Credit Card Promotions and Cash Back Rewards

CU^{*ANSWERS} Cards & Payments

Creating and maintaining member focused programs on CU*BASE

INTRODUCTION

Major credit card companies and big banks seem to spare no expense when it comes to using splashy advertising to entice consumers into high rate credit cards, often laden with hidden charges and sky high fees. While this is perhaps a workable business model for the *ahem*, sketchier side of the finance world, some of those consumers are credit union members, often our very own members, who may be unaware that their own credit union can provide a credit card loan with a fair APR, fully disclosed fees and charges, and above all else – competitive rates and some pretty splashy promotions and reward programs of our own.

Offering credit card promotions and/or cash back reward programs for your members are both simple and quick to accomplish! This walk through guide is intended to give a you and your credit union a complete road map to execute a credit card promotion in CU*BASE, including examples of some popular campaigns, as well as configuring a cash back reward program.

For more information about other credit card related tasks, please check out the <u>Credit Card User Guide</u>.

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For an updated copy of this booklet, check out the Reference Materials page of our website: https://www.cuanswers.com/resources/doc/cubase-reference/ CU*BASE[®] is a registered trademark of CU*Answers, Inc.

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PROMOTIONAL RATES

INTRODUCTORY RATES

When referring to an introductory rate, we are often referencing a new member opening a credit card loan who may qualify for a short term APR lower than the regular rate, or perhaps a low rate on Balance Transfers after a new card is opened. Whatever the reason for the special rate, introductory rate promotions are an easy way to gain member loyalty and are simple to set up in CU*BASE. Once a credit card loan has been created, follow the steps below to set up this new rate for the member.

How to Set Up an Introductory Rate

Introductory rates are set up on a member level, as the rate is specific to the particular member receiving the promotion. To begin the promotion, navigate to **Tool #12** *Update/Order Online Credit Cards*.

1. Enter the base account number or the last 4 digits of the card number to access the member account, then select Enter. Once in the credit card maintenance screen, select the appropriate card, and the link for **Rate Maint**.



Update/Order Online Credit Cards (Tool #12)

You will have to select and work with each rate bucket separately if the promotion applies to multiple buckets.

The Rate Maintenance screen displays all charge types, which we also refer to as "buckets," that are available to you.

Credit Card Rate Maintenance

Session 0 CU*BASE GOLD Edition - File Edit Tools Help	
Rate Maintenance	CHANGE
Account # Category 16 VISA CLASSIC	
Charge Type Pending Lock Current Rate Rate Code Master Rate Rate Code Description BT 999 18.000 18.000 18.000 cash advance cash advance cash advance purchases PU 999 P 2.990 18.000 purchases purchases PU 999 P 2.990 18.000 purchases purchases PU 999 P 2.990 18.000 purchases purchases	↑↓
$\frac{\text{Refresh}}{\leftarrow \rightarrow \uparrow 11} \stackrel{\texttt{I}}{=} \stackrel{\texttt{P}}{\circ} \stackrel{\texttt{i}}{?} @$	(4136) 9/29/16

2. Highlight a bucket and select it to work with the rate. In this example, we have selected the Purchase bucket.





3. Add a new rate override by selecting the Add button at the bottom of the screen.

Credit Card Rate Maintenance Screen

Enter the desired new rate, and the effective date.

Session 0 CU*BASE	GOLD Edition -	E
Account # Category Charge type Range Current rate Change reason New rate Comment Effective date	16 VISA CLASSIC PU 998 Description purchases Jul 25, 2013 To Default 12.000 Rate code Master 12.000 S Special Rate 01.990 SPECIAL PURCHASE RATE Sep 29, 2016 TMMDDYYYY	
Skip		
$\leftarrow \rightarrow \land$		(1727)

4. Enter the new rate, and in the comment field, the description assigned to the promotion. Enter the effective date that the new rate will be available to the member. Using the spyglass, select 'S' Special Rate, or 'C' Customer Match, depending on your internal preference. Use Enter to update the screen.

Credit Card Rate Maintenance Reason Selection Screen

Code	Short Description	Description	Refres
С	Valued	Valued Customer	
м	Master	Refresh Master Rate	Y
Р	Penalty	Penalty Rate	
R	Resume	Resume Current Rate	Y
S	Special	Special Rate	
elect			

5. As most introductory rate changes are effective immediately, the confirmation screen below alerts you that the rate will take effect immediately upon confirmation.

Session 0 CU*BASE GOLD Edition - Confirm Update	E
Update immediately? New rate will be 1.990	
Confirm	
Skip	
	(1723)

After confirming the message, CU*BASE returns to the rate maintenance screen, where you can see the rate is now adjusted. Use the instructions above to continue to add rate promotions for any buckets needed.

Introductory Rate Expiration

If the rate should expire, which typically Introductory Rates do after a certain period, then you will need to add one more record for the expiration.

1. While at the rate maintenance screen for the charge type, you will again select to add a new record.

Credit Card Rate Maintenance Purchase Bucket Detail Screen

	% Session 0 CU*BASE GOLD Edition - File Edit Tools Help	
	Rate Maintenance	CHANGE
	Account # Category 16 VISA CLASSIC Charge type PU 998 Description purchases Date range: From Jul 25, 2013 To 9999999999 Filter I All Pending	
Note that here is the previous record that was entered in the	S R ID Effective Date Old Rate Old Rate New Rate New Rate Comment U S /Q 12.000 1.990 SPECIAL PURCHASE RATE	
last step for the beginning of the promotion.		
·	Change Delete View	↑ ↓
	Refresh Add Card Rate History	
		(4197) 9/29/16

2. On the next screen, use the spyglass to select 'M' Master Rate or 'R' Resume Rate to end the promotion and return the member to their previous rate. These two options will look at your interest rate on the bucket when changing the rate back at the expiration timeframe.

Credit Card Rate Maintenance Reason Selection Screen

Code	Short Description	Description	Refres
C	Valued	Valued Customer	
М	Master	Refresh Master Rate	Y
Р	Penalty	Penalty Rate	
R	Resume	Resume Current Rate	Y
S	Special	Special Rate	
elect			

3. Leave the interest rate at 0% (so it will return to the interest rate on the charge type) and enter your effective date.

Please note that is a member should have the rate until the end of the month, set your expiration date for the 1^{st} of the month.

Credit Card Rate Maintenance Screen

Session 0 CU*BASE	GOLD Edition -	E
Account #		
Category	16 VISA CLASSIC	
Charge type	PU 998 Description purchases	
Range	Jul 25, 2013 To Default	
Current rate	1.990 Rate code Master 12.000 Rate code	
Change reason	🛛 🕅 🝳 Refresh Master Rate	
New rate	00.000	
Comment	END SPECIAL RATE	
Effective date	Nov 29, 2016 [MMDDYYYY]	
Refresh		
Skip		
$\leftarrow \rightarrow \uparrow$		(1727)

4. Once you select enter it will bring you back to the rate maintenance screen where you can see the updated rate and the pending end rate.

Credit Card Rate Maintenance Purchase Bucket Detail Screen

★ Session 0 CU*BASE GOLD Edition -				
File Edit Tools Help				
Rate Maintenanc	e			CHANGE
Account #				
Category 16 VISA CLASS		Charge type PU	998 Description purchases	
Date range: From Jul 25, 20	913 10 999999999	Fliter O All	© Pending	
S R ID Effective Date	Old Rate Old Rate Code	New Rate New Rate Co	de Comment	
U S /Q	12.000	1.990	SPECIAL PURCHASE RATE	
E Change E Delete	= View			
<u>Change</u> <u>Delete</u>	<u>v</u> iew			ТΨ
Refresh				
Card Rate History				
< → ↑ 11 ≞ <i>e</i> i	?@			(4197) 9/29/16

LOAN CATEGORY CAMPAIGNS

What Is A Loan Category Campaign?

A loan category campaign is exactly what it sounds like; the promotion is configured at the loan category level, and applies to **all** members within that loan category. The instructions below will assist you in selecting the charge type, rate, and effective dates to configure a loan category campaign.

How To Set Up A Loan category Campaign

To begin a loan category campaign, access **Tool #907** Update Online CC **Rate/Charge Types**.

1. After you've accessed the tool, select your loan category from the available list of loan categories. These are all loan categories with Process Type "V" in the loan category configuration screen.

★ Session 2 CU*BASE GOLD Edition - TEST CREDIT UNION File Edit Tools Help				
Credit Card Definition				
Category code				
		Credit Card Categories		
Code Description 16 USA CLASSIC (0H-LINE) 17 USA GOLD 37 UISA CLASSIC TEST 76 UISA-TEST	Code	Description	Code	Description
■ <u>S</u> elect	■ S <u>e</u> lect		■ Se <u>l</u> ect	+↓
← → ↑ Ⅱ ≞ ℰ i ? @				(3990)

Credit Card Definition Screen

Credit Card Definition Bucket Selection Screen

Ве	egin with type	Show dates 0000000	mmddyyyy]	UPDATE			
Tyj Bi Bi Bi Bi Bi Bi Bi Bi Bi Bi Bi Bi Bi	yp Seq Start IT 999 Mar 04, 2013 IT 998 Oct 14, 2013 IT 998 Oct 14, 2013 IT 001 ang 01, 2015 IT 001 ang 01, 2015 IT 001 ang 01, 2015 IN 998 Oct 06, 2013 IN 999 Default 30 IN 998 Oct 06, 2013 IN 999 Default 30 VI 904 Dec 01, 2015 VI 0064 Dec 01, 2015 VI 004 Dec 1, 2014 VI 002 Aug 01, 2014 VI 004 Dec 1, 2014 VI 004 Jan 31, 2014	End Rate Oct 13, 2013 5.0 Default 0.0 Mar 31, 2015 17.9 Sep 01, 2014 0.0 Oct 07, 2013 12.0 Oct 13, 2015 13.9 Default 3.0 Sep 15, 2014 0.0 Default 3.0 Mug 31, 2015 5.0 Aug 31, 2015 5.0 Aug 05, 2014 0.0 Mar 31, 2014 8.5	Rate e Code 100 000 ba 125 885 ba 190 000 Ba 190 000 Ba 190 000 CA 190 000 CA 190 000 CA 190 000 CA 190 000 Ba 190 000 Ba	Description Lance transfer Lance transfer Lance transfer Promo Lance Transfer Promo ISH ADVANCE ISH ADVANCE ISH ADVANCE ISH ADVANCE Lance Transfer Promo ist tance Transfer Promo tot 2 School Promotion Iristnas Promotion Irchase Promo Tomo	Promo or Default Ra Default Loci Default Loci Promo Promo Perault Active Promo Promo Perault Active Promo Promo Promo Promo Promo Promo Promo Promo Promo Promo Promo Promo Promo Promo	te Active Loans Construction Construction	Not Active Loans
d New" to r the new	Change II	Delete	View	History	Update default rate		Ŧ

2. Select the Add New button to begin adding the promotion.

3. When the next screen appears, input the charge type for the promotion (Balance Transfer "BT", Purchase "PU", or Cash Advance "CA").

Credit Card Definition Rate Setup Screen

Session 2 CU*BA	SE GOLD Edition - TEST CREDIT UNION					
File Edit Tools	нер	_	_			_
Credit C	Card Definition					ADD
Category code	17 VISA GOLD					
Туре	PU			Sequence 000	Unlocked	
Start date	Nov 15, 2016 [MMDDYYY)	Ŋ		End date Dec 11, 2	016 [MMDDYYYY]	
	(Leave start date and end date ze	ero for the defa	ult code)			
Description	Opening Day Special			Statement description	Hunter Special	
Rate	2.990			Daily rate	0.00000000000000	
Roll start date	0000000	Roll rate	0.000	Roll daily rate	0.00000000000000	
Variable rate co	ode 📃 💽		☐ Use gi ☐ Forgiv Transact Transact Transact	race period ve finance charges for zero ba ion charges: % of transaction amount Minimum Maximum ion finance charge G/L accou ion description	alance loans t 0.000 0.00 (Max 999.99 = n nt 0	o maximum)
Skip Comments Unlock Verify						
←→↑	II 🛓 🖋 i ? 🔍					(1731)

4. Enter the effective date range, the interest rate, description and any additional transaction fees that are applicable.

5. Once the screen is complete, use Enter to refresh the buttons at the bottom of the screen, and use Update to add this record to the loan category.



✤ Session 2 CU*BA	SE GOLD Edition - TEST CREDIT UNION					
File Edit Tools	Help					
Credit (Card Definition					ADD
Category code	17 VISA GOLD					
Туре	PU Purchase			Sequence 000	Unlocked	
Start date	Nov 15, 2016 [MMDDYYY)	J		End date Dec 11, 2	2016 [MMDDYYYY]	
	(Leave start date and end date ze	ro for the defa	ult code)			
Description	Opening Day Special			Statement description	Hunter Special	
Rate	2.990			Daily rate	0.00819100000000	
Roll start date	0000000	Roll rate	0.000	Roll daily rate	0.000000000000000	
Variable rate c	oda ale montadon		Use gi Forgiv Transact	race period re finance charges for zero ba ion charges: % of transaction amoun Minimum Maximum ion finance charge G/L accou	alance loans t 0.000 0.00 (Max 999.99 = int 0	no maximum)
Skip Update Comments Unlock			Transact	ion description		
$\leftarrow \rightarrow \land$	II = 8 i ? @					WU (1731) 11/02/16

Once you select update the promotion is ready. In the example above, all purchases between November 15 – December 11 will be assigned a 2.99% interest rate, to promote Opening Day. There is no need to add a rate expiration record, as the effective beginning and end dates are configured in one record.

RATE OVERRIDE

What are Rate Overrides?

Rate overrides is a CU*BASE feature that allows a member a special rate. An example of a rate override is when price matching a competitor for a period of time. The instructions below will guide you through entering a rate override for an existing member credit card loan.

How to Set Up a Rate Override

Setting up a rate override is done at the member level. To begin the promotion, access **Tool #12 Update/Order Online Credit Cards**.

1. Enter the base account number or the last 4 digits of the card number to access the member account, then select Enter. Once in the credit card maintenance screen, select the appropriate card, and the link for **Rate Maint**.





Credit Card Rate Maintenance

Session 2 CU*8	ASE GOLD -	TEST CREDIT	UNION						
Rate M	ainte	nance	•						CHANGE
Account #	rategory	16 UTS	sa class	TC					
Charge	Detail	Ponding	Lock	Curr	ent	Mast	er	Description	
BT 999 CA 999	16 16	renuing	LUCK	Rate 18.000 15.000	Lode	Rate 18.000 15.000	Code	balance transfer Cash advance	
PU 998 PU 999	16	P		2.990		12.000		purchases purchases	
Select		Lock/Un	lock						* *
$\leftarrow \rightarrow \land$	11 🕹	8 i	?@						(4196)

2. Highlight the Charge Type, and choose Select.

You will have to select and work with each rate bucket separately if the promotion applies to multiple buckets.

Credit Card Rate Detail Screen Maintenance

★ Session 2 CU*BASE GOLD Edition - TES	T CREDIT UNION			Ē — • X
File Edit Tools Help				
Rate Maintenanc	e			CHANGE
Account #				
Current loan category 16	VISA CLASSIC			
Detail loan category 16	VISA CLASSIC			
Charge type PU 999	Description purchases		Master rate 18.000	
Date range: From 00000000	0 <mark>T</mark> o Jul 24, 2013	Filter 💿 All 💿 Pe	nding	
S R ID Effective Date	Old Rate Old Rate Code	New Rate New Rate Cod	le Card Detail Comme	nt
M Mar 01, 2017	2.990	.000	16 END SPECIAL RATE	
0 0	10.000	2.550		
■ <u>C</u> hange ■ <u>D</u> elete	View			↑ ↓
Refresh				
Add Card Rate History				
	2 @			(/197)
				(4137)

3. Add a new rate override by using the Add button.

Credit Card Rate Maintenance Reason Selection Screen

Session 2 CU*BASE GOLD Edition - Rate Maintenance	E
Account #	CHANGE
Current loan category	
Detail loan category 16 VISA CLASSIC	
Charge type PU 999 Description purchases	
Date range: From Default To Jul 24, 2013	
Current rate 2.990 Rate code Master 18.000	
Change reason S S Special Rate New rate 02.990 Comment SPECIAL RATE Effective date Nov 15, 2016 MMDDYYYY] 11/15/2016 Refresh Skip	
$\leftrightarrow \rightarrow \uparrow \amalg = \mathscr{P} i ? @$	(1727)

4. Enter the new rate, and in the comment field, the description assigned to the promotion. Enter the effective date that the new rate will be available to the member. Using the spyglass, select 'S' Special Rate, or 'C' Customer Match, depending on your internal preference. Use Enter to update the screen.

Session 0 CU*BASE GOLD Edition - Confirm Update	E
Update immediately? New rate will be 1.990	
Confirm Skip	
$\leftarrow \rightarrow \uparrow \amalg \blacksquare \mathscr{C} i ? @$	(1723)

5. As most rate override changes are effective immediately, the confirmation screen above alerts you that the rate will take effect immediately upon confirmation.

After confirming the message, CU*BASE returns to the rate maintenance screen, where you can see the rate is now adjusted. Use the instructions above to continue to add rate promotions for any buckets needed.

Override Rate Expiration

If the rate should expire, which typically override rates do after a certain period, then you will need to add one more record for the expiration.

1. While at the rate maintenance screen for the charge type, you will again select to add a new record.

Credit Card Rate Maintenance Purchase Bucket Detail Screen

Session 2 CU*BASE GOLD Edition - TEST File Edit Tools Help	CREDIT UNION			
Rate Maintenance	2			CHANGE
Account # Current loan category 16 Detail loan category 16 Charge type PU 999 Date range: From 8080808080	VISA CLASSIC VISA CLASSIC Description purchases To Jul 24, 2013	Filter 💿 All 💿 Pend	Master rate 1	8.000
S R ID Effective Date	Old Rate Old Rate Code	New Rate New Rate Code	Card Detail	Comment
H Mar 01, 2017	2.990 2.990 18.000	.000 2.990 2.990	16 END SPECIAL 16 SPECIAL RATE 16 SPECIAL RATE	RATE
<u>Change</u> <u>Delete</u> Refresh Add Card Rate History	● <u>V</u> iew			↑↓
	? @			(4197)

2. On the next screen, use the spyglass to select 'M' Master Rate or 'R' Resume Rate to end the promotion and return the member to their previous rate. These two options will look at your interest rate on the bucket when changing the rate back at the expiration timeframe.

Credit Card Rate Maintenance Reason Selection Screen

Code	Short Description	Description	Refre
С	Valued	Valued Customer	
М	Master	Refresh Master Rate	Y
Р	Penalty	Penalty Rate	
R	Resume	Resume Current Rate	Y
S	Special	Special Rate	
elect			

3. Leave the interest rate at 0% (so it will return to the interest rate on the charge type) and enter your effective date.

Please note that is a member should have the rate until the end of the month, set your expiration date for the 1^{st} of the month.

Credit Card Rate Maintenance Screen

Session 2 CU*BASE GOLD Edition - Rate Maintenance	E
Account #	CHANGE
Current loan category	
Detail loan category 16 VISA CLASSIC	
Charge type PU 999 Description purchases	
Date range: From Default To Jul 24, 2013	
Current rate 2.990 Rate code Master 18.000	
Change reason M Q Refresh Master Rate New rate 00.000 Comment END SPECIAL RATE Effective date Mar 01, 2017 (MMDDYYYY) 03/01/2017 Refresh Skip	
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4. Use Enter to return to the rate maintenance screen and update the rate expiration.

EXAMPLE RATE PROMOTIONS

Balance Transfer Promotion

How to Market: Run a Balance Transfer promotion during the month of February to encourage members to consolidate credit cards/loans they may have taken to cover Christmas expenses.

How to Create: Create this promotion using the Rate Override process on Page 11.

Memorial Day Special

How to Market: Offer a promotion on the Purchase bucket for the weekend as a kick off to summer fun.

How to Create: Create this promotion using the Loan Category Promotion process on Page 8.

July 4th Special

How to Market: Celebrate Independence Day with lower rates on Purchase charge types.

How to Create: Create this promotion using the Loan Category Promotion process on Page 8.

Back to School Special

How to Market: Offer a Purchase promotion for the month of August to help with back to school costs, such as clothes, school supplies etc.

How to Create: Create this promotion using the Loan Category Promotion process on Page 8.

Christmas Special/Holiday Special

How to Market: Run a Purchase promotion for the month of December to help with Christmas or other holiday expenses.

How to Create: Create this promotion using the Loan Category Promotion process on Page 8.

New Member Introductory Rate

How to Market: Offer a lower interest rate for the first 12 months on a member's new credit card.

How to Create: Create this promotion using the Introductory Rate process on Page 3.

CASH BACK REWARDS



A good rewards program can help your credit union enhance your plastic offerings, encourage members to apply for a credit card loan, and offer promotions with varied reward percentages.

Using Tool #1550 Credit Card Cash Back Program

Config, 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 reward to a checking or savings account. Configurations allow for a percentage paid out, a maximum and minimum earnings for payout, as well as delinquency restrictions. Once the program is configured, attach the code to the loan category, then enroll the member. Each month at EOM, rewards are calculated and paid according to the configured payout frequency (quarterly, annually, or monthly). The program will track the member's earnings, and allow for adjustments on the statement balance.

A good rewards/rebate program can help your credit union enhance your plastic offerings to encourage members to apply for a credit card loan (because who doesn't like rewards?), and offer promotions with varied reward percentages.

Configuration and enrollment is entirely in your hands and explained below, however, the Cards & Payments team is happy to provide credit card cash back assistance! Visit the CU*Answers Store for more information: <u>https://store.cuanswers.com/product/credit-card-cash-back/</u>

CONFIGURING A PROGRAM

To begin configuring a cash back program, access **Tool #1550** Credit Card Cash Back Program Config. A view only option of this tool is available via **Tool #1555** View Credit Card Cash Back Program.

le Edit Tools	म⊪ Ire Credit Card Cash Back F	Program			UPDATE
Code A1 1% Cas B2 1.18%	Description sh Back cash back with auto enroll	Rate 1.00% 1.18%	Maximum 99,999.99 99,999.99	Minimum . 00 . 00	Payout Frequency Quarterly Monthly
Edit View	Copy Delete Suspend/Reactivate				^ ↓
i Suspend	ded programs will appear highlighted in the list. Use Sus	pend/Reactive to change the st	tatus of an existi	ng program.	
- → ↑	II 🖶 🔗 🛈 ? @				(6824)

Credit Card Cash Back Program Config (Tool #1550)

From this screen, you can select to *View, Edit, Delete*, or *Suspend/Reactivate* a currently configured program. To begin a new program, select *Add Program* (*F6*) to move to the next screen. If you wish to copy an existing program, highlight it and select to *Copy*, then update the information to match the new program requirements.

Suspended Programs

Programs that have been suspended will appear with a yellow highlight. Suspending a program disallows the program code from being assigned to a loan category or member account but <u>does not stop the program from</u> <u>generating rewards for attached members.</u>

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

Session 0 CU*BASE GOLD - ABC CREDIT UNION	â e <mark>ex</mark>
Configure Credit Card Cash Back Program	UPDATE
Credit card cash back program code A1 Status ACTIVE Program description 1% Cash Back Cash back rate per eligible transaction 1.00 % Auto-enroll new accounts upon loan creation	
Payout Information	
Primary transaction description 1% Card Reward Short description for secondary trans description with YTD and lifetime points Card reward Maximum payout cash back amount 99,999,99 Minimum payout cash back amount 90,009,99 Forfielt reward for the entire payout 00 Expense G/L account 870.00 Payout frequency ○ Monthly Quarterly ●Annual If annually, month for payout Payout method ●Acct adj/credit to principal ○ As a regular loan payment ○ Allow optional payout to a member-selected savings or checking account Default for new enrollments ○ Pay to the loan ● Pay to base share account (000)	
Last maintained May 20, 2021 by Note: Only purchase transactions from origin code 22: Credit Card Processing are eligible for cash back rebate.	
← → ↑	(6825

Complete the fields as listed below, and use *Enter* to return to the previous screen.

Field Descriptions

Field Name	Description
Credit card cash back program code and Status	The 2-digit alphanumeric code assigned to the rewards program. This code is what attaches 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	Enter the cash back rate assigned to the program. This rate applies to each transaction.
	<i>Example:</i> A 1% configured rate would earn a member \$1 on a \$100 applicable purchase, and for a total of \$1000 in monthly purchases, the member would earn a \$10 reward at the end of the month.
Primary transaction description	Enter the primary transaction description that will appear on the member statement, such as CASH BACK REWARD, or GOLD MEMBER REWARD PROGRAM. This is the transaction description attached to the reward transaction.
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. Examples include REWARDS EARNED, or TOTAL REWARDS.
Maximum payout cash back amount	Enter the maximum payout allowed per monthly calculation. If a member earns more than the maximum configured payout amount, the member will be rewarded this maximum.

Field Name	Description				
Minimum payout	Enter the minimum payout allowed per monthly calculation.				
	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 will set no minimum and members will earn whatever their calculated percentage is.				
Expense G/L account	Enter the associated expense G/L account.				
Forfeit if delinquent over xxx days	Enter a number of days the credit card loan can be delinquent 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 actually posted.				
	Annually – To allow for a once-per-year payout, based on the month (01-12) specified				
	Monthly – To allow for once monthly payout, at end of month.				
	Quarterly – To allow for a one-per-quarter payout (March, June, September, and December)				
	Note that it is possible to change an existing program to another payout frequency. As the amounts are still calculated each month, and 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	Select to pay to the loan as a default for new enrollments, or selecting to pay to an account (selecting this option opens an account selection option when configuring the account in Tool #20 Update Account Information.				

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. There, select the spyglass to lookup the configured codes and select the appropriate code.



MEMBER ENROLLMENT

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

Update Account Information (Tool 20)

Account Information Update Open Cred Loan category 67 Loan category 67 G/L account 702.55 Purpose code 36 Security code 00 Cate count 702.55 Purpose code 36 Security code 00 CALlow teller disbursement Check digit Payment frequency H Process type V Interest rate 0.000 ECOA 1 @ Date opened Hay 04, 2016 [MMDDYYYY] Interest calc 0001 Next payment 28, 2021 [MMDDYYYY] Interest calc 0001 Next payment 28, 2021 [MMDDYYYY] Interest calc 00015 [MMYY] Deling control 1 pnt/period # # Hay 04, 2016 [MMDDYYYY] # of times deling 000 Next payment 20, 2021 [MMDDYYYY] # of times deling 000 Not elinq control 1 pnt/period # # of extensions 000 Disbursement<	ate Maintenance	•	Change Lo	an Category	CC Rewards Maint	Custom Fields		
Account Information Update Open Cred Loan category 67 Loan category 67 G/L account 702.68 Purpose code 36 Security code 40 Call of the security code 10 Member loan payment protection Check digit ECOA 10 Date opened Hay 04, 2016 [MMDDYYYY] Interest rate 0.000 Next payment 702.68 Nore Next payment 100.28, 2016 [MMDDYYYY] Interest calc code 5 Variable interest 000 Next payment 760 Next interest calc 0016 [MMDDYYY] Interest calc 0016 [MMDDYYY] Freeze placed by delinquency monitoring 1st date of dele 000000000 [MMDDYYY] # of times deling 000 Next payment 100.00 [MMDDYYY] # of times deling 000 Scheduled payment 50.00 Deling fine ? # of extensions 000 Disbursement limit 500.00 Deling fine arount 0.00 Payments skipped this	ease/Ball/ResVa	I	Loan Cove	rages	Skip-A-Pay History	Account Flag Maint	Charge Type Maint	Credit Report Info
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Select the spyglass to look up the available and active codes that have been configured.

Simply select to enroll the member in cash back rewards by checking this box in the account information update. As each loan category is configured with one rewards program, CU*BASE will automatically assign the correct program code to the member. Need to enroll many members at once?

Contact the Cards & Payments team for more details at <u>cardsandpayments@cuanswers.com</u> or by visiting the store at <u>store.cuanswers.com/product/credit-card-cash-back/</u>.

To unenroll a member, access this tool and deselect the enrollment option.

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 it from the loan category until all members are unenrolled

How Rewards Are Paid

Using the cash back rate configured, CU*BASE calculates rewards based on each transaction. When calculating the reward, CU*BASE 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)

5/31/21 3 RUN	:06:55 ON	6/01/21		ABC C CASH BACK TRANS 05/01/2	REDIT UNION ACTION REGISTER 021 TO 05/31/20	FOR 05/2021 21	PCI	RDPRNTR	PAGE 1 USER OPERATOR
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 26	0 260	18	.90	.00	.90	.00	2.27	16.68	DT 0 Jam 2
192 26	0 260	18	2.60	.00	2.60	.00	4.30	13.27	nnā gaža — 2
207 26 230 26	0 260 0 260	18	2.86	.00	2.86	.00	.00 5.98	.75 436.80	
300 26 315 26	0 260 0 260	18 18	2.50 4.10	.00	2.50	.00	2.50 4.48	22.19 5.26	DLQ days - 3

Rewards will appear on the member's credit card statement as a transaction, labeled with the configured short transaction description.

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 display 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, first, access **Tool #20** *Update Account Information* and select the *CC Rewards Maint* button at the bottom of the screen.

🎢 Session 0 CU*BASE GOLD - ABC CREDIT UNION 🚨 📼 📼 📧					
File Edit Tools Help					
Account Information Upda	ate			Open Credit	
Account# ALICE A MEMBER	Loan category 91		Last maintenance date Oct Current balance Secured balance Credit Reporting Infor	t 22, 2019 150.00 0.00 rmation	
G/L account 705.10	Check digit 4		DTI at loan creation	.0	
Purpose code 35	Loan type O Close O Open		LTV at loan creation	.0	
Security code 40	Payment frequency				
Allow teller disbursement	Process type V		Insurance exp 00000000	MMDDYYYY]	
Member loan payment protection	Interest rate 0.000		Original term 000	Remaining term 000	
ECOA 3	Interest payment code		Original amount	0.00	
Date opened Sep 01, 1985 🗰 [MMDDYYYY]	Interest calc code 5		Rebate amount	0.00	
1st payment Oct 01, 1985 🗰 [MMDDYYYY]	Variable interest 000		Enroll in cash back rewar	rds	
Day of next payment 28	Next interest calc 0006	🛗 [MMYY]			
Next payment Jul 28, 2019 🗰 [MMDDYYYY]	Deling control 1 pmt/p	eriod 🗸	Freeze placed by deling	uency monitoring	
Interest date Jun 23, 2006 🗰 [MMDDYYYY]	# of times deling 000 1st date of delg 0000000			MMDDYYYY]	
Amort/maturity Dec 31, 2030 iii [MMDDYYYY]	Delinq fine 7		No delinquency notices printed Write-off ID		
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Scheduled payment 0.00	Delinq fine YTD amount	.00	Statement indicator	Passbook process ID	
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	Payments skipped life of loan	88	*Imaging Solutions	Scan e-Document	
Lease/Ball/ResVal Loan Coverages	Skip-A-Pay History Account	Flag Maint	Charge Type Maint	Credit Report Info	
Rate Maintenance Change Loan Category	CC Rewards Maint Custom F	ields			
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Account Information Update (Credit Card Loan)

On this screen, complete the adjustment as needed.

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

			•			
🌴 Session 0 CU*BASE GOLD - ABC CREDIT UNION						
File Edit Tools Help	File Edit Tools Help					
Card Rewar	ds N	lainte	nance			
Account #	866	ALICE				
Current loan category	67	SIMPLY P	LATINUM			
Cash back program cod	le Al	GOLD MEM	BER CASH BACK REWA	RD		
Cash back rate	1.	00%				
	<u>х</u> т	D. (
	Year-To	-Date	Adjusted YTD	Life-To-Date	Adjusted LTD	
Reward Earned		0.00	0.00	0.00	0.00	
Reward Forreited		0.00	0.00	0.00	0.00	
Reward Paid		0.00	0.00	0.00	0.00	
			6 JU.		D T-t-l-	
Description of the			Adju	stments to YID and L	D lotais	
Reward shown as paid	to memb	er should be	e Increased -	DY U.UU		
			Record as additio	nal reward earned		
			Record previously	forfeited reward as	baid	
After adjusting t	ho momb	or's accour	t balanco as noodod	use this screen to adi	ust the VTD and I TD totals th	at will appear
in the secondar	transact	tion description	tion when future rowa	rd transactions are no	stad Mombars soo those de	
in the secondary	ruansaci	a blatens in		es en statemente	steu. members see uiese ui	sacriptions
when viewing u	ansaction	n mistory m	omme/mobile banking	or on statements.		
Update						
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	0.3	3				(2000) (M. 014)
	¢ 1	? @				(6826) 4/10/1

Field Descriptions

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 at which a member earns cash back on their purchases.
Reward Earned	This column shows the rewards that were earned by the member for YTD and LTD.
Reward Forfeited	This column 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 column shows reward earned less 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

Enter the adjustment total and select an option from the following (don't forget to select to Update (F5) after you've made the adjustment!):

Reward shown as paid to member should be Increased/Decreased by \$xx.xx

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

Increase reward shown as paid to member

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

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

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

Decrease reward shown as paid to member

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

Record amount and forfeited reward: Selecting this option <u>decreases</u> the Reward Earned and <u>increases</u> the Reward Forfeited buckets.