CU*Answers Item Processing

Smart Links, Reports, Charge Backs,
and Support for CUAIP Clients

INTRODUCTION

Since the early 1980s, CU*Answers has offered premier Check Processing services to credit unions. From the Item Processing team's humble beginnings serving one credit union and five checks a day in 15 minutes of processing time, they have evolved as technology rapidly advanced, and now the Item Processing team services more than 80 credit unions, handling over 1 million checks monthly.

In addition to providing electronic check processing services, the Item Processing team works closely with eDoc Innovations to support CheckLogic, including Branch Capture, Lite, Manager, Merchant and Mobile processing. Tasks of the Item Processing team include coordination of the installation, implementation, training, and ongoing support for eDoc's CheckLogic suite of software.

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ITEM PROCESSING OVERVIEW

WHAT DOES THE ITEM PROCESSING TEAM DO?

As credit unions know, item processing tasks can warrant a full time employee on the payroll to simply keep up with the volume of checks, charge backs, adjustments, returns, and verifications. The CU*Answers Item Processing team (CUAIP) has a trained staff with decades of experience to provide those services and support daily for our network of credit unions. On a daily basis, the CUAIP team,

- Receives/processes image files from the Federal Reserve Bank (FRB)
- Compare charges for accuracy and discrepancy
- Transfer files to Operations to post
- Process member return files, and forward prepared files to the FRB
- Make available all FRB return Charge Backs for your team to work
- Process Large Dollar Return notifications
- Process adjustments
- Perform Check Processing research
- Manage Administrative access for clients

Using the CUAIP services, credit unions also will have access to the following services,

- Retrieve check images via CU*BASE (90 days)
- Retrieve check images via Smart Links (13 months)
- Retrieve archival check copies via request (> 13 months)
- Daily CUAIP technical support from 9 AM—10 PM ET

*To sign up for Item Processing services with the CUAIP team, please call **800-327-3478 ext. 500** to speak with an Item Processing team member, or email cuaip@cuanswers.com for more information on products and services offered.*

ACCESSING THE CUAIP VAULT (SMART LINKS)

Credit unions who use CU*Answers Item Processing services will have access to the image repository, which is a searchable tool used to access check images and reports, as well as complete Charge Back requirements.

Credit unions are able to access the secure image vault by selecting the "My Check Image Vault" option within the CU*BASE Timeout options.

This option will immediately launch the CUAIP Vault image repository.
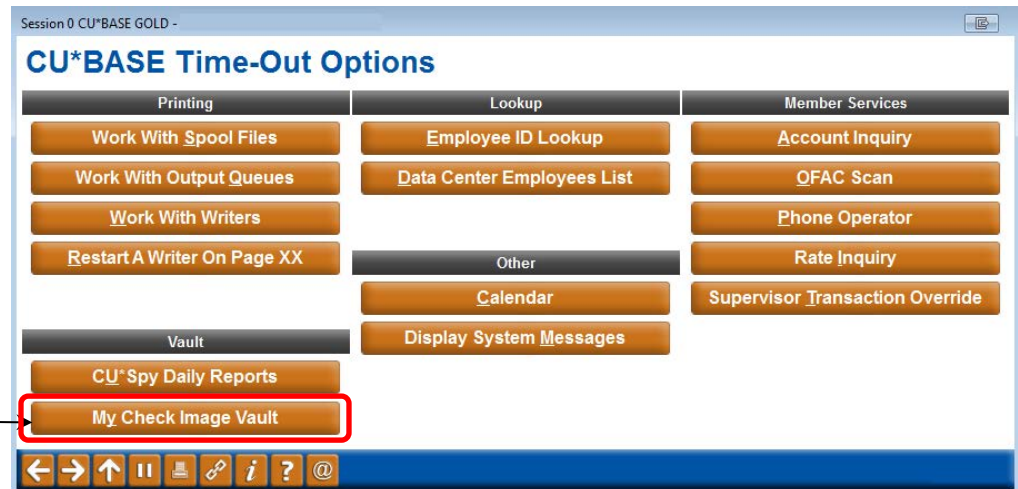
Once your browser has loaded the CUAIP Vault, the landing page will show tabs to access multiple areas of the Vault. The default landing page is the *Documents* tab.
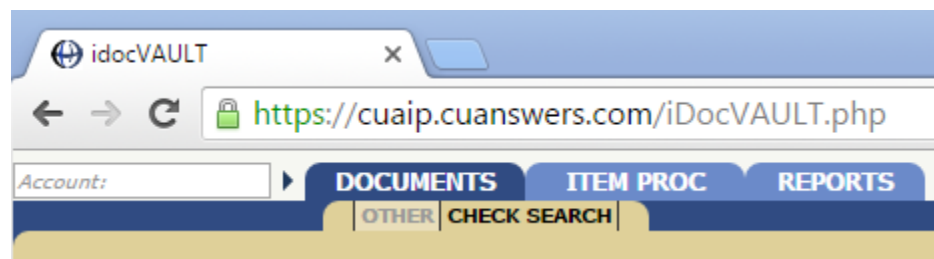
- **Documents –** use this area to search for, view, save, and print check images.
- **Item Proc –** complete Charge Back work in this tab. To participate in the CUAIP Charge Back program, contact the Item Processing team.
- **Reports –** access a series of reports for selected date ranges.

VIEWING CHECK IMAGES

Once you've logged in to the CUAIP Vault, select the **Documents** tab to view the **Check Search** selection screen. Multiple options can be used to search for check images, however, the most direct search criteria is the *Date* and the *DIN/Tracer*.

Field Descriptions

Field Name	Description
MICR Acct #	The complete MICR number of the item you are searching for. If using the account number as search criteria, you must use the complete MICR Account # that appears on the check. Using only the member account base will not retrieve images. Any prefixes, suffixes and check digits must be included in an account search. All images with a matching account# will be displayed. A date range is recommended when using this criteria.
Check #	The check number of the item you are searching for.
Amount	The whole dollar amount of the check you are searching for. Use only whole numbers – **do not include decimal points**, or no images will be displayed.
DIN/Tracer	The tracer number of the item you are searching for. DIN #s do not repeat for 45-60 days, so if you search using just DIN #, it is likely you will retrieve multiple images. A date range is recommended when using this criteria.
Start Created On	The beginning date for the range of dates in which an item occurred.
End Created On	The end date for the range of dates in which an item occurred.

As an example, if you are looking for an image that was cleared on 7/12/2016 for $100 with a DIN of 456594, enter the search criteria in the search fields *DIN* and *Date*. Once the image is retrieved, the check information is automatically displayed on the left side of the screen, and the image is displayed on the right.

These areas will display the check image, both front and back.
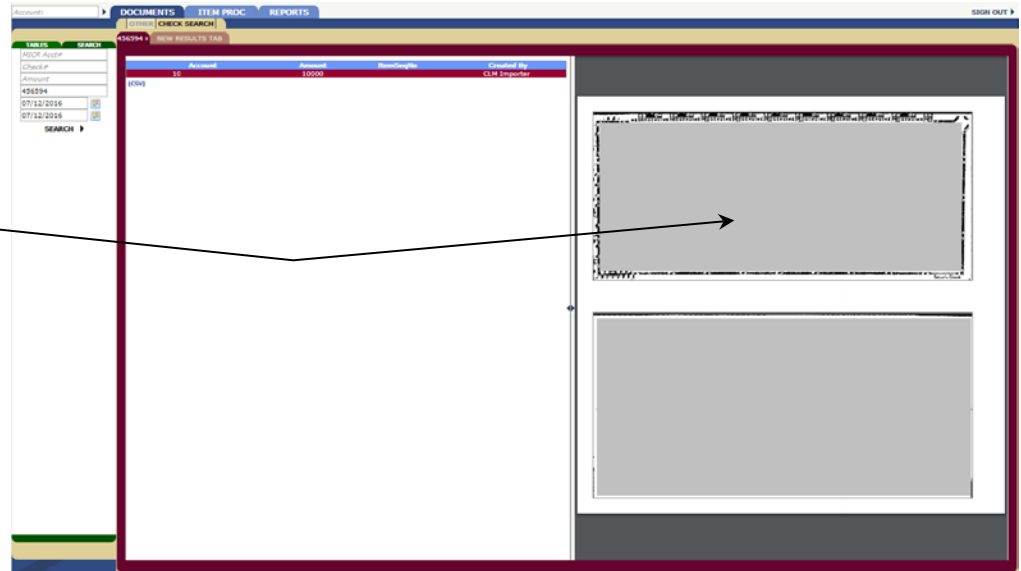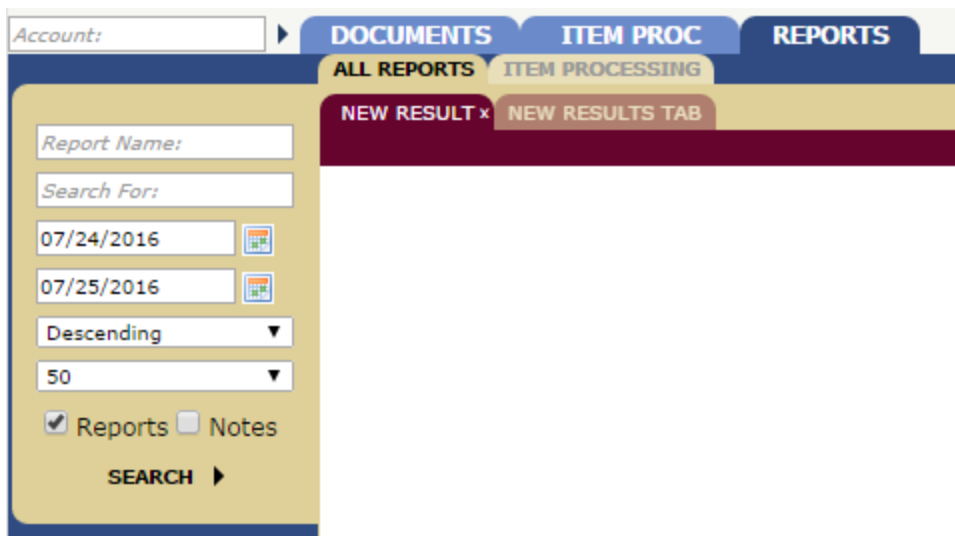
If you do not use a date range and multiple items are displayed, you must click on each line item to view each image individually.

Hovering over the image will allow the image options to be displayed. These options allow you to print the check image, save it, enlarge it, or create a PDF.
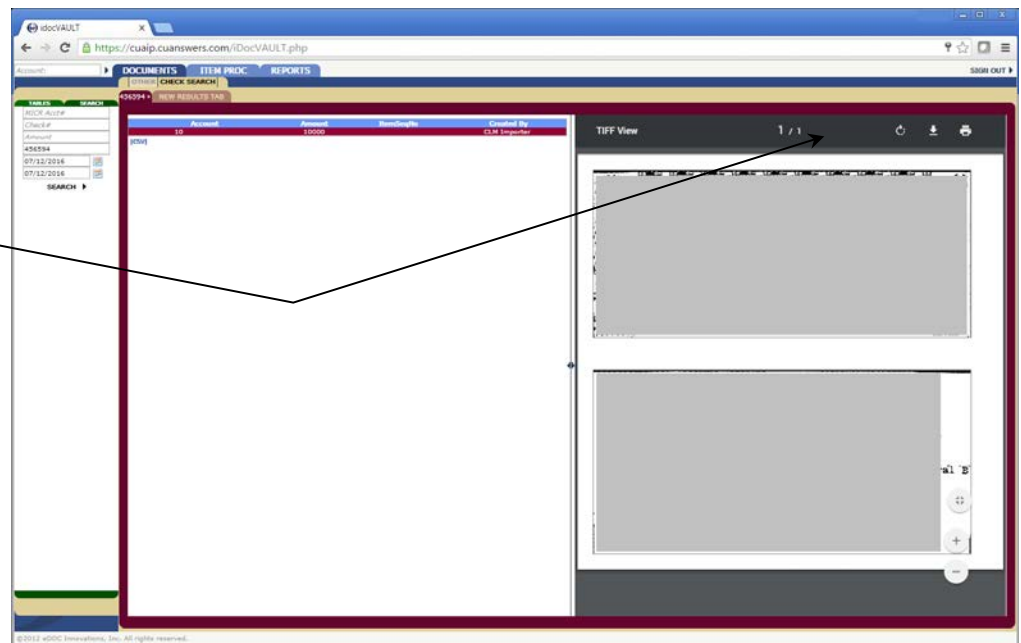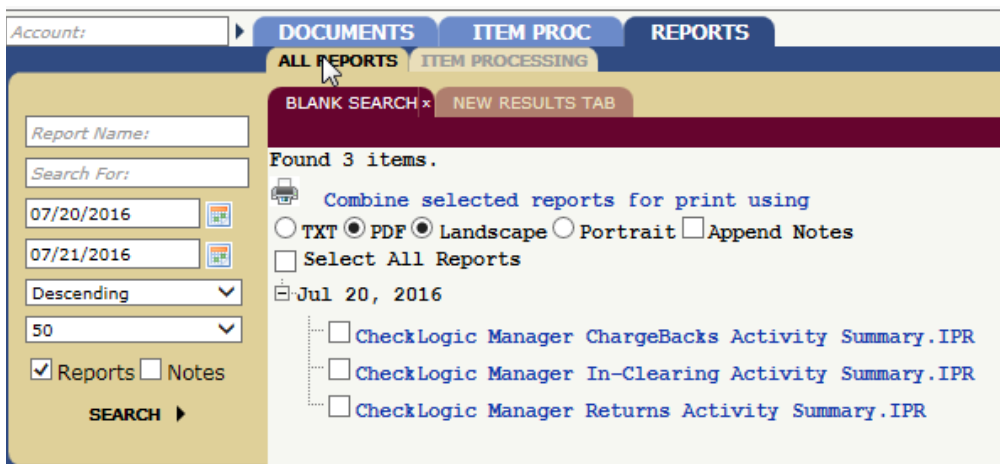
DAILY REPORTS

Daily reports are created each business day at EOD, and are available first thing in the morning on the next business day. To access your reports, log on to the CUAIP vault. Once you've accessed the CUAIP Vault, select the **Reports** tab to view the selection screen to generate a report.

Enter your date range criteria and select Search. There are three reports available for review,

- **In-Clearing Activity Summary**
- **Return Activity Summary**
- **Chargebacks Activity Summary** (*only available if your Charge Back Returns are received by CU*Answers Item Processing from the FRB for processing. See Charge Backs*).

To access your report from the available reports, place a check mark on the report you wish to view. Use the radio buttons to select your preferred style of report (Text or PDF, Landscape or Portrait), and then select the link **Combine Selected Reports for Print Using** to open the selected reports.

REPORT EXAMPLES

Example Returns Activity Summary Report:

This report details the return items for the date requested.

- o **Received Items** – these are the returns Item Processing received for a credit union

- o **Returned Items** – This is the final report of the CU returns. It details any returns that were added/deleted after the original file was received.

```
CheckLogic Manager Returns Report For          Wednesday, July 20, 2016                    Run Date/Time: 7/20/2016 16:51

Summary
=======
                                     Received      Man Added    Man Removed     Returned    Rejected           Unprocessed
------------------------------------------------------------------------------------------------------------------------
        Count :            9              2            0           11           0                   0
        Amount:                         $1,399.20      $417.30        $0.00     $1,816.50      $0.00               $0.00

Received Items
==============
DIN            Received          Amount        Serial      Account                Imported    Reason
------------------------------------------------------------------------------------------------------------------------
               2016-07-20        $62.00        1103                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $500.00       1076                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $47.38        0525                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $60.00        1291                               2016-07-19  P - Frozen/Blocked Account
               2016-07-20        $26.08        0557                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $48.74        0583                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $80.00        1338                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $25.00        1457                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $550.00       1203                               2016-07-19  A - Not Sufficient Funds
               ------------------------------------------------------
               Count :           9
               Amount:          $1,399.20

Manually Added Items
====================
DIN            Added             Amount        Serial      Account                Imported    Reason
------------------------------------------------------------------------------------------------------------------------
               2016-07-20        $308.98       000145972                          2016-07-19  C - Stop Payment
               2016-07-20        $108.32       000145983                          2016-07-19  C - Stop Payment
               ------------------------------------------------------
               Count :           2
               Amount:          $417.30

Returned Items
==============
DIN            Returned          Amount        Serial      Account                Imported    Reason
------------------------------------------------------------------------------------------------------------------------
               2016-07-20        $62.00        1103                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $500.00       1076                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $47.38        0525                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $60.00        1291                               2016-07-19  P - Frozen/Blocked Account
               2016-07-20        $26.08        0557                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $48.74        0583                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $80.00        1338                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $25.00        1457                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $550.00       1203                               2016-07-19  A - Not Sufficient Funds
               2016-07-20        $308.98       000145972                          2016-07-19  C - Stop Payment
               2016-07-20        $108.32       000145983                          2016-07-19  C - Stop Payment
               ------------------------------------------------------
               Count :           11
               Amount:          $1,816.50
```

Example In-Clearing Activity Summary Report:

This report is a recap of what Item Processing received from the FRB and what was actually posted.

```
CheckLogic Manager Inclearing Report For          Wednesd    20, 2016                       Run Date/Time: 7/20/2016 15:21

Summary
=======
                                                Received       Posted      Adjusted      Unprocessed
------------------------------------------------------------------------------------------------------
            Count :                               933            0           0              933
            Amount:                            $282,263.56     $0.00       $0.00        $282,263.56
```

Example Chargeback Activity Summary Report:

```
CheckLogic Manager Charge Backs Report For       Wedne    ily 20, 2016                      Run Date/Time: 7/21/2016 01:00

Summary
=======
                                                Received     IRD Printed   Redeposited    Unprocessed
------------------------------------------------------------------------------------------------------
            Count :                               1             0            1              0
            Amount:                             $65.00        $0.00        $65.00          $0.00
```
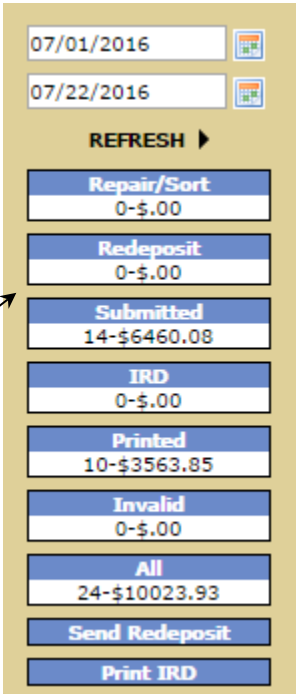
CHARGE BACKS

For existing participants in the CUAIP Charge Back program, contact the CUAIP team via cuaip@cuanswers.com with a list of first and last names of credit union staff that will require additional permissions to access the Item Process tab to complete Charge Backs. IP staff will contact the individual users to confirm access to the tabs needed.

If you would like to sign up for participation in the Charge Back program please contact the CUAIP team via cuaip@cuanswers.com. FRB agreements are required to get the Charge Back items delivered to CU*Answers. To complete enrollment, an authorized signer at your credit union, on file at the FRB, must sign the agreements and return them to the Item Processing Department, who then signs and submits the completed agreements back to the FRB for processing. This process will take approximately 3-4 weeks. As the Live date nears, the IP team will request a list of first and last names of credit union staff that will require additional permissions to access the Item Process tab to complete Charge Backs. IP staff will be available on your first week live for any additional training or questions you may have.

The Charge Backs panel displays items received from the *Fed Receipt Plus Returns* service and allows the user to disposition each item. Items may be included in a new forward collections batch for redeposit or they may be printed as an *Image Replacement Document (IRD)* to be sent to the member.

To access your Charge Back information, enter beginning and end dates and select Refresh to update the count and totals in your summary section.

Each of these items are clickable to perform the actions associated with each option.

07/01/2016	
07/22/2016	
REFRESH ▶	
Repair/Sort	0-$.00
Redeposit	0-$.00
Submitted	14-$6460.08
IRD	0-$.00
Printed	10-$3563.85
Invalid	0-$.00
All	24-$10023.93
Send Redeposit	
Print IRD	

Field Descriptions

| Field Name	Description
Repair/Sort	This field lists the number and total dollar amount of the Charge Back items that have been returned from the FRB within your selected date range.
Redeposit	This field lists the number and total dollar amount of the items that will be re-deposited within your selected date range.
Submitted	This field lists the number and total dollar amount for items that have been submitted for redeposit within your selected date range.
IRD	This field lists the number and total dollar amount of the items that will be printed in an IRD (Image Replacement Document) for your selected date range.
Printed	This field lists the number and total amount of items that were converted to IRD for printing.
Invalid	This field lists the number of total items added to the invalid list during processing. Please contact the CUAIP team to report any images that are processed as Invalid. The IP team will initiate the FRB adjustment paperwork on behalf of the credit union.
All	This field lists the number and total dollar amount of the items that are contained in all of the Charge Back categories; a summary field.
Send Redeposit	This button begins the process of creating a redeposit batch for submission to the FRB.
Print IRD	This button creates a PDF file for download that contains the IRDs for the selected items.

REPAIR/SORT

Selecting this heading displays the list of items that need to be dispositioned. Selecting an item in the list displays the item. To view the front and back of the item, select the item image.

While viewing the item, you have several options to process:

Use these buttons to complete your action for each item on your list.
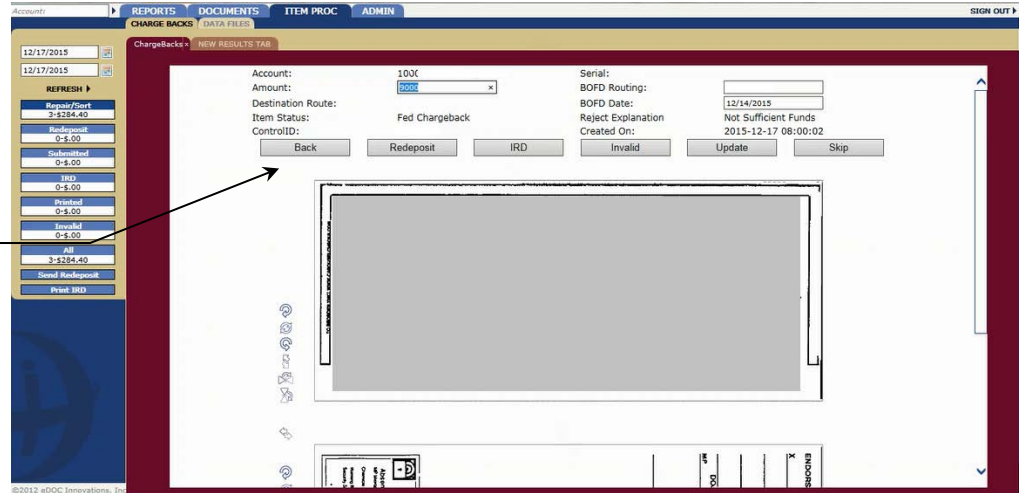
- **Back** returns to the *Rejected* items list.
- **Redeposit** adds the selected item to the *Redeposit* list.
- **IRD** adds the selected item to the *IRD* list.
- **Invalid** adds the selected item to the *Invalid* list.
- **Update** will update any information that has been changed.
- **Skip** moves on to the next item in the list.

REDEPOSIT

Selecting **Redeposit** will display the list of items that need to be redeposited.
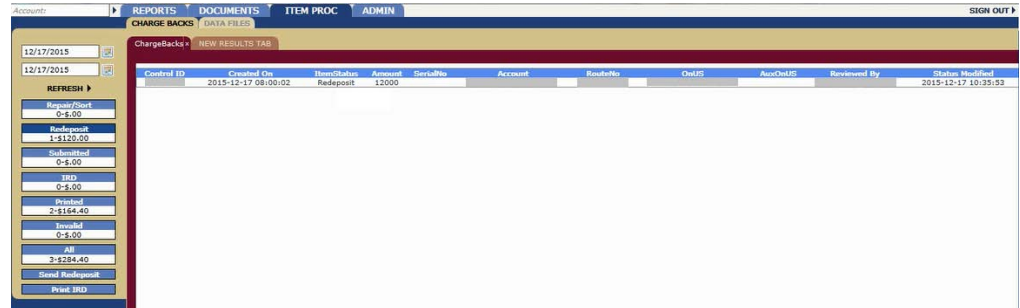
While viewing the item, you have several options to process:

- **Back** returns to the *Redeposit* items list.
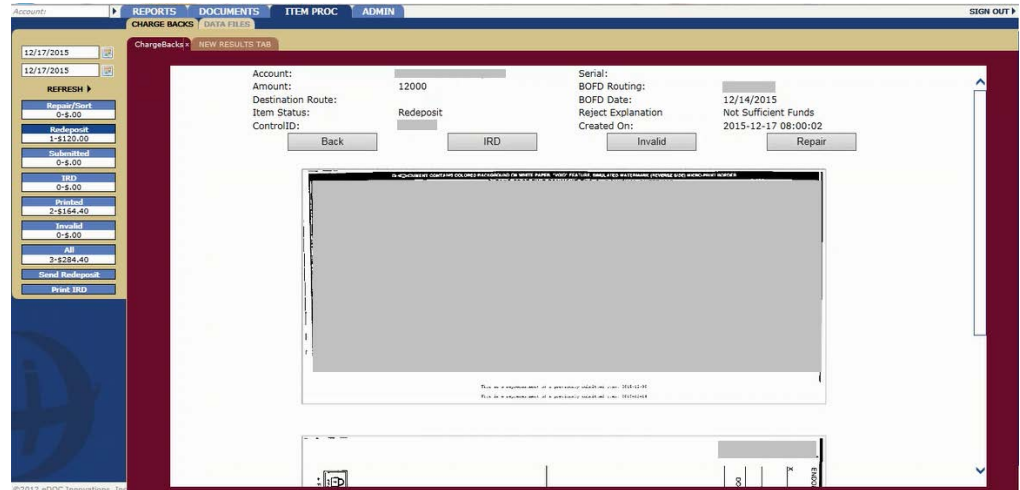- **IRD** adds the selected item to the *IRD* list.
- **Invalid** adds the selected item to the *Invalid* list.
- **Repair** adds the selected item to the *Repair/Sort* list.

SUBMITTED

Selecting **Submitted** displays the list of items that have been submitted. Selecting an item in the list displays the item. To view the front and back of the item, select the item image. While viewing the item, selecting *Back* will return to the **Submitted** items list.
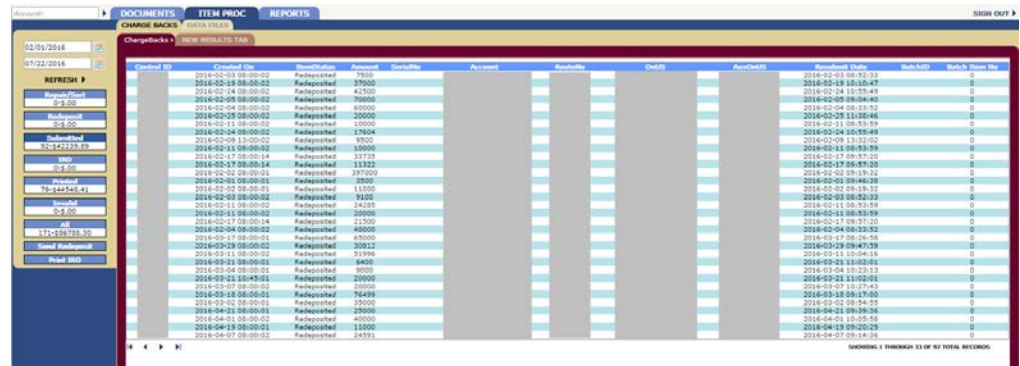

IMAGE REPLACEMENT DOCUMENT (IRD)

Selecting **IRD** displays the list of items to be printed. Selecting an item in the list displays the item. To view the front and back of the item, select the item image.

While viewing the item, you have several options to process:

- **Back** returns to the *All* items list.
- **Redeposit** adds the selected item to the *Redeposit* list.

PRINTED

Selecting **Printed** displays the list of items that have been printed. Selecting an item in the list displays the item. To view the front and back of the item, select the item image. Selecting *Back* returns to the **Printed** items list.

INVALID

Selecting **Invalid** displays the list of items that have been marked as invalid items. Selecting an item in the list displays the item. To view the front and back of the item, select the item image. Selecting *Back* returns to the **Invalid** items list. Please contact the CUAIP team to report any images that are processed as Invalid. The IP team will initiate the FRB adjustment paperwork on your behalf.

ALL

Selecting **All** displays the list of all Charge Back items. Selecting an item in the list displays the item. To view the front and back of the item, select the item image. Selecting *Back* returns to the **All** items list.

SEND REDEPOSIT

Once you have completed your work on your **Redeposit** items, select the ***Send Redeposit*** button. Selecting this button will display a message from the webpage. Selecting "OK" begins the process to build and submit the redeposit batch file. The screen will show the status as the file is being built.

Once the process is complete, your screen will display the message and batch ID as "Redeposit file created and submitted. Batch ID: XXXXX" There are not further steps you must take to submit your redeposit batch. The FRB has until 2:00 PM ET to deliver all Charge Backs for same day processing.

PRINT IRD

Selecting the Print IRD button will display a message from the webpage to verify it is okay to print the IRD. Selecting "OK" will begin the process and the screen will display the status while the IRD print file is being built.
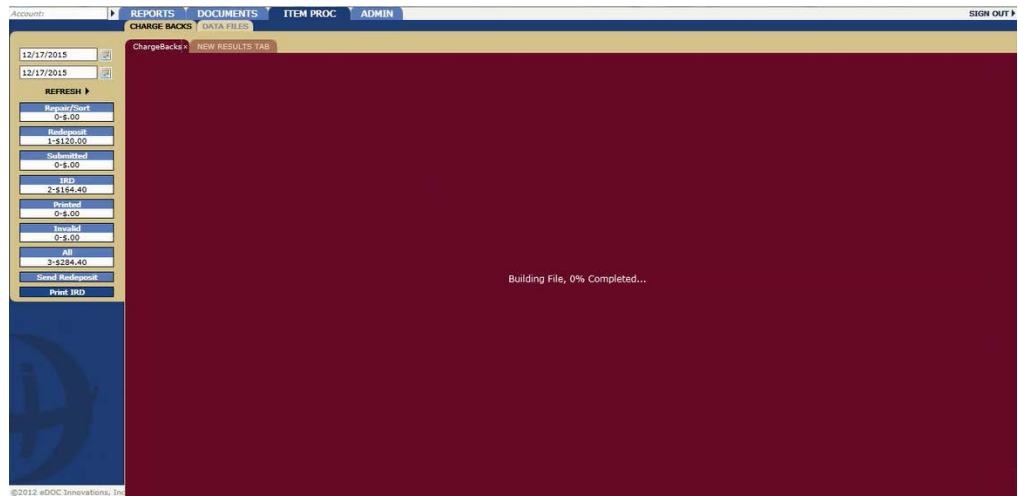
When the file has completed building, it displays the PDF content. This file can be saved locally for printing.

DATA FILES

Next to the main selection tab for Charge Backs, the Data Files panel will allow you to re-download Posting or IRD files that were previously created. Select *IC_Post_Files* to access in-clearing post files. Select *IRD_Print_Files* to access a list of Charge Back IRD files. When the list generates according to the input search criteria, select the file to download. Once the file is saved to your PC, you can review the file and complete your check research.