
Debit Card Round Up

INTRODUCTION

Debit Card Round Up, CU*BASE takes on the Saving the Change programs offered by other financial institutions, where your credit union can assist members by automatically “rounding up” each debit card purchase (attached to a configured checking account) and depositing the funds into a designated savings or checking account. This product is available for credit unions using either online or batch ATM/Debit processing. Transfers are made during end of day processing.

When a debit card purchase is made, the transaction is rounded up to the nearest dollar, and the increased amount is then transferred to the savings or checking account selected by the member. This transfer account is selected when the member opens a checking account configured for the debit card round up program, or via Member Personal Banker. *These “round up” funds that are deposited come from the member’s checking account to which the debit card is attached, so this service can be provided to members at no cost to the credit union.*

The round up program can be used with checking accounts only (application type SD), and is configured as part of the Dividend Application (DIVAPL) code. In this manner, the credit union can define which checking products are eligible. This program is at the *account* level, not the debit card level. If a member has multiple debit cards, all card activity will be treated the same on that specific account. Members are configured to start or stop the round up via Member Personal Banker.

The most important element of the Debit Card Round Up feature is one that might not be obvious at first glance. The round up process is *not* posted immediately, on a per-transaction basis. Instead, a daily process will calculate the round up amount for all debit card transactions posted that day and post a single transfer from the checking account to the savings account.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference>
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CONTENTS

PRODUCT FEATURES	3
OVERVIEW OF PROGRAM CONFIGURATION	3
HOW DO TRANSFERS WORK?	3
MORE INFORMATION ON TRANSFERS	4
CONTROLS FOR THE TRANSFER ACCOUNT	4
OFFER DEBIT CARD ROUND UP ACCOUNTS THROUGH ONLINE BANKING	5
WHAT APPEARS ON MEMBERS' STATEMENTS FOR A ROUND UP CONTRIBUTION TO ANOTHER MEMBERSHIP?	5
CONFIGURATION	6
OPENING AN ACCOUNT	10
MEMBER PERSONAL BANKER ENROLLMENT	11
MEMBER ENROLLS ONLINE	13
PROVIDING ACCESS TO THE MEMBER TO THE FEATURE	13
MEMBER ENROLLS ONLINE	14
REPORTS	17

PRODUCT FEATURES

OVERVIEW OF PROGRAM CONFIGURATION

Your credit union can assist members by automatically “rounding up” each debit card purchase (attached to a configured checking account) and depositing the funds into a designated savings or checking account. This product is available for credit unions using either online or batch ATM/Debit processing. Transfers are made during end of day processing.

When a debit card purchase is made, the transaction is rounded up to the nearest dollar, and the increased amount is then transferred to the savings or checking account selected by the member. This transfer account is selected when the member opens a checking account configured for the debit card round up program, or via Member Personal Banker. *The “round up” funds that are deposited come from the member’s checking account to which the debit card is attached, so this service can be provided to members at no cost to the credit union.*

The round up program can be used with checking accounts only (application type SD), and is configured as part of the Dividend Application (DIVAPL) code. In this manner, the credit union can define which checking products are eligible. This program is at the *account* level, not the debit card level. If a member has multiple debit cards, all card activity will be treated the same on that specific account. Members are configured to start or stop the round up via Member Personal Banker.

The most important element of the Debit Card Round Up feature is one that might not be obvious at first glance. The round up process is *not* posted immediately, on a per-transaction basis. Instead, a daily process will calculate the round up amount for all debit card transactions posted that day and post a single transfer from the checking account to the savings account.

The debit card roundup program can be used by credit unions using online and batch ATM/Debit card processing.

HOW DO TRANSFERS WORK?

The most important element of the Debit Card Round Up feature is one that might not be obvious at first glance. **The round up process is not posted immediately, on a per-transaction basis.** Instead, a daily process will calculate the round up amount for all debit card transactions posted that day and post a single transfer from the checking account to the savings account. These transfers are made during end of day processing.

To put it another way, if you go to Macy’s and spend \$94.73, the transaction that posts to your account will be exactly \$94.73, not \$95.00. At the end of the day, that extra 27¢ (along with any other amounts calculated on other purchases throughout the day) will be transferred from your checking to your savings account.

The primary reason for this, of course, is that we do not want to do anything that would potentially interfere with the normal handling of the transaction between the member and the merchant. If you buy something from Macy’s for \$94.73, all of the parties involved (Macy’s, the debit card vendor, the

member, the credit union, and CU*BASE) need to use that \$94.73 figure, especially if the transaction ends up needing to be reversed.

Of course, a member might choose to write down \$95 in their checkbook to make the math easier, but ultimately, they still need to be able to see that the debit card transaction on their statement matches the receipt for the stuff they bought.

MORE INFORMATION ON TRANSFERS

Members can select which savings or checking account receives the round-up funds by choosing another one of their accounts (IRA and HSA accounts are not eligible) or even another member's account. The credit union can, however control which *types* of accounts members can choose from, and can even specify a single, specially designed dividend application.

- One caveat with this is that if you transfer funds to a checking account, it must be of a different Dividend Application than the checking account accruing the round-up funds.

The funds transferred to this account come from “rounding up” debit card purchases, so the member is actually funding this program, not the credit union.

One transfer of all calculated funds will be made each day, and transfers are rounded to the nearest whole dollar. (A \$1.75 charge will result in a 25 cent transfer). Since the round-up transfer is not tied to the individual transaction(s) in any way, if a transaction is reversed, this will have no effect on the transfer, even if the reversal was done the same day as the transaction.

Funds are transferred only if they are available (i.e. the account is frozen or the funds are secured). If the designated transfer account is closed or frozen against deposits, the transfer will be skipped and a notation will appear on the Transaction Exception report. Round up transfers will not cause the account to post to a negative balance nor post below available funds. Partial transfers may be allowed (according to the credit union configuration, but they are noted on the Transaction Exception report as well.

There will be no catch-up transfers – if the transfer can't happen on Monday, then Monday's transactions never get rounded up. (This too will appear on the Transaction Exception report.) But if come Tuesday there's money, then Tuesday's transactions will be rounded up.

Included Transactions

Only debit card transactions will be included in the round-up calculations. Configuration will allow the credit union to decide whether to include signature-based transactions, PIN-based POS transactions, or both. Returns and reversals will not be included in the program.

CONTROLS FOR THE TRANSFER ACCOUNT

Members won't automatically be prevented from spending the money that's in the transfer account, nor will that account necessarily be blocked from being used as overdraft protection on the checking account. But if a credit

union wants to market this as more of a “forced” savings plan, the configuration allows them to specify only a certain DIVAPL(s) that can receive the funds, then use existing CU*BASE controls on that savings account:

- Set up a default Secured Shares record to freeze a certain portion of the account so the member has to keep at least a minimum in the account, or
- Set up a Club Account DIVAPL that works like a Christmas Club and simply freeze that account from withdrawals until a designated expiration date.
- NOTE: CU*BASE dividend configuration allows a credit union to require a minimum balance to earn dividends in the account that receives the transfers.

OFFER DEBIT CARD ROUND UP ACCOUNTS THROUGH ONLINE BANKING

Your credit union can configure your checking accounts to be an optional add-on debit card round up account and add it for sale in your rate board. Additionally, if your member wants to use the debit card round-up features, you can configure your program so that members can enroll online. to contact your credit union (via phone or in branch) to set up the debit card

In this case, you will want to compose your Sales Information so that it is marketing materials for the member to see when they enroll.

WHAT APPEARS ON MEMBERS' STATEMENTS FOR A ROUND UP CONTRIBUTION TO ANOTHER MEMBERSHIP?

If a member pays a round up amount to an account that is not their own, they will not see that account on their statements.

- While this is not the reason for the design, what it does allow is for credit unions to use a credit union account for charitable giving. If the member were to contribute their round up funds to a charity fund created by your credit union, your member will not see your credit union account on their statement. [Learn more here.](#)

CONFIGURATION

The activation of the Debit Card Round Up and its configuration are accessed in the Share Dividend Configuration.

Learn how to activate your debit card round up step by step in the Shown Me the Steps Online help.

https://help.cubase.org/steps/Content/Activate_Debit_Card_Round_Up.htm

Following are some screens used in the process:

Savings/Checking Products Configuration (Tool #777)

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Share Account Setup Update

Dividend application **CK** Corp ID **01** ABC TESTING CREDIT UNION

General Account Information **Dividend Information**

Description **REGULAR CHECKING** Prompt for credit report on open
Account range **110** to **112** Allow account nicknames
Application type **Share draft/checking products** Default negative bal limit **0.00**
IRA plan type Report dividends to the IRS
 Reg D transaction account Auto update member negative balance limits
Reg D transfers per month **00** Club processing allowed
ATM surcharge rebate program code
Zero balance account option **No action taken**

Accounting Interface		Share Draft/Checking Only	
Liability G/L account #	902.00	Stop pay G/L #	153.20
Expense G/L account #	340.44	Stop pay fee	35.00
Accrual G/L account #	831.00	<input type="checkbox"/> Allow change of fee amount	
		<input checked="" type="checkbox"/> Offer debit card round up program	

i Dividend rates are entered using Member Rate Maintenance on the "Management Processing/Dashboards" menu.

Suspend	Save	Skip	Qualified Dividends	ARU/Online Banking	Checklist
ANR Scoring	Debit Card Round Up				

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On this screen check the *Offer debit card round up program* box. The use *Debit Card Round Up* (F21) to access the configuration for the selected Dividend.

“Round Up Config” (F21)

Text entered on the Sales Information screen currently can only be viewed by credit union staff. With future enhancements, this text will also be viewed in **It's Me 247** to assist members when they open accounts online.

<i>Field Name</i>	<i>Description</i>
Round up to nearest 1.00	Defaults to \$1.00 and cannot be changed. A transaction amount will be rounded up to the nearest whole dollar and the additional amount will be transferred to the transfer account configured according to the account. For example, if the transaction was \$1.75, twenty-five cents would be transferred to the account
Transactions to be included in the round-up calculations:	
Debit card signature-based purchases	Includes Debit Card purchases that are PIN based (origin 13). This defaults to being checked. This will not include returns or reversal. (The round up will not be removed later if the item is returned.) If this is unchecked the next checkbox must be checked.
Debit card PIN-based POS transactions	Include Debit Card purchases that are signature based (origin 16). This will not include returns or reversal. (The round up will not be removed later if the item is returned.) This defaults to being checked. If this is unchecked the previous checkbox must be checked.
Accounts eligible to receive transfers	Use the Select button to view all products with application type SH or SD (excluding IRA and HSA accounts). Select the accounts eligible to receive transfers by clicking the account and holding down the Ctrl key or use F9-Select All to select all accounts. Use Select to return to the configuration screen. <ul style="list-style-type: none"> This allows the credit union to specify a single special savings product that can be set up for secured shares, special rates, etc., if desired, or to select all accounts.

<i>Field Name</i>	<i>Description</i>
Transaction description for round up transfers	Enter the transaction description for the transfer that will appear on the member's statement and in the account history in Online Banking.
Post partial transfers	Select whether to allow partial transfers. Defaults as checked.
Allow Debit Card Round Up to be activated in Online Banking	Check this box if you wish for your members to enroll in Debit Card Round up online. This feature is accessed via the contextual menu in online banking. To learn more refer to the section on what the member sees.

Selection of Accounts Eligible for Transfers

Session 0 CU*BASE GOLD Edition - Dividend Application Selection

Code	Description	Code	Description
BC	BUSINESS CLUB	MC	MC CLASSIC
BS	BUSINESS/ORG SAVINGS	MG	MC GOLD
BU	BUSINESS CHECKING	MK	MEGA MONEY MARKET
CC	CHRISTMAS CLUB	MM	MONEY MARKET
CK	REGULAR CHECKING	OC	ORG. CHECKING
EC	ESCROW	PC	PREMIER CHECKING
ES	EDUCATION SAVINGS	PD	PAYDAY SAVINGS
ET	ETA	PR	PREMIER II CHECKING
FE	SAFE N EASY CHECKING	PS	PLUS SAVINGS - TC
GS	GROWTH SAVINGS I	PV	PRIME VISA GOLD
GT	GROWTH SAVINGS II	SC	SAVINGS CLUB
GU	GROWTH SAVINGS III	SD	SHARE DRAFT - TC
GV	GROWTH SAVINGS IV	SH	REGULAR SAVINGS
HC	HOMETOWN CHECKING	SL	SELECT CHECKING
HS	HSH CHECKING	SP	PLUS SAVINGS
IP	INT PLUS CHECKING	SS	SYSTEMATIC SAVINGS
LS	LIFE SAVINGS	ST	STUDENT CHECKING

Select
 Select ↑ ↓

Hold the Ctrl key and click to select as many items as desired, then click Select to proceed.

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FR (3790)

In the Sales Information area, enter the text you wish for your members to see when they enroll online.

“Sales Information” (F11)

The screenshot shows a web browser window titled "Session 0 - ABC CREDIT UNION". The main heading is "Member Sales Information" with a "CHANGE" link on the right. Below the heading, there is a text area for entering online banking sales information. The "Product Type" is set to "SD Debit Card Roundup". There is a text input field for an optional URL and a checkbox for "Open new window for link". A "Comments" section contains a text area with a pre-filled message about Debit Card Roundup. A "Save Changes" button with up and down arrows is located below the comments. A "MESSAGE TIP" box provides instructions on handling text that exceeds the space provided. At the bottom, there are "Talking Points" and "Copy Text" buttons, a navigation bar with icons for back, forward, home, print, and search, and a footer with the text "FR (2633) 11/17/22".

Session 0 - ABC CREDIT UNION
File Edit Tools Help

Member Sales Information CHANGE

Enter online banking sales information for the following specific product.

Product Type: SD Debit Card Roundup

To include an optional link, enter a complete URL here

 Open new window for link

Comments:

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

i When you add or remove characters, it might cause fragmented lines of text. Place the cursor at the end of the shortened line and press the Delete key to remove the line break and clean up the paragraphs as needed.

Save Changes ↑ ↓

i MESSAGE TIP: If you insert text or copy and paste text that exceeds the space provided, a pop-up window will appear. Select Yes to retain text you have written or pasted, but be careful, this may delete following text. Select No to cancel a paste. WARNING: Never check the "Remember my decision" checkbox on this pop-up window.

Talking Points
Copy Text



OPENING AN ACCOUNT

When credit union employees open an account with a debit card attached that applies to the Debit Card Round Up program at the credit union, they will need to check the box to activate the program for the account and enter the account that will receive the transferred funds. These fields are conditional and will only appear on eligible accounts.

Directions for this process are found in Show Me the Steps online help at:

<https://help.cubase.org/steps/Content/Enroll New Member in Debit Card Round Up.htm>

Opening a New Account

These fields are conditional and will only show on accounts that are configured for debit card round up.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

New Account Creation

Individual

Name MARY MEMBER

New account # 110 REGULAR CHECKING Share draft check digit 1

Opened Jul 19, 2013 Corp ID 01

Joint Owner/Beneficiary

Print starter checks

Order checks

Dividend Payment Automated Non>Returns

Dividend pay code Addback Maximum negative balance 0.00 (Only if eligible)

Lock this limit so it will not be changed by automated scoring

Round Up

Activate debit card round up

Round up debit card to nearest \$1.00 and post an end of business transfer to the following savings account

Overdraft Service for ATM & Everyday Debit Card Transactions

Opt in/out: IN - Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

OUT - Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Verified Jul 19, 2013 By ;Y

Create Skip Round Up Info Work Checklist Procedures Dividend Pay To

Unlock Fields

FR (2417) 7/19/13

Check *Activate debit card round up* and enter the transfer account. You can also activate and enter a transfer account via Member Personal Banker.

MEMBER PERSONAL BANKER

ENROLLMENT

Once the member has opened an account with a debit card, credit union employees can use Member Personal Banker to activate the account for the Debit Card Round Up program (if the member opened the account online for example). Credit union employees can also change or enter the account to receive the transferred funds.

Directions for this process are found in Show Me the Steps at:

https://help.cubase.org/steps/Content/Enroll_Existing_Member_in_Debit_Card_Round_Up.htm

Following are some screens used in the process:

Member Personal Banker (Tool #14)

The screenshot shows a web browser window titled "Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION". The page header is "Member Personal Banker". The main content area displays account information for "MARY MEMBER" and a list of enrollment options. The "Debit card round up" option is checked.

Account #		Date opened	Nov 23, 1982
Name	MARY MEMBER		
Agreement accepted	Jun 25, 2013		
E-Statements	000000	<input type="checkbox"/> PIB	
Bill payment	000000	<input type="checkbox"/> eAlerts/eNotices	

- E-statements (enroll or change enrollment status)
- Choose style for printed statements
- Bill Payment (enroll or change enrollment status)
- Bill Payment PIN reset
- Online banking/ARU (activate, change PIN/password; view password history)
- Online banking/ARU Transfer Control (update or add transfer accounts)
- See/Jump relationships (allow other members to access your account online)
- Personal Internet Branch (enroll or change PIB settings)
- PIB password reset (change PIB password or view PIB username)
- eAlerts/eNotices (subscribe or change settings; view eAlert history)
- A2A account relationships (add, modify, or remove relationships)
- Email address maintenance
- Reset online banking security questions
- Mobile banking (view member access and mobile devices)
- Debit card round up (enroll or change transfer account)
- Reg E opt in/out preference
- Promise deposits (subscribe or change status)

Skip

Navigation icons: back, forward, home, stop, refresh, search, help, @

FR (2640) 7/19/13

Select “Debit Card Round Up (enroll or change transfer account)”

Session 0 CU*BASE GOLD Edition - Set Up Debit Card Round Up Transfer

Member [REDACTED]
Account [REDACTED]-111 SAFE N EASY CHECKING

Activate debit card round up
Round up debit card to nearest \$1.00 and
Post an end of business day transfer to the following account [REDACTED] 118 000

Save
Learn More

Last maintained Jul 06, 2016 by ;V [REDACTED]

FR (3785)

On this screen you can activate debit card round up and enter a transfer account. Use Enter to save any changes.

Use *Learn More* (F11) from this screen to view the Sales/Online Banking Information created for the dividend application.

“Learn More” (F11) (view-only of Sales/Online Banking Information)

Session 0 - ABC CREDIT UNION

File Edit Tools Help

Member Sales Information VIEW

Enter online banking sales information for the following specific product.

Product Type: SD Debit Card Roundup
To include an optional link, enter a complete URL here

Open new window for link

Comments:

With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

FR (2633) 1111722

MEMBER ENROLLS ONLINE

Alternatively, you can activate online enrollment in your configuration.

PROVIDING ACCESS TO THE MEMBER TO THE FEATURE

After setting up your configuration for online enrollment, you must grant the member access to enroll online. This is done via the contextual menus in **It's Me 247**.

You configure contextual menu access to both products using ItsMe247 Manager using the default "Debit Card Roundup". This grants the member access via the contextual menu, as shown in the following example. (You can also customize the wording the member sees.

- For more information, contact the Internet Retailer Support Center at irsc@cuanswers.com.
- To purchase ItsMe247 Manager, go to the CU*Answers store at <https://store.cuanswers.com/store/irsc/cupublisher-self-service/>

Contextual Menu Access to Debit Card Roundup

The image shows two side-by-side screenshots of the Success Credit Union mobile app. The left screenshot displays a list of accounts with balances. The right screenshot shows a contextual menu open over the '018 SHARE DRAFT' account, with 'Debit Card Roundup' highlighted. Arrows point from text annotations to these elements.

This member clicks the contextual drop-down menu next to the checking account.

This member selects *Debit Card Roundup* to enroll.

Account Type	Balance
000 REGULAR SHARE Available Balance	\$7,107.83
005 SUB SHARE AC... Available Balance	\$307.49
018 SHARE DRAFT Available Balance	\$2,188.4
050 CHRISTMAS CL... Available Balance	\$2,200.57
300 24 MO TERM S... Balance	\$21,302.97
301 24 MO TERM S... Balance	\$20,863.96
660 SHARE SECURED Balance	\$1,000.00

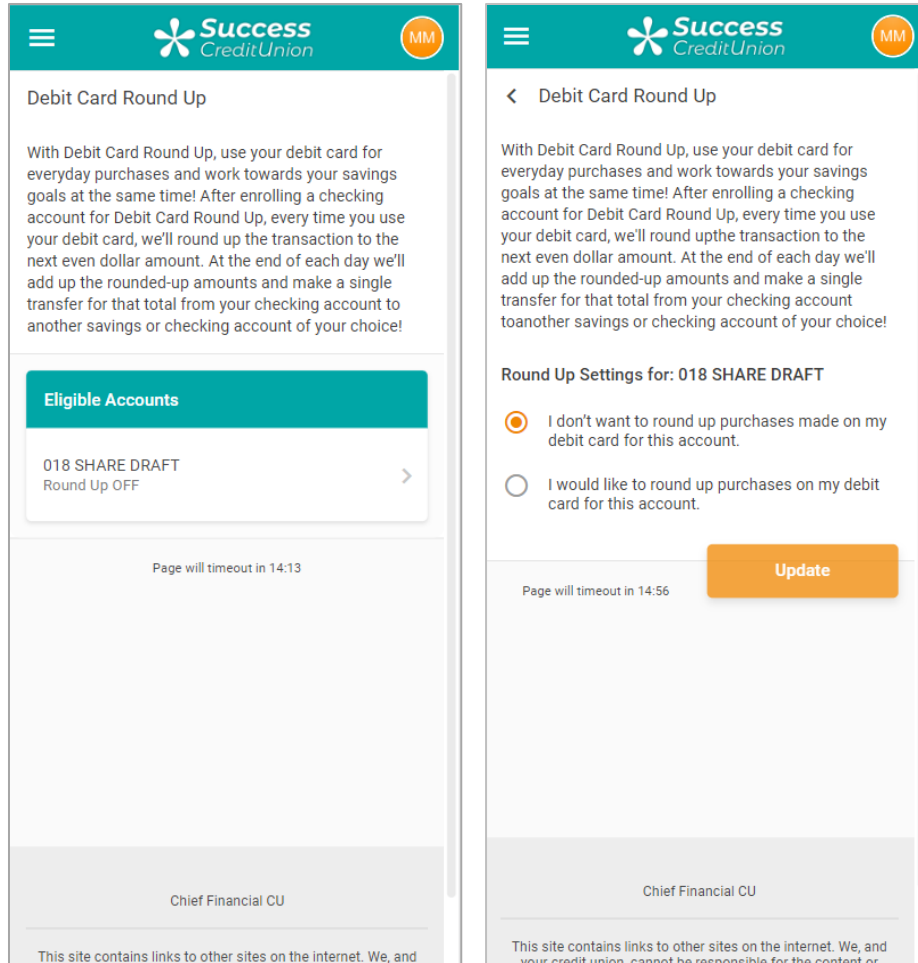
Mega Menu and Widgets

You can also grant access to Debit Card Round Up via the Mega Menu or widgets.

MEMBER ENROLLS ONLINE

Once the member selects *Debit Card Roundup* from the contextual menu, they enter the enrollment screens.

First, they select a general selection screen with default text, which is below. Then they enter the actual enrollment screens and see your marketing message you entered when you configured the program.



First Page Text

Debit Card Round Up

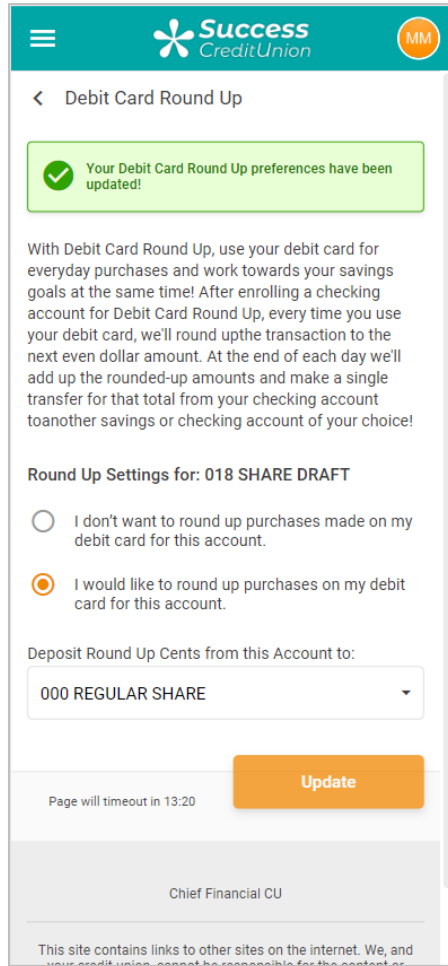
With Debit Card Round Up, use your debit card for everyday purchases and work towards your savings goals at the same time! After enrolling a checking account for Debit Card Round Up, every time you use your debit card, we'll round up the transaction to the next even dollar amount. At the end of each day we'll add up the rounded-up amounts and make a single transfer for that total from your checking account to another savings or checking account of your choice!

From here they select to enroll and the account where the round up funds will be deposited.

The screenshot shows the 'Debit Card Round Up' settings page. At the top is the Success Credit Union logo and a menu icon. Below the title, there is a descriptive paragraph. The 'Round Up Settings for: 018 SHARE DRAFT' section has two radio button options: 'I don't want to round up purchases made on my debit card for this account.' (unselected) and 'I would like to round up purchases on my debit card for this account.' (selected). Below this is a dropdown menu for 'Deposit Round Up Cents from this Account to:' with '000 REGULAR SHARE' selected. An orange 'Update' button is at the bottom right. A timer indicates 'Page will timeout in 14:00'. The footer includes 'Chief Financial CU' and a disclaimer.

The screenshot shows the 'Debit Card Round Up' settings page after the update. A green success message at the top reads 'Your Debit Card Round Up preferences have been updated!' with a checkmark icon. The rest of the page content, including the descriptive text, settings options, and dropdown menu, remains the same as in the previous screenshot. The 'Update' button is now greyed out. The timer indicates 'Page will timeout in 13:20'. The footer is identical to the previous screenshot.

Finally, they see confirmation that they are enrolled.



At this point the member is enrolled. Your credit union does not need to take further action.

REPORTS

Posting and Exception reports are archived daily in the Member Service category of CU*SPY. The posting report show all transfers made, while the exception report shows any cases where the funds weren't transferred along with a reason description (funds not available, account frozen, etc.).

Round Up Transaction Register (TRUPST)

3/14/10 14:06:49		TEST CREDIT UNION				TRUPST	PAGE
RUN ON 4/26/10		ROUND UP TRANSFER TRANSACTION REGISTER					
ACCOUNT #	DIVAPL	DEPOSIT	WITHDRAW	PREVIOUS BALANCE	CURRENT BALANCE	DESCRIPTION	
12742-110	CK		1.00	467.59	466.59		
12742-030	EC	1.00		.05	1.05		
** TOTAL NUMBER OF TRANSFERS --			1				
** TOTAL AMOUNT OF TRANSFERS --			1.00				

Round Up Transfer Exception Register (TRUPST2)

3/14/10 15:59:00		TEST CREDIT UNION			TRUPST2	PAGE
RUN ON 4/26/10		ROUND UP TRANSFER EXCEPTION REGISTER				
ACCOUNT #	TRANSFER ATTEMPTED	CURRENT BALANCE	AMOUNT NOT TRANSFERED	ERROR REASON		
400926-002	.40	8.85	.40	SAVINGS ACCOUNT FROZEN		
43059-070	.99	.51	.48	PARTIAL NOT TRANSFERED		
TOTAL NUMBER OF EXCEPTIONS --		1				

- NOTE: If partial transfer is posted, the amount that was not transferred appears on the Exception Register report.