
Credit Cards: User Guide

Day-to-Day Servicing of Online Credit Card Loans

INTRODUCTION

Your online credit card program is set up, and now you are running it day in and day out. This booklet contains information about how to service these special types of loans using standard CU*BASE tools, from creating the loan accounts to posting payments and reviewing transaction history.



For the most part, credit card loans are treated the same as any other type of line-of-credit loan by CU*BASE. They can be set up as overdraft protection on a checking account... they can be paid using AFT... they can be used to get cash at the teller line. Members can even review their balances and post transactions via online banking and audio response. Plus, they can buy stuff at Sears!

Think of CU*BASE online credit cards as an open line of credit that happens to have additional channels attached: Visa/MasterCard authorizations and disbursements.

Each credit union's credit card program will be configured differently, and you might even have multiple programs that you offer (such as Visa Classic, Visa Platinum, MasterCard, etc.). But the same CU*BASE tools will be used to service all of them. From creating the loan account to sending out monthly statements, the CU*BASE online credit card program was designed to fit seamlessly into your credit union's full line of products and services without creating extra work for your staff.

*The intent of this booklet is to explain CU*BASE features that are unique to credit cards. For more information on a particular screen or task, refer to CU*BASE GOLD Online Help by clicking  while working on any screen).*

This booklet is a companion to the "Online Credit Cards: Configuration Guide." Refer to that booklet for information about setting up the credit card loan category, changing rates, and miscellaneous configuration options.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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UNDERSTANDING CREDIT CARD

TRANSACTION TYPES

There are several different ways in which transactions can be posted to a credit card account. Other than payments (described starting on Page 49) the following types of transactions can be processed. These are referred to as **Charge Types**. The charge type controls things such as rate, grace period, and even the transaction description shown on the member statement.

Refer to the separate “Online Credit Cards: Configuration Guide” for details about setting up charge type settings, including creating special promotional rate periods that apply to all cards of this credit card product.

PURCHASES (PU)

These include external activity at merchants and other locations (department stores, restaurants, hotels, etc.) where members use their credit cards to purchase goods or services. All purchase transactions are handled by your credit card network and posted on a daily basis to your member accounts.

When a purchase is made, CU*BASE looks at the loan category configuration to see which of the “PU” Purchase charge types is currently in effect. Unless you have set up a special promotional purchase rate that is in effect at the time the transaction is posted, the system will add that purchase to the default PU999 charge type “bucket.” From that point on until the charge is paid in full, the system will calculate finance charges, late fees, etc., using the rate and other settings on that configured charge type.

For example, say your normal purchase charge type is configured with a rate of 14.000%. You run a promotion that applies to purchases made from January 1 through March 31, with a lower rate of 9.500%. Purchases that are posted during that timeframe will be flagged as belonging to that charge type bucket (such as PU001) and will use the 9.500% rate until that balance is paid off. Other purchases made either before or after the promotional period will be flagged with the default code of PU999 and will use the default rate and parameters until they are paid off.

Credits that come in through your vendor, if initiated by a merchant (such as for returned merchandise), will be applied to the purchase charge type bucket that is in effect at the time the transaction is posted.

Authorizations are handled by your vendor using available balance figures transmitted from CU*BASE. Disputes are handled by your vendor and through manual account adjustments as needed (see Page 99).

Incoming purchases that were authorized for accounts that have been frozen will be force posted. The items will be listed on an exception report.

CASH ADVANCES (CA)

Cash Advances post a withdrawal from a credit card loan and log it to a separate CA charge type bucket that can be set up to use a different rate than regular purchase transactions. If you plan to offer cash advance transactions you should create a default CA999 charge type bucket. Unless you have set up a special promotional rate, cash advance transactions will be recorded using that default CA999 charge type and will use that rate when calculating finance charges.

Since a cash advance is really just a withdrawal from a line of credit loan, there are many different ways these transactions can be posted in CU*BASE:

- ⇒ **Account transfers** from a credit card loan, whether done in CU*BASE or by the member in **It's Me 247** or CU*TALK, will automatically be posted as cash advances.
- ⇒ **Loan disbursements** done via **Tool #50 Disburse Member Loan Funds** can be designated as cash advances.
- ⇒ **Teller withdrawals**, whether done as a transfer using the "T" transfer Proc Code or simply as a cash withdrawal, will be posted as cash advances.
- ⇒ **Overdraft protection transfers** will be handled as a cash advance.
- ⇒ **ATM withdrawals**, if available through your ATM interface, will be posted as cash advances. (Dependent both on your ATM interface as well as whether your credit cards are tied to a PIN.)

In short, any method you use to take funds out of an online credit card loan, other than a purchase transaction that comes in through your vendor, will be considered a cash advance.

*Remember that cash advances on "foreign" credit cards that are not part of your credit union's internal credit card program are still handled through the **Misc. Advances** feature in Teller Posting.*

For example, if a member or non-member comes in to your lobby with another financial institution's Visa card, you would use Misc. Advances as usual to post that advance then use your normal procedures to settle with the credit card company.

Cash advances may also come in through your vendor, such as when your member obtains a cash advance at a different financial institution. In those cases the system will apply the transaction to the cash advance charge type bucket which is in effect at the time the transaction is posted (such as CA999).

BALANCE TRANSFERS (BT)

Balance Transfers are generally used to disburse funds from a credit card loan to be used in paying off another credit card or other loan. If you plan to offer balance transfer transactions you should create a default BT999 charge type bucket. CU*BASE offers two methods for balance transfer transactions:

- ⇒ Via the Loan disbursement process - see Page 95
- ⇒ Via a manual Account Adjustment - see Page 99

CREATING CREDIT CARD LOANS

In general, the steps to creating a credit card loan are similar to other line of credit loans, with a few minor changes. Following is a brief discussion of the features and tasks that will be different when opening a credit card loan. The section following this (Miscellaneous Account Maintenance) covers the process of ordering a card

TAKING THE LOAN REQUEST

Process Member Applications (Tool #53)

Loan Information Screen

Enter the credit limit for the credit card loan account.

The Interest rate field must be zero. If a rate is populated from the loan product, this must be removed to advance to the next screen.

Variable rates are supported for credit card loans. The *Var Int code* must be a Group Type Code.

The system will automatically set a *1st payment date* according to the loan category configuration. For example, if credit card payments are normally due on the 25th, the first payment would be set to the 25th day of the month following the *Disbursement date*.

CU*TIPS: To make it easy to create these loans, you can define the defaults for all required fields in the Loan Product Code configuration. See “Configuring the Loan Product” in the Configuration Guide.

Also, if your credit union uses an auto **decision model**, you can set up the credit card loan in your approval matrix. Once a credit report is pulled for this member, the pre-approved amount will appear on this screen near the credit score.

Loan Request Payment Selection

Insurance can be added to credit card loans if desired; premiums will be posted on the first day of the month as a purchase (PU###).

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Loan Request Payment Selection

Application # 143188

Account base [REDACTED] MARY M MEMBER

Loan category 79 UISA GOLD Loan type General

Application date Nov 13, 2013 Amount requested 5,000.00

Misc coverages in loan 0.00

Co-borrower's birth date [REDACTED] [MMDDYYYY]

Quote coverage type Insurance

Coverage Options
 SCL JCL Disability
 Add to balance Include balloon

240 Monthly payments at .000 %	Payment	Insurance/Debt Protection Cost		
		Avg/Payment	Avg/Month	Avg/Day
<input type="checkbox"/> Joint Disability and Joint Life	N/A			
<input type="checkbox"/> Joint Disability and Single Life	N/A			
<input type="checkbox"/> Single Disability and Joint Life	N/A			
<input type="checkbox"/> Single Disability and Single Life	0.00 <input type="button" value="Choose This Pmt"/>	1.62		
<input type="checkbox"/> Joint Disability	N/A			
<input type="checkbox"/> Single Disability	0.00 <input type="button" value="Choose This Pmt"/>	0.71	0.71	0.02
<input type="checkbox"/> Joint Life	N/A			
<input type="checkbox"/> Single Life	0.00 <input type="button" value="Choose This Pmt"/>	0.89	0.89	0.03
<input type="checkbox"/> No Insurance	0.00 <input type="button" value="Choose This Pmt"/>			

FR (1216) 11H3H3

Loan Recap Screen

Session 0 CU*BASE GOLD - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

Loan Request Recap

Application # 218129

Account base [REDACTED]

Loan category 92 MC GOLD App created NO

Loan product 092 Mastercard Gold 12.6/1.5% Payment App date Oct 20, 2016

Processing Details		Payment Summary	
Disbursement date	Oct 20, 2016	Amount requested	2,000.00
First payment date	Nov 28, 2016	Total amount financed	2,000.00
Maturity date	Oct 28, 2036	+ Total finance charges	0.00
Amort term date		+ Total CDI premiums	0.00
Frequency	MONTHLY	+ Total SCL premiums	0.00
Payment	0.00	+ Total JCL premiums	0.00
Final payment	0.00	Total amount in payments	0.00
# of payments	240	Misc coverages in loan	0.00
Interest rate	0.000 %	Other misc coverages	0.00
Modified APR	0.000 %		
Loan fees to include in modified APR	0.00		

Code

ID

PW (Control On)

(5122)

Use your normal procedures to fill in the loan application, if necessary, and go through the normal approval process, just as with any other CU*BASE loan type.

When all your usual loan application tasks have been completed and the loan has been approved, use **Create Loan Account** (described on the following page) to open the account and order the card(s) to be embossed.

Card Ordering Screen 1 (Authorized Users)

If a co-applicant was designated on the loan application, that name will already be set up as an additional signer and can be used when embossing the card. You can use *Other Name* to add a co-borrower name if none was entered on the application.

It is not necessary for a name to be designated as an additional signer in order to emboss it on the card.

The screenshot shows the 'Authorized User List' screen. At the top, there's a title bar and a menu bar. Below that, the screen title is 'Authorized User List' with an 'UPDATE' button. The main area contains a table with the following data:

Names Authorized to Use This Account	Max Size = 19	Appearance on the Card	Name Available for Card Orders	Prior
Name1 (F^M^L) ALLISON^J^MEMBER	16	ALLISON J MEMBER	<input checked="" type="checkbox"/>	NO
Name2 (F^M^L)			<input checked="" type="checkbox"/>	NO
Name3 (F^M^L)			<input checked="" type="checkbox"/>	NO
Name4 (F^M^L)			<input checked="" type="checkbox"/>	NO
Name5 (F^M^L)			<input checked="" type="checkbox"/>	NO
Name6 (F^M^L)			<input checked="" type="checkbox"/>	NO
Name7 (F^M^L)			<input checked="" type="checkbox"/>	NO
Name8 (F^M^L)			<input checked="" type="checkbox"/>	NO
Name9 (F^M^L)			<input checked="" type="checkbox"/>	NO

Below the table, there are three informational boxes:

- IMPORTANT:** Enter a caret symbol (^) to indicate the separator between first name, middle initial, and last name. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space. For - MARY BETH O DONNELL - enter MARY^B^O DONNELL or MARY BETH^O DONNELL. Carets do not pertain to business names.
- NOTE:** Changes made to Master or Non-Member records do NOT affect the names listed here (or vice versa).
- NOTE:** If any cards have been ordered, be careful not to change the order in which the names appear.

At the bottom, there is a navigation bar with buttons: Save, Skip Card Order, Unlock Names 1 and 2, and a set of navigation icons.

This screen lets you record information about the **cardholder(s)** on this credit card account. The primary cardholder information is pulled from the MASTER membership information; the secondary cardholder name comes from the first additional signer record attached to the loan account.

Names of 7 additional cardholders can be added (Other names). Enter the names as they should appear on the credit card, up to 25 characters. Additional Holders are authorized users of the credit card, but are NOT necessarily primary or secondary signers for the loan account associated with this credit card.

Additional signers are added to the loan account either at the time the loan is created or later by using this screen (accessed via **Authorized Users** from the Main Credit Card Maintenance screen (accessed via **Tool #12 Update/Order Online Credit Cards**). An additional cardholder can be entered on the loan as an additional signer, but it is not a requirement. The additional holders defined on this screen are authorized users of the credit card, but are not to be confused with additional signers. The primary cardholder can designate up to seven additional holders and one secondary holder.

Embossing Tips for Ordering Plastics:

- When ordering a card, enter a caret symbol (^) to indicate the separator between first name, middle initial, and last name. The caret symbol is created when holding down SHIFT and pressing the number 6, on most standard QWERTY keyboards. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space.

- Some names will require a decision in spacing. For example, for MARY BETH O'DONNELL, you may enter MARY^B^O DONNELL or MARY BETH^O DONNELL.
- Middle names must be 1 initial when ordering a card.
- If no carets are used, or are used incorrectly, CU*BASE will display a warning message along the bottom of the screen, alerting you to the issue with the name.
- Carets do not pertain to Business Names.
- Max Number of Characters is configured per BIN, based on vendor and card production requirements. CU*BASE will display the number of characters used when Enter is pressed to refresh the screen.

After you have completed this screen use *Save* (F5) to move to the next screen.

- NOTE: *If you want to create a credit card loan but do not want to order a plastic, use Bypass Card Order (F8).* This allows the loan (with an assigned and linked card number) to be created in CU*BASE without ordering an associated plastic to be mailed to the member. Then you can use your vendor website to place an expedited order for the plastic. The assigned and linked card number will appear on the Card Maintenance screen, but since there is no pending card order, this entry will not be highlighted.

Card Emboss/Ordering Screen 2 (Choose Emboss Settings)

- NOTE: *If you want to create a credit card loan but do not want to order a plastic, use Save & Skip Card Order (F17).* This allows the loan (with an assigned and linked card number) to be created in

CU*BASE without ordering an associated plastic to be mailed to the member. Then you can use your vendor website to place an expedited order for the plastic. The assigned and linked card number will appear on the Card Maintenance screen, but since there is no pending card order, this entry will not be highlighted.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Card #	The 16 digit number to be embossed on the credit card.
Enroll in card rewards	<p>Check this box to enroll the member in the vendor's card rewards program.</p> <ul style="list-style-type: none"> NOTE: The card rewards program must first be enabled with the vendor to take advantage of this feature. Contact your credit card vendor customer service manager for more information. This field will only appear if your vendor supports the feature.
Transfer PIN, card rewards, and mobile alerts information from card	<p>Allows the credit union to transfer PIN, card rewards, and mobile alerts information from a historical (or SEED) card. Enter the PIN # or use the lookup to select from a past card belonging to the member.</p> <ul style="list-style-type: none"> NOTE: The SEED program must first be enabled with the vendor to take advantage of this feature. Contact your credit card vendor customer service manager for more information. This field will only appear if your vendor supports the feature.
Card expiration date	The date on which this card will expire. The system populates this field based on the number of months specified in Card Configuration for this product. See Page 39 to learn more about card expiration.
Card activation method	<p>This setting controls whether or not the member will be required activate the card before it can be used.</p> <p>If ordering a new card (for new credit card loans as well as new cards for lost or stolen cards), select one of these codes:</p> <p style="padding-left: 40px;">Do not use card activation (default/blank) Issue with activation (I) No activation (N)</p> <p>Most often you will select <i>Issue with activation</i> for new cards. When the member credit card loan is new and this is the original card, the member is required to activate the card before the card can be used.</p> <p>If reissuing a card that is identical to a current, active card (such as when replacing a card due to damage or because the old card has expired and a renewed card is needed), choose from one of the following codes:</p> <p style="padding-left: 40px;">Issue with Activation (default/blank) Additional card, no activation (A) Duplicate card, no activation (D) No activation (N)</p> <p>Select the second through fourth options on this listing (A, D and N) when the member requests a card identical to the original. This code would issue the card ready for use. The member would not have to call the card activation line. If activation is required for one card, all</p>

<i>Field Name</i>	<i>Description</i>
	cards previously issued with this account number would also have to be activated.
Card stock	The 5 character identification of the plastic card stock on which embossing will be done. Each credit card plan will have a unique card stock number.
Emboss style	Indicates whether the card stock is raised emboss or non-raised (flat). If either is supported, select from the two options.
Future card reissue	Select whether to allow these settings upon card reissue: Block from reissue on expiration (B) Or Allow reissue on expiration (R)
Send a new card to the member	Check this to send a card to the member.
Send PIN mailer to member	Check this to send a PIN mailer to the member.
Request 3 day priority	Check this to order with a higher priority. Check with your vendor for the specific number of days.
# of names to be embossed on card	Determines the whether one or two names are embossed on the card. The names are selected on the next screen. Not all vendors support two name embossing – refer to your vendor.

Card Ordering Screen 3 (Embossing Name)

If the credit card BIN is configured for Instant Card Issue, then *Instant Card Issue* (F14) will be available on this screen allowing you to print a card (either new or replacement) though Instant Card Issue. This allows flat un-embossed plastics are printed at your credit union that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group. (Currently available for FIS clients only.) See Page 22 for more information.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Order a Card: Choose Names to Emboss

Account # 801 MARY H MEMBER Card #

UPDATE

Current Order Sample Card

Card stock TBD Months until expiration 24
 Embossed names SINGLE Order 01 copies of this card
 Embossed style Raised
 Image ID

My Credit Union
 8335
 JOHN W MEMBER
 Expires 06/16

Pending Order							Prior Order					
Authorized User Names	Card Stock	Embossed Names	Embossed Styles	Design/Image ID	ST	#	Card Stock	Embossed Names	Embossed Styles	Design/Image ID	Date	ST
MARY H MEMBER					N	1						
JOHN W MEMBER					N	3						

Select

Submit Order Instant Issue Refresh Sample

FR (5224) 6/03/14

This screen gives you an overview of the card order. At the bottom of the screen the separate card orders are listed.

- NOTE: The example of the card on this screen uses the last authorized user, not the primary. For this reason you see John W Member and not Mary Member (who is primary) in the example.

There is no need to make changes to the card order, other than to change the number of copies to print (which is generally only used for dual emboss).

When this is a new card order, the *Pending Order* section is blank. If you are adjusting an order, this area will give details on the order. The *Prior Order* section lists details on a previous order, if one exists.

If you select for two name embossing on the previous screen, a second name will appear in the card example.

Card Emboss/Ordering Screen 3 (Emboss Name – 2 Names)

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Order a Card: Choose Names to Emboss ADD NEW

Account # ABC COMPANY Card #

Current Order						Sample Card						
ABC COMPANY												
Card stock	TBD	Months until expiration				24						
Embossed names	DUAL	Order				01	copies of this card					
Embossed style	Raised											
Image ID												

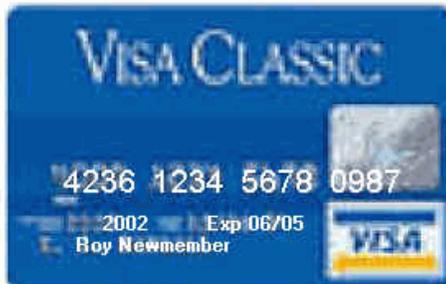
Pending Order												Prior Order		
Authorized User Names	Card Stock	Embossed Names	Embossed Styles	Design/Image ID	ST	#	Card Stock	Embossed Names	Embossed Styles	Design/Image ID	Date	ST		
MARY H MEMBER					N	2								

Submit Order Instant Issue Refresh Sample

FR (5224) 6/05/14

Instant Card Issue (F14) will appear only if the BIN is configured to support the feature. See Page 22 for more information.

This feature is set by entering “2” in the # of names to be embossed on the card on the previous screen. Not all vendors support two name embossing.



If a single name is embossed, it can be either the primary member OR one of the additional cardholders.



If two names are embossed, the name on line 1 MUST be the primary cardholder.

To print multiple copies of this card, simply enter a number greater than 01 in the *Order xx copies of this card* field.

Then use *Submit Order* (F5). You will then move to the Emboss Order screen.

Card Emboss/Order History Screen

NOTE: If a card is ordered via Instant Card Issue (see Page 22), the screen will read "Instant Card Issue." In these cases, the order cannot be changed since the card order will not go out with the maintenance file.

Emboss Name(s)	Priority	# of Cards	Issue Action	Change Date	Order Status
MARY H MEMBER	N	01	Card Only - new PIN/No Mailer	Jun 04, 2014	Card Order Pending
JOHN MEMBER	N	01	Card Only - new PIN/No Mailer	Jun 04, 2014	Card Order Pending

This screen lists the emboss orders for the online card. The next time maintenance is transmitted to your vendor, the order will be placed. (This means you could re-enter this screen later, *before* the transmission is sent, and make changes if needed.) Once the order has been transmitted, this Credit Card Emboss Selection screen is retained in the history, allowing you to reorder the same emboss order at a later date.

IMPORTANT: Cards are always sent to the address on the primary member's MASTER record. If the primary cardholder has a foreign address, the card will be mailed to the credit union. This action protects the CU against fraud that could occur from mailing cards internationally.

RAISED VERSUS NON-RAISED (FLAT) EMBOSSING

This feature is available for select certified vendors. Contact the Cards & Payments team for more information or to activate this feature.

The credit card BIN allows the selection of the embossing style. Two options are available: raised or non-raised (flat). The BIN selection also allows for the selection of both options per that BIN. In this case, the selection is made when the card is ordered.

CARD STOCK OPTIONS/PRINTED IMAGES ON CARDS

The credit card configuration allows for the entry of the Stock Code identifier (the plastic card stock code used with the plastics vendor—the physical plastic), a Description to help you identify the card stock, and the Stock Type. Options for stock type include the following options: Unknown (0), Pre-printed on custom stock (2), Pre-printed on generic stock (1), or Pre-printed on white stock (3). Pre-printed on white stock must be used to

select to print an image on the card stock. After configuration, the card stock can be selected when the credit card loan is initially created, when a new card is ordered, and during loan account maintenance. At these times, the credit union employee will see the numbers (1-4) and not the descriptions. *Refer to the Credit Card Configuration Guide for more details. Contact the Cards & Payments team to determine if your vendor is supported and to activate this feature.*

Card images are also available for certain certified vendors. This allows a card image to be printed on non-embossed (flat) white card stock. To select this feature, the credit union employee selects a stock code configured for this feature. *Refer to the Credit Card Configuration Guide for more details. Contact the Cards & Payments team to determine if your vendor is supported and to activate this feature.*

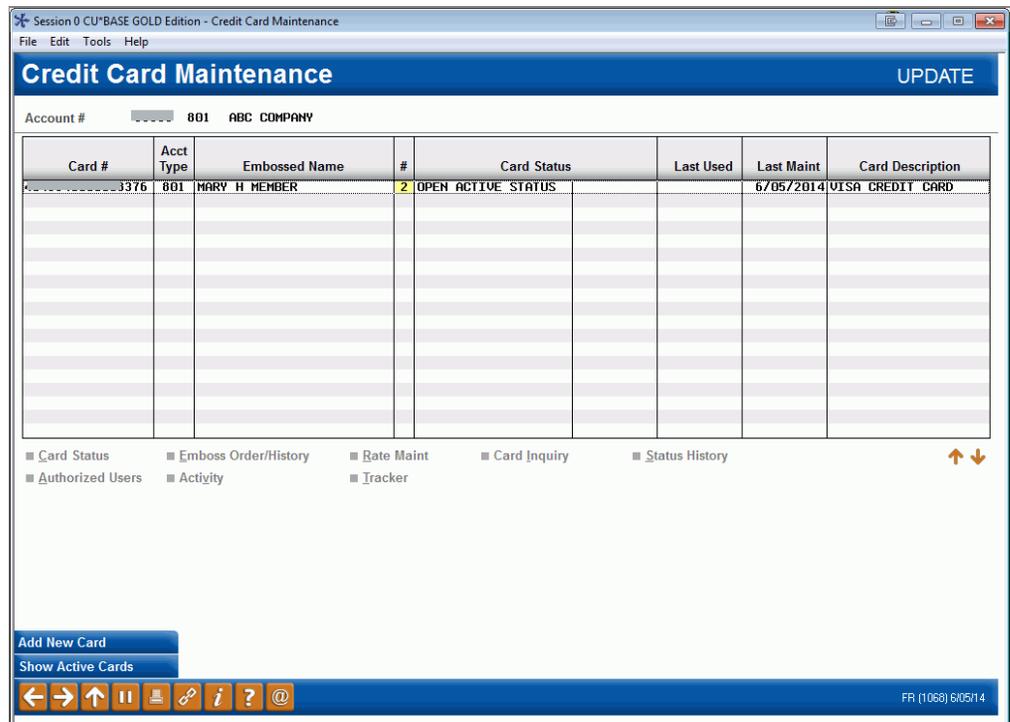
MULTIPLE CARD NUMBERS PER CREDIT CARD LOAN – MULTI-PANS PER CREDIT CARD LOAN SUPPORTED

This feature that allows you to create cards with different card numbers for the same credit card loan. For example, a member may have a business with more than one employee and may want a different card number for each employee. *This feature is only available for certified vendors. Contact the Cards & Payments team for more information and to activate this feature.*

- *NOTE: When using this feature, the expiration dates on the cards need to match. You cannot have two card numbers with different expiration dates.*

The following shows the procedure used when ordering two cards for the same credit card loan with different card numbers. In this example, ABC Company would like to have cards for Mary Member and John Member, but would like them to have cards with different card numbers. For Mary's card, you will fill in the card ordering screens with Mary as the primary. John will not be added to the Authorized User screen. See Page 9 for more details on making the original card order.

Below is a screen with Mary's card ordered.



At this point, you would start the order for the second card (John's) by using *Add New Card* and then selecting the BIN and entering the suffix.

When you advance to the Authorized User screen, add John as a second authorized user, and **uncheck** Mary's name so that she is not an authorized user on this card (and also so a card is not generated for her).

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Authorized User List UPDATE

Card # Account # 801 Status **OPEN ACTIVE STATUS**

	Names Authorized to Use This Account	Name Available for Card Orders	Prior
1	Primary ABC COMPANY (Name on membership account)	<input checked="" type="checkbox"/>	NO
2	Secondary MARY H MEMBER (Co-borrower name on loan account)	<input type="checkbox"/>	NO
3	Other name JOHN MEMBER	<input checked="" type="checkbox"/>	NO
4	Other name <input type="text"/>	<input checked="" type="checkbox"/>	NO
5	Other name <input type="text"/>	<input checked="" type="checkbox"/>	NO
6	Other name <input type="text"/>	<input checked="" type="checkbox"/>	NO
7	Other name <input type="text"/>	<input checked="" type="checkbox"/>	NO
8	Other name <input type="text"/>	<input checked="" type="checkbox"/>	NO
9	Other name <input type="text"/>	<input checked="" type="checkbox"/>	NO

i Note: Changes made to Master or Non-Member records do NOT affect the names listed here (or vice versa)
Note: If any cards have been ordered, be careful not to change the order in which the names appear

Save Changes
Bypass Card Order

FR (4169) 6/05/14

When you advance to the next screen, enter John's phone number and Social Security Number so he can activate his card.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Order a Card: Choose Emboss Settings ADD NEW

Account # 801 **ABC COMPANY**
Card #

Card expiration date **Jun 30, 2016** Months until expiration **24**

Card activation method **Issue with activation**

Card stock **TBD** **+DEFAULT**

Emboss style **Raised embossed**

Phone # **555 5555555**
SSN

Send a new card to the member
 Send a PIN mailer to the member: **Issue a new PIN**

Request 3-day priority handling

of names to be embossed on the card **2** (1, 2)

Continue
Save & Skip Card Order

FR (4170) 6/05/14

On the next screen, leave everything as is and submit the order.

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Order a Card: Choose Names to Emboss

ADD NEW

Account # ABC COMPANY Card #

Current Order						Sample Card					
ABC COMPANY			Months until expiration 24								
Card stock	TBD		Order 01 copies of this card								
Embossed names	DUAL										
Embossed style	Raised										
Image ID											

Pending Order							Prior Order					
Authorized User Names	Card Stock	Embossed Names	Embossed Styles	Design/Image ID	ST	#	Card Stock	Embossed Names	Embossed Styles	Design/Image ID	Date	ST
JOHN MEMBER					N	3						

■ Select ↑ ↓

Submit Order Instant Issue Refresh Sample

← → ↑ || 🖨️ 🔗 ⓘ ? @ FR (5224) 6/05/14

On the final card ordering screen, you can see that John's card was ordered.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Emboss/Order History

UPDATE

Account # ABC COMPANY Card #

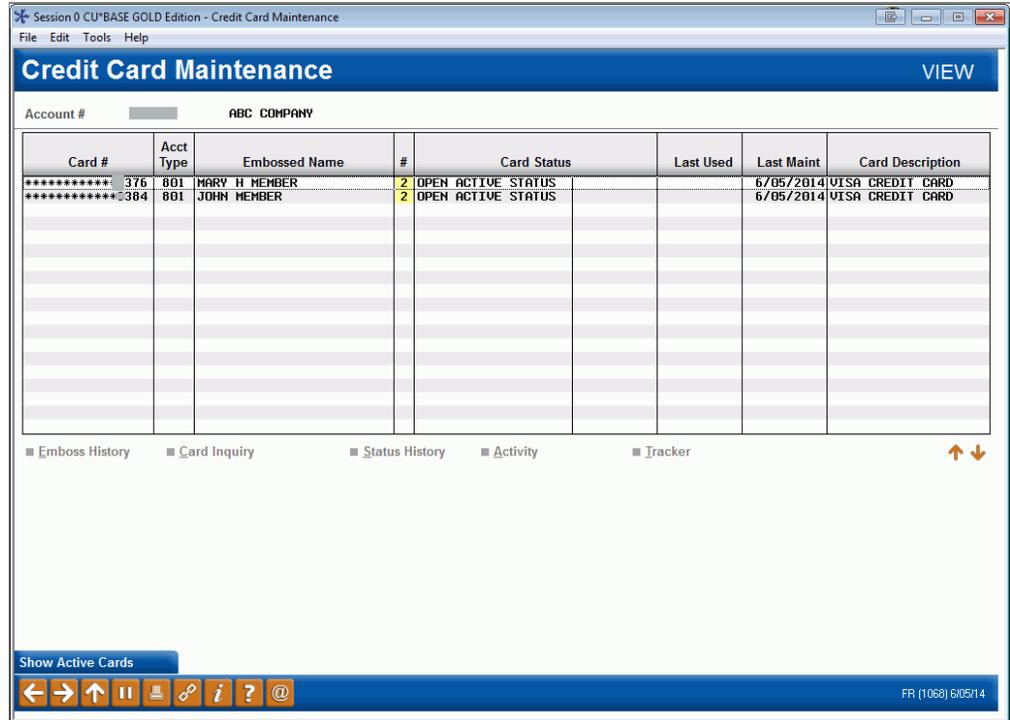
Emboss Name(s)	Priority	# of Cards	Issue Action	Change Date	Order Status
ABC COMPANY JOHN MEMBER	N	01	Card Only - new PIN/No Mailer	Jun 05, 2014	Card Order Pending

■ Edit Pending Order ■ Delete Pending Order ■ View ■ Reorder Same Pattern ■ Update for Reissue ↑ ↓

Add New Emboss Order
Show Pending Orders

← → ↑ || 🖨️ 🔗 ⓘ ? @ FR (4172) 6/05/14

Once you return to the Credit Card Maintenance screen, you can see that both Mary and John's cards are listed.



In this case, because this BIN is configured for multiple credit card numbers per loan, the number in the # column indicates that two card names are included on the card. (Otherwise this would indicate the number of cards ordered.)

INSTANT CARD ISSUE

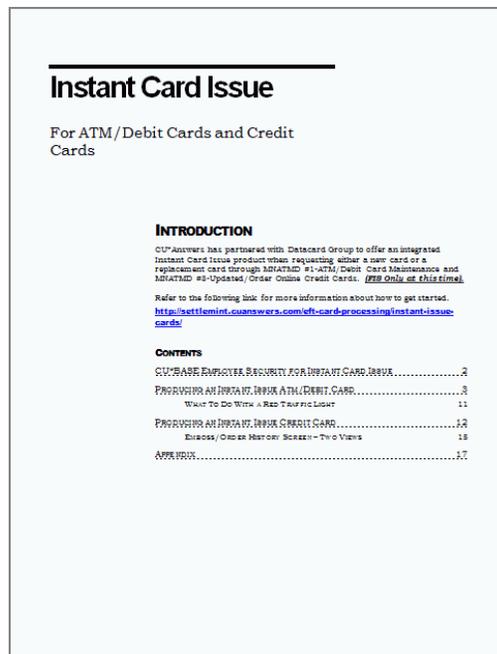
CU*Answers has partnered with Datacard Group to offer an integrated Instant Card Issue product when requesting either a new credit card or a replacement card through *Instant Issue* (F14) on the Card Emboss screen, shown on Page 15.

Flat un-embossed plastics are printed at your credit union that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group.

- Contact the Cards & Payments team for more information on the activation of this feature.

Refer to the Instant Card Issue booklet for more details and step by step directions for using this feature.

http://www.cuanswers.com/pdf/cb_ref/instant_card_issue.pdf



MEMBER CARD CONTROL AND ACTIVITY ALERTS VIA THE *IT'S ME 247* MOBILE APP

It's now easy for members to take control of their card activity via the **It's Me 247** Mobile App via the Card Controls feature!

Once activated, members can log in to the mobile app, quickly view their active status cards, and select one to temporarily deactivate. Once they've decided to reactivate their card, they can simply follow the same process to reactivate. This sends a "warm" or temporary status online to your vendor to block the member card from authorization approval (note this change is not duplicated and sent in the nightly batch maintenance file). The credit union has the option to activate or deactivate cards from within CU*BASE as well, using **Tool #11 ATM/Debit Card Maintenance** or **Tool #12 Update/Order Online Credit Cards**.

Members can also set up Transaction Activity Alerts for certain kinds of transactions, and amount thresholds for push notifications.

To learn more about this feature and to see the member process from start to finish, view the [Mobile App Card Controls](https://cuanswers.com/wp-content/uploads/MobileAppCardControls.pdf) guide (cuanswers.com/wp-content/uploads/MobileAppCardControls.pdf), available on the CU*BASE Reference and **It's Me 247** Reference pages.



**INTERNET
RETAILER**
SUPPORT CENTER

Interested in activating Card Controls for your credit union? Contact the Internet Retailer Support Center at <https://irsc.cuanswers.com/> for more information and configuration options.

CARD RANDOMIZATION

As a potential fraud mitigation option, credit unions can elect to turn on card randomization. Randomization is supported for expiration date, as well as card number or card increment. **These options have to be activated!** Contact the Cards & Payments team to engage these options for a credit union. Users can also use the CU*Answers Store to order [ATM/Debit](#) or [Credit Card](#) randomization.

A Caution to Consider

When electing to turn on randomization, it is important to be aware of what your vendor process entails when it comes to potential duplicates in already-used card numbers. As an example, sometimes vendors will complete purge projects but not perform a complete deletion of the card numbers from the vendor card database. This creates a disconnect in which CU*BASE assumes the card number is available to assign, but the vendor has the card number on file and rejects the order as a duplicate. Be sure that you are monitoring and reviewing your reports daily to check for rejections!

Card Expiration Date Randomization

When ordering a card, the year of expiration will be calculated using the configured term, such as 2 or 3 years out, but the month will be randomly selected within that year.

When selected, the word "Randomized" will appear next to the *Months to expire* field in the BIN configuration.

Card # Randomization

This option will randomly select a card number at card creation from all available cards in the database. Note that this option may not be available for all vendors.

When selected, the word "Randomized" will appear next to the *Next card number* field in the BIN configuration.

Card Increment Randomization

This option will randomly select a card increment between 1-10 to use when assigning the card number.

When selected, the word "Randomized" will appear next to the *Card Increment* field in the BIN configuration.

Main Credit Card Maintenance Screen

Card #	Acct Type	Embossed Name	#	Card Status	Last Used	Last Maint	Card Description
801	MARY H MEMBER	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/30/2014	VISA CREDIT CARD
801	MARY H MEMBER	MARY H MEMBER	1	LOST ACCOUNT	5/29/2014	5/29/2014	VISA CREDIT CARD
802	MARY H MEMBER	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/29/2014	VISA CREDIT CARD

From this Main Card Maintenance screen you can

- Change a card status – See Page 36.
- View emboss history and edit and reorder an emboss order – See Page 42. (NOTE: This option is also used to **reissue a PIN** to a member without reordering a card. See Page 43.)
- Change a card rate – See Page 28.
- Inquire on a credit card – See Page 44.
- View authorized users of a card – See Page **Error! Bookmark not defined..**
- Order a replacement card – See following section.
 - NOTE: Ordering a second card with a different card number for the same loan is available for some vendors. Contact Cards & Payments for more information. This feature is called “multi-PANs per credit card loan supported.” See Page 18.
- View activity on a card (This accesses activity, such as purchases and authorizations)
- View a history of card status changes – See Page 47.
- View the Tracker screen for the member (This can be used to make a note on the member’s Tracker)

NOTE: The screen shown above can also be accessed via **Tool #51 Miscellaneous Loan Maintenance**. Enter the loan account and then select *Credit Card Maintenance*.

ORDERING A REPLACEMENT CARD

To order a replacement card, select *Add New Card* (F6) from the Main Card Maintenance screen. (See previous screen.)

- If you are replacing a card see page 36.
- NOTE: Ordering a second card with a different card number for the same loan is available for some vendors. Contact the Cards & Payments team for more information. This feature is called “multi-PANs per credit card loan supported.” See Page 18.

After selecting your BIN, you will first move to Online Card Holder Inquiry screen where you attach the loan suffix to the card.

The screenshot shows a web application window titled "Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION". The main heading is "General Card Information" with a "*INQUIRY" button in the top right. The content is organized into several sections:

- Card Configuration:** A table with fields for Card # (masked), Account # (801), Description (VISA CREDIT CARD), Processor (FTPS), Block code (ACTIVE), Setup date, Maint date (May 30, 2014), Last used, Block date, Expiration, and Maintenance Date. There is also a checkbox for "Rewards".
- Primary Card Holder:** Fields for Name (MARY H MEMBER), SSN (masked), Birthday (Jan 27, 1932), Home phone (555-5555555), Email/other (anember@yahoo.com), Maiden (MARY), and Work phone (-).
- Secondary Card Holder:** Fields for Name and Birthday.
- Additional Holders:** Fields for Name 3 through Name 9.

At the bottom, there is a navigation bar with icons for back, forward, home, print, search, help, and refresh. The date and time "FR (10/71) 5:30/14" are displayed in the bottom right corner.

You will move to the emboss screens, which are the same screens used when ordering a card for the first time. See page 10.

ADJUSTING RATES AT THE CARD LEVEL (INCLUDING PROMOTIONAL RATES)

The CU*BASE online credit card product offers full flexibility of rate management. Credit card rates are applied to the entire portfolio for your credit card product, with variations allowed among charge types. Rates can then be adjusted in a variety of ways. On an account by account basis, you may apply **introductory rates** to new members, **penalty rates** assessed for accounts prone to delinquency or frequently overline, **special rates** for military personnel. You may even award special rates for cardholders who maintain favorable credit conduct.

See more in-depth information regarding Credit Card Promotions in the [Credit Card Promotions](#) booklet.

Main Credit Card Maintenance

Update/Order Online Credit Cards (Tool #12)

Card #	Acct Type	Embossed Name	#	Card Status	Last Used	Last Maint	Card Description
801	801	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/30/2014	VISA CREDIT CARD
801	801	MARY H MEMBER	1	LOST ACCOUNT	5/29/2014	5/29/2014	VISA CREDIT CARD
802	802	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/29/2014	VISA CREDIT CARD

From the Main Credit Card Maintenance Screen (shown above), select the card and *Rate Maint*.

Screen 1

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Rate Maintenance

Account # 846 MARY M MEMBER
Category 79 VISA GOLD

Charge Type	Pending	Lock	Current Rate	Rate Code	Master Rate	Rate Code	Description
BT 998			7.900		7.900		Balance Transfer
CA 998			7.900		7.900		Cash Advance
PU 998			7.900		7.900		Purchase
PU 999			8.900		8.900		Purchase

Work With Lock/Unlock

Refresh

FR (4136) 11/13/13

The charge types defined for this product are displayed on this screen. You can *Work With* existing records or *Lock/Unlock* them. Select the record and the action you want to perform. The *Work With* instructions follow on the next page. *Lock/Unlock* instructions are found starting on page 35.

Screen 2

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Rate Maintenance

Account # 846 MARY M MEMBER
Category 79 VISA GOLD

Charge type BT 998 Description Balance Transfer

Date range: From Oct 14, 2013 To 9999999999 Filter All Pending

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

Change Delete View

Refresh

Add

Card Rate History

FR (4137) 11/13/13

From this screen you can Add a special rate, Change a rate that has not yet become effective, Delete a pending rate change, or simply View the charge type record for this card.

“Add” (F5), Change, or View

Remember: There is no expiration date on a rate adjustment at the card level. To offer a rate for a limited time, you must create two rate adjustment records: one for the new rate and another to re-set or change the rate on a particular date. The effective date drives when the new rate will begin.

Account #	846	MARY M MEMBER
Category	79	VISA GOLD
Charge type	BT 998	Description Balance Transfer
Range	Oct 14, 2013	To Default
Current rate	7.900	Rate code Master 7.900 Rate code
Change reason	Valued Customer	
New rate	00.000	
Comment	ONLINE RATE	
Effective date	Nov 14, 2013 [MMDDYYYY]	

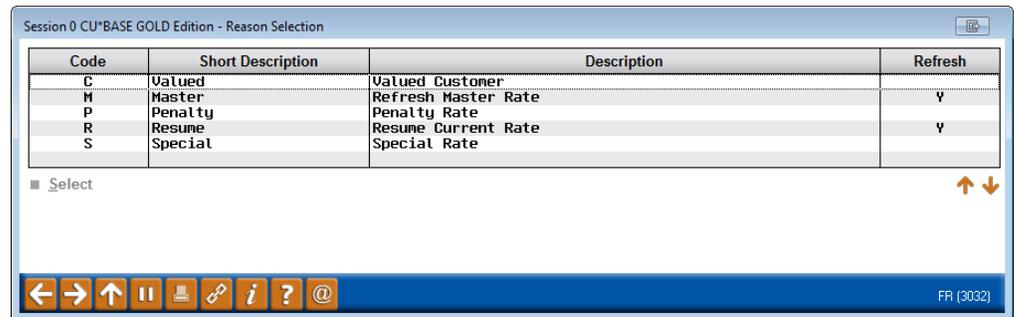
A Change Reason is required and is selectable from the configured reason codes as shown in the pop-up window that follows.

Directions on setting up an introductory rate slightly different than those other rates since there is a scheduled date when the rate change will end and the member will again receive the rate of the default charge type (bucket).

For example, ABC Credit Union is offering a six month **introductory rate** to its new members. Special situation would be, 6 month introductory rate

- In this case, the credit union would set up a *Special (S)* change reason to move the rate from the default to the new introductory rate. They would use the current date (today) as the effective date of today so the rate changes immediately.
- Then they would also schedule the rate to move back to the default rate by creating a second record using the *Resume (R)* code. In this case they will leave the interest rate field blank so it will look back to the default charge type (bucket) for the rate. They will also enter an effective date of the end of the promotion.

This feature, as was covered earlier, can be used for many different reasons besides introductory rate, including placing a penalty rate on a member, giving the member a special rate, or handling military personnel's rate.

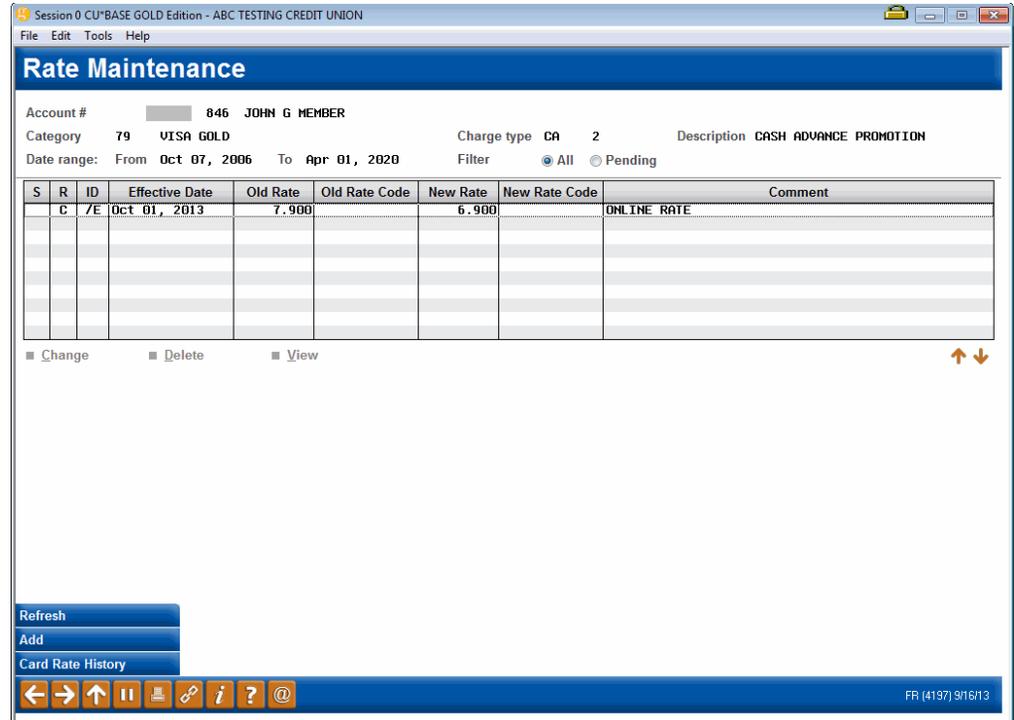


The Refresh indicator = Y indicates that you will leave the New Rate field blank. The system uses the rate on the card master when the effective date of the new rate is reached. Enter the reason code and a comment, but leave the rate blank. A confirmation message will display.

M / Master	Refresh Master Rate – When the effective date of this rate is reached, the rate on the card master will be applied to this card.
R / Resume	Resume Current Rate – When the effective date is reached, the rate on this card will revert to the rate that was on this card prior to the rate adjustment. The Resume feature is a practical choice when applying a penalty rate. The system will return the card to this current rate once they are in good standing according to configuration. See the <i>Online Credit Cards: Configuration Guide</i> for more information.
P / Penalty	Penalty Rate - The system puts a penalty rate on the record in the first part of the billing cycle. Defined in Loan Category Configuration, the system tracks delinquencies and overline conditions. The Penalty Rate can also be set manually, using this card level rate maintenance feature.
C / Valued	Valued Customer – This code could be used when a rate adjustment is given on behalf of a customer.
S / Special	Special Rate – This code could be used when adjusting the rate for any reason such as matching competitor rates or offering an introductory rate.

For Reason Codes that are not subject to the Refresh option, a rate is required as well as an effective date.

Be careful: *If no rate is entered the system will use .000. A confirmation window will display for you to accept or back out of the operation without changing the rate. Before pressing Enter, be sure you have entered the rate correctly.*



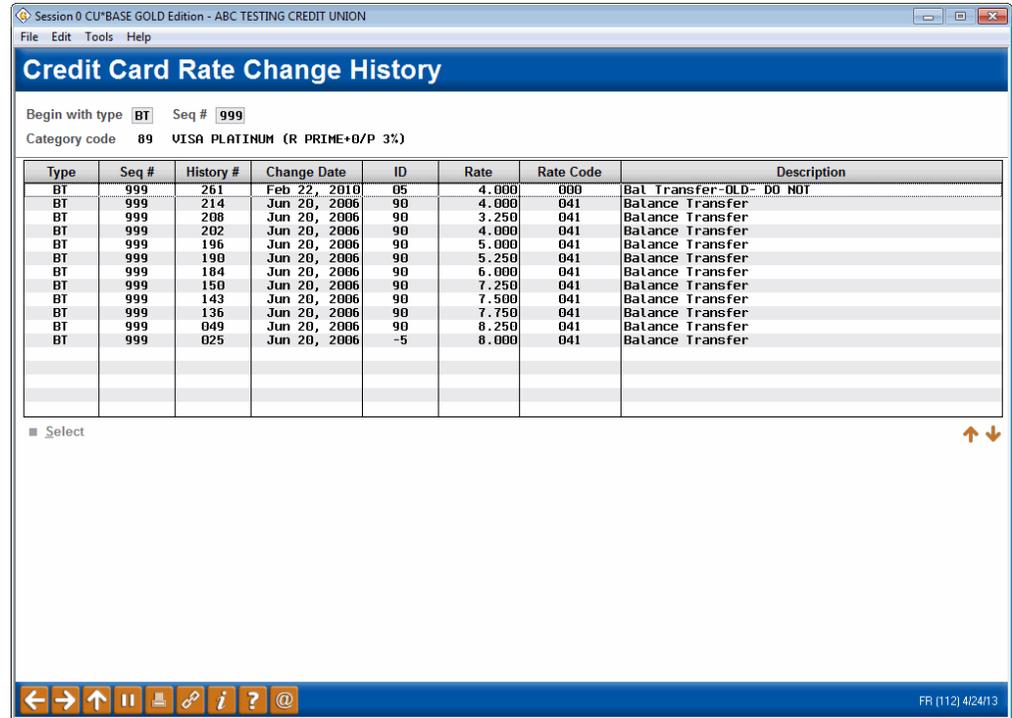
The new schedule rate is applied in the End of Day (EOD) process. If scheduled in advance, the new rate will be effective when that end of day process runs.

- One situation where this is not how rate change are handled if you select the current date for the rate change. In this case, you will get a message that says rate will take effect immediately. Accept this change and the rate will be placed immediately.

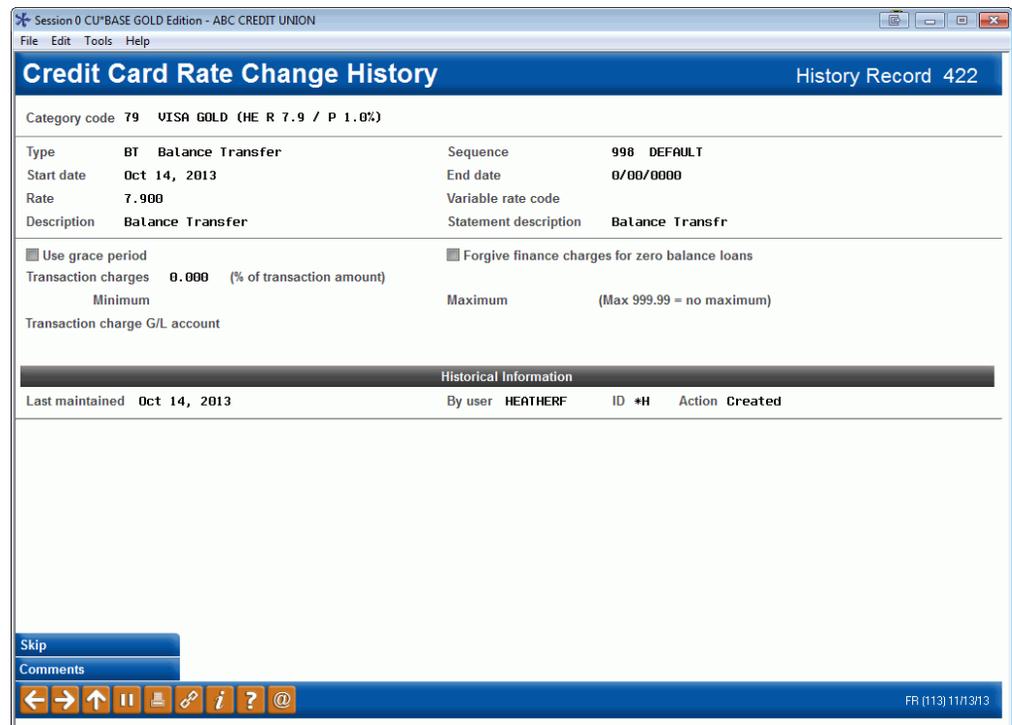
IMPORTANT: If you are setting an introductory rate, you will need to select add a second rate change to revert the rate back to the initial rate. Refer to Page 31 for a discussion of using this in an introductory rate.

Use *Card Rate History* (F9) from to access the following screen.

“Card Rate History” (F9)



This screen above lists the changes made to this Charge Type. Select the rate change and then *Select* to view the screen shown below.



Comments are displayed on this screen. If there are no comments associated with this record, this message displays: 9214 – Additional comments not available.

Comments are created in **Tool #458 Loan Category Configuration**. See the Online Credit Card Configuration Guide for information.

View

Data in the top section comes from the card master (the portfolio level). In this example, the card master was 7.900 at the time the pending record took effect.

Entered		Updated	
Change reason	C Valued Customer	Status	(Updated)
Entered rate	8.000	Applied date	
Comment	ONLINE RATE	Replaced rate	Master was
Effective	11/14/2013	Employee ID	;V

Data displayed under the 'Entered' column reflects the entry by person whose Employee ID is displayed under the 'Updated' column.

If the record is in pending the following will be blank:

- Status – only shows if record has been updated. Once updated, a 'U' will display in the field.
- Applied date - the date the pending rate took affect
- Replaced Rate – the rate the card was at prior to the pending rate change
- Master Was – this is the rate on the card master (at the portfolio level) at the time the pending rate was effective

Lock/Unlock

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Rate Maintenance

Account # 846 MARY H MEMBER
Category 79 VISA GOLD

Charge Type	Pending	Lock	Current Rate	Rate Code	Master Rate	Rate Code	Description
BT 998	P		7.900		7.900		Balance Transfer
CA 998			7.900		7.900		Cash Advance
PU 998		Y	7.900		7.900		Purchase
PU 999			8.900		8.900		Purchase

Records in pending status cannot be locked or unlocked.

Work With Lock/Unlock

Refresh

FR (4196) 11/13/13

This screen locks or unlocks rates for the selected Charge Type. The example above shows that the BT 998 charge type has been locked. This means no changes are allowed on this specific credit card for this charge type.

To reverse a locked or unlock condition, select the charge type and click *Lock/Unlock* option. A confirmation window will display. Press enter or the confirm button to accept.

ADJUSTING CARD STATUS

Main Credit Card Maintenance Screen

Update/Order Online Credit Cards (Tool #12)

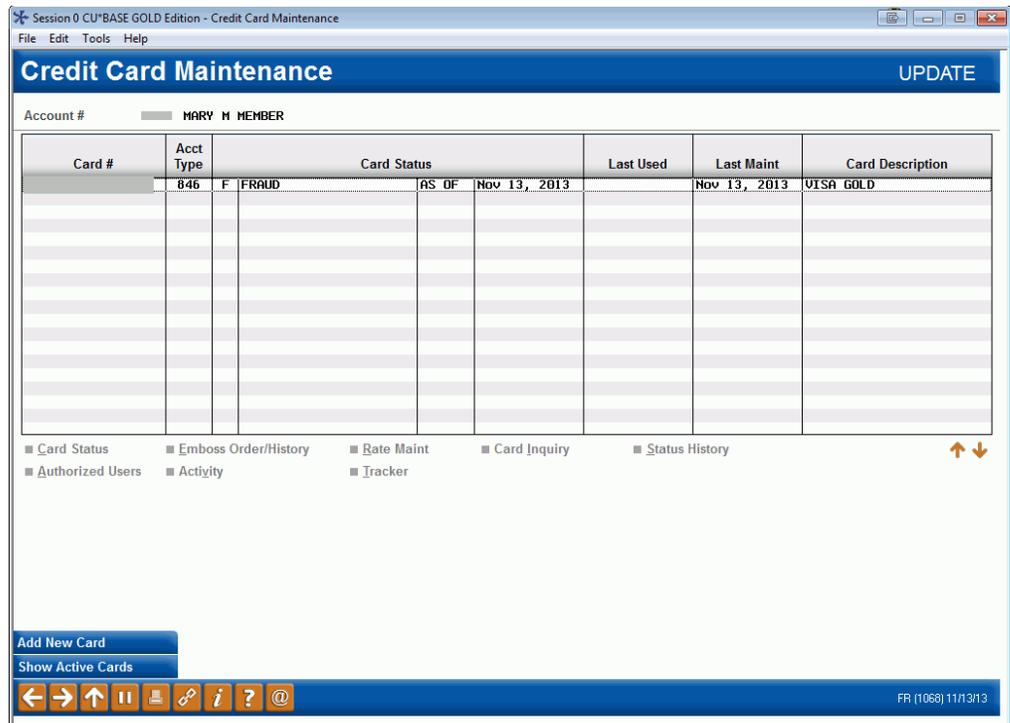
If you enter the account base or account base and type on the previous screen you will come to this screen which lists all credit card loan accounts owned by this member and shows the status of each card. Select one the Card Status option to change the status.

Card #	Acct Type	Embossed Name	#	Card Status	Last Used	Last Maint	Card Description
801	MARY H MEMBER		1	OPEN ACTIVE STATUS		5/30/2014	VISA CREDIT CARD
801	MARY H MEMBER		1	LOST ACCOUNT	5/29/2014		VISA CREDIT CARD
802	MARY H MEMBER		1	OPEN ACTIVE STATUS		5/29/2014	VISA CREDIT CARD

From the Main Credit Card Maintenance screen (shown above), select the card and *Card Status*.

Cardholder Maintenance Screen 3 (Change Status)

1. On the Change Card Status screen, use the *Select* button to move to the Status Code screen.
2. Select a hot status code from the list.
3. Use *Update* (F5) to complete the process.
4. Because the status change is a hot status, you will be presented with a confirmation message. You must select F5-Update to finalize the status change.
5. **At this point, the status will be changed in CU*BASE.**
6. You will then receive a notification screen indicating whether this status change has been accepted by the vendor. This screen will display one of three messages: the status was accepted by the vendor, no vendor reply was received, or that the status change request failed. If the vendor did not receive the message, you can resend the status change. If the status change request failed, you will not be allowed to resend the status change.
 - If the status change is not received successfully by your vendor, change the status at your vendor terminal. **The status will already be changed in CU*BASE.**
7. Use the backup arrow to return to the Maintenance Screen which will show the updated status in CU*BASE.



From here you can use *Add Card* (F5) to tie the new card to the same account. From this screen you will enter your loan suffix in the field provided to link the card to the loan and move through the emboss screens – see page 27.

BLOCK CODES

These are codes used to report hot card status.

<i>Block Code</i>	<i>Description</i>	<i>Action</i>	<i>Eligible for Emboss*</i>	<i>Status can be D or X</i>
	blank = Open Active Status (no block)	Approve	Y	
A	Invalid Address	Approve	Y	
B	Bankruptcy	Pick-up	N	<input checked="" type="checkbox"/>
C	One Cycle Delinquent	Decline	N	<input checked="" type="checkbox"/>
D	Deceased	Pick-up	N	<input checked="" type="checkbox"/>
F	Fraud	Pick-up	N	<input checked="" type="checkbox"/>
G	Marital Problems	Pick-up	N	<input checked="" type="checkbox"/>
H	High Balance	Approve	Y	
I	VIP (Very Important Person)	Approve	Y	
J	Collection Account	Pick-up	N	<input checked="" type="checkbox"/>
K	Closed – per Institution	Pick-up	N	<input checked="" type="checkbox"/>
L	Lost Account	Pick-up	N	<input checked="" type="checkbox"/>
N	Closed Annual Fee Not Paid	Decline	N	<input checked="" type="checkbox"/>
P	Past Due 5 days	Approve	Y	
Q	Charge Off	Pick-up	N	<input checked="" type="checkbox"/>
S	Stolen Account	Pick-up	N	<input checked="" type="checkbox"/>
U	Credit Counseling	Pick-up	N	<input checked="" type="checkbox"/>
V	Closed – See File	Pick-up	N	<input checked="" type="checkbox"/>
W	Closed – Transfer Balance	Pick-up	N	<input checked="" type="checkbox"/>
X	Closed – Per Cardholder	Decline	N	<input checked="" type="checkbox"/>
Y	Collection – Legal Pursuit	Pick-up	N	<input checked="" type="checkbox"/>
Z	Cardholder Dispute	Approve	Y	

*This Y/N indicator governs eligibility for a card to be embossed and whether the true available card balance is transmitted to your vendor or is set to zero in the Positive Balance File (PBF). A “Y” indicates the card is eligible to be embossed and the true available balance is transmitted to your vendor. An “N” means a card cannot be embossed and the available balance is set to zero in the PBF.

Valid status codes are A – Active, D – Duplicate, or X – Deleted. The status code and block code add a level of control at the card level. The block code determines whether the card can be deleted or identified as a duplicate. Notice that most block codes that restrict embossing of a card, can also be used to mark a card as duplicate or deleted.

A WORD ABOUT HOT CARDS

Block Codes, which appear on the cardholder maintenance screen as well as on various CU*BASE inquiry screens, are updated by during daily maintenance transmissions from all networks. Block codes appear on various CU*BASE inquiry screens. See Page 38 for a list of block codes.

If a member's credit card is lost or stolen during non-business hours, he or she should contact the hot line number provided on the card and report the loss as usual. It is not necessary to update the flag manually in CU*BASE, although we suggest you verify the card status change has been updated on CU*BASE by your vendor.

- Remember: A member can have multiple cards with the same PAN assigned to one credit card loan (for example, for authorized users, additional signers on the loan, etc.). If the loan has a card with a HOT card status, this may affect all cards issued under that loan.

A WORD ABOUT CARD EXPIRATIONS

Card expiration date verification is handled by the card processing vendor to validate the card is active. If so, the transaction authorization is transmitted to CU*BASE.

Once we receive the authorization, CU*BASE will validate the loan category flag for *Use review date for disbursement*. If activated, CU*BASE will then verify the *Review Date* on the loan account record and if that date is in the past, the authorization will be denied.

If the *Use review date for disbursement flag* is not checked in your loan category, the *Review Date* on the loan is informational only and is not used for authorizing transactions.

If the use review date for disbursement flag is checked in your loan category, if the credit union uses the Review date for disbursements and the date is in the past, the member will experience denials. In cases where the Review date is expired, most likely the card has been reissued with a new expiration date. For these cases, you will need to update the Review date with the new expiration date from the reissued card. This change will also update the expiration date on the card record associated with this loan.

Refer to the separate "Online Credit Cards: Configuration Guide" for details on setting this flag in loan category configuration.

A WORD ABOUT ALTERNATE ADDRESS PROCESSING

Many, if not all, vendors offer transaction verification using the cardholder's zip code or other identifying information in the transaction message. For members that spend time in different zip codes, (the "snowbirds" in Michigan who spend half the year in Florida, for example), CU*Answers offers a solution to make alternate address processing for member plastics a simple process. Each night during the creation of the nightly maintenance file, CU*BASE will check member accounts for Alternate Addresses and alternate address begin and end dates. Alternate Addresses are sent to the vendor as master address updates, and once the Alternate Address expires, the member's Master Address will be sent back to the vendor in the nightly file.

It may be beneficial to set the member's Alternate Address "begin" date as the day before the address is to take place, and inform the member, as the change is made at night. As with other addresses, if the Alternate Address is flagged as either WRONG or FOREIGN, we will send the Credit Union's address to the vendor.



This feature must be activated! Contact a Cards & Payments representative at cardsandpayments@cuanswers.com to turn this option on for your vendor.

A WORD ABOUT THE PLASTICS ORDERS FRAUD BLOCK LIST

If a person or organization is on the plastics fraud block list, you will be unable to order or reorder a card for them. Fraud Block Lists are accessed via **Tool #892 Fraud Block List/Blocked Persons List**. When an order or reorder is attempted for a person on the list, the employee will see the messaging they will see messaging that the "SSN/TIN appears on block list," and will be blocked from ordering or reordering the card.

If a match is found on a block list, follow your credit union policies and procedures. (In order to remove the block, you will need to remove the membership from the Plastic Orders block list.)

- Learn more in online help [Overview: Fraud Block Lists](#).

VIEWING A CARD'S AUTHORIZED USERS

Credit Card Maintenance Screen

Update/Order Online Credit Cards (Tool #12)

Card #	Acct Type	Embossed Name	#	Card Status	Last Used	Last Maint	Card Description
801	MARY H MEMBER	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/30/2014	VISA CREDIT CARD
801	MARY H MEMBER	MARY H MEMBER	1	LOST ACCOUNT	5/29/2014	5/29/2014	VISA CREDIT CARD
802	MARY H MEMBER	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/29/2014	VISA CREDIT CARD

From the Credit Card Maintenance screen (shown above), select the card and *Authorized Users*.

- NOTE: This screen is also accessed when ordering a card.

Authorized Users Screen

Session 0 CU*BASE GOLD Edition - RELEASE CONTROL CREDIT UNION

File Edit Tools Help

Authorized User List UPDATE

Card # Account # ALLISON J MEMBER (PRIMARY)
 Status OPEN ACTIVE STATUS (SECONDARY)

Names Authorized to Use This Account	Max Size = 19	Appearance on the Card	Name Available for Card Orders	Prior
Name1 (F^M^L) ALLISON^J^MEMBER	16	ALLISON J MEMBER	<input checked="" type="checkbox"/>	NO
Name2 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO
Name3 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO
Name4 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO
Name5 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO
Name6 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO
Name7 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO
Name8 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO
Name9 (F^M^L) <input type="text"/>			<input checked="" type="checkbox"/>	NO

i IMPORTANT: Enter a caret symbol (^) to indicate the separator between first name, middle initial, and last name. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space. For - MARY BETH O DONNELL - enter MARY^B^O DONNELL or MARY BETH^O DONNELL. Carets do not pertain to business names.

i NOTE: Changes made to Master or Non-Member records do NOT affect the names listed here (or vice versa).

i NOTE: If any cards have been ordered, be careful not to change the order in which the names appear.

Save Skip Card Order Unlock Names 1 and 2

← → ↑ ↓ ⏸ ⏪ ⏩ ? @

This screen lets you record information about the **cardholder(s)** on this credit card account. The primary cardholder information is pulled from the MASTER membership information; the secondary cardholder name comes from the first additional signer record attached to the loan account.

Names of 7 additional cardholders can be added (Other names). Enter the names as they should appear on the credit card, up to 25 characters. Additional Holders are authorized users of the credit card, but are NOT necessarily primary or secondary signers for the loan account associated with this credit card.

Additional signers are added to the loan account either at the time the loan is created or later by using this screen (accessed via *Additional Signers* from the Main Credit Card Maintenance screen (accessed via **Tool #12 Update/Order Online Credit Cards**). An additional cardholder can be entered on the loan as an additional signer, but it is not a requirement. The additional holders defined on this screen are authorized users of the credit card, but are not to be confused with additional signers. The primary cardholder can designate up to seven additional holders and one secondary holder.

EDITING, VIEWING, REORDERING A PREVIOUS EMBOSS ORDER

Credit Card Maintenance Screen

Update/Order Online Credit Cards (Tool #12)

Account # JOHN G TESTPERSON

Card #	Acct Type	Card Status	Last Used	Last Maint	Card Description
9	811	OPEN ACTIVE STATUS	AS OF May 11, 2012	May 11, 2012	VISA PLATINUM
2	811	S STOLEN ACCOUNT	AS OF May 11, 2012	May 11, 2012	VISA CLASSIC
6	811	K CLOSED-PER INSTITUTI	AS OF Jul 09, 2009	Jul 09, 2009	VISA CLASSIC

Card Status
 Emboss Order/History
 Rate Maint
 Card Inquiry
 Status History
 Authorized Users
 Activity
 Tracker

Add New Card
 Show Active Cards

TR (1068) 4/23/13

To edit an emboss order, to view the history of an emboss, or reorder an emboss pattern, select *Emboss Order/History* from the Main Credit Card Maintenance screen (shown above).

Card Emboss/Order History Screen

Account # 846 MARY M MEMBER

Card #

Emboss Name(s)	Priority	# of Cards	Issue Action	Change Date	Order Status
MARY M MEMBER	N	01	Card & new PIN/Mailer	Nov 13, 2013	Card Order Pending

Edit Pending Order
 Delete Pending Order
 View
 Reorder Same Pattern
 Update for Reissue

Add New Emboss Order
 Show Pending Orders

FR (4172) 11/13/13

As long as the Order Status is pending, the order can be edited. (Once the order is marked “Complete,” it cannot be updated. To order new emboss pattern, select *Add New Emboss Order* (F6). This will take you to the screen when you can choose your emboss settings.

- NOTE: If the card order is sent via Instant Card Issue, the order will appear with an issue action of *Instant Issued Card* as shown below. You cannot make changes to this order. Learn more about Instant Card Issue on Page 22.

REISSUING A PIN FOR A MEMBER WITHOUT A CARD

To reissue a PIN to a member without reordering a card, use the Emboss/Order History option from the previous screen. In this case, when you access the reorder screens, following the following directions, also available in the Show Me the Steps online help:

http://help.cubase.org/steps/steps.htm#Reissue_Credit_Card_PIN_Without_Card.htm

Use these directions to order reissue credit card PIN to a member, without also reissuing a card. These directions can be used if there is no name change or any other change to the emboss order.

1. Use **Tool #12 Update/Order Online Credit Cards**.
2. Enter the account number and press Enter.
3. Select the card from the list and then *Emboss Order/History*.
4. Select the Emboss pattern and *Reorder Same Pattern*.
5. Uncheck *Send a new card to the member* if this box is checked.
6. Check *Send a PIN mailer to member* and select whether to either *Issue a new PIN* or *Keep the existing PIN* from the drop-down menu.
7. Do not make any other changes to this screen. Press Enter.
8. Do not make any changes to the screens. Use *Save/Continue* (F5) to complete the reissue of the PIN.

MONTHLY BATCH REISSUE

If the monthly batch reissue process is handled by your vendor, and a list of cards to be reissued is received by your credit union, you can use the *Update Account Information* feature (see Page 59) to update the Review Date on the member loan record to match the new expiration date on the reissued card. CU*BASE will automatically update the expiration date on the card record.

If CU*Answers is handling the monthly batch reissue process, a custom tool is available to allow for an automated review and update with a data file transmitted to your card production vendor for the production of the plastic card. The member loan Review Date is also updated using this feature.

Please review the Reference Document: *Reissuing Cards*.

It is possible that Home Equity Secured Credit Card LOC's may have a Term on Disbursements. The Review Date on the member loan record is used for this purpose. Consult your credit card loan disclosure for verification.

CREDIT CARD INQUIRY

Credit Card Maintenance Screen

Update/Order Online Credit Cards (Tool #12)

Session 0 CU*BASE GOLD Edition - Credit Card Maintenance

File Edit Tools Help

Credit Card Maintenance

 UPDATE

Account # MARY H MEMBER

Card #	Acct Type	Embossed Name	#	Card Status	Last Used	Last Maint	Card Description
801	MARY H MEMBER	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/30/2014	VISA CREDIT CARD
801	MARY H MEMBER	MARY H MEMBER	1	LOST ACCOUNT	5/29/2014	5/29/2014	VISA CREDIT CARD
802	MARY H MEMBER	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/29/2014	VISA CREDIT CARD

Card Status
 Emboss Order/History
 Rate Maint
 Card Inquiry
 Status History
 Authorized Users
 Activity
 Tracker

Add New Card

Show Active Cards

FR (1068) 5/30/14

From the Main Credit Card Maintenance screen select the card and *Card Inquiry*.

Card Inquiry Screen

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

General Card Information *INQUIRY

Card Configuration

Card #	*****	Block code	ACTIVE
Account #	801	Setup date	Block date
Description	VISA CREDIT CARD	Maint date	May 30, 2014
Processor	FTPS	Last used	Expiration
			Maintenance Date
			<input type="checkbox"/> Rewards

Primary Card Holder

Name	MARY H MEMBER		
SSN		Birthday	Jan 27, 1932
Home phone	555-5555555	Work phone	-
Email/other	anember@yahoo.com		
		Maiden	MARY

Secondary Card Holder

Name	Birthday
SSN	

Additional Holders

Name 3	Name 7
Name 4	Name 8
Name 5	Name 9
Name 6	

FR (1071) 5/30/14

This screen lists the details of the credit card.

Field Descriptions

Field Name	Description
Card #	The 16 digit number embossed on the member's credit card
Block Code	The status code associated with the member's credit card. See Page 38 for more information about hot cards and related block actions.
Block date	The date on which the most recent change to the block code occurred. The system populates this field when the block code entry is saved. The presence of a date in this field indicates that a block code is either currently set on this credit card or there was one in the past. If a block code has never been set this field will be blank.
Base - type	The member's corresponding account number base and loan number suffix. Multiple credit card numbers can be linked to one account base and suffix. If a credit card is reissued with a new card number, the account base and suffix will remain the same.
Setup date	The date the card was first selected to be embossed.
Description	The 20 character description identifies the credit card type. (i.e. VISA PLATINUM). Set up in the Credit Card Configuration sub-system and displayed on this screen.
Maint date	The date on which associated data of this credit card was last changed.
Processor	The third-party processor for this credit card (vendor). This is set up during Credit Card Configuration and displayed on this screen.

<i>Field Name</i>	<i>Description</i>
Last used date	This date is populated when transactions are processed and posted to this account.
Expiration	This is the date on which this card will expire. The expiration date is calculated based on the number of months effective as entered in the Card Configuration. (See Page 39 to learn more about card expiration.)
<i>Primary Card Holder</i>	
Name	The full name of the primary member on this credit card loan.
SSN	The Social Security number of the primary cardholder.
Birthday	The birth date of the primary cardholder.
Maiden	The data entered into the <i>Mother's maiden name</i> field on the primary member's MASTER record. Used for security purposes.
Home phone	Home phone number of the primary cardholder.
Work phone	The 'at work' phone number of the primary cardholder.
Score card	This indicates if this card participates in ScoreCard. ScoreCard™ is Certegy's automated program that provides a flexible method to offer incentives to cardholders: Bonus Points and CashBack reward program.
Email/Other	Email, alternate phone number, or other contact information of the primary cardholder.
<i>Secondary Card Holder</i>	
Name	<p>The full name of the Secondary cardholder on this credit card account. Multiple Additional Signers can exist for one credit card loan. If there are multiple Additional Signers, CU*BASE will display the first record found on the Online Card Maintenance screen in the Secondary Card Holder segment. Other names are displayed only on the Additional Signers screen.</p> <p>The Secondary Card Holder may be created at the same time the loan is written or added subsequent to the credit card loan using Update Misc. Loan Information.</p> <p>The Secondary Card Holder is eligible to have a credit card embossed in his/her own name.</p>
Birthday	The birth date of the secondary cardholder.
SSN	The Social Security number of the secondary cardholder.
<i>Additional Holders</i>	
Additional Holders	<p>Names of 7 additional cardholders are listed here as they will appear on the credit card.</p> <p>Additional Holders are authorized users of the credit card, but are NOT necessarily primary or secondary signers for the loan account associated with this credit card.</p>

Field Name	Description
	Additional signers are added to the loan account either at the time the loan is created or later by using Update Misc. Loan Information. An additional cardholder can be entered on the loan as an additional signer, but it is not a requirement. The additional holders defined on this screen are authorized users of the credit card, but are not to be confused with additional signers. The primary cardholder can designate up to seven additional holders and one secondary holder.

CARD STATUS CHANGE HISTORY

Credit Card Maintenance Screen

Update/Order Online Credit Cards (Tool #12)

Session 0 CU*BASE GOLD Edition - Credit Card Maintenance

File Edit Tools Help

Credit Card Maintenance UPDATE

Account # MARY H MEMBER

Card #	Acct Type	Embossed Name	#	Card Status	Last Used	Last Maint	Card Description
	801	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/30/2014	VISA CREDIT CARD
	801	MARY H MEMBER	1	LOST ACCOUNT	5/29/2014	5/29/2014	VISA CREDIT CARD
	802	MARY H MEMBER	1	OPEN ACTIVE STATUS		5/29/2014	VISA CREDIT CARD

Card Status
 Emboss Order/History
 Rate Maint
 Card Inquiry
 Status History
 Authorized Users
 Activity
 Tracker

Add New Card

Show Active Cards

FR (1068) 5/30/14

1. From the Main Credit Card Maintenance screen, select the card and *Status History*.

2. Selecting this option takes you to a screen listing a record for each card status change.

Card Status History Screen

Session 0 CU*BASE GOLD - ABC TESTING CREDIT UNION

File Edit Tools Help

ATM/Debit/Credit Card Status Audit Log

Filter By

Card type ATM DEBIT CREDIT Date range from To [MMDDYYYY]

Show EWB Not EWB Both Funding account User Employee ID

Last 4 digits of card #

Date	Time	User/Employee ID	Type	Card #	Funding Account	Primary Name	Card Status	EWB
8/27/2013	14:12:02		-P	CREDIT	*6007	2 THO	A FRAUD PICKUP	N
8/27/2013	8:56:23		-P	CREDIT	*6799	2 THO	A FRAUD PICKUP	N
8/27/2013	8:46:46		-P	CREDIT	*6781	2 THO	A FRAUD PICKUP	N
8/27/2013	8:31:26		-P	CREDIT	*6583	2 THO	A FRAUD PICKUP	N
8/26/2013	14:11:49			CREDIT	*8229	3 MAT	A ACTIVE	N
8/26/2013	14:11:49			CREDIT	*0811	1 NEI	A ACTIVE	N
8/26/2013	14:11:49			CREDIT	*5480	1 AND	A ACTIVE	N
8/26/2013	14:11:49			CREDIT	*1892	0 MAR	A ACTIVE	N
8/26/2013	14:11:49			CREDIT	*2200	5 DAR	A ACTIVE	N
8/26/2013	14:11:48			CREDIT	*3226	8 BRA	A ACTIVE	N
8/26/2013	14:11:48			CREDIT	*0723	0 DIA	A ACTIVE	N
8/26/2013	14:11:48			CREDIT	*6729	4 SPE	A ACTIVE	N
8/26/2013	14:11:48			CREDIT	*6984	5 DON	A ACTIVE	N
8/26/2013	14:11:48			CREDIT	*7974	1 JEF	A ACTIVE	N
8/26/2013	14:11:48			CREDIT	*2297	8 ERI	A ACTIVE	N
8/26/2013	14:11:48			CREDIT	*4111	8 TRO	A ACTIVE	N

Additional Status Information Card Inquiry

FR (4857) 8/27/13

POSTING CREDIT CARD PAYMENTS

METHODS FOR POSTING PAYMENTS

Because a credit card loan is simply a special type of CU*BASE loan account, payments can be made through all of the normal channels that are used to make loan payments:

- ⇒ Teller Processing
See Page 53 for some tips on using the Catch-Up Calculator!
- ⇒ Direct/Mail Post
- ⇒ Phone and Journal Transfers
- ⇒ Automated Funds Transfers (AFT)
See below for special instructions.
- ⇒ CU*TALK Audio Response
- ⇒ **It's Me 247** Online Banking

SETTING UP AUTOMATED PAYMENTS (AFT)

Although most of these channels work the same regardless of the type of loan on which you are paying, the Automated Funds Transfer (AFT) feature is slightly different when setting up a payment to a credit card loan.

Update Auto Transfer Information (Tool #884) (First screen after entry of account number)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Select AFT Transfer Type ADD

Transfer FROM account	000	MARY M MEMBER	REGULAR SAVINGS
Transfer TO account	846	MARY M MEMBER	VISA GOLD

Transfer type:

- Make a regular loan payment to VISA GOLD.
- Let me specify an amount to transfer every time.
- Sweep the entire available balance from REGULAR SAVINGS to VISA GOLD every time.
- Pay the loan in full every time (for credit cards or lines of credit).

Continue

FR (3884) 1111513

When setting up an AFT to pay on a credit card loan, there are several ways you can set up the record, depending on how much the member wants to

pay. After entering the account numbers, you will be presented with four options. (NOTE: The wording VISA CLASSIC will vary according to the loan.)

Make a regular loan payment to VISA GOLD.

Select this option if the member wants to make the minimum payment (as reported on the most recent billing statement).

Let me specify an amount to transfer every time.

Select this option to pay a certain amount every time. Then enter the exact amount into the amount field on the next screen. To avoid the loan going delinquent, this amount should be at least equal to the minimum payment each month, or the equivalent if performing transfers multiple times during the month (such as for a Weekly transfer frequency).

Sweep the entire available balance from REGULAR SAVINGS to VISA GOLD every time.

Use this option to do a balance sweep and pay the entire amount of the account towards the payment on the credit card.

Pay the loan in full every time (for credit cards or lines of credit).

Select this option if the member wants to pay the credit card balance off *in full* every time. Regardless of the actual credit card balance at the time the transfer is made, AFT will transfer the amount printed in the New Balance field of the billing statement. That New Balance amount will be deducted from the designated *Transfer From* account. Again, the recommended frequency with this method is Monthly.

Second Screen (pay loan in full selected)

If you selected to pay a certain amount, a field would appear that would be input capable, allowing you to enter the specific amount.

Enter the secondary transaction description to identify the transfer and select whether to show this on the To: account.

Check this box for AFTs used for collections purposes so that members cannot change the AFT transfer online.

The screenshot displays the 'Automatic Funds Transfer Maintenance' window. At the top, it shows the account details: 'Transfer FROM account' 000 MARY M MEMBER (REGULAR SAVINGS) and 'Transfer TO account' 846 MARY M MEMBER (VISA GOLD). The 'Transfer type' is set to 'F Pay the loan in full every time (for credit cards or lines of credit)'. Below this, there are fields for 'Frequency', 'Next transfer date', and 'End transfers'. A summary box on the right indicates a 'Loan payment' of 25.00 and a 'Loan balance' of 157.91. The 'Optional secondary transaction description' field is present with a checkbox to 'Show secondary description in the TO account'. The 'Miscellaneous Controls' section includes a 'Lock record to prevent changes in online banking' checkbox and a 'Priority' checkbox (with the note '(If other transfers are setup on same FROM account)'). The bottom of the screen shows a 'Continue' button and a navigation bar with icons for back, forward, home, and help. The footer indicates 'Last maintained Nov 15, 2013 By ;v' and 'FR 3885 11/15/13'.

All other AFT features work the same as usual, including payment date control and delinquency control settings that control how the AFT will “catch up” if the total amount is not available when the original transfer is attempted.

Click  in the lower left corner of any CU*BASE screen to access the CU*BASE Online Help for more information. Or refer to the booklet “Automated Funds Transfer/ Check Funds Transfer.”

HOW PAYMENT TRANSACTIONS ARE APPLIED

Payments are applied according to a multi-level payment matrix found in the Loan Category Configuration. Any delinquent amounts or late fines supersede any configurable matrix values.

Category	Payment Priority	Rate Priority
Cash advance	<input type="text" value="2"/>	<input checked="" type="radio"/> Highest <input type="radio"/> Lowest
Balance transfer	<input type="text" value="1"/>	<input checked="" type="radio"/> Highest <input type="radio"/> Lowest
Purchases	<input type="text" value="3"/>	<input checked="" type="radio"/> Highest <input type="radio"/> Lowest

Rate Priority by Charge Type

To comply with the CARD Act, payments are posted to the Charge Type with the Highest Rate first. **The configurable Rate Priority values in the Loan Category configuration are no longer used.**

Payment Priority

In the instance where rates are the same between two or more Charge Types, the Payment Priority sequence is used.

Prior and Current Period Balances

There are two more levels involved when applying payments; it’s not just the charge types and their balances. Each charge type is further broken into prior period and current period amounts represented by finance charges, transaction fees, and balances. Therefore as the legend below suggests, there are six different segments involved in applying payments to credit card loans.

Legend:

1. Any Late Fine amounts owed
2. Prior period Finance Charges
3. Prior period Transaction Fees
4. Prior period Balance
5. Current period Finance Charges
6. Current period Transaction Fees
7. Current period Balance

CU*BASE applies funds until they are depleted.

GRACE PERIOD PROCESSING

A grace period is a configurable period during which finance charges are not assessed, assuming the full previous balance is paid by the due date. Members qualify for a grace period for charges made in a selected month if they have paid in full the charge type balances made for the previous billing cycle. Otherwise, they do not qualify.

*CU*BASE allows you to specify all charge types to use a grace period (balance transfers, cash advance and purchase).*

For example, if a member does not pay the purchase balance for the May billing cycle in full by June 28th, the member is not eligible for the grace period with respect to purchases made during the June billing cycle, regardless of whether the consumer pays the purchase balance of the June billing cycle in full by July 28th.

UNDERSTANDING DELINQUENCY

For information about credit card delinquency and your collections efforts, refer to Page 88.

USING THE PAYMENT CATCH-UP CALCULATOR

When posting a payment in teller processing, the Teller Deposits/Withdrawals screen will display small green buttons next to each loan account type, like this:

Loan Payoff or Current Balance	Loan Payment or Net Available	Description	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
5.00	0.00	REGULAR SAVINGS	000	0.00					
8.87-	8.87-	CHECKING	110	0.00					
3,125.00	170.00	SIGNATURE LOAN	646	0.00					
1,390.81	350.00	SIMPLY PLATINUM	867	0.00					

On a normal loan type, the buttons just display the delinquency info pop-up window. But for a credit card loan, you can click the button to display the Payment Catch-Up Calculator:

Current Credit Card

Session 0 CU*BASE GOLD Edition - Payment Catch-Up Calculator

File Edit Tools Help

Payment Catch-Up Calculator

Account: 900 CARLA

Catch-Up Calculator | Last Statement/Payoff Information | Account Information

Before			
Current account balance	3,108.58	Original partial payment amount	0.00
Last statement balance	3,108.58	Amount past due	0.00

Show payment that will be caught up if amount paid is:

Next Payment	Payment Amount	Remaining
Fines:	0.00	0.00
Oct 28, 2013	94.00	94.00

Any fine or payment that will be caught up will show as 0.00 in the Remaining column. ↑ ↓

After			
Resulting curr acct bal	3,108.58	Resulting partial payment amt	0.00
Resulting last stmt bal	3,108.58	Total amount due	94.00

FR (115) 11/15/13

Delinquent Credit Card

Be sure to use Page Down to view additional payments if the account is more than three months past due.

Account: 867 BRENT

Payment Catch-Up Calculator

Account Information

Before

Current account balance	1,215.81	Original partial payment amount	0.00
Last statement balance	1,215.81	Amount past due	350.00

Show payment that will be caught up if amount paid is:

Next Payment	Payment Amount	Remaining
Fines:	175.00	175.00
Mar 28, 2013	25.00	25.00
Apr 28, 2013	25.00	25.00
May 28, 2013	25.00	25.00

Any fine or payment that will be caught up will show as 0.00 in the Remaining column.

After

Resulting curr acct bal	1,215.81	Resulting partial payment amt	0.00
Resulting last stmt bal	1,215.81	Total amount due	375.00

NOTE: This Catch-Up Calculator can also be accessed via Account Inquiry by using the command key on the Delinquency Info window (see Page 93). It can also be accessed via the “Catch Up” action code in Phone Operator. (This Phone Operator action code is only shown if the member has a delinquent account.)

- *NOTE: The next pay date will not show due if the current date is before the next pay date.*
- **CU*TIP:** If you are using Teller to make a credit card payment, any amount that was in the “Show payments that will be caught up...” field (see previous graphic) will be pulled back into the Entry field for that account so that that amount could be paid during this transaction, if desired. *(The example above does not have an amount in this field.)*

This window displays delinquency and other account information about a credit card loan account. It also allows you to estimate the effect on the member’s account if you were to make a certain payment amount.

No payment will actually be made; the calculator just shows you what would happen to due dates, amount due, account balance, etc., if you were to pay that amount.

Use the tabs at the top to see the current information about the account. The Catch Up Calculator tab includes account information, including the amount due as calculated by the system. The center of this tab shows each individual monthly payment that needs to be caught up, as well as the fines associated with delinquency.

The Last Statement Payoff Information tab shows information about the previous statement, and the Account Information tab includes miscellaneous information, including the total number of delinquent payments and the length of the delinquency.

Enter an amount into the *Show payments that will be caught up...* field and press Enter to perform the calculation. Any fine or payment that will be caught up will show as 0.00 in the Remaining column. **Be sure to use Page Down to see additional payments, if the account is more than 3 months past due.**

You can enter a different amount as many times as you like until the desired payments show as "caught up" (remaining amount = 0.00). When done, use the backup arrow to exit.

CREDIT CARD ACCOUNT AND TRANSACTION INQUIRY

There are several different inquiry features available to let you review information about a member's credit card activity, from purchases to payments.

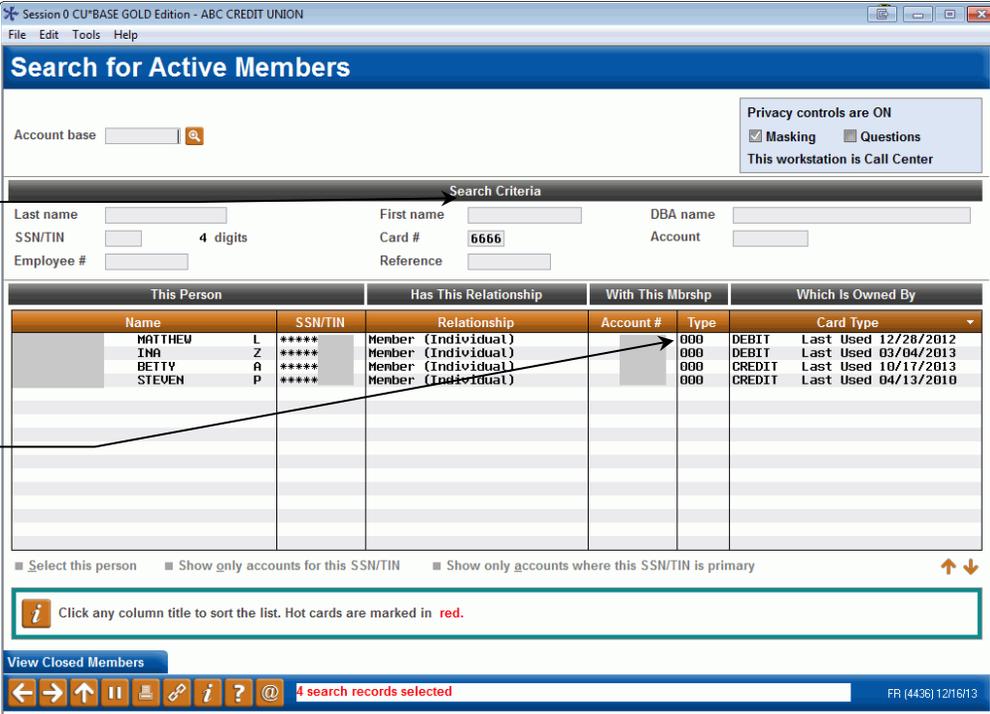
Following are some sample screens with notations that show the unique characteristics of credit card loans. Refer to Online Help  for complete information about using any of these screens.

SEARCHING FOR AN ACCOUNT USING A CREDIT CARD

Member Inquiry, Phone Op, & Teller Posting Account Selection Screen

Use this search field if you need to find a member account. Enter the last four digits of the credit card number. In this example, 6666 was entered and the system displayed several entries where the credit card number ended in 6666.

For security purposes, the card number will not be shown.



Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Search for Active Members

Account base 

Privacy controls are ON
 Masking Questions
 This workstation is Call Center

Search Criteria

Last name First name DBA name
 SSN/TIN 4 digits Card # Account
 Employee # Reference

This Person		Has This Relationship		With This Mbrshp		Which Is Owned By	
Name	SSN/TIN	Relationship	Account #	Type	Card Type	Last Used	
MATTHEW L	*****	Member (Individual)		000	DEBIT	12/28/2012	
INA Z	*****	Member (Individual)		000	DEBIT	03/04/2013	
BETTY A	*****	Member (Individual)		000	CREDIT	10/17/2013	
STEVEN P	*****	Member (Individual)		000	CREDIT	04/13/2010	

Select this person
 Show only accounts for this SSN/TIN
 Show only accounts where this SSN/TIN is primary

 Click any column title to sort the list. Hot cards are marked in red.

View Closed Members

 4 search records selected FR (4436) 12/16/13

When using regular Member Inquiry, Phone Operator software, or the Teller Posting system, a new search field will be available so that you can look up a member based on the last few digits of his or her credit card number. Select the name in the list and use *Select this person* or Enter to proceed as usual.

VIEWING CREDIT CARDS IN MEMBER INQUIRY AND PHONE OP

You can display information about credit card accounts in both Member Inquiry and Phone Operator software. Remember that Phone Op software cannot display information about closed accounts, but can be used to perform transactions for the member. ‘

Notice the **negative balance** on this Visa Classic account.

Because this is a credit card loan, the negative balance indicates the loan has been *overpaid*. Members can overpay these loans in order to raise their credit limit temporarily for a vacation or special event.

When an account is overpaid, the overpayment amount is automatically added in when calculating the available credit limit for purchases and other transactions.

Pressing *Nickname* (F21) will display the account nickname if one exists.

Use *Toggle Card #* to toggle the *Description* to show the last four digits of the credit card number.

The *CC Inquiry* action code can be used to display information from a member's credit card statement, including balances owed by charge type. See the sample screens shown starting on Page 65.

The *History* action code will still display transaction history for this credit card loan, similar to any other account type. See the sample screen shown below.

Phone Operator

Session 0 CU*BASE GOLD Edition - Corp ID

File Edit Tools Help

Individual Account

SSN/TIN ***-**-**** Birthdate Oct 01, 1946

Name MARY A MEMBER Account # Name ID ME Corp ID 01

VIP-SILVER member with 150 points! (click for more info)

Contact Information Participation & Configuration Miscellaneous Information

Address 1213 MAIN STREET ANVICTV, AA 12345 Opened Nov 28, 1986

Home (555) 555-5555

Email aneneber@yahoo.com

My Other Accounts Follow-Ups

Secondary Names Cross Sales

Transaction Activity Print Envelope

Online Banking Household Stats

Verify My ID

Comments

New Account

Add Cmt/Message

Check Digit

Names/Address

Sales Tools

OTB/Cards

Tax File Inquiry

ARU/HB Transfers

Statements

Nicknames

Toggle Card #

A2A History Inquiry

Type	Description	Loan Payoff/Current Balance	Loan Payment Net Available	Next Payment/Last Trans/CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	87.77	82.77	Oct 04, 2013	.	.	V	.	0	V
110	CHECKING	446.63	349.53	Oct 17, 2013	.	.	V	.	0	.	V	V	.	.
990	MC CLASSIC	313.78-	60.00	Nov 28, 2013	.	.	.	V	0

Average Bump CD Rate Check History
 Inquiry List Misc Rcpts Nicknames
 Payoff Stop Transfer Wire

Scan e-Document View e-Document

FR (333) 121613

Select the loan and use *Inquiry* to view the following screen.

Click the **Cardholder Info** button to display cardholder information. A view-only version of the screen will appear.

Click the **Credit Card Inquiry** button to view a history of activity on this credit card, including a breakdown of balances owed by charge type (purchases, cash advances, balance transfers). The screen shown on Page 65 will appear.

Only the last four digits of the card is displayed by default.

If the *Regular payment* field label appears highlighted, it means that there is a pending Payment Change record waiting to be implemented for this account (see Page 73).

Account Inquiry

If a credit card loan is delinquent, the Delinquency window will appear automatically as usual. You can also use this feature to view the statement history window (see Page 93).

Phone Op Transaction History (History option from Phone Operator)

Use the **Toggle Description** button to display additional transaction description details and reference numbers for credit card transactions.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Transaction Inquiry

MASTERCARD CLASSIC

Account # MASTERCARD CLASSIC Current balance 313.78-
 Name MARY A MEMBER Available 2,307.46

Search by: Date [MMDDYY]

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Sup	Print Receipt
9/21/13	9/21	19:50	1.19	.00	2,000.00	CC SALES DRAFT		99	N	
9/22/13	9/22	19:02	10.00-	.00	1,990.00	PC CU TRANSFER	-000	96	N	
9/23/13	9/23	20:03	1.05	.00	1,991.05	CC SALES DRAFT		99	N	
9/23/13	9/23	20:03	1.05	.00	1,992.10	CC SALES DRAFT		99	N	
9/25/13	9/26	00:35	60.00-	.00	1,932.10	AUTO. FUNDS TRANSFER	-110	90	N	
9/28/13	9/28	19:50	8.47	.00	1,940.57	CC SALES DRAFT		99	N	
9/28/13	9/28	19:50	8.33	.00	1,946.90	CC SALES DRAFT		99	N	
9/30/13	9/30	23:43	1.78	.00	1,948.78	FIN CHG PURCHASE		89	N	
9/30/13	9/30	23:43	19.36	.00	1,968.14	FIN CHG PURCHASE		89	N	
10/04/13	10/04	14:26	70.00-	.00	1,898.14	PC CU TRANSFER	-000	96	N	
10/08/13	10/08	19:52	7.47	.00	1,905.61	CC SALES DRAFT		99	N	
10/08/13	10/08	19:52	70.62	.00	1,976.23	CC SALES DRAFT		99	N	
10/10/13	10/10	19:52	6.32	.00	1,982.55	CC SALES DRAFT		99	N	
10/12/13	10/12	19:50	6.32-	.00	1,976.23	CC CREDIT VOUCHER		99	N	
10/17/13	10/17	19:53	9.99	.00	1,986.22	CC SALES DRAFT		99	N	
12/16/13	12/16	09:50	500.00-	.00	1,486.22	MC CLASSIC PAYMENT		92	N	
12/16/13	12/16	09:52	1,800.00-	.00	313.78-	MC CLASSIC PAYMENT		92	N	

Additional Transaction Information Retrieve e-Receipt

Debits Only Credits Only Show All **Toggle Description** Principal/Interest Secured Balance Hist

FR (3774) 12/16/13

Use this to display a separate screen showing the entire secondary transaction description. Although this can be used for any account type, it is especially helpful for credit card transactions where the secondary transaction description can be lengthy. See the sample screen shown below.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Transaction Inquiry

MASTERCARD CLASSIC

Account # MASTERCARD CLASSIC Current balance 313.78-
 Name MARY A MEMBER Available 2,307.46

Search by: Date [MMDDYY]

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Extended Reference	Ref #	ID	Sup	Print Receipt
9/21/13	9/21	19:50	1.19	.00	2,000.00	MANUFACTURIN	092013	99	N	
9/22/13	9/22	19:02	10.00-	.00	1,990.00	PC CU TRANSFER		96	N	
9/23/13	9/23	20:03	1.05	.00	1,991.05	BARNES&NOBLE+COM	092313	99	N	

Additional Transaction Information Example 1

This is an example of a purchase transaction. Notice the additional description information.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Credit Card Transaction Inquiry

Account -900 MARY A MEMBER
Transaction sequence # 07033

Name APL+APPLE ITUNES STORE ,
City /State 866-712-7753 , CA
Reference 0000000000000000
Purchase Date 101113

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Extended Reference	Ref #
10/12/13	10/12/13	19:50:15	6.32-	0.00	0.00	APL+APPLE ITUNES ST	101113

Charge Type	Amount	Finance Charge	Apply As
PU 1	6.32-	1.88	

↑ ↓

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FR (3775) 12/16/13

This screen appears when you select a transaction on the Phone Op History screen (shown on the previous page) and select **Additional transaction information**.

This screen not only shows you the complete description, it also displays information about how this transaction was applied to the various charge types (purchases, cash advances, or balance transfers). This will be helpful should you need to perform an Account Adjustment related to this transaction. (See Page 99 for details about performing adjustments to credit card loans.)

Example 2

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Credit Card Transaction Inquiry

Account -811 JOHN M MEMBER
Transaction sequence # 09977

No extended description exists for this record.

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct
2/18/12	2/18/12	12:41:49	200.00-	0.00	0.00	PC CU TRANSFER	777-110

Charge Type	Amount	Finance Charge	Apply As
PU 2	48.59-	0.00	
BT 7	151.41-	23.95	

↑ ↓

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FR (3775) 12/18/13

This is an example of a payment transaction. Notice the amount was applied to two different charge type buckets.

SECURED/UNCOLLECTED FUNDS

Inquiry View (Inquiry Option from Phone Operator)

Secured or Pledged (F15) will direct you to the Pledge shares and then Show Secured Shares (F15) from this screen will take you to the Miscellaneous shares. See the following three screens.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Member Account Inquiry

Account # MARY A MEMBER Date opened Dec 01, 1993
G/L account 705.10-01

Account 900 MASTERCARD CLASSIC
Category 91 MC CLASSIC
Purpose 35 MASTERCARD
Security 40 SIGNATURE
Proc type V CREDIT CARD LOAN CC# *****6666

Current balance 313.78- Club benefits
+ Interest 0.00 Accrued 0.00
+ Delinquent fine 0.00 YTD interest 205.37 YTD 0.00
- Insurance rebate 0.00
= Loan payoff 313.78- Review date Feb 29, 2016

Disbursement limit 2,000.00 Secured funds 6.32 Available funds 2,307.46
Interest accrued through Jan 25, 2011 Total disbursed 28,324.73 First payment Jan 01, 1994
Last disbursed balance 1,986.22 Last disbursed Oct 17, 2013
Last payment 1,800.00 Last payment Dec 16, 2013 ECOA code 1
Regular payment 60.00 Next payment Nov 28, 2013 Escrow
Amount due 0.00 # pmts remaining Escrow payment 0.00
Partial pay 0.00 Frequency MONTHLY # of refinances 0

Transaction inquiry date Dec 16, 2013 [MMDDYY]

FR 3762 12/16/13

To view the pledged shares on an account, use the lookup next to *Secured* or *Pledged* (F15) to move to the following screen.

From the previous screen select *History* (F18) to view the history of authorization adds, matches, manual overrides and purged authorizations.

Miscellaneous Secured History (“History” (F18) from the previous screen)

Session 0 CU*BASE GOLD Edition - Misc. Secured Funds History Inquiry

File Edit Tools Help

Misc. Secured Funds History Inquiry

Member Opened May 01, 1984

Account

Date	Time	Origin	Description	Activity	Amount	Secure Balance
Oct 15, 2013	1:33	22	APL*APPLE ITUNES STO	ADD	1.05	1.05
Sep 25, 2013	0:41	22	ATLANTIC OCEANSIDE	PURGE	106.00-	0.00
Sep 23, 2013	20:03	22	NATIONAL PARK TOURS	MATCH	60.00-	106.00
Sep 23, 2013	0:53	22	ATLANTIC OCEANSIDE	PURGE	378.00-	166.00
Sep 21, 2013	19:50	22	LUNENBURG VARIETY	MATCH	91.00-	544.00
Sep 21, 2013	9:10	22	ATLANTIC OCEANSIDE	ADD	106.00	635.00
Sep 20, 2013	19:54	22	APPLEBEE S AJAX	MATCH	58.10-	529.00
Sep 20, 2013	19:54	22	FUELCO #01170	MATCH	93.99-	587.10
Sep 20, 2013	9:34	22	NATIONAL PARK TOURS	ADD	60.00	681.09
Sep 19, 2013	18:52	22	ATLANTIC OCEANSIDE	ADD	378.00	621.09
Sep 19, 2013	13:57	22	LUNENBURG VARIETY	ADD	91.00	243.09
Sep 18, 2013	21:27	22	FUELCO #01170	ADD	93.99	152.09
Sep 18, 2013	20:14	22	APPLEBEE S AJAX	ADD	58.10	58.10
Sep 13, 2013	19:53	22	SOUTHWEST AT WN	MATCH	419.60-	0.00
Sep 11, 2013	19:52	22	POHLCAT GOLF COURSE	MATCH	40.00-	419.60
Sep 11, 2013	12:37	22	SOUTHWEST AT WN	ADD	419.60	459.60
Sep 08, 2013	11:21	22	POHLCAT GOLF COURSE	ADD	40.00	40.00

Total secured 1.05 ↑ ↓

New Account

New Account Type

← → ↑ || 🔗 ⓘ ? @

FR (375) 12/16/13

CREDIT CARD INQUIRY FEATURES

In addition to regular transaction history and account inquiry features for credit card loans, there are some special inquiry screens available that are unique to credit cards and include things like amounts owed by charge type (purchases versus cash advances, for example) and statement history.

Credit Card Inquiry Screen (“CC Inquiry” from Phone Operator)

Session 0 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

Credit Card Inquiry

Account # CHERYL L Card # ***** OPEN ACTIVE STAT

Activity			Balance Info		
Last transaction	May 29, 2013	39.42	Credit limit	3,250.00	
Last payment	Oct 28, 2011	46.00	Current balance	3,250.00	
Payment due	Nov 28, 2011	65.00	Available balance	0.00	
Minimum payment		65.00	Delinquent	1 months 11 days	0
Partial		0.00	Amount delinquent	65.00	

Charge Type	Previous Balance	Payments	Purchases/Advances	Other	New Balance
PU-999	3,210.58	0.00	0.00	0.00	3,210.58
PU-001	0.00	0.00	39.42	0.00	39.42
CA-999	0.00	0.00	0.00	0.00	0.00
BT-999	0.00	0.00	0.00	0.00	0.00
TOTAL	3,210.58	0.00	39.42	0.00	3,250.00

To avoid finance charges on purchases pay 3,290.58 by 11/28/2011

History
Rates
Detail
Catch Up Calculator

CU (4415) 12/16/13

This sentence only applies if grace period is configured for all purchase buckets. Finance charges could apply for balance transfers or cash advance amounts.

Use **History** (F5) to see the Statement History screen (shown on Page 93). This is helpful when researching delinquency.

Use **Detail** (F10) to see a breakdown of total transactions posted under each charge type code. The screen shown on Page 66 will appear.

This screen appears when you use the “CC Inquiry” action code in Phone Operator, or when you click the Credit Card Inquiry button on the Account Inquiry screen for a credit card loan account.

This screen provides some general information about the credit card account. The bottom of the screen displays a list of charge type “buckets” against which purchases, cash advances, and/or balance transfers have been posted for this member.

“Detail” (F10) – PU999 charge type

This screen shows details for each of the charge type “buckets” on the previous Credit Card Inquiry screen. One charge type is displayed at a time.

Use Page Down and Page Up or click the arrow keys to display additional records.

Credit Card Inquiry OPEN ACTIVE STAT

Account # 630 CHERYL Card # *****

Charge type PU 999 Range to 99/99/9999 Locked Rate Status A

	Current	Prior	YTD	Charged	Paid
Prior balance	3,210.58	3,290.05	Periodic	330.57	332.87
- Payments	0.00	132.00	Tran F/C	0.00	0.00
+ Misc. adjustments	0.00	0.00	Fine	200.00	140.00
+ Purchases	0.00	20.00			
+ Transaction fin. charge	0.00	0.00			
+ Periodic F/C	0.00	32.53			
= New balance	3,210.58	3,210.58			
Fine	80.00	0.00			
Transfer other	0.00	0.00			
Paid by due	0.00	112.00			
Paid gross	0.00	112.00			
Periodic rate 000	11.900	11.900			
Cumulative 11/12/2011	38,526.96	99,761.55			
Days	12	31			
ADB	3,210.58	3,218.11			
Estimated finance charge	12.56				

Unpaid Current Prior

	Unpaid	Current	Prior
Periodic		32.53	2.30-
Tran F/C		0.00	0.00
Fine		80.00	20.00-

Paid to This Period

	Current balance	Prior balance	Periodic F/C	Tran F/C	Fine
Current balance	0.00	0.00	0.00	0.00	0.00
Prior balance	0.00	0.00	0.00	0.00	0.00
Periodic F/C	0.00	0.00	0.00	0.00	0.00
Tran F/C	0.00	0.00	0.00	0.00	0.00
Fine	0.00	0.00	0.00	0.00	0.00

History Rates

CU (4416) 12/18/13

Page Down to All Charge Types

This screen shows totals for all charge types. The ** indicates sum total of all charge types. Previous pages display individual charge type 'buckets'.

Credit Card Inquiry OPEN ACTIVE STAT

Account # 811 JOHN H MEMBER Card # *****8229

Charge type ** Range to Rate Status

	Current	Prior	YTD	Charged	Paid
Prior balance	187.55	0.95-	Periodic	41.23	57.12
- Payments	0.00	0.00	Tran F/C	2.00	0.00
+ Misc. adjustments	0.00	0.00	Fine	0.00	0.00
+ Purchases	200.00	188.50			
+ Transaction fin. charge	2.00	0.00			
+ Periodic F/C	0.00	0.00			
= New balance	389.55	187.55			
Fine	0.00	0.00			
Transfer other	0.00	0.00			
Paid by due	0.00	0.00			
Paid gross	0.00	0.00			
Periodic rate					
Cumulative					
Days					
ADB					
Estimated finance charge	0.61				

Unpaid Current Prior

	Unpaid	Current	Prior
Periodic		0.00	15.89-
Tran F/C		2.00	0.00
Fine		0.00	0.00

Paid to This Period

	Current balance	Prior balance	Periodic F/C	Tran F/C	Fine
Current balance	0.00	0.00	0.00	0.00	0.00
Prior balance	0.00	0.00	0.00	0.00	0.00
Periodic F/C	0.00	0.00	0.00	0.00	0.00
Tran F/C	0.00	0.00	0.00	0.00	0.00
Fine	0.00	0.00	0.00	0.00	0.00

History Rates

FR (4416) 12/18/13

The left side of the screen displays current month data and a snapshot of the account as of last month end. At the end of each month, when the billing cycle runs, the data moves from current to prior. Current month is dynamic and therefore a picture of activity on this account as it occurs. The right side of the screen, also dynamic, breaks out the two types of finance charges and balance information.

CREDIT CARD INQUIRY FOR MEMBERS THROUGH “IT’S ME 247”

In order to emphasize that your credit card program is a credit union product, credit card loans will be included along with all other account types in **It’s Me 247**. Members can check balances, make payments, and view status information at any time on line. If they have signed up for e-statements, they can even view their credit card statements online as well.

On the Account Summary page, credit card loans will be listed in a separate section just below all other loan types, primarily because of the difference in how the account number is displayed.

Account Summary

The screenshot shows the 'Account Summary' page for a VIP-GOLD member. The page is divided into several sections:

- Share accounts:** A table listing various accounts with columns for Account, Name, Available Balance, Actual Balance, Last Transaction, and Accrued Dividends.
- Loans:** A table listing loans with columns for Account, Name, Regular Payment, Amount Due, Due Date, and Balance.
- Credit Cards:** A table listing credit cards with columns for Account, Name, Regular Payment, Amount Due, Due Date, and Balance.

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SAVINGS	\$0.00	\$10.00	8/15/2013	\$0.00
110		\$483.51	\$483.51	10/18/2013	\$0.00
111	KIDS	\$4.00	\$4.00	10/15/2013	\$0.00

Account	Name	Regular Payment	Amount Due	Due Date	Balance
693	OVERDRAFT PROT	\$15.00	\$15.00	11/28/2013	\$482.76

Account	Name	Regular Payment	Amount Due	Due Date	Balance
866	VISA	\$25.00	\$25.00	11/28/2013	\$1,558.27

Loan Information

If a member has transactions that are pending, the Available Balance text will link to a screen listing the pending transactions.

This button will display transaction history on the Account Detail screen. (See following image).

This button will take the member to the Transfer Wizard where the member can make a payment on the loan.

The screenshot shows the 'Loan Information' page for a credit card account. The page is divided into several sections:

- Credit Card Information:** A section for account 866 -- VISA.
- Account Detail:** A table listing account details with columns for field name and value.
- Buttons:** Two buttons at the bottom: 'Account Detail' and 'Pay Now'.

Field Name	Value
Delinquent?:	No
Date Due:	11/28/2013
Amount Due:	\$25.00
Regular Payment:	\$25.00
Disbursement Limit:	\$1,600.00
Balance:	\$1,558.27
Pending Authorizations:	\$8.55
Available Amount:	\$33.18
Last Statement Balance:	\$1,583.00
Last Statement Date:	9/30/2013
Last Payment Amount:	\$100.00
Card Number:	*****

Account Detail

Success Credit Union HELP ? LOGOUT X

It's Me 247
Online Banking

Info Center | My Accounts | New Accounts | Pay Bills | eStatements | Go Mobile | Contact Us

My Account

Switch Account

Rewards

VIP-GOLD

Reward Points 1,830

Earned Last Month 230

Messages

Messages 933

Members

Place Your Vote!

ACCOUNT SUMMARY | I'M A VIP-GOLD MEMBER

Account Details

View history for:

866 - VISA

Show search options

Next

Transaction History for JAIMIE R MCTAGGART (account ending 11)

Date	Description	Amount	Balance
10/17/2013	CC SALES DRAFT KROGER	(\$18.62)	\$1,558.27
10/16/2013	CC SALES DRAFT MCDONALD	(\$6.35)	\$1,539.65
10/16/2013	CC SALES DRAFT MCDONALD	(\$1.06)	\$1,533.30

The Account Detail shows the full transaction description, including location, reference number, and other details from the credit card transaction.

Transfers can be made to and from the credit card account just like any other type of loan.

CREDIT CARD STATEMENTS

Credit card statements are produced each month by Sage Direct, Inc., CU*Answers' statement provider and are mailed along with regular member account statements. Sage works with CU*Answers and the credit union to format, print, and mail paper statements. Credit card statements are mailed in the same envelope as normal member account statements.

Refer to the "Credit Cards Configuration Guide" for important information about the importance of using Sage Direct for credit card statement processing.

E-statements are also available and can be accessed both by members via **It's Me 247**, as well as by credit union staff using the **F20-Statements** feature in both Member Inquiry and Phone Operator. E-statements will be produced in Text, HTML or PDF formats. For members only, the following screen will first appear:



The user simply clicks either Regular Accounts or Credit Card Accounts to proceed to the desired statement archives. (Teller Receipt Analysis may also be available.) Both use the standard retention period of 18 months.

A sample printed credit card statement is shown starting on the following page.

Sample Credit Card Statement



PO Box 427
Mt. Pleasant MI 48804-0427
(989) 773-5927 or toll free (866) 773-5927
www.ICCUonline.com



AUTO "AUTO"SCH 5-DIGIT 12345
000002487 02 AV 0.460
JOHN D SAMPLE
123 ANY STREET
ANYTOWN USA 12345-6789



0001
0002495

**** CREDIT CARD STATEMENT ****

Member Number 999999-850
VISA PLATINUM *****9999
Statement Date 4/30/2010
Payoff Amount **\$3,944.51**
Minimum Payment **\$119.00**
Payment Due Date 5/28/2010

Amount Enclosed \$

ISABELLA COMMUNITY CREDIT UNION

Your credit union is online, real time. When you make a deposit it is posted immediately. When you check your VISA balance with "It'sMe247" online access it's free and it's real-time. Online, real time for more than 20 years. Expect nothing less.

Summary of Account	
Previous Balance	4,056.56
Payments, Credits, Benefits	(-) 375.00
Purchases, Cash Adv, Bal Transfers	(+) 232.79
Finance Charges and Other Fees	(+) 30.16
Misc Adjustments	.00
New Balance	3,944.51

Available Credit	
Credit Limit	5,000.00
New Balance	3,944.51
Credit Available	1,055.49

Account Information	
Member Number	999999-850
VISA PLATINUM	*****9999
Statement Date	4/30/2010
Payoff Amount	\$3,944.51
Minimum Payment	\$119.00
Payment Due Date	5/28/2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$15 late fee and your APRs may be increased up to the Penalty APR of 15.900%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on this statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	12 years	\$5,181
\$125	3 years	\$4,509 (Savings=\$672)

If you would like information about credit counseling services, call 1-888-853-2227.

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Apr 09	Apr 08	CFOA *SPONSORSHIP	800-875-6564 , KS	30.00
Apr 09	Apr 08	RIC'S FOOD CENTER	MT PLEASANT , MI	35.28
Apr 12	Apr 09	MEIJER INC #69 Q	MT PLEASANT , MI	61.34
Apr 12	Apr 11	USPG 256440955208018	MT PLEASANT , MI	7.92
Apr 17	Apr 17	LANDSENDBUGINES8	800-338-2000 , WI	58.30
Apr 24	Apr 23	WEIGHTWATCHERS.COM	800-957-4293 , NY	39.95
Apr 26	Apr 26	AUTO. FUNDS TRANSFER	Transfer Acct: 999999-000	375.00 CR
Apr 30	Apr 30	FIN CHG PURCHASE		30.16

Total Fees Charged in 2010	\$.00
Total Interest Charged in 2010	\$ 129.75

Total Fees For This Period .00

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.02438 %	.03150 %	.02438 %
Annual Percentage Rate	8.900 %	11.500 %	8.900 %
Average Daily Balance	\$.00	\$.00	\$ 4,122.33

Finance Charges			
Interest Charges	\$.00	\$.00	\$ 30.16
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charge	\$.00	\$.00	\$ 30.16

037030100024953V0_480 P 5 3 H 0000126 00 0000001 1AAAA 01

CHANGING THE MINIMUM PAYMENT ON A CREDIT CARD ACCOUNT

There are two techniques for changing the minimum payment due on a credit card account, depending on whether the change should affect the current billing/statement period only or whether the change should take place starting in a future statement period.

CHANGING MINIMUM PAYMENT FOR THE CURRENT STATEMENT CYCLE

This technique lets you set a different minimum payment for the current payment cycle than what appeared on the printed statement the member received. This allows the member to pay this agreed-upon amount and the system will consider it to have satisfied the minimum payment due.

The change will affect the current cycle ONLY. See the following pages for instructions on using the Payment Changes feature to make a future and/or longer-term change (such as for a reaffirmation process or for a skip-a-pay program).

1. Access **Tool #15 Update Account Information**.

2. Change the amount shown in the *Schedule Payment* field to be the correct payment amount for the current cycle.
3. Use **Account Flag Maint** (F15) to display the screen shown on page 80.
4. Enter the correct minimum payment amount into the *Statement current minimum due* field and press Enter to save.

CHANGING MINIMUM PAYMENT FOR A FUTURE BILLING CYCLE

The “Payment Changes” feature in Misc. Loan Maintenance lets you specify the minimum payment amount that should be used for a credit card loan effective *for any month in the future*. For example, a change for a February payment must be made by end of month January.

This can be used to set a static payment amount on a credit card loan that has been through the reaffirmation process, where a certain payment amount has been negotiated with the member. It can also be used to set the payment amount of an individual loan to zero (\$0.00) for one or more months to allow you to offer a “skip-a-pay” program.

Refer to the “Credit Card Skip-a-Pay” booklet for more details on offering a membership mass-generated skip-a-pay program.

Miscellaneous Loan Maintenance (Tool #51), then “Payment Changes”

Session 0 CU*BASE GOLD Edition - Payment Change Identification			
Loan account #	811	MEMBER	JOHN M
Loan category	73	VISA CLASSIC	
Application #			
Effective date of change	Dec 31, 2013		
Payment amount	100.00		

Choose *Payment changes* and use Enter to proceed. Following are instructions for completing the payment changes screen for both a reaffirmation process (see below) or for a skip-a-pay program (see Page 76).

REAFFIRMATION: SETTING A SPECIFIC PAYMENT AMOUNT

Miscellaneous Loan Maintenance (Tool #51), then “Payment Changes”

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Payment Change/Summary/Add/Update

Loan account # 811 MEMBER, JOHN M
Loan category 73 VISA CLASSIC
Payment change date to add 00000000 [MMDDYYYY]

Change Date	Payment Amount

■ Change ■ Delete ↑ ↓

← → ↑ || ⌨ 🔗 i ? @ FR (4510) 12/18/13

1. Enter the date on which the change should take place and press Enter to proceed to the second screen. For a reaffirmation, you could enter today’s date to indicate when the change was negotiated or approved. The change will take place at the end of that month as part of the normal billing cycle. For example, if the date **12/31/13** is entered, the change would take effect at the end of December during the normal billing cycle.

Session 0 CU*BASE GOLD Edition - Payment Change Identification

Loan account # 811 MEMBER JOHN M
Loan category 73 VISA CLASSIC
Application #

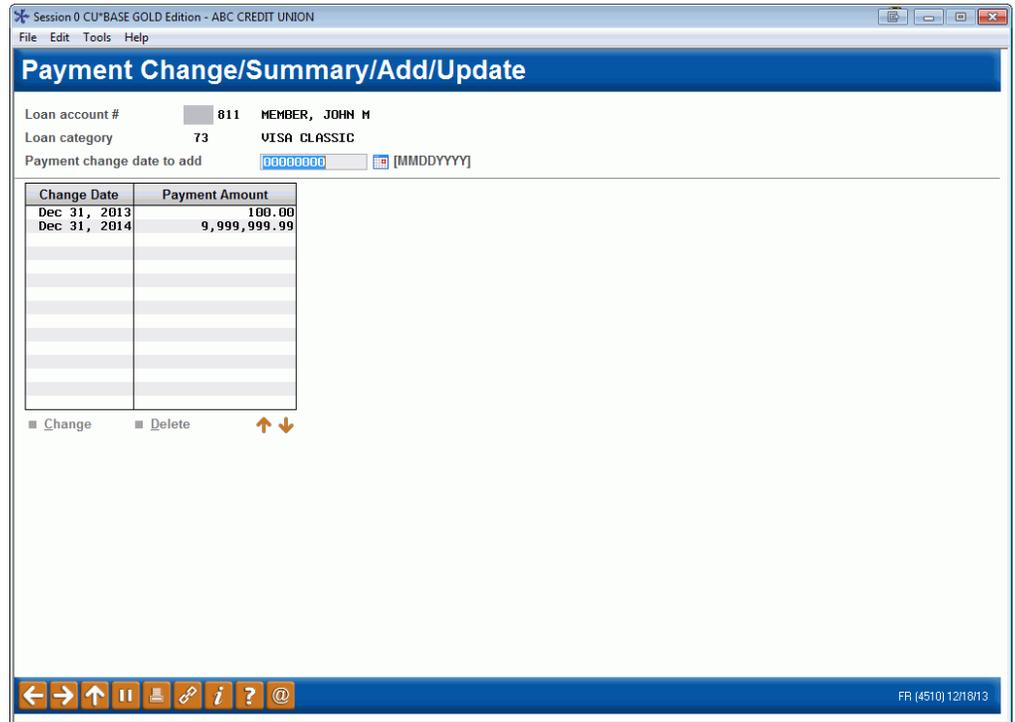
Effective date of change Dec 31, 2013
Payment amount 100.00

← → ↑ || ⌨ 🔗 i ? @ FR (2617)

2. On this second screen, enter the new payment amount. Press Enter to record the change and return to the first screen:

This payment will take effect as of the end of the specified month, and **will remain in effect until this record is deleted or another one is entered for a future date.**

3. If the new payment should be in place for only a certain period of time, you can repeat steps 1 & 2 above, entering the date when the system-calculated payment should start being used again with an amount of 9,999,999.99 (all 9s). Starting with that month, the system will take over and calculate the payment as usual from that point on.



In the previous sample, the member is being given a static \$100.00 payment each month from December 2013 through December 2014. In December 2014, the system-calculated payment will begin again:

Next, if this is also a delinquent loan, access the Update Account Information feature as shown below and make the following adjustments to prevent normal delinquency processing from altering the payment amount.

Update Account Information (Tool #20)

- Change the *Next payment* to the next cycle when the new payment should start.
 - Clear the *1st delinquent date* field.
 - Evaluate the *Delinq fine amt* - If not charging this fine, clear this field.
 - Evaluate the *Disbursement limit* - If the member's account is currently overline, increase the amount so it is no longer overline.
5. Use Enter to save all changes.

“SKIP-A-PAY”: SETTING A ZERO PAYMENT AMOUNT

Miscellaneous Loan Maintenance (Tool #51), then “Payment Changes”

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Payment Change/Summary/Add/Update

Loan account # 811 MEMBER, JOHN M
Loan category 73 VISA CLASSIC
Payment change date to add 00000000 [MMDDYYYY]

Change Date	Payment Amount

Change Delete ↑ ↓

← → ↑ || ⌨ 🔗 ⓘ ? @ FR (4510) 12/8/13

1. Enter the date on which the change should take place (any date in the current or future month) and press Enter to proceed to the second screen. The change will take place at the end of that month as part of the normal billing cycle. For example, if 12/31/13 is entered, the change would take effect at the end of December during the normal billing cycle.
2. On this second screen, leave the Payment amount field blank (for a 0.00 payment)....

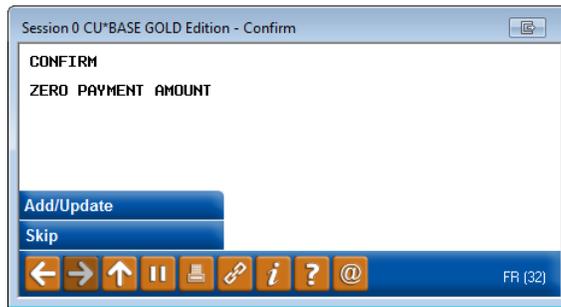
Session 0 CU*BASE GOLD Edition - Payment Change Identification

Loan account # 811 MEMBER JOHN M
Loan category 73 VISA CLASSIC
Application #

Effective date of change Dec 31, 2013
Payment amount 0.00

← → ↑ || ⌨ 🔗 ⓘ ? @ FR (2617)

...and press Enter. The following confirmation window will appear:

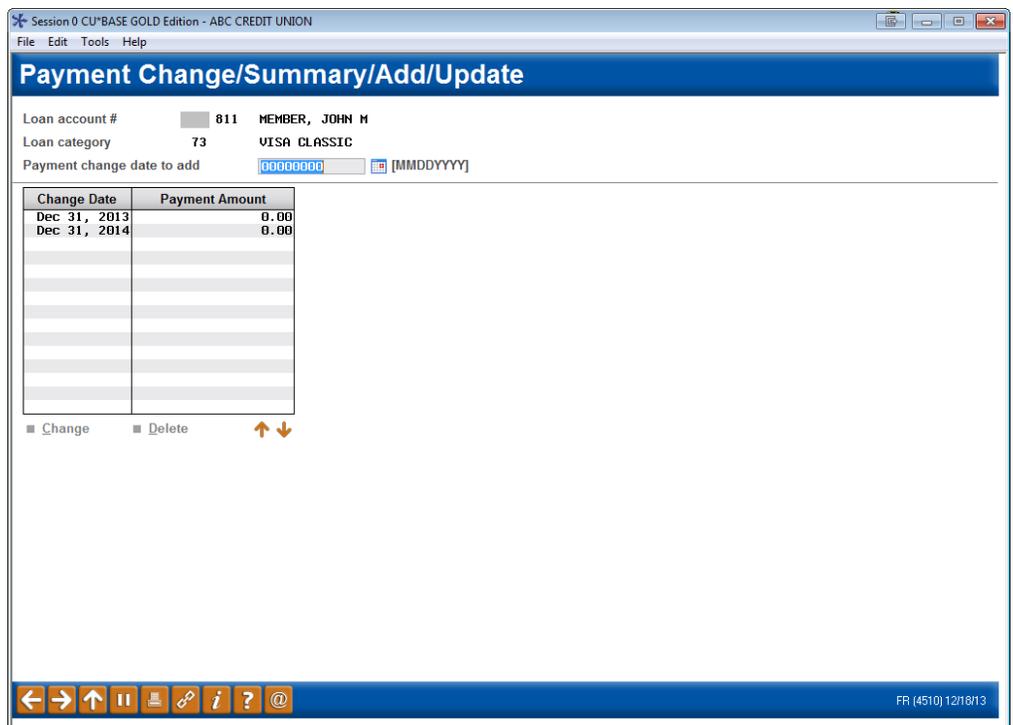


- To confirm the zero payment amount, use **Add/Update** (F5). The initial screen will reappear.

This zero payment will take effect as of the end of the specified month, and **will remain in effect for ONE PAYMENT CYCLE ONLY**.

- Repeat steps 1-3 for any additional months for which the member should not be charged a payment.

In the example below, the member is being granted a zero payment amount for both the December and January billing cycles. The normal system-calculated payment amount will begin again with the February statement/billing cycle.



- Finally, if this loan also happens to be delinquent, you must also make the following adjustments to the account to prevent normal delinquency processing from altering the payment amount:

Update Account Information (Tool #20)

- Change the *Next payment date* to the next cycle when the new payment should start.
 - Clear the *1st delinquent date* field.
 - Evaluate the *Delq fine amt* - If not charging this fine, clear this field.
 - Evaluate the *Disbursement limit* - If the member's account is currently overline, increase the amount so it is no longer overline.
6. Use Enter to save all changes.

RETURNING TO THE SYSTEM-CALCULATED PAYMENT AMOUNT

For a skip-a-pay (\$0.00) payment change, the system will only use the zero payment amount for one payment cycle. You must create multiple records (as described on the previous pages) in order to set a zero payment for more than one month. This is to prevent you from setting a zero payment and forgetting to restart the system-calculated payment after the skip-a-payment term is over.

However, with a reaffirmation, the new payment you specified will stay in place until you enter another record with a future date and different payment amount, or delete the record, or enter a new record with an amount of 9,999,999.99 (all 9s). Starting with that month, the system will take over and calculate the payment as usual from that point on. (See the sample shown on Page 74).

ADVANCED CREDIT CARD MAINTENANCE

There are occasions when changes must be made on accounts that are performed through automated processes. Through Advanced Card Maintenance, updates are allowed for some of these fields.

CAUTION: While CU*BASE provides manual update capabilities, the effects of these changes are critical. They affect the status, accruals, and billing process of the credit card account. **Contact a Client Service Representative for assistance.**

MAINTAINING ACCOUNT INFORMATION

Update Account Information (Tool #20)

The screenshot shows the 'Account Information Update' window with the following data:

Account #	846	Loan category	79	Last maintenance date	Nov 13, 2013
MARY M MEMBER		Loan officer	CC	Current balance	0.00
123 MAIN STREET				Secured balance	0.00
ANYCITY MI 49000				Credit Reporting Information	
G/L account	705.40	Loan type	Open-End	Insurance expiration	00000000
Check digit	5	Payment frequency	M	Original term	000
Purpose code	52	Process type	U	Remaining term	000
Security code	07	Interest rate	0.000	Original amount	0.00
<input checked="" type="checkbox"/> Allow teller disbursement		Interest payment code	P	Rebate amount	0.00
<input type="checkbox"/> Member loan coverage		Interest calc code	5	1st delinquent date	000000
ECOA	2	Variable interest		<input type="checkbox"/> No delinquency notices printed	
1st payment	Nov 28, 2013	Next interest calc	0013	Freeze	0 = All Activity Allowed
Next payment	Nov 28, 2013	Delinq control	1 Pmt/Period	<input checked="" type="checkbox"/> Freeze placed by delinquency monitoring	
Day of next pmt	28	# of times delinquent	000	Statement indicator	0
Interest date	Nov 13, 2013	Delinquency fine	7	<input type="checkbox"/> Passbook process ID	
Amort/maturity	Oct 28, 2033	# of extensions	000	<input type="checkbox"/> Write off ID	
Review date	Nov 30, 2016	Delinq fine YTD amt	0.00		
Date open	Nov 13, 2013	Delinq fine amount	0.00		
Scheduled payment	20.00	YTD interest paid	0.00		
Disbursement limit	5,000.00				
Last disbursed bal	0.00				
Partial payment	0.00				

Buttons at the bottom: Scan e-Document, View e-Document

Navigation icons: Back, Forward, Home, Stop, Refresh, Print, Help, Search, etc.

FR (2453) 12/17/13

From this screen, you can perform two types of account maintenance.

NOTE: This is also where the *Review Date* can be updated to match the expiration period on the card. See Page 39 for more information about card expiration.

- ◆ **Account flag maintenance** (*Acct Flag Maint* (F15)) which affects data such as delinquency and overline counts, good standing counts, and current minimum payment due. See the screen shown on page 80.
- ◆ **Charge type maintenance** (*Chg Type Maint* (F16)) which affects data directly related to rates on the credit card account. See the screen shown on page 83.

MAINTAINING ACCOUNT FLAGS

This feature is used in rare cases where certain settings on the account need to be adjusted, or when the minimum payment amount needs to be changed for the current billing cycle (see Page 71 for complete instructions).

This is a powerful feature that can cause problems if not used correctly. Please contact a Client Service Rep. for assistance.

Update Account Information (Tool #20), then “Acct Flag Maint” (F15)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Advanced Card Maintenance Account

Account #
 Category

Lock rates
 Prior balance paid
 Minimum payment paid

Overlimit count
 Overlimit seq days
 Overlimit max days
 Past due max days
 Good standing count
 Current delq. fine

Statement Information

Statement date
 Due date
 Statement balance
 Statement unpaid minimum due
 Statement current minimum due
 Statement overline
 Statement print minimum payment
 Min ID flag
 Overrides

Skip

FR (1717) 12/17/13

Field Descriptions

Field Name	Description
Lock rates	At account level, rates can't be changed when this flag is turned on. When a mass update is done for the entire portfolio, the rate on this card will be protected. This applies to variable rate changes as well.
Prior balance paid	Prior balance paid – entire balance on the statement at the time the billing cycle ran. If they paid the balance to zero this checkbox will be checked.
Minimum payment paid	This checkbox is checked if the minimum payment was paid by the due date.
Overlimit count	The number in this field is the total number of days in the current cycle that this card was overlimit. If the number in this count is greater than 1, the system looks at the loan category configuration to determine the amount to charge for the overlimit, if any. The number resets to zero when the monthly statement cycle runs.
Overlimit seq days	If the account is currently overlimit, this count will track the number of <i>consecutive</i> (sequential) days the account has

<i>Field Name</i>	<i>Description</i>
	<p>been overlimit. This is evaluated every day, and reset to zero whenever the account is not overlimit anymore.</p> <p>This number is NOT reset to zero at statement cycle time, so that the system can track a person who was overlimit across a month end (such as on the 30th, 31st, 1st, 2nd, etc.).</p>
Overlimit max days	This is the greatest number of <i>consecutive</i> days the account was overlimit for this period. The number is reset to zero when the monthly statement cycle runs.
Past due max days	The number in this field is the number of days the card has been past due at the time the current month billing cycle runs. The number of days accumulates from when the first payment is due. The system looks to see if the loan is still past due after your payment and continues to determine whether it's been paid yet. Max number can be 999.
Good standing count	<p>This number represents the number of months in a row the account has been neither late nor overlimit. Can be a positive or a negative number. The number is calculated at cycle time, at which time 1 is either added or subtracted depending on the account status.</p> <p>This count is used to determine when the normal rate should be resumed, in cases where the member's rate was changed to the penalty rate after going overlimit or delinquent. (Penalty rate settings are configured in the loan category.)</p>
Current delq. fine	The dollar amount that was added this billing cycle. Any amount in this field will print on the member statement.
<i>Statement Info</i>	
Statement date	The date of the last billing cycle run.
Due date	The date on which this loan is due.
Statement Balance	The card balance at the time the monthly billing cycle ran.
Statement Unpaid minimum due	If the minimum payment was not paid in a prior month, those amounts accumulate in this field each month.
Statement current minimum due	<p>Enter a different amount into this field if you wish to record a different minimum payment amount for the <u>current</u> month's billing cycle, even though the member's statement may have had a different minimum on it. This allows the member to pay this agreed-upon amount and the system will consider it to have satisfied the minimum payment due.</p> <p>Changes to this field will cause the <i>Min ID flag</i> to appear as M, even if you change the amount back to its original setting.</p> <p>IMPORTANT: You must also change the <i>Schedule pmt</i> amount on the Account Information Update screen for this change to work properly. See Page 71 for instructions.</p>
Statement overline	If there is an amount in this field, the balance on the card exceeded the card limit at the time the billing cycle ran.
Statement printed minimum payment	The amount in this field is the amount that was printed on the billing statement.
Min ID flag	This flag is used to indicate when the <i>current</i> minimum amount due is different from what the normal calculated amount would be, for one of the following reasons:

<i>Field Name</i>	<i>Description</i>
	<p>M - Amount was changed Manually by changing the <i>Current minimum due</i> amount on <u>this</u> screen. Affects the current payment cycle only.</p> <p>O - Amount was overridden using the Payment Change feature (MNLOAN #5, see Page 71). Remember that this type of change could affect multiple future payment cycles as well.</p> <p>Z - Zero payment amount (“skip a pay”) was entered using the Payment Change feature (MNLOAN #5, see Page 76). Each zero-payment record affects one cycle only.</p> <p>NOTE: This flag relates to <i>now</i>; the <i>Overrides</i> flag described below relates to a <i>future</i> month.</p>
Overrides	<p>Y - Means a pending payment change override was set up (to set up a different payment amount in an upcoming cycle, such as a skip a pay or reaffirmation), but is not in place yet.</p> <p>For a reaffirmation, this will appear Y until the record is removed or a new record takes effect with an amount of all 9s (see Page 74).</p> <p>N - Means there are no pending changes to the payment amount.</p> <p>NOTE: This flag relates to a <i>future</i> month; the <i>Min ID flag</i> described above relates to <i>now</i>.</p>

MAINTAINING CHARGE TYPE INFORMATION

This feature is used in rare cases where certain settings on the Charge Type record for a specific account need to be adjusted. This sometimes is needed is an Account Adjustment is not done correctly.

This is a powerful feature that can cause problems if not used correctly. Please contact a Client Service Rep. for assistance.

“Chg Type Maint” (F16)

Charge Type	Sequence	Start	End	Rate	L	O	Description
BT	999	0000000000	9999999999	10.900			BALANCE TRANSFER
CA	999	0000000000	9999999999	10.900			CASH ADVANCE
PU	999	0000000000	9999999999	10.900			PURCHASE

Select the charge type to be maintained and press Enter or click Maintenance:

Session 0 CU*BASE GOLD Edition - CU*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

Advanced Card Maintenance

Charge Type

Account #

Category

Charge type Description

Range To

Paid gross

Paid by due

Cumulative date Cumulative days

Cumulative Avg daily balance

Skip

← → ↑ ↓ ⏏ 🔗 ⓘ ? @

CU (1718) 12/17/13

See the “Field Descriptions” below for a description of the various settings that can be changed on the charge type record for this loan.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Charge type	Identifies the type of charge record = PU, CA, BT
Description	The description associated with this charge type as set up in loan configuration.
Range	The date range during which this charge type is effective. The field is defined in configuration.
Paid gross	The amount that has been paid on this loan within this billing cycle up to the current date. The number in this field moves to paid by due when a payment is received before the statement due date.
Paid by due	This is the amount received as payment on this account on or prior to the due date. Any amount received after the due date will stay in Paid gross.
Cumulative date	Each night that the billing cycle runs, this date field is populated and cannot be changed.
Cumulative days	The number of days in the billing cycle.
Cumulative	This is the aggregate amount of all debits and credits for this loan. Cumulated throughout the month, it is cleared at billing cycle time then immediately starts over.
Avg. daily balance (ADB)	This is the amount derived when the formula for calculating the ADB is performed.

CHANGING THE LOAN CATEGORY OF A CREDIT CARD

Use this function to change the loan category on a credit card loan, in order to apply new configurations (ie, a new rate) to a credit card loan. The "Change Loan Category" function will evaluate the credit card loan, look for any restrictions that would prevent the loan category from being changed, such as a Write-off, and then take the steps to assign the new category configurations to the existing loan. Loan category is stored on the credit card loan card loan with the charge type buckets, meaning that there is no clean up when a loan category is moved – the old buckets retain their payoff rate even after the new category is established, and you will be able to differentiate between the previous buckets and the new buckets at a glance in the credit card inquiry screen. Follow the steps below to update the credit card loan category.

Account Information Update for LOC Account

Select the button to Change Loan Category.

1. Access the member's loan account via **Tool #20 Update Account Information**
2. Select "Change Loan Category" which will display the following screen.

Change Credit Card Loan Category

Session 0 CU*BASE GOLD - RELEASE CONTROL CREDIT UNION
File Edit Tools Help

Change Credit Card Loan Category

Account #

New loan category code Current loan category **89 VISA PLATINUM**

Loan Category Codes Associated With This BIN

Loan Category	Description
42	SIMPLY PLATINUM
43	SIMPLY PLATINUM
62	SIMPLY PLATINUM
63	SIMPLY PLATINUM
64	SIMPLY PLATINUM
65	SIMPLY PLATINUM
66	SIMPLY PLATINUM
67	SIMPLY PLATINUM
68	SIMPLY PLATINUM
69	SIMPLY PLATINUM
70	SIMPLY CLASSIC
71	CREDIT CARD
72	CREDIT CARD
73	CREDIT CARD
74	CREDIT CARD
75	CREDIT CARD
87	VISA PLATINUM
88	VISA PLATINUM
90	MC CLASSIC

Select ↑ ↓

(5108)

- From this screen, highlight or enter the new loan category code and choose "Select"

Change Credit Card Loan Category

Session 0 CU*BASE GOLD
File Edit Tools Help

Change Credit Card Loan Category

Account #

Current balance **2,363.17** Amount delinquent **0.00**
Disbursement limit **4,000.00** Available balance **1,636.83**

Current Card				New Card			
Loan category	63	SIMPLY PLATINUM		Loan category	42	SIMPLY PLATINUM	
Finance charges earned G/L	112.28			Finance charges earned G/L	112.25		
Current loan category G/L	702.68			Current loan category G/L	702.68		
<input type="checkbox"/> Move old balances to new rate							

Current Card Detail					New Card Detail			
Charge Type	Category	Balance	YTD History	Rate	Charge Type	Category	Rate	
BT	997	63	0.00	9.990	BT	997	42	7.990
CA	997	63	0.00	9.990	CA	997	42	7.990
PU	997	63	2,363.17	9.990	PU	997	42	7.990
BT	998	63	0.00	11.990	PU	999	42	6.990
CA	998	63	0.00	11.990				
PU	998	63	0.00	11.990				
PU	999	63	0.00	7.990				

↑ ↓

i ** Any rate overrides will need to be re-added after moving balance to new rate. **

Update	Credit Card Inq	Current Ln Category	New Ln Category	Officer
<input type="text"/>				

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4. Here, CU*BASE compares the current configurations and rate buckets with the buckets and configurations of the new loan category.

Moving Balances to the New Rate (Optional)

In the screen noted above, you can select to move balances from the current loan category to the newly selected loan category. Select the box to move the balances before selecting the Update function. Some caveats to this process are as follows:

- a) Any existing rate overrides (promotional buckets) will need to be re-added after moving the balances, and the balances will have to be manually adjusted to the new loan category/rate.
 - b) Any buckets that do not exist on the new loan category will remain in the current loan category unless moved manually.
 - c) When viewing the rate buckets following the move, you will still see buckets that exist in the previous loan category.
5. Select your options to move balances or not, and then use the Update (F5) when ready to complete the change.

Button Descriptions

<i>Button Name</i>	<i>Description</i>
Update (F5)	This button will apply the credit card loan category change. USE CAUTION: there is no confirmation screen following the update when moving to a lower rate (you will be warned if the new loan category rate is higher, please review your credit union's policy in accordance with the Credit Card Act when completing this action), after selecting update, CU*BASE will return directly to the previous Account Information Update screen.
Credit Card Inq (F10)	This button will take you to the credit card inquiry screen of the credit card loan, showing current configurations.
Current Ln Category (F11)	This button will take you to a view-only inquiry of the loan category configurations for the current loan category assigned to the credit card loan.
New Ln Category (F12)	This button will take you to a view-only inquiry of the loan category configurations for the new loan category assigned to the credit card loan.
Officer (F14)	This window shows all of the employees that have been assigned responsibility for this loan.

CREDIT CARDS AND YOUR COLLECTIONS EFFORTS

UNDERSTANDING DELINQUENCY MONITORING FOR CREDIT CARDS

Although credit cards are very similar to other types of loans when it comes to servicing tasks such as making payments and posting transactions, they require very different methods for calculating things like delinquency fines and amount past due. This is primarily due to the unique aspects of the Average Daily Balance (ADB) finance charge calculation used on these types of loans.

With the ADB calculation, finance charges are calculated once each month, and then they are added to the balance of the account, similar to the average daily balance method of calculating dividends on share accounts. Unlike other loans, there is no daily interest accrual and the existing *Accrued Interest* and *YTD Interest Paid* fields are irrelevant for these types of loans.

Because finance charges are added to the loan balance, additional history records must be maintained on these loan types in order to track a member's delinquent status. Where this comes into play is primarily when a delinquent member makes payments to *catch up* a delinquent loan. Here's why:

On a normal loan, CU*BASE can extrapolate the number of payments past due using the regular payment amount, so that when the member pays a certain amount, the system can figure out how many payments that amount represents.

For example, say a car loan with a \$100 payment is three months past due. When the member finally submits a payment of \$300, the system divides the regular payment amount into that total and knows that this represents three full payments (for simplicity's sake, assume there aren't any fines this time!).

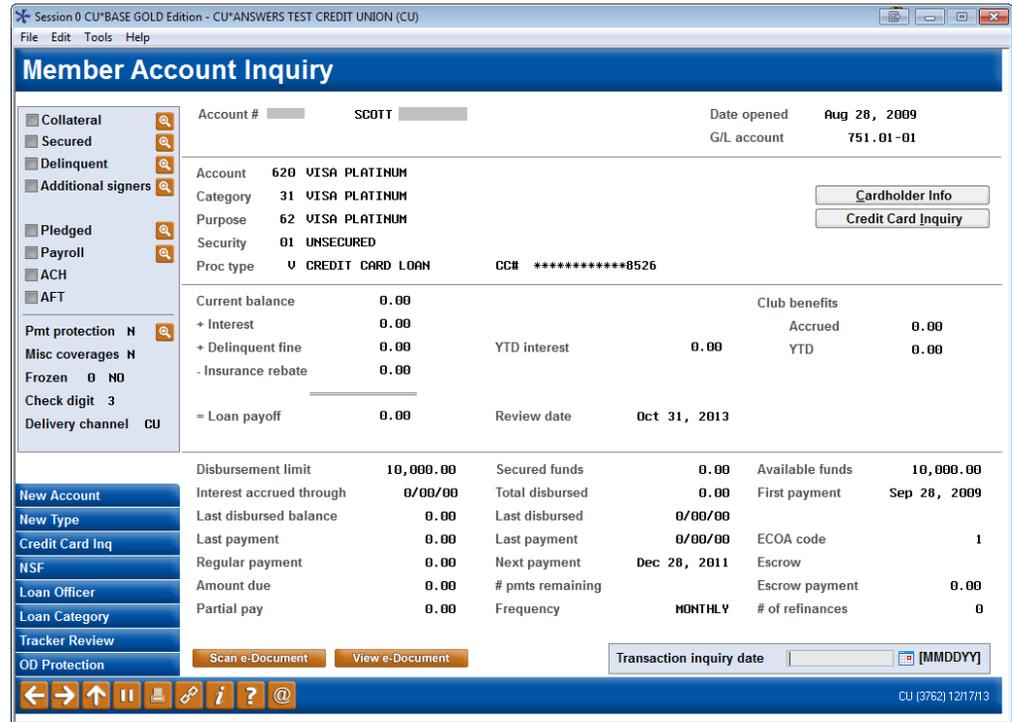
But with a credit card loan, one month's minimum payment might be \$50, and the next month's might be \$55 (because of additional finance charges added), and the next month \$250 (because of finance charges and an additional purchase that was posted). If this loan was past due, and the member paid \$105, does that represent the 2 earlier payments being caught up or just a little bite out of the most recent payment due? Without a history showing these three individual payment amounts, it would be impossible for CU*BASE to tell.

That's why the credit card Statement History tracking feature was created; to allow CU*BASE to look at each month's minimum payment as reported to the member on his statement, and calculate based on that amount exactly what to do when payments are made on delinquent loans.

Statement Due Date vs. Next Payment Due Date

Once a month when the billing cycle occurs, ***regardless of how delinquent that member's loan is***, the statement will always show the member when

he or she needs to send a payment. The actual due date on the loan account record will not automatically move ahead until the **Amount Due** is satisfied. This dual treatment of the due date is necessary for accurate credit reporting and producing a monthly statement printed with a next due date.



The next payment date on the loan account record will not automatically move ahead until a full payment is received to satisfy the amount due. This dual treatment of the due date is necessary for accurate credit reporting and producing a monthly statement printed with a next due date.

For this reason, CU*BASE retains the *Statement Due Date* field on the member’s loan, in addition to the existing *Next Payment Date* field. The statement due date gets updated every billing cycle. Similar to other types of loans, the next payment date is moved forward only when payments are made, in order to track for delinquency.

When a payment is made on a delinquent credit card loan, the system looks at the minimum payment amount for all previous months and automatically “bumps” the next payment due date forward one month for every full payment that is satisfied. If there is enough to satisfy the minimum payment amounts reported on the member’s previous two statements, for example, the next payment date would be bumped forward two months.

Any leftover funds that aren’t quite enough to satisfy another full payment will be stored in the *Partial Payment* field. The next time a payment is made, the system will use this amount to help determine how many months the Next Payment Due Date should be moved ahead.

DELINQUENCY FINES (OR LATE PAYMENT FEE)

Similar to other types of loans, fines are not actually considered part of the loan balance until a payment is applied. At that time the appropriate portion

of the payment is automatically applied to satisfy the fine first. When a credit card loan is past due, CU*BASE determines how many days it's past due and uses the delinquency fine code configuration (MNCNBF #23) to calculate when to add the late fee and how much to charge. A delinquent condition is resolved only when all outstanding minimum payments plus late fees are paid. Once a loan passes its maturity date, the delinquency monitoring programs won't change the minimum payment due to the entire loan amount due like other types of loans.

A late payment fee cannot be larger than the minimum payment as calculated with each billing cycle. (This is shown on the Statement History Detail screen in the column heading *Current Min Due*.)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION
File Edit Tools Help

Statement History

Account #

Grace amount	0.00	Delinquency #		Amt delq	0.00
1st delinquent		Delinquent months		+ Fine amt	0.00
Next payment date	Oct 28, 2013	Delinquent days		= Amt due	0.00
Next payment amount	25.00				

Billing Date	Due Date	Min ID	Balance	Prev Unpaid Min Due	Current Min Due	Overline	Minimum Payment
Sep 30, 2013	Oct 28, 2013		187.55	0.00	25.00	0.00	25.00
Aug 31, 2013	Sep 28, 2013		0.95	0.00	0.00	0.00	0.00
Jul 31, 2013	Aug 28, 2013		0.95	0.00	0.00	0.00	0.00
Jun 30, 2013	Jul 28, 2013		0.95	0.00	0.00	0.00	0.00
May 31, 2013	Jun 28, 2013		0.95	0.00	0.00	0.00	0.00
Apr 30, 2013	May 28, 2013		0.05	0.00	0.05	0.00	0.05
Mar 31, 2013	Apr 28, 2013		12.25	0.00	12.25	0.00	12.25
Feb 28, 2013	Mar 28, 2013		2,576.46	0.00	78.00	0.00	78.00
Jan 31, 2013	Feb 28, 2013		2,562.89	0.00	77.00	0.00	77.00

If the fine is greater than the minimum payment, CU*BASE will assess the amount of the minimum payment as the fee amount. For example, if the configured late payment fee is \$35 and the member's minimum payment is \$20.00, the fine assessed will be \$20.00.

LATE PAYMENT FEE

A late payment fee is a configurable penalty charged if payment is received after the due date on the statement. Also referred to as a **delinquency fine**. These are handled the same way as all other CU*BASE loans and are controlled by **Tool #464 Loan Fines Configuration**.

A late payment fee cannot be larger than the member's scheduled minimum payment. If the fine is greater than the minimum payment, CU*BASE will assess the amount of the minimum payment as the fee amount. For example, if the configured late payment fee is \$35 and the member's minimum payment is \$20.00, the member will be assessed a \$20.00 late payment fee. If, however, the member's minimum payment is \$22.00, then the member's late payment fee will be \$22.00.

GRACE PERIOD

A grace period is a configurable period during which finance charges are not assessed, assuming **the full loan balance is paid** by the due date. This configuration is *Charge Type* specific and is found in **Tool #907 Update Online Rate/Charge Types**. Although many credit card programs do not offer a grace period for cash advances or balance transfers, CU*BASE lets you specify which charge types use a grace period and which do not.

Stated another way - members qualify for a grace period for charges made in a selected month if they have paid **in full the loan balance** for the previous billing cycle. Otherwise, they do not qualify.

For example, if a member does not pay the purchase balance for the May billing cycle in full by June 25th, the member is not eligible for the grace period with respect to purchases made during the June billing cycle, regardless of whether the consumer pays the purchase balance of the June billing cycle in full by July 28th.

If a grace period is used, periodic finance charges will not be assessed for new charges if the full amount of the current cycle's New Balance is posted by the payment due date and the Previous Balance on the credit card account was zero or was a credit balance.

Here is an example using just one Charge Type for simplicity:

Example:

MAY:

May 28th Paid prior April loan balance by May due date.

May 29th Purchase of \$100.00
Balance = \$100.00

May 31 Ending balance = \$100.00

JUNE:

Jun 1 Balance = \$100.00

Jun 2 Purchase of \$200.00
Balance = \$300.00

June 28th Paid the full \$100.00 May lending loan balance

June 30 Ending balance = \$200.00

Because the member paid full April statement balance by May 28th due date, grace will apply to the 200 purchases in June.

No Finance Charge as the Purchase on June 2 is a current cycle purchase – Grace applies

JULY:

July 1 Beginning balance = \$200.00

July 28 Payment of \$100
Balance = \$100.00

July 31 Balance = \$100.00

Finance Charges are calculated **going back to July 1** based on a recalculated accumulated daily balance of \$100.00 through July 31.

AUGUST:

The Grace Period does not apply until the full loan balance is paid in full by the current billing cycle due date. Finance charge for August will calculate as normal.

COLLECTIONS INQUIRY FOR CREDIT CARD LOANS

Work Collections (Tool #982)

Coll ID	Contacted		Account #	Memo Type	Name	Type	Months	Days	Last Payment/Deposit	Date of Payment/Deposit
	Yes	Mo/Day								
XX			645	PP		DELQ		8	105.05	Oct 11, 2013
XX			645	LM		DELQ		17	100.00	Oct 16, 2013
XX		Dec 22	110	LM		NEG+		2	0.05	Oct 17, 2013
Z8		Aug 26	900	LM		DELQ		20	150.00	Sep 12, 2013
Z8		Sep 17	900	PP		DELQ		20	238.00	Sep 19, 2013
Z8		Sep 17	900	PP		QURL			238.00	Sep 19, 2013
Z8		Oct 26	110	LM		NEG+		8	200.00	Oct 15, 2013
XX			646	LM		DELQ		8	0.30	Sep 30, 2013
Z3			645			DELQ		13	0.30	Jun 30, 2013
Z3			866			DELQ		3	411.73	May 03, 2013
Z3			900			DELQ		20	0.02	May 03, 2013
Z3			900			QURL		4	0.02	May 03, 2013
Z3			900			DELQ		20	0.02	May 03, 2013
Z3			900			QURL		4	0.02	May 03, 2013
Z3			900			DELQ		20	0.02	May 03, 2013
Z3			900			QURL		4	0.02	May 03, 2013
38		Oct 16	610	CL		DELQ		1	300.00	Oct 17, 2013
38		Oct 16	611	CL		DELQ		1	500.00	Sep 19, 2013

Credit card loans will be shown in your collections list just like all other types of delinquent loans, and are worked using the same techniques. Use the **Work Member** (so you can record comments) and **Inquiry** from which you can access the Delinquency window as well as statement history, which is helpful when tracking a member's delinquent amounts over time. See the sample screens shown below.

VIEWING ACCOUNT DELINQUENCY INFORMATION

To display information about a delinquent credit card account, access Account Inquiry (sample shown on Page 58). If the account is delinquent, the screen below will automatically appear.

Loan Account Inquiry - Lookup next to Delinquency” (F23)

Session 0 CU*BASE GOLD Edition - Payment Information

Use the Reporting History feature to see a history of credit bureau reporting for this loan, showing each time the loan was reported to the bureau(s).

View Credit File
History
Reporting History
Catch Up Calc
CPI History

CU*TIP: Use **Catch-up Calc** (F11) to help a member figure out what payment needs to be made to catch up a delinquent credit card account. See Page 53 for details.

Delinquency Details				Credit Report Information	
Fine ID	7	VISA CREDIT CARD LATE FEE		Credit report #	0049641
Control	P		Sep 28, 2013	Report date	Mar 28, 2008
Notice level	5	Fines paid	225.00	Bureau	TransU
Delinquent interest due			0.00	Risk score	0615
Actual # of days delinquent			141	MDS score	0000
Months	2	Days	20	# times	17
1st date delinquent	May 01, 2012	# pmts	3	CU risk level	X
Amount Due			Regular Payment Information		
Amount delinquent	206.00		Regular payment	68.00	
Fine amount	25.00		Escrow transfer	0.00	
Amount due	231.00		Total payment	68.00	
Partial payment	0.00		Next payment day	25	Date Jul 28, 2013

From here, use **History** (F5) to display a record of the balance and minimum payments calculated for each statement billing cycle:

Statement History (“History” (F5) from the Delinquency Info window)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Statement History

Account # 811

Grace amount 0.00

1st delinquent Dec 17, 2013 Delinquency # 1

Next payment date Oct 28, 2013 Delinquent months 1

Next payment amount 20.00 Delinquent days 18

Amt delq	25.00
+ Fine amt	0.00
= Amt due	25.00

Billing Date	Due Date	Min ID	Balance	Prev Unpaid Min Due	Current Min Due	Overline	Minimum Payment
Sep 30, 2013	Oct 28, 2013		187.55	0.00	25.00	0.00	25.00
Aug 31, 2013	Sep 28, 2013	M	0.95	0.00	0.00	0.00	0.00
Jul 31, 2013	Aug 28, 2013		0.95	0.00	0.00	0.00	0.00
Jun 30, 2013	Jul 28, 2013		0.95	0.00	0.00	0.00	0.00
May 31, 2013	Jun 28, 2013		0.95	0.00	0.00	0.00	0.00
Apr 30, 2013	May 28, 2013		0.05	0.00	0.05	0.00	0.05
Mar 31, 2013	Apr 28, 2013		12.25	0.00	12.25	0.00	12.25
Feb 28, 2013	Mar 28, 2013		2,576.46	0.00	78.00	0.00	78.00
Jan 31, 2013	Feb 28, 2013		2,562.89	0.00	77.00	0.00	77.00
Dec 31, 2012	Jan 28, 2013		2,626.53	0.00	79.00	0.00	79.00
Nov 30, 2012	Dec 28, 2012		2,794.64	84.00	84.00	0.00	168.00
Oct 31, 2012	Nov 28, 2012		2,778.88	0.00	84.00	0.00	84.00

This “M” shows if the minimum payment was different from the system-calculated amount for that payment cycle. See Page 81 for a list of the codes that might appear here.

This screen shows a historical record of the balance, minimum payment amount, and other details from each credit card statement billing cycle. These amounts are used by CU*BASE when payments are made on delinquent loans to determine which payments are being caught up.

Minimum payments are calculated according to the parameters in the loan category configuration. For example, your Visa Classic program may calculate the minimum payment as 1% of the average daily balance.

On this screen, the Minimum Payment column comprises a total of the amounts shown in the following columns:

$$\begin{array}{r} \text{Previous Unpaid Minimum Due} \\ + \text{Current Minimum Due} \\ + \text{Overlimit}^* \\ \hline = \text{Minimum Payment} \end{array}$$

*NOTE: Loan category configuration determines whether the overlimit amount is to be added to the minimum payment amount but it is not required.

USING LOAN DISBURSEMENT TO POST CREDIT CARD TRANSACTIONS

Disburse Member Loan Funds (Tool #50)

Account: -811 JOHN M. MEMBER
 SSSN/TIN: [REDACTED]
 Opened: Nov 22, 2002
 Matures: Dec 31, 2030

Loan Details

Category: 73 VISA CLASSIC
 Security: 40 SIGNATURE
 Purpose: 36 VISA
 Process type: U CREDIT CARD LOAN

Total disbursed: 187.55
 Disbursement limit: 5,000.00
 Tran F/C: 0.00
 Charge type: CA 003 Trx Chg

Disbursed By	Amount	Account/Check #	IRA/HSA	Session Totals
Cash	0.00			Cash 0.00
CU check	0.00			C/U check 0.00
				Draft payable 0.00
Member transfer	0.00			Member transfer 0.00
G/L transfer	0.00			G/L transfer 0.00
				Net available 4,812.45

Pay to the order of: JOHN M. MEMBER
 123 MAIN STREET
 ANYCITY MI 49000 0000
 Remitter: JOHN M. MEMBER

Buttons: New Account, Misc Accounting Checks, Pay To Dealer

FR (1486) 12/17/13

The default setting of *Tran F/C* is determined in configuration, based on the *All vs Switched Activity* field. Refer to the Configuration Guide, Loan Category Definition section.

While this is the preferred method to perform a balance transfer, the program is flexible enough to allow transactions such as cash advances to be issued as well. Click the lookup button next to the *Charge type* field to choose from a list of configured codes. The window below will appear:

Charge Types Lookup

73 VISA CLASSIC (R 9.5 / P 3.0%)

Code	Seq	Start	End	Rate	Code	Description	Used
BT	001	Jan 01, 2006	Jan 01, 2006	6.900	000	GF Balance Transfer	
BT	002	Aug 01, 2006	Jan 15, 2007	9.500	000	Balance Transfer	
BT	003	Jan 16, 2007	Apr 15, 2007	8.250	000	Balance Transfer Promo	
BT	004	Jun 01, 2007	Sep 01, 2007	8.250	000	Balance Transfer Promo	
BT	005	Feb 01, 2008	Mar 31, 2008	8.000	000	Balance Transfer Promotion	
BT	006	Sep 01, 2009	Oct 14, 2013	9.500	000	BALANCE TRANSFER NEW DEFAULT	

Select

FR (4656)

To perform a balance transfer, or cash advance, click on the charge type then Select.

This lookup window lists all the available charge types you have configured. Be sure to select the correct charge type for the transaction you are performing. After returning to the disbursement screen, proceed as usual to disburse the funds.

All remaining fields on this screen work the same as for other types of loans. Refer to CU*BASE GOLD Online Help (Click  while working on this screen) for additional information.

MAKING ADJUSTMENTS TO CREDIT CARD ACCOUNTS

REVERSING CREDIT CARD TRANSACTIONS

Like any other type of account, transactions can be reversed using the normal transaction reversal features in CU*BASE. Currently, only SAME DAY reversals are allowed on credit card activity.

Read more about the complexity of reversing credit card transactions and the decisions that need to be made when using Account Adjustment on the following page. To see examples of common types of credit card account adjustments, refer to Page 101.

- If reversing a same-day teller transaction, use the separate **Tool #31 Reverse Tran/Adjust Drawer (Same Day)** to adjust the teller drawer. **Important: Only payment transactions can be reversed using this method.** If you also need to reverse a fee or a fine associated with the transaction or to reverse a pur, use Account Adjustment. Read more about this process is covered in detail on Page 101.

In this example, because this was a transfer, a balance transfer fee (transactional finance charge) was added automatically based on the configured fee for this charge type.

If reversing the entire transaction, make sure to reverse this fee as well as both halves of the transfer. **Remember, fees and fines must be reversed using Account Adjustment.**

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Sup	Print Receipt
11/30/12	11/30	00:13	15.76	.00	2,794.64	FIN CHG BAL TRANSFER		89	N	
12/05/12	12/05	10:32	109.00-	.00	2,685.64	PC CU TRANSFER	-110	96	N	
12/05/12	12/05	10:32	25.00	.00	2,710.64	PC DELQ FTNE		96	N	
12/29/12	12/29	18:21	100.00-	.00	2,610.64	PC CU TRANSFER	-110	96	N	
12/31/12	12/31	23:39	15.89	.00	2,626.53	FIN CHG BAL TRANSFER		89	N	
1/30/13	1/30	16:06	79.00-	.00	2,547.53	PC CU TRANSFER	-110	96	N	
1/31/13	1/31	23:42	15.36	.00	2,562.89	FIN CHG BAL TRANSFER		89	N	
2/28/13	2/28	23:27	13.57	.00	2,576.46	FIN CHG BAL TRANSFER		89	N	
3/05/13	3/05	10:34	100.00-	.00	2,476.46	PC CU TRANSFER	-110	96	N	
3/27/13	3/27	16:48	2,476.46-	.00	0.00	PC CU TRANSFER	-000	96	N	
3/31/13	3/31	23:24	12.25	.00	12.25	FIN CHG BAL TRANSFER		89	N	
4/22/13	4/22	14:44	12.25-	.00	0.00	PC CU TRANSFER	-110	96	N	
4/30/13	4/30	00:37	0.05	.00	0.05	FIN CHG BAL TRANSFER		89	N	
5/29/13	5/29	10:06	1.00-	.00	0.95-	PC CU TRANSFER	-000	96	N	
9/27/13	9/27	19:47	188.50	.00	187.55	CC SALES DRAFT		99	N	
12/16/13	12/17	12:43	200.00	.00	387.55	PHONE TRANSFER	-000	;V	N	
12/16/13	12/17	12:43	2.00	.00	389.55	PHONE TRANSFER FEE	-000	;V	N	

Reversals will automatically affect the same charge type buckets as were affected by the original transaction. Remember that to use this feature for credit card transactions, you must post the reversal on the same day as the original transaction was posted. For reversing a prior day transaction, you must research how the transaction affected the member's charge type buckets and other factors, and then post a manual account adjustment to affect the appropriate areas.

ACCOUNT ADJUSTMENTS

To see examples of common types of credit card account adjustments, refer to Page 101.

If it becomes necessary to post a manual adjustment to a credit card loan account, such as to refund a fee, post a purchase from an exception report, or for other reasons, the CU*BASE Account Adjustment feature can be used to post transactions and payments against the credit card loan, similar to other loan accounts.

However, adjustments to credit card loans are a bit more complicated. Here are a few of the 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 similar to transactions done elsewhere in CU*BASE 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		
Previous Balance		4,056.56
Payments, Credits, Benefits	(-)	375.00
Purchases, Cash Adv, Bal Transfers	(+)	232.79
Finance Charges and Other Fees	(+)	30.16
Misc Adjustments		00
New Balance		3,944.51

Available Credit	
Credit Limit	5,000.00
New Balance	3,944.51
Credit Available	1,055.49

(1) points to the 'Misc Adjustments' line in the 'Summary of Account' table.

(2) points to the 'New Balance' line in the 'Summary of Account' table.

(1) Adjustments marked as *Apply as XX = Regular Purchases, Cash Advances or Balance Transfers* will appear in this line on the statement summary.

(2) Adjustments marked as *Apply as MA = Misc. Adjustment* will appear in this line on the statement summary.

Member Adjustment (Full) (Tool #492)

Session 0 CU*BASE GOLD Edition - Member Account Adjustment

File Edit Tools Help

Member Account Adjustment

Account # JOHN M MEMBER Finance charge earned G/L # 112.23
Principal G/L 705.30 Member branch 01

Status Before Correction

Beginning balance 389.55
YTD finance charge 41.23

Tran Type	Amount	Description	Charge Type	Apply As	Offset G/L #	Offset Branch
<input type="checkbox"/>	0.00		<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	0.00		<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	0.00		<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	0.00		<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	0.00		<input type="checkbox"/>	<input type="checkbox"/>		

Delinquent fine YTD amount Delinquent fine amount
Last payment amount Last payment date [MMDDYY]

Status After Correction

Ending balance 389.55
YTD finance charge 41.23

Dividend/Interest Calc
Post
New Account

FR (1501) 12/18/13

Currently, adjustments can be done only through the “full” account adjustment program; Coded Account Adjustments are not available for credit card loans.

Below are field descriptions to help you complete all of the input fields on this screen. **To see examples of common types of account adjustments, refer to Page 101.** 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 as a result 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. See Page 59.

Field Descriptions

Field Name	Description
Type	<p>Choose one of the following:</p> <p>82 CREDIT BALANCE ONLY This code will <i>decrease</i> the card balance. Use this when adjusting something other than posting a regular payment, such as refunding a 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>85 CREDIT / POST PAYMENT 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>92 DEBIT BALANCE ONLY This code will <i>increase</i> the card balance. Use this when adjusting something other than reversing a regular</p>

<i>Field Name</i>	<i>Description</i>
	<p>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>95 DEBIT / REVERSE PAYMENT 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 charge type (PU, CA, or BT) and the other for the charge type code number (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>FC Periodic F/C (Finance charges <i>charged</i> year-to-date) <i>Used when a member disputes finance charges that appear on a statement.</i></p> <p>FP Periodic Paid (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>TC Trans F/C (Transaction charges <i>charged</i> year-to-date) <i>Used for cash advance fees or other misc. transaction charges.</i></p> <p>TP Trans F/C Paid (Transaction charges <i>paid</i> by the member) <i>Used for cash advance fees or other misc. transaction charges.</i></p> <p>PD Payments <i>Used when applying a regular payment (85) or posting a reversal (95).</i></p> <p>MA Misc Adj (Miscellaneous Adjustment) <i>Affects which line in the summary section of the statement will include this transaction.</i></p> <p>XX Purchase/CA/BT (Regular purchase, cash advance, or balance transfer) <i>Affects which line in the summary section of the statement will include this transaction.</i></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 in order to affect all of 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.

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

Tran Type	Amount	Description	Charge Type	Apply As	G/L #	Loc
95 ◀	126.37	REVERSE PAYMENT	PU ◀ 999	PD ◀ Payments	744.01	1
95 ◀	0.79	REVERSE PMT(FIN CHG)	PU ◀ 999	FP ◀ Periodic Paid	744.01	1
95 ◀	96.00	REVERSE PAYMENT	CR ◀ 999	PD ◀ Payments	744.01	1
95 ◀	0.59	REVERSE PMT(FIN CHG)	CR ◀ 999	FP ◀ Periodic Paid	744.01	1
◻ ◀	0.00		◻ ◀ ◻	◻ ◀		

In this example, a payment was posted for \$223.75 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 of 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.

#2 - Posting a Regular Payment (No Delinquency Fine)

Tran Type	Amount	Description	Charge Type	Apply As	Offset	
					G/L #	Loc
85	200.00	PAYMENT			744.01	01
	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.

#3 - Refunding Finance Charges the Member Has Already Paid

Tran Type	Amount	Description	Charge Type	Apply As	Offset	
					G/L #	Loc
92	40.00	RECLASSIFY PAYMENT	PU 999	FP Periodic Paid	870.50	01
82	40.00	RECLASSIFY PAYMENT	PU 999	MA Misc Adj	870.50	01
85	40.00	REFUND FINANCE CHG	PU 999	FC Periodic F/C	112.30	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.

#4 - Refunding Finance Charges Not Yet Paid

Tran Type	Amount	Description	Charge Type	Apply As	Offset	
					G/L #	Loc
85	40.00	REFUND FINANCE CHG	PU 999	FC Periodic F/C	112.30	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.

#5 - Posting a Balance Transfer

Tran Type	Amount	Description	Charge Type	Apply As	Offset	
					G/L #	Loc
92	750.00	BALANCE TRANSFER	BT 999	XX Purchase/CA/BT	870.22	01
	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.

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

Tran Type	Amount	Description	Charge Type	Apply As	Offset	
					G/L #	Loc
92	455.16	PURCHASE HOME DEPOT	PU 999	XX Purchase/CA/BT	870.22	01
	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.

#7 - 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 (MNUPDT #2) to edit the *Delinquent Fine YTD Amount* and *Delinquent Fine Amount* data fields to reflect the "refund" of the fine.

#8 - Refunding a Delinquency Fine Already Paid

Tran Type	Amount	Description	Charge Type	Apply As	Offset	
					G/L #	Loc
82	40.00	REFUND DELQ FINE	PU 999	MR Misc Adj	131.00	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.

#9 - Posting a Regular Payment With a Delinquency Fine

Tran Type	Amount	Description	Charge Type	Apply As	Offset	
					G/L #	Loc
92	20.00	ASSESS DELQ FINE	PU 999	XX Purchase/CR/BT	131.00	01
85	220.00	PAYMENT			870.22	01
	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 98).

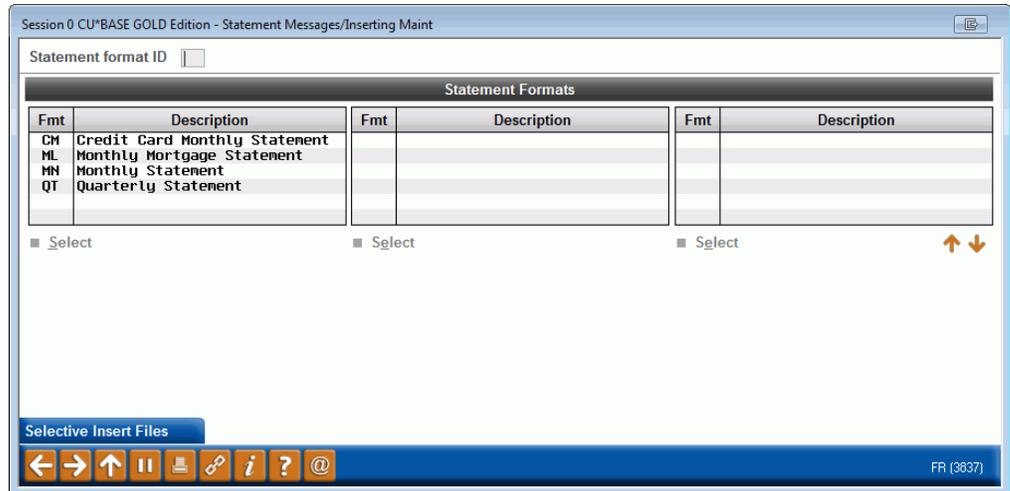
IMPORTANT: The final step would be to edit the *Delinquent Fine YTD Amount* and *Delinquent Fine Amount* data fields in the bottom half of the screen to reflect the refund of the fine.

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.

SETTING UP STATEMENT MESSAGES

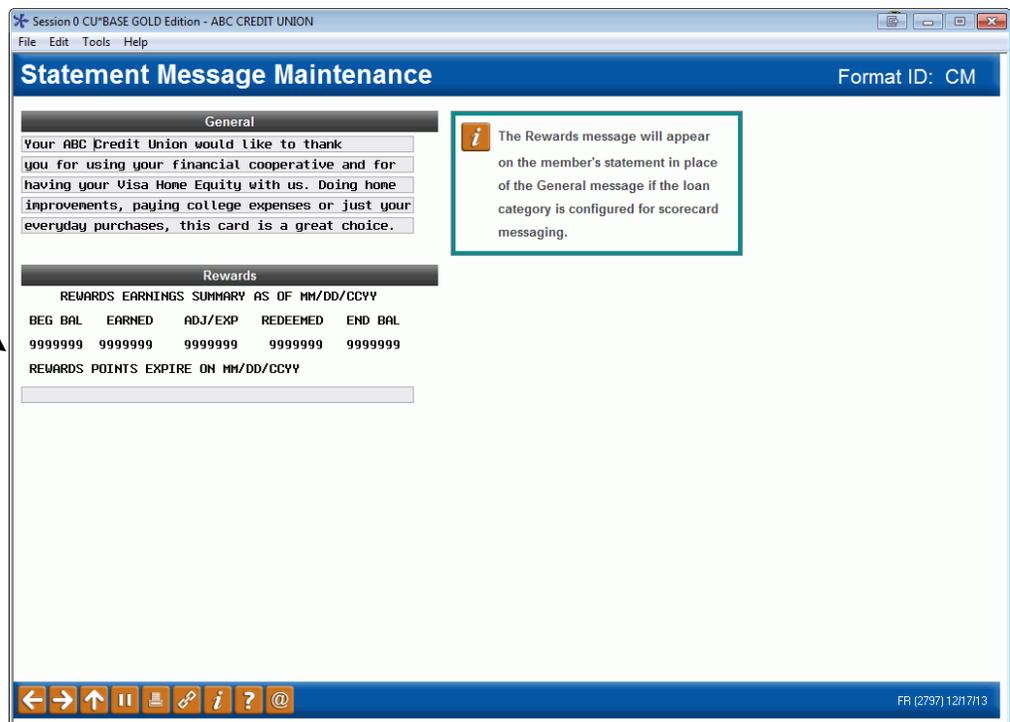
Just like with your regular member statements, each month you will need to update the message that appears at the top of the credit card statement.

Update Statement Messages/Insert Instruc (Tool #914), Screen 1



On this first screen, choose the ID for your monthly credit card statements. This process must be performed every month before statements are generated. Use Enter to proceed to the second screen:

Screen 2



If members have Rewards info, this is printed in place of this message. The credit union can type their statement text on the field available below.

On this screen, enter text to appear in the upper-right area of the credit card statement. You may use both upper and lowercase text.

When done, press Enter to save and return to the initial screen.

Next, proceed as usual to update your statement messages and insert/ mailing instructions for your normal Monthly (MN) or Quarterly (QT) statement code.

Refer to the *Credit Card Configuration Guide* for an example of a credit card statement.

A Word About Statement Inserts

When updating the credit card statement format (CM), the insert/ mailing instructions screen will not be displayed. Statement insert instructions must be completed on the regular MN (Monthly) or QT (Quarterly) statement format code.

When you do update the insert/ mailing instructions for your MN or QT code, since your credit union also has credit card statements, the system will force insert #1 to be COURTESY REPLY ENVELOPE (for the payment return envelope). Also, the slot for Insert #5 will be blocked as this would produce too much weight and bulk in the statement mailing, as in the following sample:

Sample Monthly Statement Insert Instructions

Because your credit union has an online credit card statement format configured, when you update your regular Monthly or Quarterly statement instructions, this screen will force insert #1 to be your payment return envelope. To avoid excess weight, you may not specify more than 3 additional inserts to go with the statement mailing.

				Selective Files	
Description of Insert	Instructions for Late Arrival	Leftover Pieces	All or Selective	Count	Name
Paper Inserts					
1	COURTESY REPLY ENVELOPE	Hold at printer	Selective		STMT01
2	ZOOGLE INSERT	Return to CU	Selective	614	STMT02
3	\$SUPER \$SAVER INSERT	Return to CU	Selective	370	STMT03
4	NEXGEN MONEY CLUB INSERT	Return to CU	Selective	304	STMT04
5		N/A	N/A		STMT05
Selective Onsort					
6	SELECTIVE ONSORT	N/A	Selective	614	STMT06

- Refer to online help for documentation on the fields on this screen.

DAILY AND MONTHLY REPORTS TO MONITOR

REPORT CHECKLIST

Reports you should check **every day**:

- PCCFINC5 (Credit Card Error Summary Report) - see Page 114
- PCCFINC6 (Credit Card Charges Posting Report) - see Page 115
- PCTMXX2A (Credit Card Account Maintenance Report) - see Page 116
- PCTMXX2B (Credit Card Account Maintenance Error Report) - see Page 117
- LPANTX1 (Transaction Detail Report)- see Page 118
- LPANTX3 (Transaction Summary Report – Credit Cards) - see Page 119
- PACTXX1 (Reconciliation Recon to Online Match) - see Page 124
- PACTXX2 (Reconciliation Online to Recon Match) - see Page 124

Reports that should be checked **periodically**:

- Once a month: PCCFINC4 (Credit Card Charges Posting Report) - see Page 113
- At least twice a month: LCCOVLMT (Overlimit Account Listing) - see Page 127
- At least once a quarter: LCCIXX (Inactive Credit Card Report)- see Page 128
- At least once a week: LNBOCL (Negative Balance (Overpaid Open Credit Loans) - see Page 129

Other reports you will need to have archived for research **as needed**:

- PCCFINC0 (Credit Card Average Daily Balance (ADB) Report) - see Page 109
- PCCFINC1 (Credit Card Flag Report) - see Page 110
- PCCFINC2 (Credit Card Minimum Payment Calculation Report) - see Page 111
- PCCFINC3 (Credit Card Monthly Finance Charge Calculation Report) - see Page 112
- LPANAC1 (Credit Card Charges Posting Report) – see Page 120
- LPANEX1 (Exception Report – Denials) – see Page 121
- LPANEX2 (Exception Report – Exceptions) – see Page 122
- LPANEX3 (ISA Fees) – see Page 123
- PCCPXX1 (Credit Card Positive Balance File Report) - see Page 125
- PCCPXX2 (Credit Card Zero Available (PBF) Report) - see Page 126
- LCDUXX (Duplicate Credit Card Report) - see Page 130

MAKING SURE CREDIT CARD REPORTS ARE ARCHIVED

As with any other daily or monthly report, it is your credit union's responsibility to set up the daily OUTQ routing settings so that credit card reports are printed and archived as appropriate, according to the purpose of each report.

OUTQ Report Control (Tool #573)

Report Name	Description	Print Report	Routing Code	Total Copies
JTRAM	QPRINT	E-G/L	<input checked="" type="checkbox"/>	<input type="checkbox"/>
LADMXX1	QPRINT	DAILY ATM/DEBIT MAIN	<input type="checkbox"/>	<input type="checkbox"/>
LADMXX2	QPRINT2	DAILY ATM/DEBIT MAIN	<input type="checkbox"/>	<input type="checkbox"/>
LATMXX	QPRINT	ATM TRANSACTION LIST	<input checked="" type="checkbox"/>	<input type="checkbox"/>
LATONS	QPRINT	E-EFT ONLINE CARD ST	<input type="checkbox"/>	<input type="checkbox"/>
LATTR	QPRINT	E-AUTO TRANSFER RPT	<input type="checkbox"/>	<input type="checkbox"/>
LBAL	QPRINT	ACCOUNT BALANCE ANAL	<input checked="" type="checkbox"/>	<input type="checkbox"/>
LBDLN	QPRINT	E-LOAN INFO REPORT	<input type="checkbox"/>	<input type="checkbox"/>
LBKSC1	QPRINT	E-BANK SECURECY RPT	<input type="checkbox"/>	<input type="checkbox"/>
LBKSC2	QPRINT	E-BANK SECURECY RPT B	<input type="checkbox"/>	<input type="checkbox"/>
LBKSC3	QPRINT	E-BANK SECURECY RPT B	<input type="checkbox"/>	<input type="checkbox"/>
LBSAFIL	QPRINT	BANK SECURECY ACT CAS	<input checked="" type="checkbox"/>	<input type="checkbox"/>
LCCINT	LCCINT1	CREDIT CARD MONTHLY	<input type="checkbox"/>	<input type="checkbox"/>
LCCINT	LCCINT2	CREDIT CARD MONTHLY	<input type="checkbox"/>	<input type="checkbox"/>
LCCINT	LCCINT3	CREDIT CARD MONTHLY	<input type="checkbox"/>	<input type="checkbox"/>
LCCIXX	QPRINT	CERTEGVY CREDIT CARD	<input checked="" type="checkbox"/>	<input type="checkbox"/>
LCORA	QPRINT	M-CERTIFICATE RATE A	<input type="checkbox"/>	<input type="checkbox"/>

* Blank = 1 copy

On each of the reports listed on the following pages you will see our recommendation for the routing code you should use on this screen, to ensure that critical credit card reports are archived.

CU*BASE REPORTS

<i>Report Title</i>	Credit Card Average Daily Balance(ADB) Report
<i>Report Name</i>	PCCFINCO
<i>When generated</i>	Daily
<i>Description</i>	This report records daily what the member's average daily balance by charge type looked like at end of the day, providing number of days accumulated, how many accumulation days added and a summary of that day's Average Daily Balance.
<i>Purpose / Tips</i>	Research tool provided for a CU to review a specific member account for a snapshot in time of their bucket balances. This report is typically very large and we do not recommend printing it in its entirety.

11/30/06 12.20.53		SUCCESS CREDIT UNION						PCCFINCO	PAGE 1		
CREDIT CARD AVERAGE DAILY BALANCE (ADB) REPORT											
PROCESSING DATE - 11/30/06											
ACCOUNT NUMBER	ACCT TYPE	CHARGE TYPE	SEQ	PREVIOUS BALANCE	PURCHASES	PAYMENTS	CREDITS	PRIOR CUM	CUM ADD	CUM DAYS	SUMMED DAILY BALANCE
55	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
55	100	CA	999	.00	.00	.00	.00	.00	1	30	.00
55	100	PU	999	88.63	191.40	88.63	.00	191.40	1	30	3,186.91
6262	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
6262	100	CA	999	357.02	.00	40.46	.00	316.56	1	30	10,265.54
6262	100	PU	999	837.42	.00	9.54	.00	827.88	1	30	25,017.66
6445	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
6445	100	CA	999	.00	.00	.00	.00	.00	1	30	.00
6445	100	PU	999	2,434.25	25.00	171.00	25.00-	2,263.25	1	30	70,708.50
7443	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
7443	100	CA	999	.00	.00	.00	.00	.00	1	30	.00
7443	100	PU	999	857.17	44.77	75.00	.00	826.94	1	30	25,637.95
9654	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
9654	100	CA	999	.00	.00	.00	.00	.00	1	30	.00
9654	100	PU	999	4,995.37	75.36	150.00	.00	4,890.11	1	30	150,110.22
9746	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
9746	100	CA	999	110.76	.00	35.00	.00	75.76	1	30	2,272.80
9746	100	PU	999	498.98	853.19	.00	.00	1,352.17	1	30	34,009.35
9993	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
9993	100	CA	999	.00	.00	.00	.00	.00	1	30	.00
9993	100	PU	999	1,988.70	551.66	100.00	.00	2,440.36	1	30	69,177.58
16550	100	BT	999	.00	.00	.00	.00	.00	1	30	.00
16550	100	CA	999	39.57	.00	32.53	.00	7.04	1	30	1,056.98
16550	100	PU	999	1,667.19	.00	19.47	.00	1,647.72	1	30	49,937.82

Key to report notations | □ Number of Days ADB has been Accumulated
 □ Average Daily Balance

<i>Report Title</i>	Credit Card Flag Report
<i>Report Name</i>	PCCFINC1
<i>When generated</i>	Daily
<i>Description</i>	This report records daily what the member's account flags looked like at end of day. Included is the member's Overlimit status, whether the Minimum Balance requirement for the month has been satisfied, and whether the previous month's balance was paid in full (if paid in full, whether or not the member is eligible for no finance charges will be based on the Charge Type configuration).
<i>Purpose / Tips</i>	This report is typically very large and we do not recommend printing it in its entirety.

11/30/06 12.20.53		SUCCESS CREDIT UNION										PCCFINC1	PAGE 1
CREDIT CARD FLAG REPORT													
PROCESSING DATE - 11/30/06													
<div style="display: flex; justify-content: space-around; width: 100%;"> □ □ □ </div>													
ACCOUNT NUMBER	ACCT TYPE	FINE ID	DUE DATE	DISBURSE LIMIT	OVERLINE OLD NEW	MIN BAL OLD NEW	PRIOR OLD NEW	PAID TO BALANCE	MINIMUM PAY DUE	PRIOR BALANCE	CURRENT BALANCE		
55	100	5	11/25/2006	500.00		Y	Y	Y	88.63	15.00	88.63	191.40	
6262	100	5	11/25/2006	1200.00		Y	Y		50.00	36.00	1,194.44	1,144.44	
6445	100	5	11/25/2006	2500.00					146.00	147.00	2,434.25	2,263.25	
7443	100	5	11/25/2006	1000.00		Y	Y		75.00	26.00	857.17	826.94	
9654	100	5	11/25/2006	5105.00		Y	Y		150.00	150.00	4,995.37	4,920.73	
9746	100	5	11/25/2006	2000.00		Y	Y		35.00	19.00	609.74	1,427.93	
9993	100	5	11/25/2006	3000.00		Y	Y		100.00	60.00	1,988.70	2,440.36	
16550	100	5	11/25/2006	2000.00					.00	52.00	1,706.76	1,654.76	
19331	100	5	11/25/2006	2100.00		Y	Y		106.00	76.00	2,510.85	2,495.75	
19927	100	5	11/25/2006	2250.00	1 2	Y	Y		100.00	67.00	2,223.26	2,256.14	
20479	100	5	11/25/2006	2000.00		Y	Y		75.00	15.00	484.08	493.34	
20743	100	5	11/25/2006	2500.00		Y	Y		75.00	61.00	1,502.80	2,097.67	
22301	100	5	11/25/2006	3000.00		Y	Y		100.00	60.00	1,985.04	1,785.04	
22681	100	5	11/25/2006	1300.00					.00	38.00	1,244.98	1,284.98	
24042	100	5	11/25/2006	3000.00		Y	Y	Y	.00	.00	.00	.00	
24398	100	5	11/25/2006	1500.00					.00	45.00	1,466.94	1,494.50	
24885	100	5	11/25/2006	2500.00	24 25				.00	77.00	2,547.61	2,547.61	
25353	601	5	11/25/2006	500.00	14 14				15.00	31.00	505.91	490.91	
27193	100	5	11/25/2006	1500.00					65.00	79.00	1,315.23	1,250.23	
27441	100	5	11/25/2006	1000.00					.00	25.00	819.40	931.86	
29330	100	5	11/25/2006	2000.00		Y	Y	Y	.00	.00	.00	1,766.10	
30650	100	5	11/25/2006	3500.00		Y	Y		100.00	58.00	1,900.37	1,800.37	
31013	100	5	11/25/2006	2000.00		Y	Y	Y	.00	.00	.00	.00	
33043	100	5	11/25/2006	1000.00					1.00	26.00	832.07	831.07	
34512	100	5	11/25/2006	1700.00		Y	Y		120.92	47.00	1,545.22	1,553.92	
34991	100	5	11/25/2006	1000.00		Y	Y	Y	101.85	15.00	101.85	.00	
36095	100	5	11/25/2006	1750.00		Y	Y		215.94	52.00	1,705.53	1,614.60	
36236	100	5	11/25/2006	2000.00		Y	Y		100.00	39.00	1,292.68	1,192.68	
36517	100	5	11/25/2006	1500.00		Y	Y		165.00	121.00	1,341.94	1,273.73	
37192	100	5	11/25/2006	1500.00		Y	Y		45.00	41.00	1,342.13	1,297.13	
38273	100	5	11/25/2006	1000.00					.00	30.00	999.65	999.65	
40394	100	5	11/25/2006	500.00	17 17	Y	Y		125.00	37.00	601.43	496.05	
41640	100	5	11/25/2006	6050.00					.00	179.00	5,954.28	5,894.28	
44735	100	5	11/25/2006	1000.00		Y	Y		30.00	30.00	979.02	949.02	
48132	100	5	11/25/2006	500.00		Y	Y		60.00	15.00	358.91	385.16	
48421	100	5	11/25/2006	2500.00		Y	Y		134.00	74.00	2,441.71	2,380.18	
48884	100	5	11/25/2006	2000.00	2 2	Y	Y		61.00	61.00	2,008.35	1,947.35	
49080	100	5	11/25/2006	500.00		Y	Y		50.00	15.00	420.49	379.25	
50252	100	5	11/25/2006	2100.00		Y	Y		51.00	51.00	1,687.50	1,636.50	

Key to report notations

- Overlimit days
- Minimum balance requirement satisfied
- Previous month's balance paid in full

(Old = Last reported, New = This report)

<i>Report Title</i>	Credit Card Minimum Payment Calculation Report
<i>Report Name</i>	PCCFINC2
<i>When generated</i>	Monthly
<i>Description</i>	This is a report that records the calculated “minimum payment due” on the last day of the month for all credit card accounts. This amount may include any overlimit amount and/or if the member has any outstanding minimum payment due from the previous month (if the product is configured to do so).
<i>Purpose / Tips</i>	Report is provided to allow research for previous month’s minimum calculated payment and appropriate fees. This report is typically very large and we do not recommend printing it in its entirety.

ACCOUNT NUMBER	ACCT TYPE	LOAN CATG	LOAN MIN PAY	ROUND FLAG	CREDIT LIMIT	CURRENT BALANCE	PRINTED MIN. BAL.	NEW CALC. MIN. BAL.	OVERLINE MIN. BAL.	PAST DUE MIN. BAL.
11/30/06	12.20.53									
					SUCCESS CREDIT UNION			PCCFINC2		PAGE 1
					CREDIT CARD MINIMUM PAYMENT CALCULATION REPORT					
					PROCESSING DATE - 11/30/06					
55	100	40	15.00	Y	500.00	191.40	15.00	15.00	.00	.00
6262	100	40	15.00	Y	1,200.00	1,157.87	35.00	35.00	.00	.00
6445	100	40	15.00	Y	2,500.00	2,290.16	69.00	69.00	.00	.00
7443	100	40	15.00	Y	1,000.00	836.70	26.00	26.00	.00	.00
9654	100	40	15.00	Y	5,105.00	4,977.85	150.00	150.00	.00	.00
9746	100	40	15.00	Y	2,000.00	1,441.73	44.00	44.00	.00	.00
9993	100	40	15.00	Y	3,000.00	2,466.69	74.00	74.00	.00	.00
16550	100	40	15.00	Y	2,000.00	1,674.16	51.00	51.00	.00	.00
19331	100	40	15.00	Y	2,100.00	2,524.68	76.00	76.00	.00	.00
19927	100	40	15.00	Y	2,250.00	2,306.56	126.56	70.00	56.56	.00
20479	100	40	15.00	Y	2,000.00	498.93	15.00	15.00	.00	.00
20743	100	40	15.00	Y	2,500.00	2,119.99	64.00	64.00	.00	.00
22301	100	40	15.00	Y	3,000.00	1,807.09	55.00	55.00	.00	.00
22681	100	40	15.00	Y	1,300.00	1,299.62	77.00	39.00	.00	38.00
24042	100	40	15.00	Y	3,000.00	.00	.00	.00	.00	.00
24398	100	40	15.00	Y	1,500.00	1,511.50	102.50	46.00	11.50	45.00
24885	100	40	15.00	Y	2,500.00	2,601.69	257.69	79.00	101.69	77.00
25353	601	40	15.00	Y	500.00	521.60	37.60	16.00	21.60	.00
27193	100	40	15.00	Y	1,500.00	1,264.80	38.00	38.00	.00	.00
27441	100	40	15.00	Y	1,000.00	941.99	54.00	29.00	.00	25.00
29330	100	40	15.00	Y	2,000.00	1,766.10	53.00	53.00	.00	.00
30650	100	40	15.00	Y	3,500.00	1,821.49	55.00	55.00	.00	.00
31013	100	40	15.00	Y	2,000.00	.00	.00	.00	.00	.00
33043	100	40	15.00	Y	1,000.00	840.56	26.00	26.00	.00	.00
34512	100	40	15.00	Y	1,700.00	1,572.40	48.00	48.00	.00	.00
34991	100	40	15.00	Y	1,000.00	.00	.00	.00	.00	.00
36095	100	40	15.00	Y	1,750.00	1,633.54	50.00	50.00	.00	.00
36236	100	40	15.00	Y	2,000.00	1,207.11	37.00	37.00	.00	.00
36517	100	40	15.00	Y	1,500.00	1,288.81	39.00	39.00	.00	.00
37192	100	40	15.00	Y	1,500.00	1,312.26	40.00	40.00	.00	.00
38273	100	40	15.00	Y	1,000.00	1,011.06	72.06	31.00	11.06	30.00

<i>Report Title</i>	Credit Card Monthly Finance Charge Calculation Report
<i>Report Name</i>	PCCFINC3
<i>When generated</i>	Monthly
<i>Description</i>	Based on the credit card charge type balances at month end, this report contains the calculated finance charge on each applicable charge type. Also included are the flags indicating whether the member made their payment by the due date, and whether they satisfied the previous month's balance due.
<i>Purpose / Tips</i>	This report summarizes all finance charges at the charge type level for all cards with balances at month end. It is used as a research tool for reviewing why a finance charge was assessed on an account. This report is typically very large and we do not recommend printing it in its entirety.

ACCOUNT NUMBER	ACCT TYPE	LOAN CATG	CHARGE TYPE	INTR SEQ	INTR RATE	GRACE FLAG	FORGIVE FLAG	PAID FLAG	# DAY	CURRENT BALANCE	CUM DAILY BALANCE	AVERAGE DAILY BALANCE	CURRENT PERIODIC F/C	
11/30/06	12.20.53	SUCCESS CREDIT UNION CREDIT CARD MONTHLY FINANCE CHARGE CALCULATION REPORT PROCESSING DATE - 11/30/06										PCCFINC3	PAGE 1	
55	100	40	BT	999	13.890	Y	N	Y	30	.00	.00	.00	.00	
55	100	40	CA	999	13.890	N	N	Y	30	.00	.00	.00	.00	
55	100	40	PU	999	13.890	Y	N	Y	30	191.40	3186.91	106.23	.00	
TOTAL-ACCOUNT			55 100											.00
6262	100	40	BT	999	13.890	Y	N		30	.00	.00	.00	.00	
6262	100	40	CA	999	13.890	N	N		30	316.56	10265.54	342.18	3.91	
6262	100	40	PU	999	13.890	Y	N		30	827.88	25017.66	833.92	9.52	
TOTAL-ACCOUNT			6262 100											13.43
6445	100	40	BT	999	13.890	Y	N		30	.00	.00	.00	.00	
6445	100	40	CA	999	13.890	N	N		30	.00	.00	.00	.00	
6445	100	40	PU	999	13.890	Y	N		30	2,263.25	70708.50	2,356.95	26.91	
TOTAL-ACCOUNT			6445 100											26.91
7443	100	40	BT	999	13.890	Y	N		30	.00	.00	.00	.00	
7443	100	40	CA	999	13.890	N	N		30	.00	.00	.00	.00	
7443	100	40	PU	999	13.890	Y	N		30	826.94	25637.95	854.60	9.76	
7443	100	40	PU	999	13.890	Y	N		30	826.94	25637.95	854.60	9.76	
TOTAL-ACCOUNT			7443 100											9.76
9654	100	40	BT	999	13.890	Y	N		30	.00	.00	.00	.00	
9654	100	40	CA	999	13.890	N	N		30	.00	.00	.00	.00	
9654	100	40	PU	999	13.890	Y	N		30	4,920.73	150110.22	5,003.67	57.12	
TOTAL-ACCOUNT			9654 100											57.12
9746	100	40	BT	999	13.890	Y	N		30	.00	.00	.00	.00	
9746	100	40	CA	999	13.890	N	N		30	75.76	2272.80	75.76	.86	
9746	100	40	PU	999	13.890	Y	N		30	1,352.17	34009.35	1,133.65	12.94	
TOTAL-ACCOUNT			9746 100											13.80
9993	100	40	BT	999	13.890	Y	N		30	.00	.00	.00	.00	
9993	100	40	CA	999	13.890	N	N		30	.00	.00	.00	.00	
9993	100	40	PU	999	13.890	Y	N		30	2,440.36	69177.58	2,305.92	26.33	
TOTAL-ACCOUNT			9993 100											26.33
16550	100	40	BT	999	13.890	Y	N		30	.00	.00	.00	.00	
16550	100	40	CA	999	13.890	N	N		30	7.04	1056.98	35.23	.40	
16550	100	40	PU	999	13.890	Y	N		30	1,647.72	49937.82	1,664.59	19.00	
TOTAL-ACCOUNT			16550 100											19.40

<i>Report Title</i>	Credit Card Charges Posting Report (Annual Fee/Overlimit Fee/Finance Charges)
<i>Report Name</i>	PCCFINC4
<i>When generated</i>	Monthly
<i>Description</i>	This report includes finance charges by charge type along with annual fees and overlimit fees. It includes all three (finance charges by charge type, annual fees and overlimit fees) both posted and non-posted charges assessed at month end.
<i>Purpose / Tips</i>	This report is provided to review any posting errors and make adjustments as needed to member accounts. Possible errors include a frozen account and an invalid G/L number. We recommend this report be reviewed at the beginning of every month.
<i>Recommendation for OUTQ Routing</i>	It is recommended that this report be printed and archived. Be sure to select to print this report.

11/30/06 12.20.54		SUCCESS CREDIT UNION										PCCFINC4	PAGE 1
CREDIT CARD CHARGES POSTING REPORT													
PROCESSING DATE - 11/30/06													
ACCOUNT NUMBER	LOAN TYPE	CHARGE CATG	FEE TYPE	G/L NO	SUBS GL NO	OVER FLAG	GRACE FLAG	CHARGE DESCRIPTION	PREVIOUS BALANCE	CHARGE AMOUNT	CURRENT BALANCE	MSG	
6262	100	40	CA 999	FC 703-00	112-00	0	Y	FIN CHG CASH ADVANCE	1,144.44	3.91	1,148.35		
6262	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	1,148.35	9.52	1,157.87		
6445	100	40	PU 999	FC 703-00	112-00	0		FIN CHG PURCHASE	2,263.25	26.91	2,290.16		
7443	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	826.94	9.76	836.70		
9654	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	4,920.73	57.12	4,977.85		
9746	100	40	CA 999	FC 703-00	112-00	0	Y	FIN CHG CASH ADVANCE	1,427.93	.86	1,428.79		
9746	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	1,428.79	12.94	1,441.73		
9993	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	2,440.36	26.33	2,466.69		
16550	100	40	CA 999	FC 703-00	112-00	0		FIN CHG CASH ADVANCE	1,654.76	.40	1,655.16		
16550	100	40	PU 999	FC 703-00	112-00	0		FIN CHG PURCHASE	1,655.16	19.00	1,674.16		
19331	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	2,495.75	28.93	2,524.68		
19927	100	40	PU 999	FE 703-00	132-20	2	Y	OVERLIMIT FEE	2,256.14	25.00	2,281.14		
19927	100	40	PU 999	FC 703-00	112-00	2	Y	FIN CHG PURCHASE	2,281.14	25.42	2,306.56		
20479	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	493.34	5.59	498.93		
20743	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	2,097.67	22.32	2,119.99		
22301	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	1,785.04	22.05	1,807.09		
22681	100	40	PU 999	FC 703-00	112-00	0		FIN CHG PURCHASE	1,284.98	14.64	1,299.62		
24398	100	40	PU 999	FC 703-00	112-00	0		FIN CHG PURCHASE	1,494.50	17.00	1,511.50		
24885	100	40	PU 999	FE 703-00	132-20	25		OVERLIMIT FEE	2,547.61	25.00	2,572.61		
24885	100	40	PU 999	FC 703-00	112-00	25		FIN CHG PURCHASE	2,572.61	29.08	2,601.69		
25353	601	40	PU 999	FE 703-00	132-20	14		OVERLIMIT FEE	490.91	25.00	515.91		
25353	601	40	BT 999	FC 703-00	112-00	14		FIN CHG BALANCE TRAN	515.91	5.69	521.60		
27193	100	40	PU 999	FC 703-00	112-00	0		FIN CHG PURCHASE	1,250.23	14.57	1,264.80		
27441	100	40	PU 999	FC 703-00	112-00	0		FIN CHG PURCHASE	931.86	10.13	941.99		
30650	100	40	CA 999	FC 703-00	112-00	0	Y	FIN CHG CASH ADVANCE	1,800.37	.23	1,800.60		
30650	100	40	PU 999	FC 703-00	112-00	0	Y	FIN CHG PURCHASE	1,800.60	20.89	1,821.49		

<i>Report Title</i>	Credit Card Error Summary Report
<i>Report Name</i>	PCCFINC5
<i>When generated</i>	Daily
<i>Description</i>	This is a summary of all errors daily (for the last business day of the month you will also see the errors that are on your PCCFINCP4 Report).
<i>Purpose / Tips</i>	We recommend that you review this report on a daily basis. Any errors that you identify on this report should be reviewed and appropriate action taken at the account level.
<i>Recommendation for OUTQ Routing</i>	It is recommended that this report be printed and archived. Be sure to select to print this report.

ACCOUNT NUMBER	ACCT TYPE	CHARGE TYPE	SEQ	ERROR MESSAGE					
12/04/06	1.21.09	SUCCESS CREDIT UNION			PCCFINC5	PAGE 1			
CREDIT CARD ERROR SUMMARY REPORT					PROCESSING DATE - 12/04/06				
3001368	100			ACCOUNT BALANCE OF	643.76	NOT EQUAL TO CHARGE TYPE	TOTAL CURRENT BALANCE OF	640.19	
TOTAL-Branch		1		RECORDS LISTED-	1				
2434690	100			ACCOUNT BALANCE OF	321.64	NOT EQUAL TO CHARGE TYPE	TOTAL CURRENT BALANCE OF	311.64	
TOTAL-Branch		2		RECORDS LISTED-	1				
TOTAL-Branch		3		RECORDS LISTED-	0				
TOTAL-Branch		4		RECORDS LISTED-	0				
TOTAL-Branch		5		RECORDS LISTED-	0				
TOTAL-Loan Catg		13		RECORDS LIST2D-					
TOTAL For G/L		702-10		RECORDS LISTED-	2				
TOTAL-Branch		1		RECORDS LISTED-	0				
807960	120			ACCOUNT BALANCE OF	909.95	NOT EQUAL TO CHARGE TYPE	TOTAL CURRENT BALANCE OF	823.19	
TOTAL-Branch		2		RECORDS LISTED-	1				
TOTAL-Branch		3		RECORDS LISTED-	0				
TOTAL-Branch		5		RECORDS LISTED-	0				
TOTAL-Loan Catg		14		RECORDS LIST1D-					
TOTAL For G/L		702-12		RECORDS LISTED-	1				
TOTAL For CORPID		1		RECORDS LISTED-	3				
TOTAL For Report									
TOTAL RECORDS LISTED-					3				

<i>Report Title</i>	Update Credit Card Rate Report
<i>Report Name</i>	PCCFINC6
<i>When generated</i>	Daily
<i>Description</i>	This report is produced when a member rate is adjusted either by charge type or at a specific card level. This could include a change to a group of cards or a specific individual rate over ride.
<i>Purpose / Tips</i>	We recommend that you work this report on a daily basis.
<i>Recommendation for OUTQ Routing</i>	It is recommended that this report be printed and archived. Be sure to select to print this report.

12/06/06	44.32	SUCCESS CREDIT UNION	PCCFINC6	PAGE	1	
UPDATE CREDIT CARD RATE REPORT						
PROCESSING DATE - 12/06/06						
ACCOUNT	ACCT	LOAN	CHARGE	OLD	NEW	
NUMBER	TYPE	CATG	TYPE	SEQ	ID	REASON
				RATE	RATE	MESSAGE
END OF REPORT						

<i>Report Title</i>	Credit Card Account Maintenance Report
<i>Report Name</i>	PCTMXX2A
<i>When generated</i>	Daily
<i>Description</i>	This report includes any maintenance that was done today on CU*BASE and sent to Fidelity.
<i>Purpose / Tips</i>	This report should also be worked on a daily basis.
<i>Recommendation for OUTQ Routing</i>	It is recommended that this report be printed and archived. Be sure to select to print this report.

ACCOUNT NUMBER	FIELD NAME	BEFORE DATA/NAME 1	AFTER DATA/NAME 2	OPER	DATE	TIME
XXXXXX7640009876	BLOCK CODE BY PBF	H=HIGH BALANCE	=OPEN ACTIVE STATUS	JOANG	12/05/06	21:08:00
XXXXXX7640011369	ADDR1	11111 DISNEY DRIVE	8888 SAGE LANE C102	APRIL870	12/05/06	13:21:00
	CITY	WONDERLAND	TUNNEL	APRIL870	12/05/06	13:21:00
	STATE	MI	FL	APRIL870	12/05/06	13:21:00
	HOME PHONE	5555555	2393636363	APRIL870	12/05/06	13:21:00
	HOME PHONE	989	2394545454	APRIL870	12/05/06	13:21:00
	MTEPHN	0000000000	9898887777	APRIL870	12/05/06	13:21:00
	EMAIL	donaldd@aol.com	donaldd9@aol.com	APRIL870	12/05/06	13:21:00
XXXXXX7640012664	BLOCK CODE BY PBF	H=HIGH BALANCE	=OPEN ACTIVE STATUS	JOANG	12/05/06	21:08:00
XXXXXX7640016368	ZIP9	487989898	4871212121	AMYBU870	12/05/06	13:02:00
XXXXXX7640017887	BLOCK CODE BY PBF	H=HIGH BALANCE	=OPEN ACTIVE STATUS	JOANG	12/05/06	21:08:00
XXXXXX7640024263	BLOCK CODE BY PBF	H=HIGH BALANCE	=OPEN ACTIVE STATUS	JOANG	12/05/06	21:08:00
XXXXXX7640036838	ADDR1	222 ELM STREET SE	13567 HIGHLAND VIEW DR	JODYC870	12/05/06	14:20:00
	CITY	MIDDLEVILLE	LINDEN	JODYC870	12/05/06	14:20:00
	ZIP9	4876969696	4845457487	JODYC870	12/05/06	14:20:00
	HOME PHONE	989	810	JODYC870	12/05/06	14:20:00
XXXXXX7640612237	BLOCK CODE BY PBF	H=HIGH BALANCE	=OPEN ACTIVE STATUS	JOANG	12/05/06	21:08:00
XXXXXX7640614621	ADDED EMBOSS CARD	DONALD A DUCK		JODYC870	12/05/06	11:07:00
XXXXXX7640617020	MTEPHN	0007575519	9897575519	KELLI870	12/05/06	12:02:00
XXXXXX7640617145	ACCOUNT STATUS	K=CLOSED-PER INSTITUTION	=OPEN ACTIVE STATUS	CAROL870	12/05/06	12:02:00
XXXXXX7640007572	BLOCK CODE BY PBF	=OPEN ACTIVE STATUS	H=HIGH BALANCE	JOANG	12/05/06	21:08:00
TOTALS:						
	CARDS MAINTAINED:	00012				
	ERRORS:	00000				

Also see Page 131 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with your vendor.

<i>Report Title</i>	Credit Card Account Maintenance Error Report
<i>Report Name</i>	PCTMXX2B
<i>When generated</i>	Daily
<i>Description</i>	This report includes any maintenance on a credit card account on CU*BASE that was not sent to Fidelity due to an error occurring when creating the maintenance file for transmission to your vendor.
<i>Purpose / Tips</i>	We recommend this report be worked on a daily basis.
<i>Recommendation for OUTQ Routing</i>	It is recommended that this report be printed and archived. Be sure to select to print this report.

12/06/06 21:13.02	SUCCESS CREDIT UNION	PCTMXX2B	PAGE 1	
	CREDIT CARD - ACCOUNT MAINTENANCE ERROR REPORT		USER JOANG	
ACCOUNT NUMBER	FIELD NAME	BEFORE DATA/NAME 1	AFTER DATA/NAME 2	ERROR DESCRIPTION
4444447640045557	ADDED EMBOSS CARD		NO EMBOSS RECORD FOUND.	
DELETED EMBOSS CARD	NO EMBOSS RECORD FOUND.			
TOTALS:				
	CARDS MAINTAINED:	00002		
	ERRORS:	00000		

Also see Page 131 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with your vendor.

Report Title	Transaction Detail Report
Report Name	LPANTX1
When generated	Daily
Description	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This report is by card number order. This report also includes ATM and Debit card transactions.
Purpose / Tips	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.

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3/25/09 20:32:01
RUN ON 3/25/09
CARD NUMBER
Date: 3/23/09
CREDIT UNION
TRANSACTIONS BY NETWORK, DATE, AND TIME
LPANTX1
PAGE 1
USER CUBASEMD

```

CARD NUMBER	ACCOUNT NUMBER	STATUS	MESSAGE TYPE	TRAN CODE	TRANSACTION DESCRIPTION	SETTL DATE	RESP CODE	TRANS AMOUNT	SETTL AMOUNT	TRANS DATE	TRANS TIME
S	1	030	0100	072000	DEB/WDR 908000009800	3/23	00	12.37	.00	3/21	17:28:06
S	1	030	0200	012000	ATM/WDR 908000009961	3/23	00	52.50	52.50	3/21	17:14:02
S	1	030	0220	972000	DEB/WDR 908000016196	3/23		10.00	10.00	3/21	20:49:59
S	1	030	0220	972000	DEB/WDR 908000016197	3/23		12.37	12.37	3/21	20:49:59
S	1	030	0100	002000	POS/WDR 908000707712	3/23	00	31.00	31.00	3/21	16:20:33
S	1	030	0100	072000	DEB/WDR 908100013687	3/23	00	70.00	.00	3/22	13:18:53
S	3	030	0220	972000	DEB/WDR 908100020271	3/23		24.91	24.91	3/22	5:02:34
S	8	030	0200	002000	POS/WDR 908100037801	3/23	00	5.95	5.95	3/22	12:42:00
S	8	030	0220	972000	DEB/WDR 908000016198	3/23		6.70	6.70	3/21	20:49:59
S	8	000	0200	002000		3/23	51	9.90	.00	3/21	19:32:41
S	8	030	0100	072000	DEB/WDR 908000021798	3/23	00	6.70	.00	3/21	19:14:27
S	8	030	0200	002000	POS/WDR 908000818570	3/23	00	4.00	4.00	3/21	17:20:48
S	7	030	0100	072000	DEB/WDR 908100026961	3/23	00	32.91	.00	3/22	14:33:49
S	7	030	0100	072000	DEB/WDR 908100032352	3/23	00	14.99	.00	3/22	10:06:58
S	E	030	0220	972000	DEB/WDR 908000016199	3/23		3.47	3.47	3/21	20:49:59
S	E	030	0100	072000	DEB/WDR 908000027696	3/23	00	17.36	.00	3/21	15:40:41
S	E	030	0220	972000	DEB/WDR 908000030810	3/23		17.36	17.36	3/21	48:08
S	E	030	0200	002000	POS/WDR 908000160517	3/23	00	18.52	18.52	3/21	16:05:17
S	E	030	0200	002000	POS/WDR 908000211377	3/23	00	41.70	41.70	3/21	16:52:28

<i>Report Title</i>	Transactions Summary Report – Credit Cards
<i>Report Name</i>	LPANTX3
<i>When generated</i>	Daily
<i>Description</i>	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This report is by card number order.
<i>Purpose / Tips</i>	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying detail report are used for balancing and research purposes.
<i>Recommendation for OUTQ Routing</i>	It is recommended that these reports be printed and archived. Be sure to select to print this report.

12/24/10 31:59 CREDIT UNION LPANTX3
 RUN ON 12/25/10 CREDIT CARD TRANSACTIONS NETWORK, DATE, AND TIME SUMMARY

Settlement Date: 12/22/10 Post Date: 12/22/10

Bin#: 4	TOTAL WITHDRAWALS PROCESSED =	.00	NOT PROCESSED =
	TOTAL DEPOSITS PROCESSED =	.00	NOT PROCESSED =
	TOTAL TRANSFERS PROCESSED =	.00	NOT PROCESSED =
	TOTAL PMT MER PROCESSED = 127	7,927.45	NOT PROCESSED =
	TOTAL RFD MER PROCESSED = 3	193.45	NOT PROCESSED =
	TOTAL DEBITS	7,927.45	CREDITS
Bin#: 4	TOTAL WITHDRAWALS PROCESSED =	.00	NOT PROCESSED =
	TOTAL DEPOSITS PROCESSED =	.00	NOT PROCESSED =
	TOTAL TRANSFERS PROCESSED =	.00	NOT PROCESSED =
	TOTAL PMT MER PROCESSED = 176	13,634.94	NOT PROCESSED =
	TOTAL RFD MER PROCESSED = 4	97.30	NOT PROCESSED =
	TOTAL DEBITS	13,634.94	CREDITS
Bin#: 5	TOTAL WITHDRAWALS PROCESSED =	.00	NOT PROCESSED =
	TOTAL DEPOSITS PROCESSED =	.00	NOT PROCESSED =
	TOTAL TRANSFERS PROCESSED =	.00	NOT PROCESSED =
	TOTAL PMT MER PROCESSED = 39	2,420.96	NOT PROCESSED =
	TOTAL RFD MER PROCESSED = 1	36.04	NOT PROCESSED =
	TOTAL DEBITS	2,420.96	CREDITS
NET for St1-12/22/10 Pst-12/22/10		23,656.56	

<i>Report Title</i>	Account Posting Detail Report
<i>Report Name</i>	LPANAC1
<i>When generated</i>	Daily
<i>Description</i>	This report will list transactions to be compared to your credit card vendor report for daily balancing comparison. This is presented by member account number. This would also include ATM/Debit card transactions
<i>Purpose / Tips</i>	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.

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3/25/09 20:31:58
RUN ON 3/25/09
CREDIT UNION
LPANAC1
PAGE 1
TRANSACTIONS BY ACCOUNT NUMBER, CARD NUMBER, SETTLEMENT DATE
ACCOUNT NUMBER CARD NUMBER SETTLE TRANSACTION STATUS TRANS AMOUNT SETT AMOUNT DATE TIME USER CUBASEXDR REFERENCE
1 030 S *****5 3/23 DBT/WDR 908000026148 A 22.00 22.00 3/21 20:46:33 908000026148
1 030 S *****2 3/23 POS/WDR 908000985893 A 21.70 21.70 3/21 15:01:23 908000985893
1 030 S *****2 3/23 POS/WDR 908100160401 A 19.44 19.44 3/22 16:04:01 908100160401
1 030 S *****2 3/23 POS/WDR 908200639197 A 17.46 17.46 3/23 12:45:40 908200639197
1 030 S *****6 3/23 DBT/WDR 908000026154 A 20.00 20.00 3/21 20:46:33 908000026154
1 030 S *****6 3/23 DBT/WDR 908000026155 A 10.00 10.00 3/21 20:46:33 908000026155
1 030 S *****6 3/23 POS/WDR 908000193050 A 72.53 72.53 3/21 16:34:29 908000193050
1 030 S *****7 3/23 ATM/WDR 908100000426 A 102.00 102.00 3/22 10:05:33 908100000426
1 030 S *****5 3/23 POS/WDR 908100107376 A 13.66 13.66 3/22 8:51:51 908100107376
1 030 S *****5 3/23 POS/WDR 908100281500 A 18.78 18.78 3/22 15:36:00 908100281500
1 030 S *****5 3/23 POS/WDR 908100678300 A 24.61 24.61 3/22 15:44:00 908100678300
1 030 S *****1 3/23 DBT/WDR 907900016249 A 15.99 15.99 3/20 20:49:59 907900016249
1 030 S *****1 3/23 DBT/WDR 907900016251 A 10.72 10.72 3/20 20:49:59 907900016251
1 030 S *****1 3/23 POS/WDR 908000053344 A 30.11 30.11 3/21 17:03:22 908000053344
1 030 S *****1 3/23 POS/WDR 908100095460 A 20.48 20.48 3/22 13:46:41 908100095460
1 030 S *****0 3/23 DBT/WDR 907900020319 A 19.65 19.65 3/20 20:46:29 907900020319
1 030 S *****0 3/23 DBT/WDR 907900020320 A 8.74 8.74 3/20 20:46:29 907900020320
1 030 S *****0 3/23 DBT/WDR 908100017464 A 45.53 45.53 3/22 10:59:06 908100017464

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<i>Report Title</i>	Exception Report - Denials
<i>Report Name</i>	LPANEX1
<i>When generated</i>	Daily
<i>Description</i>	This report contains information on why a member's transaction was declined by the CU*BASE system and is the first source your personnel should use in researching a declination. This report ATM/Debit Card and credit card denials.
<i>Purpose / Tips</i>	This report is a good resource for determining denials from the previous day for members.

ACCOUNT NUMBER	CARD NUMBER	MESSAGE TYPE	TRAN CODE	TERMINAL	TRANS AMOUNT	MESSAGE	MESSAGE CODE	TRANS DATE
12/11/10 38:20						CREDIT UNION	LPANEX1	PAGE 1
RUN ON 12/12/10						DENIALS		USER OPER
DATE RANGE: 12/09/10 - 12/15/10								
2	000	*****1662	1100	003000	20.00	No Card Record.	0056	12/09
		LINK: NO Act2 Record		REF#: 100449975545		MERCHNT: 0000000000100449975545 120910 GROUPON INC. , CHICAGO , IL 0		
3	000	*****6785	1100	003000	22.23	Insufficient Funds.	0051	12/09
		LINK: NO Act2 Record		REF#: 034319877043		MERCHNT: 00000000000034319877043 120910 HY VEE 1631 , , 00		
3	000	*****2181	1100	003000	450.50	Insufficient Funds.	0051	12/09
		LINK: NO Act2 Record		REF#: 034380640001		MERCHNT: 00000000000034380640001 120910 MENARDS , , F		
4	000	*****1925	1100	003000	257.71	Insufficient Funds.	0051	12/09
		LINK: NO Act2 Record		REF#: 034321458964		MERCHNT: 00000000000034321458964 120910 ALLTEL *DEFERRED PAY , 800-255-835		
7	000	445736*****1180	1100	003000	124.47	Insufficient Funds.	0051	12/09
		LINK: NO Act2 Record		REF#: 034300006690		MERCHNT: 00000000000034300006690 120910 AUTOPAY/DISH NIWK , 800-894-9131 ,		
7	000	*****1065	1100	003000	18.75	Insufficient Funds.	0051	12/09
		LINK: NO Act2 Record		REF#: 034403601132		MERCHNT: 00000000000034403601132 120910 AOTA , 301-652-6611 , MD 0000		
7	000	*****1800	1100	003000	18.14	Insufficient Funds.	0051	12/09
		LINK: NO Act2 Record		REF#: 102770006345		MERCHNT: 0000000000102770006345 120910 TAILGATORS BAR & GRI LL , BRANDO		
7	000	*****1800	1100	003000	18.14	Insufficient Funds.	0051	12/09

<i>Report Title</i>	Exception Report - Exceptions
<i>Report Name</i>	LPANEX2
<i>When generated</i>	Daily
<i>Description</i>	<p>This report includes posting exceptions that were posted to the suspense G/L account and accounts that were posted NSF.</p> <p>Preapproved authorization exceptions can also appear on this report when the funds can't be secured on the member's account due to situations like the card being closed, the status of account being closed, frozen, etc. The member's account should be reviewed and a determination should be made by the credit union to manually secure the funds.</p> <p>This report includes both ATM/Debit and credit card posting errors.</p>
<i>Purpose / Tips</i>	<p>This report is a good resource for determining items that need to be posted by hand. You may want to review the accounts that were posted negative.</p>

ACCOUNT NUMBER	CARD NUMBER	MESSAGE TYPE	TRAN CODE	TERMINAL	TRANS AMOUNT	MESSAGE	MESSAGE CODE	TRANS DATE
4	004	*****3370	0200 ATM 312000	LK625914	.00	POSTING NSF PIN TRANS.	PST000108012/09	
LINK: MET004536304 001 REF#: 101210002812 MERCHNT: 4101 S LOUISE AVE HY VEE 1631								
5	004	*****0366	0200 ATM 312000	455929	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004513749 001 REF#: 101209141626 MERCHNT: CASEYS 0002166								
5	004	*****6699	0200 ATM 312000	422443	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004522318 001 REF#: 101209181939 MERCHNT: LEWIS DRUG 6								
7	004	*****2219	0200 ATM 312000	407105	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004537968 001 REF#: 101210012212 MERCHNT: BILLY FROGS								
8	004	*****7596	0200 ATM 312000	422443	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004526680 001 REF#: 101209201949 MERCHNT: LEWIS DRUG 7								
9	004	*****7507	0200 ATM 312000	439900	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004524638 001 REF#: 101209192540 MERCHNT: 297								
9	004	*****7875	0200 ATM 312000	442733	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004515596 001 REF#: 101209151602 MERCHNT: FAMILY THRIFT CENTER								
1	004	*****4137	0200 ATM 312000	438664	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004518044 001 REF#: 101209161850 MERCHNT: GORDMANS								

<i>Report Title</i>	Reconciliation Recon to Online Match Reconciliation Online to Recon Match
<i>Report Name</i>	PACTXX1, PACTXX2
<i>When generated</i>	Daily
<i>Description</i>	These reports can be used for reconciliation purposes and are created when the reconciliation is received at Monday through Saturday at approximately 4:30 p.m. ET.
<i>Purpose / Tips</i>	NOTE: There will be two sets of reports on Mondays which are produced at approximately 6:00 a.m. ET.
<i>Recommendation for OUTQ Routing</i>	It is recommended that these reports be printed and archived. Be sure to select to print this report.

12/04/06 16:57:32	SUCCESS CREDIT UNION RECONCILIATION RECON TO ONLINE MATCH					PACTXX1	PAGE 1
						USER JOANG	
						SETTLEMENT DATE	12/03
RECON ACCOUNT NUMBER	RECON CREDITS	RECON DEBITS	RECON TOTAL	ONLINE CREDITS	ONLINE DEBITS	ONLINE TOTAL	RECON - ONLI DIFFEREN
Vendor Recon Totals :							
Total Credits :	67.39						
Total Debits :		3,104.15					
Total Settlement :		3,036.76-					
CUA Online Totals :							
Total Credits :	67.39						
Total Debits :		3,104.15					
Total Settlement :		3,036.76-					
Offage Totals :							
Total Credits :							
Total Debits :							
Total Settlement :		.00					
Total Not Matched :							

12/04/06 16:57:32	SUCCESS CREDIT UNION RECONCILIATION ONLINE TO RECON MATCH					PACTXX2	PAGE 1
						USER JOANG	
						SETTLEMENT DATE	12/03
ONLINE ACCNT NUMBER	RECON CREDITS	RECON DEBITS	RECON TOTAL	ONLINE CREDITS	ONLINE DEBITS	ONLINE TOTAL	ONLINE - RECON DIFFERENCE
Offage Totals :							
Total Credits :							
Total Debits :							
Total Settlement :		.00					
Total Not Matched :							

<i>Report Title</i>	Credit Card Positive Balance File Report
<i>Report Name</i>	PCCPXX1
<i>When generated</i>	Daily
<i>Description</i>	This report will display the positive balance file (PBF) information sent to vendors daily. This may not apply to all vendors.
<i>Purpose / Tips</i>	It is mainly used as a research tool to establish what was sent for your member for that date and time and would have been used by your vendor for authorizations when they were in stand-in mode for CU*Answers running of End of Day/Beginning of Day processing or if there were any communication issues between your vendor and CU*Answers. This report is typically very large and we do not recommend printing it in its entirety.

12/04/06 21:18:23	SUCCESS CREDIT UNION	PCCPXX1	PAGE 1
	FIDELITY CREDIT CARD POSITIVE BALANCE FILE		USER JOANG
	PBF TYPE: PARTIAL		
CARD NUMBER	MEMBER LOC	AVAILABLE	BLOCK STATUS
444444100000534	170209-100	651.53	
444444100000682	36095-100	76.46	
444444100000716	67488-100	1,307.33	
444444100000773	80475-100	672.53	
444444100001037	81714-100	3,975.61	
444444100001201	139592-100	3,152.06	
444444100001235	153643-100	735.57	
444444100001284	81956-100	97.67	
444444100001425	82456-100	833.38	
444444100001714	81973-100	819.44	
444444100001805	80586-100	13.47	
444444100002159	83515-100	179.92	
444444100002308	82945-100	9.91	OPEN ACTIVE STATUS
444444100002316	63396-100	96.20	
444444100002324	81263-100	2.18	
444442010001909	4028-100	364.58	
444442010011023	84876-100	16.63	
444442010011197	2808-100	14,967.16	
444442010011262	84690-100	1,061.05	
444442010011320	83045-100	3,806.10	
444442010011411	86628-100	2,134.02	
444442010011445	34975-100	1,150.48	

Also see Page 131 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with YOUR VENDOR.

<i>Report Title</i>	Credit Card Zero Available (PBF) Report
<i>Report Name</i>	PCCPXX2
<i>When generated</i>	Daily
<i>Description</i>	This report will display the positive balance file information sent to Fidelity Monday through Saturday at approximately 9:00 p.m. ET for those accounts that should be carrying a zero balance available in PBF file due to block code attached to that card record.
<i>Purpose / Tips</i>	It is mainly used as a research tool to aid you when researching member questions for declinations.

12/04/06 21:18:23	SUCCESS CREDIT UNION	PCCPXX2	PAGE 1
	FIDELITY CREDIT CARD ZERO AVAILABLE		USER JOANG
	PBF TYPE: PARTIAL		
CARD NUMBER	MEMBER LOC	AVAILABLE	BLOCK STATUS
4444441009801122	83844-100	.00	L=LOST ACCOUNT
4444442010001743	83008-100	.00	H=HIGH BALANCE
4444442100000100	81811-100	.00	X=CLOSED-PER CARDHOLDER
	TOTAL RECORD COUNT:	3	

*Also see Page 131 for information about CU*CardCheck, our automated verification process to help ensure the accuracy of daily PBF and file maintenance exchanges with your vendor.*

<i>Report Title</i>	Overlimit Account Listing
<i>Report Name</i>	LCCOVLMT
<i>When generated</i>	On demand via Tool #449 List Overlimit Credit Cards
<i>Description</i>	The report provides you with a list of all members with cards carrying a balance over their current disbursement limit.
<i>Purpose / Tips</i>	It is a tool that should be used by your collections department to make contact with members to bring their accounts balances back within their disbursement limit. Would recommend pulling this at least twice a month for review. You can select the printer to which you print this report.

12/07/06 17:19.13		SUCCESS CREDIT UNION				LCCOVLMT		Page	1
		Overlimit Account Listing						User	NADINET
Member No. /Suffix	Cat	Name	Credit Card Account No.	Current Balance	Credit Limit	Amount Over	Past Due	Amount Due	Adv Date
17251-600	99	COLLECTI	SNOOP DOGG	**1227	1,654.79	1,500.00	154.79	233.00	303.00 10/31/06
24885-600	40	CLASSIC	DAFFY DUCK	**7430	2,601.69	2,500.00	101.69	77.00	102.00 11/30/06
25353-601	40	CLASSIC	ROGER RABBIT	**7968	521.60	500.00	21.60	.00	.00 11/30/06
38273-600	40	CLASSIC	BUGS BUNNY	**0898	1,011.06	1,000.00	11.06	30.00	55.00 11/30/06
40394-600	40	CLASSIC	JESSICA RABBIT	**3785	529.48	500.00	29.48	.00	.00 12/01/06
49247-615	43	SECURED	MICKEY MOUSE	**0031	549.41	500.00	49.41	.00	.00 11/30/06
49486-630	44	GOLD	W C FIELDS	**0752	5,073.73	5,000.00	73.73	.00	.00 11/30/06
58784-600	40	CLASSIC	CHARLIE CHAPLIN	**8149	547.40	500.00	47.40	.00	.00 11/30/06
59832-600	40	CLASSIC	RICKEY MARTIN	**2399	519.27	500.00	19.27	.00	.00 11/30/06
60566-600	40	CLASSIC	ALICE WONDERLAND	**1417	1,555.47	1,500.00	55.47	63.00	113.00 11/30/06
80178-600	41	CLASSIC	CAPTAIN HOOK	**0231	1,523.06	1,500.00	23.06	.00	.00 11/30/06
80317-600	40	CLASSIC	PETER PAN	**7943	318.86	300.00	18.86	.00	.00 12/01/06
80324-600	40	CLASSIC	TINKER BELLE	**3264	2,508.70	2,500.00	8.70	.00	.00 12/07/06
80351-600	41	CLASSIC	PRINCE CHARMING	**0033	505.47	500.00	5.47	.00	.00 11/30/06
80453-600	41	CLASSIC	RICKY RACoon	**1486	513.44	500.00	13.44	.00	.00 11/30/06
140863-601	40	CLASSIC	JUAN VALDEZ	**8289	3,007.32	3,000.00	7.32	.00	.00 12/01/06
141325-600	40	CLASSIC	DONALD TRUMP	**1649	2,008.85	2,000.00	8.85	178.00	253.00 10/31/06
146415-600	40	CLASSIC	BILL GATES	**2266	534.95	.00	534.95	.00	.00 11/30/06
162818-600	40	CLASSIC	WONDER WOMAN	**1102	1,503.72	1,500.00	3.72	.00	.00 11/30/06
188912-630	99	COLLECTI	CLARK KENT	**0794	10,342.56	10,000.00	342.56	919.00	919.00 9/30/06
Total Accounts		Pct	Amt. Over limit		Pct				
CLASSIC		13	56.7	5,356.06	54.2				
CLASSIC		3	19.8	1,828.89	18.5				
SECURED		1	10.6	773.79	7.8				
SECURED		0	.7	49.41	.5				
GOLD		1	1.4	94.69	.9				
COLLECTI		11	7.8	1,342.86	13.5				

<i>Report Title</i>	Inactive Credit Cards Report
<i>Report Name</i>	LCCIXX
<i>When generated</i>	On demand via Tool #448 List Inactive Credit Cards
<i>Description</i>	This report lists credit card accounts with no activity for a specified number of months.
<i>Purpose / Tips</i>	This report can be used to assist you in researching what accounts should be closed, or members to whom you may wish to send a marketing piece to promote their use of their card. You choose the number of months inactive to define what will be a part of your report.

Account #	Card #	Block Code	Last Usage Date
55-101	4444441009801528	K - CLOSED-PER INSTITUTION	0/00/00
3079-130	4444442010001081	- OPEN ACTIVE STATUS	0/00/00
4184-100	4444441000000625	K - CLOSED-PER INSTITUTION	1/16/05
5777-100	4444441000007810	K - CLOSED-PER INSTITUTION	0/00/00
25353-101	4444441000007968	H - HIGH BALANCE	0/00/00
27680-130	4444442010001891	K - CLOSED-PER INSTITUTION	0/00/00
31013-100	4444441000004486	- OPEN ACTIVE STATUS	0/00/00
32623-100	4444441000008396	- OPEN ACTIVE STATUS	0/00/00
33043-100	4444441000001045	J - COLLECTION ACCOUNT	9/27/05
36236-100	4444441000004411	- OPEN ACTIVE STATUS	3/03/06
40436-100	4444441000000856	J - COLLECTION ACCOUNT	3/21/06
43232-100	4444441000000567	K - CLOSED-PER INSTITUTION	10/10/04
47548-100	4444441000001672	J - COLLECTION ACCOUNT	5/20/05
47878-130	4444442019800053	- OPEN ACTIVE STATUS	2/10/06
50252-100	4444441000000864	K - CLOSED-PER INSTITUTION	1/04/05
86881-645	4888291000000749	- OPEN ACTIVE STATUS	0/00/00
86927-615	4411421000001456	- OPEN ACTIVE STATUS	0/00/00
86950-600	44114010000008271	L - LOST ACCOUNT	0/00/00
86950-601	44114010000008438	- OPEN ACTIVE STATUS	0/00/00
87016-645	4888291000000756	- OPEN ACTIVE STATUS	0/00/00
87027-600	44114010000008420	- OPEN ACTIVE STATUS	0/00/00
87041-645	4888291000000764	- OPEN ACTIVE STATUS	0/00/00
88716-630	4411412010000653	- OPEN ACTIVE STATUS	2/27/05
98111-600	4411401000001532	- OPEN ACTIVE STATUS	7/11/05
112441-600	4411401000001060	- OPEN ACTIVE STATUS	3/22/05
156505-630	4411412010000836	K - CLOSED-PER INSTITUTION	10/20/05
180943-630	4411412010000760	- OPEN ACTIVE STATUS	2/26/06
188912-630	4411412010000794	J - COLLECTION ACCOUNT	11/06/05
188920-631	4411412010000661	S - STOLEN ACCOUNT	3/15/06
* Total Inactive Cards -----			29

<i>Report Title</i>	Negative Balance (Overpaid) Open Credit Loans
<i>Report Name</i>	LNBOCL
<i>When generated</i>	On demand via Tool #546 Neg Bal (Overpaid) Open Credit Loans Rpt
<i>Description</i>	This report shows any open credit (MEMBER6) loans that have a negative balance (meaning they have been overpaid).
<i>Purpose / Tips</i>	<p>This report should be pulled by CU personnel at least once a week to see if any of your credit card accounts are approaching the time line when you are required to return any credit balance back to them.</p> <p>Some members may put themselves in a credit position to take advantage of additional funds while traveling, while other members may be in this position due to credit for returned merchandise, settlement of disputed item, etc.</p>

12/07/06 17:41:47	SUCCESS CREDIT UNION	LNBOCL	Page 1
	Negative Balance (Overpaid) Open Credit Loans		User NADINET
	As of 12/07/2006		
Corporate ID - ALL CORPORATIONS			
Account No.	Member Name	Loan Balance	Last Tran Date

40	VISA CLASSIC		
82171-100	DONALD D DUCK	56.64-	10/06/06
83326-100	GEROGE JEFFERSON	6.35-	10/31/06
84455-100	ABRAHAM LINCOLN	36.24-	8/20/06
85088-100	CASEY KAHNE	268.16-	11/30/06
154401-100	ROGER RABBIT	199.31-	12/07/06
	*Total:	5 \$	566.70-
41	VISA PLATINUM		
84268-200	MICKEY MOUSE	4.91-	6/22/06
85013-200	MINNIE MOUSE	.48-	11/28/06
	*Total:	2 \$	5.39-
44	VISA GOLD		
48785-330	JEFF GORDON	213.84-	9/30/06
82783-330	DALE EARHARDT JR	63.28-	5/05/06
84954-330	WYLIE COYOTE	154.55-	12/02/06
146563-330	TWEETY THE BIRD	19.19-	11/15/06
	*Total:	4 \$	450.86-
	**Grand Total:	11 \$	1,022.95-
*** End of Report ***			

<i>Report Title</i>	Duplicate Credit Card Report
<i>Report Name</i>	LCDUXX
<i>When generated</i>	On demand via Tool #444 List Duplicate Credit Cards
<i>Description</i>	This report will show all cards that have a card status of "D" - Duplicate, meaning the card is an old card and the loan has been reissued a new card number to replace this card.
<i>Purpose / Tips</i>	An informational report that can be printed when needed for research purposes.

12/07/06 17:48:57	SUCCESS CREDIT UNION	LCDUXX	PAGE 1
	Duplicate Credit Cards		USER NADINET
Account #	Card #	Block Code	Last Usage Date
4052299-800	9995600000080100	J - COLLECTION ACCOUNT	0/00/00
4057399-820	9994500000003100	L - LOST ACCOUNT	11/26/06
4057799-801	9995600000090100	S - STOLEN ACCOUNT	7/16/06
4068199-800	9995600000077100	S - STOLEN ACCOUNT	0/00/00
4070799-800	9995600000085100	S - STOLEN ACCOUNT	0/00/00
4073099-800	9995600000091100	L - LOST ACCOUNT	0/00/00
4091999-800	9995600000083100	S - STOLEN ACCOUNT	0/00/00
4098599-800	9995600000078100	L - LOST ACCOUNT	0/00/00
4099699-800	9995600000082100	L - LOST ACCOUNT	0/00/00
4113999-800	9995600000083100	J - COLLECTION ACCOUNT	0/00/00
4129299-800	9995600000079100	S - STOLEN ACCOUNT	0/00/00
4138499-800	9995600000085100	L - LOST ACCOUNT	0/00/00
4156399-800	9995600000083100	L - LOST ACCOUNT	2/28/06
4158299-800	9995600000050100	S - STOLEN ACCOUNT	0/00/00
4165899-800	9995600000084100	X - CLOSED-PER CARDHOLDER	0/00/00
4167899-800	9995600000082100	L - LOST ACCOUNT	0/00/00
4167899-800	9995600000085100	L - LOST ACCOUNT	8/11/05
4171199-800	9995600000082100	J - COLLECTION ACCOUNT	0/00/00
4179199-820	9994500000001100	L - LOST ACCOUNT	0/00/00
4183699-800	9995600000082100	J - COLLECTION ACCOUNT	0/00/00
4185399-800	9995600000082100	- OPEN ACTIVE STATUS	0/00/00
4189699-800	9995600000093100	S - STOLEN ACCOUNT	8/15/06

INTRODUCING CU*CARD CHECK

What is CU*Card Check?

CU*Card Check is an automated file verification process that checks the accuracy of the daily data uploaded to your vendor for your credit card portfolio.

What does that mean to my Credit Union?

The data that is being sent for your credit union to your vendor will daily be checked programmatically using predetermined tolerance levels. If there are changes to the file compared to the previous day data that exceed those tolerance levels, the file is pulled to be verified by both our credit card team and your staff before it's transmitted.

What is contained in the file CU*Answers sends?

The daily PBF (Positive Balance File) is used by YOUR VENDOR for account statuses and balances when we go into stand-in processing during end-of-day/beginning-of-day processing. During the limited times when your vendor may not be able to access CU*BASE, the information contained in the file provides your vendor a backup to allow them to continue to process member transactions.

What does the verification program analyze?

The verification routine analyzes the following criteria on a per CU basis.

- ◆ Closed accounts greater than 25% of the total file.
- ◆ Card statuses that changed from open to closed because the system could not find the account in CU*BASE. A maximum of 5 status changes from open to closed per CU are allowed before an error message will occur to prompt manual verification.

What will CU*Answers do if a file exceeds the tolerance levels noted above?

A CU*Answers Operator will remove the identified credit union from the file and then transmit the maintenance file to your vendor for all other CUs to meet the 10:00 pm ET update deadline.

Next, the segregated file will be reviewed by our internal credit card team to identify the changes to the records. The team will also immediately contact the credit union to review the affected accounts and confirm their existing status or change the status.

Once the cards status has been confirmed or corrected with the assistance of the credit union, the file is then sent to your vendor to be updated. The updates can be processed every hour on the hour from 6:00 am to 10:00 pm ET daily.

APPENDIX

Included in this section:

◆ **TRANSACTION TRANSMISSION FILE SPECIFICATIONS**

- ⇒ Transaction File Draft Detail Record
- ⇒ Transaction File Draft Addendum Record

TRANSACTION TRANSMISSION FILE SPECIFICATIONS

Your vendor transmits all transactions for credit card loans in a batch to CU*BASE each day (timing depends on your credit union's arrangements with CU*Answers). A new batch header record is created when any of these conditions are met: The BIN/Prefix/ISO number changes, total number of transactions exceeds 1000, detail transactions exceed 2000 file records. Multiple BIN numbers can be included within one transmission to accommodate all credit card programs offered by your credit union. The transaction draft detail record together with the draft addenda record provide all the merchant, credit union, cardholder, and transaction information to post to the credit card loan.

Transaction File Draft Detail Record

The records in this file contain identifying information and the transaction amount.

<i>Field Name</i>	<i>Description</i>
Record type code	6, Draft detail
Transaction code	02=credit or 07=debit
Route & Transit number	Number assigned to the institution – 9 bytes
Card Number	Credit Card number is 16 characters - field is 17 bytes
Amount of transaction	Dollars and cents amount – 10 bytes
Authorization number	Authorization Code (if available) – 5 bytes
Capture Date	MMDD format
Filler	Space 1 byte
Microfilm Reference Number (group level data)	
Format code	Leading digit of reference number – 1 byte
Acquirer's Bank ID	BIN/Prefix Number of Merchant Bank – 6 bytes
Capture Date	YDDD format – Year and Julian date – 4 bytes
Film Locator	Number assigned to draft – 11 bytes
Check Digit	Calculated using data from data from group level data of reference number
Purchase Date	Date Draft was signed, MMDD and assumes current year – 4 bytes
Reason Code	Chargeback Reason Code Number – 2 bytes
Addenda Indicator	Value = 1
Trace Number	Ascending Sequential number within batch – 15 bytes

Transaction File Draft Addendum Record

The records in this file contain account identification and the merchant information.

<i>Field Name</i>	<i>Description</i>
Record type code	7, Addenda Record
Type code	Value = 03 – 2 bytes
Merchant Category	Business Type of Merchant – 4 bytes
Reimbursement Indicator	0 = Outgoing, 1 = Incoming – 1 byte
Authorization source code	Values are ‘ ‘ or 1-8 or A-E – 1byte
Attribute Code	Values are 0-9 or A-Z – 1 byte
Filler	Space – 1 byte
Application Account Number	Loan / Checking / Savings account number (left justified) – 16 bytes
Route & Transit #	Number assigned to the institution – 9 bytes
Merchant Name	DBA Name of Merchant – 25 bytes
Merchant City	Name of city where Merchant is located – 13 bytes
Merchant State/Country Code	State or Country where merchant is located – 3 bytes
Draft Tran Code	Transaction code that identifies the type of monetary transaction - 2 bytes 05 Sale 06 Credit 07 Cash Advance 25 Reversal of Sales Draft 26 Reversal of Credit Voucher 27 Reversal of Cash Advance 63 Authorization Approval 64 Authorization Reversal
Trace Number	Used for research – 15 bytes