
ATM/Debit Processing

User Guide

INTRODUCTION

This booklet introduces users to the screens used in the daily maintenance of ATM and Debit cards. The manual provides answers to several frequently asked questions about the daily maintenance of ATM and Debit cards, such as how to create a card, how to reorder a card, and how to change the status on a card. It also provides examples of ATM and Debit card reports that are archived daily in CU*SPY.

This manual is for users who have access to MNATMD #1 ATM/Debit Card Maintenance, which allows daily maintenance on ATM and Debit cards. Users who only need to view the ATM and Debit cards screens can access view-only versions of some of the screens shown in this manual through MNATMD #2 ATM/Debit Card Activity/Inquiry.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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FREQUENTLY ASKED QUESTIONS

Before moving to the answers to these questions (beginning on page 7), be sure to review the introduction to the entry screens (beginning on the next page). Answers to the questions follow this overview.

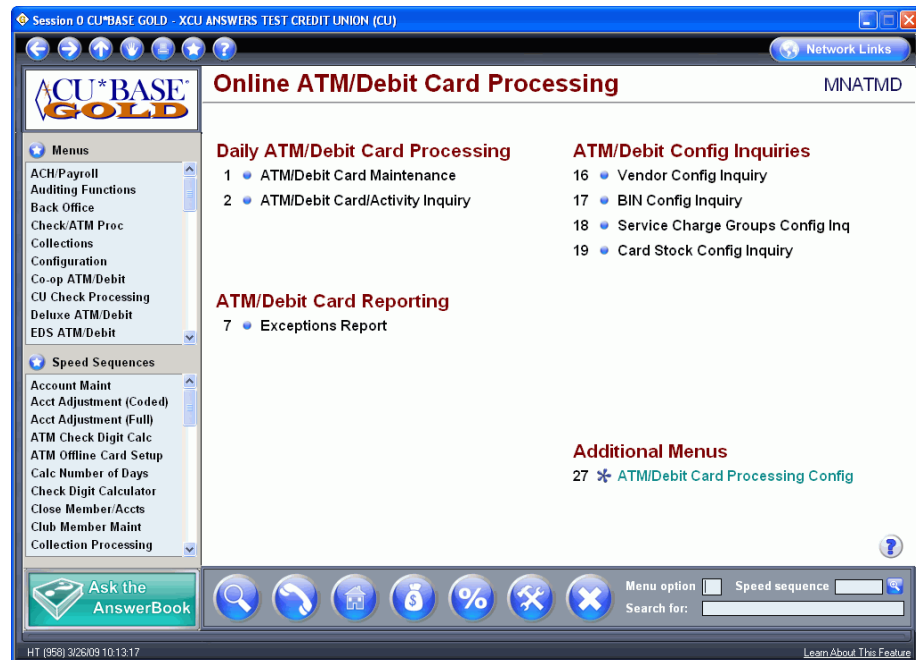
- **Question #1:** My member is the primary account holder and wants to get a brand new ATM/Debit Card. How do I order him or her a card? **See Page 7.**
- **Question #2:** My member's card is worn and I need to reorder him or her a replacement card. How do I do this? **See Page 12.**
- **Question #3:** My member's spouse or child needs an ATM/Debit card. How do I create a card that does not have the primary account holder's name on the card? **See Page 15.**
- **Question #4:** I need to issue the member a specific card number. How do I do this? **See Page 16.**
- **Question #5:** A cardholder has lost his or her card. How do I change the status of the card to mark it as a "hot" card? **See Page 17.**
- **Question #6:** I need to close a card that is no longer needed. How do I do this? **See Page 20.**
- **Question #7:** How do I see all of the cards issued to a member's account? **See Page 22.**
- **Question #8:** How do I view the activity or on a specific card? **See Page 23.**

INTRODUCTION TO THE ENTRY SCREENS

A NEW MENU FOR YOUR ATM/DEBIT CARD PROCESSING

A new menu has been created to be your ATM/Debit Card Processing headquarters. Most of this manual will deal with option #1-ATM/Debit Card Maintenance, which allows you to view existing cards, perform maintenance, and order new cards. Access to this option should be given only to people in charge of processing ATM and Debit cards. Option #2-ATM/Debit Inquiry allows view-only access to some of the screens available through the first option and should be given to employees who will not order or perform maintenance on ATM or Debit cards.

MNATMD Menu Screen



MAIN ATM/DEBIT SCREENS

You will work from two main ATM and Debit Card screens to perform all your maintenance, including ordering and reordering new cards or marking a card as a “hot” card.

The Entry Screen - MNATMD #1 ATM/Debit Account/Card Maintenance

Enter the entire card number or just the last four digits of the number here.

This is the entry screen for performing maintenance on a card, viewing card configuration, or ordering a new card.

You have three options from this screen:

- Enter a valid account base to view all cards associated with that account.
- Enter the full ATM or Debit card number (to view only that card)
- Enter the last four digits of the ATM or Debit or card number (to view all cards with containing those last four digits).

NOTE: You will see a similar entry screen when entering via MNATMD #ATM/Debit Card Activity Inquiry. Entering through this option will not allow maintenance or card ordering/re-ordering, but will simply allow a user to view some of the screens shown in this booklet.

Maintenance Screen

The screenshot shows the 'ATM/Debit Card Maintenance' window for account '1 ROLLAND G SCHMUNK'. It features a table with columns for Card #, Seq #, Card Type, Card Status / Desc, Embossed Name Line 1, Embossed Name Line 2, and Last Used. Below the table are menu options: Accounts, Reorder Card/PIN, Counters, Close, Activity, Maintenance, and Change Status. A function key bar at the bottom includes Backup (F3), Add Card (F6), and Cancel (F7). Two annotations with arrows point to the table and the 'Add Card' button.

From this screen, select a card and use the Options to perform maintenance on the card

Use F6-Add Card to begin creating a new card.

Card # Sort	Seq #	Card Type Sort	Card Status / Desc Sort	Embossed Name Line 1	Embossed Name Line 2	Last Used
5	2	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Feb 18, 2011
5	3	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Sep 25, 2009
5	1	DEBIT CARD	CLOSED	HARY U MEMBER		

Accounts Counters Activity Change Status
Reorder Card/PIN Close Maintenance

Backup F3 Add Card F6 Cancel F7

FR (3380) 4/12/11 16:23:37 Learn About This Feature

You move to the screen above when you enter an account base number, the last four digits of a credit card number, or the full card number in the entry screen. From this screen, you can select a card and use the options to perform maintenance. This screen is also the starting point for creating a new ATM or Debit card. All cards, regardless of status, will appear on this screen.

ANSWERS TO FREQUENTLY ASKED QUESTIONS

Question 1: My member is the primary account holder and wants to get a brand new ATM/Debit Card. How do I order him or her a card?

These directions cover how to order a new card for the primary account holder. Questions #2 and #3 cover reordering a card and ordering a card with a different name (for example a spouse or child also needs a card).

- Refer to the **Instant Card Issue** section on page 26 if you are offering CUB*ASE integrated Instant Card Issue at your credit union.
1. Use MNATMD #1 ATM/Debit Card Maintenance (see page 5). Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen. Press Enter.
 2. The Maintenance screen (shown below) will appear. Use F6-Add Card to move to the BIN selection screen.

Maintenance Screen

Use F6-Add Card to order a new card for the member.

Card #	Seq #	Card Type	Card Status / Desc	Embossed Name Line 1	Embossed Name Line 2	Last Used
5 Sort	2	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Feb 18, 2011
5	3	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Sep 25, 2009
5	1	DEBIT CARD	CLOSED	HARRY W MEMBER		

BIN Selection Screen

- This screen lists the BINs available. (For more information about BIN configuration see page 32). Select the appropriate ATM or Debit Card BIN from the list. This will take you to the Card/PIN Order screen.

Card/PIN Order Screen

For complete details on the fields on this screen, please refer to *CU*BASE GOLD Online Help* (click the [Learn About This Feature](#) link) while working in this screen.

Attached Accounts Screen

Enter the account that is the primary funding account here. This account must be listed in the area below as well.

In this area list all of the accounts that will provide funds for the card.

Session 0 CU*BASE GOLD - Attached Accounts

Network Links

Attached Accounts

ADD

Card # _____ Card sequence # 1

Description DEBIT CARD

Relationship account 7777 JOHN Q MEMBER

Funding account 7777 - 101 JOHN Q MEMBER

Savings account

#1 7777 - 0 JOHN Q MEMBER

#2 0 - 0

Checking account

#1 7777 - 101 JOHN Q MEMBER

#2 7777 - 200 MARY MEMBER

L.O.C account

#1 7777 - 800 JOHN Q MEMBER

#2 0 - 0

Backup F3

FR [3358] 3/27/09 08:23:42

Learn About This Feature

NOTE: The first account listed on this screen is the Relationship account. This account is used for Tiered Services and Marketing Club features.

7. Enter a Funding account in the next field. This is the primary account that the ATM or Debit card will use when performing Signature based and Non-Pinned POS transactions. The funding account entered in this field must also be listing in the appropriate section below.

NOTE: It is recommended that the Funding account on a Debit Card be a checking account to avoid transaction denials. Check with your vendor to determine whether a savings account can be used.

8. Enter any additional accounts (different suffixes for the relationship account (*see above*) or accounts from different memberships entirely) that the cards are allowed to access when performing transactions in the area below. There are areas for savings, checking and line of credit accounts.
 - The number of accounts allowed is dependant on your vendor configuration.
9. Press Enter to view the names of the account holders.
10. When you are finished entering the accounts, use F3-Backup to return to the card order screen.
11. Use Add/Update to order the card.

Note On Checkboxes Required When Ordering a Card

In order to send a complete card order be sure to that the “Send Maintenance,” “Order Card” and “Order PIN” checkboxes are checked when placing your new card order. If these are left checked on the day the card

order is generated, the end-of-day maintenance report (LADMXX1A) will display this as a "New Card Order," notifying the card processor that a Card Record, Plastic, and PIN should be generated.

If you wish to only send maintenance for new card order, as you have performed an instant issue card or are performing an overnight request with your card processor, you would want to make sure the Send Maintenance is checked and Order Card and Order PIN checkboxes are unchecked this will result in only maintenance file being sent when creating the card, the end-of-day maintenance report (LADMXX1A) will display this as a "New Card".

If you wish to only produce a plastic and send maintenance for new card order, as you are using member select PINs, make sure that the Send Maintenance and Order Card boxes are checked when creating the card, and the Order PIN flag is unchecked, this will appear as "New Card Plastic" in the maintenance report; the card processor would receive a request to generate a Card Record and Plastic only.

If you wish to create a replacement card order utilizing the Reissue Card/PIN selection and you only wish to order a replacement card make sure that ORDER CARD checkbox is checked and the Order PIN checkbox is unchecked, this will appear as "Reissue Card Plastic" in the maintenance report; the card processor would receive a request to generate a Card Record and Plastic only.

Alternatively, if wish to create a PIN order utilizing the Reissue Card/PIN selection make sure the the Send Maintenance and Order Card checkboxes are unchecked and the Order PIN checkbox is checked, this will appear as "Reissue Card PIN" in the maintenance report; the card processor would receive a request to generate a PIN mailer only.

Question #2: My member's card is worn and I need to reorder him or her a replacement card. How do I do this?

These directions cover the process to reorder (reissue) ATM or Debit cards. The reordered card will have the same settings and funding accounts as the original card. These steps are also used when members have forgotten their PIN and need to have it resent to them.

- NOTE: Check with your vendor to determine if replacement card orders can be processed through CU*BASE.
 - Refer to the **Instant Card Issue** section on page 26 if you are offering CUB*ASE integrated Instant Card Issue at your credit union.
1. Use MNATMD #1 ATM/Debit Card Maintenance (see page 5). Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen. Press Enter.

Reordering a Card (Step 1)

Card #	Seq #	Card Type	Card Status / Desc	Embossed Name Line 1	Embossed Name Line 2	Last Used
Sort	Sort	Sort	Sort			
5	2	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Feb 18, 2011
5	3	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Sep 25, 2009
5	1	DEBIT CARD	CLOSED	MARY W MEMBER		

1. Select the card in question from the list and use the **Reorder Card/PIN** option.
2. Confirm that the member's name, account base, social security number and phone number are correct and make any needed changes. For example, you might change the phone number if the member wanted to activate the card via a cell phone.

Reordering a Card (Step 2)

Session 0 CU*BASE GOLD - Card/PIN Order

Card/PIN Order

Card # [REDACTED] Card sequence # 1

Description DEBIT CARD

Relationship account 7 777 JOHN Q MEMBER

Line 1 name JOHN Q MEMBER [F/M/L]

Line 2 name [REDACTED] [F/M/L]

Expiration date Mar 2012

Order card

Order PIN

Card Activation Fields

SSN 999999999

Phone # 616 5555555

Backup F3

Add/Update F5

Accounts F13

FR (3357) 3/19/09 14:26:25

Learn About This Feature

3. Leave the appropriate checkbox(es) checked—either the “Order card” or the “Order PIN” checkbox.
 - If you check the Order Card option, a card will be reordered and sent to the member.
 - If you check Order PIN option, the PIN number will be resent to the member. You can check either one of the options or both of the options.
- **IMPORTANT!!** Checking these items is required in order for a card to be reordered or a PIN to be resent.

Reordering a Card (Step 3)

The screenshot displays the 'Card/PIN Order' interface. At the top, the window title is 'Session 0 CU*BASE GOLD - Card/PIN Order'. The main heading is 'Card/PIN Order'. On the left, there is a small image of a debit card and a navigation menu with the following items:

Backup	F3
Add/Update	F5
Accounts	F13

The main form area contains the following fields:

- Card #: [Redacted]
- Description: DEBIT CARD
- Card sequence #: 1
- Relationship account: 7 777 JOHN Q MEMBER
- Line 1 name: JOHN Q MEMBER [F/M/L]
- Line 2 name: [Redacted] [F/M/L]
- Expiration date: Mar 2012
- Order card:
- Order PIN:
- Card Activation Fields:
 - SSN: 999999999
 - Phone #: 616 5555555

At the bottom left, the status bar shows 'FR [3357] 3/19/09 14:26:25'. At the bottom right, there is a link 'Learn About This Feature'.

4. Use F5-Add/Update to complete the reordering of the card or PIN.

Question #3: My member's spouse or child needs an ATM/Debit card. How do I create a card that does not have the primary account holder's name on the card?

Ordering an ATM or Debit card for a person with a different name than the primary account holder's name is very similar to ordering a card for the primary member on the account. This process might be followed, for example, when you create a card for a spouse or child of a member.

Follow the directions in Question #1- How do I create a card for a member? (see page 7). While on the screen shown below, simply enter the new embossing information, including the new name, social security number or phone number, as appropriate.

Changing the Embossing Information on a Card

On this screen, enter the name of the new cardholder.

To protect the privacy of the member you may wish to enter a new social security number here. You can also enter in a new phone number here as well.

Session 0 CU*BASE GOLD - Card/PIN Order

Card/PIN Order

Card #	5443	74	Card sequence #
Description	DEBIT CARD		
Relationship account	7 777 JOHN Q MEMBER		
Line 1 name	MARY	MEMBER	[F/M/L]
Line 2 name			[F/M/L]
Expiration date	Nov 2007		
Service charge grp	01	ATM SERVICE CHARGE	
Card Activation Fields	SSN 888888888 Phone # 616 2222222		
Daily Limits			
PIN	Online	Total	600.00
	Offline	Total	600.00

FR (3557) 3/17/09 10:48:53 [Learn About This Feature](#)

Question #4: I need to issue the member a specific card number. How do I do this?

Sometimes you may want to control the card number a specific card receives. For example, you may have issued a card through the vendor's site and need to create the card in CU*BASE. Or perhaps you are sharing a BIN with other credit unions and are using a set list of numbers to create your cards.

You can only select a specific card number when you create a new card. Follow the directions in Question #1 (see page 7) except for the following steps:

Card/PIN Order Screen

Use F21-Unlock Card# to open the card number field where you can enter your own card number for the ATM or Debit card you are ordering.

FR (3357) 3/19/09 13:27:54

1. When you come to the Card PIN Order Screen (shown above), use the F21-Unlock Card#. The card sequence # field will become an input-capable field that will allow you to enter the specific card number.
2. Enter the number you wish to use in the field. In the example above the number “9999” was entered.

Question #5: A cardholder has lost his or her card. How do I change the status of the card to mark it as a "hot" card?

Follow these directions to change the status of a card to mark it as a "hot" card.

1. Use MNATMD #1 ATM/Debit Card Maintenance (see page 5). Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen. Press Enter.

Maintenance Screen

The screenshot shows the 'ATM/Debit Card Maintenance' window for relationship account '1 ROLLAND G SCHMUNK'. It features a table with columns for Card #, Seq #, Card Type, Card Status / Desc, Embossed Name Line 1, Embossed Name Line 2, and Last Used. Below the table are several menu options, including 'Change Status', which is highlighted by an arrow pointing from a text box on the left.

Card #	Seq #	Card Type	Card Status / Desc	Embossed Name Line 1	Embossed Name Line 2	Last Used
Sort	Sort	Sort	Sort			
5	2	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Feb 18, 2011
5	3	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		
5	1	DEBIT CARD	CLOSED	MARY W MEMBER		Sep 25, 2009

Accounts Counters Activity Change Status
Rorder Card/PIN Close Maintenance

Backup F3 Add Card F6 Cancel F7

FR (3360) 4/12/11 16:23:37 Learn About This Feature

Select the card and then the Change Status option.

2. Select the card in question from the list and choose the **Change Status** option.

Card Status Screen

Use the Card Status and optional Additional Card Status fields to indicate the new status of the card.

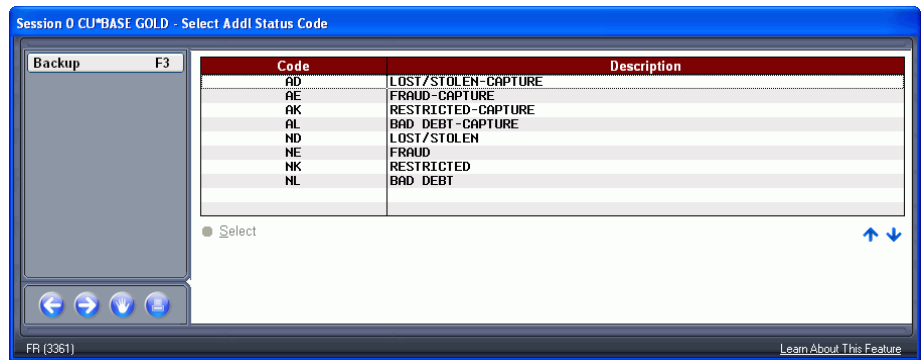
- On the Change Card Status screen, enter an **H** in the Card Status field or use the lookup next to card status to select the “Hot (Lost/Stolen)” code from the list.

Card Status Code Selection Screen

Code	Description
A	ACTIVE/OPEN
C	CLOSED
H	HOT (LOST/STOLEN)

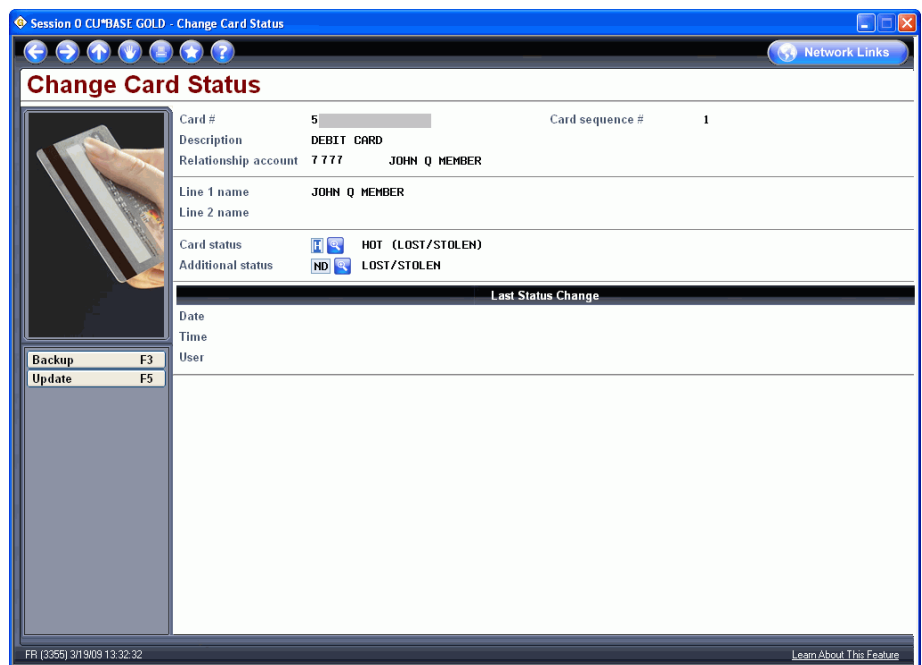
- NOTE: You cannot close a card using this method. See the following Question 6 on page 20 for directions on how to close a card.)
- You can choose to enter an optional Additional Status code or use the lookup for a list of Additional Status code options. Use this field to explain the reason that the card is a “hot” card. This affects the treatment of the card if it is used in the future or if the member finds it.

Additional Status Code Selection screen



- For an explanation of the different Additional Codes, refer to the CU*BASE online help. Access the online help by clicking on **Learn About This Feature** on the lower right hand corner of this screen.

Change Card Status Screen



- Use F5-Update to complete the process. The Maintenance Screen will then show the updated status.

Question #6: I need to close a card that is no longer needed. How do I do this?

This section explains how to close an ATM or Debit card. For example, a member might be deceased.

2. Use MNATMD #1 ATM/Debit Card Maintenance (see page 5). Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen. Press Enter.

Maintenance Screen



Select the card and then the Close option.

1. Select the card in question from the list and choose the **Close** option.

- This will move you to the Change Card Status screen where you can review the information on the card you are closing.

Change Card Status Screen

The screenshot shows the 'Change Card Status' screen in the CU*BASE GOLD system. The window title is 'Session 0 CU*BASE GOLD - Change Card Status'. The main heading is 'Change Card Status' with a 'CLOSE CARD' button in the top right. The screen is divided into several sections:

- Card Information:** Card # (redacted), Card sequence # 1, Description DEBIT CARD, Relationship account 7 7 7 7 JOHN Q MEMBER.
- Line Information:** Line 1 name JOHN Q MEMBER, Line 2 name (empty).
- Status:** Card status H HOT (LOST/STOLEN), Additional status ND LOST/STOLEN.
- Last Status Change:** Date Mar 19, 2009, Time 13:33:51, User ALVCIAM.
- Navigation:** Backup F3, Close Card F5.
- Warning:** A yellow warning icon and text: 'Warning: Once a card is closed, it cannot be reactivated.'

The bottom of the screen shows the system date and time: 'FR [3/19/09] 3/19/09 13:37:52' and a 'Learn About This Feature' link.

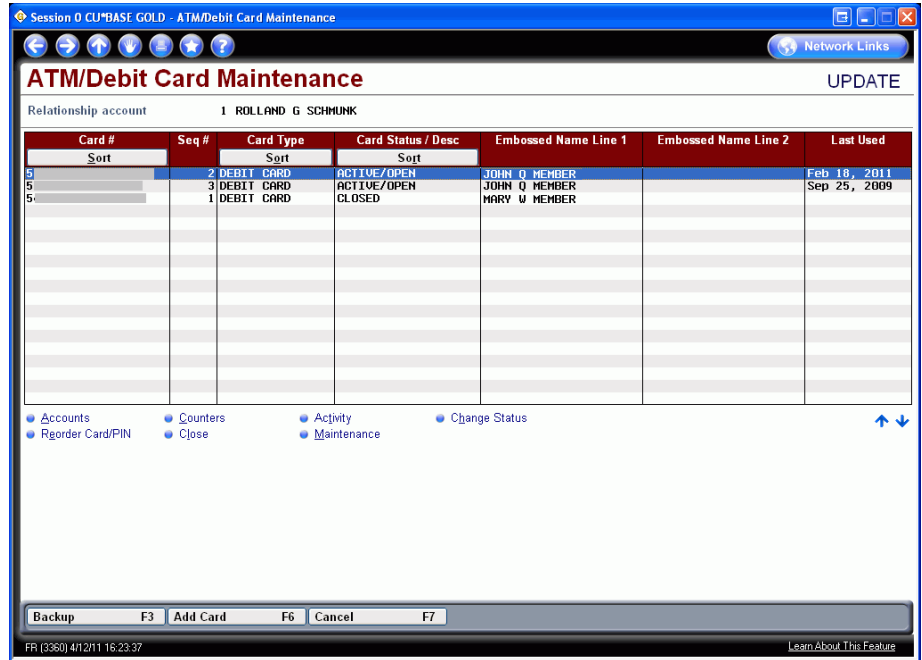
- Use F5-Close Card to completely close the card.
 - WARNING: This action will completely close the card, and you will not be able to reactivate it.**

Question #7: How do I see all of the cards issued to a member's account?

You may wish to view all of the cards issued to a particular member account.

1. Use MNATMD #1 ATM/Debit Card Maintenance or #2 ATM Debit Card/Activity Inquiry (see page 5). Enter the member's account number. Press Enter to view all of the cards associated with that account number, regardless of status.

Maintenance Screen



Question #8: How do I view the activity on a specific card?

The Network Activity screen lists all of the activity on the ATM or Debit card for the last 90 days.

1. Use MNATMD #1 ATM/Debit Card Maintenance (see page 5). Enter the member's account number, the last four digits of the card number, or the full card number in the entry screen. Press Enter.

Maintenance Screen

The screenshot shows the 'ATM/Debit Card Maintenance' screen. At the top, it displays 'Session 0 CU*BASE GOLD - ATM/Debit Card Maintenance' and 'UPDATE'. Below this, the relationship account is identified as '1 ROLLAND G SCHMUNK'. A table lists three cards:

Card #	Seq #	Card Type	Card Status / Desc	Embossed Name Line 1	Embossed Name Line 2	Last Used
5	2	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Feb 18, 2011
5	3	DEBIT CARD	ACTIVE/OPEN	JOHN Q MEMBER		Sep 25, 2009
5	1	DEBIT CARD	CLOSED	HARRY W MEMBER		

Below the table is a menu with the following options: Accounts, Reorder Card/PIN, Counters, Close, Activity, Maintenance, and Change Status. An arrow points from the text 'Select the card and then the Activity option.' to the 'Activity' option in the menu. At the bottom of the screen, there are function keys: Backup (F3), Add Card (F6), and Cancel (F7). The status bar at the bottom left shows 'FR (3360) 4/12/11 16:23:37' and 'Learn About This Feature' is on the right.

1. Select the card in question from the list and choose the **Activity** option.
2. Selecting this option takes you to a screen listing a record for each transaction item that CU*BASE received for the card. Certain transactions will not be recorded, such as transactions that were denied at the switch itself (fraudulent transactions or transactions where the PIN did not match, for example).

Card Activity (Screen #1)

Session 0 CU*BASE GOLD - Recorded Card Activity

Recorded Card Activity Viewing All Activity

Card # *****9064 Account 7777 JOHN Q MEMBER Card sequence # 00000

Embossed name: Line 1 JOHN Q MEMBER
Line 2 WENDY T MEMBER

Date	Time	Type	Amount Requested	Location / Merchant Sort	ODP / ANR Used	Amount Available	Code	Response Description
Apr 04, 2010	20:29:39	AUT POS/WDR	6.94	DR PARADE ENTERPRISES L	Yes-Approved	160.27	00	Approved
Apr 04, 2010	18:44:05	AUT POS/WDR	24.41	DR WAL-MART	Yes-Approved	135.86	00	Approved
Apr 03, 2010	19:00:40	AUT POS/WDR	101.06	DR WAL-MART	Yes-Approved	34.00	00	Approved
Apr 03, 2010	18:24:19	AUT POS/WDR	34.00	DR WAL-MART	Yes-Approved	0.00	00	Approved
Apr 02, 2010	09:52:00	AUT POS/WDR	40.00	DR HESS 30518	Yes-Approved	32.21	00	Approved
Apr 02, 2010	09:41:43	AUT POS/WDR	13.09	DR STANDARD TRUE VALUE	Yes-Approved	19.12	00	Approved
Apr 01, 2010	19:35:58	PUR POS/WDR	19.12	DR NEW YORK FRIED CHICK	No-Not Used	0.00	00	Approved
Apr 01, 2010	10:35:58	AUT POS/WDR	19.12	DR NEW YORK FRIED CHICK	Yes-Approved	0.00	00	Approved
Apr 01, 2010	11:16:00	AUT POS/WDR	9.35	DR HESS 30518	Yes-Approved	0.00	00	Approved
Apr 01, 2010	11:16:00	PUR POS/WDR	9.35	DR HESS 30518 Q	No-Not Used	0.00	00	Approved
Apr 01, 2010	04:40:53	PUR POS/WDR	6.52	DR BURGER KING #11606 Q	No-Not Used	0.00	00	Approved
Mar 31, 2010	15:09:33	AUT POS/WDR	6.52	DR PARADE ENTERPRISES L	Yes-Approved	81.95	00	Approved
Mar 31, 2010	10:28:28	PUR POS/WDR	47.91	DR UW GRAINGER	No-Not Used	0.00	00	Approved
Mar 31, 2010	10:28:27	PUR POS/WDR	11.52	DR UW GRAINGER	No-Not Used	0.00	00	Approved
Mar 31, 2010	08:48:44	AUT POS/WDR	11.52	DR UWGRAINGER	Yes-Approved	70.43	00	Approved
Mar 31, 2010	08:47:24	AUT POS/WDR	47.91	DR UWGRAINGER	Yes-Approved	22.52	00	Approved

● Select

Backup F3
Show Exception F11

Offline activity may not be presented.

Multiple records can be selected using the Control key.

[3782] 5/06/10 15:16:02 [Learn About This Feature](#)

For complete details on the columns on this screen, please refer to CU*BASE GOLD Online Help (click the [Learn About This Feature](#) link) while working in this screen.

- Select a record on the list to view a detail of that transaction. On this screen you can view detailed information on the selection.

Card Activity (Detail)

The screenshot displays the 'Recorded Card Activity' screen for card # 9064. The interface includes a navigation bar at the top with back, forward, and search icons, and a 'Network Links' button. The main content area is divided into several sections:

- Header:** Card # *****9064, Account 7777 JOHN Q MEMBER, Card sequence # 00000.
- Transaction Details:**
 - Embossed name: Line 1 JOHN Q MEMBER, Line 2 WENDY T MEMBER
 - Local activity date: Apr 01, 2010, Time: 18:35:58
 - Settlement date: Apr 02, 2010, PIN or signature: S
 - Original message type: 0100 AUTHORIZATION REQUEST, Response code: 00 Approved
 - ODP/ANR used: Yes-Approved
 - Last message type: 0110 RESPONSE TO AUTHORIZATION REQU, Response code: 00 Approved
 - From account: 1158 110, To account: 1158 110
 - Amount available: 0.00
 - Process code: 002000 PUR From Checking Account
- Transaction Summary:**
 - Original amount: 19.12 DR, Posted amount: 0.00, Posted status: A
 - Activity amount: 19.12, ISA fee: 0.00
 - Surcharge: 0.00, Activity fee: 0.00
 - Description: POS/WDR 009123209687 NEW YORK FRIED CHICK ELIZABETH NJ
- Member Transaction Generated:** A table with columns for Transaction Amount, Resulting Balance, Account, Secondary G/L Acct #, Transaction Date, Posting Date, Posting Time, Transaction Description, and Sequence #.
- Additional Network Information:**
 - Vendor: C00P, ISO seq #: 22207168, Net ID: MCI
 - Bin: DEBIT CARD, Terminal ID: 90700001
 - Retrieval ref #: 009123209687
 - Auth ID response: 207168, System trace #: 209687, Maintenance date: Apr 01, 2010
 - Unique seq #: 010891105, Message code: PST000000, Maintained by: PISPST1
 - Event seq #: 001, Trans desc link: C00010891105 001, Time: 19:35:58

At the bottom left, there are 'Backup F3' and 'Cancel F7' buttons. At the bottom right, there is a 'Learn About This Feature' link. The status bar at the very bottom shows '(3783) 506910 15:22:19'.

For complete details on the fields on this screen, please refer to *CU*BASE GOLD Online Help* (click the [Learn About This Feature](#) link) while working in this screen.

INSTANT CARD ISSUE

CU*Answers has partnered with Data card Group to offer an integrated Instant Card Issue feature when requesting either a new card or a replacement card through MNATMD #1-ATM/Debit Card Maintenance. Flat un-embossed plastics are printed at your credit union that can be used immediately by your member with their own selected PIN number. This feature requires a specialized printer with software provided by Datacard Group. Following are the steps to produce an Instant Issue Card.

- Contact Gividends for more information on the activation of this feature.

PRODUCING AN INSTANT ISSUE CARD

1. If issuing a new card, use F13-Accounts to select the funding accounts for the card, as with any card order.
2. Use F14-ICI to use the Instant Issue integration with CU*BASE EFT standard platform.

Session 1 CU*BASE GOLD - Card/PIN Order

Card/PIN Order ADD

Card # 5 00 0000 26
Description DEBIT CARD
Relationship account JAMES

Name [F/M/L]	Embossed Name
Line 1 JAMES R	JAMES
Line 2	

Expiration date Dec 2014

Service charge grp 01 ATM FEES

Card Activation Fields
SSN
Phone # 21

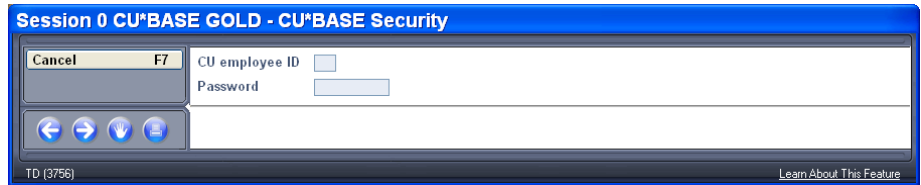
Daily Limits		Total	
PIN	Online	310.00	<input checked="" type="checkbox"/> Deposits allowed
	Offline	105.00	<input checked="" type="checkbox"/> Withdrawals allowed
SIG	Online	1,000.00	<input checked="" type="checkbox"/> Transfers allowed
	Offline	500.00	<input checked="" type="checkbox"/> POS purchases allowed
			<input checked="" type="checkbox"/> POS returns allowed

Backup F3
Add/Update F5
Accts F13
ICI F14
Unlock Card# F21

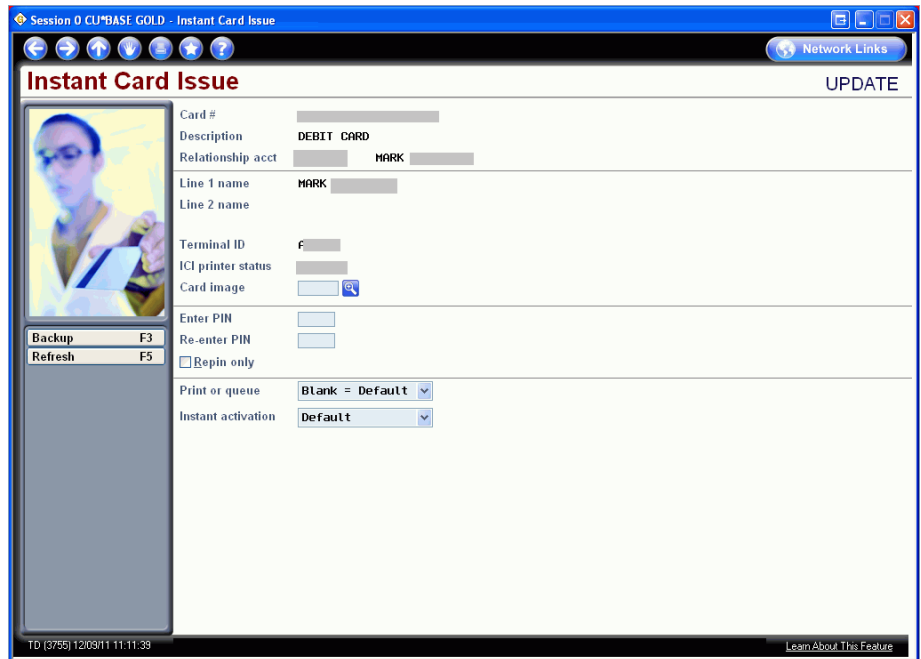
TD (3357) 12/28/11 11:05:04 [Learn About This Feature](#)

The Daily Limits section will not show on a replacement card order.

3. The Employee Security Screen will appear next. Enter your Employee ID and password and press Enter.
 - o The employee ID entered here (as well as the workstations approved for ICI requests) must be configured in the CardWizard software. This is the security feature to manage who and where ICI card requests are approved.



4. Make your selections on the Instant Card Issue screen (see following).



- The Instant Card Issue screen may require entry for the card stock/image value. Use the “Card Image” field lookup to select the card stock. If blank, CU*BASE will use the default card image (card stock) configured in the CardWizard server. (Optional field)
- Use the “Enter PIN and Re-enter PIN fields to enter a member selected PIN using the PIN pad connected to the workstation. (Required field)
- Use Repin only if the PIN offset is not on the track data of the card for a member selected PIN.
- The “Print or queue” field allows the flexibility to instantly print the card or send it to a print queue. Blank=Default indicates this field is not used. (Card formats must be formatted on CardWizard for this option to work.) (Optional field)
- Select whether to activate the card immediately or not (Instant activation drop-down). Blank=Default indicates this field is not used. (Card formats must be formatted on CardWizard for this option to work.) (Optional field)

5. Press Enter.
6. The Instant Card Issue screen sends a record with the member selected PIN to CardWizard, who will upload this data to card vendor.

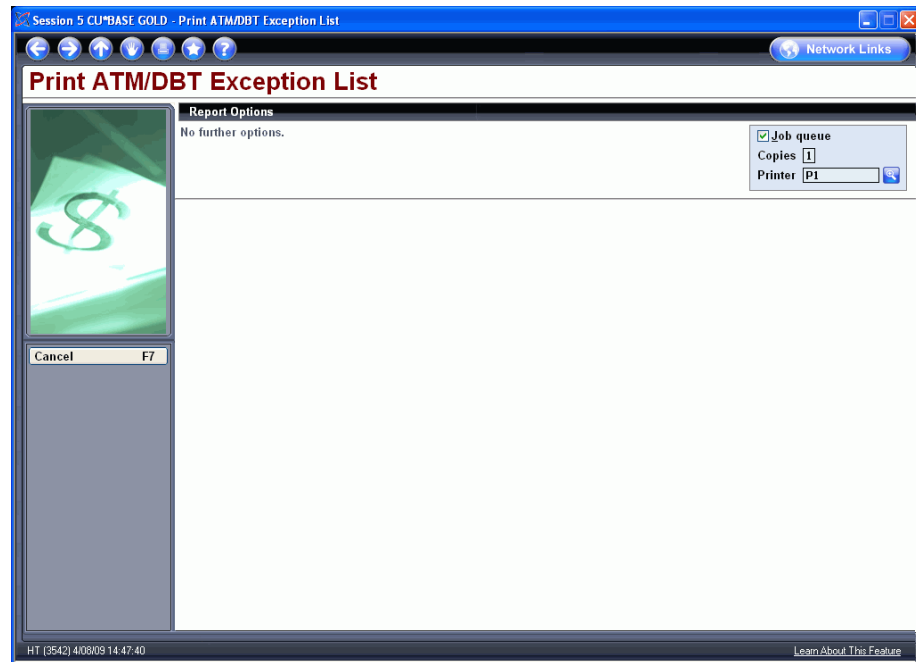
ON DEMAND EXCEPTIONS REPORT

MNATMD #7-Exceptions Report produces an on demand version of the three exception reports. This includes the LPANEX1, LPANEX2, and LPANEX3 Reports.

- Due to the length of these reports and the time required to generate them via this option, it is recommended that you instead access these reports via CU*SPY. These reports are posted daily to CU*SPY so you can view previous days reports on CU*SPY. Examples of these CU*SPY reports are shown later in this document.

The first exception report lists the transactions that CU*BASE denied. The second report lists the un-posted transaction (transactions that CU*BASE could not post that require some action on your part), as well as the NSF transactions (informational only). The third report lists accounts that were charged foreign transaction fees.

MNATMD #7-Exceptions Report



12/03/10 10:10:34		SUCCESS CREDIT UNION				LPANEX1	PAGE
RUN ON 12/03/10		DENIALS					1
		DATE RANGE: 12/03/10 - 12/03/10					USER
ACCOUNT	MESSAGE	TRAN			TRANS	MESSAGE	TRANS
NUMBER	CARD NUMBER	TYPE	CODE	TERMINAL	AMOUNT	MESSAGE	DATE
5999 000	499999*****1170	1200	011000		20.00	Insufficient Funds.	0051 12/03
LINK: NO Act2 Record		REF#:	03377868	MERCHNT:	100 MAIN STREET THE PARK BANK NECEDAH	WI	
59999 000	599999*****1207	1100	003000		7.47	No Card Record.	0056 12/03
LINK: NO Act2 Record		REF#:	000000561847	MERCHNT:	00000000000000000561847 120310 BFG*BIGFISH866921696	0	, 866-92
89999 000	479999*****7163	1200	012000		100.00	Insufficient Funds.	0051 12/03
LINK: NO Act2 Record		REF#:	035500004325	MERCHNT:	HWYS 16 44 PO BOX 999 KWIK TRIP 825 HOKAH	MN	
** END OF REPORT **							

12/03/10 10:10:34		SUCCESS CREDIT UNION				LPANEX2	PAGE
RUN ON 12/03/10		POSTING ERRORS					USER
		DATE RANGE: 12/03/10 - 12/03/10					
ACCOUNT	MESSAGE	TRAN			TRANS	MESSAGE	TRANS
NUMBER	CARD NUMBER	TYPE	CODE	TERMINAL	AMOUNT	MESSAGE	DATE

** END OF REPORT **

12/03/10 10:10:34

RUN ON 12/03/10

DATE RANGE: 12/03/10 - 12/03/10

STLMNT ACCOUNT # /

DATE STLMNT AMOUNT CARD NUMBER

SUCCESS CREDIT UNION
ISA FEES

LPANEX3

PAGE
USER

MESSAGE TRAN
TYPE CODE

TERMINAL

TRANS
AMOUNT MESSAGE

MESSAGE TRAN
CODE DATE

** END OF REPORT **

ATM CONFIGURATION SCREENS

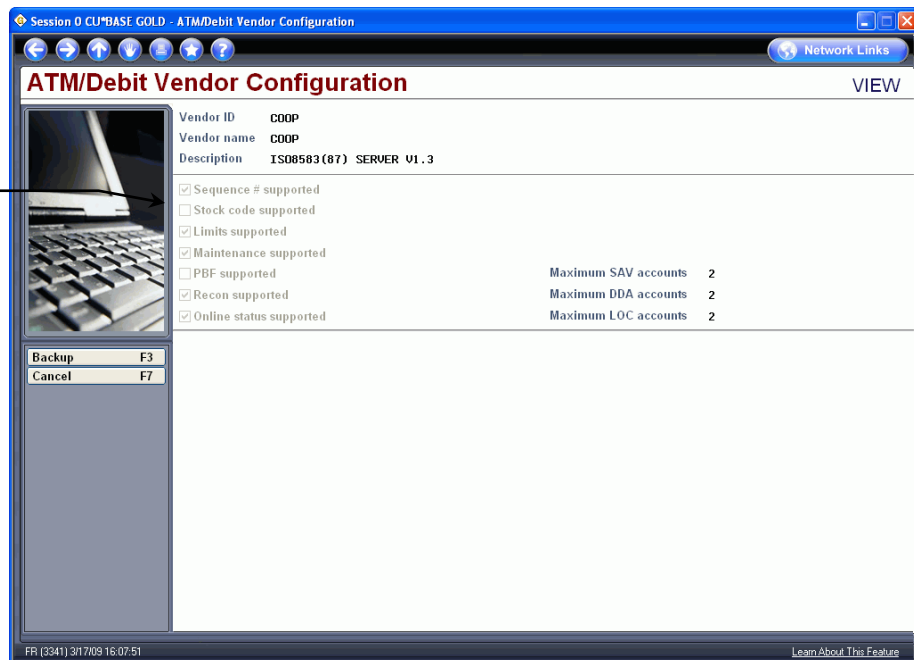
The following screens allow your to view all vendor configurations that are currently supported on the CU*BASE Standard ATM/Debit card platform. If you are considering changing vendors, this allows you to check out the other vendor options.

You will have view-only access to these configuration screens. MNATMD #16 Vendor Config Inquiry displays a list of vendors. Select a vendor to view the options that are supported by that vendor.

A vendor configuration screen is show below.

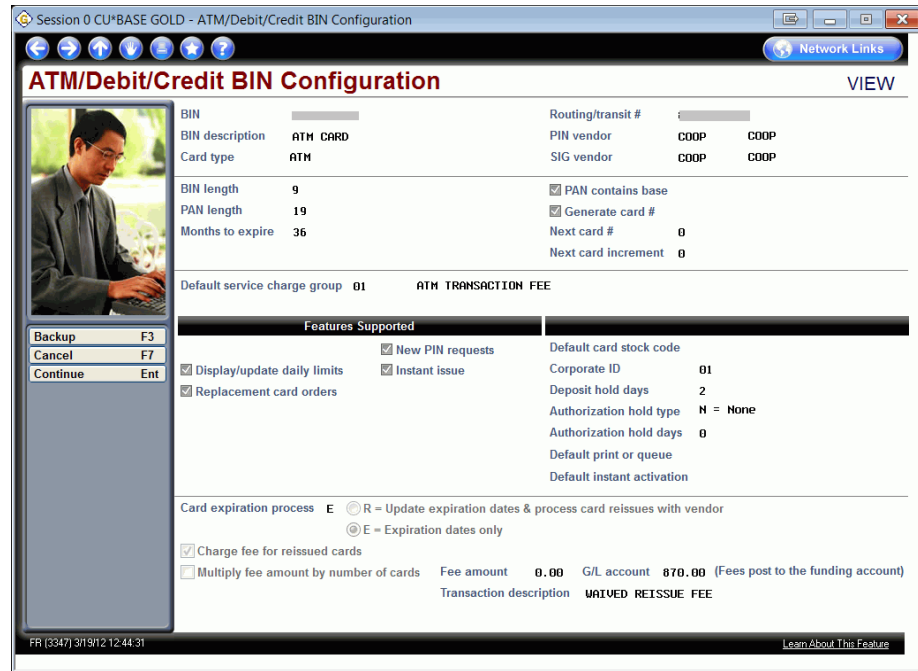
MNATMD #16 Vendor Config Inquiry (Screen #2)

If this Stock Code box is checked, this vendor supports Stock Codes. See Page 35 for more details



MNATMD #17 BIN Config Inquiry provides you with a list of your BINs. Select a BIN to view its configured settings. These configuration screens control what options your credit union has contracted to use. An example of a BIN configuration is show below.

MNATMD #17 BIN Config Inquiry (Screen 2)



Pressing Enter from this screen will allow you to move through the PIN configuration screen and the SIG (signature) configuration screens. While many credit unions use the same vendor for both services, the separation allows for two different vendors and also allows for different online and offline limits for PIN-based and signature-based transactions.

*For complete details on the fields on this screen, please refer to CU*BASE GOLD Online Help (click the [Learn About This Feature](#) link) while working in this screen.*

BIN Configuration (PIN Configuration--Screen 3)

Session 5 CU*BASE GOLD - PIN Based Transaction Config

PIN Based Transaction Config VIEW

BIN **4** DEBIT CARD PIN vendor **PEMCO**

Use account # from vendor
 Use sequence # from vendor
 Free network terminals
 Check limits
 Overdraw on force post
 A/P cooperative
 Transmit maintenance
 Transmit PBF **F = Full**
 Transmit online status
 Update EWB database

Clearing G/L account	810.10
Suspense G/L account	870.16
Fee income G/L account	151.80
ISA G/L account	151.81
ISA fee % (no conv.)	0.80 %
ISA fee % (w/ conv.)	1.00 %

Daily Limits		Limit group
Total	# of Transactions	Institution ID
Online	1,220.00	
Offline	200.00	

User ID:
 User password: XXXX
 Online status server: PRDD
 Days EWB record expires: 90

Backup F3
 Cancel F7
 Continue Ent

HT (3348) 4/08/09 14:16:18 Learn About This Feature

BIN Configuration (SIG configuration—Screen 4)

Session 5 CU*BASE GOLD - SIG Based Transaction Config

SIG Based Transaction Config VIEW

BIN **4** DEBIT CARD SIG vendor **PEMCO**

Use account # from vendor
 Use sequence # from vendor
 Free network terminals
 Check limits
 Overdraw on force post
 A/P cooperative
 Transmit maintenance
 Transmit PBF **F = Full**
 Transmit online status
 Update EWB database

Clearing G/L account	810.10
Suspense G/L account	870.16
Fee income G/L account	151.80
ISA G/L account	151.81
ISA fee % (no conv.)	0.80 %
ISA fee % (w/ conv.)	1.00 %

Daily Limits		Limit group
Total	# of Transactions	Institution ID
Online	1,220.00	
Offline	200.00	

User ID:
 User password: XXXX
 Online status server: PRDD
 Days EWB record expires: 90

Backup F3
 Cancel F7

HT (3349) 4/08/09 14:17:32 Learn About This Feature

For complete details on the fields on these screens, please refer to CU*BASE GOLD Online Help (click the [Learn About This Feature](#) link) while working in this screen.

MNATMD #18 Service Charge Groups Config Inq shows a listing of the current service charge groups. Select a service charge group to view its configuration. An example of a configuration is show below.

MNATMD #18 Service Charge Groups Config Inq (Screen 2)

The screenshot displays the 'ATM/Debit Service Charge Groups' configuration screen. The window title is 'Session 0 CU*BASE GOLD - ATM/Debit Service Charge Groups'. The main heading is 'ATM/Debit Service Charge Groups' with a 'VIEW' button on the right. On the left, there is a small image of a person at an ATM and a control panel with 'Backup F3' and 'Cancel F7' options. The main area shows the following configuration details:

- Service charge group: 01
- Service charge group description: ATM SERVICE CHARGE
- Transaction description: ATM SERVICE CHARGE
- Service charge type: T = By Transaction Type

Below these details is a table with three columns: Transaction Type, Free Uses, and Per Transaction Charge.

Transaction Type	Free Uses	Per Transaction Charge
Inquiries	4	1.00
Withdrawals	4	1.00
Deposits	4	1.00
Transfers	4	1.00
Purchases	4	1.00
Returns	4	1.00
Denials	999	0.00

At the bottom left, the status bar shows 'FR (3362) 3/17/09 16:10:16'. At the bottom right, there is a link that says 'Learn About This Feature'.

CU*SPY ATM REPORTS

Following is a listing of the ATM/Debit reports that are archived daily to CU*SPY.

TRANSACTIONS DETAIL REPORT

<i>Report Name</i>	LPANTX1
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report lists transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This report is by card number order. This report also included credit card transactions.
<i>Purpose / Tips</i>	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.
<i>Responsible Employee</i>	

3/25/09 20:32:01		CREDIT UNION										LPANTX1	PAGE	1
RUN ON 3/25/09		TRANSACTIONS BY NETWORK, DATE, AND TIME										USER CUBASEND		
CARD NUMBER	ACCOUNT NUMBER	STATUS	MESSAGE TYPE	TRAN CODE	TRANSACTION DESCRIPTION	SETL DATE	RESP CODE	TRANS AMOUNT	SETL AMOUNT	TRANS DATE	TRANS TIME			
S	1	030	0100	072000	DEB/WDR 908000009800	3/23	00	12.37	.00	3/21	17:28:06			
S	1	030	0200	012000	ATM/WDR 908000009961	3/23	00	52.50	52.50	3/21	17:14:02			
S	1	030	0220	972000	DEB/WDR 908000016196	3/23		10.00	10.00	3/21	20:49:59			
S	1	030	0220	972000	DEB/WDR 908000016197	3/23		12.37	12.37	3/21	20:49:59			
S	1	030	0100	002000	POS/WDR 908000707712	3/23	00	31.00	31.00	3/21	16:20:33			
S	1	030	0100	072000	DEB/WDR 908100013657	3/23	00	70.00	.00	3/22	13:18:53			
S	3	030	0220	972000	DEB/WDR 908100020271	3/23		24.91	24.91	3/22	5:02:34			
S	8	030	0200	002000	POS/WDR 908100037801	3/23	00	5.95	5.95	3/22	12:42:00			
S	8	030	0220	972000	DEB/WDR 908000016198	3/23		6.70	6.70	3/21	20:49:59			
S	8	000	0200	002000		3/23	51	9.90	.00	3/21	19:32:41			
S	8	030	0100	072000	DEB/WDR 908000021798	3/23	00	6.70	.00	3/21	19:14:27			
S	8	030	0200	002000	POS/WDR 908000818570	3/23	00	4.00	4.00	3/21	17:20:48			
S	7	030	0100	072000	DEB/WDR 908100026961	3/23	00	32.91	.00	3/22	14:33:49			
S	7	030	0100	072000	DEB/WDR 908100032352	3/23	00	14.99	.00	3/22	10:06:58			
S	5	030	0220	972000	DEB/WDR 908000016199	3/23		3.47	3.47	3/21	20:49:59			
S	5	030	0100	072000	DEB/WDR 908000027696	3/23	00	17.36	.00	3/21	15:40:41			
S	5	030	0220	972000	DEB/WDR 908000030810	3/23		17.36	17.36	3/21	48:08			
S	5	030	0200	002000	POS/WDR 908000160517	3/23	00	18.52	18.52	3/21	16:05:17			
S	5	030	0200	002000	POS/WDR 908000211377	3/23	00	41.70	41.70	3/21	16:52:28			

ATM/DEBIT TRANSACTIONS SUMMARY REPORT

<i>Report Name</i>	LPANTX2
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report will list transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This report is by card number order.
<i>Purpose / Tips</i>	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying detail report are used for balancing and research purposes.
<i>Responsible Employee</i>	

3/25/09 20:32:01 RUN ON 3/25/09	CREDIT UNION TRANSACTIONS BY NETWORK, DATE, AND TIME SUMMARY	LPANTX2	PAGE 1 USER CUBASEXD
Date: 3/23/09			
Bin#: 5	TOTAL WITHDRAWALS PROCESSED = 249	9,363.71	NOT PROCESSED = .00
	TOTAL DEPOSITS PROCESSED = 3	121.01	NOT PROCESSED = .00
	TOTAL TRANSFERS PROCESSED =	.00	NOT PROCESSED = .00
	TOTAL PMT MER PROCESSED = 140	5,089.30	NOT PROCESSED = .00
	TOTAL RFD MER PROCESSED =	.00	NOT PROCESSED = .00
	TOTAL DEBITS	14,453.01	CREDITS 121.01
Bin#: 5	TOTAL WITHDRAWALS PROCESSED = 287	11,822.83	NOT PROCESSED = .00
	TOTAL DEPOSITS PROCESSED = 2	61.64	NOT PROCESSED = .00
	TOTAL TRANSFERS PROCESSED =	.00	NOT PROCESSED = .00
	TOTAL PMT MER PROCESSED = 124	4,895.21	NOT PROCESSED = .00
	TOTAL RFD MER PROCESSED =	.00	NOT PROCESSED = .00
	TOTAL DEBITS	16,718.04	CREDITS 61.64
	NET for 3/23/09	30,988.40	
Date: 3/24/09			
Bin#: 5	TOTAL WITHDRAWALS PROCESSED = 108	4,033.92	NOT PROCESSED = .00
	TOTAL DEPOSITS PROCESSED = 1	100.00	NOT PROCESSED = .00
	TOTAL TRANSFERS PROCESSED =	.00	NOT PROCESSED = .00
	TOTAL PMT MER PROCESSED = 58	2,095.20	NOT PROCESSED = .00
	TOTAL RFD MER PROCESSED = 1	21.02	NOT PROCESSED = .00
	TOTAL DEBITS	6,129.12	CREDITS 121.02
Bin#: 5	TOTAL WITHDRAWALS PROCESSED = 127	3,560.37	NOT PROCESSED = .00
	TOTAL DEPOSITS PROCESSED = 2	143.26	NOT PROCESSED = .00
	TOTAL TRANSFERS PROCESSED =	.00	NOT PROCESSED = .00
	TOTAL PMT MER PROCESSED = 64	2,536.17	NOT PROCESSED = .00
	TOTAL RFD MER PROCESSED =	.00	NOT PROCESSED = .00
	TOTAL DEBITS	6,096.54	CREDITS 143.26
	NET for 3/24/09	11,961.38	

EXCEPTION REPORT- DENIALS

<i>Report Name</i>	LPANEX1
<i>CU*Spy Menu</i>	Electronic Third Party
<i>View/Print</i>	Daily
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report contains information on why a member's transaction was declined by the CU*BASE system and is the first source your personnel should use in researching a declination. This report ATM/Debit Card and credit card denials.
<i>Purpose / Tips</i>	This report is a good resource for determining denials from the previous day for members.
<i>Responsible Employee</i>	

ACCOUNT NUMBER	CARD NUMBER	MESSAGE TYPE	TRAN CODE	TERMINAL	TRANS AMOUNT	MESSAGE	MESSAGE CODE	TRANS DATE
12/11/10	38:20	CREDIT UNION			LPANEX1	PAGE	1	
RUN ON	12/12/10	DENIALS			USER OPER			
DATE RANGE: 12/09/10 - 12/15/10								
2	000	*****1662	1100	003000	20.00	No Card Record.	0056	12/09
LINK: NO Act2 Record REF#: 100449975545 MERCHANT: 00000000000100449975545 120910 GROUPON INC. , CHICAGO , IL 0								
3	000	*****6785	1100	003000	22.23	Insufficient Funds.	0051	12/09
LINK: NO Act2 Record REF#: 034319877043 MERCHANT: 00000000000034319877043 120910 HY VEE 1631 , , 00								
3	000	*****2181	1100	003000	450.50	Insufficient Funds.	0051	12/09
LINK: NO Act2 Record REF#: 034380640001 MERCHANT: 0000000000034380640001 120910 MENARDS , , F								
4	000	*****1925	1100	003000	257.71	Insufficient Funds.	0051	12/09
LINK: NO Act2 Record REF#: 034321458964 MERCHANT: 00000000000034321458964 120910 ALLTEL *DEFERRED PAY , 800-255-835								
7	000	445736*****1180	1100	003000	124.47	Insufficient Funds.	0051	12/09
LINK: NO Act2 Record REF#: 034300006690 MERCHANT: 00000000000034300006690 120910 AUTOPAY/DISH NIWK , 800-894-9131 ,								
7	000	*****1065	1100	003000	18.75	Insufficient Funds.	0051	12/09
LINK: NO Act2 Record REF#: 034403601132 MERCHANT: 00000000000034403601132 120910 AOTA , 301-652-6611 , MD 0000								
7	000	*****1800	1100	003000	18.14	Insufficient Funds.	0051	12/09
LINK: NO Act2 Record REF#: 102770006345 MERCHANT: 00000000000102770006345 120910 TAILGATORS BAR & GRI LL , BRANDO								
7	000	*****1800	1100	003000	18.14	Insufficient Funds.	0051	12/09

EXCEPTION REPORT - EXCEPTIONS

<i>Report Name</i>	LPANEX2
<i>CU*Spy Menu</i>	Electronic Third Party
<i>View/Print</i>	Daily
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	<p>This report includes posting exceptions that were posted to the suspense G/L account and accounts that were posted NSF.</p> <p>Preapproved authorization exceptions can also appear on this report when the funds can't be secured on the member's account due to situations like the card being closed, the status of account being closed, frozen, etc. The member's account should be reviewed and a determination should be made by the credit union to manually secure the funds.</p> <p>This report includes both ATM/Debit and credit card posting errors.</p>
<i>Purpose / Tips</i>	This report is a good resource for determining items that need to be posted by hand. You may want to review the accounts that were posted negative.
<i>Responsible Employee</i>	

ACCOUNT NUMBER	CARD NUMBER	MESSAGE TYPE	TRAN CODE	TERMINAL	TRANS AMOUNT	MESSAGE	MESSAGE CODE	TRANS DATE
12/11/10 38:20 CREDIT UNION LPANEX2 PAGE 1 RUN ON 12/12/10 POSTING ERRORS USER OPER DATE RANGE: 12/09/10 - 12/15/10								
4	004	*****3370	0200 ATM 312000	LK625914	.00	POSTING NSF PIN TRANS.	PST000108012/09	
LINK: MET004536304 001 REF#: 101210002812 MERCHNT: 4101 S LOUISE AVE HY VEE 1631								
5	004	*****0366	0200 ATM 312000	455929	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004513749 001 REF#: 101209141626 MERCHNT: CASEYS 0002166								
5	004	*****6699	0200 ATM 312000	422443	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004522318 001 REF#: 101209181939 MERCHNT: LEWIS DRUG 6								
7	004	*****2219	0200 ATM 312000	407105	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004537968 001 REF#: 101210012212 MERCHNT: BILLY FROGS								
8	004	*****7596	0200 ATM 312000	422443	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004526680 001 REF#: 101209201949 MERCHNT: LEWIS DRUG 7								
9	004	*****7507	0200 ATM 312000	439900	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004524638 001 REF#: 101209192540 MERCHNT: 297								
9	004	*****7875	0200 ATM 312000	442733	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004515596 001 REF#: 101209151602 MERCHNT: FAMILY THRIFT CENTER								
1	004	*****4137	0200 ATM 312000	438664	.00	POSTING NSF SIG TRANS.	PST000108512/09	
LINK: MET004518044 001 REF#: 101209161850 MERCHNT: GORDMANS								

ACCOUNT POSTING DETAIL REPORT

<i>Report Name</i>	LPANAC1
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report will list transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This is presented by member account number. This would also include credit card transactions
<i>Purpose / Tips</i>	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.
<i>Responsible Employee</i>	

```

3/25/09 20:21:58 CREDIT UNION LPANAC1 PAGE 1
RUN ON 3/25/09 TRANSACTIONS BY ACCOUNT NUMBER, CARD NUMBER, SETTLEMENT DATE USER CUBASEXD
ACCOUNT NUMBER CARD NUMBER SETT DATE DESCRIPTION STATUS TRANS AMOUNT SETT AMOUNT TRANS DATE TRANS TIME REFERENCE NUMBER
1 090 S *****5 3/23 DBT/WDR 908000026148 A 22.00 22.00 3/21 20:46:33 908000026148
1 090 S *****2 3/23 POS/WDR 908000958993 A 31.70 31.70 3/21 15:01:23 908000958993
1 090 S *****2 3/23 POS/WDR 908100160401 A 19.44 19.44 3/22 16:04:01 908100160401
1 090 S *****2 3/23 POS/WDR 908200699197 A 17.46 17.46 3/23 12:45:40 908200699197
1 090 S *****6 3/23 DBT/WDR 908000026154 A 20.00 20.00 3/21 20:46:33 908000026154
1 090 S *****6 3/23 DBT/WDR 908000026155 A 10.00 10.00 3/21 20:46:33 908000026155
1 090 S *****6 3/23 POS/WDR 908000193050 A 72.53 72.53 3/21 16:34:29 908000193050
1 090 S *****7 3/23 ATM/WDR 908100000426 A 102.00 102.00 3/22 10:05:33 908100000426
1 090 S *****5 3/23 POS/WDR 908100107376 A 13.66 13.66 3/22 8:51:51 908100107376
1 090 S *****5 3/23 POS/WDR 908100281500 A 18.78 18.78 3/22 15:36:00 908100281500
1 090 S *****5 3/23 POS/WDR 908100678300 A 24.61 24.61 3/22 15:44:00 908100678300
1 090 S *****1 3/23 DBT/WDR 907900016249 A 15.99 15.99 3/20 20:49:59 907900016249
1 090 S *****1 3/23 DBT/WDR 907900016251 A 10.72 10.72 3/20 20:49:59 907900016251
1 090 S *****1 3/23 POS/WDR 908000053344 A 30.11 30.11 3/21 17:03:22 908000053344
1 090 S *****1 3/23 POS/WDR 908100095460 A 20.48 20.48 3/22 13:46:41 908100095460
1 090 S *****0 3/23 DBT/WDR 907900020319 A 19.65 19.65 3/20 20:46:29 907900020319
1 090 S *****0 3/23 DBT/WDR 907900020320 A 8.74 8.74 3/20 20:46:29 907900020320
1 090 S *****0 3/23 DBT/WDR 908100017464 A 45.53 45.53 3/22 10:58:06 908100017464
    
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ACCOUNT POSTING SUMMARY REPORT

<i>Report Name</i>	LPANAC2
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report will list transactions to be compared to your ATM/Debit vendor report for daily balancing comparison. This is presented by member account number.
<i>Purpose / Tips</i>	It is produced during end of day processing for transactions posted to CU*BASE from transactions sent from your vendor. Both this and the accompanying summary report are used for balancing and research purposes.
<i>Responsible Employee</i>	

3/25/09 20:31:58		CREDIT UNION				LFANAC2	PAGE	1
RUN ON 3/25/09		ATM TRANSACTIONS BY ACCOUNT NUMBER, CARD NUMBER, SETTLEMENT DATE					USER	CUBASEXD
SUMMARY								
DATE:	3/23/09	TOTAL WITHDRAWALS	PROCESSED = 536	21,186.54	NOT PROCESSED =		.00	
		TOTAL DEPOSITS	PROCESSED = 5	182.65	NOT PROCESSED =		.00	
		TOTAL TRANSFERS	PROCESSED =	.00	NOT PROCESSED =		.00	
		TOTAL PMT MER	PROCESSED = 264	9,984.51	NOT PROCESSED =		.00	
		TOTAL RFD MER	PROCESSED =	.00	NOT PROCESSED =		.00	
		TOTAL DEBITS		31,171.05	CREDITS		182.65	
DATE:	3/24/09	TOTAL WITHDRAWALS	PROCESSED = 295	7,594.29	NOT PROCESSED =		.00	
		TOTAL DEPOSITS	PROCESSED = 3	243.26	NOT PROCESSED =		.00	
		TOTAL TRANSFERS	PROCESSED =	.00	NOT PROCESSED =		.00	
		TOTAL PMT MER	PROCESSED = 122	4,631.37	NOT PROCESSED =		.00	
		TOTAL RFD MER	PROCESSED = 1	21.02	NOT PROCESSED =		.00	
		TOTAL DEBITS		12,225.66	CREDITS		264.28	
DATE:	3/25/09	TOTAL WITHDRAWALS	PROCESSED = 212	7,901.09	NOT PROCESSED =		.00	
		TOTAL DEPOSITS	PROCESSED = 5	206.37	NOT PROCESSED =		.00	
		TOTAL TRANSFERS	PROCESSED =	.00	NOT PROCESSED =		.00	
		TOTAL PMT MER	PROCESSED = 100	4,214.94	NOT PROCESSED =		.00	
		TOTAL RFD MER	PROCESSED = 1	69.28	NOT PROCESSED =		.00	
		TOTAL DEBITS		12,116.03	CREDITS		275.65	
DATE:	3/26/09	TOTAL WITHDRAWALS	PROCESSED = 58	1,495.18	NOT PROCESSED =		.00	
		TOTAL DEPOSITS	PROCESSED = 4	105.93	NOT PROCESSED =		.00	
		TOTAL TRANSFERS	PROCESSED =	.00	NOT PROCESSED =		.00	
		TOTAL PMT MER	PROCESSED = 58	1,788.81	NOT PROCESSED =		.00	
		TOTAL RFD MER	PROCESSED =	.00	NOT PROCESSED =		.00	
		TOTAL DEBITS		3,233.99	CREDITS		105.93	
** END OF REPORT **								

PANCARD CU*BASE

<i>Report Name</i>	PADLIM
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report identifies differences between CU*BASE card file and member files.
<i>Purpose / Tips</i>	This report is used to work mismatches between the card files and the member account and membership files.
<i>Responsible Employee</i>	

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9/23/09 1:18:53                                PADLIM                PAGE 1
RUN ON 9/24/09                                USFDATA/PANCARD FILE ERROR  USER OPER
TODAY IS 9/24/09 - END-OF-MONTH COUNTERS NOT RESET
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 3 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -011
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 3 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 3 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 3 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 3 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 1 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 3 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 2 -001
THERE IS NO SUCH ACCOUNT FOR THIS MEMBER 3 -001
TOTAL CARDS: 1,108    TOTAL ATM CARDS: 407    TOTAL DEBIT CARDS: 701
TOTAL ACCTS: 2,073    ACCTS WITH MEMB: 2,047    NO MEMBER ACCT: 26
*** END OF REPORT ***

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VENDOR RECONCILIATION REPORT - RECON TO ONLINE MATCH

<i>Report Name</i>	PRCNXX1
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	<p>This report is designed to show any differences between what the vendor indicates they settled your corporate account with them for this and what CU*BASE indicates we received on your behalf from the vendor. This is shown recon to online match.</p> <p>NOTE: This report is by vendor; the credit union may have multiple reports</p>
<i>Purpose / Tips</i>	Use this report when your settlement is out of balance to determine if a transactions needs to be manually posted.
<i>Responsible Employee</i>	

3/30/11 21:57:40	CREDIT UNION	PRCNXX1	PAGE	1		
RUN ON 3/30/11	VENDOR RECONCILIATION RECON TO ONLINE MATCH		USER			
	VENDOR NAME: FIDELITY					
	SETTLEMENT DATE: 3/30/11					
ACCT NUM FRM VEND	FUNDNG ACCT	RETRIEVAL REFERENCE NUMBER	RECON CREDITS	RECON DEBITS	RECON TOTAL	DIFFERENCE
CARD NUMBER	MERCHANT NAME/CITY/STATE		ONLINE CREDITS	ONLINE DEBITS	ONLINE TOTAL	
-811	-811	740088020302	.00	35.43	35.43-	35.43-
*****0396	BO'S VILLAGE BP	MI	.00	.00	.00	
-811	-811	792243823259	.00	162.50	162.50-	162.50-
*****0396	MCLAREN DRUG S10015469	MI	.00	.00	.00	
-811	-811	286285300095	.00	19.53	19.53-	19.53-
*****0446	WINGS WEST OLD BURDICKS KALAMAZOO	MI	.00	.00	.00	
-811	-811	009204951836	.00	11.20	11.20-	11.20-
*****0560	MARATHON OIL 061804	MI	.00	.00	.00	
-811	-811	207002089314	.00	15.95	15.95-	15.95-
*****0560	PATISSERIE	MI	.00	.00	.00	
-811	-811	987131239659	.00	234.55	234.55-	234.55-
*****0750	COMPUTER COUNTRY LLC	MI	.00	.00	.00	

VENDOR RECONCILIATION REPORT - ONLINE TO RECON MATCH

<i>Report Name</i>	PRCNXX2
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	<p>This report is designed to show any differences between what the vendor indicates they settled your corporate account with them for this and what CU*BASE indicates we received on your behalf from the vendor. This is shown online to recon match.</p> <p>NOTE: This report is by vendor; the credit union may have multiple reports</p>
<i>Purpose / Tips</i>	Use this report when your settlement is out of balance to determine if a transactions needs to be manually posted.
<i>Responsible Employee</i>	

3/30/11 21:34:38	CREDIT UNION	PRCNXX2	PAGE 1
RUN ON 3/30/11	VENDOR RECONCILIATION ONLINE TO RECON MATCH		USER ;
	VENDOR NAME: COOP		
	SETTLEMENT DATE: 3/30/11		

ACCT NUM FRM VEND CARD NUMBER	RETRIEVAL REFERENCE NUMBER MERCHANT NAME/CITY/STATE	RECON CREDITS ONLINE CREDITS	RECON DEBITS ONLINE DEBITS	RECON TOTAL ONLINE TOTAL	DIFFERENCE
-110	30004707490	.00	.00	.00	30.00-
*****8214	KROGER FUEL	.00	30.00	30.00-	
-110	00407454342	.00	.00	.00	35.00-
*****8354	7 ELEVEN Q	.00	35.00	35.00-	
-110	108900169394	.00	.00	.00	20.00-
*****8354	SECURITY_CU Flint	.00	20.00	20.00-	
-110	23015664922	.00	.00	.00	25.40-
*****8362	CARO ACE HARDWARE CARO	.00	25.40	25.40-	
-110	500001365758	.00	.00	.00	20.00-
*****8362	TEAM ONE CREDIT CARO	.00	20.00	20.00-	
-110	00064127970	.00	.00	.00	28.01-

CUA Online Totals :	
Total Credits :	32,297.75
Total Debits :	220,538.04
Total Transfers :	
Total Settlement :	188,240.29-
Transaction Cnt. :	5,672

Offage Totals :	
Total Credits :	
Total Debits :	2,724.42
Total Settlement :	2,724.42-
Total Not Matched :	99

Vendor Reconciliation Report - Duplicate Records

<i>Report Name</i>	PRCNXX3
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report is generated when two transactions have the same Trans Ref number. In these cases, only one transaction is posted to the member's account since CU*BASE deems the other suspicious. NOTE: This report is not generated every day, only when duplicates are received.
<i>Purpose / Tips</i>	Review when you are out of balance.
<i>Responsible Employee</i>	

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12/11/10 19:20:04          CREDIT UNION          PRCNXX3          PAGE 1
RUN ON 12/11/10          VENDOR RECONCILIATION DUPLICATE RECORDS          USER TIMT
                          VENDOR NAME: METAVANTE
                          SETTLEMENT DATE: 12/10/10
    
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C/V	VENDR	SEQUENCE	BIN	MERCHANT	TRAN DATE/TIME	TRAN REF NO	STLMT	AMT
V	MEI	SX	7355	ACCOUNT BASE TRACE	2010/12/10	605-5823531 USASD	034328050003	17.00 DB
		*****4872		-000				
IS A POSSIBLE DUPLICATE OF THE FOLLOWING RECORD								
V	MEI	SX	7354	ACCOUNT BASE TRACE	2010/12/10	605-5823531 USASD	034328050003	70.00 DB
		*****4872		-000				
V	MEI	SX	7360	HUNI VALLEY	2010/12/10	USAMD	034323326400	1.10 DB
		*****4880		-000				
IS A POSSIBLE DUPLICATE OF THE FOLLOWING RECORD								
V	MEI	SX	7359	442642000	2010/12/10	HUNI VALLEY USAMD	034323326400	.85 DB
		*****4880		-000				
V	MEI	SX	7591	SIoux FALLS	2010/12/10	USASD	034321720000	24.53 DB
		*****2275		7385-000				
IS A POSSIBLE DUPLICATE OF THE FOLLOWING RECORD								
V	MEI	SX	7589	SIoux FALLS	2010/12/10	USASD	034321720000	1.06 DB
		*****2275		-000				

ATM/DEBIT CARDS ACCOUNT MAINTENANCE REPORT

<i>Report Name</i>	LADMXX1A
<i>CU*Spy Menu</i>	Electronic Third Party
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report includes any maintenance on ATM/Debit accounts on CU*BASE that was sent to your vendor via batch maintenance file.
<i>Purpose / Tips</i>	We recommend this report be worked on a daily basis. Match back to your vendor reports.
<i>Responsible Employee</i>	

7/09/11 22:00:59		UNION		LADMXX1A	PAGE	1
RUN ON 7/09/11		ATM/DEBIT CARDS - ACCOUNT MAINTENANCE REPORT			USER	TIME
CARD NUMBER	SEQ #	FIELD DESCRIPTION	BEFORE DATA	AFTER DATA	USER	DATE TIME
*****2430	1	Card Status Code	A=ACTIVE/OPEN	H=HOT (LOST/STOLEN)	LINDYF11	7/09/11 13:51:25
		Add'l Card Status Code		ND=LOST/STOLEN	LINDYF11	7/09/11 13:51:25
		Card Status Code	H=HOT (LOST/STOLEN)	C=Closed	LINDYF11	7/09/11 13:51:27
*****1803	1	NEW CARD DEBIT	Line 1 Name	CODY G	BRANDIB1	7/09/11 1
			Line 2 Name			
			Address Line 1	1207		ST
			Address Line 2			
			City/St/Zip		MI	-0000
			SSN# (Last 4 Digits)			
			Home Phone			-6655
			Work Phone			
			Setup Date	2011/07/09		
			Expiration Date	7/14		
			Service Charge Group	01		
			Deposits Allowed	Y		
			Withdrawals Allowed	Y		
			POS Purchases Allowed	Y		
			POS Returns Allowed	Y		
			Transfers Allowed	Y		
			PIN Online Limit	100.00		
			PIN Offline Limit	50.00		
			SIG Online Limit	2000.00		
			SIG Offline Limit	50.00		
*****3010		Card Status Code	A=ACTIVE/OPEN	C=Closed	BRANDIB1	7/09/11 11:10:55
*****6040		Card Status Code	H=HOT (LOST/STOLEN)	C=Closed	PAMELAG1	7/09/11 11:28:14
*****6155		MTEPHN (CUFMNT)			JENNIFS1	7/09/11 11:48:10
*****6787		Card Status Code	A=ACTIVE/OPEN	C=Closed	JENNIFS1	7/09/11 11:54:04
*****0431		Card Status Code	A=ACTIVE/OPEN	C=Closed	JENNIFS1	7/09/11 11:54:18
*****2759		Card Status Code	H=HOT (LOST/STOLEN)	C=Closed	PAMELAG1	7/09/11 11:28:22
*****4140	1	Card Status Code	H=HOT (LOST/STOLEN)	A=ACTIVE/OPEN	JENNIFS1	7/09/11 9:38:41
		Add'l Card Status Code	NE=FRAUD		JENNIFS1	7/09/11 9:38:41
TOTALS						
CARDS MAINTAINED:	9					
ERRORS:	0					
*** END OF REPORT ***						

ATM/DEBIT CARDS ACCOUNT MAINTENANCE REPORT

<i>Report Name</i>	LADMXX1B
<i>CU*Spy Menu</i>	Electronic Third Party
<i>View/Print</i>	Daily
<i>When Report is Generated</i>	EOD
<i>View/Print</i>	Daily
<i>Description</i>	This report includes any maintenance on ATM/Debit accounts on CU*BASE that was sent to your vendor via batch maintenance file.
<i>Purpose / Tips</i>	We recommend this report be worked on a daily basis. Match back to your vendor reports.
<i>Responsible Employee</i>	

7/09/11 22:00:59		CREDIT UNION	LADMXX1B	PAGE	1
RUN ON 7/09/11		ATM/DEBIT CARDS - ACCOUNT MAINTENANCE REPORT		USER TIME	
CARD NUMBER	SEQ #	FIELD DESCRIPTION	BEFORE DATA	AFTER DATA	ERROR DESCRIPTION
TOTALS					
CARDS MAINTAINED:	9				
ERRORS:	0				
*** END OF REPORT ***					