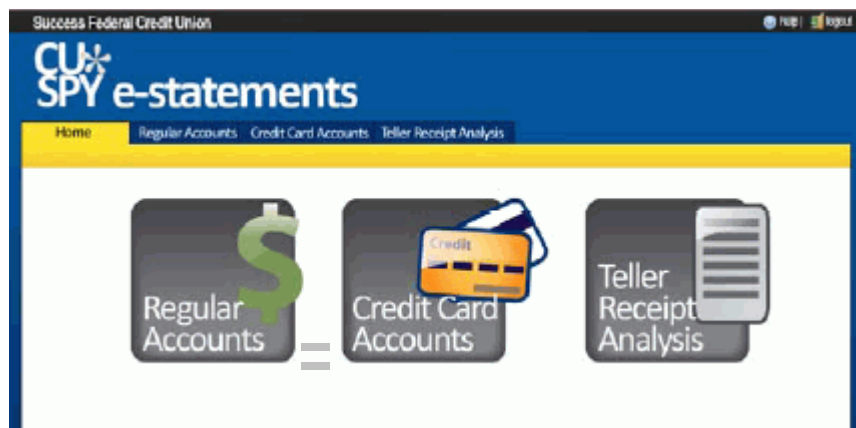
The user simply clicks either Regular Accounts or Credit Card Accounts to proceed to the desired statement archives. (Teller Receipt Analysis may also be available.) Both use the standard retention period of 18 months.

A sample printed credit card statement is shown starting on the following page.

Sample Credit Card Statement

** CREDIT CARD STATEMENT **

ICCU
Isabella Community
Credit Union

PO Box 427
Mt. Pleasant MI 48804-0427
(989) 773-5927 or toll free (866) 773-5927
www.ICCUonline.com

Member Number	999999-850
VISA PLATINUM	*****9999
Statement Date	4/30/2010
Payoff Amount	**$3,944.51**
Minimum Payment	**$119.00**
Payment Due Date	**5/28/2010**

AUTO "AUTO"*SCH 5-DIGIT 12345
000002487 02 AV   0.460
JOHN D SAMPLE
123 ANY STREET
ANYTOWN USA 12345-6789

0001
0002495

Amount
Enclosed $ [   ]

ISABELLA COMMUNITY CREDIT UNION

Your credit union is online, real time. When you make a deposit it is posted immediately. When you check your VISA balance with "It'sMe247" online access it's free and it's real-time. Online, real time for more than 20 years. Expect nothing less.

Summary of Account

Previous Balance		4,056.56
Payments, Credits, Benefits	(-)	375.00
Purchases, Cash Adv, Bal Transfers	(+)	232.79
Finance Charges and Other Fees	(+)	30.16
Misc Adjustments		.00
New Balance		3,944.51

Available Credit

Credit Limit	5,000.00
New Balance	3,944.51
Credit Available	1,055.49

Account Information

Member Number	999999-850
VISA PLATINUM	*****9999
Statement Date	4/30/2010
Payoff Amount	**$3,944.51**
Minimum Payment	**$119.00**
Payment Due Date	**5/28/2010**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a $15 late fee and your APRs may be increased up to the Penalty APR of 15.900%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 years	$5,181
$125	3 years.	$4,509 (Savings=$672)

If you would like information about credit counseling services, call 1-866-853-2227.

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Apr 09	Apr 08	CFCA *SPONSORSHIP	800-875-6564 , KS	30.00
Apr 09	Apr 08	RIC'S FOOD CENTER	MT PLEASANT , MI	35.28
Apr 12	Apr 09	MEIJER INC #69 Q	MT PLEASANT , MI	61.34
Apr 12	Apr 11	USPS 256440955208018	MT PLEASANT , MI	7.92
Apr 17	Apr 17	LANDSENDBUSINESS	800-338-2000 , WI	58.30
Apr 24	Apr 23	WEIGHTWATCHERS.COM	800-957-4293 , NY	39.95
Apr 26	Apr 26	AUTO. FUNDS TRANSFER	Transfer Acct: 999999-000	375.00 CR
Apr 30	Apr 30	FIN CHG PURCHASE		30.16

Total Fees Charged in 2010	$.00
Total Interest Charged in 2010	$129.76

Total Fees For This Period	.00

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.02438 %	.03150 %	.02438 %
Annual Percentage Rate	8.900 %	11.500 %	8.900 %
Average Daily Balance	$.00	$.00	$4,122.33

Finance Charges			
Interest Charges	$.00	$.00	$30.16
Transaction Fees	$.00	$.00	$.00
Total Finance Charge	$.00	$.00	$30.16

C07030100024953V0.460   P S 3 H 0000126 00 0000001 1AAAAA   01

CHANGING THE MINIMUM PAYMENT ON A CREDIT CARD ACCOUNT

There are two techniques for changing the minimum payment due on a credit card account, depending on whether the change should affect the current billing/statement period only or whether the change should take place starting in a future statement period.

CHANGING MINIMUM PAYMENT FOR THE CURRENT STATEMENT CYCLE

This technique lets you set a different minimum payment for the current payment cycle than what appeared on the printed statement the member received. This allows the member to pay this agreed-upon amount and the system will consider it to have satisfied the minimum payment due.

> *The change will affect the current cycle ONLY. See the following pages for instructions on using the Payment Changes feature to make a future and/or longer-term change (such as for a reaffirmation process or for a skip-a-pay program).*

1. Access the Update Account Information Account feature (***Loan Account Maintenance*** on the Lending Functions (MNLOAN) menu or ***Update Member Account Infor*** on the Update Functions 1 (MNUPDT) menu).

2. Change the amount shown in the *Schedule Payment* field to be the correct payment amount for the current cycle.

3. Use ***Account Flag Maint*** (F15) to display the screen shown on page 78.

4. Enter the correct minimum payment amount into the *Statement current minimum due* field and press Enter to save.

CHANGING MINIMUM PAYMENT FOR A <u>FUTURE</u> BILLING CYCLE

The "Payment Changes" feature in Misc. Loan Maintenance lets you specify the minimum payment amount that should be used for a credit card loan effective *for any month in the future*. For example, a change for a February payment must be made by end of month January.

This can be used to set a static payment amount on a credit card loan that has been through the reaffirmation process, where a certain payment amount has been negotiated with the member. It can also be used to set the payment amount of an individual loan to zero ($0.00) for one or more months to allow you to offer a "skip-a-pay" program.

Refer to the "Credit Card Skip-a-Pay" booklet for more details on offering a membership mass-generated skip-a-pay program.

"Miscellaneous Loan Maintenance" on the Lending Functions (MNLOAN) menu, Payment Changes

Choose *Payment changes* and use Enter to proceed. Following are instructions for completing the payment changes screen for both a reaffirmation process (see below) or for a skip-a-pay program (see Page 74).

REAFFIRMATION: SETTING A SPECIFIC PAYMENT AMOUNT

"Miscellaneous Loan Maintenance" on the Lending Functions (MNLOAN) menu, Payment Changes

1. Enter the date on which the change should take place and press Enter to proceed to the second screen. For a reaffirmation, you could enter today's date to indicate when the change was negotiated or approved. The change will take place at the end of that month as part of the normal billing cycle. For example, if the date **12/31/13** is entered, the change would take effect at the end of December during the normal billing cycle.

2. On this second screen, enter the new payment amount. Press Enter to record the change and return to the first screen:

This payment will take effect as of the <u>end</u> of the specified month, and **will remain in effect until this record is deleted or another one is entered for a future date**.

3. If the new payment should be in place for only a certain period of time, you can repeat steps 1 & 2 above, entering the date when the system-calculated payment should start being used again with an amount of 9,999,999.99 (all 9s). Starting with that month, the system will take over and calculate the payment as usual from that point on.
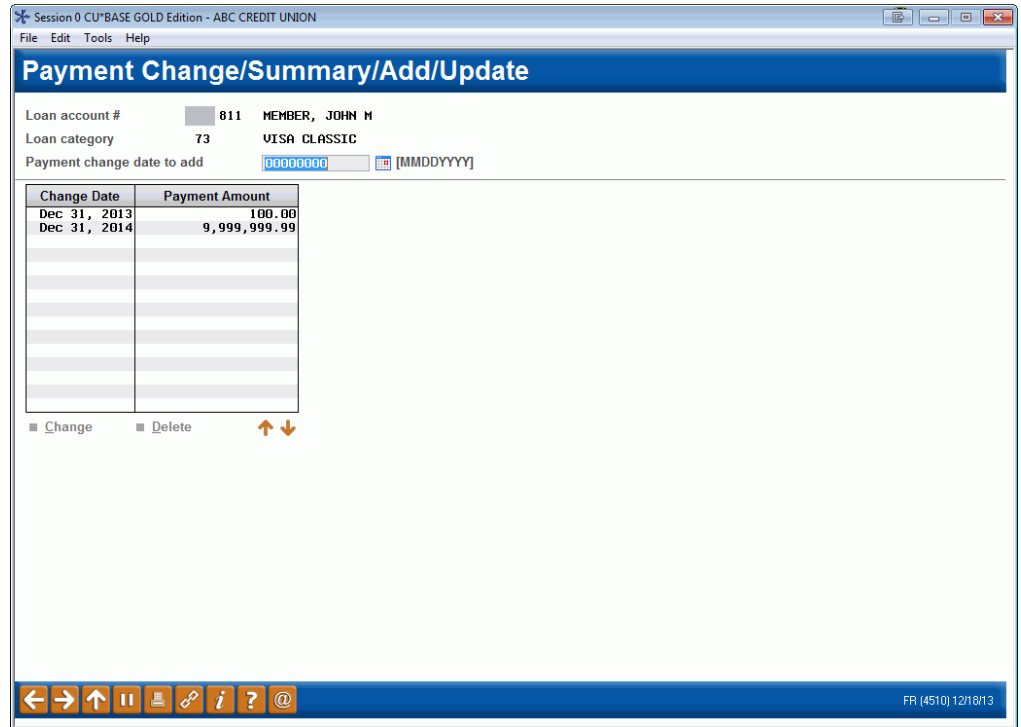
In the previous sample, the member is being given a static $100.00 payment each month from December 2013 through December 2014. In December 2014, the system-calculated payment will begin again:

Next, if this is also a delinquent loan, access the Update Account Information feature as shown below and make the following adjustments to prevent normal delinquency processing from altering the payment amount.

"Loan Account Maintenance" on the Lending Functions (MNLOAN) menu

or

"Update Member Account Infor" on the Update Functions 1 (MNUPDT) menu)

- Change the *Next payment* to the next cycle when the new payment should start.

- Clear the *1st delinquent date* field.

- Evaluate the *Delinq fine amt* - If not charging this fine, clear this field.

- Evaluate the *Disbursement limit* - If the member's account is currently overline, increase the amount so it is no longer overline.

5. Use Enter to save all changes.

"SKIP-A-PAY": SETTING A ZERO PAYMENT AMOUNT

"Miscellaneous Loan Maintenance" on the Lending Functions (MNLOAN) menu, Payment Changes

1. Enter the date on which the change should take place (any date in the current or future month) and press Enter to proceed to the second screen. The change will take place at the end of that month as part of the normal billing cycle. For example, if 12/31/13 is entered, the change would take effect at the end of December during the normal billing cycle.

2. On this second screen, leave the Payment amount field <u>blank</u> (for a 0.00 payment)....

...and press Enter. The following confirmation window will appear:
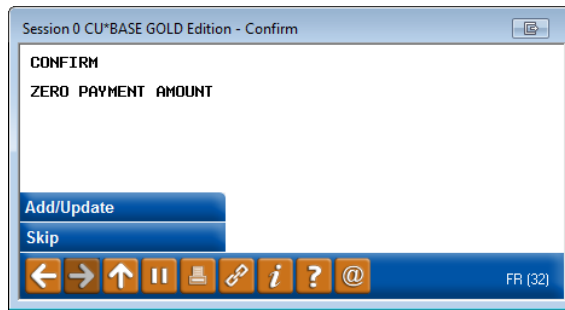
3. To confirm the zero payment amount, use ***Add/Update*** (F5). The initial screen will reappear.

> This zero payment will take effect as of the <u>end</u> of the specified month, and **will remain in effect for ONE PAYMENT CYCLE ONLY.**

4. Repeat steps 1-3 for any additional months for which the member should not be charged a payment.

   In the example below, the member is being granted a zero payment amount for both the December and January billing cycles. The normal system-calculated payment amount will begin again with the February statement/billing cycle.
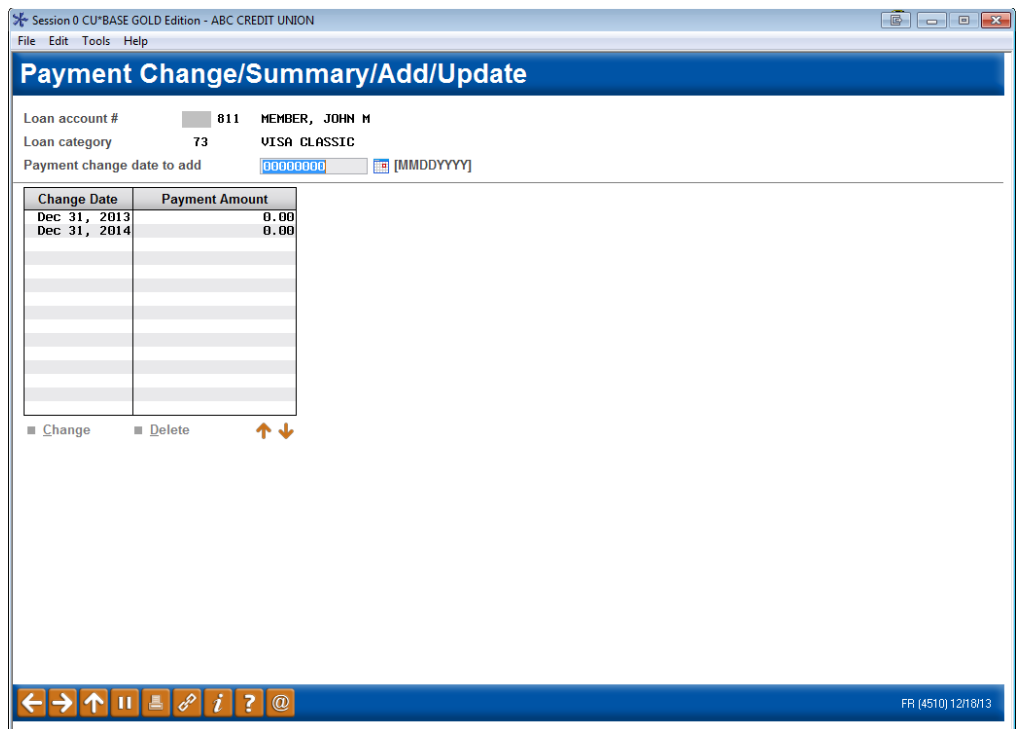
5. Finally, if this loan also happens to be delinquent, you must also make the following adjustments to the account to prevent normal delinquency processing from altering the payment amount:

"Loan Account Maintenance" on the Lending Functions (MNLOAN) menu

or

"Update Member Account Infor" on the Update Functions 1 (MNUPDT) menu)

- Change the *Next payment date* to the next cycle when the new payment should start.

- Clear the *1st delinquent date* field.

- Evaluate the *Delq fine amt* - If not charging this fine, clear this field.

- Evaluate the *Disbursement limit* - If the member's account is currently overline, increase the amount so it is no longer overline.

6. Use Enter to save all changes.

RETURNING TO THE SYSTEM-CALCULATED PAYMENT AMOUNT

For a skip-a-pay ($0.00) payment change, the system will only use the zero payment amount for <u>one</u> payment cycle. You must create multiple records (as described on the previous pages) in order to set a zero payment for more than one month. This is to prevent you from setting a zero payment and forgetting to restart the system-calculated payment after the skip-a-payment term is over.

However, with a reaffirmation, the new payment you specified will stay in place until you enter another record with a future date and different payment amount, or delete the record, or enter a new record with an amount of 9,999,999.99 (all 9s). Starting with that month, the system will take over and calculate the payment as usual from that point on. (See the sample shown on Page 72).

ADVANCED CREDIT CARD MAINTENANCE

There are occasions when changes must be made on accounts that are performed through automated processes. Through Advanced Card Maintenance, updates are allowed for some of these fields.

> CAUTION: While CU*BASE provides manual update capabilities, the effects of these changes are critical. They affect the status, accruals, and billing process of the credit card account. **Contact a Client Service Representative for assistance.**

MAINTAINING ACCOUNT INFORMATION

"Loan Account Maintenance" on the Lending Functions (MNLOAN) menu

or

"Update Member Account Infor" on the Update Functions 1 (MNUPDT) menu

The *Review Date* field should be updated to match the expiration date on the actual card, as reported on the monthly Reissue List you will receive from your vendor.

From this screen, you can perform two types of account maintenance.

> NOTE: This is also where the *Review Date* can be updated to match the expiration period on the card. See Page 37 for more information about card expiration.

♦ **Account flag maintenance** (*Acct Flag Maint* (F15)) which affects data such as delinquency and overline counts, good standing counts, and current minimum payment due. See the screen shown on page 78.

♦ **Charge type maintenance** (*Chg Type Maint* (F16)) which affects data directly related to rates on the credit card account. See the screen shown on page 81.

MAINTAINING ACCOUNT FLAGS

This feature is used in rare cases where certain settings on the account need to be adjusted, or when the minimum payment amount needs to be changed for the current billing cycle (see Page 69 for complete instructions).

> *This is a powerful feature that can cause problems if not used correctly. Please contact a Client Service Rep. for assistance.*

"Acct Flag Maint" (F15) from "Loan Account Maintenance" on the Lending Functions (MNLOAN) menu

Field Descriptions

Field Name	Description
Lock rates	At account level, rates can't be changed when this flag is turned on. When a mass update is done for the entire portfolio, the rate on this card will be protected. This applies to variable rate changes as well.
Prior balance paid	Prior balance paid – entire balance on the statement at the time the billing cycle ran. If they paid the balance to zero this checkbox will be checked.
Minimum payment paid	This checkbox is checked if the minimum payment was paid by the due date.
Overlimit count	The number in this field is the total number of days in the current cycle that this card was overlimit. If the number in this count is greater than 1, the system looks at the loan category configuration to determine the amount to charge for

Field Name	Description
	the overlimit, if any. The number resets to zero when the monthly statement cycle runs.
Overlimit seq days	If the account s currently overlimit, this count will track the number of *consecutive* (sequential) days the account has been overlimit. This is evaluated every day, and reset to zero whenever the account is not overlimit anymore. This number is NOT reset to zero at statement cycle time, so that the system can track a person who was overlimit across a month end (such as on the 30th, 31st, 1st, 2nd, etc.).
Overlimit max days	This is the greatest number of *consecutive* days the account was overlimit for this period. The number is reset to zero when the monthly statement cycle runs.
Past due max days	The number in this field is the number of days the card has been past due at the time the current month billing cycle runs. The number of days accumulates from when the first payment is due. The system looks to see if the loan is still past due after your payment and continues to determine whether it's been paid yet. Max number can be 999.
Good standing count	This number represents the number of months in a row the account has been neither late nor overlimit. Can be a positive or a negative number. The number is calculated at cycle time, at which time 1 is either added or subtracted depending on the account status. This count is used to determine when the normal rate should be resumed, in cases where the member's rate was changed to the penalty rate after going overlimit or delinquent. (Penalty rate settings are configured in the loan category.)
Current delq. fine	The dollar amount that was added this billing cycle. Any amount in this field will print on the member statement.
Statement Info	
Statement date	The date of the last billing cycle run.
Due date	The date on which this loan is due.
Statement Balance	The card balance at the time the monthly billing cycle ran.
Statement Unpaid minimum due	If the minimum payment was not paid in a prior month, those amounts accumulate in this field each month.
Statement current minimum due	Enter a different amount into this field if you wish to record a different minimum payment amount for the current month's billing cycle, even though the member's statement may have had a different minimum on it. This allows the member to pay this agreed-upon amount and the system will consider it to have satisfied the minimum payment due. Changes to this field will cause the *Min ID flag* to appear as M, even if you change the amount back to its original setting. **IMPORTANT:** You must also change the *Schedule pmt* amount on the Account Information Update screen for this change to work properly. See Page 69 for instructions.
Statement overline	If there is an amount in this field, the balance on the card exceeded the card limit at the time the billing cycle ran.
Statement printed minimum payment	The amount in this field is the amount that was printed on the billing statement.

Field Name	Description
Min ID flag	This flag is used to indicate when the *current* minimum amount due is different from what the normal calculated amount would be, for one of the following reasons: **M** - Amount was changed Manually by changing the *Current minimum due* amount on <u>this</u> screen. **Affects the current payment cycle only.** **O** - Amount was overridden using the Payment Change feature (MNLOAN #5, see Page 69). Remember that this type of change could affect multiple future payment cycles as well. **Z** - Zero payment amount ("skip a pay") was entered using the Payment Change feature (MNLOAN #5, see Page 74). Each zero-payment record affects one cycle only. NOTE: This flag relates to *now*; the *Overrides* flag described below relates to a *future* month.
Overrides	**Y** - Means a pending payment change override was set up (to set up a different payment amount in an upcoming cycle, such as a skip a pay or reaffirmation), but is not in place yet. For a reaffirmation, this will appear Y until the record is removed or a new record takes effect with an amount of all 9s (see Page 72). **N** - Means there are no pending changes to the payment amount. NOTE: This flag relates to a *future* month; the *Min ID flag* described above relates to *now*.

MAINTAINING CHARGE TYPE INFORMATION

This feature is used in rare cases where certain settings on the Charge Type record for a specific account need to be adjusted. This sometimes is needed is an Account Adjustment is not done correctly.

> *This is a powerful feature that can cause problems if not used correctly. Please contact a Client Service Rep. for assistance.*

"Chg Type Maint" (F16)
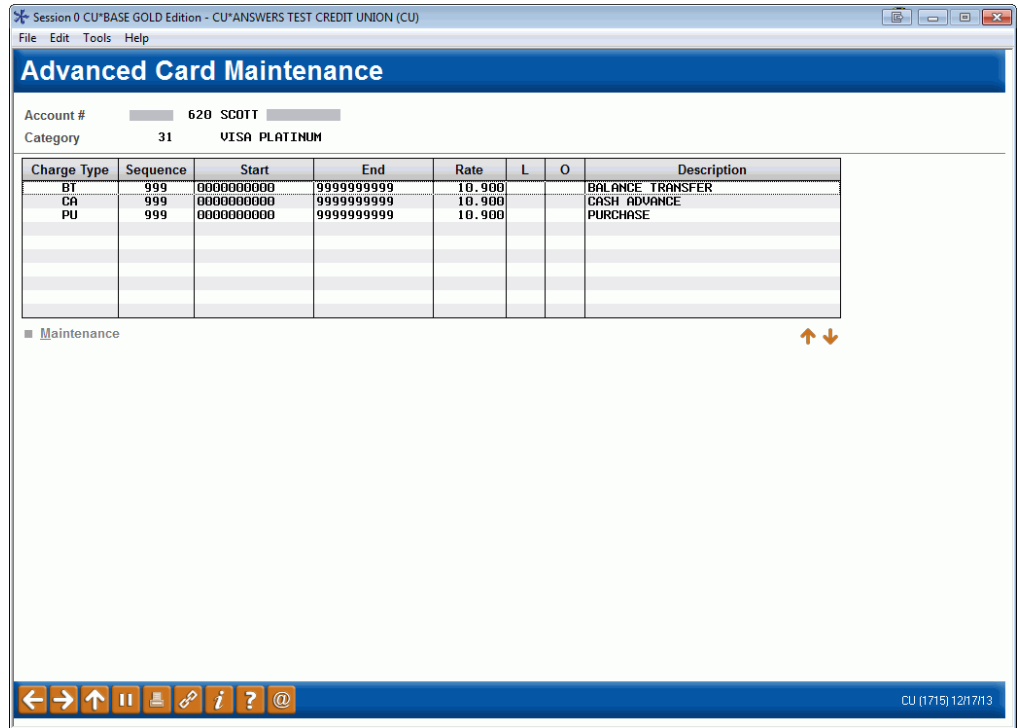
Select the charge type to be maintained and press Enter or click Maintenance:

See the "Field Descriptions" below for a description of the various settings that can be changed on the charge type record for this loan.

Field Descriptions

Field Name	Description
Charge type	Identifies the type of charge record = PU, CA, BT
Description	The description associated with this charge type as set up in loan configuration.
Range	The date range during which this charge type is effective. The field is defined in configuration.
Paid gross	The amount that has been paid on this loan within this billing cycle up to the current date. The number in this field moves to paid by due when a payment is received before the statement due date.
Paid by due	This is the amount received as payment on this account on or prior to the due date. Any amount received after the due date will stay in Paid gross.
Cumulative date	Each night that the billing cycle runs, this date field is populated and cannot be changed.
Cumulative days	The number of days in the billing cycle.
Cumulative	This is the aggregate amount of all debits and credits for this loan. Cumulated throughout the month, it is cleared at billing cycle time then immediately starts over.
Avg. daily balance (ADB)	This is the amount derived when the formula for calculating the ADB is performed.

CHANGING THE LOAN CATEGORY OF A CREDIT CARD

Use this function to change the loan category on a credit card loan, in order to apply new configurations (ie, a new rate) to a credit card loan. The "Change Loan Category" function will evaluate the credit card loan, look for any restrictions that would prevent the loan category from being changed, such as a Write-off, and then take the steps to assign the new category configurations to the existing loan. Loan category is stored on the credit card loan card loan with the charge type buckets, meaning that there is no clean up when a loan category is moved – the old buckets retain their payoff rate even after the new category is established, and you will be able to differentiate between the previous buckets and the new buckets at a glance in the credit card inquiry screen. Follow the steps below to update the credit card loan category.

Account Information Update for LOC Account

Select the button to Change Loan Category.

1. Access the member's loan account via the Update Functions 1 menu.
2. Select "Change Loan Category" which will display the following screen.

Change Credit Card Loan Category
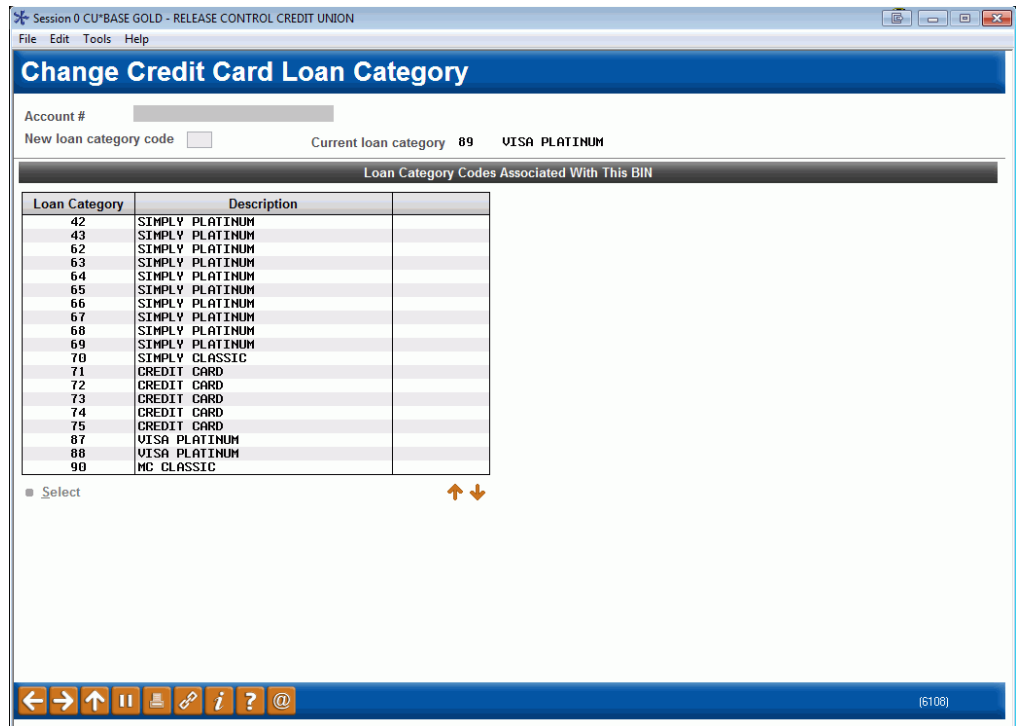
3. From this screen, highlight or enter the new loan category code and choose "Select"

Change Credit Card Loan Category
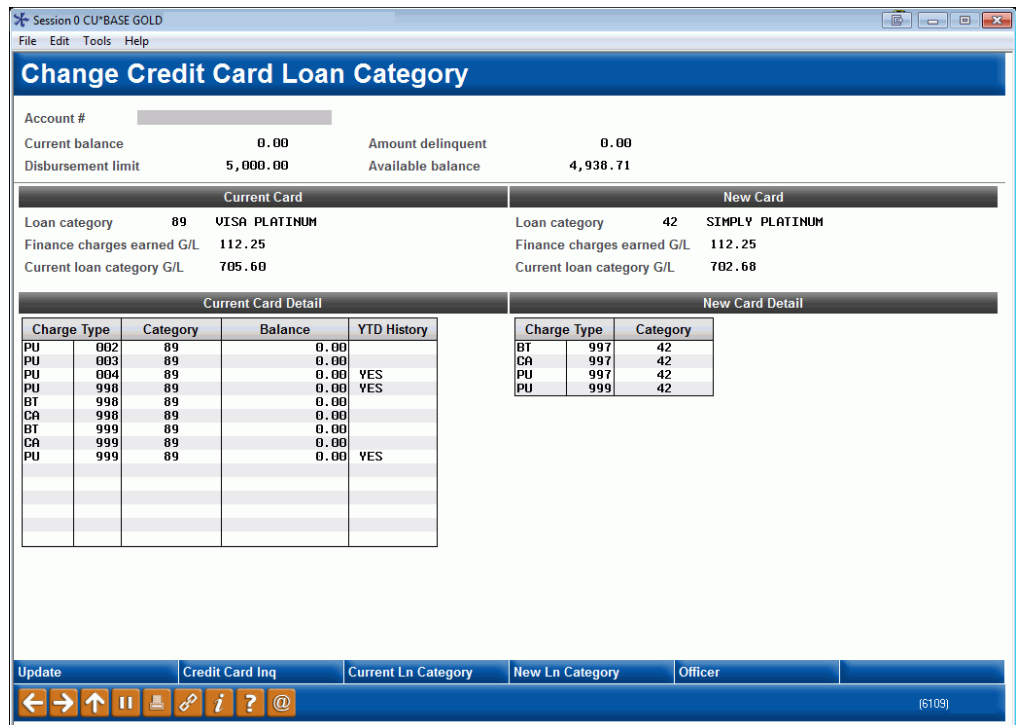
4. Here, CU*BASE compares the current configurations and rate buckets with the buckets and configurations of the new loan category.

Button Descriptions

Button Name	Description
Update (F5)	This button will apply the credit card loan category change. **USE CAUTION**: there is no confirmation screen following the update, after selecting update, CU*BASE will return directly to the previous Account Information Update screen.
Credit Card Inq (F10)	This button will take you to the credit card inquiry screen of the credit card loan, showing current configurations.
Current Ln Category(F11)	This button will take you to a view-only inquiry of the loan category configurations for the current loan category assigned to the credit card loan.
New Ln Category(F12)	This button will take you to a view-only inquiry of the loan category configurations for the new loan category assigned to the credit card loan.
Officer (F14)	This window shows all of the employees that have been assigned responsibility for this loan.

CREDIT CARDS AND YOUR COLLECTIONS EFFORTS

UNDERSTANDING DELINQUENCY MONITORING FOR CREDIT CARDS

Although credit cards are very similar to other types of loans when it comes to servicing tasks such as making payments and posting transactions, they require very different methods for calculating things like delinquency fines and amount past due. This is primarily due to the unique aspects of the Average Daily Balance (ADB) finance charge calculation used on these types of loans.

With the ADB calculation, finance charges are calculated once each month, and then they are added to the balance of the account, similar to the average daily balance method of calculating dividends on share accounts. Unlike other loans, there is no daily interest accrual and the existing *Accrued Interest* and *YTD Interest Paid* fields are irrelevant for these types of loans.

Because finance charges are added to the loan balance, additional history records must be maintained on these loan types in order to track a member's delinquent status. Where this comes into play is primarily when a delinquent member makes payments to *catch up* a delinquent loan. Here's why:

On a normal loan, CU*BASE can extrapolate the number of payments past due using the regular payment amount, so that when the member

pays a certain amount, the system can figure out how many payments that amount represents.

For example, say a car loan with a $100 payment is three months past due. When the member finally submits a payment of $300, the system divides the regular payment amount into that total and knows that this represents three full payments (for simplicity's sake, assume there aren't any fines this time!).

But with a credit card loan, one month's minimum payment might be $50, and the next month's might be $55 (because of additional finance charges added), and the next month $250 (because of finance charges and an additional purchase that was posted). If this loan was past due, and the member paid $105, does that represent the 2 earlier payments being caught up or just a little bite out of the most recent payment due? Without a history showing these three individual payment amounts, it would be impossible for CU*BASE to tell.

That's why the credit card Statement History tracking feature was created; to allow CU*BASE to look at each month's minimum payment as reported to the member on his statement, and calculate based on that amount exactly what to do when payments are made on delinquent loans.

Statement Due Date vs. Next Payment Due Date

Once a month when the billing cycle occurs, *regardless of how delinquent that member's loan is,* the statement will always show the member when he or she needs to send a payment. The actual due date on the loan account record will not automatically move ahead until the *Amount Due* is satisfied. This dual treatment of the due date is necessary for accurate credit reporting and producing a monthly statement printed with a next due date.

The next payment date on the loan account record will not automatically move ahead until a full payment is received to satisfy the amount due. This dual treatment of the due date is necessary for accurate credit reporting and producing a monthly statement printed with a next due date.

For this reason, CU*BASE retains the *Statement Due Date* field on the member's loan, in addition to the existing *Next Payment Date* field. The statement due date gets updated every billing cycle. Similar to other types of loans, the next payment date is moved forward only when payments are made, in order to track for delinquency.

When a payment is made on a delinquent credit card loan, the system looks at the minimum payment amount for all previous months and automatically "bumps" the next payment due date forward one month for every full payment that is satisfied. If there is enough to satisfy the minimum payment amounts reported on the member's previous two statements, for example, the next payment date would be bumped forward two months.

Any leftover funds that aren't quite enough to satisfy another full payment will be stored in the *Partial Payment* field. The next time a payment is made, the system will use this amount to help determine how many months the Next Payment Due Date should be moved ahead.

DELINQUENCY FINES (OR LATE PAYMENT FEE)

Similar to other types of loans, fines are not actually considered part of the loan balance until a payment is applied. At that time the appropriate portion of the payment is automatically applied to satisfy the fine first. When a credit card loan is past due, CU*BASE determines how many days it's past due and uses the delinquency fine code configuration (MNCNBF #23) to calculate when to add the late fee and how much to charge. A delinquent condition is resolved only when all outstanding minimum payments plus late fees are paid. Once a loan passes its maturity date, the delinquency monitoring programs won't change the minimum payment due to the entire loan amount due like other types of loans.

A late payment fee cannot be larger than the minimum payment as calculated with each billing cycle. (This is shown on the Statement History Detail screen in the column heading *Current Min Due*.)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File   Edit   Tools   Help

Statement History

Account #   811

Grace amount	0.00	
1st delinquent		Delinquency #
Next payment date	Oct 28, 2013	Delinquent months
Next payment amount	25.00	Delinquent days

Amt delq	0.00
+ Fine amt	0.00
= Amt due	0.00

Billing Date	Due Date	Min ID	Balance	Prev Unpaid Min Due	Current Min Due	Overline	Minimum Payment
Sep 30, 2013	Oct 28, 2013		187.55	0.00	25.00	0.00	25.00
Aug 31, 2013	Sep 28, 2013		0.95	0.00	0.00	0.00	0.00
Jul 31, 2013	Aug 28, 2013		0.95	0.00	0.00	0.00	0.00
Jun 30, 2013	Jul 28, 2013		0.95	0.00	0.00	0.00	0.00
May 31, 2013	Jun 28, 2013		0.95	0.00	0.00	0.00	0.00
Apr 30, 2013	May 28, 2013		0.05	0.00	0.05	0.00	0.05
Mar 31, 2013	Apr 28, 2013		12.25	0.00	12.25	0.00	12.25
Feb 28, 2013	Mar 28, 2013		2,576.46	0.00	78.00	0.00	78.00
Jan 31, 2013	Feb 28, 2013		2,562.89	0.00	77.00	0.00	77.00

If the fine is greater than the minimum payment, CU*BASE will assess the amount of the minimum payment as the fee amount. For example, if the

configured late payment fee is $35 and the member's minimum payment is $20.00, the fine assessed will be $20.00.

LATE PAYMENT FEE

A late payment fee is a configurable penalty charged if payment is received after the due date on the statement. Also referred to as a **delinquency fine**. These are handled the same way as all other CU*BASE loans and are controlled by **Loan Fines Configuration** on the Loan Products (MNCNFB) menu.

A late payment fee cannot be larger than the member's scheduled minimum payment. If the fine is greater than the minimum payment, CU*BASE will assess the amount of the minimum payment as the fee amount. For example, if the configured late payment fee is $35 and the member's minimum payment is $20.00, the member will be assessed a $20.00 late payment fee. If, however, the member's minimum payment is $22.00, then the member's late payment fee will be $22.00.

GRACE PERIOD

A grace period is a configurable period during which finance charges are not assessed, assuming **the full loan balance is paid** by the due date. This configuration is *Charge Type* specific and is found on **Update Online Rate/Chrg Types** on the ATM/Debit/Credit Configuration (MNCNFG) menu. Although many credit card programs do not offer a grace period for cash advances or balance transfers, CU*BASE lets you specify which charge types use a grace period and which do not.

Stated another way - members qualify for a grace period for charges made in a selected month if they have paid **in full the loan balance** for the previous billing cycle. Otherwise, they do not qualify.

For example, if a member does not pay the purchase balance for the May billing cycle in full by June 25th, the member is not eligible for the grace period with respect to purchases made during the June billing cycle, regardless of whether the consumer pays the purchase balance of the June billing cycle in full by July 28th.

If a grace period is used, periodic finance charges will not be assessed for new charges if the full amount of the current cycle's New Balance is posted by the payment due date and the Previous Balance on the credit card account was zero or was a credit balance.

Here is an example using just one Charge Type for simplicity:

Example:

MAY:

May 28th   Paid prior April loan balance by May due date.

May 29th   Purchase of $100.00
             Balance = $100.00

May 31   Ending balance = $100.00

JUNE:

Jun 1   Balance = $100.00

Jun 2   Purchase of $200.00
             Balance = $300.00

June 28th Paid the full $100.00 May lending loan balance

June 30   Ending balance = $200.00

Because the member paid full April statement balance by May 28th due date, grace will apply to the 200 purchases in June.

No Finance Charge as the Purchase on June 2 is a current cycle purchase – Grace applies

JULY:

July 1   Beginning balance = $200.00

July 28   Payment of $100
             Balance = $100.00

July 31   Balance = $100.00

Finance Charges are calculated **going back to July 1** based on a recalculated accumulated daily balance of $100.00 through July 31.

AUGUST:

The Grace Period does not apply until the full loan balance is paid in full by the current billing cycle due date. Finance charge for August will calculate as normal.

COLLECTIONS INQUIRY FOR CREDIT CARD LOANS

"Work Collections" on the Collections Processing (MNCOLL) menu

Credit card loans will be shown in your collections list just like all other types of delinquent loans, and are worked using the same techniques. Use the **Work Member** (so you can record comments) and **Inquiry** from which you can access the Delinquency window as well as statement history, which is helpful when tracking a member's delinquent amounts over time. See the sample screens shown below.

VIEWING ACCOUNT DELINQUENCY INFORMATION

To display information about a delinquent credit card account, access Account Inquiry (sample shown on Page 56). If the account is delinquent, the screen below will automatically appear.

Loan Account Inquiry - Lookup next to Delinquency" (F23)

CU*TIP: Use *Catch-up Calc* (F11) to help a member figure out what payment needs to be made to catch up a delinquent credit card account. See Page 51 for details.

From here, use *History* **(F5)** to display a record of the balance and minimum payments calculated for each statement billing cycle:

Statement History ("History" (F5) from the Delinquency Info window)

This "M" shows if the minimum payment was different from the system-calculated amount for that payment cycle. See Page 79 for a list of the codes that might appear here.

This screen shows a historical record of the balance, minimum payment amount, and other details from each credit card statement billing cycle. These amounts are used by CU*BASE when payments are made on delinquent loans to determine which payments are being caught up.

Minimum payments are calculated according to the parameters in the loan category configuration. For example, your Visa Classic program may calculate the minimum payment as 1% of the average daily balance.

On this screen, the Minimum Payment column comprises a total of the amounts shown in the following columns:

$$
\begin{array}{rl}
 & \textit{Previous Unpaid Minimum Due} \\
+ & \textit{Current Minimum Due} \\
+ & \underline{\textit{Overlimit *}} \\
= & \textit{Minimum Payment}
\end{array}
$$

*NOTE: Loan category configuration determines whether the overlimit amount is to be added to the minimum payment amount but it is not required.

USING LOAN DISBURSEMENT TO POST CREDIT CARD TRANSACTIONS

"Disburse Member Loan Funds" on the Lending Functions (MNLOAN) menu

The default setting of *Tran F/C* is determined in configuration, based on the *All vs Switched Activity* field. Refer to the Configuration Guide, Loan Category Definition section.

While this is the preferred method to perform a balance transfer, the program is flexible enough to allow transactions such as cash advances to be issued as well. Click the lookup button next to the *Charge type* field to choose from a list of configured codes. The window below will appear:

Charge Types Lookup

To perform a balance transfer, or cash advance, click on the charge type then Select.

This lookup window lists all the available charge types you have configured. Be sure to select the correct charge type for the transaction you are performing. After returning to the disbursement screen, proceed as usual to disburse the funds.

All remaining fields on this screen work the same as for other types of loans. Refer to CU*BASE GOLD Online Help (Click *while working on this screen) for additional information.*

MAKING ADJUSTMENTS TO CREDIT CARD ACCOUNTS

REVERSING CREDIT CARD TRANSACTIONS

Like any other type of account, transactions can be reversed using the normal transaction reversal features in CU*BASE. Currently, only SAME DAY reversals are allowed on credit card activity.

Read more about the complexity of reversing credit card transactions and the decisions that need to be made when using Account Adjustment on the following page. To see examples of common types of credit card account adjustments, refer to Page 99.

- If reversing a same-day teller transaction, use the separate **Reverse Tran/Adjust Tlr Drawer** command on the Member Service (MNSERV) menu to also adjust the teller drawer. **Important: Only payment transactions can be reversed using this method.** If you also need to reverse a fee or a fine associated with the transaction or to reverse a pur, use Account Adjustment. Read more about this process is covered in detail on Page 99.

In this example, because this was a transfer, a balance transfer fee (transactional finance charge) was added automatically based on the configured fee for this charge type.

If reversing the entire transaction, make sure to reverse this fee as well as both halves of the transfer. **Remember, fees and fines must be reversed using Account Adjustment.**

Reversals will automatically affect the same charge type buckets as were affected by the original transaction. Remember that to use this feature for credit card transactions, you must post the reversal on the same day as the original transaction was posted. For reversing a prior day transaction, you must research how the transaction affected the member's charge type buckets and other factors, and then post a manual account adjustment to affect the appropriate areas.

ACCOUNT ADJUSTMENTS

To see examples of common types of credit card account adjustments, refer to Page 99.

If it becomes necessary to post a manual adjustment to a credit card loan account, such as to refund a fee, post a purchase from an exception report, or for other reasons, the CU*BASE Account Adjustment feature can be used to post transactions and payments against the credit card loan, similar to other loan accounts.

However, adjustments to credit card loans are a bit more complicated. Here are a few of the decisions that you will need to make when posting an adjustment to a credit card loan:

⇒ Transactions must be flagged as belonging to one of the **charge type buckets** (PU, CA, or BT) configured under the loan category. When you post an adjustment, you will need to designate to which charge type code the transaction belongs (such as PU999 or PU001). If more than one bucket is involved, you will need to post multiple adjustment transactions.

⇒ An adjustment can affect **finance charges *charged*** year-to-date or **finance charges *paid*** by the member. (The difference between these two stored amounts represents *unpaid* finance charges.)

⇒ The adjustment can affect **transaction charges *charged*** year-to-date or **transaction charges *paid*** by the member. (The difference between these two stored amounts represents *unpaid* transaction charges.)

⇒ When posting an actual transaction (such as a regular purchase, a credit for returned goods, or a balance transfer), you can designate in which line item on the member's statement this adjustment will appear, either as a regular charge similar to transactions done elsewhere in CU*BASE or through your vendor, or as a "miscellaneous adjustment." This primarily depends on how you wish your members to see the item on his or her statement, as shown in the following example:

Example: Member Statement Summary

(1) Adjustments marked as *Apply as XX = Regular Purchases, Cash Advances or Balance Transfers* will appear in this line on the statement summary.

(2) Adjustments marked as *Apply as MA = Misc. Adjustment* will appear in this line on the statement summary.

"Member Adjustment (Full)" on the Member Account Adjustment Tools (MNADJ) menu

> *Currently, adjustments can be done only through the "full" account adjustment program; Coded Account Adjustments are not available for credit card loans.*

Below are field descriptions to help you complete all of the input fields on this screen. **To see examples of common types of account adjustments, refer to Page 99.** As with other types of loans, four additional data fields are provided so that you can perform file maintenance here along with posting the adjustment transactions.

If you are making an adjustment as a result of a prior transaction, remember that the Phone Operator History feature can be used to determine how a transaction was applied toward the various charge type buckets, so that your adjustment can be applied using the same bucket codes. See Page 57.

Field Descriptions

Field Name	Description
Type	Choose one of the following:
	82 CREDIT BALANCE ONLY
	This code will *decrease* the card balance. Use this when adjusting something other than posting a regular payment, such as refunding a fee or decreasing a finance charge amount. Also complete the *Charge Type* fields and, if applicable, the *Apply As* field.
	85 CREDIT / POST PAYMENT
	Use this to post the adjustment as a regular payment. Remember that this does NOT automatically pay the delinquency fine (see the examples for instructions on paying a fine).

Field Name	Description
	92 DEBIT BALANCE ONLY This code will *increase* the card balance. Use this when adjusting something other than reversing a regular payment, such as adding a fee or increasing a finance charge amount. Also complete the *Charge Type* fields and, if applicable, the *Apply As* field. 95 DEBIT / REVERSE PAYMENT Use this to reverse a regular payment. Also complete the *Charge Type* fields and, if applicable, the *Apply As* field.
Amount	Enter the amount of the adjustment.
Description	Enter the transaction description to appear on member statements and transaction history.
Charge Type	There are two fields here, one for the **charge type** (PU, CA, or BT) and the other for the charge type **code number** (999 for the default bucket, or another number to offset a promotional bucket). If more than one bucket should be affected, you will need to create multiple transactions (up to 5 can be posted at one time on this screen). If using Tran Code 85 to post a regular payment, this field is not required assuming you wish the system to apply the payment as it would normally using the configured matrix. If you *do* wish to specify a charge type on a regular payment, be sure to also complete the *Apply as* field. For all other transaction types you will need to designate which charge type bucket should be affected, depending on what end result you are trying to achieve on the member's account.
Apply As	For all tran. codes except for 85 (regular payment), this optional field lets you designate which tracking "bucket" should be affected by the transaction. **FC Periodic F/C** (Finance charges *charged* year-to-date) *Used when a member disputes finance charges that appear on a statement.* **FP Periodic Paid** (Finance charges *paid* by the member) *Used to adjust the amount recorded as paid by the member (especially important for equity loans being reported on 1098 forms.)* **TC Trans F/C** (Transaction charges *charged* year-to-date) *Used for cash advance fees or other misc. transaction charges.* **TP Trans F/C Paid** (Transaction charges *paid* by the member) *Used for cash advance fees or other misc. transaction charges.* **PD Payments** *Used when applying a regular payment (85) or posting a reversal (95).* **MA Misc Adj** (Miscellaneous Adjustment) *Affects which line in the summary section of the statement will include this transaction.* **XX Purchase/CA/BT** (Regular purchase, cash advance, or balance transfer) *Affects which line in the summary section of the statement will include this transaction.*

OFFSET
   G/L#
   Branch
	Enter the G/L account number and branch location number to be used as the offset. For example, if you are refunding a fee, this would be the fee income G/L. Except in very rare situations you should NOT enter the member G/L here.

To summarize, keep in mind that Tran Codes **85 and 95** are regular payment and reversal codes and will always affect finance charges *paid* as well as the balance of the account. Tran Codes **82 and 92** are multi-purpose and can:

- Adjust the balance and affect finance charges paid (*Apply as* FP)
- Adjust the balance and affect finance charges charged (*Apply as* FC)
- Adjust the balance and affect transaction charges paid (*Apply as* TP)
- Adjust the balance and affect transaction charges charged (*Apply as* TC)

In many cases it may take a combination of two or three different adjustment transactions in order to affect all of the necessary balances.

Common Account Adjustments

Given the complexity of adjustments to credit card loans, the best way to explain how to post them is to give some examples of common adjustments you might be called upon to make. We recommend that you create 870.22 as your suspense General Ledger account.

- **IMPORTANT!** Remember that G/L account numbers are examples *only* and will depend on your credit union's chart of accounts and the specific situation.

#1 - Reversing a Payment Made to an Account in Error or Returning a Bounced (NSF) Check

Tran Type	Amount	Description	Charge Type		Apply As		G/L #	Loc
95 ◄	126.37	REVERSE PAYMENT	PU ◄	999	PD ◄	Payments	744.01	1
95 ◄	0.79	REVERSE PMT(FIN CHG)	PU ◄	999	FP ◄	Periodic Paid	744.01	1
95 ◄	96.00	REVERSE PAYMENT	CA ◄	999	PD ◄	Payments	744.01	1
95 ◄	0.59	REVERSE PMT(FIN CHG)	CA ◄	999	FP ◄	Periodic Paid	744.01	1
◄	0.00		◄		◄			

In this example, a payment was posted for $223.75 against the member's account but it was later realized that it was paid on this account in error (or the check bounced and was returned NSF). The adjustment needs to reverse the payment and correct all of the buckets affected by the original payment, including finance charges paid.

The second and fourth transactions in this example are necessary to adjust the amount of finance charges (interest) *paid* when the payment was originally posted. This would be especially important to keep the YTD interest paid amount up to date on home equity credit card loans that are reported on a form 1098.

Remember that just like with other types of loans, if reversing a payment on an account that had a *subsequent* payment applied, you would not reverse the finance charge paid as the subsequent payment would automatically have paid any finance charges first before affecting principal.

#2 - Posting a Regular Payment (No Delinquency Fine)

Tran Type	Amount	Description	Charge Type		Apply As	Offset G/L #	Loc
85 ◄	200.00	PAYMENT	◄		◄	744.01	01
◄	0.00		◄		◄		
◄	0.00		◄		◄		
◄	0.00		◄		◄		
◄	0.00		◄		◄		

In this example we used Account Adjustment to post a regular payment of $200.00 on a credit card loan. The payment will be applied according to the payment matrix from the loan category configuration.

> *Remember that this could also be done using Mail/Direct Post if you just receive a check in the mail. This type of adjustment would primarily be used when a payment was posted to the wrong account and you are now correcting that situation by posting the payment to the proper account.*

#3 - Refunding Finance Charges the Member Has Already Paid

Tran Type	Amount	Description	Charge Type		Apply As		Offset G/L #	Loc
92 ◄	40.00	RECLASSIFY PAYMENT	PU ◄	999	FP ◄	Periodic Paid	870.50	01
82 ◄	40.00	RECLASSIFY PAYMENT	PU ◄	999	MA ◄	Misc Adj	870.50	01
85 ◄	40.00	REFUND FINANCE CHG	PU ◄	999	FC ◄	Periodic F/C	112.30	01
◄	0.00		◄		◄			
◄	0.00		◄		◄			

This example shows refunding $40.00 worth of interest (finance charges) that was overcharged from a previous period. Because the money was already paid by the member, you will need to reduce both the finance charges *charged* and *paid* and reclassify the payment to the correct bucket.

#4 - Refunding Finance Charges Not Yet Paid

Tran Type	Amount	Description	Charge Type		Apply As		Offset G/L #	Loc
85 ◄	40.00	REFUND FINANCE CHG	PU ◄	999	FC ◄	Periodic F/C	112.30	01
◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			

In this example, the member was charged a $40.00 finance charge in error, but it has not been added to the YTD *paid*. This transaction reduces the balance, reduces the amount of finance charges *charged*, and the income G/L for finance charge income is reduced by the amount previously booked.

#5 - Posting a Balance Transfer

Tran Type	Amount	Description	Charge Type		Apply As		Offset G/L #	Loc
92 ◄	750.00	BALANCE TRANSFER	BT ◄	999	XX ◄ Purchase/CA/BT		870.22	01
‖ ◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			

This example shows how to use the Account Adjustment feature to post a balance transfer transaction, such as to pay off a member's other credit card balance.

#6 - Posting an Actual Purchase (from a VENDOR exception report)

Tran Type	Amount	Description	Charge Type		Apply As		Offset G/L #	Loc
92 ◄	455.16	PURCHASE HOME DEPOT	PU ◄	999	XX ◄ Purchase/CA/BT		870.22	01
◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			

This example shows how a regular incoming purchase or other transaction could be posted so that it appears on the member's statement to be the same as any other incoming transaction posted. The most common reason would be to post a purchase transaction that appeared on an exception report.

#7 - Refunding a Delinquency Fine Not Yet Paid

If the fine has been assessed but not yet paid, there is no account adjustment needed. Use Account Information Update (MNUPDT #2) to edit the *Delinquent Fine YTD Amount* and *Delinquent Fine Amount* data fields to reflect the "refund" of the fine.

#8 - Refunding a Delinquency Fine Already Paid

Tran Type	Amount	Description	Charge Type		Apply As		Offset G/L #	Loc
82 ◄	40.00	REFUND DELQ FINE	PU ◄	999	MA ◄ Misc Adj		131.00	1
◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			
◄	0.00		◄		◄			

This adjustment refunds a delinquency fine that was already paid by the member.

IMPORTANT: The final step would be to edit the *Delinquent Fine YTD Amount* data field in the bottom half of the screen to reflect the refund of the fine.

#9 - Posting a Regular Payment With a Delinquency Fine

			Charge	Type	Apply As	Offset	
Tran Type	Amount	Description				G/L #	Loc
92 ◄	20.00	ASSESS DELQ FINE	PU ◄	999	XX ◄ Purchase/CA/BT	131.00	01
85 ◄	220.00	PAYMENT	◄		◄	870.22	01
◄	0.00		◄		◄		
◄	0.00		◄		◄		
◄	0.00		◄		◄		

Remember that delinquency fines are not added to the account balance until they are actually paid, just like with other types of loans. For credit cards, you will first need to *assess* the fine to the account (increase the balance) then *pay* the fine (decrease the balance).

In this example, the *Apply as* code on the first transaction was set to "XX" because that is how a delinquency fine would ordinarily be handled by automated payment processes. You could choose to use "MA" if you wanted it to appear summarized in the "Misc. Adjustments" line on the statement summary (see Page 96).

IMPORTANT: The final step would be to edit the *Delinquent Fine YTD Amount* and *Delinquent Fine Amount* data fields in the bottom half of the screen to reflect the refund of the fine.

Annual Interest on credit cards will represent interest charged not interest paid. The field **ANNINT** will be updated when finance charges are applied or when account adjustments are made using 'FC'. This is relevant only on credit cards tied to home equity where 1098 forms are produced.

SETTING UP STATEMENT MESSAGES

Just like with your regular member statements, each month you will need to update the message that appears at the top of the credit card statement.

"Update Statement Messages/Inserts" on the Member Communication (MNPRTC) menu

Screen 1
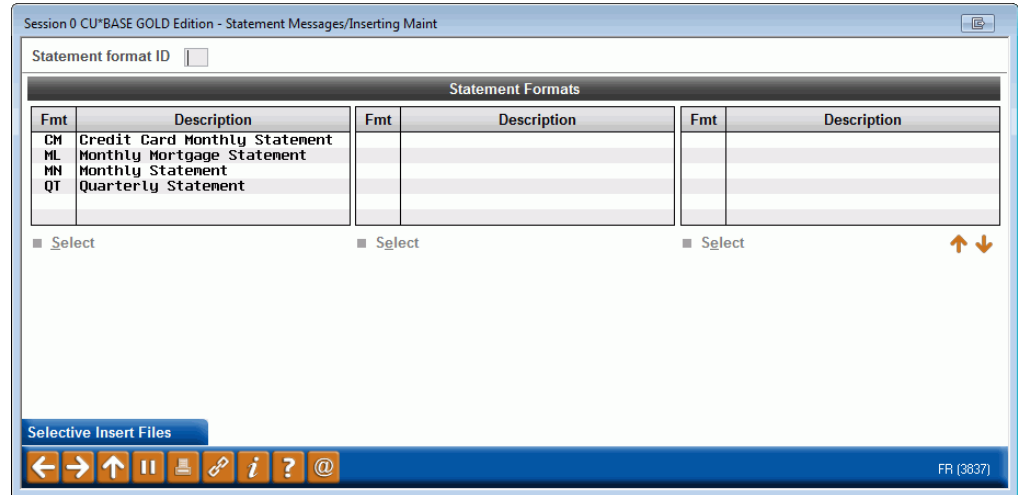
On this first screen, choose the ID for your monthly credit card statements. This process must be performed every month before statements are generated. Use Enter to proceed to the second screen:

Screen 2
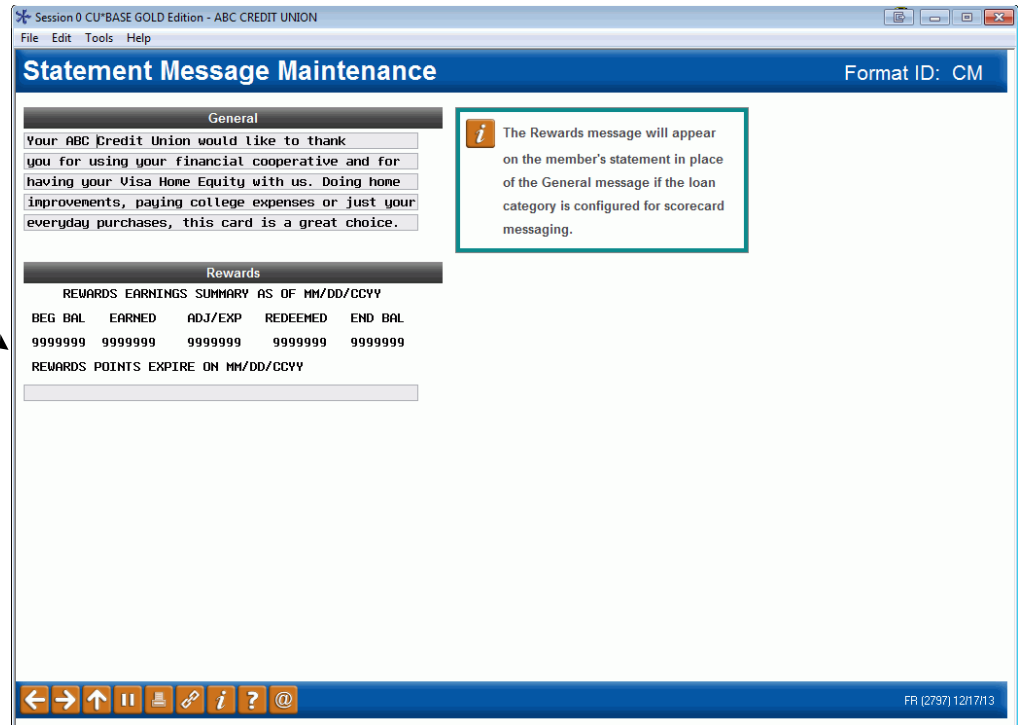
If members have Rewards info, this is printed in place of this message. The credit union can type their statement test on the field available below.

On this screen, enter text to appear in the upper-right area of the credit card statement. You may use both upper and lowercase text.

When done, press Enter to save and return to the initial screen.

Next, proceed as usual to update your statement messages and insert/mailing instructions for your normal Monthly (MN) or Quarterly (QT) statement code.

Refer to the *Credit Card Configuration Guide* for an example of a credit card statement.

A Word About Statement Inserts

When updating the credit card statement format (CM), the insert/mailing instructions screen will not be displayed. Statement insert instructions must be completed on the regular MN (Monthly) or QT (Quarterly) statement format code.

When you do update the insert/mailing instructions for your MN or QT code, since your credit union also has credit card statements, the system will force insert #1 to be COURTESY REPLY ENVELOPE (for the payment return envelope). Also, the slot for Insert #5 will be blocked as this would produce too much weight and bulk in the statement mailing, as in the following sample:

Sample Monthly Statement Insert Instructions

Because your credit union has an online credit card statement format configured, when you update your regular Monthly or Quarterly statement instructions, this screen will force insert #1 to be your payment return envelope. To avoid excess weight, you may not specify more than 3 additional inserts to go with the statement mailing.

- Refer to online help for documentation on the fields on this screen.

DAILY AND MONTHLY REPORTS TO MONITOR

REPORT CHECKLIST

Reports you should check **every day**:

- ☐ PCCFINC5 (Credit Card Error Summary Report) - see Page 112
- ☐ PCCFINC6 (Credit Card Charges Posting Report) - see Page 113
- ☐ PCTMXX2A (Credit Card Account Maintenance Report) - see Page 114
- ☐ PCTMXX2B (Credit Card Account Maintenance Error Report) - see Page 115
- ☐ LPANTX1 (Transaction Detail Report)- see Page 116
- ☐ LPANTX3 (Transaction Summary Report – Credit Cards) - see Page 117
- ☐ PACTXX1 (Reconciliation Recon to Online Match) - see Page 122
- ☐ PACTXX2 (Reconciliation Online to Recon Match) - see Page 122

Reports that should be checked **periodically**:

- ☐ Once a month: PCCFINC4 (Credit Card Charges Posting Report) - see Page 111
- ☐ At least twice a month: LCCOVLMT (Overlimit Account Listing) - see Page 125
- ☐ At least once a quarter: LCCIXX (Inactive Credit Card Report)- see Page 126
- ☐ At least once a week: LNBOCL (Negative Balance (Overpaid Open Credit Loans) - see Page 127

Other reports you will need to have archived for research **as needed**:

- ☐ PCCFINC0 (Credit Card Average Daily Balance (ADB) Report) - see Page 107
- ☐ PCCFINC1 (Credit Card Flag Report) - see Page 108
- ☐ PCCFINC2 (Credit Card Minimum Payment Calculation Report) - see Page 109
- ☐ PCCFINC3 (Credit Card Monthly Finance Charge Calculation Report) - see Page 110
- ☐ LPANAC1 (Credit Card Charges Posting Report) – see Page 118
- ☐ LPANEX1 (Exception Report – Denials) – see Page 119
- ☐ LPANEX2 (Exception Report – Exceptions) – see Page 120
- ☐ LPANEX3 (ISA Fees) – see Page 121
- ☐ PCCPXX1 (Credit Card Positive Balance File Report) - see Page 123
- ☐ PCCPXX2 (Credit Card Zero Available (PBF) Report) - see Page 124
- ☐ LCDUXX (Duplicate Credit Card Report) - see Page 128

MAKING SURE CREDIT CARD REPORTS ARE ARCHIVED

As with any other daily or monthly report, it is your credit union's responsibility to set up the daily OUTQ routing settings so that credit card reports are printed and archived as appropriate, according to the purpose of each report.

"OUTQ Report Control" on the Member Communications (MNPRTC) menu
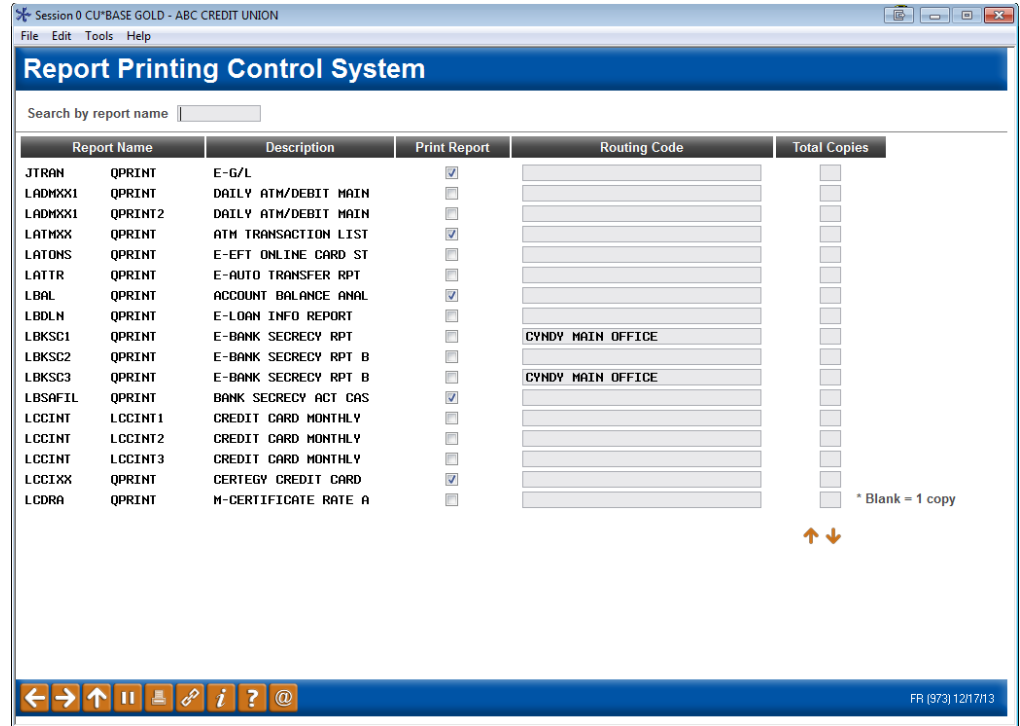
On each of the reports listed on the following pages you will see our recommendation for the routing code you should use on this screen, to ensure that critical credit card reports are archived.

CU*BASE REPORTS

Report Title	**Credit Card Average Daily Balance(ADB) Report**
Report Name	**PCCFINC0**
When generated	**Daily**
Description	This report records daily what the member's average daily balance by charge type looked like at end of the day, providing number of days accumulated, how many accumulation days added and a summary of that day's Average Daily Balance.
Purpose / Tips	Research tool provided for a CU to review a specific member account for a snapshot in time of their bucket balances. This report is typically very large and we do not recommend printing it in its entirety.

```
11/30/06  12.20.53                          SUCCESS CREDIT UNION                       PCCFINC0        PAGE   1
                                   CREDIT CARD AVERAGE DAILY BALANCE (ADB) REPORT
                                            PROCESSING DATE - 11/30/06
                                                                                          ✎               ✄

ACCOUNT ACCT  CHARGE       PREVIOUS        PURCHASES         PAYMENTS          CREDITS          PRIOR     CUM  CUM   SUMMED DAILY
NUMBER TYPE  TYPE SEQ      BALANCE                                                              CUM      ADD  DAYS     BALANCE

      55  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
      55  100  CA  999          .00             .00             .00             .00             .00       1   30          .00
      55  100  PU  999        88.63          191.40           88.63             .00          191.40       1   30     3,186.91
    6262  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
    6262  100  CA  999       357.02             .00           40.46             .00          316.56       1   30    10,265.54
    6262  100  PU  999       837.42             .00            9.54             .00          827.88       1   30    25,017.66
    6445  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
    6445  100  CA  999          .00             .00             .00             .00             .00       1   30          .00
    6445  100  PU  999     2,434.25           25.00          171.00           25.00-        2,263.25      1   30    70,708.50
    7443  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
    7443  100  CA  999          .00             .00             .00             .00             .00       1   30          .00
    7443  100  PU  999       857.17           44.77           75.00             .00          826.94       1   30    25,637.95
    9654  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
    9654  100  CA  999          .00             .00             .00             .00             .00       1   30          .00
    9654  100  PU  999     4,995.37           75.36          150.00             .00        4,890.11       1   30   150,110.22
    9746  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
    9746  100  CA  999       110.76             .00           35.00             .00           75.76       1   30     2,272.80
    9746  100  PU  999       498.98          853.19             .00             .00        1,352.17       1   30    34,009.35
    9993  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
    9993  100  CA  999          .00             .00             .00             .00             .00       1   30          .00
    9993  100  PU  999     1,988.70          551.66          100.00             .00        2,440.36       1   30    69,177.58
   16550  100  BT  999          .00             .00             .00             .00             .00       1   30          .00
   16550  100  CA  999        39.57             .00           32.53             .00            7.04       1   30     1,056.98
   16550  100  PU  999     1,667.19             .00           19.47             .00        1,647.72       1   30    49,937.82
```

Key to report notations	✎ Number of Days ADB has been Accumulated ✄ Average Daily Balance

		Report Title	**Credit Card Flag Report**
		Report Name	**PCCFINC1**
		When generated	**Daily**
		Description	This report records daily what the member's account flags looked like at end of day. Included is the member's Overlimit status, whether the Minimum Balance requirement for the month has been satisfied, and whether the previous month's balance was paid in full (if paid in full, whether or not the member is eligible for no finance charges will be based on the Charge Type configuration).
		Purpose / Tips	This report is typically very large and we do not recommend printing it in its entirety.

```
11/30/06  12.20.53                           SUCCESS  CREDIT UNION                          PCCFINC1      PAGE 1
                                          CREDIT CARD FLAG REPORT
                                       PROCESSING DATE - 11/30/06
                              ↯              ✄        ⊠


ACCOUNT ACCT FINE    DUE     DISBURSE OVERLINE  MIN BAL  PRIOR       PAID TO       MINIMUM        PRIOR       CURRENT
NUMBER  TYPE  ID     DATE     LIMIT   OLD  NEW  OLD NEW  OLD NEW     BALANCE       PAY DUE       BALANCE      BALANCE

     55  100  5  11/25/2006    500.00           Y    Y  Y    Y        88.63         15.00         88.63       191.40
   6262  100  5  11/25/2006   1200.00           Y    Y              50.00           36.00      1,194.44     1,144.44
   6445  100  5  11/25/2006   2500.00                              146.00          147.00      2,434.25     2,263.25
   7443  100  5  11/25/2006   1000.00           Y    Y              75.00           26.00        857.17       826.94
   9654  100  5  11/25/2006   5105.00           Y    Y             150.00          150.00      4,995.37     4,920.73
   9746  100  5  11/25/2006   2000.00           Y    Y              35.00           19.00        609.74     1,427.93
   9993  100  5  11/25/2006   3000.00           Y    Y             100.00           60.00      1,988.70     2,440.36
  16550  100  5  11/25/2006   2000.00                                 .00           52.00      1,706.76     1,654.76
  19331  100  5  11/25/2006   2100.00           Y    Y             106.00           76.00      2,510.85     2,495.75
  19927  100  5  11/25/2006   2250.00  1    2   Y    Y             100.00           67.00      2,223.26     2,256.14
  20479  100  5  11/25/2006   2000.00           Y    Y              75.00           15.00        484.08       493.34
  20743  100  5  11/25/2006   2500.00           Y    Y              75.00           61.00      1,502.80     2,097.67
  22301  100  5  11/25/2006   3000.00           Y    Y             100.00           60.00      1,985.04     1,785.04
  22681  100  5  11/25/2006   1300.00                                 .00           38.00      1,244.98     1,284.98
  24042  100  5  11/25/2006   3000.00           Y    Y  Y    Y         .00            .00           .00          .00
  24398  100  5  11/25/2006   1500.00                                 .00           45.00      1,466.94     1,494.50
  24885  100  5  11/25/2006   2500.00  24   25                        .00           77.00      2,547.61     2,547.61
  25353  601  5  11/25/2006    500.00  14   14                      15.00           31.00        505.91       490.91
  27193  100  5  11/25/2006   1500.00                              65.00           79.00      1,315.23     1,250.23
  27441  100  5  11/25/2006   1000.00                                 .00           25.00        819.40       931.86
  29330  100  5  11/25/2006   2000.00           Y    Y  Y    Y         .00            .00           .00      1,766.10
  30650  100  5  11/25/2006   3500.00           Y    Y             100.00           58.00      1,900.37     1,800.37
  31013  100  5  11/25/2006   2000.00           Y    Y  Y    Y         .00            .00           .00          .00
  33043  100  5  11/25/2006   1000.00                               1.00           26.00        832.07       831.07
  34512  100  5  11/25/2006   1700.00           Y    Y             120.92           47.00      1,545.22     1,553.92
  34991  100  5  11/25/2006   1000.00           Y    Y  Y    Y     101.85           15.00        101.85          .00
  36095  100  5  11/25/2006   1750.00           Y    Y             215.94           52.00      1,705.53     1,614.60
  36236  100  5  11/25/2006   2000.00           Y    Y             100.00           39.00      1,292.68     1,192.68
  36517  100  5  11/25/2006   1500.00           Y    Y             165.00          121.00      1,341.94     1,273.73
  37192  100  5  11/25/2006   1500.00           Y    Y              45.00           41.00      1,342.13     1,297.13
  38273  100  5  11/25/2006   1000.00                                 .00           30.00        999.65       999.65
  40394  100  5  11/25/2006    500.00  17   17  Y    Y             125.00           37.00        601.43       496.05
  41640  100  5  11/25/2006   6050.00                                 .00          179.00      5,954.28     5,894.28
  44735  100  5  11/25/2006   1000.00           Y    Y              30.00           30.00        979.02       949.02
  48132  100  5  11/25/2006    500.00           Y    Y              60.00           15.00        358.91       385.16
  48421  100  5  11/25/2006   2500.00           Y    Y             134.00           74.00      2,441.71     2,380.18
  48884  100  5  11/25/2006   2000.00  2    2   Y    Y              61.00           61.00      2,008.35     1,947.35
  49080  100  5  11/25/2006    500.00           Y    Y              50.00           15.00        420.49       379.25
  50252  100  5  11/25/2006   2100.00           Y    Y              51.00           51.00      1,687.50     1,636.50
```

Key to report notations	↯ Overlimit days
	✄ Minimum balance requirement satisfied
	⊠ Previous month's balance paid in full
	(Old = Last reported, New = This report)

Report Title	**Credit Card Minimum Payment Calculation Report**	
Report Name	**PCCFINC2**	
When generated	**Monthly**	
Description	This is a report that records the calculated "minimum payment due" on the last day of the month for all credit card accounts. This amount may include any overlimit amount and/or if the member has any outstanding minimum payment due from the previous month (if the product is configured to do so).	
Purpose / Tips	Report is provided to allow research for previous month's minimum calculated payment and appropriate fees. This report is typically very large and we do not recommend printing it in its entirety.	

```
11/30/06  12.20.53                          SUCCESS  CREDIT UNION                          PCCFINC2        PAGE 1
                              CREDIT CARD MINIMUM PAYMENT CALCULATION REPORT
                                      PROCESSING DATE - 11/30/06

 ACCOUNT ACCT LOAN      LOAN   ROUND      CREDIT       CURRENT        PRINTED       NEW CALC.      OVERLINE       PAST DUE
  NUMBER TYPE CATG   MIN PAY   FLAG       LIMIT        BALANCE       MIN. BAL.      MIN. BAL.      MIN. BAL.      MIN. BAL.

      55  100   40     15.00    Y          500.00        191.40         15.00          15.00            .00            .00
    6262  100   40     15.00    Y        1,200.00      1,157.87         35.00          35.00            .00            .00
    6445  100   40     15.00    Y        2,500.00      2,290.16         69.00          69.00            .00            .00
    7443  100   40     15.00    Y        1,000.00        836.70         26.00          26.00            .00            .00
    9654  100   40     15.00    Y        5,105.00      4,977.85        150.00         150.00            .00            .00
    9746  100   40     15.00    Y        2,000.00      1,441.73         44.00          44.00            .00            .00
    9993  100   40     15.00    Y        3,000.00      2,466.69         74.00          74.00            .00            .00
   16550  100   40     15.00    Y        2,000.00      1,674.16         51.00          51.00            .00            .00
   19331  100   40     15.00    Y        2,100.00      2,524.68         76.00          76.00            .00            .00
   19927  100   40     15.00    Y        2,250.00      2,306.56        126.56          70.00          56.56            .00
   20479  100   40     15.00    Y        2,000.00        498.93         15.00          15.00            .00            .00
   20743  100   40     15.00    Y        2,500.00      2,119.99         64.00          64.00            .00            .00
   22301  100   40     15.00    Y        3,000.00      1,807.09         55.00          55.00            .00            .00
   22681  100   40     15.00    Y        1,300.00      1,299.62         77.00          39.00            .00          38.00
   24042  100   40     15.00    Y        3,000.00           .00           .00            .00            .00            .00
   24398  100   40     15.00    Y        1,500.00      1,511.50        102.50          46.00          11.50          45.00
   24885  100   40     15.00    Y        2,500.00      2,601.69        257.69          79.00         101.69          77.00
   25353  601   40     15.00    Y          500.00        521.60         37.60          16.00          21.60            .00
   27193  100   40     15.00    Y        1,500.00      1,264.80         38.00          38.00            .00            .00
   27441  100   40     15.00    Y        1,000.00        941.99         54.00          29.00            .00          25.00
   29330  100   40     15.00    Y        2,000.00      1,766.10         53.00          53.00            .00            .00
   30650  100   40     15.00    Y        3,500.00      1,821.49         55.00          55.00            .00            .00
   31013  100   40     15.00    Y        2,000.00           .00           .00            .00            .00            .00
   33043  100   40     15.00    Y        1,000.00        840.56         26.00          26.00            .00            .00
   34512  100   40     15.00    Y        1,700.00      1,572.40         48.00          48.00            .00            .00
   34991  100   40     15.00    Y        1,000.00           .00           .00            .00            .00            .00
   36095  100   40     15.00    Y        1,750.00      1,633.54         50.00          50.00            .00            .00
   36236  100   40     15.00    Y        2,000.00      1,207.11         37.00          37.00            .00            .00
   36517  100   40     15.00    Y        1,500.00      1,288.81         39.00          39.00            .00            .00
   37192  100   40     15.00    Y        1,500.00      1,312.26         40.00          40.00            .00            .00
   38273  100   40     15.00    Y        1,000.00      1,011.06         72.06          31.00          11.06          30.00
```

Report Title	**Credit Card Monthly Finance Charge Calculation Report**
Report Name	**PCCFINC3**
When generated	**Monthly**
Description	Based on the credit card charge type balances at month end, this report contains the calculated finance charge on each applicable charge type. Also included are the flags indicating whether the member made their payment by the due date, and whether they satisfied the previous month's balance due.
Purpose / Tips	This report summarizes all finance charges at the charge type level for all cards with balances at month end. It is used as a research tool for reviewing why a finance charge was assessed on an account. This report is typically very large and we do not recommend printing it in its entirety.

```
11/30/06  12.20.53                            SUCCESS  CREDIT UNION                       PCCFINC3        PAGE    1
                                CREDIT CARD MONTHLY FINANCE CHARGE CALCULATION REPORT
                                           PROCESSING DATE - 11/30/06

  ACCOUNT ACCT LOAN  CHARGE    INTR  GRACE FORGIVE PAID  #        CURRENT          CUM DAILY      AVERAGE DAILY      CURRENT
  NUMBER TYPE CATG TYPE SEQ    RATE  FLAG   FLAG  FLAG DAY        BALANCE          BALANCE          BALANCE        PERIODIC F/C

       55  100   40   BT  999 13.890   Y      N     Y   30           .00               .00              .00             .00
       55  100   40   CA  999 13.890   N      N     Y   30           .00               .00              .00             .00
       55  100   40   PU  999 13.890   Y      N     Y   30        191.40           3186.91           106.23            .00
  TOTAL-ACCOUNT         55 100                                                                                        .00
     6262  100   40   BT  999 13.890   Y      N         30           .00               .00              .00             .00
     6262  100   40   CA  999 13.890   N      N         30        316.56          10265.54           342.18           3.91
     6262  100   40   PU  999 13.890   Y      N         30        827.88          25017.66           833.92           9.52
  TOTAL-ACCOUNT       6262 100                                                                                      13.43
     6445  100   40   BT  999 13.890   Y      N         30           .00               .00              .00             .00
     6445  100   40   CA  999 13.890   N      N         30           .00               .00              .00             .00
     6445  100   40   PU  999 13.890   Y      N         30      2,263.25          70708.50         2,356.95          26.91
  TOTAL-ACCOUNT       6445 100                                                                                      26.91
     7443  100   40   BT  999 13.890   Y      N         30           .00               .00              .00             .00
     7443  100   40   CA  999 13.890   N      N         30           .00               .00              .00             .00

     7443  100   40   PU  999 13.890   Y      N         30        826.94          25637.95           854.60           9.76
     7443  100   40   PU  999 13.890   Y      N         30        826.94          25637.95           854.60           9.76
  TOTAL-ACCOUNT       7443 100                                                                                       9.76
     9654  100   40   BT  999 13.890   Y      N         30           .00               .00              .00             .00
     9654  100   40   CA  999 13.890   N      N         30           .00               .00              .00             .00
     9654  100   40   PU  999 13.890   Y      N         30      4,920.73         150110.22         5,003.67          57.12
  TOTAL-ACCOUNT       9654 100                                                                                      57.12
     9746  100   40   BT  999 13.890   Y      N         30           .00               .00              .00             .00
     9746  100   40   CA  999 13.890   N      N         30         75.76           2272.80            75.76            .86
     9746  100   40   PU  999 13.890   Y      N         30      1,352.17          34009.35         1,133.65          12.94
  TOTAL-ACCOUNT       9746 100                                                                                      13.80
     9993  100   40   BT  999 13.890   Y      N         30           .00               .00              .00             .00
     9993  100   40   CA  999 13.890   N      N         30           .00               .00              .00             .00
     9993  100   40   PU  999 13.890   Y      N         30      2,440.36          69177.58         2,305.92          26.33
  TOTAL-ACCOUNT       9993 100                                                                                      26.33
    16550  100   40   BT  999 13.890   Y      N         30           .00               .00              .00             .00
    16550  100   40   CA  999 13.890   N      N         30           7.04           1056.98            35.23            .40
    16550  100   40   PU  999 13.890   Y      N         30      1,647.72          49937.82         1,664.59          19.00
  TOTAL-ACCOUNT      16550 100                                                                                      19.40
```

Report Title	**Credit Card Charges Posting Report** (Annual Fee/Overlimit Fee/Finance Charges)
Report Name	**PCCFINC4**
When generated	**Monthly**
Description	This report includes finance charges by charge type along with annual fees and overlimit fees. It includes all three (finance charges by charge type, annual fees and overlimit fees) **both posted and non-posted** charges assessed at month end.
Purpose / Tips	This report is provided to review any posting errors and make adjustments as needed to member accounts. Possible errors include a frozen account and an invalid G/L number. We recommend this report be reviewed at the beginning of every month.
Recommendation for OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
11/30/06  12.20.54                         SUCCESS  CREDIT UNION                       PCCFINC4      PAGE  1
                                   CREDIT CARD CHARGES POSTING REPORT
                                     PROCESSING DATE - 11/30/06

  ACCOUNT    LOAN   CHARGE FEE   G/L    SUBS   OVER GRACE CHARGE              PREVIOUS        CHARGE        CURRENT
  NUMBER TYPE CATG  TYPE SEQ TYPE NO    GL NO  FLAG FLAG  DESCRIPTION         BALANCE         AMOUNT        BALANCE   MSG

    6262 100   40   CA  999  FC 703-00 112-00    0   Y   FIN CHG CASH ADVANCE  1,144.44         3.91       1,148.35
    6262 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE      1,148.35         9.52       1,157.87
    6445 100   40   PU  999  FC 703-00 112-00    0       FIN CHG PURCHASE      2,263.25        26.91       2,290.16
    7443 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE        826.94         9.76         836.70
    9654 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE      4,920.73        57.12       4,977.85
    9746 100   40   CA  999  FC 703-00 112-00    0   Y   FIN CHG CASH ADVANCE  1,427.93          .86       1,428.79
    9746 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE      1,428.79        12.94       1,441.73
    9993 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE      2,440.36        26.33       2,466.69
   16550 100   40   CA  999  FC 703-00 112-00    0       FIN CHG CASH ADVANCE  1,654.76          .40       1,655.16
   16550 100   40   PU  999  FC 703-00 112-00    0       FIN CHG PURCHASE      1,655.16        19.00       1,674.16
   19331 100   40   PU  999  FC 703-00 112-00    0       FIN CHG PURCHASE      2,495.75        28.93       2,524.68
   19927 100   40   PU  999  FE 703-00 132-20    2   Y   OVERLIMIT FEE         2,256.14        25.00       2,281.14
   19927 100   40   PU  999  FC 703-00 112-00    2   Y   FIN CHG PURCHASE      2,281.14        25.42       2,306.56
   20479 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE        493.34         5.59         498.93
   20743 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE      2,097.67        22.32       2,119.99
   22301 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE      1,785.04        22.05       1,807.09
   22681 100   40   PU  999  FC 703-00 112-00    0       FIN CHG PURCHASE      1,284.98        14.64       1,299.62
   24398 100   40   PU  999  FC 703-00 112-00    0       FIN CHG PURCHASE      1,494.50        17.00       1,511.50
   24885 100   40   PU  999  FE 703-00 132-20   25       OVERLIMIT FEE         2,547.61        25.00       2,572.61
   24885 100   40   PU  999  FC 703-00 112-00   25       FIN CHG PURCHASE      2,572.61        29.08       2,601.69
   25353 601   40   PU  999  FE 703-00 132-20   14       OVERLIMIT FEE           490.91        25.00         515.91
   25353 601   40   BT  999  FC 703-00 112-00   14       FIN CHG BALANCE TRAN    515.91         5.69         521.60
   27193 100   40   PU  999  FC 703-00 112-00    0       FIN CHG PURCHASE      1,250.23        14.57       1,264.80
   27441 100   40   PU  999  FC 703-00 112-00    0       FIN CHG PURCHASE        931.86        10.13         941.99
   30650 100   40   CA  999  FC 703-00 112-00    0   Y   FIN CHG CASH ADVANCE  1,800.37          .23       1,800.60
   30650 100   40   PU  999  FC 703-00 112-00    0   Y   FIN CHG PURCHASE      1,800.60        20.89       1,821.49
```

Report Title	**Credit Card Error Summary Report**
Report Name	**PCCFINC5**
When generated	**Daily**
Description	This is a summary of all errors daily (for the last business day of the month you will also see the errors that are on your PCCFINCP4 Report).
Purpose / Tips	We recommend that you review this report on a daily basis. Any errors that you identify on this report should be reviewed and appropriate action taken at the account level.
Recommendation for OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/04/06   1.21.09                         SUCCESS CREDIT UNION                          PCCFINC5        PAGE 1
                                     CREDIT CARD ERROR SUMMARY REPORT
                                       PROCESSING DATE - 12/04/06

  ACCOUNT   ACCT   CHARGE
  NUMBER    TYPE  TYPE SEQ  ERROR MESSAGE

   3001368  100             ACCOUNT BALANCE OF      643.76  NOT EQUAL TO CHARGE TYPE TOTAL CURRENT BALANCE OF      640.19
TOTAL-Branch      1     RECORDS LISTED-              1
   2434690  100             ACCOUNT BALANCE OF      321.64  NOT EQUAL TO CHARGE TYPE TOTAL CURRENT BALANCE OF      311.64
TOTAL-Branch      2     RECORDS LISTED-              1
TOTAL-Branch      3     RECORDS LISTED-              0
TOTAL-Branch      4     RECORDS LISTED-              0
TOTAL-Branch      5     RECORDS LISTED-              0
TOTAL-Loan Catg  13     RECORDS LIST2D-
TOTAL For G/L   702-10 RECORDS LISTED-               2
TOTAL-Branch      1     RECORDS LISTED-              0
    807960  120             ACCOUNT BALANCE OF      909.95  NOT EQUAL TO CHARGE TYPE TOTAL CURRENT BALANCE OF      823.19
TOTAL-Branch      2     RECORDS LISTED-              1
TOTAL-Branch      3     RECORDS LISTED-              0
TOTAL-Branch      5     RECORDS LISTED-              0
TOTAL-Loan Catg  14     RECORDS LIST1D-
TOTAL For G/L   702-12 RECORDS LISTED-               1
TOTAL For CORPID  1     RECORDS LISTED-              3
TOTAL For Report
TOTAL RECORDS LISTED-              3
```

Report Title	**Update Credit Card Rate Report**
Report Name	**PCCFINC6**
When generated	**Daily**
Description	This report is produced when a member rate is adjusted either by charge type or at a specific card level. This could include a change to a group of cards or a specific individual rate over ride.
Purpose / Tips	We recommend that you work this report on a daily basis.
Recommendation for OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/06/06    44.32                     SUCCESS CREDIT UNION                    PCCFINC6      PAGE      1
                                  UPDATE CREDIT CARD RATE REPORT
                                    PROCESSING DATE - 12/06/06

 ACCOUNT ACCT LOAN  CHARGE      OLD     NEW
  NUMBER TYPE CATG TYPE SEQ ID  RATE    RATE   REASON                     MESSAGE




 END OF REPORT
```

Report Title	**Credit Card Account Maintenance Report**
Report Name	**PCTMXX2A**
When generated	**Daily**
Description	This report includes any maintenance that was done today on CU*BASE and sent to Fidelity.
Purpose / Tips	This report should also be worked on a daily basis.
Recommendation for OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/05/06  21:09:39                            SUCCESS CREDIT UNION                       PCTMXX2A      PAGE  1
                                    CREDIT CARD - ACCOUNT MAINTENANCE REPORT                          USER JOANG

   ACCOUNT NUMBER    FIELD NAME              BEFORE DATA/NAME 1        AFTER DATA/NAME 2      OPER     DATE       TIME

  XXXXXX7640009876   BLOCK CODE BY PBF       H=HIGH BALANCE             =OPEN ACTIVE STATUS   JOANG    12/05/06   21:08:00
  XXXXXX7640011369   ADDR1                   11111 DISNEY DRIVE         8888 SAGE LANE C102   APRIL870 12/05/06   13:21:00
                     CITY                    WONDERLAND                 TUNNEL                APRIL870 12/05/06   13:21:00
                     STATE                   MI                         FL                    APRIL870 12/05/06   13:21:00
                     HOME PHONE              5555555                    2393636363            APRIL870 12/05/06   13:21:00
                     HOME PHONE              989                        2394545454            APRIL870 12/05/06   13:21:00
                     MTEPHN                  0000000000                 9898887777            APRIL870 12/05/06   13:21:00
                     EMAIL                   donaldd@aol.com            donaldd9@aol.com      APRIL870 12/05/06   13:21:00
  XXXXXX7640012664   BLOCK CODE BY PBF       H=HIGH BALANCE             =OPEN ACTIVE STATUS   JOANG    12/05/06   21:08:00
  XXXXXX7640016368   ZIP9                    487989898                  4871212121           AMYBU870 12/05/06   13:02:00
  XXXXXX7640017887   BLOCK CODE BY PBF       H=HIGH BALANCE             =OPEN ACTIVE STATUS   JOANG    12/05/06   21:08:00
  XXXXXX7640024263   BLOCK CODE BY PBF       H=HIGH BALANCE             =OPEN ACTIVE STATUS   JOANG    12/05/06   21:08:00
  XXXXXX7640036838   ADDR1                   222 ELM STREET SE          13567 HIGHLAND VIEW DR JODYC870 12/05/06   14:20:00
                     CITY                    MIDDLEVILLE                LINDEN                JODYC870 12/05/06   14:20:00
                     ZIP9                    4876969696                 4845457487           JODYC870 12/05/06   14:20:00
                     HOME PHONE              989                        810                   JODYC870 12/05/06   14:20:00
  XXXXXX7640612237   BLOCK CODE BY PBF       H=HIGH BALANCE             =OPEN ACTIVE STATUS   JOANG    12/05/06   21:08:00
  XXXXXX7640614621   ADDED EMBOSS CARD       DONALD A DUCK                                    JODYC870 12/05/06   11:07:00
  XXXXXX7640617020   MTEPHN                  0007575519                 9897575519           KELLI870 12/05/06   12:02:00
  XXXXXX7640617145   ACCOUNT STATUS          K=CLOSED-PER INSTITUTION   =OPEN ACTIVE STATUS   CAROL870 12/05/06   12:02:00
  XXXXXX7640007572   BLOCK CODE BY PBF        =OPEN ACTIVE STATUS       H=HIGH BALANCE        JOANG    12/05/06   21:08:00
   TOTALS:
    CARDS MAINTAINED:     00012
    ERRORS:               00000
```

Also see Page 129 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with your vendor.

Report Title	**Credit Card Account Maintenance Error Report**
Report Name	**PCTMXX2B**
When generated	**Daily**
Description	This report includes any maintenance on a credit card account on CU*BASE that was not sent to Fidelity due to an error occurring when creating the maintenance file for transmission to your vendor.
Purpose / Tips	We recommend this report be worked on a daily basis.
Recommendation for OUTQ Routing	It is recommended that this report be printed and archived. Be sure to select to print this report.

```
12/06/06  21:13.02                       SUCCESS CREDIT UNION                       PCTMXX2B      PAGE 1
                                 CREDIT CARD - ACCOUNT MAINTENANCE ERROR REPORT                    USER JOANG

   ACCOUNT NUMBER   FIELD NAME              BEFORE DATA/NAME 1      AFTER DATA/NAME 2      ERROR DESCRIPTION

 4444447640045557   ADDED EMBOSS CARD                              NO EMBOSS RECORD FOUND.
DELETED EMBOSS CARD    NO EMBOSS RECORD FOUND.


TOTALS:
    CARDS MAINTAINED:     00002
    ERRORS:               00000
```

*Also see Page 129 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with your vendor.*

Report Title	**Transaction Detail Report**
Report Name	**LPANTX1**
When generated	**Daily**
Description	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This report is by card number order. This report also includes ATM and Debit 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.

```
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     072000  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
```

Report Title	**Transactions Summary Report – Credit Cards**
Report Name	**LPANTX3**
When generated	**Daily**
Description	This report will list transactions to be compared to your credit card 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.
Recommendation for OUT Q Routing	It is recommended that these reports be printed and archived. Be sure to select to print this report.

```
12/24/10    31:59                                    CREDIT UNION                        LPANTX3
   RUN ON  12/25/10        CREDIT CARD TRANSACTIONS NETWORK, DATE, AND TIME
                                             SUMMARY

     Settlement Date: 12/22/10    Post Date: 12/22/10


     Bin#:  4
                          TOTAL WITHDRAWALS  PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL DEPOSITS     PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL TRANSFERS    PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL PMT MER      PROCESSED = 127         7,927.45  NOT PROCESSED =
                          TOTAL RFD MER      PROCESSED =   3           193.45  NOT PROCESSED =
                          TOTAL              DEBITS              7,927.45  CREDITS

     Bin#:  4
                          TOTAL WITHDRAWALS  PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL DEPOSITS     PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL TRANSFERS    PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL PMT MER      PROCESSED = 176        13,634.94  NOT PROCESSED =
                          TOTAL RFD MER      PROCESSED =   4            97.30  NOT PROCESSED =
                          TOTAL              DEBITS             13,634.94  CREDITS

     Bin#:  5
                          TOTAL WITHDRAWALS  PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL DEPOSITS     PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL TRANSFERS    PROCESSED =                   .00  NOT PROCESSED =
                          TOTAL PMT MER      PROCESSED =  39         2,420.96  NOT PROCESSED =
                          TOTAL RFD MER      PROCESSED =   1            36.04  NOT PROCESSED =
                          TOTAL              DEBITS              2,420.96  CREDITS


                          NET for Stl-12/22/10  Pst-12/22/10     23,656.56
```

Report Title	**Account Posting Detail Report**
Report Name	**LPANAC1**
When generated	**Daily**
Description	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This is presented by member account number. This would also include ATM/Debit 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.

```
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
```

Report Title	**Exception Report - Denials**
Report Name	**LPANEX1**
When generated	**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.

```
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: 0000000000100449975545 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: 0000000000034319877043 120910 HY VEE 1631 ,          ,    00
    3    000      ******2181  1100    003000                    450.50  Insufficient Funds.    0051    12/09
         LINK: NO Act2 Record  REF#: 034380640001  MERCHNT: 0000000000034380640001 120910 MENARDS              ,          F
    4    000      ******1925  1100    003000                    257.71  Insufficient Funds.    0051    12/09
         LINK: NO Act2 Record  REF#: 034321458964  MERCHNT: 0000000000034321458964 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: 0000000000034300006690 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: 0000000000034403601132 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: 0000000000102770006345 120910 TAILGATORS BAR & GRI LL    , BRANDO
    7    000      ******1800  1100    003000                     18.14  Insufficient Funds.    0051    12/09
```

Report Title	**Exception Report - Exceptions**
Report Name	**LPANEX2**
When generated	**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.

```
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
```

Report Title	**ISA Fees**
Report Name	**LPANEX3**
When generated	**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.

```
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
```

Report Title	**Reconciliation Recon to Online Match** **Reconciliation Online to Recon Match**
Report Name	**PACTXX1, PACTXX2**
When generated	**Daily**
Description	These reports can be used for reconciliation purposes and are created when the reconciliation is received at Monday through Saturday at approximately 4:30 p.m. ET.
Purpose / Tips	NOTE: There will be two sets of reports on Mondays which are produced at approximately 6:00 a.m. ET.
Recommendation for OUTQ Routing	It is recommended that these reports be printed and archived. Be sure to select to print this report.

```
12/04/06  16:57:32                        SUCCESS CREDIT UNION                    PACTXX1       PAGE 1
                                 RECONCILIATION RECON TO ONLINE MATCH                      USER  JOANG
                                                                                   SETTLEMENT DATE  12/03

RECON ACCOUNT          RECON          RECON          RECON          ONLINE         ONLINE        ONLINE   RECON - ONLI
    NUMBER            CREDITS         DEBITS         TOTAL          CREDITS        DEBITS        TOTAL      DIFFEREN

Vendor Recon Totals  :
  Total Credits    :          67.39
  Total Debits     :       3,104.15
  Total Settlement :       3,036.76-
CUA Online Totals  :
  Total Credits    :          67.39
  Total Debits     :       3,104.15
  Total Settlement :       3,036.76-
Offage Totals      :
  Total Credits    :
  Total Debits     :
  Total Settlement :            .00
Total Not Matched  :
```

```
12/04/06  16:57:32                        SUCCESS CREDIT UNION                    PACTXX2       PAGE  1
                                 RECONCILIATION ONLINE TO RECON MATCH                      USER  JOANG
                                                                                   SETTLEMENT DATE  12/03

ONLINE ACCNT           RECON          RECON          RECON          ONLINE         ONLINE        ONLINE   ONLINE - RECON
    NUMBER            CREDITS         DEBITS         TOTAL          CREDITS        DEBITS        TOTAL      DIFFERENCE

Offage Totals      :
  Total Credits    :
  Total Debits     :
  Total Settlement :            .00
Total Not Matched  :
```

Report Title	**Credit Card Positive Balance File Report**
Report Name	**PCCPXX1**
When generated	**Daily**
Description	This report will display the positive balance file (PBF) information sent to vendors daily. This may not apply to all vendors.
Purpose / Tips	It is mainly used as a research tool to establish what was sent for your member for that date and time and would have been used by your vendor for authorizations when they were in stand-in mode for CU*Answers running of End of Day/Beginning of Day processing or if there were any communication issues between your vendor and CU*Answers. This report is typically very large and we do not recommend printing it in its entirety.

```
12/04/06  21:18:23                           SUCCESS CREDIT UNION                        PCCPXX1        PAGE 1
                                   FIDELITY CREDIT CARD POSITIVE BALANCE FILE                           USER JOANG
                                              PBF TYPE: PARTIAL

        CARD NUMBER      MEMBER LOC     AVAILABLE  BLOCK STATUS

     4444441000000534     170209-100       651.53
     4444441000000682      36095-100        76.46
     4444441000000716      67488-100     1,307.33
     4444441000000773      80475-100       672.53
     4444441000001037      81714-100     3,975.61
     4444441000001201     139592-100     3,152.06
     4444441000001235     153643-100       735.57
     4444441000001284      81956-100        97.67
     4444441000001425      82456-100       833.38
     4444441000001714      81973-100       819.44
     4444441000001805      80586-100        13.47
     4444441000002159      83515-100       179.92
     4444441000002308      82945-100         9.91    OPEN ACTIVE STATUS
     4444441000002316      63396-100        96.20
     4444441000002324      81263-100         2.18
     4444442010001909       4028-100       364.58
     4444442010011023      84876-100        16.63
     4444442010011197       2808-100    14,967.16
     4444442010011262      84690-100     1,061.05
     4444442010011320      83045-100     3,806.10
     4444442010011411      86628-100     2,134.02
     4444442010011445      34975-100     1,150.48
```

*Also see Page 129 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with YOUR VENDOR.*

Report Title	**Credit Card Zero Available (PBF) Report**
Report Name	**PCCPXX2**
When generated	**Daily**
Description	This report will display the positive balance file information sent to Fidelity Monday through Saturday at approximately 9:00 p.m. ET for those accounts that should be carrying a zero balance available in PBF file due to block code attached to that card record.
Purpose / Tips	It is mainly used as a research tool to aid you when researching member questions for declinations.

```
12/04/06  21:18:23                      SUCCESS CREDIT UNION                     PCCPXX2        PAGE 1
                                 FIDELITY CREDIT CARD ZERO AVAILABLE                           USER JOANG
                                        PBF TYPE: PARTIAL

        CARD NUMBER        MEMBER LOC     AVAILABLE  BLOCK STATUS

   4444441009801122       83844-100           .00   L=LOST ACCOUNT
   4444442010001743       83008-100           .00   H=HIGH BALANCE
   4444442100000100       81811-100           .00   X=CLOSED-PER CARDHOLDER
                          TOTAL RECORD COUNT:      3
```

Also see Page 129 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with your vendor.

Report Title	**Overlimit Account Listing**
Report Name	**LCCOVLMT**
When generated	**On demand via "List Overlimit Credit Cards" on the ATM/Debit/Credit Card Processing (MNATMD) menu**
Description	The report provides you with a list of all members with cards carrying a balance over their current disbursement limit.
Purpose / Tips	It is a tool that should be used by your collections department to make contact with members to bring their accounts balances back within their disbursement limit. Would recommend pulling this at least twice a month for review. You can select the printer to which you print this report.

```
12/07/06  17:19.13                              SUCCESS CREDIT UNION                    LCC OVLMT            Page      1
                                               Overlimit Account Listing                                    User   NADINET

 Member No.                            Credit Card    Current      Credit     Amount       Past     Amount     Adv
 /Suffix    Cat          Name          Account No.    Balance      Limit      Over         Due      Due        Date

   17251-600  99  COLLECTI  SNOOP DOGG        **1227    1,654.79   1,500.00    154.79     233.00     303.00   10/31/06
   24885-600  40  CLASSIC   DAFFY DUCK        **7430    2,601.69   2,500.00    101.69      77.00     102.00   11/30/06
   25353-601  40  CLASSIC   ROGER RABBIT      **7968      521.60     500.00     21.60        .00        .00   11/30/06
   38273-600  40  CLASSIC   BUGS BUNNY        **0898    1,011.06   1,000.00     11.06      30.00      55.00   11/30/06
   40394-600  40  CLASSIC   JESSICA RABBIT    **3785      529.48     500.00     29.48        .00        .00   12/01/06
   49247-615  43  SECURED   MICKEY MOUSE      **0031      549.41     500.00     49.41        .00        .00   11/30/06
   49486-630  44  GOLD      W C FIELDS        **0752    5,073.73   5,000.00     73.73        .00        .00   11/30/06
   58784-600  40  CLASSIC   CHARLIE CHAPLIN   **8149      547.40     500.00     47.40        .00        .00   11/30/06
   59832-600  40  CLASSIC   RICKEY MARTIN     **2399      519.27     500.00     19.27        .00        .00   11/30/06
   60566-600  40  CLASSIC   ALICE WONDERLAND  **1417    1,555.47   1,500.00     55.47      63.00     113.00   11/30/06
   80178-600  41  CLASSIC   CAPTAIN HOOK      **0231    1,523.06   1,500.00     23.06        .00        .00   11/30/06
   80317-600  40  CLASSIC   PETER PAN         **7943      318.86     300.00     18.86        .00        .00   12/01/06
   80324-600  40  CLASSIC   TINKER BELLE      **3264    2,508.70   2,500.00      8.70        .00        .00   12/07/06
   80351-600  41  CLASSIC   PRINCE CHARMING   **0033      505.47     500.00      5.47        .00        .00   11/30/06
   80453-600  41  CLASSIC   RICKY RACOON      **1486      513.44     500.00     13.44        .00        .00   11/30/06
  140863-601  40  CLASSIC   JUAN VALDEZ       **8289    3,007.32   3,000.00      7.32        .00        .00   12/01/06
  141325-600  40  CLASSIC   DONALD TRUMP      **1649    2,008.85   2,000.00      8.85     178.00     253.00   10/31/06
  146415-600  40  CLASSIC   BILL GATES        **2266      534.95        .00    534.95        .00        .00   11/30/06
  162818-600  40  CLASSIC   WONDER WOMAN      **1102    1,503.72   1,500.00      3.72        .00        .00   11/30/06
  188912-630  99  COLLECTI  CLARK KENT        **0794   10,342.56  10,000.00    342.56     919.00     919.00    9/30/06

     Total Accounts      Pct       Amt. Over limit      Pct
     CLASSIC     13      56.7          5,356.06         54.2
     CLASSIC      3      19.8          1,828.89         18.5
     SECURED      1      10.6            773.79          7.8
     SECURED      0        .7             49.41           .5
     GOLD         1       1.4             94.69           .9
     COLLECTI    11       7.8          1,342.86         13.5
```

Report Title	**Inactive Credit Cards Report**
Report Name	**LCCIXX**
When generated	**On demand via "List Inactive Credit Cards" on the ATM/Debit/Credit Card Processing (MNATMD) menu**
Description	This report lists credit card accounts with no activity for a specified number of months.
Purpose / Tips	This report can be used to assist you in researching what accounts should be closed, or members to whom you may wish to send a marketing piece to promote their use of their card. You choose the number of months inactive to define what will be a part of your report.

```
12/07/06  17:34:29                          SUCCESS CREDIT UNION                         LCCIXX          PAGE       1
                                            Inactive Credit Cards                                        USER NADINET
                                           Not Used Since  4/07/06

       Account #        Card #    Block Code                           Last Usage Date

          55-101   4444441009801528   K - CLOSED-PER INSTITUTION           0/00/00
        3079-130   4444442010001081     - OPEN ACTIVE STATUS               0/00/00
        4184-100   4444441000000625   K - CLOSED-PER INSTITUTION           1/16/05
        5777-100   4444441000007810   K - CLOSED-PER INSTITUTION           0/00/00
       25353-101   4444441000007968   H - HIGH BALANCE                     0/00/00
       27680-130   4444442010001891   K - CLOSED-PER INSTITUTION           0/00/00
       31013-100   4444441000004486     - OPEN ACTIVE STATUS               0/00/00
       32623-100   4444441000008396     - OPEN ACTIVE STATUS               0/00/00
       33043-100   4444441000001045   J - COLLECTION ACCOUNT               9/27/05
       36236-100   4444441000004411     - OPEN ACTIVE STATUS               3/03/06
       40436-100   4444441000000856   J - COLLECTION ACCOUNT               3/21/06
       43232-100   4444441000000567   K - CLOSED-PER INSTITUTION          10/10/04
       47548-100   4444441000001672   J - COLLECTION ACCOUNT               5/20/05
       47878-130   4444442019800053     - OPEN ACTIVE STATUS               2/10/06
       50252-100   4444441000000864   K - CLOSED-PER INSTITUTION           1/04/05
       86881-645   4888291000000749     - OPEN ACTIVE STATUS               0/00/00
       86927-615   4411421000001456     - OPEN ACTIVE STATUS               0/00/00
       86950-600   4411401000008271   L - LOST ACCOUNT                     0/00/00
       86950-601   4411401000008438     - OPEN ACTIVE STATUS               0/00/00
       87016-645   4888291000000756     - OPEN ACTIVE STATUS               0/00/00
       87027-600   4411401000008420     - OPEN ACTIVE STATUS               0/00/00
       87041-645   4888291000000764     - OPEN ACTIVE STATUS               0/00/00
       88716-630   4411412010000653     - OPEN ACTIVE STATUS               2/27/05
       98111-600   4411401000001532     - OPEN ACTIVE STATUS               7/11/05
      112441-600   4411401000001060     - OPEN ACTIVE STATUS               3/22/05
      156505-630   4411412010000836   K - CLOSED-PER INSTITUTION          10/20/05
      180943-630   4411412010000760     - OPEN ACTIVE STATUS               2/26/06
      188912-630   4411412010000794   J - COLLECTION ACCOUNT              11/06/05
      188920-631   4411412010000661   S - STOLEN ACCOUNT                   3/15/06
 * Total Inactive Cards  ---------------         29
```

Report Title	**Negative Balance (Overpaid) Open Credit Loans**
Report Name	**LNBOCL**
When generated	**On demand via "Neg Bal (Overpaid) Open Crdt Lns" on the Reports E (MNRPTE) menu**
Description	This report shows any open credit (MEMBER6) loans that have a negative balance (meaning they have been overpaid).
Purpose / Tips	**This report should be pulled by CU personnel at least once a week** to see if any of your credit card accounts are approaching the time line when you are required to return any credit balance back to them. Some members may put themselves in a credit position to take advantage of additional funds while traveling, while other members may be in this position due to credit for returned merchandise, settlement of disputed item, etc.

```
 12/07/06 17:41:47                          SUCCESS CREDIT UNION                       LNBOCL              Page 1
                                    Negative Balance (Overpaid) Open Credit Loans                     User  NADINET
                                               As of 12/07/2006

   Corporate ID -   ALL CORPORATIONS

 Account No.   Member Name              Loan Balance   Last Tran Date
 ------------- ----------------------------- --------------- --------------


 40  VISA CLASSIC
     82171-100  DONALD D DUCK                      56.64-    10/06/06
     83326-100  GEROGE JEFFERSON                    6.35-    10/31/06
     84455-100  ABRAHAM LINCOLN                    36.24-     8/20/06
     85088-100  CASEY KAHNE                       268.16-    11/30/06
    154401-100  ROGER RABBIT                      199.31-    12/07/06


                          *Total:    5  $       566.70-

 41  VISA PLATINUM
     84268-200  MICKEY MOUSE                        4.91-     6/22/06
     85013-200  MINNIE MOUSE                         .48-    11/28/06


                          *Total:    2  $         5.39-

 44  VISA GOLD
     48785-330  JEFF GORDON                       213.84-     9/30/06
     82783-330  DALE EARHARDT JR                   63.28-     5/05/06
     84954-330  WYLIE COYOTE                      154.55-    12/02/06
    146563-330  TWEETY THE BIRD                    19.19-    11/15/06


                          *Total:    4  $       450.86-

                       **Grand Total:   11  $     1,022.95-

 *** End of Report ***
```

Report Title	**Duplicate Credit Card Report**
Report Name	**LCDUXX**
When generated	**On demand via " List Duplicate Credit Cards" on the ATM/Debit/Credit Card Processing (MNATMD) menu**
Description	This report will show all cards that have a card status of "D" - Duplicate, meaning the card is an old card and the loan has been reissued a new card number to replace this card.
Purpose / Tips	An informational report that can be printed when needed for research purposes.

```
12/07/06  17:48:57                        SUCCESS CREDIT UNION                          LCDUXX        PAGE 1
                                          Duplicate Credit Cards                                      USER NADINET

     Account #          Card #     Block Code                     Last Usage Date

    4052299-800    9995600000080100   J - COLLECTION ACCOUNT           0/00/00
    4057399-820    9994500000003100   L - LOST ACCOUNT                11/26/06
    4057799-801    9995600000090100   S - STOLEN ACCOUNT               7/16/06
    4068199-800    9995600000077100   S - STOLEN ACCOUNT               0/00/00
    4070799-800    9995600000085100   S - STOLEN ACCOUNT               0/00/00
    4073099-800    9995600000091100   L - LOST ACCOUNT                 0/00/00
    4091999-800    9995600000083100   S - STOLEN ACCOUNT               0/00/00
    4098599-800    9995600000078100   L - LOST ACCOUNT                 0/00/00
    4099699-800    9995600000082100   L - LOST ACCOUNT                 0/00/00
    4113999-800    9995600000083100   J - COLLECTION ACCOUNT           0/00/00
    4129299-800    9995600000079100   S - STOLEN ACCOUNT               0/00/00
    4138499-800    9995600000085100   L - LOST ACCOUNT                 0/00/00
    4156399-800    9995600000083100   L - LOST ACCOUNT                 2/28/06
    4158299-800    9995600000050100   S - STOLEN ACCOUNT               0/00/00
    4165899-800    9995600000084100   X - CLOSED-PER CARDHOLDER        0/00/00
    4167899-800    9995600000082100   L - LOST ACCOUNT                 0/00/00
    4167899-800    9995600000085100   L - LOST ACCOUNT                 8/11/05
    4171199-800    9995600000082100   J - COLLECTION ACCOUNT           0/00/00
    4179199-820    9994500000001100   L - LOST ACCOUNT                 0/00/00
    4183699-800    9995600000082100   J - COLLECTION ACCOUNT           0/00/00
    4185399-800    9995600000082100     - OPEN ACTIVE STATUS           0/00/00
    4189699-800    9995600000093100   S - STOLEN ACCOUNT               8/15/06
```

INTRODUCING CU*CARD CHECK

What is CU*Card Check?

CU*Card Check is an automated file verification process that checks the accuracy of the daily data uploaded to your vendor for your credit card portfolio.

What does that mean to my Credit Union?

The data that is being sent for your credit union to your vendor will daily be checked programmatically using predetermined tolerance levels. If there are changes to the file compared to the previous day data that exceed those tolerance levels, the file is pulled to be verified by both our credit card team and your staff before it's transmitted.

What is contained in the file CU*Answers sends?

The daily PBF (Positive Balance File) is used by YOUR VENDOR for account statuses and balances when we go into stand-in processing during end-of-day/beginning-of-day processing. During the limited times when your vendor may not be able to access CU*BASE, the information contained in the file provides your vendor a backup to allow them to continue to process member transactions.

What does the verification program analyze?

The verification routine analyzes the following criteria on a per CU basis.

- ♦ Closed accounts greater than 25% of the total file.
- ♦ Card statuses that changed from open to closed because the system could not find the account in CU*BASE. A maximum of 5 status changes from open to closed per CU are allowed before an error message will occur to prompt manual verification.

What will CU*Answers do if a file exceeds the tolerance levels noted above?

A CU*Answers Operator will remove the identified credit union from the file and then transmit the maintenance file to your vendor for all other CUs to meet the 10:00 pm ET update deadline.

Next, the segregated file will be reviewed by our internal credit card team to identify the changes to the records. The team will also immediately contact the credit union to review the affected accounts and confirm their existing status or change the status.

Once the cards status has been confirmed or corrected with the assistance of the credit union, the file is then sent to your vendor to be updated. The updates can be processed every hour on the hour from 6:00 am to 10:00 pm ET daily.

APPENDIX

Included in this section:

◆ **TRANSACTION TRANSMISSION FILE SPECIFICATIONS**
  ⇒ Transaction File Draft Detail Record
  ⇒ Transaction File Draft Addendum Record

TRANSACTION TRANSMISSION FILE SPECIFICATIONS

Your vendor transmits all transactions for credit card loans in a batch to CU*BASE each day (timing depends on your credit union's arrangements with CU*Answers). A new batch header record is created when any of these conditions are met: The BIN/Prefix/ISO number changes, total number of transactions exceeds 1000, detail transactions exceed 2000 file records. Multiple BIN numbers can be included within one transmission to accommodate all credit card programs offered by your credit union. The transaction draft detail record together with the draft addenda record provide all the merchant, credit union, cardholder, and transaction information to post to the credit card loan.

Transaction File Draft Detail Record

The records in this file contain identifying information and the transaction amount.

Field Name	Description
Record type code	6, Draft detail
Transaction code	02=credit or 07=debit
Route & Transit number	Number assigned to the institution – 9 bytes
Card Number	Credit Card number is 16 characters - field is 17 bytes
Amount of transaction	Dollars and cents amount – 10 bytes
Authorization number	Authorization Code (if available) – 5 bytes
Capture Date	MMDD format
Filler	Space 1 byte
Microfilm Reference Number (group level data)	
Format code	Leading digit of reference number – 1 byte
Acquirer's Bank ID	BIN/Prefix Number of Merchant Bank – 6 bytes
Capture Date	YDDD format – Year and Julian date – 4 bytes
Film Locator	Number assigned to draft – 11 bytes
Check Digit	Calculated using data from data from group level data of reference number
Purchase Date	Date Draft was signed, MMDD and assumes current year – 4 bytes
Reason Code	Chargeback Reason Code Number – 2 bytes
Addenda Indicator	Value = 1
Trace Number	Ascending Sequential number within batch – 15 bytes

Transaction File Draft Addendum Record

The records in this file contain account identification and the merchant information.

Field Name	Description
Record type code	7, Addenda Record
Type code	Value = 03 – 2 bytes
Merchant Category	Business Type of Merchant – 4 bytes
Reimbursement Indicator	0 = Outgoing, 1 = Incoming – 1 byte
Authorization source code	Values are ' ' or 1-8 or A-E – 1byte
Attribute Code	Values are 0-9 or A-Z – 1 byte
Filler	Space – 1 byte
Application Account Number	Loan / Checking / Savings account number (left justified) – 16 bytes
Route & Transit #	Number assigned to the institution – 9 bytes
Merchant Name	DBA Name of Merchant – 25 bytes
Merchant City	Name of city where Merchant is located – 13 bytes
Merchant State/Country Code	State or Country where merchant is located – 3 bytes
Draft Tran Code	Transaction code that identifies the type of monetary transaction - 2 bytes 05 Sale 06 Credit 07 Cash Advance 25 Reversal of Sales Draft 26 Reversal of Credit Voucher 27 Reversal of Cash Advance 63 Authorization Approval 64 Authorization Reversal
Trace Number	Used for research – 15 bytes