



Credit Card Promotions

INSIDE THIS GUIDE:

The guide includes information on creating and maintaining online credit card promotions and rate overrides. It includes instructions on configurations, implementation and more.

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Introduction

CBX allows your credit union to customize your credit card program to your credit union preferences and member needs. We have tools to help boost volume and get your members excited. You have full control and can create many different types of promotions, use merchant category codes/groups, retailer groups and perform rate overrides. Using this guide, you can take control of your credit card portfolio and reward your members at the same time.

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](#)

Member-Level and Charge Type Level Promotions

Steps for Rate Override at Charge Type Level

The Rate Maintenance screen displays all charge types, which we also refer to as “buckets”, that are available to work with. {PU = Purchase, CA = Cash Advance, BT = Balance Transfer}

[illegible]

Highlight a bucket and select it to move to the Rate Maintenance screen. In this example, the *Purchase (PU)* bucket is selected.

Rate Maintenance (Tool #12 > Rate Maintenance > Select)

Refresh

Add

Card Rate History

Account #801JOHN M DOE

Current loan category14VISA PLATINUM

Detail loan category14VISA PLATINUM

Charge typePU999DescriptionPurchaseMaster rate10.000

Date range: From 0000000000 To 9999999999FilterAllPending

S	R	ID	Effective Date	Old Rate	Old Rate Code	New Rate	New Rate Code	Card Detail	Comment

Select **Add** to create a new rate override.

Rate Maintenance (Tool #12 > Rate Maintenance > Select > Add)

Rate Maintenance

Account #99901 810 BARNEY P SMITHCHANGE

Current loan category

Detail loan category10VISA PLATINUM

Charge typeBT 999DescriptionBalance Transfer

Date range: From Default To Feb 05, 2018

Current rate4.000Rate codeMaster 4.000

Change reason☐

New rate

Comment

Effective date

RefreshSkip

←

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Then, using the lookup for *Change reason*, select *Special Rate* from the options list.

Rate Maintenance (Tool #12 > Rate Maintenance > Select > Add > Change Reason)

Reason Selection

Code	Short description	Description	Refresh
C	Valued	Valued Customer	
M	Master	Refresh Master Rate	Y
P	Penalty	Penalty Rate	
R	Resume	Resume Current Rate	Y
S	Special	Special Rate	

●Select

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Enter the *New Rate* and the *Comment* section. (This is the description of the promotion/override). Lastly, enter the *Effective Date* that the new rate will be available. Use the forward arrow to update the screen.

Rate Maintenance (Tool #12 > Rate Maintenance > Select > Add)

Rate Maintenance

Account # 801 JOHN M DOE CHANGE

Current loan category

Detail loan category 14 VISA PLATINUM

Charge type PU 999 Description Purchase

Date range: From Default To Default

Current rate 10.000 Rate code Master 10.000

Change reason S Special Rate

New rate 01.900

Comment SPECIAL RATE

Effective date Mar 27, 2026

Refresh Skip

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If an effective date of today's date is entered, the rate will be effective immediately, and a confirmation screen will appear. Click **Confirm** to validate.

Confirm Update (Tool #12 > Rate Maintenance > Select > Add > Enter)

Confirm Update

Update immediately?

New rate will be 1.900

Confirm Skip

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After confirming the message, CBX returns to the rate maintenance screen, and the rate is now adjusted. Use the instructions above to continue to add rate overrides to all other appropriate buckets.

Rate Maintenance (Tool #12 > Rate Maintenance > Select)

Rate Maintenance

Refresh
Add
Card Rate History

Account # 99901 810 BARNEY P SMITH
Current loan category 10 VISA PLATINUM
Detail loan category 10 VISA PLATINUM
Charge type BT 999 Description Balance Transfer Master rate 4.000
Date range: From 0000000000 To Feb 05, 2018 Filter ☒ All ☐ Pending

S	R	ID	Effective Date	Old Rate	Old Rate Code	New Rate	New Rate Code	Card Detail	Comment
U	M	M		1.250		.000		10	END SPECIAL RATE
U	S	M		4.000		1.250		10	SPECIAL RATE

If the rate should have an expiration date, which typically Introductory rates do after a certain period, then it is necessary to add one more record for the end of the promotion rate. From the rate maintenance screen for the charge type (bucket), again select **Add** to create another new override.

On the next screen, use the lookup to select *Resume Rate (or Master Rate)*, which will return the member to the master rate.

Rate Maintenance (Tool #12 > Rate Maintenance > Select > Add)

Rate Maintenance

Account # 801 JOHN M DOE CHANGE
Current loan category
Detail loan category 14 VISA PLATINUM
Charge type PU 999 Description Purchase
Date range: From Default To Default
Current rate 1.900 Rate code Master 10.000

Change reason ☒ R Resume Current Rate
New rate 00.000
Comment RESUME MASTER RATE
Effective date Mar 20, 2026

Refresh Skip

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Change Reason Option Details

Option	Description
M / Master	(Refresh) Master Rate – When the effective date of this rate is reached, the master rate for this bucket will be applied. Rate must be left as 0.00 for the system to look back to the loan category master rate.
R / Resume	Resume Current Rate – When the effective date is reached, the rate on this bucket will change (resume) to the rate that is current on the loan category for this bucket. Rate must be left as 0.00 for the system to look back to the loan category master rate.
P / Penalty	Penalty Rate - The system puts a penalty rate on the record in the first part of the billing cycle. If one is defined in Loan Category Configuration, the

Option	Description
	system tracks delinquencies and overline conditions. A Penalty Rate can also be set manually, using this card-level rate override feature.
C / Valued	Valued Customer – This code can be used when a rate adjustment is needed for a VIP or one-time member adjustment.
S / Special	Special Rate – This code can be used for promotions, introductory rate, or any other rate override.

The *Resume Rate* option will look to the interest rate on this bucket at the loan category level when changing the rate back on the expiration date. Therefore, leave the interest rate at 0% and enter the effective date (date the override or promotion ends). Click the forward arrow to save/complete this resume rate override.

Rate Maintenance (Tool #12 > Rate Maintenance > Select)

The new special rate is applied in the end-of-day (EOD) process. If scheduled in advance, the new rate will be effective when end of day process runs on the selected future date.

Be careful: If the rate field is left blank, the system will use .000. A confirmation window will display; you can accept the rate or back out of the operation without changing the rate. Before pressing the forward arrow, be sure you have entered the rate correctly.

Use **Card Rate History** to access the following screen.

Rate Maintenance (Tool #12 > Rate Maintenance > Select > Card Rate History)



Credit Card Rate Change History

Begin with Cat Code **10** **VISA PLATINUM**

Type	Seq	History #	Change Date	ID	Rate	Rate Code	Description
PU	999	025	05/03/2023	+K	5.000	000	Promo
PU	999	024	05/03/2023	+K	1.500	000	back to school
PU	999	023	05/03/2023	+K	5.000	000	Promo
PU	999	022	05/03/2023	+K	1.500	000	back to school
PU	999	021	06/26/2012	%X	11.500	000	Purchase
PU	999	012	06/26/2012	AD	11.500	000	Purchase
PU	999	011	05/04/2009	AD	11.500	000	Purchase
PU	999	010	05/04/2009	AD	11.500	000	Purchase
PU	999	009	05/04/2009	AD	11.500	000	Purchase
PU	999	004	05/04/2009	-5	11.500	000	Purchase
PU	999	001	06/13/2006	AD	10.500	000	Purchase

The screen above lists the changes made to this Charge Type. Select the rate change and then **Select** to view the Credit Card Rate Change History screen shown below.

Rate Maintenance (Tool #12 > Rate Maintenance > Select > Card Rate History > Select)



Credit Card Rate Change History

Skip >
 Comments >

Category code **10** **VISA PLATINUM**

Type	PU	Purchase	Sequence	999	DEFAULT
Start date	Jan 01, 2010		End date	Jun 26, 2012	
Rate	5.000		Variable rate code		
Description	Promo		Statement description	Visa Classic	

☒ Use grace period
 ☒ Forgive finance charges for zero balance loans

Transaction charges **0.000** (% of transaction amount)
 Minimum **0.000** Maximum **0.000** (Max 999.99 = no maximum)
 Transaction charge G/L account

MCC group **0 Selected**

Historical Information

Last maintained	May 03, 2023	By user	ID	Action	Changed
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Loan Category-Level Rate Promotions

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. Example loan category promotions include holiday promotions (Christmas, back to school, etc.) where you reduce the interest rate for a designated time to encourage members to increase their activity.

Set Up Loan Category Promotion

Using the instructions below, select the charge type, rate, and effective dates to configure a loan category campaign.

1. To begin a loan category campaign, access **Tool #907 Update Online CC Rate/Charge Types**.
2. Select your loan category from the available list of loan categories.

Credit Card Definition Screen (Tool #907)

Code	Description
C1	VISA CLASSIC PLUS
10	VISA PLATINUM
14	VISA PLATINUM
63	CREDIT CARDS
85	COMMERCIAL CREDIT CARD
86	CC PRIME + 1
97	WRITE OFF - CREDIT CARD

Credit Card Definition Bucket Selection Screen (Tool #907 > Select)

Type	Seq	Start	End	Rate	Rate Code	Description	Promo Default	Rate Locked	Active Loans	Not Active Loans
BT	999	Default	Default	12.990	000	Balance Transfer	Active	Locked	1	63
BT	001	Feb 26, 2018	Feb 28, 2018	.000	000	Promo	Promo		0	0
CA	999	Default	Default	12.990	000	Cash Advance	Active	Locked	20	44
CA	001	Feb 10, 2025	Feb 10, 2025	6.000	000	Protected Balance	Promo		0	0
PU	999	Default	Default	12.990	000	Purchase	Active	Locked	12	52
PU	001	Jun 10, 2024	Jun 30, 2024	.000	000	testing	Promo		0	0

3. Select **Add New** to begin adding the promotion. 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 Update Screen (Tool #907 > Select > Add New)

Credit Card Definition

Comments >
Unlock >

Category code **C1 VISA CLASSIC PLUS**

Type **PU** Sequence **000** Unlocked

Start date **Mar 20, 2026** End date **May 22, 2026**

(Leave start date and end date zero for the default code)

Description **Opening day special** Statement description **Opening special**

Rate **2.999** Daily rate **0.0000000000000000**

Roll start date **00000000** Roll rate **0.000** Roll daily rate **0.0000000000000000**

MCC Group **Select**

Variable Rate Information **General Rate Information**

Variable rate code

☐ Use grace period

☐ Forgive finance charges for zero balance loans

Transaction charges:

% of transaction amount **0.000**

Minimum **0.00**

Maximum **0.00** (Max 999.99 = no maximum)

Transaction finance charge G/L account

Transaction description

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

Note: MCC Group can be used for Purchase (PU) type promotions. If selected, the promotion rate will apply to transactions that are posted with the selected merchant category codes.

- Use the **Select** button to choose one or more Merchant Category Code Groups (MCC Groups).

CU Merchant Group Codes (Tool #907 > Select > Add New > MCC Group)

CU Merchant Group Codes

Jump to description starting with Jump to code starting with

Search for description containing # of records **5**

Select **Select All** **Unselect All**

Code	Description	Code	Description
AIRFARE	AIR TRAVEL EXPENSES		
AUTOCARE	AUTOMOTIVE MCC CODES - GAS AND		
FEEDFAMILY	FEEDING THE FAMILY		
GAMBLING	GAMBLING		
ISOHIRISK	Online Card HI-risk MCCs for h		

*Note: Use **Tool #1024 Configure Credit Union MCC Groups** to configure merchant category groups.*

- Once the screen is complete, click the forward arrow to refresh the buttons on the screen and use **Update** to add this record to the loan category.

Once updated, the promotion is ready.

In the example above, all purchases between March – May will be assigned a 2.99% interest rate for Opening Day special. There is no need to add a rate expiration record, as the effective beginning and end dates are configured in one record.