

CU*BASE® & Risk Assessment Tools

QualiFile

By ChexSystems, Inc.

Brought to you by:

Lender*VP

CU*ANSWERS
Management Services & FIS

Introducing an integration between CU*BASE and the QualiFile risk assessment feature by ChexSystems

CU*BASE can streamline how your MSRs use QualiFile to assist with decisions about approving new accounts and memberships. This integration simply takes the data you enter onto CU*BASE screens when opening a new membership or account and sends it to ChexSystems (no re-keying!). After the QualiFile scan is run, a notification of Pass, Fail or Partial Pass is sent back to CU*BASE (this notification will be recorded in an Audit Tracker note). The MSR then clicks a link and types in a special temporary password to display the QualiFile results report in a secure web browser session.

Scans can be run:

- Before opening sub-accounts such as checking or sub-shares
- When applying for a loan
- While opening new memberships*
- When adding a new non-member to a new or updated membership

**You can set your Workflow Controls to run the scan automatically for new members.*

| Type | Description | Low | High |
|------|------------------------|-----|------|
| RA | TEST | 002 | 002 |
| BA | BUSINESS ADVANTAGE | 001 | 009 |
| BF | BUSINESS-FREE CHECKING | 001 | 009 |
| BH | BUSINESS MONEY MGMT | 011 | 011 |
| BS | BUSINESS SAVINGS | 200 | 202 |
| CB | CHESA CASHBACK W/ S | 100 | 101 |
| CC | CHRISTMAS CLUB | 020 | 020 |
| CM | FREE CHOICE CHECKING | 001 | 009 |
| CP | COURTESY PAY | 099 | 099 |
| CR | REWARD CHECKING | 001 | 009 |
| CS | CHESA CASHBACK SAVE | 003 | 003 |
| ED | CHESA | 030 | 039 |
| FK | FOX FREE CHECKING | 090 | 090 |
| FS | TEST STYL STYLE FEES | 040 | 040 |

Tools for Auditors

Whenever a scan is completed, a note will be added to the member's Audit Tracker record. Audit Tracker records are stored with the base share (000) account record (for members only). You specify the Memo Type codes you want to use for analysis purposes.

| | | |
|--|---------------------------|------------------------------|
| Contact - Date: 02/24/2012 | Time: 16:15:34 | By Enp: ;D |
| Name: [REDACTED] | | Memo Type: QP QualiFile Pass |
| Result QualiFile risk assessment completed | | |
| QualiFile score 0040 | QualiFile decision ACCEPT | |

| | | |
|--|----------------------------|------------------------------|
| Contact - Date: 02/24/2012 | Time: 16:14:00 | By Enp: ;D |
| Name: [REDACTED] | | Memo Type: QF QualiFile Fail |
| Result QualiFile risk assessment completed | | |
| QualiFile score 0119 | QualiFile decision DECLINE | |

| | | |
|--|---------------------------|------------------------------|
| Contact - Date: 02/24/2012 | Time: 16:17:23 | By Enp: ;D |
| Name: [REDACTED] | | Memo Type: QR QualiFile Revw |
| Result QualiFile risk assessment completed | | |
| QualiFile score 0000 | QualiFile decision REVIEW | |

Pricing

Setup and configuration by Lender*VP \$500 (one-time fee)

Risk assessment processing fee \$0.50 per report pulled

IMPORTANT: This is in addition to any charges assessed directly to your credit union by ChexSystems

Getting Started

1. Go to store.cuanswers.com/product-category/lendervp/
2. Click the Risk Assessment & Verification category
3. Complete Sign Me Up! form (make sure your CEO signs where indicated)
4. Upload the Sign Up Form

You will be contacted by Lender*VP within 3 business days. Lender*VP will coordinate all remaining steps with FIS and other teams as needed.

Need help?

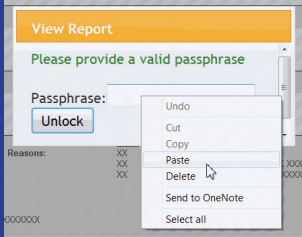
Email us: lendervp@cuanswers.com

Contact Lender*VP by phone: 800.327.3478

Or visit our website: <http://lendervp.com>

Running a Scan in CU*BASE

After the interface is activated, use these steps to run a QualiFile scan:

1. To initiate a scan, click the Risk Assessment button on any of these CU*BASE screens:
 - Open New Membership* (member and new joint owner/ beneficiary)
 - Update Membership (new joint owner/beneficiary)
 - New Account Creation (member)
 - Process Member Applications (member)
2. Verify information is correct on screen click run assessment.
3. When the QualiFile Risk Assessment Results window appears, click Copy (this copies the passphrase to your computer's clipboard)
4. Click View Report (this launches your web browser)
5. A View Report window will appear in your browser:
6. Right-click in the Passphrase box and click Paste
7. Click Unlock to view the report**
8. When done, close your browser
9. Click Continue on the QualiFile Risk Assessment Results window to return to your starting point

*If you want to run a scan automatically every time a new membership is opened, be sure to adjust your Workflow Controls via Tool #1004 Workflow Controls: Open Mbrships/Accts. (NOTE: Non-member scans will need to be done manually.) **The report itself is not saved by CU*BASE. Follow the instructions provided to you by ChexSystems to view your previously-requested reports.