


CU\*BASE

10.3

## CU\*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
October 17, 2010	October 24, 2010	November 8 & 9, 2010

Updated booklets  mentioned in this summary will be available on our website no later than **October 15, 2010**.

Documentation will also be available through the What's New topic in online help when you get the release. Updated online help , including the "What's New" summary list of all changes, will be included when you receive the release.

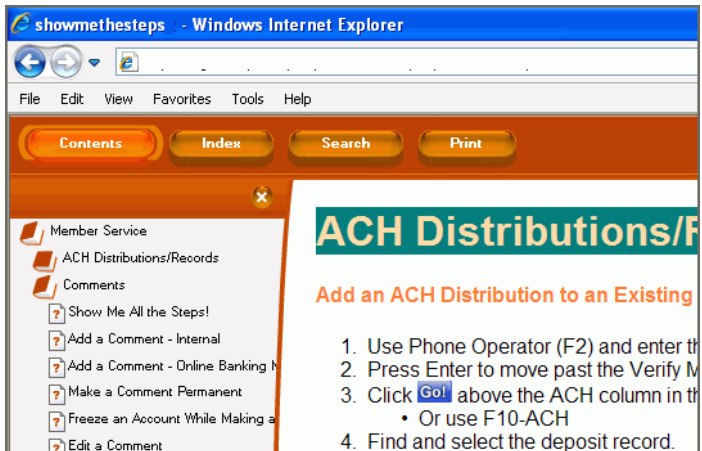
## Contents



New Online Help System – Show Me the Steps! .....	2
Opt In/Out Notices.....	2
New Strategies for Controlling Member Access to “It’s Me 247” .....	2
Privacy Controls: New Member Authentication for Phone and Teller Access.....	5
Joint Owners/Beneficiaries Selected from Existing List in “It’s Me 247” .....	7
Certificate Enhancements.....	8
Effective Date Transfers and Account Adjustments .....	8
Email Management Tool Now Available!.....	9
New Online Dashboard for Online Banking/Audio Response Statistics.....	10
New! Management Configurations Menu .....	10
Debit Card Round Up – Helping Your Members Save .....	10
IRA Beneficiary Federal and State Withholding Can Now Be Recorded .....	11
Changes to Transferring Funds in “It’s Me 247” .....	11
Automated Funds Transfer (AFT) Enhancements .....	11
ACH Repost and other ACH Exceptions Enhancements.....	12
New Tool to Prepare a Mortgage for Final Payoff .....	13
OFAC Enhancements!.....	14
Import Function Added to Direct Mail Post .....	14
Teller Cash Dispenser (TCD)/ Teller Cash Recycler (TCR) Enhancements.....	15
Unenrollment from iPay via Personal Banker Now Available!.....	15
Miscellaneous .....	15

 **New Online Help System – Show Me the Steps!**

Have a new employee to train on CU\*BASE? Want an always up-to-date cheat sheet on commonly-done CU\*BASE tasks, accessible from any computer? Then check out the new “Show Me the Steps!” online help!

This new help system is designed to be a companion to the existing CU\*BASE Online help, but covers the system more at a procedural level. A handy table of contents organizes the directions by job description so while you are learning how to view a member’s ACH distributions, you can also check out other common Member Service functions.





Access this new help system from the Network Links screen (click the  button in the upper right corner of CU\*BASE) or the Help button , then the “Show Me the Steps!” link. Additionally, links within both help systems will take you back and forth between both resources so you can get the most of both help systems.

This is a constantly growing and evolving resource. We will continue to develop hooks to this help system through CU\*BASE. We welcome additions from the community through a form, similar to an Idea Form. Click the “Submit to Show Me the Steps” link on the Network Links list to submit your procedural directions to be added to this new online help system!

 **Opt In/Out Notices**

New with this release is the ability to automatically generate member notices when a member changes their Opt In/Opt Out status. Now when a change is made to a member’s Opt In/Opt Out status (either to Opt In or Opt Out) a notice event will be triggered for that member. This event is generated either by a member changing his or her status in **It’s Me 247** or by a credit union employee changing the status for the member in CU\*BASE.

To send notices to members, add either one or both of the new Event Notice Codes (ANRIN and ANROUT) to a new or existing notice through standard Notice Configuration (Member Communication – MNPRTC #10-Configure Laser Notices). Xtend has assisted us with the text of these Event Notice Codes, but you can edit the text to fit your credit union requirements as needed. When you select to print your notices following standard credit union practices (#1 Print Laser Member Notices), your member will receive either a printed notice or an e-Notice (if the member is signed up for them). An Audit Tracker is generated whenever a Notice or an e-Notice is sent.

	Refer to the “Opt In/Opt Out (Reg E) – Managing Your Offering” and the “Member Notices: Configuring and Printing CU-Defined Notices and e-Notices” booklets available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

**New Strategies for Controlling Member Access to “It’s Me 247”**

In February, we implemented our first response to our examination by Michigan State Examiners and introduced several security features, including: security questions at login, the sunset of the four digit PIN, the removal of member data on e-Notices, and the password meter (that members can use to determine the strength of their online banking password).

This release brings our next wave of security features to control the way a member can access online banking. While we were at it we have completely revamped the Audio/Online Banking Access screen used by an employee to reset a password of a member who is locked out of audio or online banking, streamlining the process and adding helpful messaging.

## What the Temporary Password is Reset to is Configurable

Members receive temporary passwords to **It's Me 247** for several reasons: if the member receives access to online banking as a new member, if a credit employee resets the password at the member's request, or if the member receives access to **It's Me 247** through a promotional campaign. Previously credit unions had only one temporary password reset configuration, that being the last four digits of the member's Social Security Number (or TIN for organizations).

With this release, we have expanded the options and credit unions have four configurations to select from for their temporary password, including:

- Last four digits of SSN (current option)
- First four digits of SSN and last two letters of last name (all CAPS)
- Birth year and first two letters of last name (all CAPS)
- Last four digits of SSN and birth year

(For organizations, the TIN, origination date, and company name will be used.)

When credit union employees reset a member's password via CU\*BASE, the confirmation screen will clearly state which configuration option has been selected to assist them. (The screens have different wording, depending on the selection.)

Want to change your credit union default setting for temporary password reset? Fill out an It's Me 247 Configuration Change Request and fax it to the CSR Department. This document is located on the It's Me 247 Reference Page (see the top of this document for directions on how to navigate there). Self Processors: This temporary password setting is located via OPER #10 Credit Union Configurations, then #8 ARU/Online Banking Configuration.

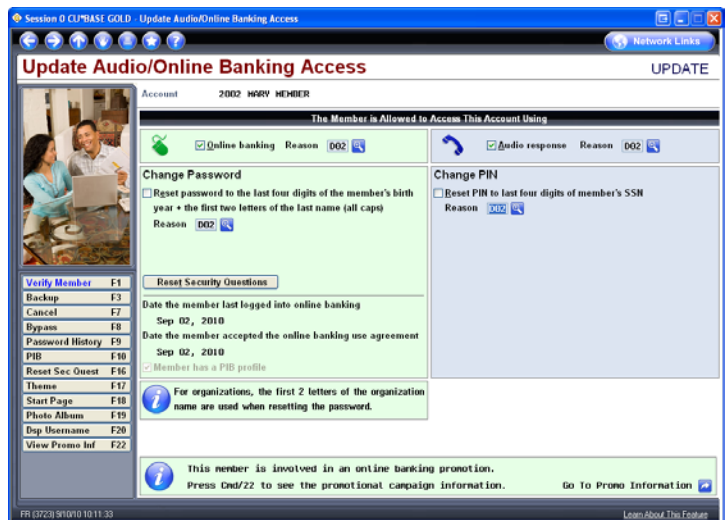
## Streamlined Audio/Online Banking Access Screen

This will make your front line staff happy! Check out our new look of the Audio/Online Banking Access screen used to activate members in Audio and Online Banking and to change the associated passwords.

This screen, shown to the right, is accessed via Member Personal Banker (Member Service Menu – MNSERV - #22), then “Online banking/ARU (activate, change PIN/password; view password history).”

The online and audio banking sections are now clearly marked - with different colors as well as helpful graphics (the mouse for online banking and telephone for audio banking). We have also simplified the screen by having a place to activate a member at top and a password reset section at the bottom. And while you are making all of these changes for the member, you can quickly confirm the member's identity with his or her personal information (including Code Word) via a new F1-Verify Member.

You can even view the member's online banking username via a new F20-Disp Username from this screen.



Session 0 CU\*BASE GOLD - Update Audio/Online Banking Access

**Update Audio/Online Banking Access** UPDATE

Account: 2002 HARRY MEMBER

The Member is Allowed to Access This Account Using

- Online banking Reason: 002
- Audio response Reason: 002

**Change Password**

Reset password to the last four digits of the member's birth year + the first two letters of the last name (all caps) Reason: 002

Reset PIN to last four digits of member's SSN Reason: 002


Reset PIN to last four digits of member's SSN Reason: 002

Member has a PIB profile

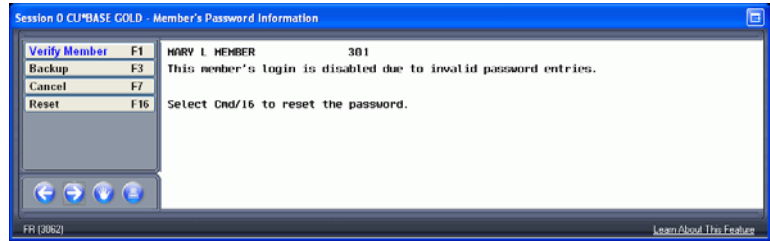
For organizations, the first 2 letters of the organization name are used when resetting the password.

This member is involved in an online banking promotion. Press Cmd/22 to see the promotional campaign information. Go To Promo Information

FR 0723 91010 1011:30 Learn About The Feature

 **Helpful Messaging Tells You Why a Member Cannot Access “It’s Me 247”**

When a member calls to complain that they cannot access **It’s Me 247**, you no longer need to guess what caused the problem. As you access the updated Audio/Online Banking Access screen (show on previous page), helpful messages tell you the exact reason the member has been



locked out. Entry popup screens tell you the specific reason the member cannot access online banking: that the member has entered the wrong password too many times, that the member had their password reset to a temporary password that expired, that the password has expired due to non-use, or that the member entered her security questions wrong too many times.

And even better yet, you can reset your member’s password directly from these message screens! After using F1-Verify Member to confirm you are speaking with the member, use F16-Reset. The confirmation screen will show a view-only version of your credit union’s configured temporary password reset configuration to remind your employee what the password has been reset to.

 **Configurable Days for New Member Temporary Passwords**


Credit unions could always configure that a member be given access to **It’s Me 247** when they join the credit union. What is new is that you can now configure how long this temporary password is valid.

Independent of the non-use expiration setting (typically set to 90 days or less), you can now



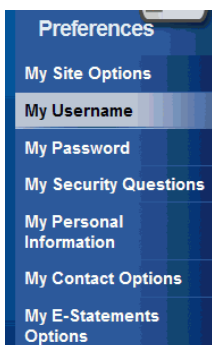
select the number of days (1-7) until the temporary password for new members expires, via MNCNFE #1 Online Banking VMS Configuration. (If no action is taken, the default will be seven days.) If the new member fails to log in within this period, the member will need to call the credit union to reset the password. As always, when a member logs in with a temporary password, the member will immediately need to change the password.

This may slightly change your credit union policy on new member passwords since now the maximum length of time for a new member to log in for the first time will be seven days.

 **Temporary Password Valid for 24 Hours if Due to a Password Reset**

When a member gets locked out of **It’s Me 247** due to entering an incorrect password three times and calls your credit union for a password reset, this temporary password is valid now for exactly 24 hours. If a member fails to login and change the password within the 24 hour period, the member will have to call the credit union again for another temporary password. As always, when a member logs in with a temporary password, the member will immediately need to change the password.

 **Username Moved From PIB to “It’s Me 247” (and CU\*BASE)**



Members could previously create a username in **It’s Me 247** to use in place of their account number when they logged into **It’s Me 247**. They needed, however to have a PIB (Personal Internet Branch) profile to define it. Now members can create and change their username right in **It’s Me 247**! This option is available via a new option in the Preferences area (where they also maintain their password and security questions).

This is a feature worth selling! Consider using a Member Connect marketing campaign to point out this new security feature to your members. Account numbers are sensitive and should be closely guarded. Using a member-defined username instead of an account number makes this easier than ever before. Refer to the “Marketing Campaigns with Member Connect” booklet posted on the CU\*BASE Reference Page for ideas on how to set up these campaigns.

To allow credit union employees to assist members with this change, CU\*BASE now allows a credit union employee to view and delete a member’s username at the member’s request from the updated Update

Audio Online Banking Access screen. A new F1-Verify Member on this screen allows the credit union employee to confirm that the employee is speaking with the member. If the credit union employee deletes the username, the member will use his or her account number at next login.

 Members Manage Code Words Online

As explained further on in this summary, you can now require that a member answer a Code Word in order to access his or her account, when they contact you on the phone, or when they visit another credit union’s branch to do their banking. To avoid calls from members who forgot their Code Word or want to change it, you can now direct them to change it themselves via the existing Personal Information Update feature in **It’s Me 247**.

When a change is made to the member’s code word, an email is sent to the member, as well as a online banking message the Secure Message Center, to alert them that this change has been made.

 Updated Confirmation Messaging to Members

Members receive emails and Message Center messages, whenever they makes a change in the Personal Information section of **It’s Me 247**. With this release we have improved the wording in all confirmation messages that are sent. Additionally we have added the credit union’s Signature Line message (SL) to the end of the email message text, to help better identify that the message came from the credit union.



Not sure what your credit union Signature Line (SL) message says? Refer to the “Special Notes on Email and Online Banking Messages” section in the “Marketing Campaigns with Member Connect” booklet posted on the CU\*BASE Reference Page for directions on how to edit this message.

 New Promotional Campaign Software

Want to increase the number of members using **It’s Me 247**? Encourage more people to use online banking through the use of a promotional campaign. During a promotional campaign, you can, for example, select January 2011 as your promotional period. During your campaign, you would allow members who may have an expired temporary password access to online banking – for a “try it out” period. These members could receive targeted marketing to encourage them to sign on and become new online banking users. Otherwise, these members would have to call your credit union to get access...now it is easy for them to start using online banking.

We used to have promotional campaign software in OPER but it required Client Services assistance to put it in place. With this release we are rolling out a new, easy-to-use design that your marketing team can handle on their own, and configure their own program via MNCNFE #7-Config New User Promo Campaign. From the promotional software, you can select which members you want to include in the promo (exclude, for example, members without an email address) and view a listing of them to monitor your progress with the program. You can even print reports and create a database file of members to send them targeted messages via Member Connect.

Refer to the “**It’s Me 247** Strategies for Controlling Member Access” booklet for more details on how your marketing team can use this resource on a regular basis to increase your number of self-service members!

	Refer to the “ <b>It’s Me 247</b> Strategies for Controlling Member Access” booklet available on the <b>It’s Me 247</b> Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

 Privacy Controls: New Member Authentication for Phone and Teller Access

In addition to securing member access to their accounts online, we have added additional controls for authentication when someone accesses a members account via Phone Operator or Teller. Your credit union may select to activate one or both of these new features, both being the most stringent.

When activated, a person accessing a member's account is prompted to type a member's Code Word (if they have one) and/or a series of randomly "out-of-wallet" questions (explained below) in order to pass through to the member's account. These two new options are activated via the Privacy Controls configuration (MNCNFC #28-Define Privacy Controls), and while this is intended for trusted third-party interactions such as shared branch tellers and Call Center employees, they can also be activated for your own staff as well. Separate configurations allow you to activate each feature for Teller, or Phone Operator, or both.

These controls are optional and will not be activated at the release date. Xtension Call Center will be contacting clients about activating these features very soon, and Xtend Shared Branching credit unions will also implement these features early next year. Watch for upcoming announcements!

### Prompt to Ask for Code Word

Members supply a Code Word with the expectation that they will be asked for it when someone is accessing their account. With this release you can activate this feature in Privacy Controls ensure your employees are asking for it ...and ensure that everyone else is asking for it as well. Three incorrect entries will lock access to the member's account.

Your members might not know their Code Word, but they can update it via **It's Me 247**. How about a marketing campaign to alert them that it will be asked for and that they can updated it online? Refer to the "Marketing Campaigns with Member Connect" booklet posted on the CU\*BASE Reference Page for information on how to set up these campaigns.

### Out-of-Wallet Questions – Two Correct Answers Needed to Access the Account

In addition to (or instead of) a member's Code Word, a credit union can also activate a feature in the Privacy Controls to require correct answers to three out-of-wallet questions about the member's personal information to access the member's account. These questions (from information collected in the MASTER file) are presented one after another until the person answers two questions correctly and accesses the account or locks themselves out of the account due to too many incorrect answers. One pass is allowed if there are at least four answers in the database. The questions for individuals include:

- Last four digits of SSN
- Birth date (ddmmccyy)
- Phone number with area code (home, work or other will work, as long as if is a complete number with area code and all numbers are not the same)
- Zip code (first five digits only)
- Mother's maiden name (if exists in system)

(For organizational accounts the last four of the TIN, charter date, phone number with area code and zip code are used.)

On the third incorrect entry the person accessing the account will see the following message and the account will be locked from access.

**“Retries exceeded; credit union must perform transaction override”**

(TIP: Incorrect *entries* are counted; after entering two wrong entries of the zip code, only one more incorrect answer is allowed.)



### Track Access to Accounts

Both the successful and unsuccessful attempts will be recorded in the SECAUD file; a canned Query version of this file can be accessed via MNQUERY #26-SECAUD – Employee Activity. Additionally, a new option on the Updated Insider Audit/Due Diligence Report (MNAUDT #17-Insider Audit/Due Diligence Report) will help you monitor insiders, such as employees and board members. Code Word and Out-of-Wallet Question access (both successful and unsuccessful) are maintained in both locations.

### New Override Feature/Report for Review of Overrides

As mentioned earlier, after two incorrect answers, the system will lock access to the member’s account. A new option in the Transaction Override feature allows the lock on these accounts to be overridden. These overrides can be reviewed on the Override report (MNADJ #27- Member Transaction Override Rpt.); just select the new option C “Code Word/Confirm Question” which shows only this type of override).

**Want more information on these CU\*BASE Privacy Authentication changes?** For more information refer to the **Privacy Controls** booklet on the CU\*BASE Reference Page under “P.”

	Refer to the “Privacy Controls” and “Auditing Employee Access to CU*BASE Tools / Data Center Employee Security” booklets available on the CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

### Joint Owners/Beneficiaries Selected from Existing List in “It’s Me 247”

Having members add Joint Owners or Beneficiaries when opening savings and checking accounts online has been a challenge until this release. A fill-in field allowed the member to enter names, but did not collect any other necessary information, leaving it up to the credit union to follow up with the member to fill in the missing details to remain in Red Flag compliance.

**I would like to purchase:** 3 MONTH CERTIFICATE

**The minimum deposit required is:** \$500.00

**I am going to deposit:**

**Take my opening deposit from:**

**Other names I'd like listed on the account:** 

- TARA L MEMBER  
 Joint Owner  Beneficiary
- JOHN C MEMBER  
 Joint Owner  Beneficiary

[Add More?](#)

**Put my dividends in:**

We considered many options when developing a solution to assist credit unions with this challenging task of keeping their SECNAMES file in order. We decided that the best route was to allow members to select from people they already had listed as Joint Owners or Beneficiaries on other accounts. We controlled this further by choosing to display only people linked to existing member or non-member records (meaning you have all the SSN/TIN and other details required by regulation). This model allowed members to open accounts without delay and to select both members and non-members from a handy list.

Going forward, when a member opens a new savings or certificate account, they will first be presented with this list. When opening a certificate, they can even specify whether the person should be named as a joint owner or a beneficiary (these options aren’t presented when opening a savings or checking account). An “Add More” button directs the member that if they don’t see a name that they want to add, they should collect that person’s Social Security number and contact the credit union directly.




**NOTE:** While this change assists credit unions going forward, this does not affect any previous entries in the SECNAMES file. If you have not been monitoring your new accounts reports regularly, you may still need to update joint owner and beneficiary records for some of your members.

## Certificate Enhancements

### Let Members Modify Certificate Maturity Options Online!

Prior to this release, when members wanted to change their Certificate maturity option after receiving a renewal notice, they had to call or visit your credit union. Now online banking members can make these changes themselves, either when they open a certificate or at any time during the term.

To allow this for existing certificates, check the new “Allow member to change renewal code on existing acct via online banking” checkbox in the Certificate Type configuration (Savings Products Menu (MNCNFA) #2-Certificate Products, then Certificate Maintenance). For new certificates opened through **It’s Me 247** by a member, check the new “Allow member to choose other renewal code” on the configuration accessed via the Management Menu (MNMGMGT) #2 Rate Maintenance, Certificates, then F23-Online Banking.

Value if redeemed now:	\$500.00
Annual Percentage Yield:	0.050%
Renewal Option:	<input type="text" value="Transfer to 000-MEMBERSHIP"/>   
Maturity Date:	
Last Renewal Date:	
Actual Balance:	
Available Balance:	\$0.00
Last Transaction Date:	7/23/2010
Accrued Dividends:	\$0.00
Dividends Paid YTD:	\$0.00
Dividend Payment Method:	Transfer dividends to account: 000-MEMBERSHIP
Dividend Payment Frequency:	Quarterly

### Set Up a Default Maturity Option


To make it easier to set up special certificate products, you can now specify a default Renewal Code and Renewal CD Type on the Certificate Type configuration (MNCNFA #2). For example, if you want to offer special promotion rates for a certificate but need to make sure the account is limited to a single term, you can set the default code to something other than auto-renew. Or, for products that do auto-renew by default, you can now specify a different default Renewal CD Type (such as if you want your 9-month special CD to automatically roll to your standard 3-month CD).

When a new certificate is created, the system will pull in the default code and type, and, if necessary, prompt the user for any additional needed information (such as an account number to transfer upon maturity, if you chose that as your default code). NOTE: The defaults can still be changed for an individual account, of course, just as before; this change simply makes it easier to specify the default so the user doesn’t forget a step in setting up the new account properly.

Unless you modify your Certificate Type codes (MNCNFA #2), all existing products will use a default of Auto-Renew (code 1) when creating a new account, exactly the same as they do now.

### Miscellaneous Certificate Changes


- **Warning Messaging on Early Redemption** - When redeeming a Certificate, your employees will now see a soft warning message to alert them that they are redeeming a certificate prior to its maturity date. This way they won’t accidentally cash out the Certificate early, but instead adjust the renewal code so it will happen naturally on the original maturity date.
- **Redemption Follows Employee Security** – Certificate redemption will now follow employee security rules to determine which accounts an employee can access.

 Details for all related screens will be available via CU\*BASE GOLD Online Help with the release.

### Effective Date Transfers and Account Adjustments

#### A New CU\*BASE “Unlock the Date” Feature!

Last year in the 9.4 release we introduced our Effective-Dated Account Adjustments tool, which lets you post a transaction to a member’s account and have the system automatically calculate the adjustment to interest or dividends according to the effective date of the adjustment. Some people call it “back-dating,” some people call it “effective dating” – at this year’s Leadership Conference we gave it a new name and are now applying it to a lot more than just account adjustments.



**Introducing**  **“Unlock the Date!”** – an ongoing project to take a standard CU\*BASE option for processing member requests, allow the user to “unlock” and enter a prior date, and then automate any necessary adjustments to dividends, interest, dates on printed forms, etc., simplifying what can be a very complicated manual process.

What’s ready now?

- With the 10.3 release, we’re introducing a brand-new feature called Effective-Dated Account Transfers. In a nutshell, this is a transfer where you can unlock the date and enter a past effective date, move money from one account to another, and have the system automatically calculate and post an adjustment to dividends or interest, to get the accounts back to the position they should be. Find this wherever you can do a transfer (Phone Op, Teller, or MNSERV #5) as well as via MNADJ #7.
- Also in this release, we have made significant enhancements to the existing Effective-Dated Account Adjustments feature. To start, it has been expanded to support the simply daily calculation type for savings, checking and IRA accounts. And we’ve completely revamped the workflow to make it easier and more intuitive, and the dividend/interest adjustment calculations are easier to understand and control. Find this on MNADJ #6.
- To help you control what types of effective-dated transactions your staff can perform, with this release we’re introducing a new Effective Dated Controls configuration (available via MNCNFC #30)
- And in case you forgot, earlier this year we released “unlock the date” features for opening share and loan accounts, so that you could effective-date the open date on a new account.

What’s next?

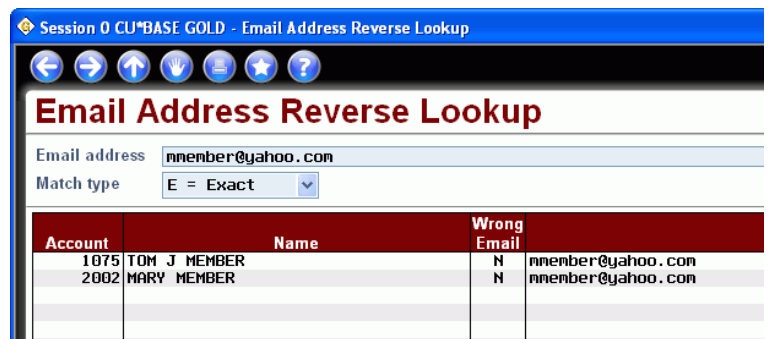
On the drawing board for the 2011 development year is an unlock the date feature for *Teller Posting* – a new Proc Code that will automate multiple adjustments for effective-dated dividends and interest. We’re also looking at effective-dated *transaction reversals* – to include multiple automated adjustments for effective-dated dividends and interest. Stay tuned!

	Refer to the “Effective Dating for Member Transactions” booklet for details.
	Details for all related screens will also be available via CU*BASE GOLD Online Help with the release.

 **Email Management Tool Now Available!**

Email management for members with multiple memberships can be tricky. Often times, when an email is updated for one membership, it is often overlooked and not updated for another.

The new Email Address Reverse Lookup helps you with just this problem. This feature allows you to enter an email address (or a part of the email address with a wild card) and find all memberships with an email address match. The *view-only* version of this feature is accessed via the updated EMAIL speed sequence and from the “Email address maintenance” feature in Member Personal Banker. The *update* version of this feature, accessed via the Update Functions 1 menu (MNUPDT) #14-Update Email Addresses, allows you to search for the email address and then also update it once you find it (on potentially multiple memberships).



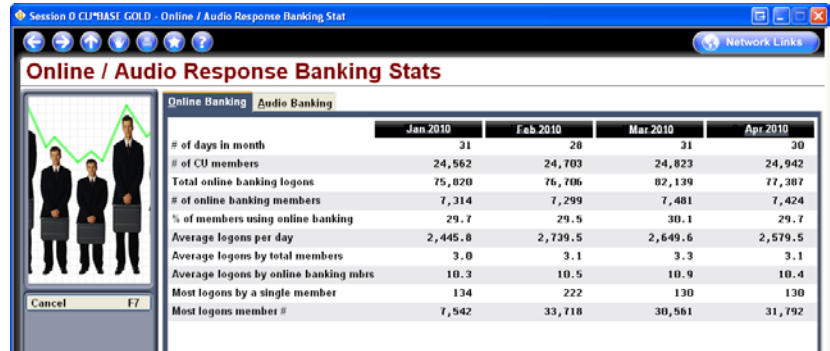
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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 **New Online Dashboard for Online Banking/Audio Response Statistics**


You can use the ARU/Online Banking report to analyze statistical information about your members' **It's Me 247** and CU\*Talk Audio Response usage, and now you can view these statistics in a handy online tool! We hope that adding this information as an online dashboard will bring this little-known report back into the spotlight.

To access this new online version, use the newly named Management Dashboard Menu (MNMGMT) #10

ARU/Online Banking Summary Stats (or Miscellaneous Processing Menu (MNMISC) #9), then the new default, "View Analysis on Screen." This report includes useful information such as the total number of online banking members, the percentage of members using online banking, and the number of audio banking calls. *Future plans are to add mobile products to this dashboard...stay tuned!*



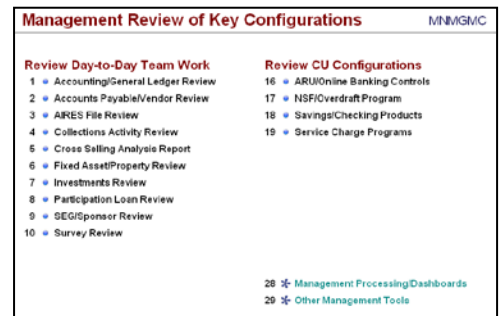
	Jan 2010	Feb 2010	Mar 2010	Apr 2010
# of days in month	31	28	31	30
# of CU members	24,562	24,703	24,823	24,942
Total online banking logons	75,820	76,706	82,139	77,387
# of online banking members	7,314	7,299	7,481	7,424
% of members using online banking	29.7	29.5	30.1	29.7
Average logons per day	2,445.8	2,739.5	2,649.6	2,579.5
Average logons by total members	3.0	3.1	3.3	3.1
Average logons by online banking mbrs	10.3	10.5	10.9	10.4
Most logons by a single member	134	222	130	130
Most logons member #	7,542	33,718	30,561	31,792

 Details for all related screens will be available via CU\*BASE GOLD Online Help with the release.

 **New! Management Configurations Menu**

As was mentioned in the 10.0 Release, we are reorganizing the management menus to allow you to more easily find the options you want. This will also allow for future expansion.

In addition to additional reorganization of the Management Processing/Dashboards menu (MNMGMT), a new **Management Configurations** menu (MNMGMC) contains access to review several configuration options that were previously located elsewhere. We even added a new view-only look at your credit union's online and audio banking configuration, which includes, among other things, the new default temporary password setting.



Management Review of Key Configurations		MNMGMC
<b>Review Day-to-Day Team Work</b>	<b>Review CU Configurations</b>	
1 = Accounting/General Ledger Review	16 = ARU/Online Banking Controls	
2 = Accounts Payable/Vendor Review	17 = NSF/Overtime Program	
3 = ARES File Review	18 = Savings/Checking Products	
4 = Collections Activity Review	19 = Service Charge Programs	
5 = Cross Selling Analysis Report		
6 = Fixed Asset/Property Review		
7 = Investments Review		
8 = Participation Loan Review		
9 = SEG/Sponsor Review		
10 = Survey Review		
	28 = Management Processing/Dashboards	
	29 = Other Management Tools	



 **Debit Card Round Up – Helping Your Members Save**

"Although we've only had about 100 members sign up for our Round Up Debit program so far, their feedback has been very positive. We look at this as a service to help our members save, and are hoping over the long term we'll see increased balances in our core deposits."  
  
Stacy Trisler, Vice President of Marketing,  
Community Credit Union

Introducing Debit Card Round Up, the CU\*BASE take on the "Save the Change" programs offered by other financial institutions to help members save. You can set up a Dividend Application to automatically "round up" each debit card purchase and transfer the funds to another account, like dumping extra change from your pocket into a jar when you go home at night.



Once a day, the system tallies all debit card transactions made on the account during that day, then posts a single transfer transaction from that account to the specially-designated savings account. You can configure a brand-new product for this purpose, or activate the settings on your existing checking products.

Interested in learning more about this product? Refer to the Debit Card Round Up booklet posted on the CU\*BASE Reference Page.

 Refer to the "Debit Card Round Up" booklet available on CU\*BASE Reference Page for details.  
 Details for all related screens will be available via CU\*BASE GOLD Online Help with the release.

## ✔ IRA Beneficiary Federal and State Withholding Can Now Be Recorded

We recently added screens to allow credit unions to record yearly distributions made to IRA beneficiaries. With this release, Federal and State Withholding fields have been added to the beneficiary disbursement screen and file. This change allows a credit union to record tax withholding on distributions made to beneficiaries throughout the year. NOTE: The screen will not force the credit union to remain in balance, but is simply available for recording data to be reported at tax time.

	Refer to the "IRA Processing" booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## ✔ Changes to Transferring Funds in "It's Me 247"

People have often asked about the order of the transfer screens in **It's Me 247** – Wouldn't it be easier if the member could select the accounts first to see how much money he or she has prior to making the transfer?

We decided to make these changes in conjunction with the Automated Funds Transfer (AFT) changes we have also made with this release, and as you can see these changes fall right in line with each other. Now when a member makes a transfer, the member will first select whether to make the transfer right away, or whether (if configured by the credit union) to schedule an automated funds transfer for sometime in the future. Next the member selects the accounts (to and from) for the transfer, and finally the transfer amount.

## Automated Funds Transfer (AFT) Enhancements

### ✔ Setting up AFTs in CU\*BASE is More Intuitive

Prior to this release, setting up an AFT through CU\*BASE (MNUPDT #4-Update Auto Transfer Information) was not very intuitive. All the options to set up an automated transfer were on one configuration screen, and it could be difficult to decipher which fields needed to be selected for each individual transfer. Now the AFT configuration screen has been streamlined into several separate screens, each walking you through an individual step. Even better the screens use easy-to-understand, plain language that make it clear what the options you are selecting mean. (We've even attempted to demystify those cryptic delinquency and payment date controls!)

After you choose the From: and To: accounts, CU\*BASE is smart enough to ask you to choose from the available Transfer Types. (It doesn't ask you about paying toward your loan or credit card, unless you enter that type of loan account.) The subsequent screens then only ask for the information that CU\*BASE needs for that AFT, with more intuitive controls for setting the total number of transfers.

We've also added a new **optional secondary transaction description** with controls on whether to show the text on the To: account. And your collectors will be happy that we have now included new controls to **lock individual AFT records** from being changed online by members.

Yes, this means you can now allow members to **manage AFTs online**, without worrying about them messing up the special loan payment plans you've set up for them. Contact a CSR and give a powerful new self-service tool to your members today!

### ✔ AFT Balance Sweeps

Does your member want to occasionally pay *more* toward their mortgage loan, such as in a month with five paychecks? Does your member want to set up a transfer to a high-yield account, but only move the money when they reach a certain balance and can leave a certain amount behind? All of this is now possible through a new AFT Transfer Type, AFT Balance Sweep!

With a balance sweep you can put money into an account and sweep the *entire* available balance to another account, such as a loan account. This more closely mirrors the way balance transfers work on OTB products – whatever is in the savings account is moved in one fell swoop, with optional controls to only transfer in certain increments and/or leave a certain amount behind. So members can do weekly transfers into a mortgage payment savings account, then the system moves the whole available balance (assuming

there's enough for a full regular payment, of course), letting them pay extra on their mortgage some months and not on others.



If you let members set up AFTs in **It's Me 247**, they will also be able to choose this new method by choosing "Sweep the available balance from my xxxx account" in the final step of the transfer wizard.



### Semi-Monthly AFTs

We have made changes to the AFT frequency rules to allow for semi-monthly AFT transfers, meaning that two transfers would be made each month on specific configured days during the month. The newly named MNCNFC #4-Auto Transfer Frequency Config. now allows you to configure a monthly frequency code that pays twice a month by creating a new monthly Frequency Code, selecting the "Semi monthly by day" option, and entering the two transfer days (for example the 1<sup>st</sup> and 15<sup>th</sup> of each month).

For each combination of days you wish to allow, you'll need to configure a separate code. As with other frequency codes, you can select whether to allow members to select this option online (if you do, be sure the description states which days transfers will be made).

	Refer to the "Automated Funds Transfer/Check Funds Transfer" and "Mortgage Products: 360-Day Interest Calculations" booklets available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.



## ACH Repost and other ACH Exceptions Enhancements

### See All ACH Data on One Screen

Previously, you needed to use F11-Alt View to toggle between the three views of the ACH Exception screen (MNACHP #4-Work Daily Exceptions) to see all the available information, including Member Name, Company ID, ACH Item Amount, Available Balance. With this release, we have taken advantage of the new screen size of CU\*BASE to create an Exceptions screen where almost no toggling is needed! (Now only use the toggle to move from name on member account to name on ACH record – all other data is always available.)

### New Process for Handling Exceptions – "Repost"

We've added a new "Post" option to the ACH Exceptions screen, sure to be popular with your back office staff working ACH Exceptions! We have had multiple requests to add this feature to the Exception screen and we have put to good use what we have learned with our International ACH Transaction (IAT) project to deliver! Previously, posting an exception item required a manual account adjustment and the recording of secondary transaction descriptions. These two actions have been combined into one easy "Post" feature.

Unlike Share Draft reposting which is a batch process, ACH re-post works with transactions one at a time. After doing any OFAC scans or other needed maintenance to the item (such as entering a correct account number), you simply select the transaction and use the new Post option. CU\*BASE collects the necessary information in a screen for your review, and you simply use F5-Post to complete the process of posting the transaction to the member's account, *complete with all the standard secondary transaction information that came in with the original ACH item.*

If you select multiple items from the Exceptions listing, CU\*BASE will process them one at a time, working from the top item to the bottom item on the list. (For this reason, you may choose to run your credits first and your debits second since a member may receive an incoming transaction that will provide funds for an outgoing one.) If the item still can't post for some reason, it will reappear on the Exceptions list.

**IMPORTANT:** It is important to note that NSF fees are not charged if an item is posted this way, since CU\*BASE cannot tell if an item received a fee the first time it attempted to post.

### Manual Returns and NOCs are Easier

Programming for IATs also assisted the development of a more streamlined way to process manual returns and NOCs. Previous to this release, separate function keys handled IAT and non-IAT returns and separate function keys handled IAT and non-IAT NOCs. Now only F5-Add Return and F6-Add NOC are needed. Beginning on October 17<sup>th</sup>, CU\*BASE will begin keeping ACH Transaction data for a 60-day rolling period. When either of the new consolidated function keys are used, you will be asked to enter basic information

about the return (effective entry date, company ID, depositor account # and trace #) as usual. When you press Enter, however, CU\*BASE does all the work for you and populates the second screen with the needed information – no rekeying needed! (NOTE: During the initial 60 days you may still need to enter data, depending on the arrival of your transaction.)

## Distributions Allowed with International ACH Transactions (IATs)

Changes with this release allow you to now schedule distributions on IATs.

## Easier to Submit NOCs While Still Posting an Exception

Now when you make a Notice of Change (NOC) from the ACH Exceptions screen, the system no longer deletes the item from the exceptions list. Instead, a copy is made for the NOC, and the original transaction remains on the Exceptions screen for further processing. That means you now should process the NOC *first*, then once that is complete, use the Post feature to post the exception item to the member's account.

### Changes We Suggest for your Daily ACH Procedures

Following are some suggested changes that you should make to your ACH procedures:

- If a change needs to be reported to the originator as an **NOC**, make sure to take the NOC option *before* Posting the transaction. The exception item will be deleted from the exception screen whenever an action is taken to resolve the monetary portion of the exception. This will eliminate the possibility of duplicating a return or post of an item. (If you use the account adjustment option to post the item manually, you will still need to delete the record manually as CU\*BASE will not be able to verify that the transaction will resolve the exception.)
- If an **account number is invalid** on the ACH record or additional transfer distributions need to be recorded, process the maintenance for the distribution record prior to taking the Post option.
- Any **NSF fees** associated with a debit item that had an invalid account on the original posting would need to be manually charged through account adjustment if desired. Remember that this new Post feature will *never* post any NSF fees.
- For **stop payment suspects**, verify the stop payment comments to determine if the transaction should be returned or re-posted. For **suspect** stop payments, it will allow the item to be posted after a decision is made. Stop payment **hits** will NOT be allowed to post through the new Post option unless the stop payment record is removed from the member's account.
- As usual, any **IAT transactions** will need to have an OFAC scan run before the Post option can be used. However, it will now allow distributions on these records to post automatically if added to the ACH distribution record.
- There is no longer a need to post **distributions** manually for any ACH items. The new function will post all distributions as usual if found in the ACH distribution record.
- The new Post option will post an item only if there are funds available (will perform ODP transfers and use ANR limits as usual, if applicable). If you desire to **bring an account negative** for some reason, the item would still need to be posted manually through an Account Adjustment. Remember that in this case, the additional transaction description would still need to be added manually to the transaction for proper Reg E disclosure on statements.



Details for all related screens will be available via CU\*BASE GOLD Online Help with the release.



## New Tool to Prepare a Mortgage for Final Payoff



If you've ever had to work through the calculations and adjustments needed to pay off a 360-day mortgage loan, this tool is for you. This project represents the first step in a long-term goal of making mortgage servicing easier and more intuitive with CU\*BASE tools.

Using MNLOAN # #17 "Prep Mortgage for Payoff Deposit," you can now quickly prepare a 360 mortgage loan for payoff by processing transactions to the loan so that the final payoff deposit can be posted the same day. This new tool will calculate the interest due, include delinquency fines, and allow you to add miscellaneous fees. You can also determine whether to include the escrow funds in the payoff, close the

escrow, or leave the escrow account open, including breaking the link between the mortgage and the escrow. You have the flexibility to adjust these amounts as needed (clear delinquency fine, adjust the interest amount, etc.) so that the member’s final payoff deposit matches the calculated payoff amount.

Once the appropriate adjustment transactions have been posted and the escrow savings is taken care of, the final payoff deposit is posted as you do today via Teller Processing, Mail/Direct Post, or account transfer.



Remember that this tool is intended to post adjustment transactions and file maintenance on a mortgage loan, in anticipation of making the final payoff deposit *the same day*. Our next project, on the drawing board now and slated for the 2011 development year, is to enhance the Payoff feature in Phone Operator so that you can quote a payoff amount, complete with a printable payoff estimate, as of a future date. *Stay tuned to the Kitchen more details about that project coming soon!*

	Refer to the “Mortgage Products: 360-Day Interest Calculations” booklets available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## OFAC Enhancements!

We know some of you will be very excited about the OFAC changes coming with this release!

- **New File Records Non-Member OFAC Scans** – OFAC scans on members are recorded in Audit Tracker; now there will be a permanent record of non-member scans as well! Data on non-member OFAC scans will be recorded in a new file (named OFACNOTE), which contains information on any OFAC scan that is run on an item that is not associated with a MASTER record. Included in this file will be information including the name scanned, the program run, who ran the OFAC scan and the results. To make the file size manageable, we have also changed the batch OFAC scan process to exclude closed members. (If at some point an auditor requests to review the contents of this file, you will need to create a Query of the OFACNOTE file; no system report or inquiry is currently planned as we expect this to be a rare occurrence.)
- **Corp Checks and Money Orders Now Receive OFAC Scan** – Now when you print a corporate check or money order (via Teller or Phone Operator), the Payee name will be run through an OFAC scan, via the same process currently used to scan outgoing wires. If two checks or money orders are printed for the same payee, CU\*BASE will be smart enough to only scan the first instance. An Audit Tracker of this scan is recorded in the 000 account of the member.
- **Audit Link Now to Maintain OFAC Sanctioned Country File** – Audit Link will now take care of updating the sanctioned countries list for OFAC scans for your credit union on a quarterly basis. Previously you had to manually enter the country names on the OFAC Batch Scan screen on the Auditing Menu (MNAUDT #3 Run OFAC Data Match (Batch Scan). Now the countries will appear in a view-only format on this screen, and you’ll be sure that you are scanning all the latest countries when you run your periodic scan!

	Refer to the “Using the CU*BASE Data Match System for OFAC Compliance” booklet available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## Import Function Added to Direct Mail Post



Credit unions have asked us, “We have this vendor file of (ATM Surcharge postings) and we want to upload it to CU\*BASE and post the transactions. How do we do that?” Now with CU\*BASE, you can do just that by using a new feature in the Direct/Mail Posting program (Member Service – MNSERV #2 Direct Mail Posting). Direct/Mail Post allows for batch processing of transactions with a single G/L account, but previously required manual entry.

Now, if your third-party vendor (or you!) creates a file of accounts and transaction details, formatted in one of the supported layout formats, you can upload the file to your QUERYxx library, import the list into the Direct/Mail screen, review the entries, then post the batch. We also changed the Direct/Mail post screen to

allow you to sort the list so that exceptions/errors you need to work appear at the top. Supported formats include:



- ACH format
- Flat file format
- User-defined fixed format
- User-defined comma-delimited format

Files must comply with specific layout restrictions with certain required fields. For more information on specific file requirements, refer to the documentation posted on the CU\*BASE Reference Page.

	Refer to the "Importing Transaction Files and Posting Them via Direct/Mail Post" available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.



## Teller Cash Dispenser (TCD)/ Teller Cash Recycler (TCR) Enhancements

- **Extended Error Messaging for TCRs and Lutzwolf TCDs** – When a user gets a warning or error on a transaction involving the TCR/TCD, the system will display a pop-up screen showing all the messaging and tips that the machine may send back to CU\*BASE. Information will include the warning type (from warning to critical error), the message number and verbiage associated with it, as well as any tips that may be included with that particular error type.
- **Increased Coin and Bill Capacity for Lutzwolf TCDs and TCRs** – For TCDs using the Lutzwolf middleware, the Deposit screen has been expanded to allow a load capacity of coin up to 999.99, so you can load the dispenser to its maximum capacity. Also, TCD Transfers will now allow the transfer of up to 9,999 bills at a time.
- **Extra Device Field on TCD Configuration Screen Supports Additional TCD Model** – A left and right device field has been added to the TCD Device Configuration screen to support the Glory PD61 model which needs different device name for each machine.

	Refer to the Teller Cash Dispenser (TCD) and Teller Cash Recycler (TCR) booklets available on CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## Unenrollment from iPay via Personal Banker Now Available!

Previously credit unions using EasyPay *powered by iPay* could only unenroll their members via the iPay administrative website. Now with this release, you will also have the option of quickly unenrolling them as needed via CU\*BASE. Select the member's account via Member Personal Banker (MNSERV #22-Member Personal Banker), then select "Bill Payment (enroll or change enrollment status)." The new option will block the member to access their bill pay account through "Pay My Bills" in **It's Me 247** and will unenroll them on the CU\*BASE side. **Credit unions, however, will still be required to unenroll the member via the iPay administrative site.** Refer to the "EasyPay Powered by iPay Product Overview and User Guide" booklet on the CU\*BASE Reference Page for details.

	Refer to the "EasyPay Powered by iPay Product Overview and User Guide" booklet on the CU*BASE Reference Page for details.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

## Miscellaneous

- **Payment Rules for 360 Mortgages in Batch Programs** – We have been working on adding the same behind-the-scenes procedures the Teller system uses when posting payments to 360-mortgages, to the various batch posting programs. In this release, we have completed our first project: Direct/Mail Post. When posting a Direct/Mail payment to a mortgage loan, if the amount is greater than a regular payment (plus escrow), the system will now apply a regular payment and put the rest towards principal. If the amount is less than the regular payment, all will automatically go towards principal.

(This is all automatic; no new pop-up windows will appear.) *Watch for future announcements when we put these same controls into other batch processes such as ACH and payroll!*

- **Credit Union Controls to Prevent Deposits to Online Banking** – Your credit union may have savings or checking accounts that you want to restrict deposits to. Maybe this is an offering with a special interest rate or an account for employees, maybe teachers, that are only paid a portion of the year. A new checkbox on the Dividend Application configuration allows you to block deposits from online banking. Simply uncheck “Allow Deposits in Audio/PC Banking,” accessed via MNCNFA #1, then F20-ARU/Online Bank. This affects transfers to that account via both Audio and Online Banking.
- **Returned Ability to Search by SSN for Closed Accounts** – During previous privacy controls changes, we removed the ability to search for a closed account via Inquiry. With this release, we have returned this functionality. NOTE: Privacy rules can affect this search. If digits of the SSN are masked in the credit union privacy controls, for example all but the last four, the search field will be restricted (in this case to the last four digits).
- **Escrow Disbursement Reports Now Can Be Viewed Online** – Credit unions that process a large number of escrow disbursements can now use the new Printer ID field to send the three escrow disbursement reports to their HOLDxx OUTQ, instead of printing them. This allows you to review the reports online and reduce paper consumption at the same time. Refer to the “Escrow Processing with CU\*BASE” booklet on the CU\*BASE Reference Page for details.
- **Change in Loan Category of Credit Card Loan Now Requires New Loan** – In some situations Credit unions have chosen to update a credit card from one plastic type (loan category) to another (such as Classic to Gold). Based on the frequent errors that can be made during those changes and the need to keep loan buckets accurate, the change has been made to restrict the movement of a credit card account from one loan category to another. Going forward when a member moves from one card program to another that changes the loan category, a new credit card loan will need to be created to support that move.
- **Delinquency Fines on Credit Card Cannot Exceed Minimum Amount Due** – As was announced on August 26<sup>th</sup>, 2010, we have implemented a programming change to ensure that when delinquency fines are assessed, they are not more than the underlying transaction amount. This is to comply with the Reg Z ruling affecting credit card delinquency fine posting and the associated changes to credit card statements. This change was implemented in time for the August statement deadline.


**Immediate Effect**

Changes automatically in place on the day the release is implemented; no additional configuration required.


**Must be Activated**

Your CU must make a decision either to activate it or modify configuration parameters. Sometimes requires contacting a CSR.


**Team Implementation**

Work with a CU\*BASE Client Service Representative before implementation.