



# Online Credit Cards

## *Adjustments*

### **INSIDE THIS GUIDE:**

Posting payments, making adjustments, reversing transactions, and managing fines for credit card loan accounts.

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# Making Adjustments to Credit Card Loan Accounts

## Account Adjustments

See page 6 for examples of common types of credit card account adjustments.

**Tool #492 Member Account Adjustment (Full)** should always be used for online credit card loan account adjustments. There are many factors behind the scenes that are impacted when adjusting to this type of loan. Here are a few 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 like transactions done elsewhere in CBX 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**

Summary of Account		
<b>Previous Balance</b>		<b>\$5,129.46</b>
Payments, Credits, Benefits	(-)	\$5,276.35
Purchases, Cash Adv., Bal Transfers	(+)	\$5,537.54
Interest Charges and Other Fees	(+)	\$0.00
Misc Adjustments		\$0.00
<b>New Balance</b>		<b>\$5,390.65</b>
Late fines due		\$0.00
Payoff amount		\$5,390.65
Credit limit		\$10,000.00
Available credit		\$4,504.87
Days in billing cycle		31

- Adjustments made with Apply As code of XX will appear on the statement in the Purchases, Cash Adv, Bal Transfers line.
- Adjustments marked as *Apply as MA = Misc. Adjustment* will appear in the Misc Adjustments line.

# Using the Member Adjustment Tool

Most credit card transaction adjustments will be made using **Tool #492 Member Account Adjustment (Full)**. Below is an overview of the fields on the screen, as well as examples of the most common adjustments.

First, enter the member's account number and loan suffix (remember to note the member's suffix as this screen does not include a lookup).



## Member Account Adjustment (Full) (Tool #492)

CB Member Account Adjustment

Dividend/Interest Calc >

Post >

New Account >

Account #  Category V1 MC DIAMOND

Principal G/L 702.25 Finance charge earned G/L 112.29 Member branch 22  Print receipt

Status Before Correction

Beginning balance 427.19 YTD finance charge 0.00

Code	Amount	Description	Charge Type	Loan Category	Apply As	Offset G/L #	Offset Branch
<input type="text"/>	0.00	<input type="text"/>					
<input type="text"/>	0.00	<input type="text"/>					
<input type="text"/>	0.00	<input type="text"/>					
<input type="text"/>	0.00	<input type="text"/>					
<input type="text"/>	0.00	<input type="text"/>					

Delinquent fine YTD amount  Delinquent fine amount

Last payment amount  Last payment date

Status After Correction

Ending Balance 427.19 YTD finance charge 0.00

Below are field descriptions to help you complete the input fields on this screen. 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 because 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.

Field Name	Description
Type	Choose one of the following: <b>82 CREDIT BALANCE ONLY</b> This code will <i>decrease</i> the card balance. Use this when adjusting something other than posting a regular payment, such as refunding a

Field Name	Description
	<p>fee or decreasing a finance charge amount. Also complete the <i>Charge Type</i> fields and, if applicable, the <i>Apply As</i> field.</p> <p><b>85 CREDIT / POST PAYMENT</b> 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).</p> <p><b>92 DEBIT BALANCE ONLY</b> This code will <i>increase</i> 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 <i>Charge Type</i> fields and, if applicable, the <i>Apply As</i> field.</p> <p><b>95 DEBIT / REVERSE PAYMENT</b> Use this to reverse a regular payment. Also complete the <i>Charge Type</i> fields and, if applicable, the <i>Apply As</i> field.</p>
Amount	Enter the amount of the adjustment.
Description	Enter the transaction description to appear on member statements and transaction history.
Charge Type	<p>There are two fields here, one for the <b>charge type</b> (PU, CA, or BT) and the other for the charge type <b>code number</b> (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).</p> <p>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 <i>do</i> wish to specify a charge type on a regular payment, be sure to also complete the <i>Apply as</i> field.</p> <p>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.</p>
Apply As	<p>For all tran codes except for 85 (regular payment), this optional field lets you designate which tracking “bucket” should be affected by the transaction.</p> <p><b>FC Periodic F/C</b> (Finance charges <i>charged</i> year-to-date) <i>Used when a member disputes finance charges that appear on a statement.</i></p> <p><b>FP Periodic Paid</b> (Finance charges <i>paid</i> by the member) <i>Used to adjust the amount recorded as paid by the member (especially important for equity loans being reported on 1098 forms.)</i></p> <p><b>TC Trans F/C</b> (Transaction charges <i>charged</i> year-to-date) <i>Used for cash advance fees or other misc. transaction charges.</i></p> <p><b>TP Trans F/C Paid</b> (Transaction charges <i>paid</i> by the member) <i>Used for cash advance fees or other misc. transaction charges.</i></p> <p><b>PD Payments</b> <i>Used when applying a regular payment (85) or posting a reversal (95).</i></p>

Field Name	Description
	<p><b>MA Misc Adj</b> (Miscellaneous Adjustment) Affects which line in the summary section of the statement will include this transaction.</p> <p><b>XX Purchase/CA/BT</b> (Regular purchase, cash advance, or balance transfer) Affects which line in the summary section of the statement will include this transaction.</p>
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 to affect all 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.

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

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
95	126.37	REVERSE PAYMENT	PU 999	76	PD	87022	01
95	0.79	REVERSE PMT FIN CHG	PU 999	76	FP	87022	01
95	96.00	REVERSE PAYMENT	CA 999	76	PD	87022	01
95	0.59	REVERSE PMT-FIN CHG	CA 999	76	FP	87022	01
	0.00						

In this example, a payment was posted for \$126.37 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 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.

## Posting a Regular Payment (No Delinquency Fine)

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
85	50.00	PAYMENT	PU 999	76	PD Payments/Rate	87022	1
	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.

## Refunding Finance Charges the Member Has Already Paid

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
92	40.00	RECLASSIFY PAYMENT	PU 999	76	FP	87022	01
82	40.00	RECLASSIFY PAYMENT	PU 999	76	MA	87022	01
85	40.00	REFUND FINANCE CHG	PU 999	76	FC	11230	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.

## Refunding Finance Charges Not Yet Paid

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
85	10.00	REFUND FINANCE CHG	PU 999	76	FC	87022	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.

## Posting a Balance Transfer

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
92	750.00	BALANCE TRANSFER	BT 999	76	XX Purchase/CA/BT	87022	1
	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.

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

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
92	455.16	PURCHASE HOME DEPOT	PU 999	76	XX Purchase/CA/BT	87022	1
	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.

## 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 (**Tool #20**) to edit the *Delinquent Fine YTD Amount* and *Delinquent Fine Amount* data fields to reflect the "refund" of the fine.

## Refunding a Delinquency Fine Already Paid

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
82	40.00	REFUND DELQ FINE	PU 999	76	MA Misc Adj	13100	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.

## Posting a Regular Payment With a Delinquency Fine

Tran Type	Amount	Description	Charge Type	Ln Cat	Apply As	Offset	
						G/L #	Branch
92	20.00	DELINQ FINE	PU 999	76	XX Purchase/CA/BT	13100	1
85	220.00	PAYMENT	PU 999	76	PD Payments/Rate	87022	1
	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).

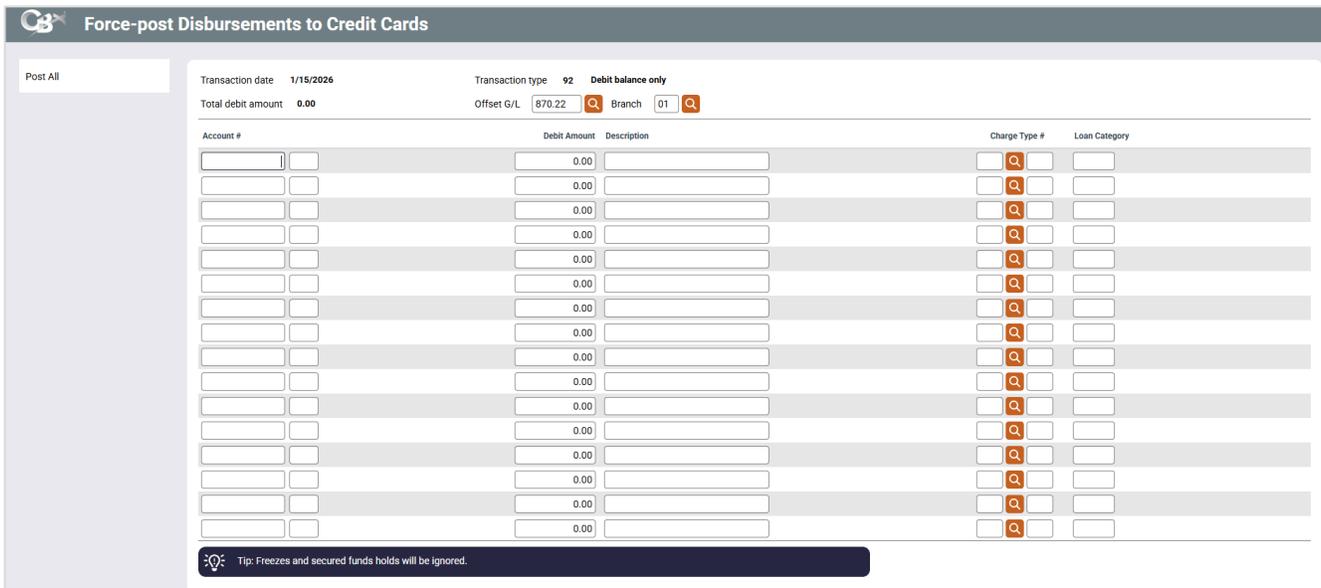
In this example, the *Apply as* code on the first transaction was set to “XX” because that is how a delinquency fine would ordinarily be handled by automated payment processes. You could choose to use “MA” if you wanted it to appear summarized in the “Misc. Adjustments” line on the statement summary (see Page 3).

**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.

## Force Posting Disbursements to a Credit Card

Access this screen by selecting **Tool #1041 Force Post Disbursements to Credit Cards**.



Force-post Disbursements to Credit Cards

Post All

Transaction date 1/15/2026 Transaction type 92 Debit balance only  
 Total debit amount 0.00 Offset G/L 870.22 Branch 01

Account #	Debit Amount	Description	Charge Type #	Loan Category
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			
	0.00			

Tip: Freezes and secured funds holds will be ignored.

This tool allows authorized staff to post transactions to a member's credit card loan that would otherwise be exceptions, such as overlimit loans or frozen accounts. This feature works like the Direct Mail Post feature (**Tool #341**). It allows you to post a batch of transactions to credit card loans and takes care of applying any necessary overrides (such as for frozen accounts), all within the same tool, eliminating the need to make manual adjustments. Finance charges cannot be posted using this tool. Use **Tool 492** and the examples earlier in this booklet starting on page 6.