# Member Service Denial Notices

Printing Customized Denial Notices for Any Member Service Need

# INTRODUCTION

Many credit unions perform credit checks and other verifications in order to approve a member's application for a checking account, ATM card, debit card, or other similar service. Typing denial notices to these members by hand is not only time-consuming and unprofessional in appearance, it also makes it very difficult to track the volume and reasons why these applications were denied.

The **Miscellaneous/Member Service Denial Notices** feature lets your credit union configure multiple application types (membership, checking, ATM, debit card, etc.), generate denial notices on-line, and print them on your laser printer. Any notice generated is added to a report which can be produced each month to show any applications denied during the month.

Obviously, the goal of any credit union is not to deny applications, but to approve them wisely, making the best decision for both the credit union and the member. But in those cases where a denial is called for, this system makes the paperwork easier, and lets management keep on top of WHO, WHAT, WHY and WHEN for the individuals being denied.

This booklet describes the initial configuration necessary for setting up the Member Service Denial Notice system, the day-to-day procedures for filling out and printing a Denial Notice form, and instructions for printing the monthly statistical report.

NOTE: Denial Notices will print only on configured laser printers. Refer to the handbook, "Laser Printing and CU\*BASE" for more information about setting up laser printing at your credit union.

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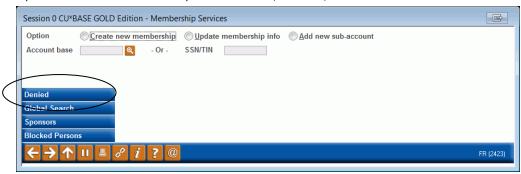
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# Accessing the Denial Notices System

## DENYING MISCELLANEOUS MEMBER SERVICES

When denying a miscellaneous service such as an ATM or debit card, etc., use **Tool #3** *Open/Maintain Memberships/Accounts*.

Open/Maintain Memberships/Accounts (Tool #3)

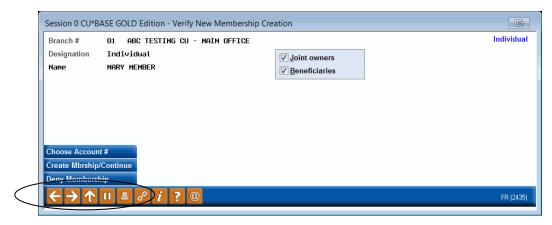


Once the initial screen appears, use Denied (F10) to display the screen shown on Page 8.

This is also the method you can use to access the configuration for setting up different Denial Notice Type codes. See Page 5 for more details.

## DENYING A MEMBERSHIP

The system can also be accessed via the final membership creation confirmation screen:

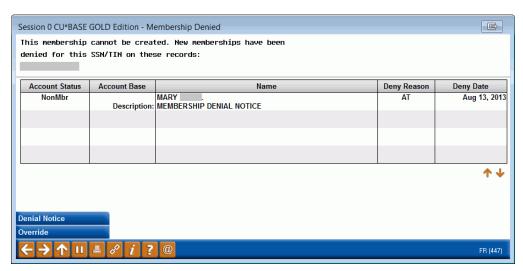


Click **Deny Membership** to display the screen shown on Page 8.

The difference here is that if a denial notice is printed via this option (the notice must actually be *printed*), the system will automatically mark the member or non-member record as denied, with the Denial Notice type code entered as the reason. This check box will appear on the member or non-member information screen as follows:



If this flag is checked, in the future if a membership is opened using this same SSN/TIN, the system will warn the member service representative as follows:



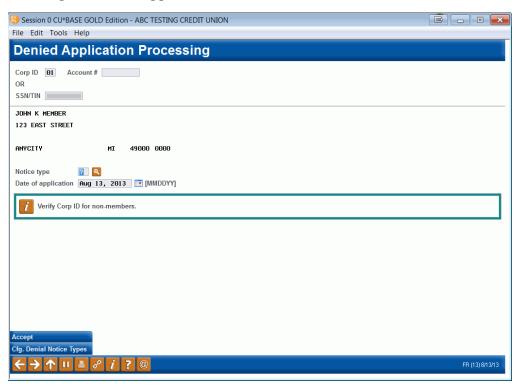
Another denial notice can then be printed at that time.

# CONFIGURING MEMBER SERVICE DENIAL NOTICE TYPES

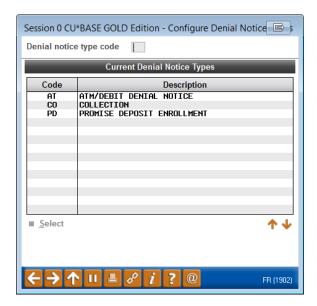
The first step in generating miscellaneous denial notices is to configure Denial Notice Type Codes for each of the different types of applications that might be denied. For example, if your credit union processes applications for checking accounts, ATM cards, and Debit cards, a different code would be configured for each. This code serves several purposes:

- To control the descriptive text that will appear at the top of the actual denial notice form. For example, if the application being denied is for a checking account, the code description might be, "Checking Account Application." (See the sample on Page 7.)
- To group and sort the list of denied applications on the monthly analysis report. (See Page 11.)
- When denying a membership, this code serves to record the reason for the denial, displayed as *Denial Reason* on the Update Membership Info screen. (See Page 4.)

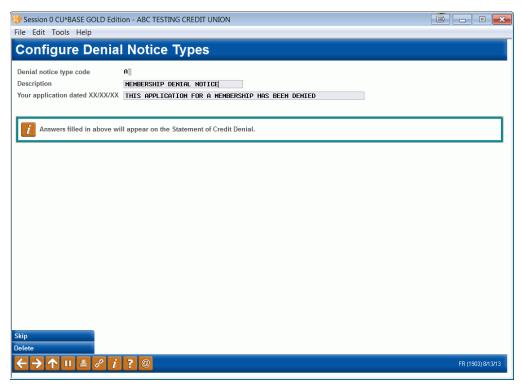
First, access the Denial Notice program as described on Page 3. The following screen will appear:



To configure the Denial Notice Type Codes, use *Cfg Denial Notice Types* (F12). The following window will appear:



To create or modify a denial notice type, enter a 2-character code and use Enter to proceed to the next screen.



There are two description fields to be completed on this screen. The first field is used for a description of the type of application being denied. This will appear at the top of the form. The second field finishes a sentence that begins on the form. This sentence will vary depending on the type of application. When done, use Enter to record the change and return to the previous screen.

See the following page for a sample of the printed form showing the placement of these two statements.

# SAMPLE PRINTED DENIAL NOTICE

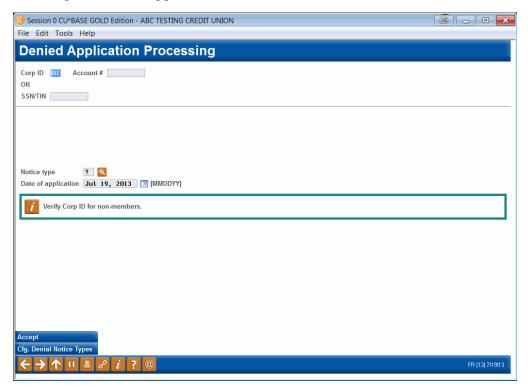
The Description entered in Denial Notice Type configuration will appear here.

# This is the sentence that is completed by the text you enter in the Denial Notice Type configuration screen.

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Appl No:	Tr ,		_			ST		
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Applicant Address.	SA	MI 48 -583	2		( )4 -16	711 7		
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reful consideratio						·		
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TEST FIELD								
	give your a	pplication further	consideration, t	his informat	ion must be se	nt to the les	nder's add	ress shown above
no later tha	n <u>12/2:</u>	5/2011						
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his is acceptable, p	olease notif	y us no later than	-	at the l	ender's addres	s shown ab	ove.	
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# GENERATING A DENIAL NOTICE

First, access the Denial Notice program as described on the Page 3. The following screen will appear:



The Corp ID determines which CU name will appear on the printed form. Enter the account base (for a member) or Social Security number (for a non-member), then enter one of your credit union's configured Denial Notice Type

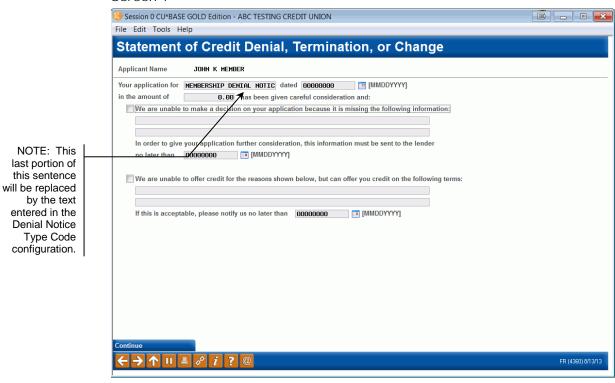
codes. (Click the lookup button to see a list of your credit union's configured codes.) Also enter the date on which the original application was made.

If denying a new membership at the end of the member account opening process (see Page 4), the account number/SSN information will already be filled in and all you need to do is select a notice type (reason code). Also, assuming there is not already a membership on file for this person, a non-member record will be created automatically.

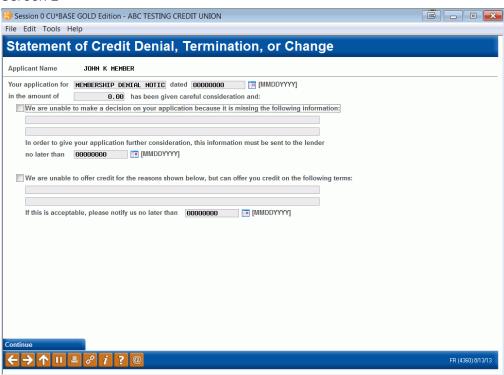
Use Enter to confirm. If an account base was entered, the system will display the member's name and the description of the notice type selected. If a new non-member was entered, a Non-Member Information screen will appear to allow you to record a name, address, and other basic information about the non-member. Otherwise, if the information shown is correct, use *Accept* (F10) to proceed.

The next three screens that will appear are used to indicate the reason for the denial notice. Place a checkmark and fill in the blanks wherever appropriate and use Enter to proceed through the screens.

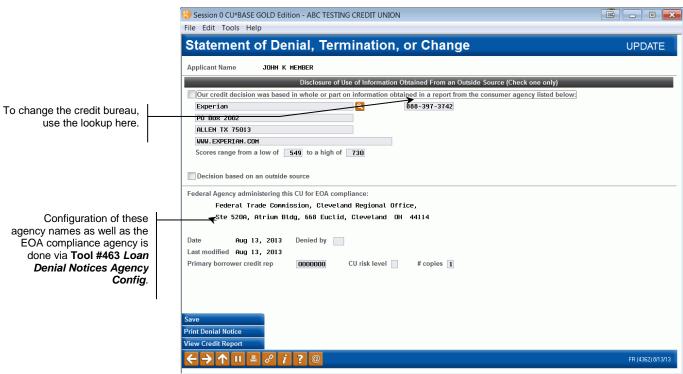
#### Screen 1



### Screen 2



### Screen 3



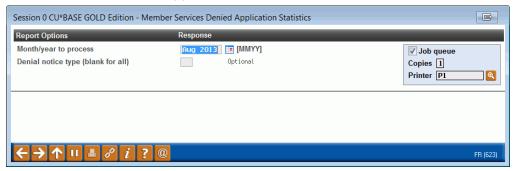
When all information has been entered, use *Print Denial Notice* (F14) to print the notice (it is not necessary to use Enter for these miscellaneous notices). The following message will appear:

**IMPORTANT: Unlike loan denial notices, misc. member service denial notices are not saved.** Make sure the notice has printed properly, and then use the up arrow to return to the first screen and create another notice.

Remember that if a denial notice is printed via the open memberships system (by checking "Deny Membership" on the final confirmation screen), the member or non-member record will be flagged not to allow a new membership to be opened in the future. See Page 4.

# MEMBER SERVICE DENIED APPLICATIONS STATISTICS

Member Service Denied App Statistics (Tool #511)



This statistical report can be printed each month to show all miscellaneous/member service denied application activity for the month. Enter the month and year (current month or previous month). If you wish to include only one type of notice on the report, enter the Denied Notice Type code; leave the field blank to include all types. When ready, use Enter to produce the report.

### Report Sample

