
Payment Reversals/ Adjustments

INTRODUCTION

This booklet covers step by step directions for reversing payments on savings, loan, and mortgage accounts.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<https://www.cuanswers.com/resources/doc/cubase-reference/>
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REVERSING CURRENT DAY SHARE TRANSACTIONS

TELLER TRANSACTIONS – TELLER REVERSAL TOOLS

The following directions cover reversing a teller transaction when the transaction was processed the same day as the reversal. *The example below is reversing a cash deposit.*

1. To reverse the teller transaction (same day), use **Tool #31 Reverse/Tran Adjust Drawer (Same Day)**.

Reverse Member Transaction/Adjust Drawer Entry Screen

The screenshot shows a software window titled "Session 0 CU*BASE GOLD Edition - Reverse Member Transaction/Adjust Teller Drawer". Inside the window, there are three input fields: "Account base" with a search icon, "Teller/drawer ID" with a search icon, and a checkbox labeled "Shared branch member". Below these fields is a large rectangular area containing an information icon and a message: "For current-day transactions only. In-house draft clearings and balance forward transactions may affect another member account. Repeat this procedure for each account affected." At the bottom of the window is a blue navigation bar with icons for back, forward, up, down, print, search, help, and a status indicator "TR (2358)".

2. Enter the account base and teller ID of the teller that made the transaction. Use the forward arrow or Enter to move to the next screen.

- You will view a listing of transactions for member by that teller.

Reverse Member Transaction/Adjust Teller Drawer Screen

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

Reverse Member Transaction/Adjust Teller Drawer

Account base 92
Teller/drawer ID 89 CU*ANSWERS CLIENT SUPPORT Transaction date Jun 17, 2019

Current Day Transactions						
Code	Account #	Apl	Audit Key Type	Amount	Process Time	Mbr Transaction
00002	92 000	SH	DEPOSIT/PVHNT	500.00	9:09:27	YES

■ Delete audit key & reverse related transactions

i When a transaction cannot be reversed because the account has been frozen, use the Transaction Override function to perform a head teller override. Then try to reverse the transaction again.

Transaction Override

← → ↑ || ⌂ i ? @

TR (5236) 6/17/19

- NOTE: Remember if the member came in multiple times during the day, this screen may have several entries. Be sure to only reverse items associated with the selected transaction.*
- IMPORTANT NOTE: Be sure to reverse all items associated with the transaction. This example only deals with a cash deposit, so only one entry needs to be reversed.*

- Select the item and then *Delete audit key & reverse related transactions*

- You will advance to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 92 000

Date	Origin	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 17, 2019	01	11	500.00		REG SHARES DEPOSIT		89

☐ Suppress transactions from statement

Reversal transaction description REV. REG SHARES DEPO

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 15	Type 92	DEBIT BALANCE ONLY	Debit 901.00	Current balance	2,074,493.99
			Credit 739.00	Reversal amount	500.00-
				Adjusted balance	2,073,993.99

Post

Cancel Reversal

i Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

← → ↑ || ⏏ 🔑 ? @

TR (1525) 6/17/19

- Click *Post*.
- You will return to the previous screen where you can validate the reversal. The message at the bottom of the screen will read, "Audit key deleted and transaction reversed."

(See following image for example of screen with message.)

Reverse Member Transaction/Adjust Teller Drawer Screen with Message

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Reverse Member Transaction/Adjust Teller Drawer

Account base 92
Teller/drawer ID 09 CU*ANSWERS CLIENT SUPPORT Transaction date Jun 17, 2019

Current Day Transactions						
Code	Account #	Apl	Audit Key Type	Amount	Process Time	Mbr Transaction

☐ Delete audit key & reverse related transactions

i When a transaction cannot be reversed because the account has been frozen, use the Transaction Override function to perform a head teller override. Then try to reverse the transaction again.

Transaction Override

← → ↑ || 🔗 i ? @ 5106-Audit key deleted and transaction reversed. TR (5236) 6/17/19

NON-TELLER TRANSACTION – TRANSACTION REVERSAL

This section covers reversing a non-teller transaction, for example an Automated Funds Transfer (AFT) transaction, an ACH distribution, or a member online banking transfer. These transactions can occur same-day or on a different day.

*Important Note: No adjustment to dividends or interest is made using this process. If you wish to make an adjustment for either dividends or interest, you will need to make an account adjustment using **Tool #492 Member Account Adjustment** or **Tool #363 Effective Dated Account Adjustment**.*

1. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account # 000000000 000

Transaction display start date Jun 17, 2019 [MMDDYY]

Transaction Override

← → ↑ || 🔗 i ? @ TR (1524)

2. Enter the account number, suffix, and date of the transaction.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

3. A list of transactions for the member for the selected date are shown.

Account Transaction Reversal Selection Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 9 000 MEMBERS

Transaction display start date Jun 01, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 11, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 11, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 12, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 13, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 14, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 15, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 15, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 16, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99

☐ Select ☐ Jump to transfer account

New Account

← → ↑ || ⏏ ⚙ ? @

TR (1529)

- In this case we are reversing the most recent transaction, so we will select it from the listing.

Account Transaction Reversal Selection Screen with Transaction Selected

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 9 000 MEMBER

Transaction display start date Jun 01, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 11, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 11, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 12, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 13, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 14, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 15, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 15, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 16, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99

☒ Select ☐ Jump to transfer account

New Account

← → ↑ || ⏏ ⚙ ? @

TR (1529)

- Use Select.

6. This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 99 000 MEMBER

Date	Origin	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 16, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	9-010	99

☐ Suppress transactions from statement

Reversal transaction description REV. AUTO. FUNDS TRA

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 14	Type 82	CREDIT BALANCE ONLY	Debit 870.07	Current balance	7,055.75
			Credit 901.00	Reversal amount	30.00
				Adjusted balance	7,085.75

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

← → ↑ || ⏏ i ? @

TR (1525) 6/17/19

7. Click *Post*.

8. Next, two messages will appear to remind you to reverse the other side of the transaction.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

← → ↑ || ⏏ i ? @

TR (1528)

9. Click Continue. (Use Enter.)

Confirmation Screen

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

← → ↑ || ⏏ i ? @

TR (1527)

10. Click the forward arrow. (Use Enter.)

If you have used this feature to reverse a transaction without an associated member transaction, such as a fee or miscellaneous fee, you can stop at this step.

11. Select the transaction being reversed on the other side.

The reversal will appear in the listing. Do not select this entry.

Account Transaction Reversal Selection Screen with Transaction Selected

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account :99 000 MEMBER

Transaction display start date Jun 01, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 11, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 11, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 12, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 13, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 14, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 15, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 15, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 16, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 17, 2019	08	82	30.00		REV. AUTO. FUNDS TRA		Y

☐ Select ☐ Jump to transfer account

New Account

← → ↑ || ⏏ ⏏ ? @

TR (1529)

12. This time select *Jump to transfer account*. This will move you to the other side of the transaction.

Account Transaction Reversal Screen (Other Side)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account :99 010 MEMBER

Transaction display start date Jun 01, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Draft #	Description	Transfer Account	ID
Jun 16, 2019	07	29	30.00		AUTO. FUNDS TRANSFER	99-000	99

☐ Select ☐ Jump to transfer account

New Account

← → ↑ || ⏏ ⏏ ? @

TR (1529)

13. Select the appropriate transaction in the listing.

This example only shows one transaction; however, there may be additional transactions. Be sure to select the correct transaction.

Account Transaction Reversal Selection Screen Transaction Selected (Other Side)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 99 010 MEMBER: [REDACTED]

Transaction display start date Jun 01, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Draft #	Description	Transfer Account	ID
Jun 16, 2019	07	29	30.00		AUTO. FUNDS TRANSFER	99-000	99

Select Jump to transfer account

New Account

TR (1529)

14. Use Select.

Account Transaction Reversal Screen (Other Side)

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 99 010 MEMBER: [REDACTED]

Date	Origin	Type	Amount	Draft #	Description	Transfer Account	ID
Jun 16, 2019	07	29	30.00		AUTO. FUNDS TRANSFER	99-000	99

☐ Suppress transactions from statement

Reversal transaction description REV. AUTO. FUNDS TRA

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance
Code 35	Type 92	DEBIT BALANCE ONLY	Debit 902.00	Current balance 3,636.15
			Credit 870.07	Reversal amount 30.00-
				Adjusted balance 3,606.15

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

TR (1525) 6/17/19

15. Click *Post* on the *Account Transaction Reversal* screen to reverse this side of the transaction.

IMPORTANT NOTE: If you don't reverse both sides of the transaction, you may cause the General Ledger to be out of balance.

NOTE: This process does not adjust dividends or interest. You will need to perform an account adjustment if this is needed.

16. As with the first reversal, you will see the warning messages. Move past them as you did for the first reversal.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

← → ↑ || 🖨️ 🔗 ⓘ ? @ TR (1528)

17. Click Continue. (Use Enter.)

Confirmation Message

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Continue

← → ↑ || 🖨️ 🔗 ⓘ ? @ TR (1527)

18. Click the forward arrow. (Use Enter.)

At this point the reversal is completed. (You will return to original listing, this time on the other side. In this manner you will be able to validate the second reversal.)

EFFECTIVE-DATED REVERSAL - PRIOR DAY SHARE TRANSACTIONS

TRANSACTION REVERSALS WITHOUT DIVIDEND AND INTEREST

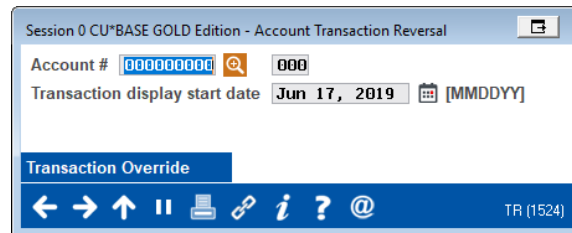
This section covers the reversal of a prior day transaction where no adjustment to dividends or interest is made.

As you can see it follows the same steps as reversing a non-teller transaction.

*Important Note: No adjustment to dividends or interest is made using this process. If you wish to make an adjustment for either dividends or interest, you will need to make an account adjustment using **Tool 492 Member Account Adjustment**.*

1. Use **Tool #869 Transaction Reversal**.

Transaction Reversal Entry Screen



Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account #

Transaction display start date [MMDDYY]

Transaction Override

Navigation icons: back, forward, up, down, print, link, info, help, search

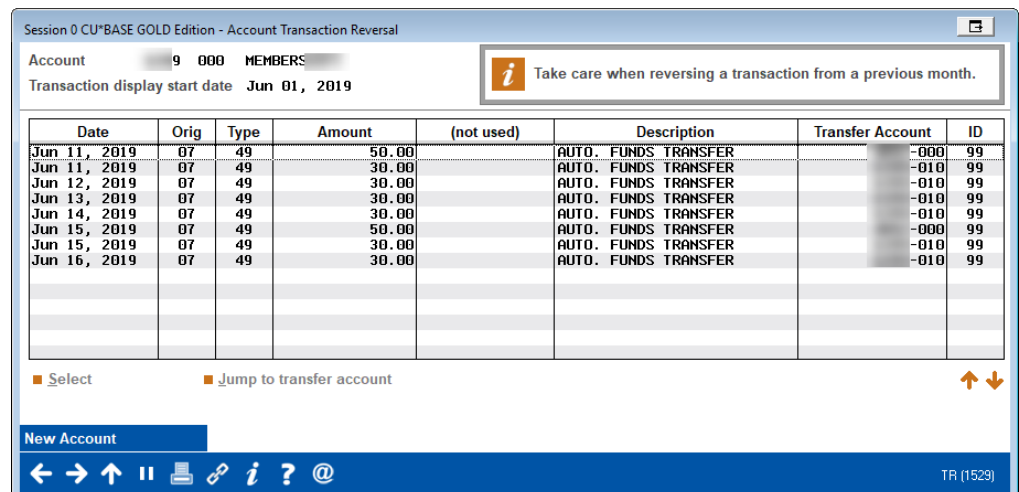
TR (1524)

2. Enter the account number, suffix, and date of the transaction.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

3. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen (Transaction Selected)



Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account

Transaction display start date

i Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 11, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 11, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 12, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 13, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 14, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 15, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 15, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 16, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99

☐ Select ☐ Jump to transfer account

New Account

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1529)

4. Scroll to the appropriate transaction and use Select.

- This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 99 000 MEMBER

Date	Origin	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 16, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	9-010	99

☐ Suppress transactions from statement

Reversal transaction description REV. AUTO. FUNDS TRA

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance
Code 14	Type 82	CREDIT BALANCE ONLY	Debit 870.07	Current balance 7,055.75
			Credit 901.00	Reversal amount 30.00
				Adjusted balance 7,085.75

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1525) 6/17/19

- Click *Post*.

- Next, two messages will appear to remind you to reverse the other side of the transaction.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1528)

- Click *Continue*. (Use Enter.)

Confirmation Message

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Continue

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1527)

- Click the forward arrow. (Use Enter.)

If you have used this feature to reverse a transaction without an associated member transaction, such as a fee or miscellaneous fee, you can stop at this step.

10. Select the transaction you are reversing a second time.

You will see the reversal in the listing. Be sure not to select this entry.

Account Transaction Reversal Selection Screen (Transaction Selected)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 99 000 MEMBER

Transaction display start date Jun 01, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Jun 11, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 11, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 12, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 13, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 14, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 15, 2019	07	49	50.00		AUTO. FUNDS TRANSFER	-000	99
Jun 15, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 16, 2019	07	49	30.00		AUTO. FUNDS TRANSFER	-010	99
Jun 17, 2019	08	82	30.00		REV. AUTO. FUNDS TRA		;V

☐ Select ☐ Jump to transfer account

New Account

← → ↑ || ⏏ ⏏ i ? @

TR (1529)

11. This time select *Jump to transfer account*.

12. This will move you to the transaction on the other side.

Account Transaction Reversal Selection Screen (Other Side)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 99 010 MEMBER

Transaction display start date Jun 01, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Draft #	Description	Transfer Account	ID
Jun 16, 2019	07	29	30.00		AUTO. FUNDS TRANSFER	99-000	99

☐ Select ☐ Jump to transfer account

New Account

← → ↑ || ⏏ ⏏ i ? @

TR (1529)

13. Select the appropriate transaction in the listing.

This example only shows one transaction; however, there may be additional transactions. Be sure to select the correct transaction.

Account Transaction Reversal Selection Screen with Transaction Selected (Other Side)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 99 010 MEMBER: [REDACTED]

Transaction display start date Jun 01, 2019

i Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Draft #	Description	Transfer Account	ID
Jun 16, 2019	07	29	30.00		AUTO. FUNDS TRANSFER	99-000	99

☐ Select ☐ Jump to transfer account

New Account

← → ↑ || [Printer] [Link] [i] [?] [@]

TR (1529)

14. Use Select.

Account Reversal Screen (Other Side)

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 99 010 MEMBER: [REDACTED]

Date	Origin	Type	Amount	Draft #	Description	Transfer Account	ID
Jun 16, 2019	07	29	30.00		AUTO. FUNDS TRANSFER	99-000	99

☐ Suppress transactions from statement

Reversal transaction description REV. AUTO. FUNDS TRA

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance
Code 35	Type 92	DEBIT BALANCE ONLY	Debit 902.00	Current balance 3,636.15
			Credit 870.07	Reversal amount 30.00-
				Adjusted balance 3,606.15

Post

Cancel Reversal

i Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

← → ↑ || [Printer] [Link] [i] [?] [@]

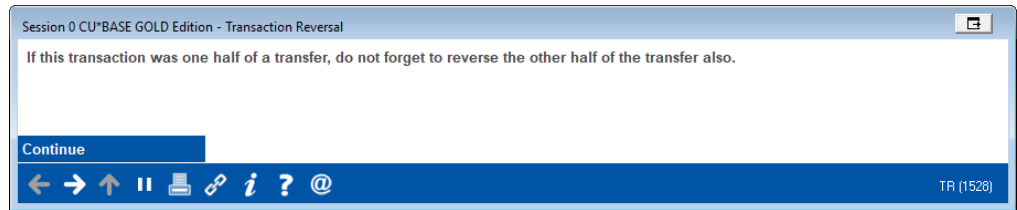
TR (1525) 6/17/19

15. Click *Post* on the *Account Transaction Reversal* screen to reverse this side of the transaction.

IMPORTANT NOTE: *If you don't reverse both sides of the transaction, you may cause the General Ledger to be out of balance.*

16. As with the first reversal, you will see the warning messages. Move past them as you did for the first reversal.

First Message

A screenshot of a software window titled "Session 0 CU*BASE GOLD Edition - Transaction Reversal". The main text area contains the instruction: "If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also." Below the text is a blue button labeled "Continue". At the bottom is a navigation bar with icons for back, forward, up, down, print, link, info, help, and search. The text "TR (1528)" is in the bottom right corner.

Session 0 CU*BASE GOLD Edition - Transaction Reversal


If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

← → ↑ ↓ ⏏ 🔗 ⓘ ? @ TR (1528)

17. Click Continue. (Use Enter.)

Confirmation Message

A screenshot of a software window titled "Session 0 CU*BASE GOLD Edition - Request Complete". The main text area contains the message: "Request complete." Below the text is a blue button labeled "Continue". At the bottom is a navigation bar with icons for back, forward, up, down, print, link, info, help, and search. The text "TR (1527)" is in the bottom right corner.

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Continue

← → ↑ ↓ ⏏ 🔗 ⓘ ? @ TR (1527)

18. Click the forward arrow. (Use Enter.)

At this point the reversal is completed. (You will return to original listing, this time on the other side of the transaction. In this manner you will be able to validate the second reversal.)

TRANSACTION REVERSALS WITH DIVIDEND AND INTEREST – FULL ACCOUNT ADJUSTMENT

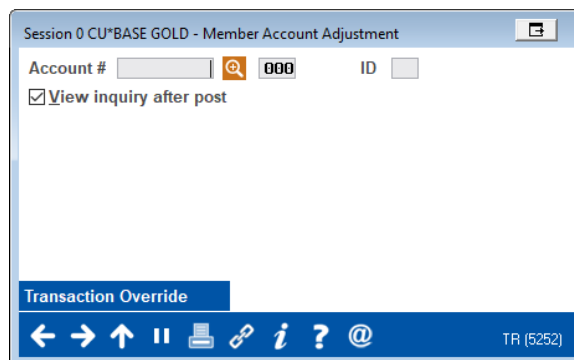
This section covers the reversal of a transaction with dividend and interest using the account adjustment tool.

There are two ways to reverse a transaction with dividends and interest: via account adjustment (shown here) or via effective date adjustment (shown in the next section).

There may be situations where you need to reverse only a transaction and associated dividends. For example, a member may have deposited an outside check at the teller line yesterday that came back with insufficient funds. The following directions cover how to use full account adjustment to manually collect on this returned check.

1. Use **Tool #492 Member Account Adjustment (Full)** (shortcut adjust).

Full Account Adjustment Entry Screen

A screenshot of a software window titled "Session 0 CU*BASE GOLD - Member Account Adjustment". The form contains fields for "Account #" and "ID", with a magnifying glass icon next to the "Account #" field. Below these fields is a checkbox labeled "View inquiry after post" which is checked. At the bottom is a blue button labeled "Transaction Override". At the very bottom is a navigation bar with icons for back, forward, up, down, print, link, info, help, and search. The text "TR (5252)" is in the bottom right corner.

Session 0 CU*BASE GOLD - Member Account Adjustment

Account # 🔍 000 ID

☒ View inquiry after post

Transaction Override

← → ↑ ↓ ⏏ 🔗 ⓘ ? @ TR (5252)

- Enter the account number, suffix and ID (generally first two letters of last name). Use Enter to advance to the full account adjustment screen.

Full Account Adjustment Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account # 000 MEMBER SCOTT
Principal G/L 901.00 Accrued G/L 380.00 Income/expense G/L 820.00 Member branch 01

Status Before Correction			
Account balance	262,852.94	YTD dividends	255.03
		Accrued dividends	0.00

		Offset	
Type	Amount	Description	G/L # Location
<input type="checkbox"/>	0.00		
<input type="checkbox"/>	0.00		
<input type="checkbox"/>	0.00		
<input type="checkbox"/>	0.00		
<input type="checkbox"/>	0.00		

Status After Correction			
Account balance	262,852.94	YTD dividends	255.03
		Accrued dividends	0.00

Dividend/Interest Calc
Post
New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || ⌨ 🔗 i ? @ TR (5253) 9/27/19

- On the first line enter information on the transaction being returned. Use the lookup next to *Type* to view the transaction codes used in the account adjustment process.

For a full list of codes, refer to this topic in CU*BASE Online help.

https://help.cubase.org/cubase/cubase.htm#Transaction_Type_Codes.htm

In this example the code "92: Debit Balance Only" is selected, as show below.

Transaction Type Codes Screen

Session 0 CU*BASE GOLD Edition - Transaction Codes

Code	Description
82	CREDIT BALANCE ONLY
83	CREDIT BALANCE & ADJUST YTD DIV
84	CREDIT BALANCE (POST DIVIDENDS)
92	DEBIT BALANCE ONLY
93	DEBIT BALANCE & ADJUST YTD DIV
94	DEBIT BALANCE (UNPOST DIVIDENDS)

■ Select ↑ ↓

← → ↑ || ⌨ 🔗 i ? @ TR (3053)

- After selecting the appropriate code, use Select to return to the Full Account Adjustment screen.

- Enter amount, description, offset G/L, and branch for the G/L to complete the row.

Follow credit union policies and procedures when using this screen.

Full Account Adjustment Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account # 000 MEMBER
Principal G/L 901.00 Accrued G/L 300.00 Income/expense G/L 820.00 Member branch 01

Status Before Correction			
Account balance	256,915.75	YTD dividends	124.34
		Accrued dividends	0.00

Type	Amount	Description	Offset	
			G/L #	Location
92	500.00	RETURN DEPOSIT ITEM	870.00	01
	0.00			
	0.00			
	0.00			
	0.00			

Status After Correction			
Account balance	256,915.75	YTD dividends	124.34
		Accrued dividends	0.00

Dividend/Interest Calc
Post
New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || 🔍 ? @

TR (5253) 6/26/19

- On the second line enter the information about the dividend being offset.
- To calculate the amount of the dividend, click the *Dividend/Interest Calc* button.

Note: The Dividend/Interest Calculator can only be used with simple daily interest calculation. Average daily dividends cannot be calculated in this manner.

Dividend/Interest Calculator Screen

Session 1 CU*BASE GOLD Edition - CU*BASE Math Calculator

Account 000 REGULAR SAVINGS Current rate 0.020% Interest calculation type Simple Daily

Calculator Data Entry

From [MMDDYYYY] To [MMDDYYYY]
Calc type ☐ Loan ☐ Simple ☐ Compound
Amount 0.00 Rate 0.020

SEPTEMBER 2019						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Result

of days
Per diem 0.000 Dividend/interest 0.00

i Remember to account for any rate changes that occurred during the period being calculated.

Previous Month
Next Month

← → ↑ || 🔍 ? @

(1256)

8. Enter the *From* and *To* dates and select a *Calc type* of *Simple*.

NOTE: The current rate appears on the screen.

Dividend/Interest Calculator with Fields Selected

Session 1 CU*BASE GOLD Edition - CU*BASE Math Calculator

Account 000 REGULAR SAVINGS Current rate 0.020% Interest calculation type Simple Daily

Calculator Data Entry

From Sep 26, 2019 [MMDDYYYY] To Sep 27, 2019 [MMDDYYYY]

Calc type ☐ Loan ☒ Simple ☐ Compound

Amount 500.00 Rate 0.020

Result

of days
Per diem 0.000 Dividend/interest 0.00

Remember to account for any rate changes that occurred during the period being calculated.

Previous Month
Next Month

Navigation icons: < > ↑ || ⏏ ? @ (1256)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

9. Use Enter to calculate the amount of the dividend.

Dividend/Interest Calculator with Dividend Amount Calculated

Session 1 CU*BASE GOLD Edition - CU*BASE Math Calculator

Account 000 REGULAR SAVINGS Current rate 0.020% Interest calculation type Simple Daily

Calculator Data Entry

From Sep 26, 2019 [MMDDYYYY] To Sep 27, 2019 [MMDDYYYY]

Calc type ☐ Loan ☒ Simple ☐ Compound

Amount 500.00 Rate 0.020

Result

of days 1
Per diem 0.003 Dividend/interest 0.46

Remember to account for any rate changes that occurred during the period being calculated.

Previous Month
Next Month

Navigation icons: < > ↑ || ⏏ ? @ (1256)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

NOTE: The Dividend/Interest Calculator does not support average daily calculation types.

10. Note the amount calculated in the *Dividend/Interest* field and use Exit to return to the Full Account Adjustment screen.

Full Account Adjustment Screen

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account # -000
Principal G/L 901.00 Accrued G/L 830.10 Income/expense G/L 341.40 Member branch 20

Status Before Correction			
Account balance	1,412.24	YTD dividends	0.37
		Accrued dividends	0.08

Type	Amount	Description	Offset	
			G/L #	Location
92	500.00	RETURN DEPOSIT ITEM	870.00	1
	0.00			
	0.00			
	0.00			
	0.00			

Status After Correction			
Account balance	912.24	YTD dividends	0.37
		Accrued dividends	0.08

Dividend/Interest Calc
Post
New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || ⌨ 🔗 i ? @ (5253) 9/27/19

- Click the lookup next to Type on the second line. This will show the transaction codes screen again.

For a full list of codes, refer to this topic in CU*BASE Online help.

https://help.cubase.org/cubase/cubase.htm#Transaction_Type_Codes.htm

In this example, "93: Debit Balance & Adjust YTD DIV" is selected.

Transaction Type Codes Screen

Session 1 CU*BASE GOLD Edition - Transaction Codes

Code	Description
82	CREDIT BALANCE ONLY
83	CREDIT BALANCE & ADJUST YTD DIV
84	CREDIT BALANCE (POST DIVIDENDS)
92	DEBIT BALANCE ONLY
93	DEBIT BALANCE & ADJUST YTD DIV
94	DEBIT BALANCE (UNPOST DIVIDENDS)

Select

← → ↑ || ⌨ 🔗 i ? @ (3053)

- After selecting the appropriate code, use Select to return to the Full Account Adjustment screen.
- Enter amount, description, offset G/L, and branch for the G/L to complete the row.

Follow credit union policies and procedures when using this screen.

Full Account Adjustment Screen

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account # -000
Principal G/L 901.00 Accrued G/L 830.10 Income/expense G/L 341.40 Member branch 20

Status Before Correction			
Account balance	1,412.24	YTD dividends	0.37
		Accrued dividends	0.08

Type	Amount	Description	Offset	
			G/L #	Location
92	500.00	RETURN DEPOSIT ITEM	870.00	1
93	0.46	DIVIDEND ADJUSTMENT	820.00	1
	0.00			
	0.00			
	0.00			

Status After Correction			
Account balance	912.24	YTD dividends	0.37
		Accrued dividends	0.08

Dividend/Interest Calc
Post
New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || ⌨ 🔗 ? @ 0132-Invalid Transaction Amount. (5253) 9/27/19

14. Click *Post* to post the transaction. A receipt will print.

TRANSACTION REVERSALS WITH DIVIDEND AND INTEREST – EFFECTIVE DATED ACCOUNT ADJUSTMENT

This section covers the reversal of a transaction with dividend and interest using the effective dated account adjustment tool.

There are two ways to reverse a transaction with dividends and interest: via account adjustment (shown in the previous section) or via effective date adjustment (shown here).

1. Use **Tool #353 Effective-Dated Account Adjustment**.
2. Start by entering the effective date for this transaction (must be a date in the past, within the time period defined in your configuration).

3. Enter the account and suffix on which the adjustment should be made, and select to view Member Account Inquiry for this account after the adjustment has been posted. (This is recommended to verify due dates and other parameters after the adjustment).

Effective Dated Account Adjustment Entry Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Effective date of adjustment Jun 15, 2013 [MMDDYY]

Account 6015 003

☒ View inquiry after post

- Notice that the current date is entered automatically as the effective date. If you do not change this date, the system will perform a normal account adjustment without calculating a recommended adjustment to dividends/interest.
4. Use Enter to move to the next screen.
- NOTE: If a member's account is frozen for any reason, an error message will appear. Use Trans Override (F2) on this screen to override the freeze for one transaction and allow the adjustment to be posted.

Effective Dated Account Adjustment Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Effective date of adjustment Jun 15, 2013

Account 6015 003

☐ View inquiry after post

Type of adjustment 02

02 = Post a deposit and calculate dividend adjustment
02 = Post a withdrawal and calculate dividend adjustment

5. Specify the code for the main transaction for which you want the system to calculate a dividend amount. This prepares the system for subsequent steps, so that the proper dividend adjustment is calculated, and so that error and warning messages are presented in the right order.
- Not all transaction codes that might potentially be used in a regular account adjustment will be shown here, because not all codes are relevant for an effective-dated transaction where you want the system to calculate an adjustment to dividends or interest.)

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Effective date of adjustment Jun 15, 2013

Account6015003

View inquiry after post

Type of adjustment82

82 = Post a deposit and calculate dividend adjustment

92 = Post a withdrawal and calculate dividend adjustment

Adjustment amount5,400.00

Transaction descriptionMISSED DEPOSIT

Offset G/L73900

Branch/location01 (blank for member branch)

- ### Effective Dated Account Adjustment Screen (Information-Only)

This screen is an informational display, showing details about the rates and other details used to calculate the dividend adjustment that the system will be make. The screen also displays transactions that have occurred since the effective date you entered on the previous screen.

- For **Average Daily Balance** calc types, remember a dividend adjustment will be posted only for the days that fall in a prior dividend period. For the current period, the system simply adjusts the accumulated balance, so it is correct for the next time that dividends are paid.
- Remember to consider the effect of these other transactions on the member's account. In some situations, you may have to do some additional manual calculations and evaluation to determine the correct course of action to adjust the member's account. For example, if a missed deposit caused a member's account to go negative with associated NSF or non-return fees, you will need to perform separate adjustments to refund the fees and restore the account to the appropriate status.

8. Use Enter to proceed to the Full Account Adjustment screen.

Full Account Adjustment Screen

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment EFFDATE

Account **6015 003** Name **SUSIE Q MEMBER**

Principal G/L **901.02** Accrued G/L **820.02**

Income/Expense G/L **380.02** Member branch **01**

Calc type **Simple Daily**
 Rate **1.75%**
 Adjustment days **21**

The accumulated daily interest for the current dividend period will be adjusted.
 ALL transactions will have an effective date of 6/15/13

Status Before Correction		Status After Correction	
Account balance	9,459.93	Account balance	14,865.37
YTD dividends	81.69	YTD dividends	87.13
Accrued dividends	2.72	Accrued dividends	2.72

Type	Amount	Description	N/A	Offset G/L #	Offset Branch
82	5,400.00	MISSED DEPOSIT		739.00	1
83	5.44	ADJUST DIVIDENDS		380.02	1
	0.00				
	0.00				
	0.00				

Div/Int Calculator

Review

Post

New Account

Inquiry

← → ↑ ↓
⏮ ⏭ ⏯ ⏸
🔗 ⓘ ? @

TR (3019) 7/08/13

(Refer to the “Effective Dating for Member Transactions” booklet for an explanation of how the number of adjustment days is calculated, due to the fact that dividend accruals occur during end-of-day processing.)

This final screen is used to make effective-dated adjustments to a member's account and an offsetting G/L account. The system will have already calculated any adjustment to dividends and entered that as a separate transaction.

- **If you change the amount of the original transaction, the system will NOT recalculate this adjustment amount.** If you want the system to recalculate this adjustment, use Review and then Backup and start over with the correct amount.

You may enter additional transactions to be posted to this account at the same time, using the three remaining blank transaction lines.

9. When ready, use **Post** (F5) to post the transaction(s). All transactions will include the effective date notation in the secondary transaction description.
10. If *View inquiry after post* was checked on the first screen, the account inquiry screen will appear next so you can review the new status of the account.

Here is a summary of what will happen upon posting:

- *All transactions are posted as debits or credits to the member's account, according to the transaction type codes specified.*
- *The average daily balance for the current period is adjusted (the Accumulated balance field on the Account Info Update screen). For example, if you missed a \$1,000 deposit that should have been made a week ago, the system must add \$1,000 to the accumulated balance field for each day that has passed since the effective date (1000 x 7). For products with the Average Daily Balance calculation type, this ensures that dividends will be calculated and paid correctly when you reach the end of this dividend period. For Simple Daily types, this is still done but is informational only.*

REVERSING CURRENT DAY LOAN TRANSACTIONS

TELLER TRANSACTIONS – TELLER REVERSAL TOOLS

The following directions cover reversing a teller transaction when the transaction was processed the same day as the reversal. *The example used in this example is reversing a cash deposit.*

8. To reverse the teller transaction (same day), use **Tool #31 Reverse/Tran Adjust Drawer (Same Day)**.

Reverse Member Transaction/Adjust Drawer Entry Screen

Session 0 CU*BASE GOLD Edition - Reverse Member Transaction/Adjust Teller Drawer

Account base

Teller/drawer ID

☐ Shared branch member

i For current-day transactions only. In-house draft clearings and balance forward transactions may affect another member account. Repeat this procedure for each account affected.

Navigation icons: back, forward, up, down, print, link, info, help, search. TR (2958)

9. Enter the account base and teller ID of the teller that made the transaction. Use the forward arrow or Enter to move to the next screen.
10. You will view a listing of transactions for member by that teller.

Reverse Member Transaction/Adjust Teller Drawer Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Reverse Member Transaction/Adjust Teller Drawer

Account base 5 BETH

Teller/drawer ID 89 CU*ANSWERS CLIENT SUPPORT Transaction date Oct 14, 2019

Current Day Transactions						
Code	Account #	Apl	Audit Key Type	Amount	Process Time	Mbr Transaction
00002	5994	SH	OUTSIDE CHECK	700.00	13:04:43	NO
00004	5994	SH	OUTSIDE CHECK	700.00	13:05:54	NO
00005	5994 703	LN	DEPOSIT/PWNT	700.00	13:06:14	YES
	5994 703	LN	DELQ. FINE PAY	20.00	13:06:14	YES

Delete audit key & reverse related transactions

i When a transaction cannot be reversed because the account has been frozen, use the Transaction Override function to perform a head teller override. Then try to reverse the transaction again.

Transaction Override

Navigation icons: back, forward, up, down, print, link, info, help, search. TR (5236) 10/14/19

- *NOTE: Remember if the member came in multiple times during the day, this screen may have several entries. Be sure to only reverse items associated with the selected transaction.*
- *IMPORTANT NOTE: Be sure to reverse all items associated with the transaction. This example only deals with a cash deposit, so only one entry needs to be reversed.*

11. Select the item and then *Delete audit key & reverse related transactions.*

12. You will advance to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 5703 BETH

Date	Origin	Type	Amount	Interest	Description	Transfer Account	ID
Oct 14, 2019	01	12	700.00		INSTALL LN PAYMENT		89

☐ Suppress transactions from statement

Reversal transaction description REV. INSTALL LN PAYM

Reversal Transaction Determined As		G/L Accounts Affected	Effect on Account Balance	
Code 25	Type 95 DEBIT / REVERSE PAYMENT	Debit 701.00	Current balance	24,389.88
		Credit 739.00	Reversal amount	538.00
			Adjusted balance	24,927.88

Post

Cancel Reversal

i Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

← → ↑ || ⌂ 🔗 ? @

TR (1525) 10/14/19

13. Click *Post*.

14. You will return to the previous screen where you can validate the reversal. The message at the bottom of the screen will read, "Audit key deleted and transaction reversed."

(See following for example of screen with message.)

Reverse Member Transaction/Adjust Teller Drawer Screen with Message

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Reverse Member Transaction/Adjust Teller Drawer

Account base 51 BETH
Teller/drawer ID 09 CU*ANSWERS CLIENT SUPPORT Transaction date Oct 14, 2019

Current Day Transactions						
Code	Account #	Apl	Audit Key Type	Amount	Process Time	Mbr Transaction
00002	5994	SH	OUTSIDE CHECK	700.00	13:04:43	NO
00004	5994	SH	OUTSIDE CHECK	700.00	13:05:54	NO
	5994 703	LN	DELQ. FINE PAY	20.00	13:06:14	YES

Delete audit key & reverse related transactions

When a transaction cannot be reversed because the account has been frozen, use the Transaction Override function to perform a head teller override. Then try to reverse the transaction again.

Transaction Override

← → ↑ || 🔗 ⓘ ? @ 5106-Audit key deleted and transaction reversed. TR (5296) 10/14/19

NON-TELLER TRANSACTION – TRANSACTION REVERSAL

This section covers reversing a non-teller transaction, for example an Automated Funds Transfer (AFT) transaction, an ACH distribution, or a member online banking transfer. These transactions can occur same-day or on a different day.

*Important Note: No adjustment to dividends or interest is made using this process. If you wish to make an adjustment for either dividends or interest, you will need to make an account adjustment using **Tool #492 Member Account Adjustment** or **Tool #363 Effective Dated Account Adjustment**.*

1. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account # 000000000 000

Transaction display start date Jun 17, 2019 [MMDDYY]

Transaction Override

← → ↑ || 🔗 ⓘ ? @ TR (1524)

2. Enter the account number, suffix, and date of the transaction.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

- A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 4 700

Transaction display start date Oct 14, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Interest	Description	Transfer Account	ID
Oct 14, 2019	15	10	493.36		PHONE TRANSFER	49639-010	72

Select Jump to transfer account

New Account

TR (1529)

- We are reversing the most recent transaction, so we will select it from the listing and use Select.
- This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 4 700

Date	Origin	Type	Amount	Interest	Description	Transfer Account	ID
Oct 14, 2019	15	10	493.36	000023765	PHONE TRANSFER	49639-010	72

☐ Suppress transactions from statement

Reversal transaction description **REV. PHONE TRANSFER**

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance
Code 25	Type 95	DEBIT / REVERSE PAYMENT	Debit 701.00	Current balance 15,244.29
			Credit 870.07	Reversal amount 255.71
				Adjusted balance 15,500.00

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

TR (1525) 10/14/19

- Click *Post*.
- Next, two messages will appear to remind you to reverse the other side of the transaction.

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, pause, print, link, info, help, search.

TR (1528)

- ## Confirmation Screen

A screenshot of the SAP GUI status bar. The top bar is light blue and contains the text 'Session 0 CU*BASE GOLD Edition - Request Complete' on the left and a small icon on the right. Below this, the main status bar is white and displays 'Request complete.' in black text. At the bottom of the screenshot, a dark blue bar contains navigation icons (back, forward, up, down, print, link, info, help, search) and the text 'TR (1527)' on the right.

- ### Account Transaction Reversal Selection Screen (Transaction Selected)

[illegible]

- Payment Reversals/Adjustments 29**

Account Transaction Reversal Screen (Other Side)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 010

Transaction display start date Oct 14, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Draft #	Description	Transfer Account	ID
Oct 14, 2019	15	30	493.36		PHONE TRANSFER	49639-700	72

☐ Select ☐ Jump to transfer account

New Account

TR (1529)

11. Select the appropriate transaction in the listing.

This example only shows one transaction; however, there may be additional transactions. Be sure to select the correct transaction.

Account Transaction Reversal Selection Screen Transaction Selected (Other Side)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 4 010

Transaction display start date Oct 14, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Draft #	Description	Transfer Account	ID
Oct 14, 2019	15	30	493.36		PHONE TRANSFER	49639-700	72

☐ Select ☐ Jump to transfer account

New Account

TR (1529)

12. Use Select.

Account Transaction Reversal Screen (Other Side)

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Transaction Reversal

Account # 010

Date	Origin	Type	Amount	Draft #	Description	Transfer Account	ID
Oct 14, 2019	15	30	493.36		PHONE TRANSFER	49639-700	/2

☐ Suppress transactions from statement

Reversal transaction description REV. PHONE TRANSFER

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 34	Type 82	CREDIT BALANCE ONLY	Debit 870.07	Current balance	1,019.53
			Credit 902.00	Reversal amount	493.36
				Adjusted balance	1,512.89

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, search, info, help, @

TR (1525) 10/14/19

- Click **Post** on the *Account Transaction Reversal* screen to reverse this side of the transaction.

IMPORTANT NOTE: *If you don't reverse both sides of the transaction, you may cause the General Ledger to be out of balance.*

NOTE: *This process does not adjust dividends or interest. You will need to perform an account adjustment if this is needed.*

- As with the first reversal, you will see the warning messages. Move past them as you did for the first reversal.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

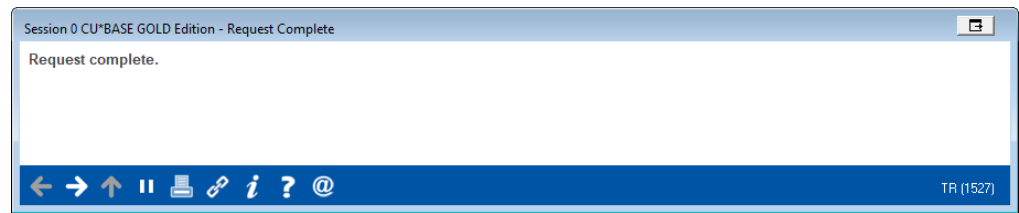
Continue

Navigation icons: back, forward, up, down, print, search, info, help, @

TR (1528)

- Click **Continue**. (Use Enter.)

Confirmation Message



16. Click the forward arrow. (Use Enter.)

At this point the reversal is completed. (You will return to original listing, this time on the other side. In this manner you will be able to validate the second reversal.)

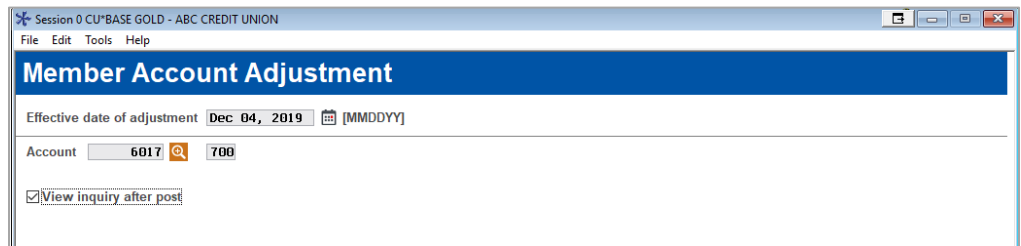
EFFECTIVE-DATED REVERSALS – PRIOR DAY LOAN TRANSACTIONS

TRANSACTION REVERSALS WITH DIVIDEND AND INTEREST – EFFECTIVE DATED ACCOUNT ADJUSTMENT (LOAN)

This section covers the reversal of a transaction with dividend and interest using the effective dated account adjustment tool.

1. Use **Tool #353 Effective-Dated Account Adjustment**.
2. Start by entering the effective date for this transaction (must be a date in the past, within the time period defined in your configuration).
3. Then enter the member account base and suffix on which the adjustment should be made, and select whether or not you wish to view Member Account Inquiry for this account after the adjustment has been posted (recommend so you can verify due dates and other parameters after the adjustment).

Effective Dated Account Adjustment Entry Screen



- Notice that the current date is entered automatically as the effective date. If you do not change this date, the system will perform a normal account adjustment without calculating a recommended adjustment to dividends/interest.
4. Use Enter to proceed.
- **NOTE:** If a member's account has been frozen for any reason, an error message will appear when attempting to perform an adjustment. Use Trans Override (F2) on this screen to override the freeze for one transaction and allow the adjustment to be posted.

Effective Dated Account Adjustment Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Effective date of adjustment Jun 15, 2013

Account 6015 700

☐ View inquiry after post

Type of adjustment 92

82 = Post credit adjustment (reduce balance and/or int. due) and calculate int. adjustment
 85 = Post a loan payment and calculate interest adjustment
 92 = Post debit adjustment (raise balance and/or int. due) and calculate int. adjustment
 95 = Reverse a loan payment and calculate interest adjustment

5. Specify the code for the main transaction for which you want the system to calculate an interest amount. This prepares the system for subsequent steps, so that the proper interest adjustment can be calculated, and so that error and warning messages can be presented in the right order.
 - *Not all transaction codes that might potentially be used in a regular account adjustment will be shown here, because not all codes are relevant for an effective-dated transaction where you want the system to calculate an adjustment to dividends or interest.)*

Effective Dated Account Adjustment Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Effective date of adjustment Jun 15, 2013

Account 6015 700

☐ View inquiry after post

Type of adjustment 95

82 = Post credit adjustment (reduce balance and/or int. due) and calculate int. adjustment
 85 = Post a loan payment and calculate interest adjustment
 92 = Post debit adjustment (raise balance and/or int. due) and calculate int. adjustment
 95 = Reverse a loan payment and calculate interest adjustment

Payment amount 425.14 Interest amount 138.92

Transaction description FIX WRONG PAYMENT

Offset G/L 73900

Branch/location 01 (blank for member branch)

6. Enter the details for the transaction, including the amount, description, and offset account and branch for the G/L.
 - *The interest amount will not appear for transaction type 85 (posting a regular payment), but you will need to enter it if you are reversing or adjusting a payment made.*
 - *You will still have a chance on the final screen to tack on any additional transactions you need; this is the transaction on which the interest adjustment will be calculated.*
7. Use Enter to proceed.

Effective Dated Account Adjustment Screen (Information-Only)

Session 1 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Account Review for Effective Dating

Name	CHARLES				
Account	-700				
Effective date	Dec 01, 2019	Adjustment days	3	Current balance	15,841.05
Calc type	365	Rate	3.24%	Available balance	0.00
				Days	3
				Transactions	1

Date	Sequence #	Amount	Current Balance	Transaction Description	Transfer Account	Teller ID
Dec 01, 2019	0000097	451.84	15,841.05	AUTO. FUNDS TRANSFER	47099-000	99

Continue

← → ↑ || ⌨ 🔑 ? @ TR (4039) 12/04/19

This screen is an informational display, showing details about the rates and other details used to calculate the interest adjustment that the system will be make. The screen also displays transactions that have occurred since the effective date you entered on the previous screen. Since this is a loan account, if there have been any transactions since the effective date, the system will proceed to the final screen, but no interest adjustment will be calculated.

- Remember to consider the effect of these other transactions on the member's account. In some situations, you may have to do some additional manual calculations and evaluation to determine the correct course of action to adjust the member's account. For example, if a missed deposit caused a member's account to go negative with associated NSF or non-return fees, you will need to perform separate adjustments to refund the fees and restore the account to the appropriate status.

11. Use Enter to proceed to the Full Account Adjustment screen.

Full Account Adjustment Screen

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment EFFDATE

Account **4996 702** Name **FRED A MEMBER**

Principal G/L **701.00** Accrued G/L **781.00**

Income/Expense G/L **781.00** Member branch **01**

Calc type **365**
Rate **6.00%**
Adjustment days **23**

ALL transactions will have an effective date of **6/15/13**

Status Before Correction		Status After Correction	
Account balance	25,500.00	Account balance	25,786.22
Interest due	4,788.14	Interest due	4,928.21
YTD interest paid	439.86	YTD interest paid	300.94

Type	Amount	Description	Interest	N/A	Principal	Offset G/L #	Offset Branch
95	425.14	FIX WRONG PAYMENT	138.92		286.22	739.00	1
92	1.15	ADJUST INTEREST DUE	1.15		0.00	781.00	1
	0.00		0.00		0.00		
	0.00		0.00		0.00		
	0.00		0.00		0.00		

Delinquent fine YTD amount **20.00** Delinquent fine amount **80.00**

Last payment amount **459.86** Last payment date **Mar 08, 2013** [MMDDYY]

Div/Int Calculator
Review
Post
New Account
Inquiry

Navigation icons: ← → ↑ ↓ ⌂ 🔍 ? @

TR (3819) 7/08/13

(Refer to the “Effective Dating for Member Transactions” booklet for an explanation of how the number of adjustment days is calculated, due to the fact that dividend accruals occur during end-of-day processing.)

This final screen is used to make effective-dated adjustments to a member’s account and an offsetting G/L account. The system will have already calculated any adjustment to interest and entered that as a separate transaction. *If you use the Dividend/Interest Calculator, the dates and other details will carry forward automatically to that window and the calculation will be the same as what you see here. The interest is calculated on the principle amount of the transaction. (In the sample above, the adjustment of \$1.15 was calculated using the \$286.22 principle amount, and not \$425.14, the full amount.*

- **If you change the amount of the original transaction, the system will NOT recalculate this adjustment amount.** If you want the system to recalculate this adjustment, use Review and then Backup and start over with the correct amount.

You may enter additional transactions to be posted to this account at the same time, using the three remaining blank transaction lines.

- When ready, use **Post** (F5) to post the transaction(s). All transactions will include the effective date notation in the secondary transaction description.
- If *View inquiry after post* was checked on the first screen, the account inquiry screen will appear next so you can review the new status of the account.

Here is a summary of what will happen upon posting:

- *All transactions will be posted as debits or credits to the member's account, according to the transaction type codes specified.*

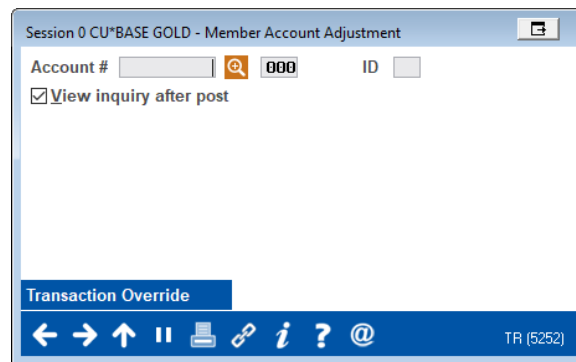
TRANSACTION REVERSALS WITH DIVIDEND AND INTEREST – FULL ACCOUNT ADJUSTMENT

Look at the payment you are reversing and see the amount of interest that was applied. Add the amount paid to the amount column and the interest paid to the interest column. CU*BASE will calculate the amount of the principle that should be reversed.

Use your credit union policies and procedures when determining if the interest due should be further adjusted to accommodate the higher balance for those days.

1. Use **Tool #492 Member Account Adjustment (Full)** (shortcut adjust).

Full Account Adjustment Entry Screen



2. Enter the account number, suffix and ID (generally first two letters of last name). Use Enter to advance to the full account adjustment screen.

Full Account Adjustment Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Member Account Adjustment

Account # 4892-700
Principal G/L 701.00 Accrued G/L 781.00 Income/expense G/L 781.00 Member branch 01

Status Before Correction					
Principal balance	15,377.10	Interest due	1,906.11	YTD interest paid	39.52

Type	Amount	Description	Interest	Principal	G/L #	Location
<input type="checkbox"/>	0.00		0.00	0.00		
<input type="checkbox"/>	0.00		0.00	0.00		
<input type="checkbox"/>	0.00		0.00	0.00		
<input type="checkbox"/>	0.00		0.00	0.00		
<input type="checkbox"/>	0.00		0.00	0.00		

Delinquent fine YTD amount 0.00 Delinquent fine amount 0.00
Last payment amount 4.03 Last payment date Oct 31, 2019 [MMDDYYYY]

Status After Correction					
Principal balance	15,377.10	Interest due	1,906.11	YTD interest paid	39.52

Dividend/Interest Calc
Post
New Account

Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || ⏏ i ? @ TR (5253) 11/25/19

Follow credit union policies and procedures when using this screen.

- On the first line enter information on the transaction being returned. Use the lookup next to *Type* to view the transaction codes used in the account adjustment process.

Transaction Type Codes

Session 0 CU*BASE GOLD Edition - Transaction Codes

Code	Description
82	CREDIT BALANCE ONLY
83	CREDIT BALANCE & ADJUST GOVT INT
85	CREDIT / POST PAYMENT
92	DEBIT BALANCE ONLY
93	DEBIT BALANCE & ADJUST GOVT INT
95	DEBIT / REVERSE PAYMENT

■ Select

← → ↑ || ⏏ i ? @ TR (3053)

For a full list of codes, refer to this topic in CU*BASE Online help.

https://help.cubase.org/cubase/cubase.htm#Transaction_Type_Codes.htm

It is recommended that you use either code 95 or 85.

- After selecting the appropriate code, use Select to return to the Full Account Adjustment screen.

Full Account Adjustment Screen

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account #4892-700

Principal G/L781.00

Accrued G/L781.00

Income/expense G/L781.00

Member branch01

Status Before Correction

Principal balance15,377.10Interest due1,605.28YTD interest paid19.63

Type	Amount	Description	Interest	Principal	G/L #	Location
95	1,000.00	NSF CHECK	50.00	950.00	870.00	1
	0.00		0.00	0.00		
	0.00		0.00	0.00		
	0.00		0.00	0.00		
	0.00		0.00	0.00		

Delinquent fine YTD amount0.00

Delinquent fine amount0.00

Last payment amount4.03

Last payment dateMay 31, 2019 [MMDDYYYY]

Status After Correction

Principal balance16,327.10Interest due1,655.28YTD interest paid30.37-

Dividend/Interest Calc

Post

New Account

Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || 🔗 i ? @

TR (5253) 6/26/19

5. Click *Post*. A receipt will print.

REVERSING PRIOR DAY TRANSACTIONS (TRANSACTIONS OCCURRING AFTERWARDS)

This process would be used if transactions have occurred after the transaction you are reversing occurred. Use this screen shot below to review for the following discussion.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Transaction Inquiry

Account # **700** INSTALLMENT LOAN Current balance **8,676.52**

Name **700** Available **0.00**

Search by: Date **Oct 14, 2019** [MMDDYYYY] Transaction amount **0.00** Desc ID

Debits Only Credits Only All Toggle Description Teller/Cash Activity

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Print Receipt
9/10/19	9/10/19	15:02:11	200.00-	200.00	10,000.00	INSTALL LN PAYMENT		U6	
10/04/19	10/04/19	16:14:59	1,230.00-	0.00	8,770.00	INSTALL LN PAYMENT		U6	
10/04/19	10/04/19	17:18:01	200.00-	200.00	8,770.00	INSTALL LN PAYMENT		U6	
10/14/19	10/14/19	13:29:11	2,000.00-	1,906.52	8,676.52	LOAN TRANSFER	5864-000	72	

Additional Transaction Information Retrieve e-Receipt

i Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq	New Account	New Type	Dividend/Interest Calc	Principal/Interest	Officer
Secured Funds	Collateral	Additional Signer	Payroll	Tracker Review	O/D Protection
A2A Tran History					

← → ↑ || ⏏ 🔗 ? @

TR (3774) 10/14/19

In this example, let's say we want to reverse the \$200.00 interest payment that was paid on 10/04/19. Afterwards was a \$2,000 P/I loan payment.

Use your credit union policies and procedures to determine how you would like to handle the difference in loan balance during the period between. Then use the Account Adjustment directions covered in the previous section.


MORTGAGE REVERSALS – 365-DAY INTEREST MORTGAGES


MORTGAGE REVERSAL FOR PRINCIPAL-ONLY PAYMENTS

1. Use **Tool #869 Transaction Reversal**.










Account Transaction Reversal Entry Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account # 

Transaction display start date  [MMDDYY]

Transaction Override

TR [1524]

2. Enter the account number, loan suffix, and date of loan payment.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

3. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen

[illegible]

4. We are reversing the most recent transaction, so we will select it from the listing and use Select.
5. This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 47874 801 MARY C LAMB

Date	Origin	Type	Amount	Interest	Description	Transfer Account	ID
Nov 13, 2019	01	12	500.00	000000000	MORTGAGE PAYMENT		89

☐ Suppress transactions from statement

Reversal transaction description REV. MORTGAGE PAYMENT

Reversal Transaction Determined As		G/L Accounts Affected	Effect on Account Balance	
Code 25	Type 95 DEBIT / REVERSE PAYMENT	Debit 701.00	Current balance	124,500.00
		Credit 739.00	Reversal amount	500.00
			Adjusted balance	125,000.00

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

← → ↑ || ⏏ 🔗 ⓘ ? @

TR (1525) 11/13/19

6. Click *Post*.

7. Next, two messages will appear to remind you to reverse the other side of the transaction.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

← → ↑ || ⏏ 🔗 ⓘ ? @

TR (1528)

8. Click Continue. (Use Enter.)

Confirmation Screen

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

← → ↑ || ⏏ 🔗 ⓘ ? @

TR (1527)

9. Click the forward arrow. (Use Enter.)

10. Exit the screen.

11. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen

12. Enter the account number, savings or checking suffix, and date of transaction. This is the account that the loan payment was transferred from.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

In cases where needed, you may need to use Full Account Adjustment to reverse the funds to a different G/L.

13. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen (Other Side)

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Nov 13, 2019	03	21	125,000.00		LOAN DISB, TRANSFER	47874-801	.R
Nov 13, 2019	01	31	500.00		REG SHARES CASH U/D		89

14. Use Select.

Account Transaction Reversal Screen (Other Side)

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 47874 000 MARY C LAMB

Date	Origin	Type	Amount	(not used)	Description	Transfer Account	ID
Nov 13, 2019	01	31	500.00		REG SHARES CASH W/D		89

☒ Suppress transactions from statement

Reversal transaction description REV. REG SHARES CASH

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 14	Type 02	CREDIT BALANCE ONLY	Debit 739.00	Current balance	248,635.00
			Credit 901.00	Reversal amount	500.00
				Adjusted balance	249,135.00

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1525) 11/13/19

- Click *Post* on the *Account Transaction Reversal* screen to reverse this side of the transaction.

IMPORTANT NOTE: *If you don't reverse both sides of the transaction, you may cause the General Ledger to be out of balance.*

NOTE: *This process does not adjust dividends or interest. You will need to perform an account adjustment if this is needed.*

- As with the first reversal, you will see the warning messages. Move past them as you did for the first reversal.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1528)

- Click *Continue*. (Use Enter.)

Confirmation Message

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1527)

- Click the forward arrow. (Use Enter.)

19.Exit the screen.

Ensure Debits and Credits Match using the Member Account Adjustment Report

After performing an account adjustment on a 365 product, it is recommended that you also run **Tool #493 Member account Adjustments Report** to ensure all debits and credits match.

Member Account Adjustments Report (Tool #493)

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

Account Adjustment Transactions

Report Options

Report type

Detail

File type

Current

File date

Oct 2019

MMYYYY

Application type

Select

Optional

Transaction code/type

(01 - 99)

Optional

Transaction/process

N/A

Optional

Transaction/process date

MMDDYYYY

Optional

Branch type

N/A

Optional

Branch #

Select

Optional

Member G/L account #

Optional

Offset G/L account #

Optional

Employee ID

(99 = all data center employees)

Optional

Response

☒ Job queue

Copies 1
Printer P1

Retrieve Settings

Save Settings

← → ↑ || 🖨 🔗 ⓘ ? @

FR (4631) 10/30/19

Final Step - Confirm Next Due Date

Be sure to verify the next due date is as expected after the reversal since the date can get out of sync when reversing and reapplying multiple payments.

If your transaction is same day from the teller line, you will now need to adjust your teller drawer. Then your reversal will be completed.)

MORTGAGE REVERSALS WITHOUT ESCROW PAYMENTS

1. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen

2. Enter the account number, loan suffix, and date of loan payment.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

3. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen

Date	Orig	Type	Amount	Interest	Description	Transfer Account	ID
Oct 31, 2019	08	92	431.55		ADJ INT DUE		.R
Oct 31, 2019	15	10	749.69		PHONE TRANSFER	49740-000	;V

4. We are reversing the most recent transaction, so we will select it from the listing and use Select.
5. This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 45800 SUZAN

Date	Origin	Type	Amount	Interest	Description	Transfer Account	ID
Oct 31, 2019	15	10	749.69	000045210	PHONE TRANSFER	49740-000	;V

☐ Suppress transactions from statement

Reversal transaction description REV. PHONE TRANSFER

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 25	Type 95	DEBIT / REVERSE PAYMENT	Debit 701.00	Current balance	124,702.41
			Credit 870.07	Reversal amount	297.59
				Adjusted balance	125,000.00

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, search, info, help, @

TR (1525) 10/31/19

6. Click *Post*.

7. Next, two messages will appear to remind you to reverse the other side of the transaction.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, down, print, search, info, help, @

TR (1520)

8. Click *Continue*. (Use Enter.)

Confirmation Screen

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Navigation icons: back, forward, up, down, print, search, info, help, @

TR (1527)

9. Click the forward arrow. (Use Enter.)

10. Exit the screen.

11. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account # 000000000

Transaction display start date Jun 17, 2019

Transaction Override

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1524)

12. Enter the account number, savings or checking suffix, and date of transaction. This is the account that the loan payment was transferred from.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

In cases where needed, you may need to use Full Account Adjustment to reverse the funds to a different G/L.


13. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen (Transaction Selected)



Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 0 000 SUZAN

Transaction display start date Oct 31, 2019

 Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Oct 31, 2019	01	11	5,000.00		REG SHARES DEPOSIT		89
Oct 31, 2019	15	30	749.69		PHONE TRANSFER	49740-800	Y

☒ Select
 ☐ Jump to transfer account
  

New Account

← → ↑ || 🖨️ 🔗 ⓘ ? @
TR (1523)

14. Use Select.

Account Transaction Reversal Screen (Other Side)

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 3 000 SUZAN

Date	Origin	Type	Amount	(not used)	Description	Transfer Account	ID
Oct 31, 2019	15	30	749.69		PHONE TRANSFER	49740-800	;V

☐ Suppress transactions from statement

Reversal transaction description REV. PHONE TRANSFER

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 14	Type 82	CREDIT BALANCE ONLY	Debit 870.07	Current balance	4,250.31
			Credit 901.00	Reversal amount	749.69
				Adjusted balance	5,000.00

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1525) 10/31/19

- Click *Post* on the *Account Transaction Reversal* screen to reverse this side of the transaction.

IMPORTANT NOTE: *If you don't reverse both sides of the transaction, you may cause the General Ledger to be out of balance.*

NOTE: *This process does not adjust dividends or interest. You will need to perform an account adjustment if this is needed.*

- As with the first reversal, you will see the warning messages. Move past them as you did for the first reversal.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1528)

- Click *Continue*. (Use Enter.)

Confirmation Message

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Continue

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1527)

- Click the forward arrow. (Use Enter.)

19.Exit the screen.

Ensure Debits and Credits Match using the Member Account Adjustment Report

After performing an account adjustment on a 365 product, it is recommended that you also run **Tool #493 Member account Adjustments Report** to ensure all debits and credits match.

Member Account Adjustments Report (Tool #493)

Report Options	Response
Report type	Detail
File type	Current
File date	Oct 2019 [MMYYYY]
Application type	Select
Transaction code/type	(01 - 99)
Transaction/process	N/A
Transaction/process date	N/A [MMDDYYYY]
Branch type	Select
Branch #	Select
Member G/L account #	
Offset G/L account #	
Employee ID	(99 = all data center employees)

Final Step - Confirm Next Due Date

Be sure to verify the next due date is as expected after the reversal since the date can get out of sync when reversing and reapplying multiple payments.

If your transaction is same day from the teller line, you will now need to adjust your teller drawer. Then your reversal will be completed.)

MORTGAGE REVERSAL WITH ESCROW PAYMENTS

1. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen

2. First, we will reverse the escrow account. Enter the account number, escrow suffix, and date of loan payment.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

3. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Nov 12, 2019	03	21	865.00		LOAN DISB, TRANSFER	47874-800	.R
Nov 12, 2019	15	21	304.87		TAX ESCROW DEPOSIT	47874-800	.R

4. We are reversing the most recent transaction, so we will select it from the listing and use Select.
5. This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 47874 020 MARY C LAMB

Date	Origin	Type	Amount	(not used)	Description	Transfer Account	ID
Nov 12, 2019	15	21	304.87		TAX ESCROW DEPOSIT	47874-000	.R

☐ Suppress transactions from statement

Reversal transaction description REV. TAX ESCROW DEPO

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 65	Type 92	DEBIT BALANCE ONLY	Debit 901.20	Current balance	1,169.87
			Credit 870.07	Reversal amount	304.87 -
				Adjusted balance	865.00

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

← → ↑ || 🖨️ 🔗 ⓘ ? @

TR (1525) 11/12/19

6. Click *Post*.

7. Next, two messages will appear to remind you to reverse the other side of the transaction.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

← → ↑ || 🖨️ 🔗 ⓘ ? @

TR (1528)

8. Click Continue. (Use Enter.)

Confirmation Screen

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

← → ↑ || 🖨️ 🔗 ⓘ ? @

TR (1527)


9. Click the forward arrow. (Use Enter.)


10. Exit the screen.

11. Use **Tool #869 Transaction Reversal**.










Account Transaction Reversal Entry Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account # 

Transaction display start date  [MMDDYY]

Transaction Override

TR (1524)

12. Enter the account number, loan suffix, and date of loan payment.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

13. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account **47874 800 MARY C LAMB**

Take care when reversing a transaction from a previous month.

Transaction display start date **Nov 12, 2019**

Date	Orig	Type	Amount	Interest	Description	Transfer Account	ID
Nov 12, 2019	03	41	865.00		LOAN DISB, TRANSFER	47874-020	.R
Nov 12, 2019	03	41	124,135.00		LOAN DISB, TRANSFER	47874-000	.R
Nov 12, 2019	08	92	246.57		INTEREST DUE		.R
Nov 12, 2019	15	10	1,057.00		PHONE TRANSFER	47874-000	.R
Nov 12, 2019	15	61	304.87		XFER FOR ESCROW	47874-020	.R

Select
Jump to transfer account
↑ ↓

New Account

← → ↑ || 🖨 🔗 ⓘ ? @
TR (1523)

14. We are reversing the other side of the escrow transaction, so we will select it from the listing and use Select.

15. This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 47874 800 MARY C LAMB

Date	Origin	Type	Amount	Interest	Description	Transfer Account	ID
Nov 12, 2019	15	61	304.87	000000000	XFER FOR ESCROW	47874-020	.R

☐ Suppress transactions from statement

Reversal transaction description REV. XFER FOR ESCROW

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 24	Type 85	CREDIT / POST PAYMENT	Debit 870.07	Current balance	124,494.44
			Credit 701.00	Reversal amount	304.87 -
				Adjusted balance	124,189.57

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1525) 11/12/19

16. Click *Post*.

17. Next, two messages will appear to remind you to reverse the member side of the transaction.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1528)

18. Click *Continue*. (Use Enter.)

Confirmation Screen

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Navigation icons: back, forward, up, down, print, link, info, help, search

TR (1527)

19. Click the forward arrow. (Use Enter.)

20. A list of transactions for the member for the selected date will appear. Select the full payment.

Account Transaction Reversal Selection Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 47874 800 MARY C LAMB
Transaction display start date Nov 12, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Interest	Description	Transfer Account	ID
Nov 12, 2019	03	41	865.00		LOAN DISB, TRANSFER	47874-020	.R
Nov 12, 2019	03	41	124,135.00		LOAN DISB, TRANSFER	47874-000	.R
Nov 12, 2019	08	92	246.57		INTEREST DUE		.R
Nov 12, 2019	15	10	1,057.00		PHONE TRANSFER	47874-000	.R
Nov 12, 2019	15	61	304.87		XFER FOR ESCROW	47874-020	.R
Nov 12, 2019	08	85	304.87		REV. XFER FOR ESCROW		.Y

Select Jump to transfer account

New Account

TR (1523)

21. Use Select.

Account Transaction Reversal Screen (Other Side)

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 47874 800 MARY C LAMB

Date	Origin	Type	Amount	Interest	Description	Transfer Account	ID
Nov 12, 2019	15	10	1,057.00	000024657	PHONE TRANSFER	47874-000	.R

☐ Suppress transactions from statement

Reversal transaction description REV. PHONE TRANSFER

Reversal Transaction Determined As		G/L Accounts Affected	Effect on Account Balance	
Code 25	Type 95 DEBIT / REVERSE PAYMENT	Debit 701.00	Current balance	124,189.57
		Credit 870.07	Reversal amount	810.43
			Adjusted balance	125,000.00

Post Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Cancel Reversal

TR (1525) 11/12/19

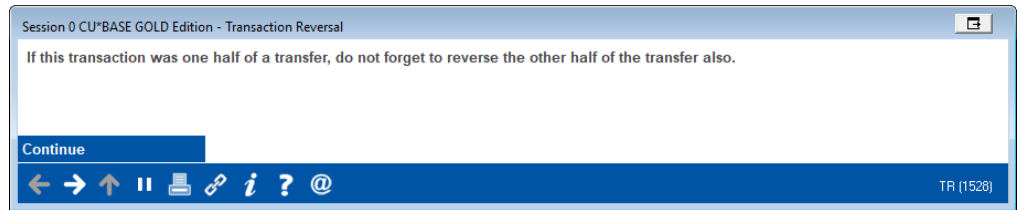
22. Click *Post* on the *Account Transaction Reversal* screen to reverse this side of the transaction.

IMPORTANT NOTE: If you don't reverse both sides of the transaction, you may cause the General Ledger to be out of balance.

NOTE: This process does not adjust dividends or interest. You will need to perform an account adjustment if this is needed.

23. As with the first reversal, you will see the warning messages. Move past them as you did for the first reversal.

First Message



24. Click Continue. (Use Enter.)

Confirmation Message

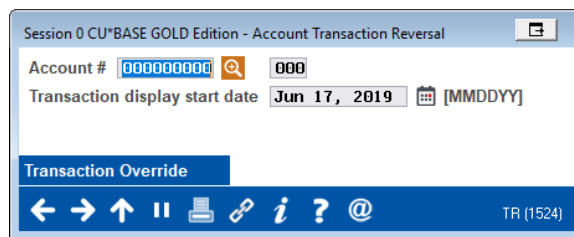


25. Click the forward arrow. (Use Enter.)

26. Exit the screen.

27. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen



28. Now we are going to reverse the loan payment back to the base share account. Enter the account number, base share suffix, and date of loan payment.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

In cases where needed, you may need to use Full Account Adjustment to reverse the funds to a different G/L.

29. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account 47874 000 MARY C LAMB
Transaction display start date Nov 12, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	(not used)	Description	Transfer Account	ID
Nov 12, 2019	03	21	124,135.00		LOAN DISB, TRANSFER	47874-800	.R
Nov 12, 2019	15	30	1,057.00		PHONE TRANSFER	47874-800	.R

☐ Select ☐ Jump to transfer account

New Account

TR (1529)

30. We are reversing the most recent transaction, so we will select it from the listing and use Select.

31. This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 47874 000 MARY C LAMB

Date	Origin	Type	Amount	(not used)	Description	Transfer Account	ID
Nov 12, 2019	15	30	1,057.00		PHONE TRANSFER	47874-800	.R

☐ Suppress transactions from statement Reversal transaction description REV. PHONE TRANSFER

Reversal Transaction Determined As			G/L Accounts Affected		Effect on Account Balance	
Code 14	Type 82	CREDIT BALANCE ONLY	Debit	870.07	Current balance	123,078.00
			Credit	901.00	Reversal amount	1,057.00
					Adjusted balance	124,135.00

Post
Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

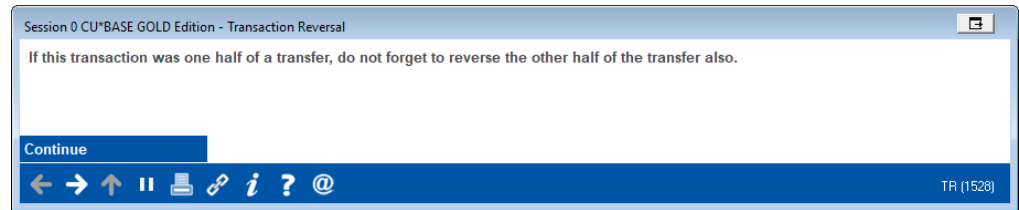
TR (1525) 11/12/19

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

32. Click *Post*.

33. Next, two messages will appear to remind you to reverse the other side of the transaction.

First Message



34. Click Continue. (Use Enter.)

Confirmation Screen



35. Click the forward arrow. (Use Enter.)

36. Exit the screen.

Ensure Debits and Credits Match using the Member Account Adjustment Report

After performing an account adjustment on a 365 product, it is recommended that you also run **Tool #493 Member account Adjustments Report** to ensure all debits and credits match.

Member Account Adjustments Report (Tool #493)

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Account Adjustment Transactions

Report Options	Response	
Report type	Detail	
File type	Current	
File date	Oct 2019	[MMYYYY]
Application type	Select	Optional
Transaction code/type	(01 - 99)	Optional
Transaction/process	N/A	Optional
Transaction/process date	[MMDDYYYY]	Optional
Branch type	N/A	Optional
Branch #	Select	Optional
Member G/L account #		Optional
Offset G/L account #		Optional
Employee ID	(99 = all data center employees)	Optional

☒ Job queue
Copies 1
Printer P1

Retrieve Settings
Save Settings

← → ↑ || 🖨 🔗 ⓘ ? @

FR (4631) 10/30/19

Final Step - Confirm Next Due Date

Be sure to verify the next due date is as expected after the reversal since the date can get out of sync when reversing and reapplying multiple payments.

MORTGAGE REVERSALS – 360-DAY INTEREST MORTGAGES

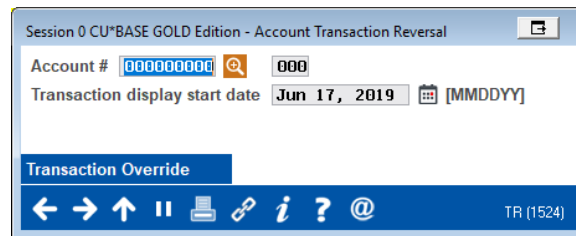
MORTGAGE REVERSAL FOR PRINCIPAL-ONLY PAYMENTS

This section shows how to reverse a principle-only payment using **Tool #869 Transaction Reversal**.

In some cases, Tool #869 is not a viable option, for example when a reversal is completed on a payment that is posted directly from an outside source such as an ACH. In this case you would use account adjustment. Full account adjustment is covered after this section. (See next section.)

1. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen



Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account # 000000000 000

Transaction display start date Jun 17, 2019 [MMDDYY]

Transaction Override

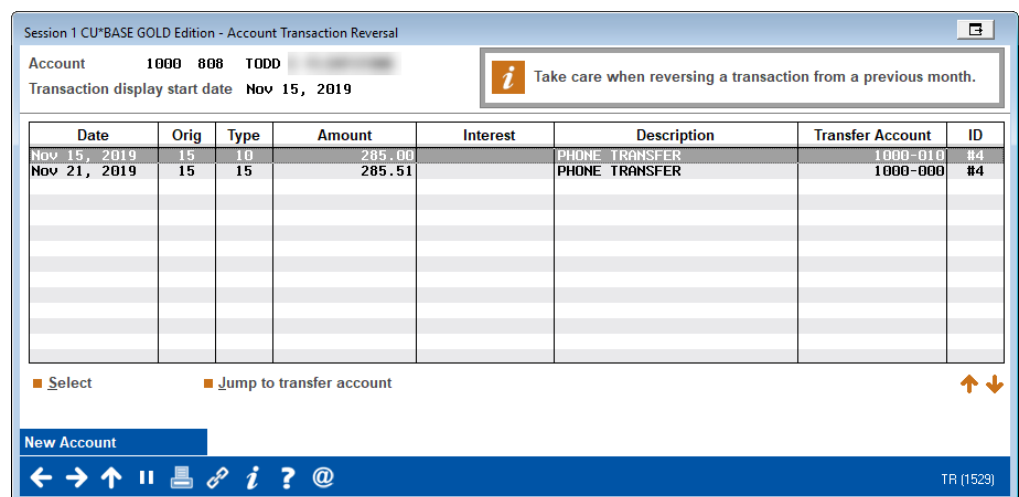
Navigation icons: back, forward, up, down, print, link, info, help, search. TR (1524)

2. Enter the account number, loan suffix, and date of loan payment.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

3. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen



Session 1 CU*BASE GOLD Edition - Account Transaction Reversal

Account 1000 808 TODD

Transaction display start date Nov 15, 2019

Take care when reversing a transaction from a previous month.

Date	Orig	Type	Amount	Interest	Description	Transfer Account	ID
Nov 15, 2019	15	10	285.00		PHONE TRANSFER	1000-010	#4
Nov 21, 2019	15	15	285.51		PHONE TRANSFER	1000-000	#4

Select Jump to transfer account

New Account

Navigation icons: back, forward, up, down, print, link, info, help, search. TR (1523)

4. We are reversing the current side of the transaction, so we will select it from the listing and use Select.

5. This advances you to the *Account Transaction Reversal* screen.

Account Transaction Reversal Screen

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 1 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 1000 808 TODD I

Date	Origin	Type	Amount	Interest	Description	Transfer Account	ID
Nov 15, 2019	15	10	285.00	000000000	PHONE TRANSFER	1000-010	#4

☐ Suppress transactions from statement

Reversal transaction description REV. PHONE TRANSFER

Reversal Transaction Determined As		G/L Accounts Affected	Effect on Account Balance	
Code 25	Type 95 DEBIT / REVERSE PAYMENT	Debit 701.00	Current balance	28,994.52
		Credit 870.07	Reversal amount	285.00
			Adjusted balance	29,279.52

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1525) 11/22/19

6. Click *Post*.

7. Next, two messages will appear to remind you to reverse the other side of the transaction.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1528)

8. Click Continue. (Use Enter.)

Confirmation Screen

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1527)

9. Click the forward arrow. (Use Enter.)

10. Exit the screen.

11. Use **Tool #869 Transaction Reversal**.

Account Transaction Reversal Entry Screen

12. Enter the account number, savings or checking suffix, and date of transaction. This is the account that the loan payment was transferred from.

TIP: If the date is not known, enter a previous date and then move to the transaction on the subsequent screen.

13. A list of transactions for the member for the selected date will appear.

Account Transaction Reversal Selection Screen

Date	Orig	Type	Amount	Draft #	Description	Transfer Account	ID
Nov 15, 2019	15	30	285.00		PHONE TRANSFER	1000-008	84

14. Use Select.

Account Transaction Reversal Screen (Other Side)

IMPORTANT: If there are transactions occurring following the original transaction, checking *Suppress transactions from statement* can cause out of balance situations.

Session 1 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Account Transaction Reversal

Account # 1000 010 TODD I

Date	Origin	Type	Amount	Draft #	Description	Transfer Account	ID
Nov 15, 2019	15	30	285.00		PHONE TRANSFER	1000-808	#4

☐ Suppress transactions from statement

Reversal transaction description REV. PHONE TRANSFER

Reversal Transaction Determined As			G/L Accounts Affected	Effect on Account Balance	
Code 34	Type 82	CREDIT BALANCE ONLY	Debit 870.07	Current balance	29,456.59
			Credit 902.00	Reversal amount	285.00
				Adjusted balance	29,741.59

Post

Cancel Reversal

Warning: Reversals of payments may only offset one periodic payment. Payment date maintenance may be required.

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1525) 11/22/19

- Click *Post* on the *Account Transaction Reversal* screen to reverse this side of the transaction.

IMPORTANT NOTE: *If you don't reverse both sides of the transaction, you may cause the General Ledger to be out of balance*

- As with the first reversal, you will see the warning messages. Move past them as you did for the first reversal.

First Message

Session 0 CU*BASE GOLD Edition - Transaction Reversal

If this transaction was one half of a transfer, do not forget to reverse the other half of the transfer also.

Continue

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1528)

- Click *Continue*. (Use Enter.)

Confirmation Message

Session 0 CU*BASE GOLD Edition - Request Complete

Request complete.

Navigation icons: back, forward, up, down, print, search, help, etc.

TR (1527)

- Click the forward arrow. (Use Enter.)
- Exit the screen.

NOTE: You may not see the interest associated with the payment in the Tool #869 reversal screen, however it will be reversed. (See second screen following.)

Session 0 CU*BASE GOLD Edition - Account Transaction Reversal

Account **1000 808 TODD I** Take care when reversing a transaction from a previous month.

Transaction display start date **Nov 10, 2019**

Date	Orig	Type	Amount	Interest	Description	Transfer Account	ID
Nov 14, 2019	08	82	6,114.44		CLEAR INT DUE		#4
Nov 15, 2019	15	10	285.00		PHONE TRANSFER	1000-010	#4
Nov 21, 2019	15	15	285.51		PHONE TRANSFER	1000-000	#4
Nov 22, 2019	08	95	285.00		REV. PHONE TRANSFER		;Y

☐ Select
 ☐ Jump to transfer account
 ↑ ↓

New Account

← → ↑ || 🖨️ 🔗 ⓘ ? @ TR (1529)

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Transaction Inquiry 1ST MORTGAGE 360

Account # **1000-808 1ST MORTGAGE 360** Current balance **29,468.00**

Name **TODD I** Available **0.00**

Search by: Date **Nov 21, 2019** [MMDDYYYY] Transaction amount **0.00** Desc ID

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Print Receipt
11/21/19	11/21/19	10:16:01	285.51	97.03	28,994.52	PHONE TRANSFER	1000-000	#4	
11/22/19	11/22/19	14:33:25	285.00	0.00	29,279.52	REV. PHONE TRANSFER		;Y	
11/26/19	11/26/19	09:53:51	285.51	97.03	29,468.00	REV. PHONE TRANSFER		#4	

☐ Additional Transaction Information
 ☐ Retrieve e-Receipt
 ↑ ↓

i Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq	New Account	New Type	Dividend/Interest Calc	Principal/Interest	Officer
Secured Funds	Collateral	Additional Signer	Payroll	Tracker Review	O/D Protection
A2A Tran History					

← → ↑ || 🖨️ 🔗 ⓘ ? @ TR (3774) 11/26/19

MORTGAGE REVERSALS WITHOUT ESCROW PAYMENTS

In some cases, Full Account Adjustment (Tool #492) should be used instead of Tool #869 (shown previously). An example of when to use Full Account Adjustment is when the member is delinquent.

In the example below, the member is delinquent and sent in two payments in one transaction. When the payment processed, the two payments processed as one payment with the second amount applying to a principal curtailment.

This is the order that the original payments were posted. It is recommended that you post the reversals in "mirror" order.

Session 0 CU*BASE GOLD Edition - BEDROCK COMMUNITY CREDIT UNION

File Edit Tools Help

Transaction Inquiry MORTGAGE LOAN

Account # 3001-000 MORTGAGE LOAN Current balance 93,811.42
 Name JOSEPH Q MEMBER Available 0.00

Search by: Date Nov 15, 2019 [MMDDYYYY] Transaction amount 0.00 Desc ID

Debits Only Credits Only All Toggle Description Teller/Cash Activity

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Print Receipt
11/15/19	11/15/19	12:48:35	719.76	434.42	94,462.64	ACH/TRANSFER PAYMENT	3001-000	#4	
11/15/19	11/15/19	12:48:35	685.49	0.00	93,777.15	ACH/TRANSFER PAYMENT	3001-000	#4	
11/15/19	11/15/19	12:48:34	34.27	0.00	93,811.42	DELINQUENCY FINE			

Additional Transaction Information Retrieve e-Receipt

i Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq	New Account	New Type	Dividend/Interest Calc	Principal/Interest	Officer
Secured Funds	Collateral	Additional Signer	Payroll	Tracker Review	O/D Protection
A2A Tran History					

← → ↑ || 🖨️ 🔗 ? @ TR (3774) 11/21/19

The only portion of the payment that is incorrect is the \$685.49 amount to be intended as the next payment. For this example, we will use Tool #492 to reverse and reapply the miss-applied payment.

On this example the member still has two outstanding payments so the amount of interest that will be posted with the next payment will need to be calculated.

When you reverse the loan payment, it is recommended that you do it in "mirror" order, reversing the bottom transaction first. If you do the reversals in this manner, the first reversal will appear below the other reversals on the Transaction History screen.

Reversing the Payments to the Loan Account

First you will reverse the transactions made to the loan account.

1. Use **Tool #492 Member Account Adjustment (Full)** (shortcut adjust).

Full Account Adjustment Entry Screen

Session 0 CU*BASE GOLD - Member Account Adjustment

Account # 000 ID

☒ View inquiry after post

Transaction Override

Navigation icons: back, forward, up, down, print, help

TR (5252)

2. Enter the account number, suffix of the loan account, and ID (generally first two letters of last name). Use Enter to advance to the full account adjustment screen.
3. Now reverse the principle curtailment from the loan account.

Full Account Adjustment Screen – Reversing Transactions on the Loan Account

Session 1 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Member Account Adjustment

Account # 3001-800 JOSEPH Q MEMBER

Principal G/L 701.00 Accrued G/L 781.00 Income/expense G/L 111.00 Member branch 01

Status Before Correction			
Principal balance	93,811.42	Interest due	860.26
		YTD interest paid	434.42

Type	Amount	Description	Interest	Principal	G/L #	Location
92	685.49	REV ACH/TRANSFER PMT	0.00	685.49	870.00	1
	0.00		0.00	0.00		
	0.00		0.00	0.00		
	0.00		0.00	0.00		
	0.00		0.00	0.00		

Delinquent fine YTD amount 34.27 Delinquent fine amount 0.00

Last payment amount 685.49 Last payment date Nov 15, 2019 [MMDDYYYY]

Status After Correction			
Principal balance	94,496.91	Interest due	860.26
		YTD interest paid	434.42

Dividend/Interest Calc

Post

New Account

Navigation icons: back, forward, up, down, print, help

TR (5253) 11/21/19

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

Follow credit union policies and procedures when using this screen.

Reapplying the Payment with Interest

Using Full Account Adjustment, you will now reapply the payment with interest.

1. We will stay on the Account Adjustment Full screen to reapply the payment with interest.

Full Account Adjustment Screen – Reapplying Payment with Interest

Session 1 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Member Account Adjustment

Account # 3001-800 JOSEPH Q MEMBER
Principal G/L 701.00 Accrued G/L 781.00 Income/expense G/L 111.00 Member branch 01

Status Before Correction			
Principal balance	93,811.42	Interest due	860.26
		YTD interest paid	434.42

Type	Amount	Description	Interest	Principal	G/L #	Location
92	685.49	REV ACH/TRANSFER PMT	0.00	685.49	870.00	1
85	685.49	COR ACH/TRANSFER PMT	433.27	252.22	870.00	1
	0.00		0.00	0.00		
	0.00		0.00	0.00		
	0.00		0.00	0.00		

Delinquent fine YTD amount 34.27 Delinquent fine amount 0.00
Last payment amount 685.49 Last payment date Nov 15, 2019 [MMDDYYYY]

Status After Correction			
Principal balance	94,244.69	Interest due	426.99
		YTD interest paid	867.69

Dividend/Interest Calc

Post

New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || 🔗 ? @

TR (5253) 11/21/19

1. Click *Post* to post the transaction. A receipt will print.

Ensure Debits and Credits Match using the Member Account Adjustment Report

After performing an account adjustment on a 360 product, it is recommended that you also run **Tool #493 Member Account Adjustments Report** to ensure all debits and credits match.

Member Account Adjustments Report (Tool #493)

The screenshot shows the 'Account Adjustment Transactions' window in CU*BASE GOLD Edition. The window has a menu bar (File, Edit, Tools, Help) and a title bar (Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION). The main area is divided into 'Report Options' and 'Response' sections. The 'Report Options' section includes fields for Report type (Detail), File type (Current), File date (Oct 2019), Application type (Select), Transaction code/type (01 - 99), Transaction/process (N/A), Transaction/process date (MMDDYYYY), Branch type (N/A), Branch # (Select), Member G/L account #, Offset G/L account #, and Employee ID (99 = all data center employees). The 'Response' section includes a checkbox for Job queue, Copies (1), and Printer (P1). At the bottom, there are buttons for Retrieve Settings and Save Settings, and a status bar with navigation icons and the text FR (4631) 10/30/19.

Report Options	Response
Report type	Detail
File type	Current
File date	Oct 2019 [MMYYYY]
Application type	Select Optional
Transaction code/type	01 - 99 Optional
Transaction/process	N/A Optional
Transaction/process date	MMDDYYYY Optional
Branch type	N/A Optional
Branch #	Select Optional
Member G/L account #	Optional
Offset G/L account #	Optional
Employee ID	99 = all data center employees Optional

Retrieve Settings
Save Settings

FR (4631) 10/30/19

Final Steps – Clear Any Partial Payment and Confirm Next Due Date

Finally, it is also recommended that you clear any partial payment created by the adjustment. (There should never be a partial payment on a 360 product.)

Additionally, be sure to verify the next due date is as expected after the reversal since the date can get out of sync when reversing and reapplying multiple payments.

MORTGAGE REVERSAL WITH ESCROW PAYMENTS

This section covers the reversal of a transaction with dividend, interest, and escrow using the full account adjustment tool.

Below is the Transaction History screen of the loan account, showing the incorrect payment.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION

File Edit Tools Help

Transaction Inquiry

MORTGAGE LOAN

Account # -790 MORTGAGE LOAN Current balance 81,230.18
Name JOHN H MEMBER Available 0.00

Search by: Date Jun 01, 2019 [MMDDYYYY] Transaction amount 0.00 Desc ID

Debits Only Credits Only All Toggle Description Teller/Cash Activity

Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Print Receipt
10/28/19	10/28/19	11:38:32	421.24	124.61	49,547.44	ACH/DISB TRANSFER	8-000	14	
10/28/19	10/28/19	11:38:32	386.74	0.00	49,160.70	ACH/DISB TRANSFER	8-000	14	
10/28/19	10/28/19	11:38:31	34.50	0.00	49,195.20	DELINQUENCY FINE	8-020	14	
10/28/19	10/28/19	11:38:31	41.67	0.00	49,236.87	ACH/ESCROW TRANSFER			

Additional Transaction Information Retrieve e-Receipt

Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq	New Account	New Type	Dividend/Interest Calc	Principal/Interest	Officer
Secured Funds	Collateral	Additional Signer	Payroll	Tracker Review	O/D Protection
AZA Tran History					

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This is the order that the original payments were posted. It is recommended that you post the reversals in "mirror" order.

When you reverse the loan payment, it is recommended that you do it in "mirror" order, reversing the bottom transaction first. If you do the reversals in this manner, the first reversal will appear below the other reversals on the Transaction History screen.

For example, since Escrow was posted last in the example shown above, it will be reversed first. That way when all the reversals are posted balancing is easier to confirm that everything was reversed as expected.

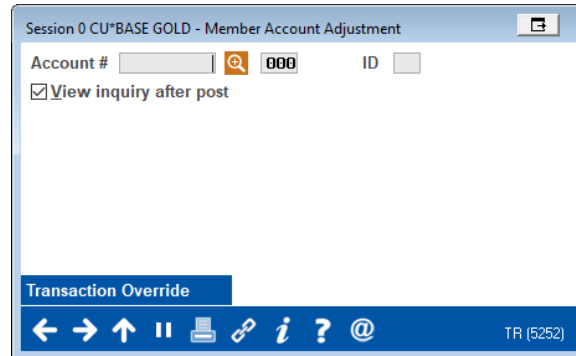
If no transactions occurred in between initial payment and reversal, you can even match balances with each step of the reversal.

Reversing the Escrow Payment

Using the example at the beginning of this section, we will first reverse the escrow payment from the escrow account to the loan account. To do this we will use full account adjustment and make the adjustment on the escrow account.

2. Use **Tool #492 Member Account Adjustment (Full)** (shortcut adjust).

Full Account Adjustment Entry Screen



3. Enter the account number, suffix of the escrow account, and ID (generally first two letters of last name). Use Enter to advance to the full account adjustment screen.
4. On the first line enter information on the escrow deposit. Enter amount, description, offset G/L, and branch for the G/L to complete the row.

*Use the lookup next to Type to view the transaction codes used in the account adjustment process. For a full list of codes, refer to this topic in CU*BASE Online help.*

https://help.cubase.org/cubase/cubase.htm#Transaction_Type_Codes.htm

Follow credit union policies and procedures when using this screen.

Full Account Adjustment Screen - Reversing the Escrow Payment

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account # JOHN M MEMBER
Principal G/L 901.20 Accrued G/L 820.20 Income/expense G/L 380.20 Member branch 01

Status Before Correction			
Account balance	41.67	YTD dividends	0.00
		Accrued dividends	0.00

Type	Amount	Description	Offset	
			G/L #	Location
92	41.67	REV ACH/ESC TRANSFER	870.00	01
	0.00			
	0.00			
	0.00			
	0.00			

Status After Correction			
Account balance	41.67	YTD dividends	0.00
		Accrued dividends	0.00

Dividend/Interest Calc
Post
New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || ⏏ 🔗 i ? @ FR (5253) 11/11/19

- Click *Post* to post the transaction. A receipt will print.

Reversing the Payments to the Loan Account

Using the example at the beginning of this section, the next step is to reverse the transactions made to the loan account.

- Use **Tool #492 Member Account Adjustment (Full)** (shortcut adjust).

Full Account Adjustment Entry Screen

Session 0 CU*BASE GOLD - Member Account Adjustment

Account # ID

☒ View inquiry after post

Transaction Override

← → ↑ || ⏏ 🔗 i ? @ TR (5252)

- Enter the account number, suffix of the loan account, and ID (generally first two letters of last name). Use Enter to advance to the full account adjustment screen.

- Now reverse the escrow, delinquent fine, principal curtailment, and principle and interest payment from the loan account.

They will be entered in “mirror” order to what they appear in the Transaction History screen on the loan account.

Full Account Adjustment Screen – Reversing Transactions on the Loan Account

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account # JOHN M MEMBER

Principal G/L Accrued G/L Income/expense G/L Member branch

Status Before Correction						
Principal balance	49,236.07	Interest due	247.70	YTD interest paid	124.61	

Type	Amount	Description	Interest	Principal	G/L #	Location
02	41.67	REV ACH/ESC TRANSFER	0.00	41.67	070.00	1
02	34.50	REV DELINQUENCY FINE	0.00	34.50	130.00	1
92	306.74	REV ACH/DISB TRANSFR	0.00	306.74	070.00	1
95	421.24	REV ACH/DISB TRANSFR	124.61	296.63	070.00	1
	0.00		0.00	0.00		

Delinquent fine YTD amount Delinquent fine amount

Last payment amount Last payment date [MMDDYYYY]

Status After Correction			
Principal balance	49,844.07	Interest due	372.31
		YTD interest paid	0.00

Dividend/Interest Calc

Post

New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || ⌂ i ? @

FR (5253) 11/11/19

- Click *Post* to post the transaction. A receipt will print.

Reversing the Payments to the Base Share (000) Account

Using Full Account Adjustment, you will now reverse the funds taken from the base share account.

- Use **Tool #492 Member Account Adjustment (Full)** (shortcut adjust).

Full Account Adjustment Entry Screen

 and ID . There is a checkbox for 'View inquiry after post' which is checked. At the bottom, there is a 'Transaction Override' button and a navigation bar with icons. The status bar at the bottom right shows TR (5252)."/>

Session 0 CU*BASE GOLD - Member Account Adjustment

Account # ID

☒ View inquiry after post

Transaction Override

← → ↑ || ⌂ i ? @

TR (5252)

- Enter the account number, leave the suffix the base share account, and enter the ID (generally first two letters of last

name). Use Enter to advance to the full account adjustment screen.

- Now we reverse the loan disbursement.

Note in this example the payment was returned NSF, so the second line sends the ACH back to the ACH general ledger account to be returned.

Full Account Adjustment Screen – Reversing Transactions from the Base Share (000) Account

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Member Account Adjustment

Account # -000 JOHN M MEMBER

Principal G/L 901.00 Accrued G/L 380.00 Income/expense G/L 820.00 Member branch 01

Status Before Correction			
Account balance	179.42	YTD dividends	68.61
		Accrued dividends	0.00

		Offset	
Type	Amount	G/L #	Location
82	807.98	870.00	1
92	807.98	870.11	1
	0.00		
	0.00		
	0.00		

Status After Correction			
Account balance	179.42	YTD dividends	68.61
		Accrued dividends	0.00

Dividend/Interest Calc

Post

New Account

i Member account adjustments correct only the member's balance and the member information associated with the adjustment type code. If you are correcting a current day teller cash error, a corresponding teller drawer adjustment may be required. Always verify the adjustment results for the member's account and teller's cash balance when appropriate.

← → ↑ || 🔗 i ? @

FR (5253) 11/11/19

- Click *Post* to post the transaction. A receipt will print.

Ensure Debits and Credits Match using the Member Account Adjustment Report

After performing an account adjustment on a 360 product, it is recommended that you also run **Tool #493 Member Account Adjustments Report** to ensure all debits and credits match.

Member Account Adjustments Report (Tool #493)

The screenshot shows the 'Account Adjustment Transactions' window in CU*BASE GOLD Edition. The window has a menu bar (File, Edit, Tools, Help) and a title bar (Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION). The main area is divided into 'Report Options' and 'Response' sections. The 'Report Options' section includes fields for Report type (Detail), File type (Current), File date (Oct 2019), Application type (Select), Transaction code/type (01 - 99), Transaction/process (N/A), Transaction/process date (MMDDYYYY), Branch type (N/A), Branch # (Select), Member G/L account #, Offset G/L account #, and Employee ID (99 = all data center employees). The 'Response' section includes a Job queue checkbox, Copies (1), and a Printer (P1). At the bottom, there are buttons for Retrieve Settings and Save Settings, and a status bar showing FR (4631) 10/30/19.

Report Options	Response
Report type	Detail
File type	Current
File date	Oct 2019 [MMYYYY]
Application type	Select Optional
Transaction code/type	[] (01 - 99) Optional
Transaction/process	N/A Optional
Transaction/process date	[] [MMDDYYYY] Optional
Branch type	N/A Optional
Branch #	Select Optional
Member G/L account #	[] Optional
Offset G/L account #	[] Optional
Employee ID	[] (99 = all data center employees) Optional

Retrieve Settings
Save Settings

FR (4631) 10/30/19

Final Steps – Clear Any Partial Payment and Confirm Next Due Date

Finally, it is also recommended that you clear any partial payment created by the adjustment. (There should never be a partial payment on a 360 product.)

Additionally, be sure to verify the next due date is as expected after the reversal since the date can get out of sync when reversing and reapplying multiple payments.