Reference Guide

CU*ANSWERS Cards & Payments

Credit Card Cash Back Rewards

INSIDE THIS GUIDE:

This guide includes step by step instructions on how to configure, implement and manage cash back rewards for your members online credit card loans.

Last Revision date: July 10, 2026

Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

Start your online help journey here:
https://help.cubase.org/cubase/Welcome.htm

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Introduction

Giving Cash Back Rewards to your credit card members has never been easier. Offering a good rewards program can help your credit union enhance your plastic offerings to encourage members to apply for a credit card loan and increase the income for your credit union.

The CU*Answers Cards & Payments team is here to assist at any time. Find us, contact us, and learn more via The Store | The Website | Email

Overview

Within CBX, your credit union can develop a program that reviews members' credit card purchases each month (those purchase transactions with Origin Code 22: Credit Card Processing) and following the parameters you configure, reward members with a percentage cash back, posted as a credit on their credit card loan or as a deposit to a checking or savings account. It's a win-win situation; the member receives cash back rewards, and your credit union will see an increase in credit card volume!

Your credit union can choose the payout frequency and payout methods and even configure Merchant Category groups or Retailer groups for specialized rewards. You can also set up auto enrollment for new loans. Configuration and enrollment are entirely in your hands and explained below.

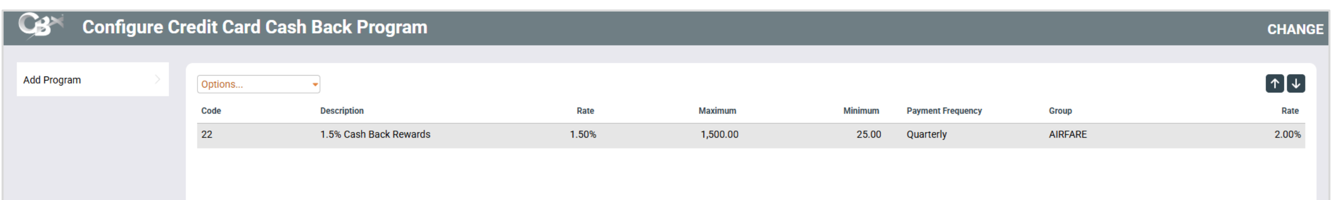
Also, the Cards & Payments team is happy to provide credit card cash back assistance! Visit the CU*Answers Store for more information: https://store.cuanswers.com/product/credit-card-cash-back/

Configuration

Configuring Cash Back Rewards Programs

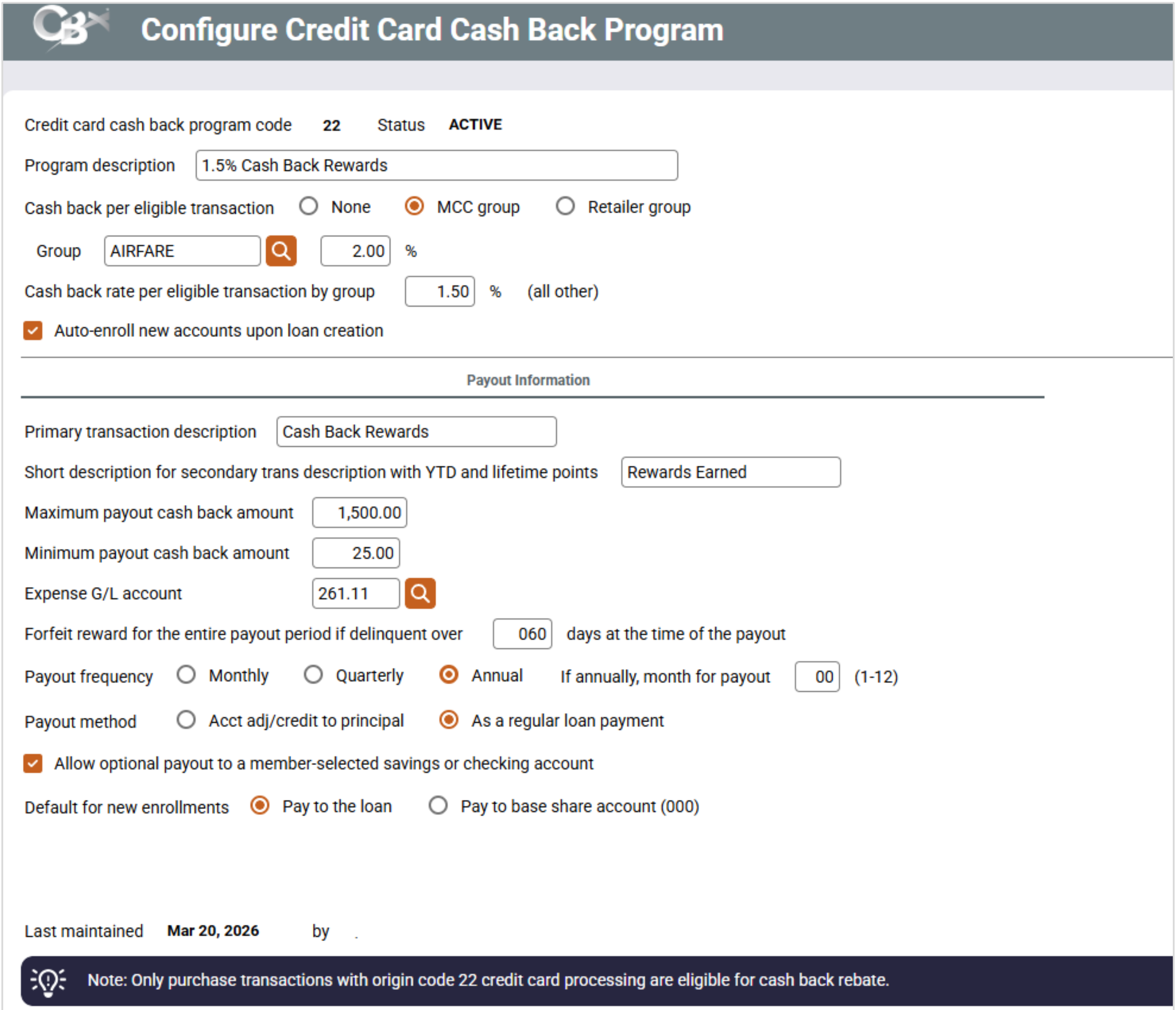
To begin configuring a cash back program, access **Tool #1550 *Credit Card Cash Back Program Config***.

Credit Card Cash Back Program Config (Tool #1550)



To begin a new program, select **Add Program** to move to the next screen. If you wish to copy an existing program, highlight it and select the *Copy* option, then update the information to match the new program requirements.

Configure Credit Card Cash Back Program (Add/Edit Screen)



Complete the fields listed below and click the forward arrow to return to the previous screen.

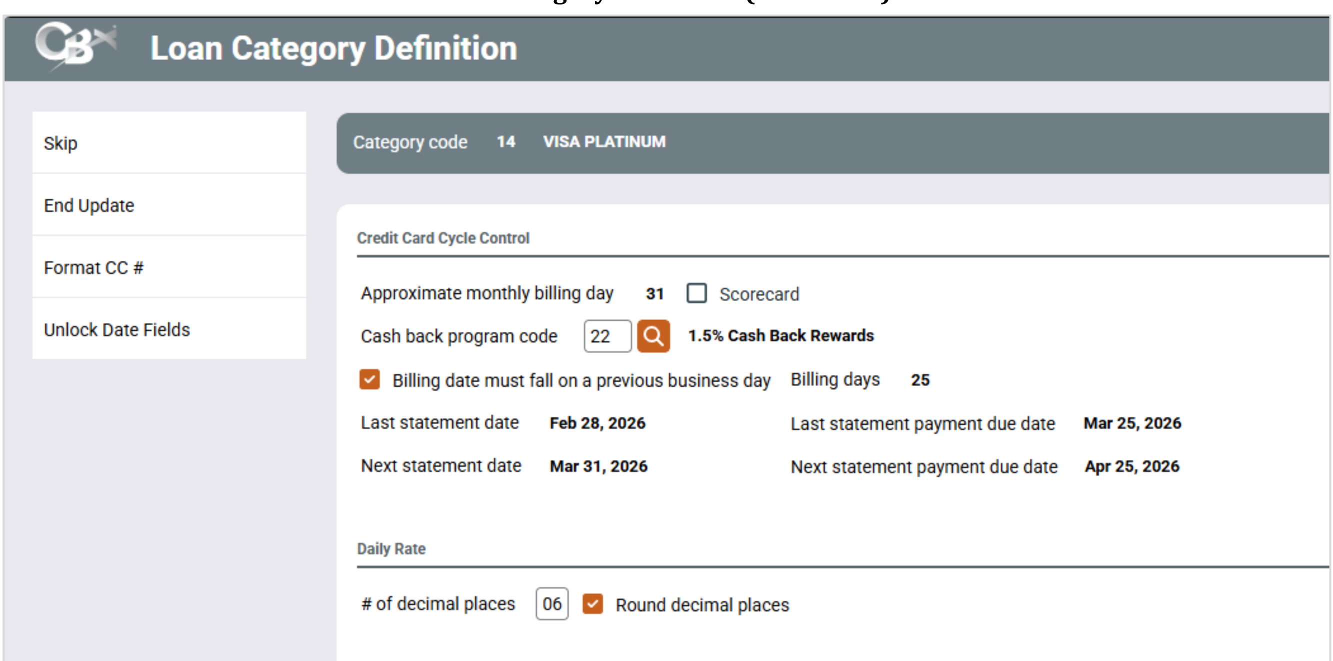
Field Name	***Description***
Credit card cash back program code and Status	The ***program code*** is a 2-digit alphanumeric code assigned to the rewards program. This code is used to attach the program to the loan category. The ***status*** field shows either Active or Suspended. Suspended programs are also highlighted in yellow on the main screen.
Program description	Enter the description of the program.
Cash back rate per eligible transaction	***None*** - Select this option to create a program that applies to purchase transactions with an origin code of 22 that are not dependent on a merchant category code (MCC). ***MCC Group*** - Select this option to create a reward program based on a configured merchant category code group. *Note*: you have the option to configure one cash back rate for the MCC group and another cash back rate for all other transactions. ***Retailer Group*** - Select this option to create a reward program based on a configured retailer group code. *Note*: you have the option to configure one

Field Name	***Description***
	cash back rate for the retailer group and another cash back rate for all other transactions. *Only one selection can be made. MCC Group and Retailer Group cannot be used together.*
Group and %	If using MCC group or Retailer group, attach it by clicking on the spy glass and then enter the Cash Back percentage for that group.
Cash back rate per eligible trans by group	If you want to have a cash back percentage for all other purchase activities outside of the MCC group or Retailer group attached, enter it here. Leave blank (0%) if you don't want to offer it.
Primary transaction description	Enter the primary transaction description that will appear as the transaction description attached to the reward payout.
Short description for secondary trans description with YTD and lifetime points	Enter the secondary transaction description that shows on the member statement as a sub-heading leading the YTD and LTD reward dollars. (15-Character max)
Maximum payout cash back amount	Enter the maximum payout allowed. If a member earns more than the maximum configured payout amount, the member will be rewarded with this maximum. Enter all 9's if no maximum will be used.
Minimum payout cash back amount	Enter the minimum payout allowed. Members must have made at least $.01 in purchases to qualify for any reward. If a member has earned less than the amount configured in this field based on percentage and they have at least $.01 in purchases, they will receive the minimum amount listed in this field. Leaving this field at $0.00 will set no minimum and members will earn whatever their calculated percentage is.
Expense G/L account	Enter the associated expense general ledger account.
Forfeit reward for entire payout period if delinquent over	Enter the number of days the credit card loan can be delinquent at the time of the payout before forfeiting the reward dollars.
Payout frequency	All three options are still calculated as of the last day of the month during statement processing; the only difference is which month(s) will see a payout posted. **Monthly** – To allow for a payout once monthly, at end of month. **Quarterly** – To allow for a one-per-quarter payout (March, June, September, and December) **Annually** – To allow for a once-per-year payout, based on the month (01-12) specified, will appear only on monthly statement for the month chosen for payout. ***Note****: It is possible to change the payout frequency of an existing program. As the amounts are still calculated each month and*

Field Name	*Description*
	the system keeps track of what has been paid and not yet paid, that information is retained until the new payout date (if going to a longer frequency, like monthly to quarterly) or will pay everything that has accumulated so far at the next payout (if moving to a shorter frequency, like annual to monthly).
Payout method	**Acct adj/credit to principal** – This option posts credit against the purchase bucket via an account adjustment. **As a regular loan payment** – This option follows the configured rules for posting an ordinary payment on the credit card loan
Allow optional payout to member-selected savings or checking account	If checked, it opens an account selection option in **Tool #20 *Update Account Information*** that can be used to choose member selected share account suffix for payout.
Default for new enrollments	Choose "pay to the loan" or "pay to base share account (000)" as default for new enrollments.

After you've configured the program, you can now attach the program to the desired Loan Category Definition. To do so, use **Tool #458 *Loan Category Configuration***, and enter through to the Credit Card Cycle Control screen. Then click on the spy glass next to *Cash back program code* to choose the appropriate configured cash back program. Lastly, click on **End Update** to save and exit the loan category configuration.

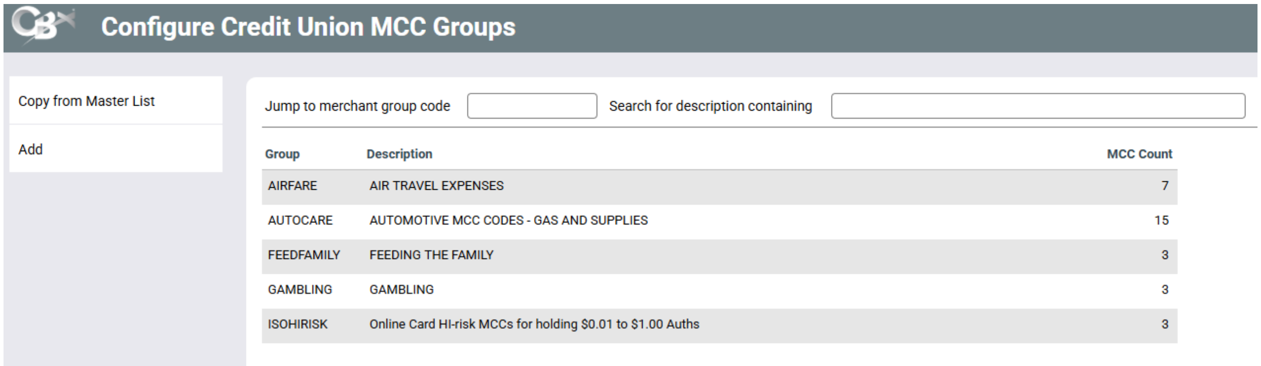
Loan Category Definition (Tool #458)



Configuring Merchant Category Code Groups

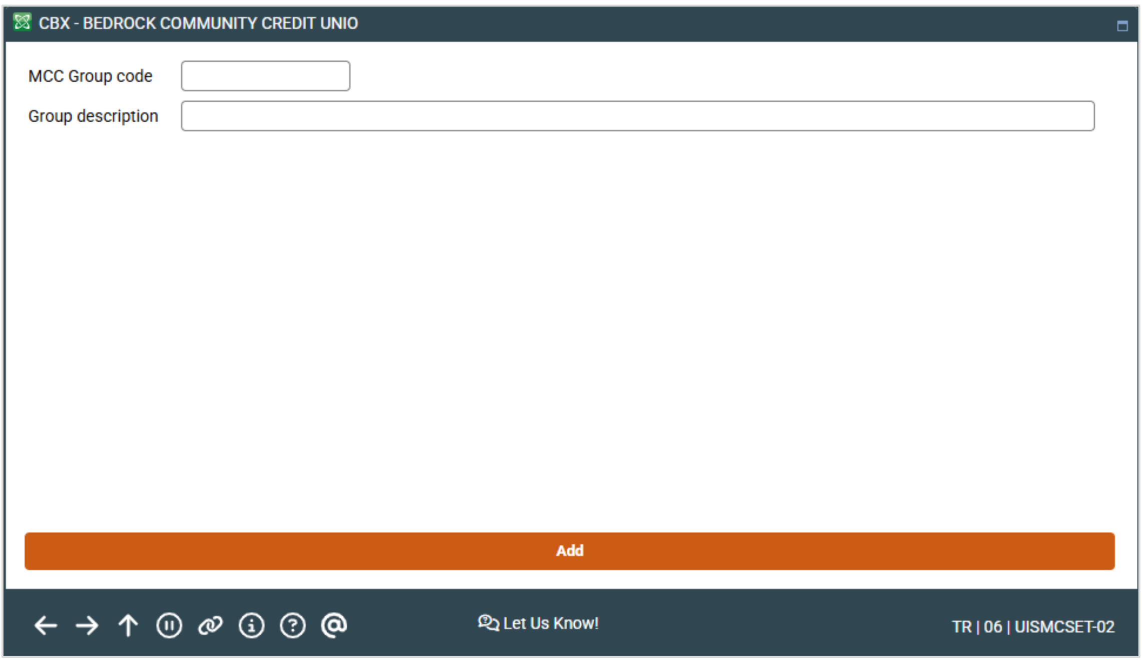
Access ***Tool #1024* Configure Credit Union MCC Groups.**

Configure Credit Union MCC Groups (Tool #1024)



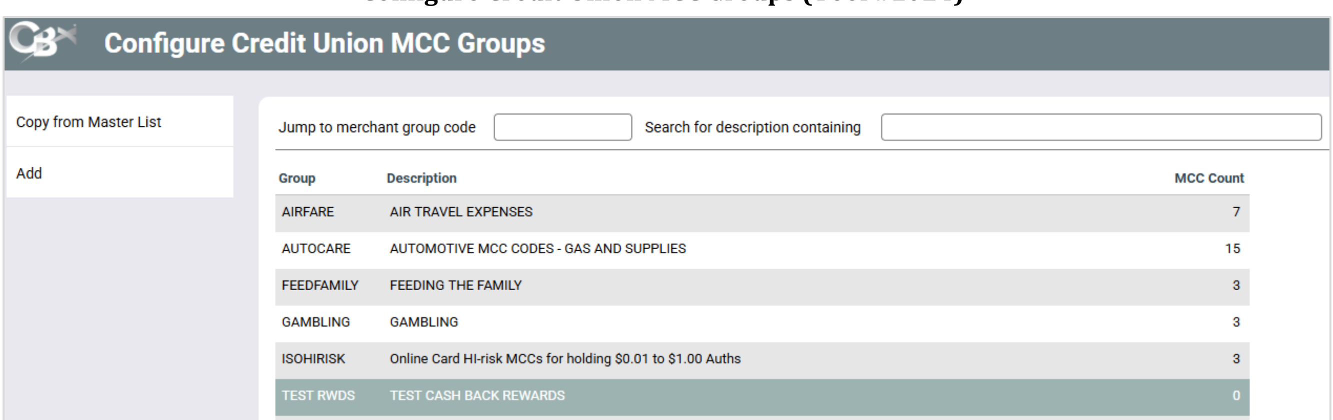
Click **Add**. Enter the *MCC Group code* name and the *Group description*.

Tool #1024 > Add



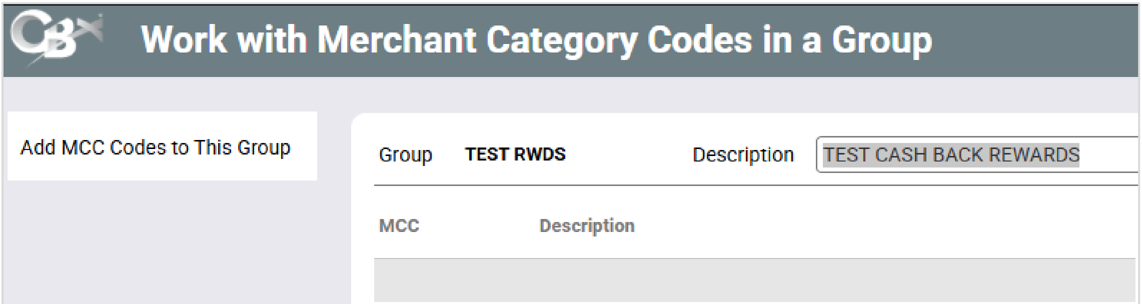
Click **Add** to return to the entry page.

Configure Credit Union MCC Groups (Tool #1024)



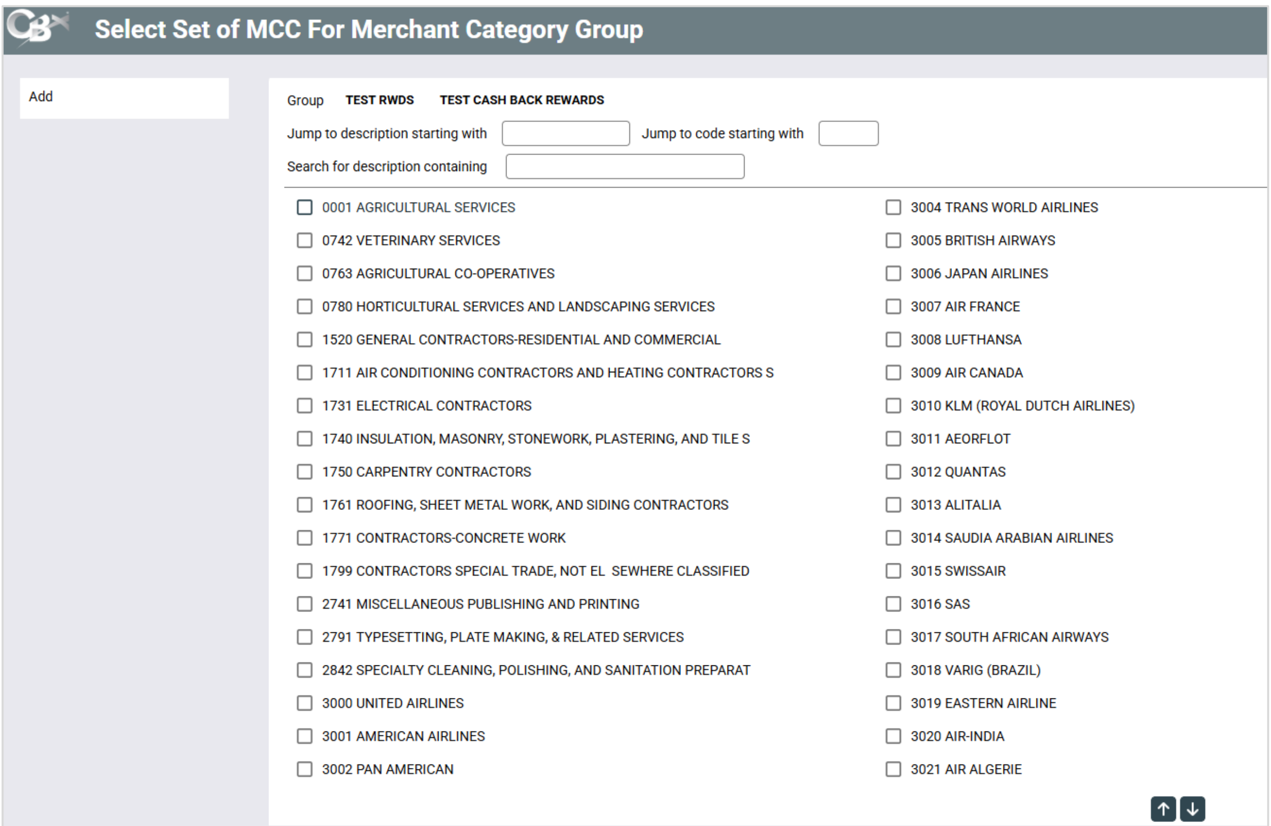
Highlight the MCC group you want to work with and then choose *Edit* from the dropdown menu.

Work with Merchant Category Codes in a Group (Tool #1024 > Edit)



Click **Add MCC Codes to this Group**.

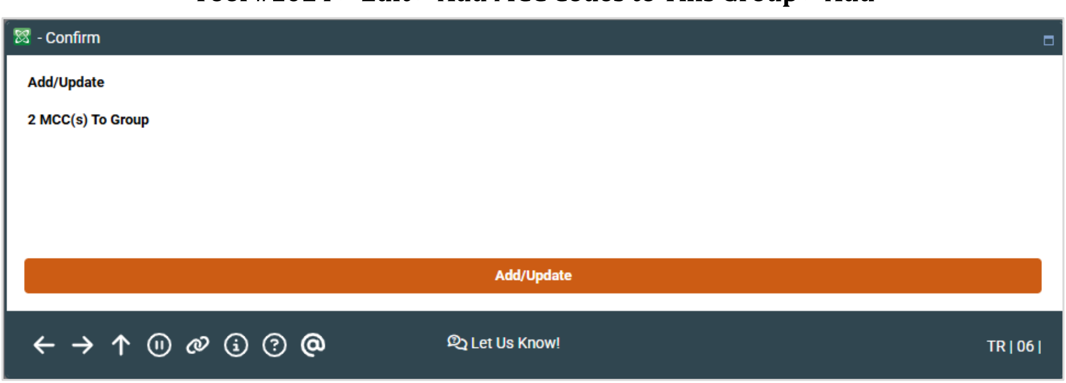
Tool #1024 > Edit > Add MCC Codes to This Group



Check all codes you want to include, then Click the ***Add*** button.

Important Note: Add all MCC codes from current page prior to using page up/down arrows.

Tool #1024 > Edit > Add MCC Codes to This Group > Add

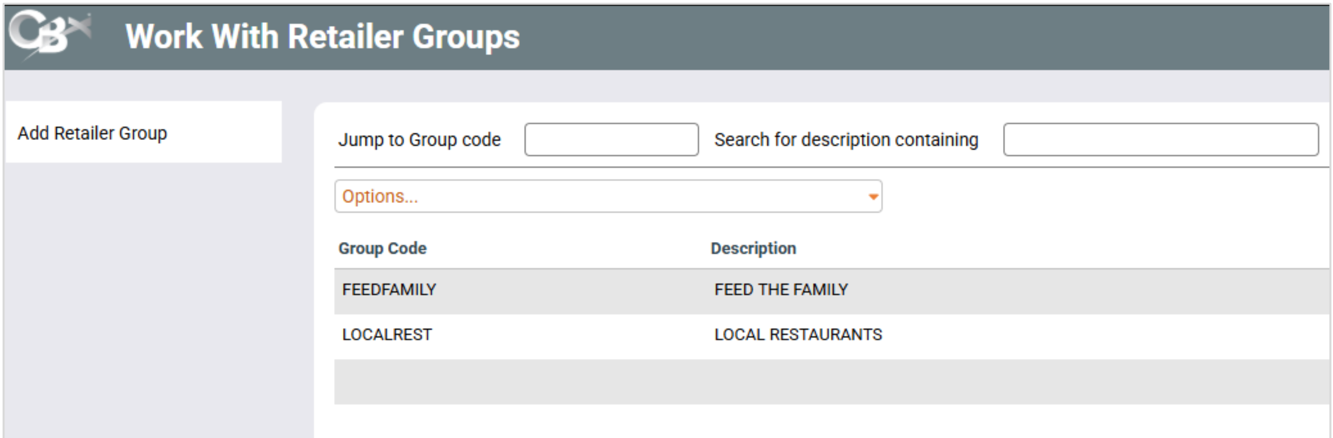


Click **Add/Update**.

Configuring Retailer Groups

Access **Tool #1042 *Work with Retailer Groups***.

Work With Retailer Groups (Tool #1042)

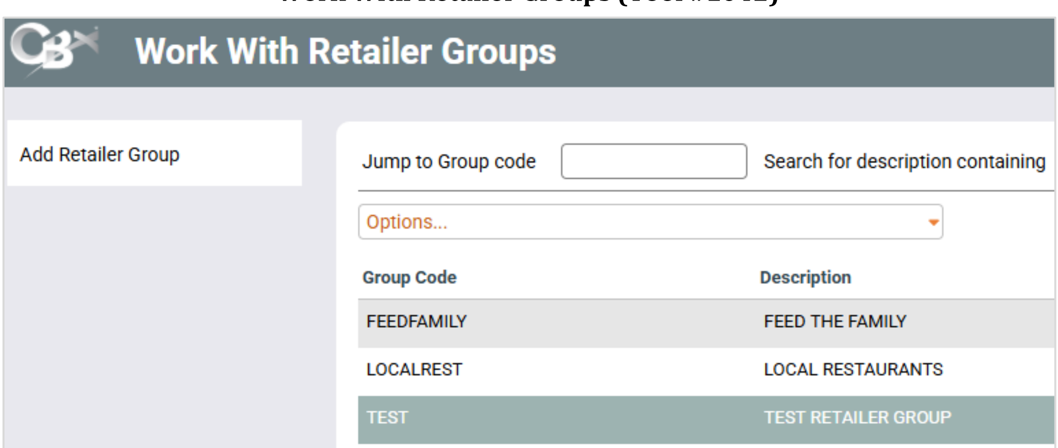


Click **Add Retailer Group**, enter group code name, enter group description.

Tool #1042 > Add Retailer Group

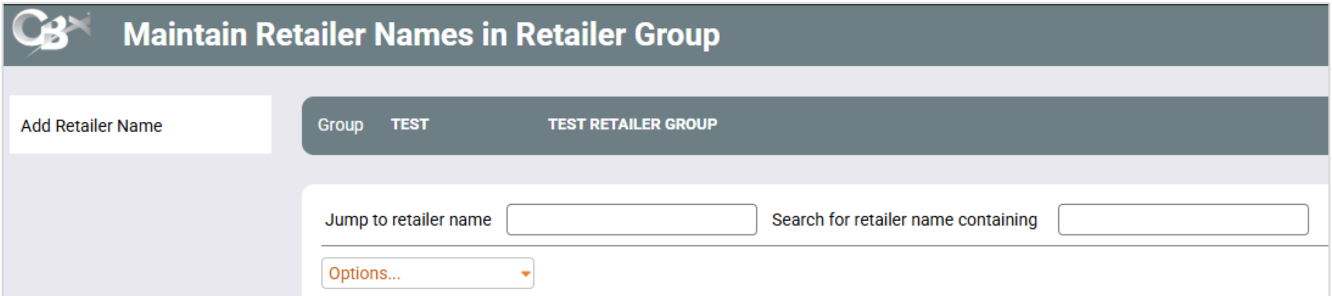
Click **Continue** to return to the entry page.

Work With Retailer Groups (Tool #1042)



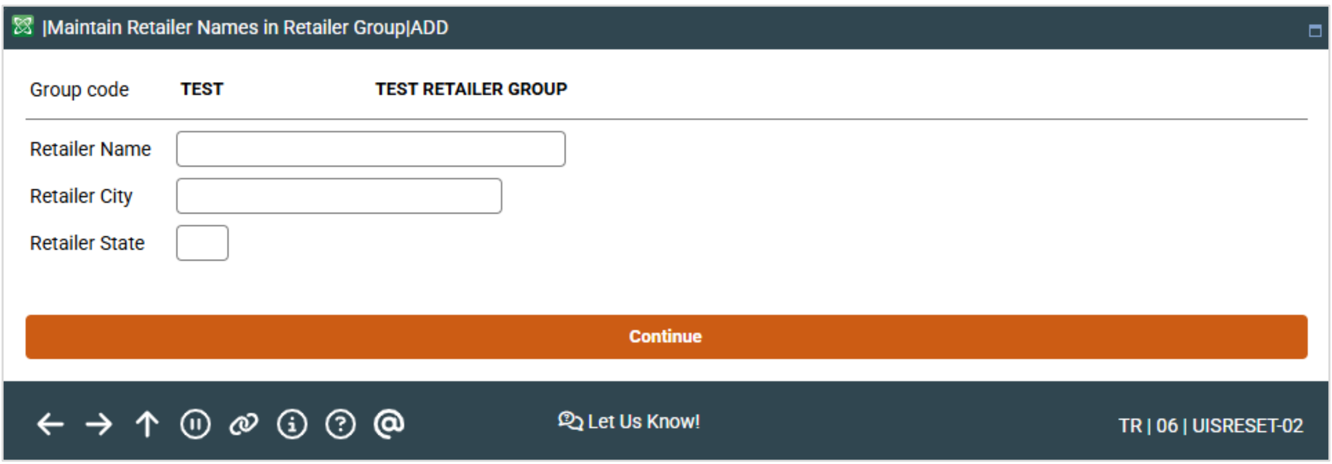
Highlight the group code you want to work with and select **Maintain retailer names in this group** from the dropdown list.

Tool #1042 > Maintain retailer names in this group



Click **Add Retailer Name**.

Tool #1042 > Maintain retailer names in this group > Add Retailer Name



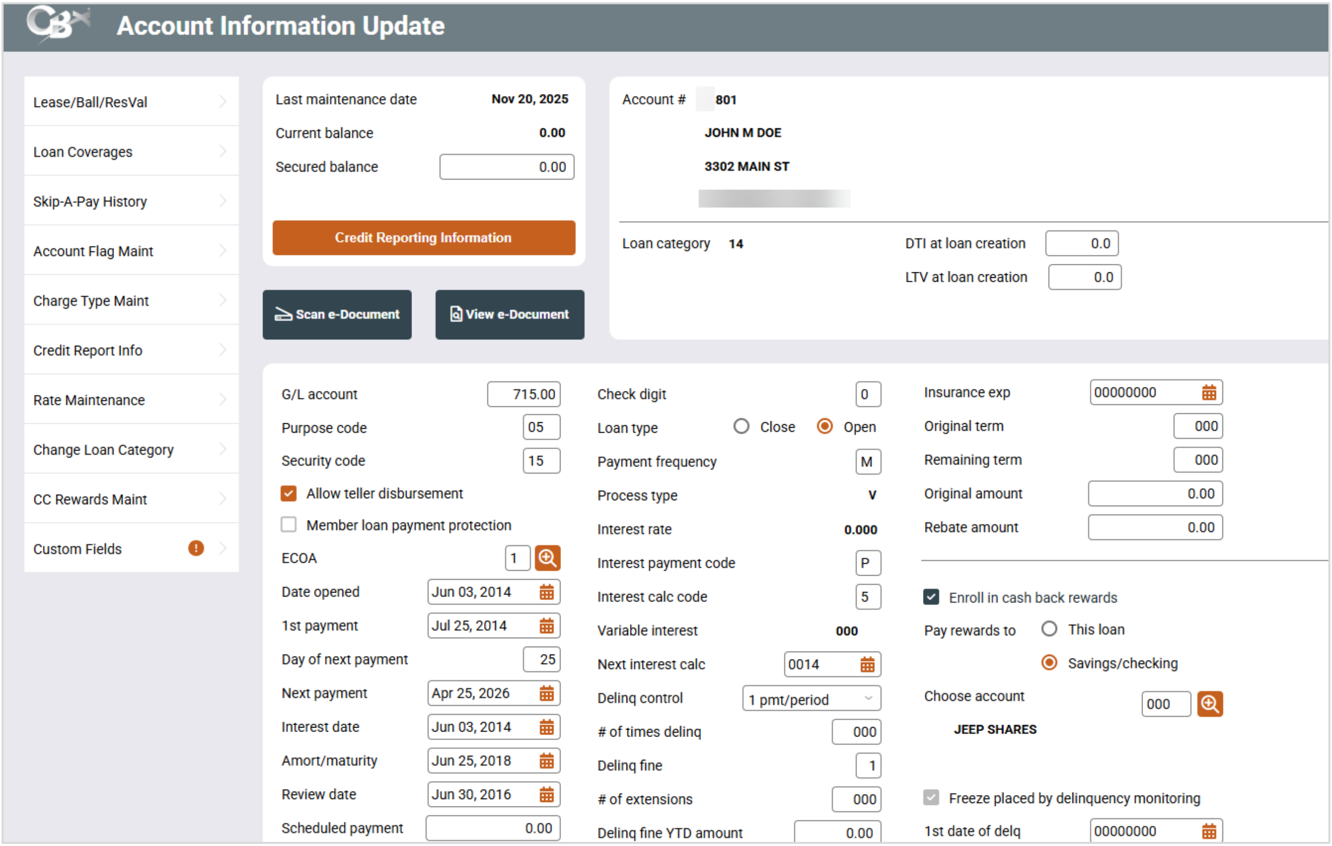
Enter the *Retailer Name*, *Retailer City*, and *Retailer State* information. Then click **Continue** to add this Retailer to your group.

The entry of the retailer names will need to match the transaction files that we will be comparing against for the rewards/rebates; remember to be precise in your entry! We recommend using existing tools, such as Where Your Members Shop, to add retailer names.

Member Enrollment

To begin using your cash back program with members, you must enroll the members credit card account. To enroll an individual member, use **Tool #20 *Update Account Information*.**

Update Account Information (Tool #20)



Simply select to enroll the member in cash back rewards by checking the *Enroll in cash back rewards* box in the account information update. As each loan category is configured with one rewards program, CBX will automatically assign the correct program code to the new member.

Do you need to flood enrollment for your existing members? Contact the Cards & Payments team for more details at cardsandpayments@cuanswers.com or by visiting the store at store.cuanswers.com/product/credit-card-cash-back/.

To unenroll a member, access **Tool #20** and uncheck the *Enroll in cash back rewards* flag.

Notes About Member Enrollment/Unenrollment

- Enrollment into a cash-back program is instantaneous; rewards will begin accruing on the member's next transaction.
- When a member is unenrolled from the program or the credit card is closed, reward amounts are not retained in the CRDRHST table.
- If members are enrolled in a program, you cannot remove the program from the loan category until all members are unenrolled.
- A member's account needs to be unenrolled prior to closing the loan or the membership.

Rewards

How Rewards Are Paid

Using the cash back rate configured, CBX calculates rewards based on each transaction. When calculating the reward, CBX reviews purchases as well as return debits to the loan account and awards the points based on the purchases minus those debits.

If a return is made in the following month's cycle, it subtracts from the reward earned and may appear as a negative amount in the *Cash Back Earned* column on the **Cash Back Transaction Register**. Negative amounts will display in the *Carried from Prior Month* column until satisfied.

On the last day of the month, two reports are generated, seen below, **Cash Back Transaction Register** (PCRDPRNTR) and **Cash Back Transaction Errors** (PCRDPRNTE), available in CU*Spy.

Sample Report (Cash Back Transaction Register [PCRDPRNTR])

```
5/31/21   3:06:55                    ABC CREDIT UNION                        PCRDPRNTR        PAGE      1
       RUN ON     6/01/21    CASH BACK TRANSACTION REGISTER FOR 05/2021                      USER OPERATOR
                                    05/01/2021 TO 05/31/2021
```

ACCOUNT #	PAID TO	LOAN CATEGORY	CASH BACK EARNED	CARRIED FROM PRIOR MONTH	CASH BACK PAID	CASH BACK FORFEITED	YTD CASH BACK	LIFETIME CASH BACK	COMMENT
60 260	260	18	.90	.00	.90	.00	2.27	16.68	
149 260	260	18	8.07	.00	8.07	.65	15.65	42.50	DLQ days - 3
192 260	260	18	2.60	.00	2.60	.00	4.30	13.27	
207 260	260	18	.00	.00	.00	.00	.00	.75	
230 260	260	18	2.86	.00	2.86	.00	5.98	436.80	
300 260	260	18	2.50	.00	2.50	.00	2.50	22.19	
315 260	260	18	4.10	.00	.00	.48	4.48	5.26	DLQ days - 3

Rewards will appear on either on the member's credit card statement as a transaction, labeled with the configured short transaction description or on the member's statement as a transaction credit to the Share account with the configured transaction description. If payout frequency other than Monthly is chosen, rewards information will be displayed only on the monthly statement for the payout month(s).

Credit Card Statement

Transactions

POST	TRANS	CARD #	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Mar 03	Mar 03	**9694 : Merch / Supp	PAY LESS #814	ANDERSON IN	$74.60
Mar 04	Mar 04	**9694 : Merch / Supp	MEIJER STORE #136	ANDERSON IN	$94.12
Mar 10	Mar 10	**9694 : Merch / Supp	PAY LESS #814	ANDERSON IN	$45.00
Mar 11	Mar 11	**9694 : Merch / Supp	MENARDS ANDERSON IN	ANDERSON IN	$262.73
Mar 12	Mar 12		CRDT CARD PAYMENT		$913.94 CR
Mar 16	Mar 16	**9694 : Merch / Supp	LOWES #01031*	ANDERSON IN	$318.86
Mar 20	Mar 20	**9694 : Merch / Supp	PAY LESS #814	ANDERSON IN	$60.04
Mar 21	Mar 21	**9694 : Merch / Supp	NEEDLER?S FRESH MAR	ANDERSON IN	$21.23
Mar 22	Mar 22	**9694 : Merch / Supp	PAY LESS #814	ANDERSON IN	$49.49
Mar 30	Mar 30	**9694 : Merch / Supp	AMAZON RETA* BC1K708	WWW.AMAZON.CO WA	$17.11
Mar 31	Mar 31		VISA CASHBACK REWARD CASH BK REWARD Year-to-date: $49.80 Lifetime: $1,264.44		$18.86 CR
				Total Fees For This Period	**$.00**

Member Statement

000: MEMBERSHIP SHARE

Year-to-Date Divd Paid: $15.92

Transaction Detail

Date	Transaction Type	#/ID	Transfer Acct	Deposit	Withdrawal	Balance
3/01/26	*** Beginning Balance ***					**$64,156.37**
3/31/26	SHARE DIVIDEND Your Annual Percentage Yield Earned (APYE) is 0.10% based on an Average Balance of $64,843.86 for the 90 day period ending 3/31/26			$15.92		$64,172.29
3/31/26	1.0% Cash Back Promo ACCOUNT-830 Year-to-date: $22.60 Lifetime: $540.18			$8.49		$64,180.78
3/31/26	**** Ending Balance ****			**$24.41***	**$.00***	**$64,180.78**

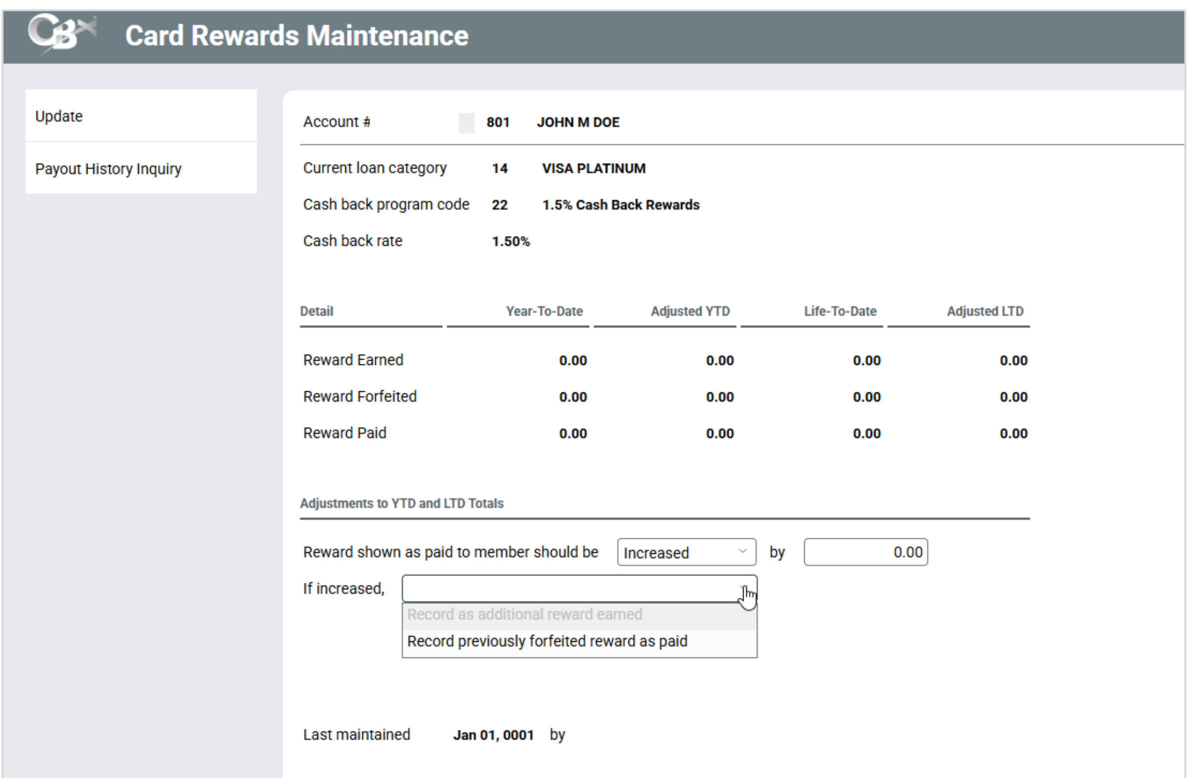
If the payout is set to anything other than monthly, the statement will show the Cash Back Rewards information only on the month of the payout.

Adjusting Rewards

If a situation arises in which a member's reward balance must be adjusted, it is possible to adjust the year-to-date and lifetime reward dollars that are displayed on the member's statement (and secondary transaction description). Members see these descriptions when viewing transaction history in online/mobile banking or on statements. To adjust a member's actual account balance after rewards have been paid, an account adjustment must be performed separately to account for the actual debit/credit of reward dollars.

To adjust the YTD and LTD values for statements, access **Tool #20 *Update Account Information*** and select **CC Rewards Maint**. On the following screen, complete the adjustment as needed.

Card Reward Maintenance (within Tool #20 Update Account Information)



Field Name	***Description***
Account #	The member's account number and account type.
Current Loan Category	This field displays the member's loan category for reference.
Cash back program code	The cash back program code assigned to the member's account, configured in **Tool #1550 *Credit Card Cash Back Reward Program Config***.
Cash back rate	The rate percentage that the member earns in cash back on their purchases.
Reward Earned	This row shows the rewards that were earned by the members for YTD and LTD.
Reward Forfeited	This row will show any forfeited rewards for the member. Reasons that a member may have a forfeited return can include a member who was delinquent based on their program configuration at the time of reward posting (these transactions post as a zero dollar transaction to the member on their statement and will show here as forfeited), or a member that has been manually adjusted to forfeit a reward.
Reward Paid	This row shows the reward earned minus the reward forfeited for a total amount paid to the member. If a member has earned over the maximum configured payout amount, the reward earned column will reflect the full total, whereas the reward paid column will reflect the maximum payout amount that was actually paid to the member, though it does not show as a forfeited amount.

Tips for Adjusting YTD and LTD Totals

For the *Reward shown as paid to member should be Increased/Decreased by $xx.xx* field, enter the adjustment total and select an option from the following:

*Important Note: Remember to use **Update** after you've made the adjustment.*

Increase reward shown as paid to member
If a member has earned a reward that was not paid to them and you want to increase the total YTD/LTD on the statement.

Record as additional reward earned: Selecting this option adds to the Reward Earned and Reward Paid buckets.

Record previously forfeited reward as paid: Selecting this option decreases the balance of the Reward Forfeited bucket and increases the Reward Paid bucket. *(Note: negative totals are not allowed.)*

Decrease reward shown as paid to member
If a member was paid or had earned a reward that was removed from them and you want to decrease the total of the YTD/LTD on the statement.

Reduce rewards previously earned: Selecting this option decreases the balance of the Reward Earned and Reward Paid buckets.

Record amount and forfeited reward: Selecting this option decreases the Reward Earned and **increases** the Reward Forfeited buckets.