
National Shared Branching (Co-Op) at the Teller Line

Shared Branching from CU*BASE
through the Co-Op National Shared
Branch Network

INTRODUCTION

This booklet gives an overview of the steps required to process teller transactions through the Co-Op National Shared Branching Network (formerly the FSCC/CUSC networks). It also includes a list of supported transactions.

CONTENTS

TELLER DRAWER INTERFACE.....	2
POSTING A TELLER TRANSACTION.....	3
ACCESSING THE MEMBER ACCOUNT	3
REVERSE LOOKUP	6
POSTING A DEPOSIT	8
POSTING A CASH WITHDRAWAL / DISBURSEMENT	11
TRANSFERRING FUNDS	13
CASHING CHECKS	14
MISCELLANEOUS RECEIPTS	16
CHECK WITHDRAWAL	18
ACCOUNT INQUIRIES	20
REVERSING TRANSACTIONS.....	24
ENDORISING CHECKS.....	27
REPORTING.....	28

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference>
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TELLER DRAWER INTERFACE

All teller transactions performed through the National Shared Branching Acquirer software will interface with the teller drawer exactly the same as transactions posted through the normal CU*BASE Teller Processing software. You can use normal Teller Drawer Control auditing features for balancing.

Below is an example of the Teller Drawer Audit screen showing three deposit transactions posted through the National Shared Branching Acquirer software, along with a few normal teller transactions on credit union members:

Notice that the account number of a shared branch member is in a different format than your credit union's own members.

Session 0 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)

Teller ID 92 CU*ANSWERS PROGRAMMI Processing date Today Prior Branch/vault # 01

Transaction amount from 0.00 To 0.00

Processing time from To

Audit key type ALL Account base Receipt ID Delete flag Active Deleted Both

Teller ID	Time	Audit Key	Audit Key Type	MR/MA Description	Account #	Transaction Amount	Delete Flag
92	19:45:49	8335 B	Cash Out		2 520	10.00	
92	16:36:19	8329 B	Cash Out		20	10,000.01	
92	16:36:19	8327 I2	Deposit/Payment		20 000	10,000.01	D
92	16:36:19	8350 9	Cash In		20	10,000.01	
92	16:36:19	8351 2	Deposit/Payment		20 000	10,000.01	D
92	8:28:07	8328 B	Withdraw/Disbur		20 000	12,001.02	D
92	8:28:07	8329 B	Cash Out		20	12,001.02	
92	8:28:07	8352 B	Withdraw/Disbur		20 000	12,001.02	D
92	8:28:07	8353 B	Cash Out		20	12,001.02	
92	19:45:49	8334 B	Withdraw/Disbur		2 520 000	10.00	
92	19:45:49	8366 B	Withdraw/Disbur		2 520 000	10.00	
92	19:45:49	8367 B	Cash Out		2 520	10.00	
92	8:36:57	8354 5	Misc Advance	VISA ADVA	21	10.00	D
92	8:36:57	8355 0	Funds Forwarded		21	10.00	

Print receipt Retrieve e-Receipt image

Show Alternate View

Audit Key Report

BT (484) 6/14/13

POSTING A TELLER TRANSACTION

Following are step by step instructions for posting typical types of transactions through the Co-Op National Shared Branching Acquirer interface. Once you have accessed the member's account, shown below, you can process several different types of transactions:

- For Posting a Deposit, refer to page 8.
- For Using the Reverse Lookup, refer to page 6.
- For Posting a Cash Withdrawal/Disbursement, refer to page 11.
- For Transferring Funds, refer to page 13.
- For Cashing Checks, refer to page 14.
- For Miscellaneous Receipts, refer to page 16.
- For Check Withdrawal, refer to page 18.
- For Account Inquiries, refer to page 20.


ACCESSING THE MEMBER ACCOUNT

1. Choose **Tool #1 Teller Line Posting** or use shortcut **TELLER**.

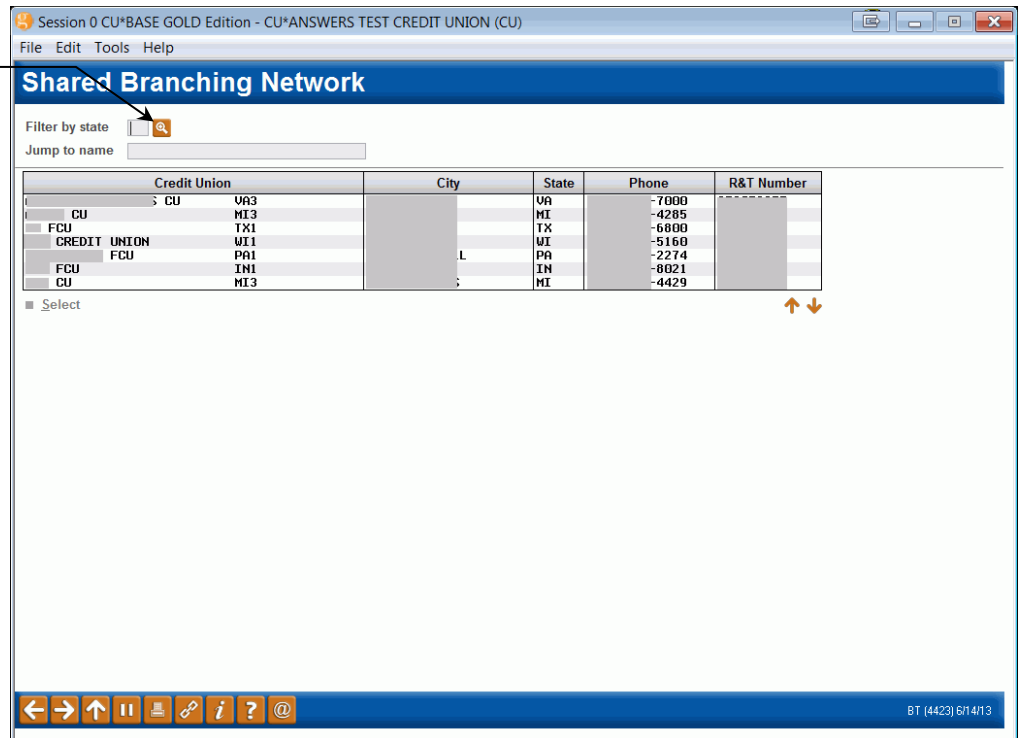
After entering your Employee ID, select **SB Network** (F15).

Comments	Device Config	Transaction Desc	Transfer	Non-Member Svcs	SB Network
Open Mbrship/Account	Close Accounts	Rate Inquiry	Drawer Control/Audit		

2. Enter your Employee ID and password, and then use **SB Network** (F15) on the lower right of the screen to proceed.

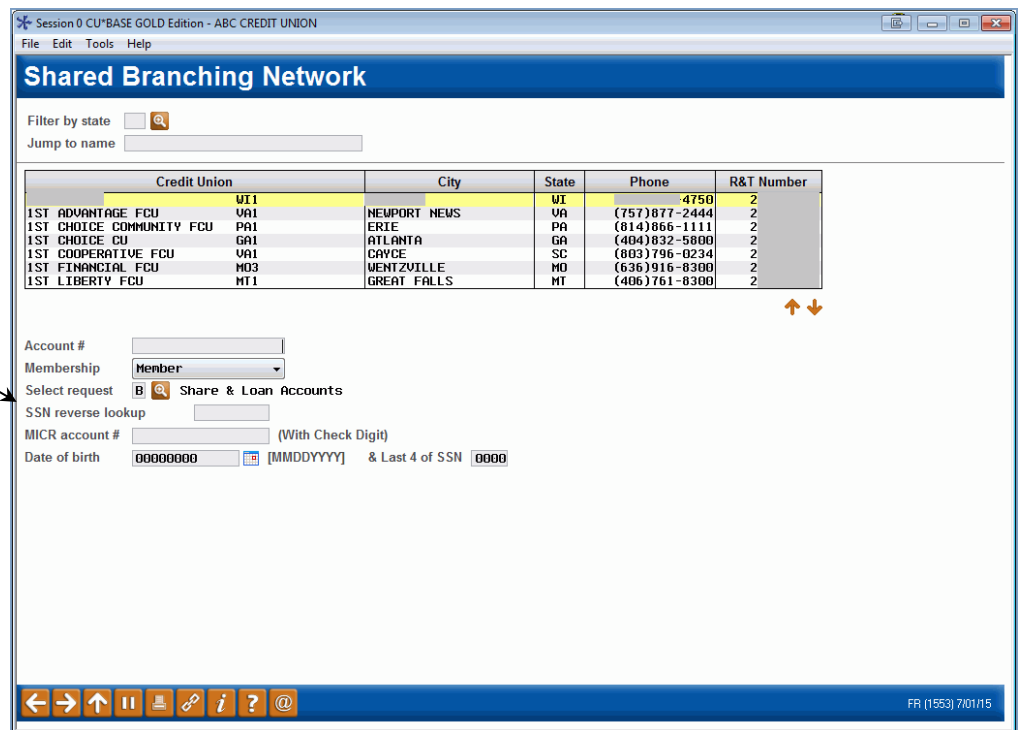
Enter the two-character state (such as MI for Michigan) and press Enter to display only those CUs. (Click the lookup button  to choose from a list of states.)

Or enter the first few letters of the credit union name in the *Jump to Name* field and press Enter to scroll quickly to the first name that matches.



3. Select the member's credit union from the list.


The system will automatically pull all share and loan account information, so this field needs to be changed only when you wish to limit the account data that is pulled. If you enter a SSN, this field will change to an R for the reverse SSN lookup.

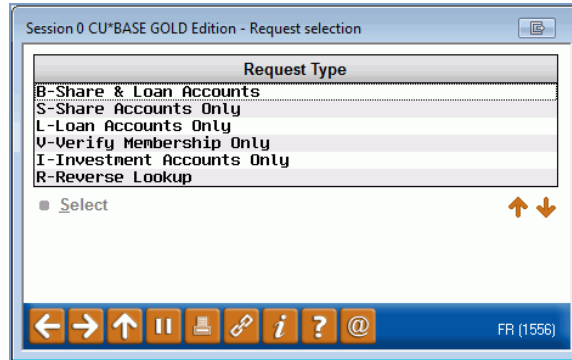


4. Use the fields at the bottom of the screen to enter the member's account number and specify whether this is a member, joint owner, or non-member.

- You can select to search by account or by Social Security Number. (see info below) See page 6 for details.

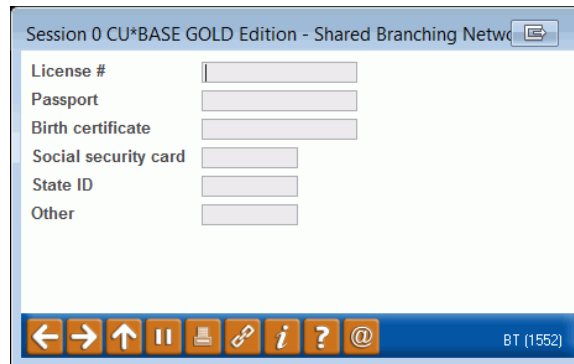
- The *Select Request* field displays the type of accounts that will be pulled available for transactions. **This will default automatically to pull both share and loan accounts, so leave it as “B” unless you need to change the setting.**

To change the setting, click the lookup button  to see a list of available options. The following window will appear:



Double-click on the desired option to select it and return to the previous screen.

- After, use **Enter** to proceed to the next screen.



- After verifying the member’s identity manually, you can press **Enter** to skip this screen and proceed.

It may take a few seconds while member information is verified and account information is pulled.

Use the steps shown on the following pages to post a deposit, a withdrawal, transfer funds, process miscellaneous receipts, receive loan advances, withdraw money from a share account with a check, withdraw money for a money order, process account inquiries, and reverse transactions.

REVERSE LOOKUP

You can also search for an account by entering the member's Social Security Number (SSN), the MICR account #, or both the member's birth date and last four digits of the SSN. (For the last reverse lookup two pieces of information are needed.)

On the first screen, choose *Reverse Lookup (R)* for the *Select Request* field.

Credit Union	City	State	Phone	R&T Number
CU UT1			4750	
1ST ADVANTAGE FCU VA1	NEWPUNK NEWS	VA	(757)877-2444	
1ST CHOICE COMMUNITY FCU PA1	ERIE	PA	(814)866-1111	
1ST CHOICE CU GA1	ATLANTA	GA	(404)832-5800	
1ST COOPERATIVE FCU VA1	CAYCE	SC	(803)796-0234	
1ST FINANCIAL FCU MO3	WENTZVILLE	MO	(636)916-8300	
1ST LIBERTY FCU MT1	GREAT FALLS	MT	(406)761-8300	

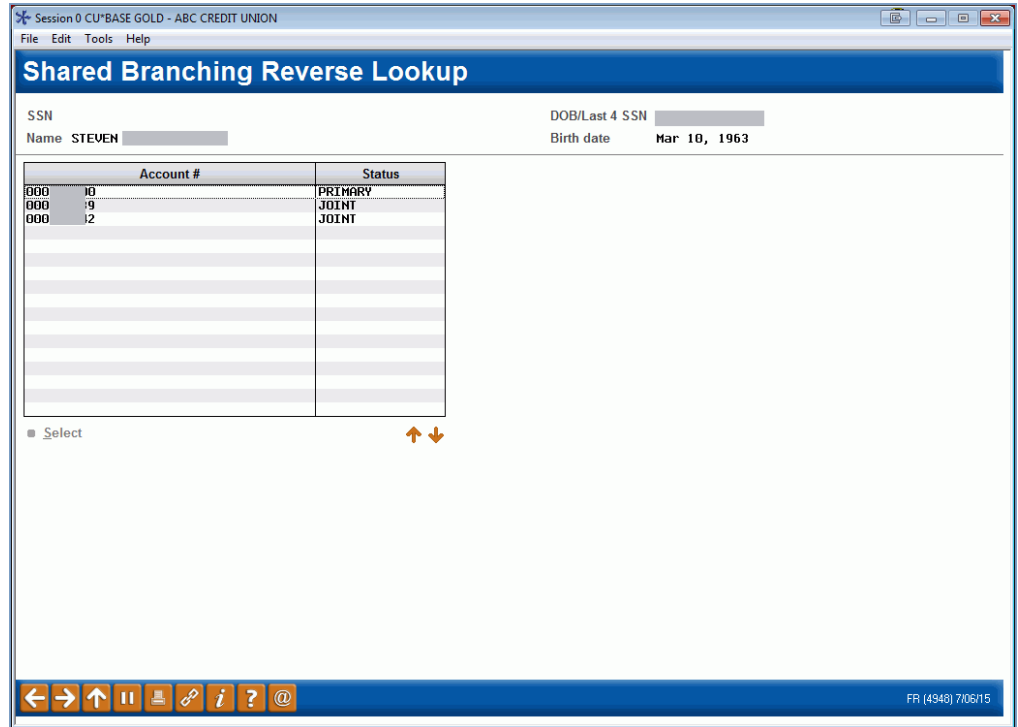
The enter your information:

- The entire SSN of the member
- The MICR account number of the check
- The birth date of the member and the last four digits of the member's Social Security number.

Press Enter.

From the next screen select the individual on the account in front of you.

- Different information about the member will appear at the top of the screen depending on the information used in the reverse lookup.



You will return to the initial selection screen with the account number populated.

POSTING A DEPOSIT

After performing the steps under “Accessing the Member Account” on Page 3, the Funds In screen shown below will appear. Use the following steps to post a deposit to one of the member’s accounts.

IMPORTANT: Only one deposit can be done per transaction. If the member wants to deposit funds into two accounts, you will need to process it as two transactions. See below for further instructions.

HINT: Click the arrow next to the *Check Type* field for valid choices, which include the following:

I=Immediate
or L=Local
(See note below for more information.)

The screenshot shows the 'Shared Branching Network' application window. The title bar reads 'Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION'. The main window has a blue header with the text 'Shared Branching Network'. Below the header, there is an 'Account #' field. The main content area is divided into two columns: 'Member Information' and 'Credit Union Information'. The 'Member Information' column contains fields for Name, Address, Phone, SSN, Drivers lic, and Email. The 'Credit Union Information' column contains fields for Name, Address, Phone, and R&T #. Below these columns is a 'Message' field. The main area is dominated by a table with two sections: 'Funds In' and 'Outside Checks/Drafts'. The 'Funds In' section has a 'Cash' field with a value of '0.00' and 'Total outside checks' and 'Total available funds' both at '0.00'. The 'Outside Checks/Drafts' section is a table with columns: 'Check #', 'Account #', 'R&T #', 'Check Amount', and 'Check Type'. The 'Check Amount' column has a value of '0.00' and a dropdown arrow next to it. Below the table is a navigation menu with buttons for 'Endorse Check', 'Date Calculator', 'Deposit/Withdrawal', and 'Record Selections'. A status bar at the bottom contains navigation icons and the text 'Page 001' and 'FR (1546) 7/01/15'. A hint box on the left points to the 'Check Type' dropdown menu.

1. Use the **Cash** field to enter the total amount of cash coming in for this transaction.

2. Use the **Outside Checks/Drafts** fields for information about any checks coming in for this transaction (use Page Down to enter more than 8 checks), including the following details:
 - ◆ Check number
 - ◆ Account number
 - ◆ R&T number *(from the MICR line of the check)*
 - ◆ Check amount
 - ◆ Check type *(used to determine hold days)*

During this transaction, all checks entered must “go to the same place” (be deposited into the same account at one time)

Note on Check Type

When depositing a check, you can select a *Check Type* of either “Immediate,” “Local,” “Business,” or “Payroll.” This selection is presented in the message file with the transaction to the member credit union, which determines the number of hold days, if selected. Check holds are determined as follows:

- If the teller flags the check for “Immediate” availability, then the funds will not be held and will be immediately available to the member.
- If the teller flags the check for a “Local,” “Business,” or “Payroll” hold, then the funds will be held for the number of days configured by the member credit union. *Please note that regardless of the hold configured here, \$200 will be automatically released on the next business day as required by Regulation CC.*
 - NOTE: Checks marked as “Business” can only be sent by themselves.
 - NOTE: Only five payroll checks are allowed in one batch.
 - *If the member you are assisting comes from a credit union processing with CU*BASE, the check holds days used for local, business and payroll are the same. Online credit unions can contact a Client Service Representative to adjust their own issuer configuration. Self-processing credit unions can adjust this configuration in OPER 10 > 28, option 4.*

However, if the member visiting your credit union is coming from a credit union with a different processor, these hold days may not be the same.

3. Press **Enter** to refresh the screen and calculate total funds in.
4. Repeat steps 2 and 3 as many times as needed until all checks are logged.

- Use **Deposit - W/D** (F10) to proceed to the next screen.

If cash or checks were entered on the Funds In screen, no withdrawals will be allowed here.

The screenshot shows the 'Shared Branching Network' interface. At the top, there's a menu bar with 'File', 'Edit', 'Tools', and 'Help'. Below that, the title 'Shared Branching Network' is displayed. The interface is divided into several sections:

- Member Information:** Name: COREY, Address: [redacted], Phone: [redacted] 4555, SSN: [redacted]. Account type: 1 = Individual. Drivers lic: [redacted] 705.
- Credit Union Information:** Name: [redacted] CU, Address: [redacted] AVE, Phone: [redacted] 4750, R&T #: [redacted].
- Transaction Table:**

Loan Payoff/Current Balance	Loan Payment/Net Available	Account #/Description	Deposit Amount	Withdrawal Amount	Proc Code
2,085.27	2,080.27	REGULAR SHARE	0.00	0.00	<input type="checkbox"/>
2,393.53	2,010.40	SHARE SAVINGS	0.00	150.00	<input type="checkbox"/>
6,771.41	6,771.41	SHARE DRAFT	0.00	0.00	<input type="checkbox"/>
- Funds In:** Funds in .00
- Net cash trans +:** .00
- Cash back =:** .00

At the bottom, there are buttons for 'Post', 'Show Acct Type', and 'Calculate Cash Back'. A message box states: 'The entire funds in amount must be deposited during this transaction into either a checking or savings account as a whole.' The bottom status bar shows 'FR (1551) 7/02/15'.

- On this screen, enter the full Funds In amount into a single account.

The entire Funds In amount must be deposited during this transaction. If the member wants cash back, once this transaction has been posted you can proceed to post a separate withdrawal transaction. Also, you cannot deposit part of the funds into a savings account and part into a checking account during the same transaction.

- Press **Calculate Cash Back/Enter** to refresh the screen, verifying that *Cash back to member* shows as 0.00.
- When ready, use **Post** (F5) to post the transaction.
- If the transaction was completed, the following confirmation window will appear:

The screenshot shows a confirmation window titled 'Session 0 CU*BASE GOLD Edition - Confirm'. The message reads: 'Approved or completed successfully Press Enter to Continue'. The bottom status bar shows 'FR (1470)'.

- Press **Enter** to return to the Funds In screen.
- Perform any additional transactions this member needs.

OR

Use the up arrow to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation “FSCC” or “CUSC” and the foreign credit union’s R&T number at the bottom of the receipt to denote a shared branch transaction.

POSTING A CASH WITHDRAWAL / DISBURSEMENT

After performing the steps under “Accessing the Member Account” on page 5, the Funds In screen shown below will appear. Use the following steps to post a withdrawal from one of the member’s accounts.

IMPORTANT: Only one withdrawal can be done per transaction. If the member wants to withdraw funds from two accounts, you will need to process it as two transactions. See below for further instructions.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Shared Branching Network

Account # : [REDACTED]

Member Information				Credit Union Information	
Name	[REDACTED]	Account type	1 = Individual	Name	[REDACTED]
Address	[REDACTED]	SSN	*****	Address	[REDACTED]
Phone	[REDACTED]	Birth date	Dec 17, 1980	Phone	[REDACTED]
Drivers lic	[REDACTED] 705	Email	[REDACTED]@hotmail.com	R&T #	[REDACTED]
Message	Heather [REDACTED] formerly Heather [REDACTED]				

Funds In		Outside Checks/Drafts				
		Check #	Account #	R&T #	Check Amount	Check Type
Cash	0.00			000000000	0.00	
Total outside checks	0.00			000000000	0.00	
Total available funds	0.00			000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	

Endorse Check
Date Calculator
Deposit/Withdrawal
Record Selections

Page 001

i Only 1 deposit can be done per transaction. Depositing funds into 2 accounts requires 2 transactions.

FR (1548) 7/01/15

1. Withdrawals cannot be posted if cash or checks are entered on the Funds In screen; therefore, leave all fields blank and use **Deposit - W/D** (F10) to proceed directly to the next screen.

Withdrawals will be allowed only if no cash or checks were entered on the Funds In screen.

Session 0 CU*BASE GOLD Edition - Shared Branching Network

File Edit Tools Help

Shared Branching Network

Account # [REDACTED]

Member Information				Credit Union Information			
Name	COREY [REDACTED]	Address	[REDACTED]	Name	[REDACTED] CU	Address	[REDACTED] AVE
Phone	[REDACTED]-4555	Account type	1 = Individual	Phone	[REDACTED]-4750	R&T #	[REDACTED]
SSN	***-**-****	Drivers lic	[REDACTED] 705				

Loan Payoff/Current Balance	Loan Payment/Net Available	Account #/Description	Deposit Amount	Withdrawal Amount	Proc Code
2,085.27	2,080.27	REGULAR SHARE	0.00	0.00	[REDACTED]
2,393.53	2,010.40	SHARE SAVINGS	0.00	0.00	[REDACTED]
6,771.41	6,771.41	SHARE DRAFT	0.00	0.00	[REDACTED]

Funds in .00

Net cash trans + .00

Cash back = .00

Suppress receipt

Suppress balances

Post

Show Acct Type

Calculate Cash Back

i The entire funds in amount must be deposited during this transaction into either a checking or savings account as a whole.

FR (1551) 7/02/15

2. On this screen, enter the full amount to be withdrawn from a single account.

You cannot withdraw funds from more than one account at a time.

3. Press **Calculate Cash Back/Enter** to refresh the screen, calculating *Cash back to member*.

NOTE: The system will not verify available balance at this time. This is done when the transaction is posted.

4. When ready, use **Post** (F5) to post the transaction.
5. If the transaction was completed, the following confirmation window will appear:

Session 0 CU*BASE GOLD Edition - Confirm

Approved or completed successfully Press Enter to Continue

FR (1470)

6. Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use the backup arrow to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation “FSCC” or “CUSC” and the foreign credit union’s R&T number at the bottom of the receipt to denote a shared branch transaction.

TRANSFERRING FUNDS

After performing the steps under “Accessing the Member Account” on Page 3, the Funds In screen shown below will appear. Use the following steps to transfer funds from one account to another.

- **IMPORTANT NOTE:** This is the only supported method to transfer funds using the FSCC or CUSC Acquirer software.
1. Transfers cannot be posted if cash or checks are entered on the Funds In screen; therefore, leave all fields blank and use **Deposit - W/D** (F10) to proceed directly to the next screen.
 2. Enter the dollar amount in the account you would like to transfer the money **from**. Enter the dollar amount in this field only.
 3. Enter a **T** (for Transfer) in the *Proc Code* field next to the account that you would like to transfer the dollar amount **to**. Enter a T in this field only.

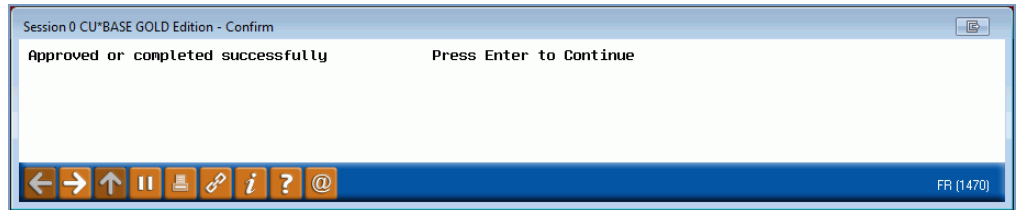
Do not enter a Proc Code “T” next to both accounts.

The screenshot displays the 'Shared Branching Network' interface. It includes fields for 'Account #', 'Member Information' (Name: COREY, Address, Phone: .4555, SSN: ****-*, Account type: 1 = Individual, Drivers lic: .705), and 'Credit Union Information' (Name: I CU, Address: . AVE, Phone: .4750, R&T #: .). Below this is a table with columns: Loan Payoff/Current Balance, Loan Payment/Net Available, Account #/Description, Deposit Amount, Withdrawal Amount, and Proc Code. The table contains three rows: REGULAR SHARE (2,085.27 / 2,080.27 / 0.00 / 50.00), SHARE SAVINGS (2,393.53 / 2,010.40 / 0.00 / 0.00), and SHARE DRAFT (6,771.41 / 6,771.41 / 0.00 / 0.00). The 'Proc Code' field for the 'SHARE SAVINGS' row is circled and has an arrow pointing to it from the text 'Do not enter a Proc Code “T” next to both accounts.' Below the table is the 'Funds in' section with a 'Post' button and a 'Calculate Cash Back' button. A message box states: 'The entire funds in amount must be deposited during this transaction into either a checking or savings account as a whole.'

4. Press **Calculate Cash Back/Enter** to refresh the screen and calculate the transfer amount.

NOTE: The system will not verify available balance at this time. This is done when the transaction is posted.

5. Press **Post** (F5) to post the transaction.
6. If the transaction was completed, the following confirmation window will appear:



7. Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use the up arrow to exit this member and return to the initial teller posting screen.

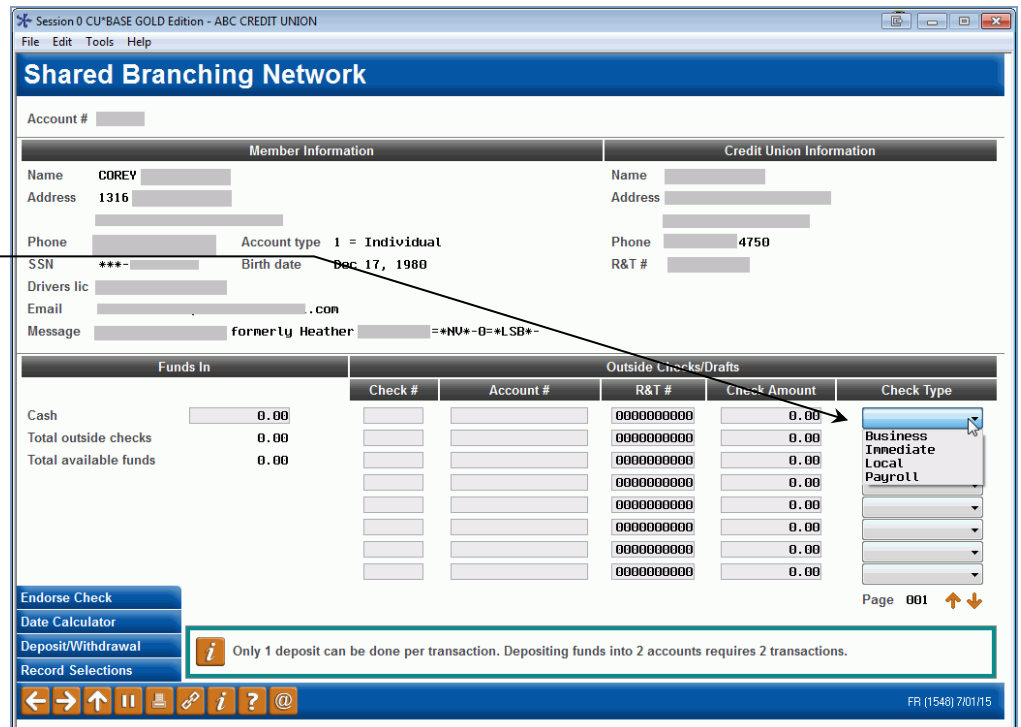
CASHING CHECKS

After performing the steps under “Accessing the Member Account” on page 3, the Funds In screen will appear. Use the following steps to cash member checks.

1. On the Funds In screen, enter the check information.

HINT: Click the arrow next to the *Check Type* field for valid choices, which include the following:

I=Immediate
or L=Local
(see note on next page for more information.)



2. Use the Outside Checks/Drafts fields for information about the checks coming in for this transaction (use Page Down to enter more than 8 checks), including the following details:

- ◆ Check number
- ◆ Account number

- ◆ R&T number (*from the MICR line of the check*)
- ◆ Check amount
- ◆ Check type (used to determine hold days (see note on following page))

IMPORTANT: *When depositing a check, only the check deposit can be made in the transaction. Example: if a member wants to cash a check and withdrawal funds, you must deposit the check in one transaction, then begin a new transaction to withdrawal both check funds (cashing) and the additional amount.*

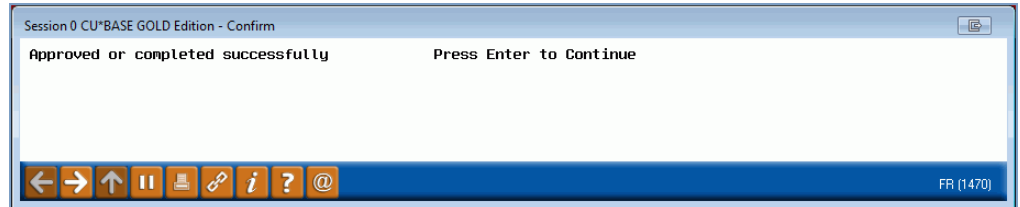
Note on Check Type

When depositing a check, you can select a *Check Type* of either “Immediate,” “Local,” “Business,” or “Payroll.” This selection is presented in the message file with the transaction to the member credit union, which determines the number of hold days, if selected. Check holds are determined as follows:

- If the teller flags the check for “Immediate” availability, then the funds will not be held and will be immediately available to the member.
- If the teller flags the check for a “Local,” “Business,” or “Payroll” hold, then the funds will be held for the number of days configured by the member credit union. *Please note that regardless of the hold configured here, \$200 will be automatically released on the next business day as required by Regulation CC.*
 - NOTE: Checks marked as “Business” can only be sent by themselves.
 - NOTE: Only five payroll checks are allowed in one batch.
 - *If the member you are assisting comes from a credit union processing with CU*BASE, the check holds days used for local, business and payroll are the same. Online credit unions can contact a Client Service Representative to adjust their own issuer configuration. Self-processing credit unions can adjust this configuration in OPER 10 > 28, option 4.*

However, if the member visiting your credit union is coming from a credit union with a different processor, these hold days may not be the same.

3. Press Enter to refresh the screen and calculate the total funds in.
4. Press **Deposit - W/D** (F10) to proceed to the Deposits/Withdrawals screen.
5. Press **Post** (F5) to post the transaction.
6. If the transaction was completed, the following confirmation window will appear.



7. Press Enter to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use the up arrow to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, indicating that this was a shared branching transaction.

MISCELLANEOUS RECEIPTS

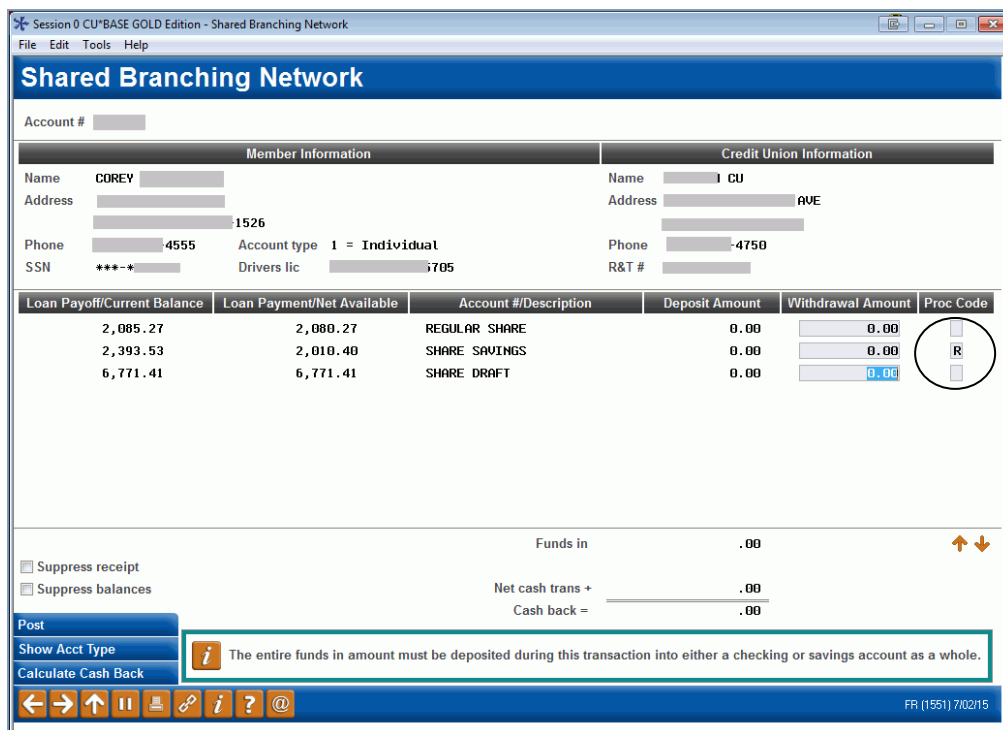
After performing the steps under “Accessing the Member Account” on Page 3, the Funds In screen will appear. Use the following steps to process miscellaneous receipts.

1. On the Funds In screen, enter the cash amount.

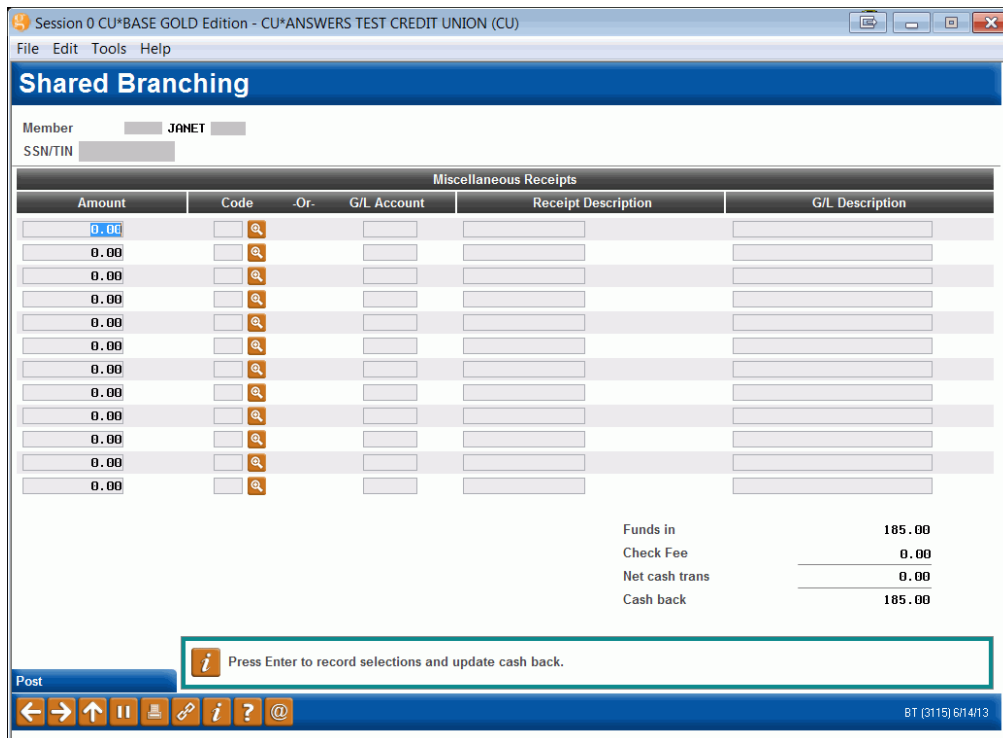
Funds In		Outside Checks/Drafts				
		Check #	Account #	R&T #	Check Amount	Check Type
Cash	150.00			000000000	0.00	
Total outside checks	0.00			000000000	0.00	
Total available funds	0.00			000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	
				000000000	0.00	

2. Press **Deposit - W/D** (F10) to proceed to the Deposits/Withdrawals screen.

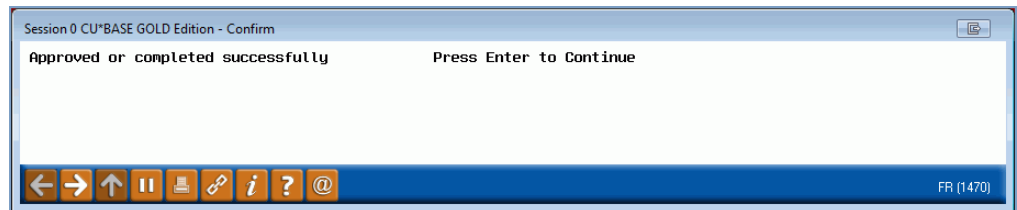
3. Place an **R** in the Proc Code for the account that will cover the transaction.



4. Press **Post** (F5).



5. Enter the amount, code, receipt description and GL Description. Press **Post** (F5) to post the transaction.
6. If the transaction was completed, the following confirmation window will appear:



7. Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use the up arrow to exit this member and return to the initial teller posting screen.

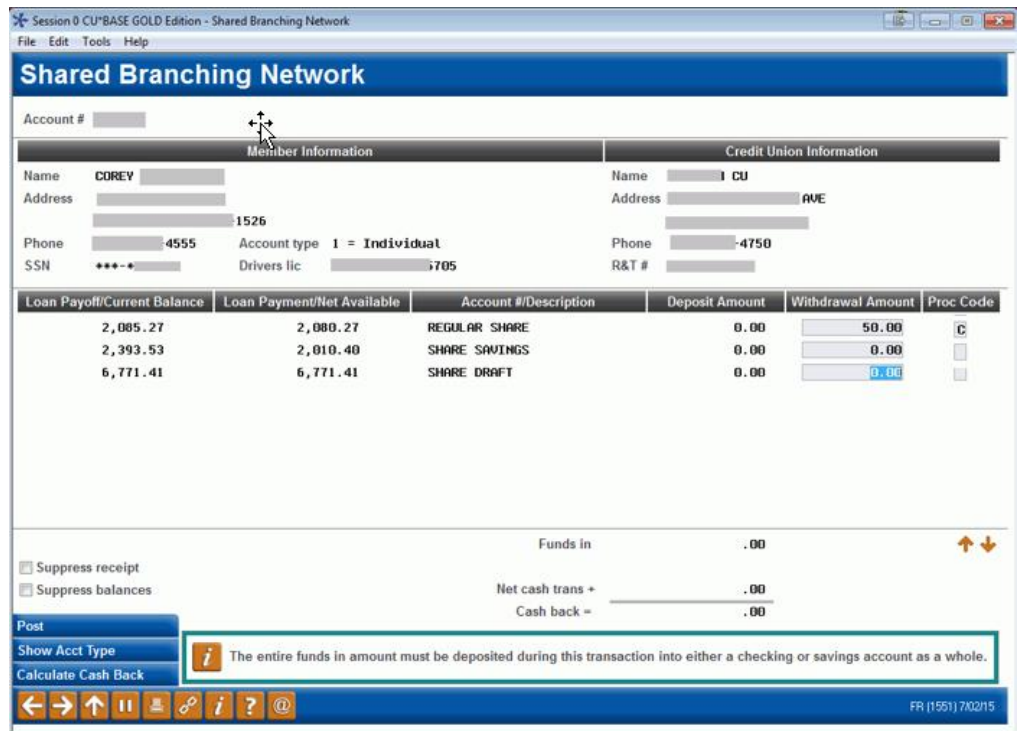
A teller receipt will be produced as usual, with a notation “FSCC” or “CUSC” and the foreign credit union’s R&T number at the bottom of the receipt to denote a shared branch transaction.

CHECK WITHDRAWAL

After performing the steps under “Accessing the Member Account” on Page 3, the Funds In screen will appear. Use the following steps to withdraw money from a savings account, a share account, or a loan account with a check.

The loan account must allow disbursements for you to be able to make a check withdrawal from that account.

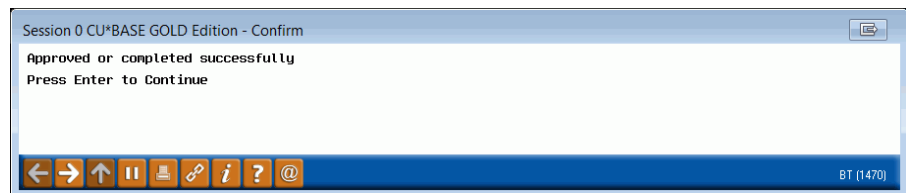
1. On the Funds In screen, press or click **Deposit - W/D** (F10) to proceed to the Deposits/Withdrawals screen.
2. In the account field enter the dollar amount the member wants to withdraw.



3. Enter a **C** (for Check) in the Proc Code field next to this account.
4. Use **Post** (F5).

No cash or checks are allowed in the Funds In screen during this process.

5. The next screen allows you to change the address of the recipient of the check. Then use **Post** (F5).
6. Then you will move through a series of OFAC screens followed by the confirmation screen. This screen indicates that the transaction has been approved by the member's credit union. If the transaction was completed, the following confirmation window will appear:



Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use the up arrow to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation “FSCC” and the foreign credit union’s R&T number at the bottom of the receipt to denote a shared branch transaction. A check will print at this time as well.

ACCOUNT INQUIRIES

After performing the steps under “Accessing the Member Account” shown on Page 3, the Funds In screen will appear. Use the following steps to perform inquiries on the member’s accounts, including balance information and recent transactions.

1. On the Funds In screen, press or click **Deposit - W/D** (F10) to proceed to the Deposits/Withdrawals screen.

Account # []

Member Information				Credit Union Information	
Name	COREY []	Name	[] CU	Address	[] AVE
Address	[] 1526	Phone	[] -4750	R&T #	[]
Phone	[] 4555	Account type	1 = Individual		
SSN	***-*[]	Drivers lic	[] 705		

Loan Payoff/Current Balance	Loan Payment/Net Available	Account #/Description	Deposit Amount	Withdrawal Amount	Proc Code
2,085.27	2,080.27	REGULAR SHARE	0.00	0.00	[]
2,393.53	2,010.40	SHARE SAVINGS	0.00	0.00	[]
6,771.41	6,771.41	SHARE DRAFT	0.00	0.00	[]

Funds in .00

Net cash trans + .00

Cash back = .00

Suppress receipt

Suppress balances

Post

Show Acct Type

Calculate Cash Back

i The entire funds in amount must be deposited during this transaction into either a checking or savings account as a whole.

FR (1551) 7/02/15

2. Enter an **I** (for Inquiry) into the *Proc Code* field next to the account on which you wish to inquire and press **Show Account Type** to proceed.

Sample Inquiry: Savings Account

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Shared Branching Network Member Account Inquiry

Account # [REDACTED]

Member Information		Credit Union Information	
Name	[REDACTED]	Name	[REDACTED] CU
Address	1316 [REDACTED]	Address	[REDACTED] AVE
Phone	[REDACTED] 4555	Phone	[REDACTED] -4750
Drivers lic	[REDACTED]	R&T #	[REDACTED]
SSN	***-**-****	Birth date	Dec 17, 1980
Email	*****@hotmail.com		

Message

Account # 003 Account type 1 = Individual
SHARE SAVINGS

Opened Jan 31, 2014
Current balance 2,408.53
Available balance 2,025.40

Joint Owner(s)	Birth Date	SSN	Email Address
No Records Found			

Transactions

Reversals

Navigation icons: [Back] [Forward] [Home] [Pause] [Print] [Link] [Info] [Help] [Email]

FR (4944) 7/01/15

Sample Inquiry: Certificate Account (Investment Account)

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Shared Branching Network Member Account Inquiry

Account # [REDACTED]

Member Information		Credit Union Information	
Name	CAMERON [REDACTED]	Name	[REDACTED] CU
Address	[REDACTED]	Address	[REDACTED] AVE
Phone	[REDACTED]	Phone	[REDACTED] 4750
Drivers lic	[REDACTED]	R&T #	[REDACTED]
SSN	***-**-****	Account type	1 = Individual

Account # 340
24 MO CERT

G/L account Opened Sep 08, 2010
Current balance 7,765.43 Interest rate .480
Available balance 56.80 Maturity date 0/00/0000

Message

Joint Owner(s)	Birth Date	SSN	Email Address
No Records Found			

Transactions

Navigation icons: [Back] [Forward] [Home] [Pause] [Print] [Link] [Info] [Help] [Email]

FR (4944) 7/02/15

Sample Inquiry: Loan Account

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Shared Branching Network

Member Account Inquiry

Account # [REDACTED]

Member Information		Credit Union Information	
Name	JOHN [REDACTED]	Name	[REDACTED] CU
Address	5117 [REDACTED] AVE	Address	[REDACTED] AVE
Phone	[REDACTED]	Phone	[REDACTED]-4750
SSN	***-[REDACTED]	Drivers lic	[REDACTED]
	Account type 1 = Individual	R&T #	[REDACTED]

Account # 701
NEW AUTO

G/L account		Opened	Aug 16, 2013
Current balance	24,935.84	Interest rate	
Available balance	0.00	Disbursement limit	
Reg payment	413.74	Next payment	Mar 20, 2014
Payoff amount	26,203.92	Payoff 10 days	26,226.72

Message

Joint Owner(s)	Birth Date	SSN	Email Address
TINA [REDACTED]	Nov 06, 1966	***-[REDACTED]	[REDACTED]@gnai

Transactions
Reversals

← → ↑ ↓ ⏪ ⏩ ⓘ ? @

FR (4945) 7/01/15

Use Reversals (F10) to reverse a transaction posted today on this account. (See Page 19 for details.)

- To view a “mini statement” of recent transactions, use **Transactions** (F9).
- Select the date range or number of days or number of transactions you would like to view from the selection screen.

Session 0 CU*BASE GOLD Edition - Shared Branching Network

Account # [REDACTED]

Select Only One Option

From date [00000000] [MMDDYYYY]

To date [00000000] [MMDDYYYY]

- Or -

of days [000]

- Or -

of transactions [000]

- Or -

Draft/check # [REDACTED]

Continue

← → ↑ ↓ ⏪ ⏩ ⓘ ? @

FR (3578)

- The maximum number of days you can request is 31 and the maximum number of transactions is 100.

5. The following screen shows the transaction listing.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Shared Branching Network

Account # [REDACTED]

Member Information				Credit Union Information			
Name	COREY [REDACTED]	Name	[REDACTED] CU				
Address	[REDACTED] ST	Address	[REDACTED] AVE				
Phone	[REDACTED]	Phone	[REDACTED]-4750				
SSN	***-[REDACTED]	Drivers lic	[REDACTED]				
	Account type 1 = Individual	R&T #	[REDACTED]				

Date	Terminal ID	Code	Amount	Balance	Fee / Fine	Transaction Description	Trace #
Draft #			Reg E Description				
Apr 09, 2015	ATM NETWORK PRO	DEP	500.00	2,080.27	0.00	SHB/DEP AT HEATHERH	0000
				WI			
Mar 31, 2015	AUTOMATIC SYSTE	DEP	0.27	1,580.27	0.00	SHARE DIVIDEND	0000
				WI			
Dec 29, 2014	ATM NETWORK PRO	WTH	76.00	1,580.00	0.00	SHB/WDR AT PATTYS	0000
				WI			
Dec 29, 2014	ATM NETWORK PRO	DEP	725.00	1,656.00	0.00	SHB/DEP AT PATTYS	0000
				WI			
Dec 29, 2014	ATM NETWORK PRO	DEP	725.00	931.00	0.00	SHB/DEP AT PATTYS	0000
				WI			
Dec 18, 2014	ATM NETWORK PRO	DEP	200.00	206.00	0.00	SHB/DEP AT PATTYS	0000
				WI			

Print Statement

Navigation icons: Home, Back, Forward, Stop, Print, Copy, Paste, Help, Search, Email

FR (4942) 7/01/15

- When done with inquiries, use **the backup arrow** as needed to return to the Deposits/Withdrawals screen and proceed with any additional transactions (or use **the up arrow** to exit this member and return to the initial teller posting screen).
- Or Use **Print Statement** (F10) to print a statement of the transactions and move to the print statement screen

Session 0 CU*BASE GOLD - Print Shared Branching Statement

Job queue

Copies

Printer

Navigation icons: Home, Back, Forward, Stop, Print, Copy, Paste, Help, Search, Email

BT (3577)

8. Press **Enter**.

A statement like the one following will print.

7/01/15	ABC CREDIT CU	PAGE	1
SHARED BRANCHING STATEMENT OF ACCOUNT			
JOHN MEMBER	ABC CREDIT CU		
1316 WEST ST	123 EAST STREET		
ANYCITY, MI 40999	ANYCITY, MI 49001		
Transaction Detail			
Date	Transaction Code	Terminal ID	Trans Amount
/Draft Number	Description		Balance
/Reg-E			Share Amount
			Fee Amount
04/09/2015	DEP	ATM NETWORK PRO	500.00
		SHB/DEP AT HEATHERH	2080.27
		ANYCITY MI 123 EAST STREET	.00
ABC CREDIT UNION			.00
03/31/2015	DEP	AUTOMATIC SYSTE	.27
		SHARE DIVIDEND	1580.27
			.00

REVERSING TRANSACTIONS

The system can be used to reverse any transaction performed by your credit union on the **current day** only.

For previous-day reversals, contact the member's home credit union (the issuer) and request that an adjustment be made to the member's account. A journal entry may also need to be made by your accounting department to offset your shared branch settlement G/L.

Remember that you should reverse only those transactions that were **performed by you**. Reversing another teller's transactions will cause your teller drawer to be out of balance.

1. If necessary, access the member's account (use the steps on Page 3).

*CU*TIP: If you just posted the transaction and are still in that member's account, you do not need to exit first.*

2. When the Funds In screen appears, use **Deposit - W/D** (F10).
3. Enter an **I** (for Inquiry) into the *Proc Code* field next to the account where the original transaction was posted and press **Enter**.
4. Use **Reversals** (F10) to display the following screen:

The screenshot shows a software window titled "Session 0 CU*BASE GOLD - ABC CREDIT UNION". The main heading is "Shared Branching Network". Below this, there are two sections: "Member Information" and "Credit Union Information".

Member Information:
 Name: AMY T MEMBER
 Address: 123 MAIN STREET, ANVCITY, MI 49000
 Phone: (555)555-5555
 Drivers lic: [Redacted]
 SSN: ***-[Redacted]
 Account type: 1 = Individual

Credit Union Information:
 Name: [Redacted] CU
 Address: [Redacted]
 Phone: [Redacted]
 R&T #: [Redacted]

Below the information is a table with the following columns: Teller, Date, Time, Account Type, Amount, and Description.

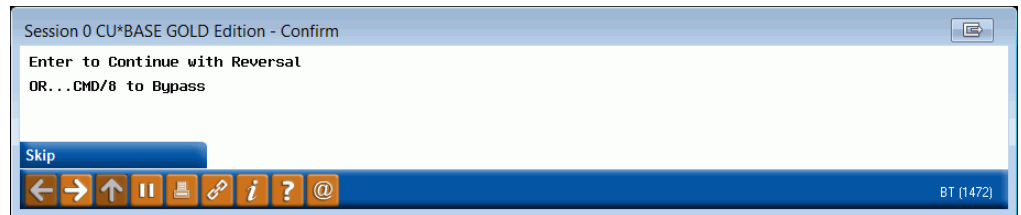
Teller	Date	Time	Account Type	Amount	Description
	Jul 06, 2015	11:34:04	000	200.00	Check deposit

Below the table is a "Select" button and up/down arrow icons.

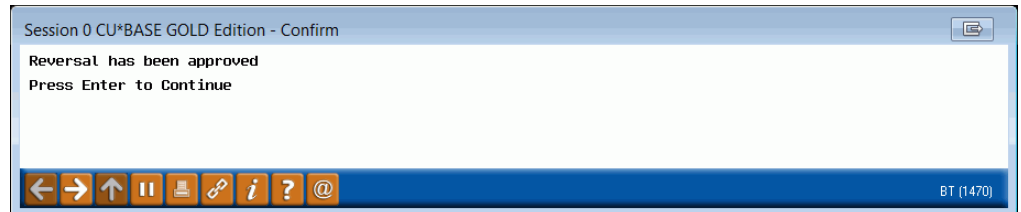
A message box contains the following text:
 The system can be used to reverse any transaction performed by your Credit Union on the current day only.
 For previous-day reversals, contact the member's home Credit Union (the issuer) and request that an adjustment be made to the member's account.
 A journal entry may also need to be made by your shared branch settlement G/L.

At the bottom of the window is a navigation bar with icons for back, forward, up, down, search, and help, along with the text "FR (4947) 12/10/14".

5. Select the transaction to be reversed and use **Select** (or press **Enter**). The following confirmation window will appear:

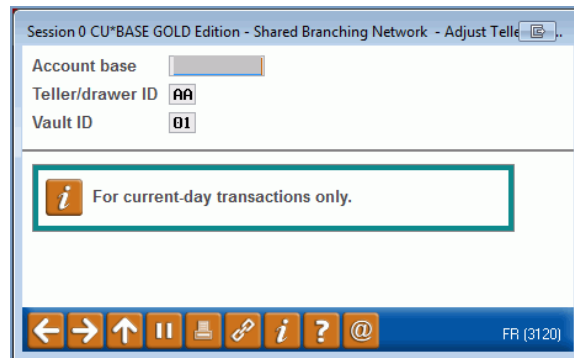


6. Press **Enter** again to proceed. The transaction information will be sent to FSCC/CUSC for approval. Once the approval is received, the following window will appear:

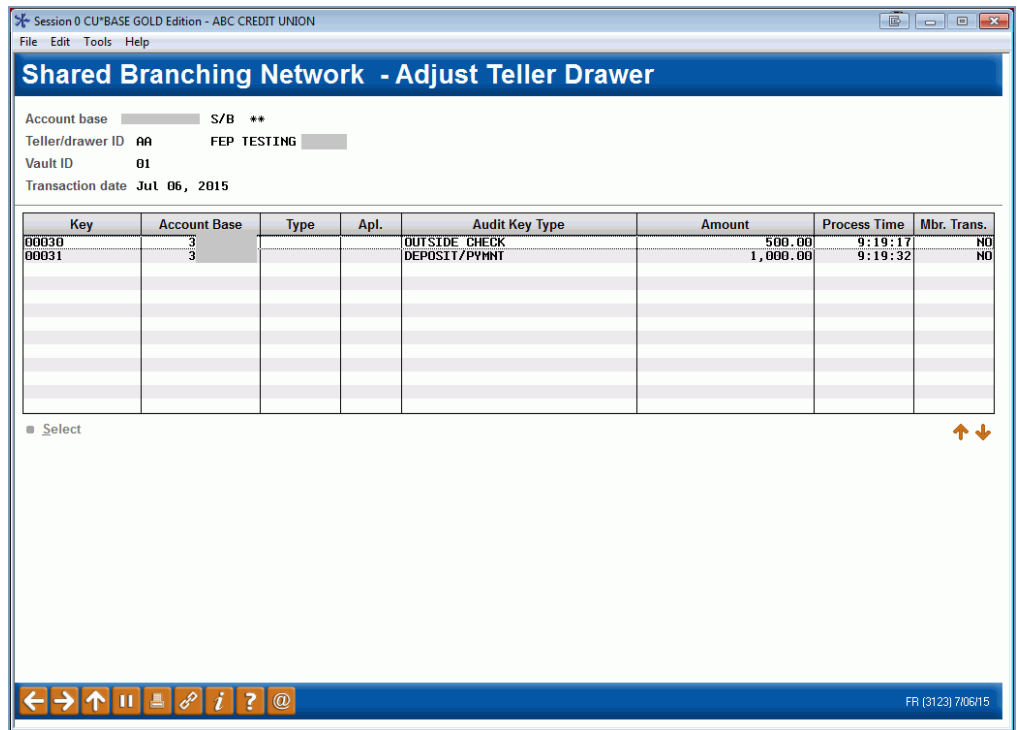


*If a reversal is not approved, you will need to contact the member's own credit union and request an adjustment to the member's account. Then use **Adjust Teller Drawer/Audit Keys** on the Member Account Adjustment Tools to adjust your teller drawer.*

7. Press **Enter** to continue and proceed to correct your teller drawer. The following window will appear next:



8. Verify your teller ID and press **Enter** to proceed. The following screen will appear showing transactions you posted today:



- Select the dollar amount for the transaction and press **Enter**. The following message will appear along the bottom edge of the screen as confirmation:

5107-Audit Key Deleted, no Transaction to Reverse.

- When done, use the up arrow to return to the initial teller posting screen.

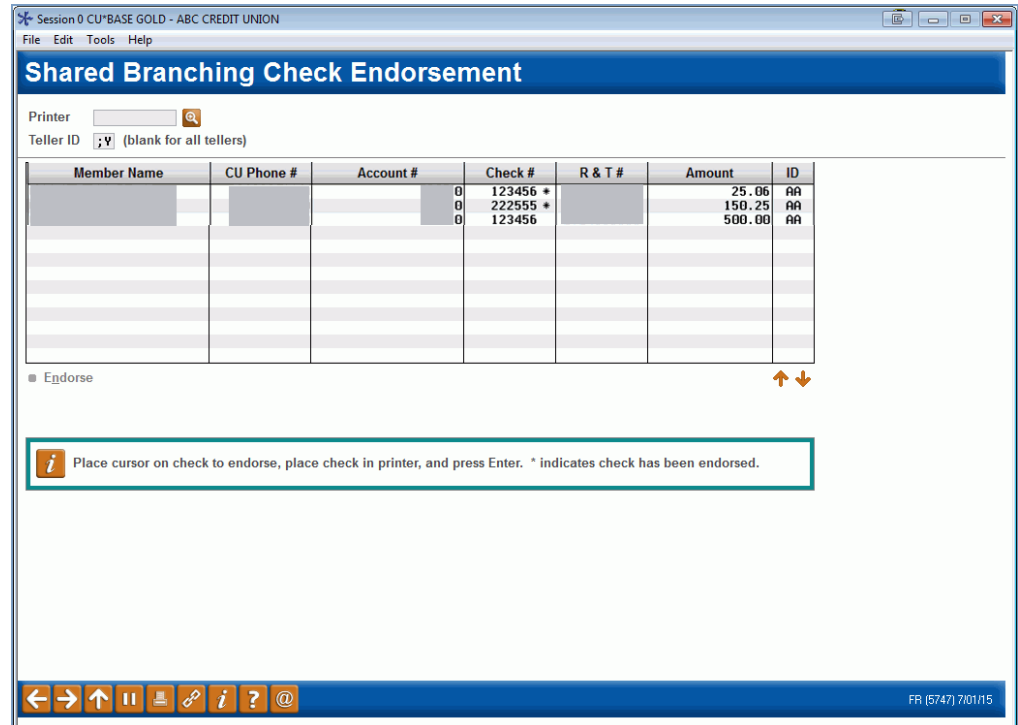
ENDORISING CHECKS

Endorsing checks requires a special check endorsing printer. Checks can be endorsed after they have been deposited by using **Endorse check** (F1) on the Funds In screen (shown on Page 8).

Endorsement can also be done for a batch of checks at the same time using a separate menu option. This is helpful for credit unions that have one centralized endorsing printer to take care of all incoming checks from multiple tellers.

*Of course, checks can still be endorsed manually independent of CU*BASE if you prefer.*

“CUSC/FSC Acquirer - Endorse Chks” on the Vault Control (MNHTEL) menu



Place the check in the endorsing printer. Select the check in the list and select **Endorse**. Check information will print on the back of the check:

```
CU*ANSWERS TEST CREDIT UNION (CU)
      TELLER# 01
TEST CENTERS/GRAND RAPIDS,MI
      6000 28TH STREET SE SUITE 100
      10/18/11 16:37:05 SEQ # 056618
CR TO THE ACT OF WITHIN NAMED PAYEE
      ACCT# 169
      <<22222222>>
CU*BASE TEST CU
```

Once the check has been endorsed, an asterisk will appear in the far right column of the screen. If you select the same check again, you will get a warning message that will allow you to endorse it again if needed, or cancel if the wrong check was selected by mistake.

REPORTING

The Daily CU*SPY Report, Shared Branch Network Transactions (LSBNTRN), shows all Shared Branching transactions for the day.

2/01/12 10:06.57		CU*ANSWERS TEST CREDIT UNION (CU)				LSBNTRN	Page	1
RUN ON 2/01/12		SHARED BRANCH NETWORK TRANSACTIONS					USER	
EMP	TRACE CREDIT UNION	R & T	ACCOUNT NBR	MEMBER ID *	TIME	DEPOSIT	WITHDRAWAL	
+6	018851 ABC TEST CU OF ABCD	222222222	1180=000		12:51:09	.00	2.10	
+6	018901 ABC TEST CU OF ABCD	222222222	1180=000		13:48:12	.00	3.21	
+6	018951 ABC TEST CU OF ABCD	222222222	1960=786		13:56:30	20.01 *	.00	
+6	018952 ABC TEST CU OF ABCD	222222222	1960=771		13:57:19	30.01	.00	
+6	017801 ABC TEST CU OF ABCD	222222222	1353507=000		14:06:56	.00	1.50	
+6	019051 ABC TEST CU OF ABCD	222222222	1960=771		14:14:00	3.33	.00	
01	027751 ABC TEST CU OF ABCD	222222222	1431=000		9:11:30	400.00	.00	
01	034701 ABC TEST CU OF ABCD	222222222	1180=000	D-111LICENSE	9:40:58	.00	50.00	
01	034751 ABC TEST CU OF ABCD	222222222	2001=000	S-22222	9:41:51	500.00	.00	
01	034851 ABC TEST CU OF ABCD	222222222	1180=000	D-123456789012349	9:51:12	.00	100.00	
01	034901 ABC TEST CU OF ABCD	222222222	1180=001	P-123456789012349	9:52:14	1,500.00	.00	
01	034902 ABC TEST CU OF ABCD	222222222	1180=000	P-123456789012349	9:52:51	1.00	.00	
01	021051 ABC TEST CU OF ABCD	222222222	1180=000		10:50:02	100.00	.00	

- The MEMBER ID column includes information that was entered on the Member Verification screen shown on page 5.