

Recently Implemented Enhancements from your Cards & Payments Team



Below is a list of major EFT projects that have been implemented since we last saw each other at the Leadership Conference! This rundown includes the **23.10 CU*BASE release** in October 2023, and the most recent enhancements in the **24.05 CU*BASE release** in May 2024. We're looking forward to delivering additional enhancements and features throughout the coming year and beyond!

*For a full list of projects implemented with each release, visit the [Release Summaries](#) page at cuanswers.com to review CU*BASE Release Summaries, as well as the Owner's View Monthly Recap documents.*

23.10 CU*BASE Fall Release (October 2023)

Merchant Category Code Groups Now in Use for Credit Card Promotions and Card Activity Rebates

Use Merchant Category Codes for Credit Card Promotions

We started with storing EFT data in the TRANS1 and TRANS2 files in summer of 2021, and we haven't stopped yet in our plan to fully introduce and utilize merchant category code data. As a reminder, merchant category codes, also referred to as MCCs, are codes attached to purchases from things like airlines, restaurants, or sporting good stores. Using **Tool #1024 Configure Credit Union MCC Groups**, your credit union can assign group codes to these groupings of MCCs. While **Tool #1550 Credit Card Cash Back Program Config** exists to allow specific cash back programs for credit card loans, in this release we are introducing the ability to add credit card promotions for MCC groups using the standard promotion buckets in **Tool #907 Update Online CC Rate/Charge Types**! Simply set up the rate definition and select the MCC group to apply the promotion to transactions under those MCC groups.

Use Merchant Category Codes for Card Activity Rebates

Using **Tool #1320 Card Activity Rebates Configuration**, you can now set up your CAR program to rebate members a certain percentage of their debit card activity every month based on eligible transactions under merchant category code groups.

Credit and Debit Card Maintenance Screens Now with Sortable Columns

Now in **Tool #11 ATM/Debit Card Maintenance** and **Tool #12 Update/Order Online Credit Cards**, column headers on the selection screens listing member's plastics are click to sort! This enhancement will also place active status cards at the top of the list when entering the screen.

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January 2024

LOS Improvements with Impact to Credit Cards and LOC

Following the implementation of the Online LOS Improvements Phase 1 project in January 2024, a % is entered at the product configuration, the system will still be required to run the loan through the normal amortization steps in order to establish the payment and related data points to populate the loan record. **This means that the maturity and review date will NOT be set according to your “# of payments” setting in the loan product configuration.** Instead, the system will record what the maturity date had to be in order for your desired payment amount to be calculated, which may be further into the future than you expect (if the loan had insurance/debt protection, that maturity date may be even further out). For credit cards this is generally not a concern, unless your credit union has the *Use review date for disbursements* flag activated in the loan category. For LOCs, however, you may need to adjust the maturity and review dates on these loans manually, if you want them to reflect your standard “term.” [Use this handy PDF to learn more.](#)

24.05 CU*BASE Spring Release (May 2024)

Begin Setting Up Retailer Groups for Future Reward Enhancements

This new function allows you to take the first steps to reward members in credit card cash back and debit card rebates, all based on where they shop. **Tool #1042 Work with Retailer Groups** gets your credit union ready to define local retailers/companies so that you can reward members for using specific retailers. This setup can take some time and research - a caveat to keep in mind is that the entry of the retailer names will need to match the transaction files that we will be comparing against; remember to be precise in your entry! We recommend using existing tools, such as **Where Your Members Shop**, to begin creating these groups. Remember, like the Merchant Category Code development, creating your groups is the first step. We'll announce more soon regarding the next steps to turn on the retailer group functionality.

New Credit Card Overpayment Limit

With this release your credit union can now define the maximum percentage a member can overpay their credit card! Using **Tool #458 Loan Category Configuration**, you can configure your internal limits that can assist members with allowing overpayments, within limits, as they prepare for vacations, large purchases, or other needs. These limits are set at the category-level and are applicable only for credit card loans when the member initiates a non-scheduled transfer via Online Banking or ARU. If a member initiates a transfer to their credit card that surpasses the configured limit, the payment will fail to post, and the member will receive an error message. We anticipate this feature will also be beneficial for mitigating fraud by preventing excessive overpayments above your credit union's approved disbursement limit.

Force Post Credit Card Exception Transactions with this New Adjustment Tool

No longer will you need to take the risk of manually adjusting a disbursement limit to post a credit card transaction to a frozen or overlimit loan. In this release comes the **new Tool #1041 Force Post Disbursements to Credit Cards**, allowing authorized staff the ability to post transactions that would otherwise be exceptions, as well as applying any necessary overrides (such as for frozen accounts), all within the same tool.

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New Architecture Supports Growth with Third-Party A2A Transfer Vendor Relationships

This release implemented the tools needed to support third-party A2A integrations with vendors (such as Payrailz). Now your credit union has options for your A2A provider, just as you currently have with bill pay and/or P2P providers. Six new tools have been added to CU*BASE to support this new initiative. These tools follow a similar hierarchy as bill pay and P2P (person to person) vendors.

Tool #1943 Master 3rd Party A2A Vendor Prdct Config (view via Tool #1948)

Tool #1944 CU 3rd Party A2A Vendor Product Config (view via Tool #1947)

Tool #1945 3rd Party A2A Mrkt Msg and Fees Config (view via Tool #1946)

Learn more about upcoming the third party A2A solution, Payrailz in [The Kitchen](#)

New Address Fields in Debit/Credit Card Ordering Screens (that you can edit!)

We know our members are movers and shakers, and sometimes a plastic needs to be delivered to an address that isn't the member's permanent or temporary address. This enhancement adds new fields to the debit and credit card order screens that allow your EFT team to manually update the address on screen for the card order only! The address is displayed on screen from either the current or alternate address (whichever is active at the time of the card order) and open to edit as needed.

This means, no more changing the member's address, ordering a card, then changing it back after maintenance is sent for the day. The address on the order screen is only used during the order and gets sent to the vendor with the card order.

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