
CUSC Acquirer

Shared Branching from CU*BASE through the CUSC Shared Branch Network



INTRODUCTION

This booklet gives an overview of the steps required to process teller transactions through the CUSC Shared Branch network. It also includes a list of supported transactions and associated setup requirements and monthly processing fees associated with using this interface.

If your credit union is interested in using the CUSC Acquirer interface, please contact a Client Service Representative for assistance getting started, setting up the required configurations, and testing everything before implementation.

Revision date: May 3, 2012

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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GETTING STARTED

SUPPORTED FEATURES

The CU*BASE interface to the CUSC Acquirer system supports the following types of transactions:

- ◆ Basic account inquiries: member verification information, share and loan account balances, and the 10 most recent transactions (“mini statement”)
- ◆ Deposits and withdrawals on share/savings accounts
- ◆ Deposits and withdrawals on draft/checking accounts
- ◆ Loan payments
- ◆ Cash loan disbursements (depending on the loan)
- ◆ Transferring funds from one account to another (as long as the accounts are not the same account type)
- ◆ Cashing checks
- ◆ Miscellaneous receipts
- ◆ Check disbursements from a savings, checking or loan account
- ◆ Endorse deposited checks (special check endorsing printer required)
- ◆ Transaction reversals (same-day)

The system also supports the following informational codes*

- 1 = Loan interview
- 2 = Loan close
- 3 = Loan distribution
- 4 = Documentation notification
- 5 = Vehicle inspection
- 6 = New sub-account
- 8 = Card reorder
- 9 = Check reorder
- A = Address change
- F = Force post (approval required)
- W = Withdrawal Transfer **
- D = Deposit Transfer **

*These codes go into the Proc Code field.

**The W and D codes are for situations where the member has two different account numbers (not sub-accounts) and is transferring between them. You will still perform the transaction the same as usual with a cash withdrawal and cash deposit, but the new codes let you inform the member's CU that a transfer took place.

The system is set up to perform only one transaction at a time. However, once you authenticate a member, you can post one transaction after another until you exit that session. This enables you to perform several transactions for the same member without having to enter the member's account and authorization information over and over.

Features *not* supported through this interface:

- ◆ Cannot look up a member's account number. If the member cannot provide his or her account number, transactions cannot be posted for that member.

Ultimately, the issuer (member's home credit union) determines exactly what types of transactions are allowed on an individual account. So if a savings account has been frozen from withdrawals, you will not be able to post a withdrawal from that savings account. Likewise, if a loan account is not set up to allow cash disbursements through the shared branch network, you will not be allowed to post a withdrawal from that loan.

CONFIGURATION

In order to use the CUSC Acquirer software a special configuration must be completed which includes G/L account information and other details needed for the interface. **Contact a Client Service Rep. for assistance.** (Also refer to the Appendix on Page 32 for more information.)

TCD INTERFACE

If your credit union uses Teller Cash Dispensing machines for normal CU*BASE teller activity, the CUSC Acquirer system will interface with that TCD the same way as normal CU*BASE teller transactions do.

Please refer to the separate TCD reference booklets available on our website for more information on supported TCD interfaces.

TELLER DRAWER INTERFACE

All teller transactions performed through the CUSC Acquirer software will interface with the teller drawer exactly the same as transactions posted through the normal CU*BASE Teller Processing software. You can use normal Teller Drawer Control auditing features for balancing.

Below is an example of the Teller Drawer Audit screen showing three deposit transactions posted through the CUSC Acquirer software, along with a few normal teller transactions on credit union members:

Notice that the account number of a shared branch member is in a different format than your credit union's own members.

Session 0 CU*BASE GOLD - Teller Audit / Change Fund Analysis

Teller ID 92 CU*ANSUERS PROGRAMMI Branch/vault # 01 Processing date 1 1 = Today 2 = Prior

Transaction amount from 0.00 to 0.00

Processing time from to

Audit key type ALL

Account base

Receipt ID

Delete flag B A = Active D = Deleted

Teller ID	Time	Audit Key	Audit Key Type	MR/MA Description	Account	Transaction Amount	Delete Flag
32	12:57:07	7 8	Withdraw/Disbur		523556003	25.00	
32	12:57:08	8 8	Cash Out		523556003	25.00	
32	12:57:27	9 8	Withdraw/Disbur		523556003	26.00	
32	12:57:30	9 8	Cash Out		523556003	26.00	
32	12:57:51	13 9	Cash In		523556003	5.00	
32	12:57:54	14 2	Deposit/Payment		523556003	5.00	
32	14:34:52	15 9	Cash In		523556003	5.00	
32	14:34:55	16 2	Deposit/Payment		523556003	5.00	
32	14:55:38	1 9	Cash In		60006	5.00	
32	14:55:38	2 2	Deposit/Payment		60006 - 000	5.00	
32	16:00:10	11 8	Withdraw/Disbur		523556003	50.00	

Print receipt Retrieve e-Receipt image

Total

FR (484) 2/28/12 13:47:10 Learn About This Feature

CONSIDERATIONS FOR SELF PROCESSING CREDIT UNIONS

The CUSC Acquirer software was intended to be used by both online credit unions as well as for our self processing credit union partners. Self processors will need a communications link between the credit union and CUSC (this activity cannot be funneled through the CU*Answers Extended Business Network).

Also see the Appendix on Page 33 for a list of daily and weekly tasks.

POSTING A TELLER TRANSACTION

Following are step by step instructions for posting typical types of transactions through the CUSC Acquirer Shared Branch Network interface. Once you have accessed the member's account, shown below, you can process several different types of transactions.

- For Posting a Deposit go to page 10.
- For Posting a Cash Withdrawal / Disbursement go to page 13.
- For Transferring Funds go to page 15.
- For Cashing Checks go to page 16.
- For Miscellaneous Receipts go to page 19.
- For Check Withdrawal go to page 20.
- For Account Inquiries go to page 22.

ACCESSING THE MEMBER ACCOUNT

1. From the MNSERV menu, choose 1 Teller Posting.

Session 0 CU*BASE GOLD - Shared Branching

Teller Processing

Employee ID Password

Credit union ID CU*BASE CREDIT UNION

Account base Name ID Vault ID 01

Process code **F = Funds In/Serving Primary Member** Account type 000

Privacy controls are OFF
 Masking Questions
This workstation is Call Center

Search Criteria

Last name First name DBA name

SSN/TIN Employee # Reference


Account Credit card

NOTE: When working with Non-Member Services and a partially masked SSN, you must type the SSN rather than selecting a row from the list.

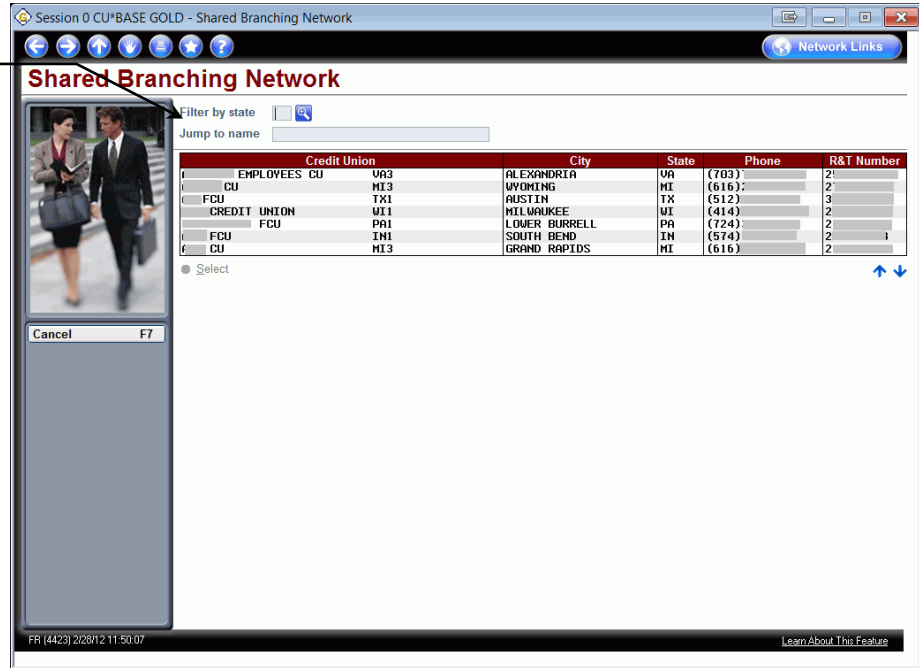
Cancel F7 Comments F9 Device Config F10 Transaction Desc F11 Transfer F13 Non-Member Svcs F14
SB Network F15 Close Accounts F22 Rate Inquiry F23 Drawer Ctrl/Audit F24

FR (3248) 2/27/12 16:45:05 [Learn About This Feature](#)

2. Enter your Employee ID and password, then use **F15-SB Network** to proceed.

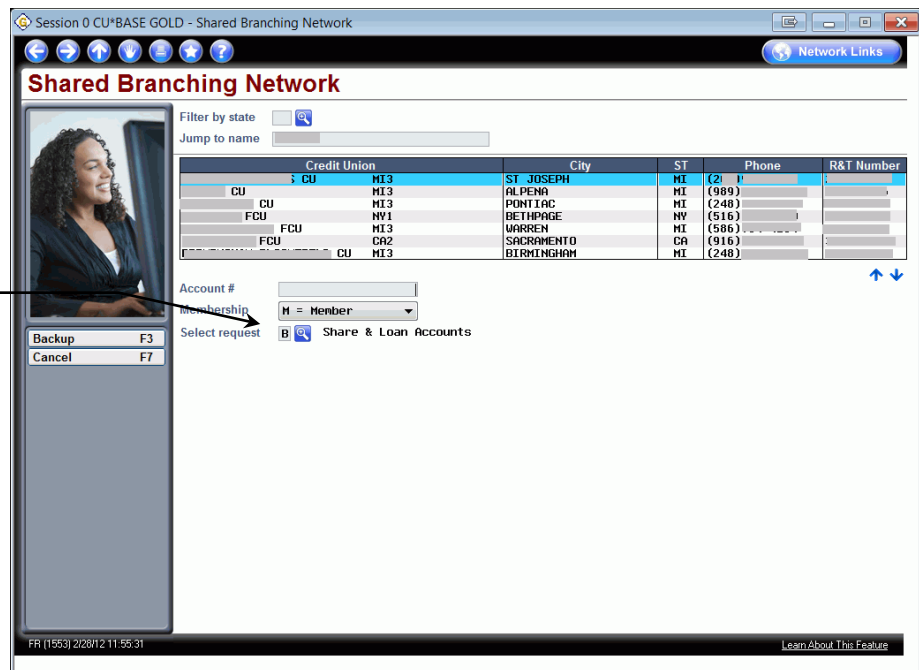
Enter the two-character state (such as MI for Michigan) and press Enter to display only those CUs. (Click the lookup button  to choose from a list of states.)

Or enter the first few letters of the credit union name and press Enter to scroll quickly to the first name that matches.




3. Double-click to select the member's credit union from the list.

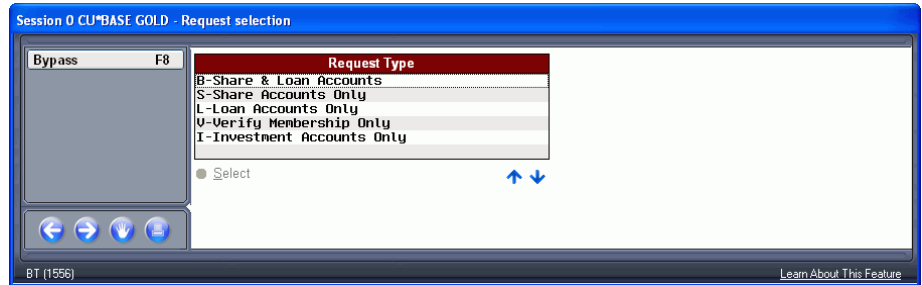
The system will automatically pull all share and loan account information, so this field needs to be changed only when you wish to limit the account data that is pulled.



4. Use the fields at the bottom of the screen to enter the member's account number and specify whether this is a member, joint owner, or non-member.

- The *Request* field displays the type of accounts that will be pulled available for transactions. **This will default automatically to pull both share and loan accounts, so leave it as “B” unless you need to change the setting.**

To change the setting, click the lookup button  to see a list of available options. The following window will appear:



Double-click on the desired option to select it and return to the previous screen.

- After, use **Enter** to proceed to the next screen.

This screen is currently used to verify the SSN of a joint owner. This information is not saved in the system past the day it is entered.

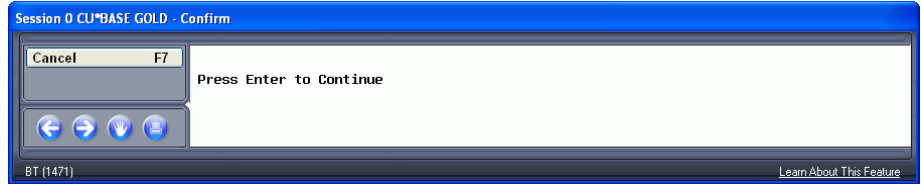
Data entered on this screen is saved for the day of the transaction and prints on the Shared Branching Transactions report shown on page 31. You may only enter one item on this screen.



- If performing a transaction for a joint owner, enter a SSN. Otherwise, after verifying the member’s identity manually you can press **Enter** to skip this screen and proceed.

It may take a few seconds while member information is verified and account information is pulled.

- A confirmation screen will appear. Press Enter to move to the next screen



Use the steps shown on the following pages to post a deposit, a withdrawal, transfer funds, cash checks, process miscellaneous receipts, receive loan advances, withdraw money from a share account with a check, process account inquiries, and reverse transactions.

POSTING A DEPOSIT

After performing the steps under “Accessing the Member Account” on page 7, the Funds In screen shown below will appear. Use the following steps to post a deposit to one of the member’s accounts.

IMPORTANT: Only one deposit can be done per transaction. If the member wants to deposit funds into two accounts, you will need to process it as two transactions. See below for further instructions.

The first comment for the member will appear in this area, followed by the wording, “MORE COMMENTS ON FILE” if additional comments exist for the member.

HINT: Click the arrow next to the *Check Type* field for valid choices, which include the following:

I=Immediate or L=Local (See note on next page for more information.)

Member Information		Credit Union Information	
Name	MeL	Name	ABC Employees Credit Union
Address	300	Address	22 The Street
	Atlanta, GA 30333		Atlanta, GA 30333
Phone	(404)	Phone	(000)040-4387
SSN		Birth date	Jan 15, 1960
		R&T #	1111111111
Email	n...@enail.com		

Funds In		
Cash	0.00	Total outside checks
		0.00
		Total available funds
		0.00

Outside Checks/Drafts				
Check #	Account #	R&T #	Check Amount	Check Type
		000000000	0.00	None
		000000000	0.00	None
		000000000	0.00	None
		000000000	0.00	None
		000000000	0.00	None
		000000000	0.00	None
		000000000	0.00	None
		000000000	0.00	None

- Use the *Cash* field to enter the total amount of cash coming in for this transaction.
- Use the *Outside Checks/Drafts* fields for information about any checks coming in for this transaction (use Page Down to enter more than 8 checks), including the following details:
 - Check number

- ◆ Account number
- ◆ R&T number (*from the MICR line of the check*)
- ◆ Check amount
- ◆ Check type (used to determine hold days (see note on following page))

IMPORTANT: *Only check cashing can be done per this transaction. If a member also wants to withdrawal or deposit funds, this will need to be done as a separate transaction.*

Note on Check Type

When depositing a check (see previous page), you can select a Check Type of either “Immediate” or “Local”. This selection is presented in the message file with the transaction to the member credit union, which determines the number of hold days, if selected. Check holds are determined as follows:

- If the teller flags the check for “Immediate” availability, then the funds will not be held and will be immediately available to the member.
 - If the teller flags the check for a “Local” hold, then funds will be held for the number of days configured in the member credit union’s Issuer Configuration screen. *Online credit unions can contact a Client Service Representative to adjust this configuration. Self-processing credit unions can adjust this configuration in OPER 10 > 28, option 13. Please note that regardless of the hold configured here, \$200 will be automatically released on the next business day as required by Regulation CC.*
3. Press **Enter** to refresh the screen and calculate total funds in.
 4. Repeat steps 1 and 2 as many times as needed until all checks are logged.
 5. Use **F10-Deposit - W/D** to proceed to the next screen.

If cash or checks were entered on the Funds In screen, no withdrawals will be allowed here.

Shared Branching Network

Member 6

Member Information		Credit Union Information	
Name	Met	Name	ABC Employees Credit Union
Address	300	Address	22 The Street
	Atlanta, GA 33333		Atlanta, GA 30333
Phone	(404)	Phone	(000)040-4387
SSN		R&T#	1111111111

Loan Payoff / Current Balance	Loan Payment / Net Availability	Account Description	Deposit Amount	Withdrawal Amount	Processing Code
84,368.38	84,168.38	SHARE	0.00	0.00	
2,064.38	2,064.38	SAVINGS	0.00	181.45	
31,675.18	31,675.18	DDA	0.00	0.00	
100,000.00	100.00	361500000000	0.00	0.00	
900.00	20.00	395506603954	0.00	0.00	
1,000.00	40.00	395506603954	0.00	0.00	

Suppress receipt
 Suppress balances

Funds in 0.00

Net cash trans - 0.00

Cash back = 0.00

Press Enter to calculate cash back.

6. On this screen, enter the full Funds In amount into a single account.

The entire Funds In amount must be deposited during this transaction. If the member wants cash back, once this transaction has been posted you can proceed to post a separate withdrawal transaction. Also, you cannot deposit part of the funds into a savings account and part into a checking account during the same transaction.

- Press **Enter** to refresh the screen, verifying that *Cash back to member* shows as 0.00.
- When ready, use **F5-Post** to post the transaction.
- If the transaction was completed, the following confirmation window will appear:

Session 1 CU*BASE GOLD - Confirm

Approved or completed successfully
Press Enter to Continue

FB (1470)

- Press **Enter** to return to the Funds In screen.
- Perform any additional transactions this member needs.

OR

Use **F7-Cancel** to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation “CUSC” and the foreign credit union’s R&T number at the bottom of the receipt to denote a shared branch transaction.

POSTING A CASH WITHDRAWAL / DISBURSEMENT

After performing the steps under “Accessing the Member Account” on page 7, the Funds In screen shown below will appear. Use the following steps to post a withdrawal from one of the member’s accounts.

IMPORTANT: Only one withdrawal can be done per transaction. If the member wants to withdraw funds from two accounts, you will need to process it as two transactions. See below for further instructions.

The screenshot displays the 'Shared Branching Network' interface. At the top, it shows 'Session 1 CUBASE GOLD - Shared Branching Network' and 'Network Links'. The main header is 'Shared Branching Network'. Below this, there is a 'Member 61' section with a photo of hands holding coins. The interface is divided into two main columns: 'Member Information' and 'Credit Union Information'.

Member Information		Credit Union Information	
Name	Met	Name	ABC Employees Credit Union
Address	300 Atlanta, GA 33333	Address	22 The Street Atlanta, GA 30333
Phone	(404)	Phone	(800)040-4387
SSN		Birth date	Jan 15, 1960
Email	n...@email.com	R&T #	111111111

Below the member information is a 'Message' section: 'VIP Member||=Happy Birthday| This is to test the message'.

The 'Funds In' section shows: Cash Total outside checks 0.00 Total available funds 0.00.

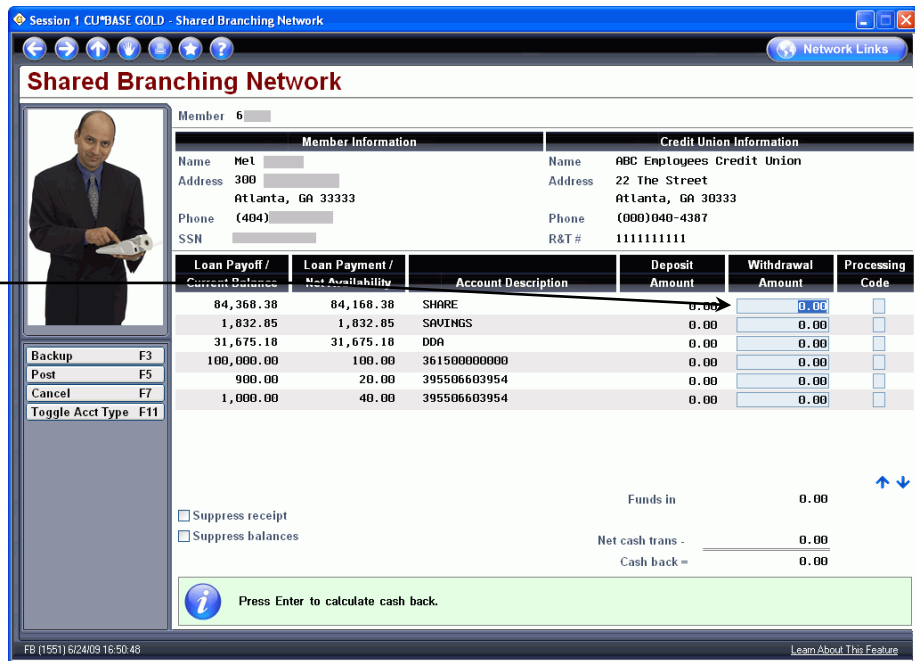
The 'Outside Checks/Drafts' table is as follows:

Check #	Account #	R&T #	Check Amount	Check Type
<input type="text"/>	<input type="text"/>	000000000	0.00	None
<input type="text"/>	<input type="text"/>	000000000	0.00	None
<input type="text"/>	<input type="text"/>	000000000	0.00	None
<input type="text"/>	<input type="text"/>	000000000	0.00	None
<input type="text"/>	<input type="text"/>	000000000	0.00	None
<input type="text"/>	<input type="text"/>	000000000	0.00	None
<input type="text"/>	<input type="text"/>	000000000	0.00	None
<input type="text"/>	<input type="text"/>	000000000	0.00	None

At the bottom right, it says 'Page 001' and 'Learn About This Feature'.

1. Withdrawals cannot be posted if cash or checks are entered on the Funds In screen; therefore, leave all fields blank and use **F10-Deposit - W/D** to proceed directly to the next screen.

Withdrawals will be allowed only if no cash or checks were entered on the Funds In screen.



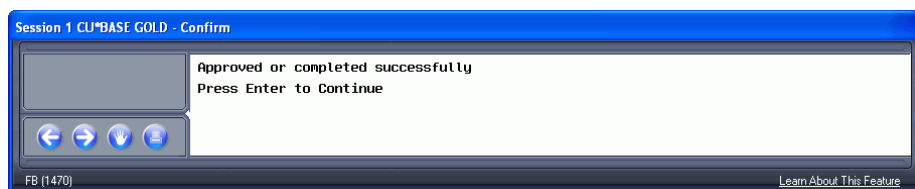
2. On this screen, enter the full amount to be withdrawn from a single account.

You cannot withdraw funds from more than one account at a time.

3. Press **Enter** to refresh the screen, calculating *Cash back to member*.

NOTE: The system will not verify available balance at this time. This is done when the transaction is posted.

4. When ready, use **F5-Post** to post the transaction.
5. If the transaction was completed, the following confirmation window will appear:



6. Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use **F7-Cancel** to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation "CUSC" and the foreign credit union's R&T number at the bottom of the receipt to denote a shared branch transaction.

TRANSFERRING FUNDS

After performing the steps under “Accessing the Member Account” on page 7, the Funds In screen shown below will appear. Use the following steps to transfer funds from one account to another.

1. Transfers cannot be posted if cash or checks are entered on the Funds In screen; therefore, leave all fields blank and use **F10-Deposit - W/D** to proceed directly to the next screen.
2. Enter the dollar amount in the account you would like to transfer the money **from**. Enter the dollar amount in this field only.
3. Enter a **T** (for Transfer) in the *Proc Code* field next to the account that you would like to transfer the dollar amount **to**. Enter a T in this field only.

Do not enter a Proc Code “T” next to both accounts.

Loan Payoff / Current Balance	Loan Payment / Not Availability	Account Description	Deposit Amount	Withdrawal Amount	Processing Code
04,368.38	04,168.38	SHARE	0.00	180.00	I
2,064.30	2,064.30	SAVINGS	0.00	0.00	
31,675.18	31,675.18	DDA	0.00	0.00	
100,000.00	100.00	36150000000	0.00	0.00	
900.00	20.00	395506603954	0.00	0.00	
1,000.00	40.00	395506603954	0.00	0.00	

Suppress receipt
 Suppress balances

Funds in 0.00

Net cash trans - 0.00

Cash back = 0.00

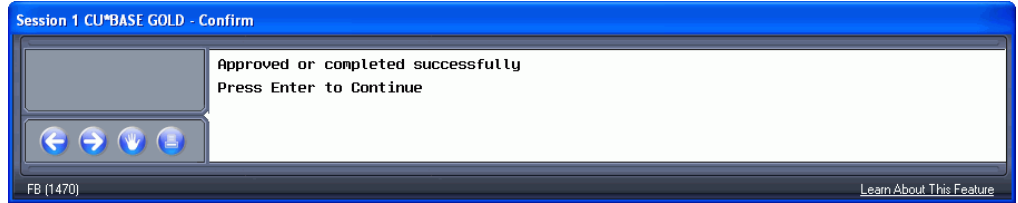
Press Enter to calculate cash back.

4. Press **Enter** to refresh the screen and calculate the transfer amount.

NOTE: The system will not verify available balance at this time. This is done when the transaction is posted.

5. Press **F5-Post** to post the transaction.

- If the transaction was completed, the following confirmation window will appear:



- Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use **F7-Cancel** to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation "CUSC" and the foreign credit union's R&T number at the bottom of the receipt to denote a shared branch transaction.

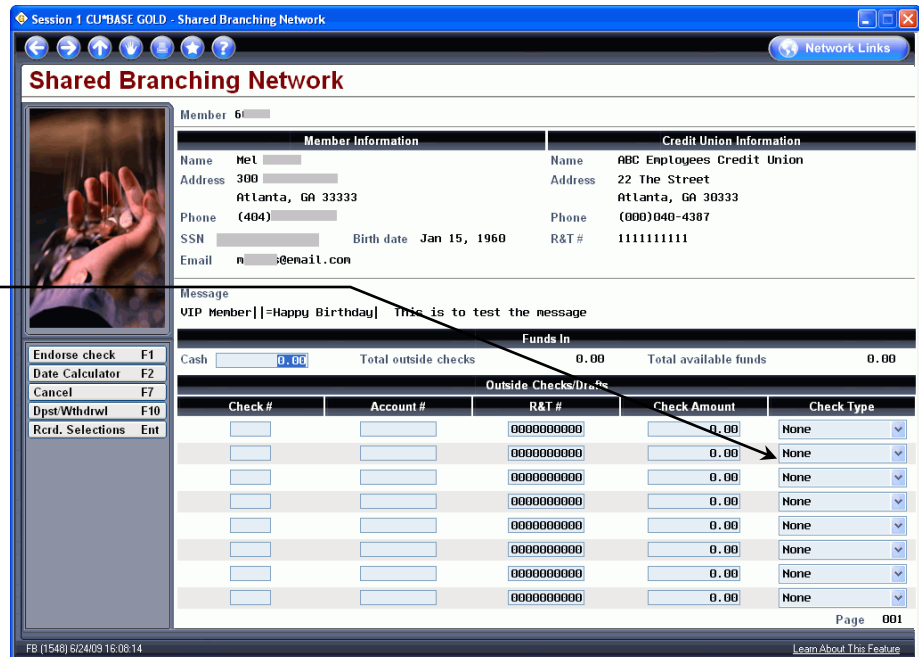
CASHING CHECKS

After performing the steps under "Accessing the Member Account" on page 7, the Funds In screen will appear. Use the following steps to cash member checks.

- On the Funds In screen, enter the check information.

HINT: Click the arrow next to the *Check Type* field for valid choices, which include the following:

I=Immediate or L=Local (see note on next page for more information.)



2. Use the *Outside Checks/Drafts* fields for information about the checks coming in for this transaction (use Page Down to enter more than 8 checks), including the following details:

- ◆ Check number
- ◆ Account number
- ◆ R&T number (*from the MICR line of the check*)
- ◆ Check amount
- ◆ Check type (used to determine hold days (see note on following page))

IMPORTANT: *Only check cashing can be done per this transaction. If a member also wants to withdrawal or deposit funds, this will need to be done as a separate transaction.*

Note on Check Type

When cashing a check (see previous page), you can select a Check Type of either “Immediate” or “Local”. This selection is presented in the message file with the transaction to the member credit union, which determines the number of hold days, if selected. Check holds are determined as follows:

- If the teller flags the check for “Immediate” availability, then the funds will not be held and will be immediately available to the member.
- If the teller flags the check for a “Local” hold, then funds will be held for the number of days configured in the member credit union’s Issuer Configuration screen. *Online credit unions can contact a Client Service Representative to adjust this configuration. Self-processing credit unions can adjust this configuration in OPER 10 > 28, option 13. Please note that regardless of the hold configured here, \$200 will be automatically released on the next business day as required by Regulation CC.*

3. Press **Enter** to refresh the screen and calculate the total funds in.
4. Press **F10-Deposit - W/D** to proceed to the Deposits/Withdrawals screen.

5. Enter a **V** (for Verification) in the Proc Code area for the account that will cover the amount of the checks.

Session 1 CU*BASE GOLD - Shared Branching Network

Shared Branching Network

Member 61

Member Information		Credit Union Information	
Name	Met	Name	ABC Employees Credit Union
Address	300	Address	22 The Street
	Atlanta, GA 30333		Atlanta, GA 30333
Phone	(404)	Phone	(000)040-4387
SSN		R&T #	1111111111

Loan Payoff / Current Balance	Loan Payment / Net Availability	Account Description	Deposit Amount	Withdrawal Amount	Processing Code
84,368.38	84,168.38	SHARE	0.00	0.00	
2,064.30	2,064.30	SAVINGS	0.00	0.00	
31,675.10	31,675.10	DDA	0.00	0.00	V
100,000.00	100.00	361500000000	0.00	0.00	
900.00	20.00	395506603954	0.00	0.00	
1,000.00	40.00	395506603954	0.00	0.00	

Backup F3
Post F5
Cancel F7
Toggle Acct Type F11

Suppress receipt
 Suppress balances

Funds in 0.00
Net cash trans - 0.00
Cash back = 0.00

Press Enter to calculate cash back.

FB (1551) 6/24/09 16:11:32

6. Press **F5-Post** to post the transaction.
7. If the transaction was completed, the following confirmation window will appear.

Session 1 CU*BASE GOLD - Confirm

Approved or completed successfully
Press Enter to Continue

FB (1470)

8. Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use **F7-Cancel** to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation "CUSC" and the foreign credit union's R&T number at the bottom of the receipt to denote a shared branch transaction. A check will print as well.

MISCELLANEOUS RECEIPTS

After performing the steps under “Accessing the Member Account” on page 7, the Funds In screen will appear. Use the following steps to process miscellaneous receipts.

1. On the Funds In screen, enter the cash amount.



Session 1 CU*BASE GOLD - Shared Branching Network

Shared Branching Network

Member 6

Member Information		Credit Union Information	
Name	Met	Name	ABC Employees Credit Union
Address	300 Atlanta, GA 33333	Address	22 The Street Atlanta, GA 30333
Phone	(404)	Phone	(000)040-4387
SSN		R&T #	1111111111

Loan Payoff / Current Balance	Loan Payment / Net Availability	Account Description	Deposit Amount	Withdrawal Amount	Processing Code
84,368.38	84,168.38	SHARE	0.00	0.00	U
2,064.30	2,064.30	SAVINGS	0.00	0.00	
31,675.18	31,675.18	DDA	0.00	0.00	
100,000.00	100.00	36150000000	0.00	0.00	
900.00	20.00	395506603954	0.00	0.00	
1,000.00	40.00	395506603954	0.00	0.00	

Suppress receipt
 Suppress balances

Funds in 0.00

Net cash trans - 0.00

Cash back = 0.00

Press Enter to calculate cash back.

2. Press **F10-Deposit - W/D** to proceed to the Deposits/Withdrawals screen.
3. Place an **R** in the Proc Code for the account that will cover the transaction.



Session 1 CU*BASE GOLD - Shared Branching Network

Shared Branching Network

Member 6

Member Information		Credit Union Information	
Name	Met	Name	ABC Employees Credit Union
Address	300 Atlanta, GA 33333	Address	22 The Street Atlanta, GA 30333
Phone	(404)	Phone	(000)040-4387
SSN		R&T #	1111111111

Loan Payoff / Current Balance	Loan Payment / Net Availability	Account Description	Deposit Amount	Withdrawal Amount	Processing Code
84,368.38	84,168.38	SHARE	0.00	0.00	
1,882.85	1,882.85	SAVINGS	0.00	0.00	R
31,675.18	31,675.18	DDA	0.00	0.00	
100,000.00	100.00	36150000000	0.00	0.00	
900.00	20.00	395506603954	0.00	0.00	
1,000.00	40.00	395506603954	0.00	0.00	

Suppress receipt
 Suppress balances

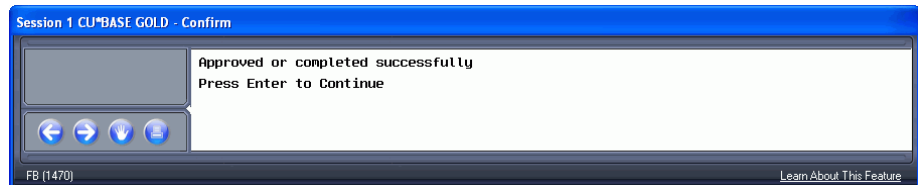
Funds in 0.00

Net cash trans - 0.00

Cash back = 0.00

Press Enter to calculate cash back.

4. Press **F5-Post**.
5. Enter the amount, code, receipt description and GL Description. Press **F5-Post** to post the transaction.
6. If the transaction was completed, the following confirmation window will appear:



7. Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use **F7-Cancel** to exit this member and return to the initial teller posting screen.

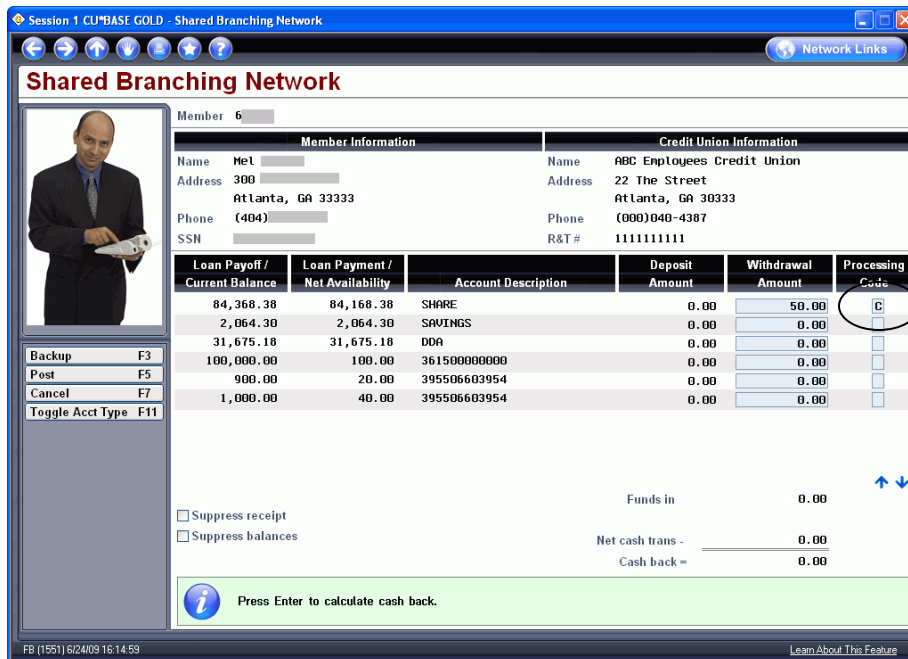
A teller receipt will be produced as usual, with a notation "CUSC" and the foreign credit union's R&T number at the bottom of the receipt to denote a shared branch transaction.

CHECK WITHDRAWAL

After performing the steps under "Accessing the Member Account" on page 7, the Funds In screen will appear. Use the following steps to withdraw money from a savings account, a share account, or a loan account with a check.

The loan account must allow disbursements for you to be able to make a check withdrawal from that account.

1. On the Funds In screen, press or click **F10-Deposit - W/D** to proceed to the Deposits/Withdrawals screen.
2. In the account field enter the dollar amount the member wants to withdraw.
3. Enter a **C** (for Check) in the Proc Code field next to this account.



4. Press **Enter** to refresh the screen and calculate the cash back to the member.

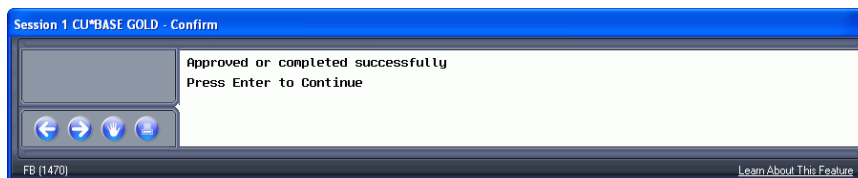
5. Press **F5-Post**.

No cash or checks are allowed in the Funds In screen during this process.

6. The confirmation screen is displayed. This screen indicates that the transaction has been approved by the member's credit union.

7. Press **F5-Post** to post the transaction.

8. If the transaction was completed, the following confirmation window will appear:



9. Press **Enter** to return to the Funds In screen and perform any additional transactions this member needs.

OR

Use **F7-Cancel** to exit this member and return to the initial teller posting screen.

A teller receipt will be produced as usual, with a notation "CUSC" and the foreign credit union's R&T number at the bottom of the receipt to denote a shared branch transaction. A check will print at this time as well.

ACCOUNT INQUIRIES

After performing the steps under “Accessing the Member Account” shown on page 7, the Funds In screen will appear. Use the following steps to perform inquiries on the member’s accounts, including balance information and recent transactions.

1. On the Funds In screen, press or click **F10-Deposit - W/D** to proceed to the Deposits/Withdrawals screen.

Session 1 CU*BASE GOLD - Shared Branching Network

Member 60

Member Information			Credit Union Information		
Name	Met		Name	ABC Employees Credit Union	
Address	300		Address	22 The Street	
	Atlanta, GA 30333			Atlanta, GA 30333	
Phone	(404)		Phone	(000)040-4387	
SSN			R&T #	1111111111	

Loan Payoff / Current Balance	Loan Payment / Net Availability	Account Description	Deposit Amount	Withdrawal Amount	Processing Code
84,368.38	84,168.38	SHARE	0.00	0.00	<input type="checkbox"/>
2,064.30	2,064.30	SAVINGS	0.00	0.00	<input type="checkbox"/>
31,675.18	31,675.18	DDA	0.00	0.00	<input checked="" type="checkbox"/>
100,000.00	100.00	36150000000	0.00	0.00	<input type="checkbox"/>
900.00	20.00	395506603954	0.00	0.00	<input type="checkbox"/>
1,000.00	40.00	395506603954	0.00	0.00	<input type="checkbox"/>

Suppress receipt
 Suppress balances

Funds in 0.00

Net cash trans - 0.00

Cash back = 0.00

Press Enter to calculate cash back.

FB (1551) 6/24/09 16:16:19

2. Enter an **I** (for Inquiry) into the *Proc Code* field next to the account on which you wish to inquire and press **Enter** to proceed.

Sample Inquiry: Savings Account

Use F10-Reversals to reverse a transaction posted **today** on this account. (See Page 26 for details.)

Member Information		Credit Union Information	
Member	6	ABC Employees Credit Union	
Name	Met	22 The Street	
Address	300	Atlanta, GA 30333	
Phone	(404)	Phone	(000)040-4387
Birth date	Jan 15, 1960	R&T #	111111111
Member SSN		Account Information	
Email	n. @enail.com	Account	76
Message		Opened	Feb 10, 2003
		Current balance	31,675.18
		Available balance	31,675.18

Joint Owner(s)	Birth Date	SSN	Email Address
Mary Jones	Oct 12, 1964	555-44-1234	naryj@enail.com

FB (3110) 6/24/09 16:42:21 [Learn About This Feature](#)

Sample Inquiry: Loan Account

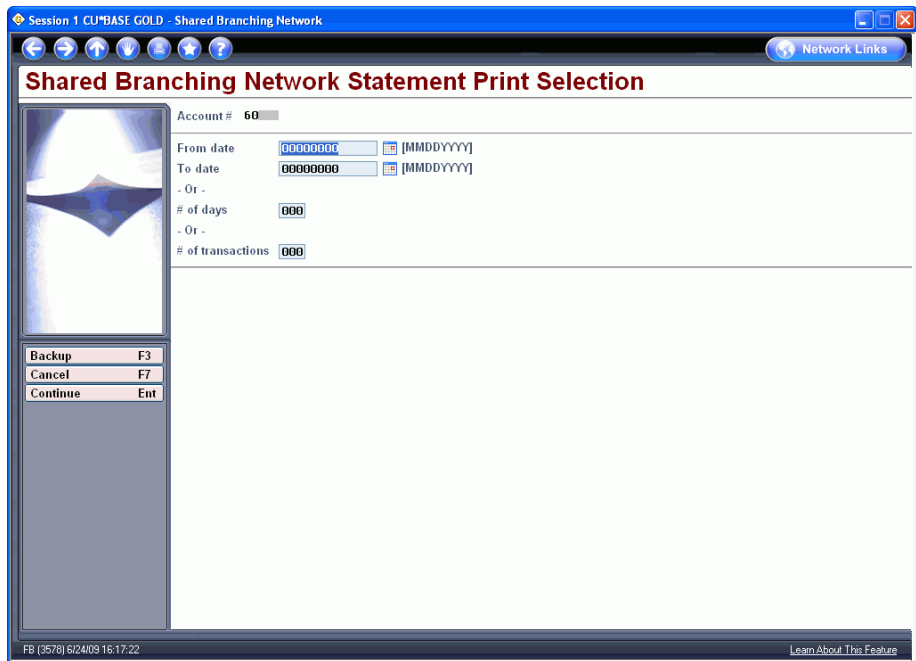
Member Information		Credit Union Information	
Member	6	ABC Employees Credit Union	
Name	Met	22 The Street	
Address	300	Atlanta, GA 30333	
Phone	(404)	Phone	(000)040-4387
Member SSN		R&T #	111111111

Account Information			
Account	566	3	
G/L account		Opened	0/00/0000
Current balance	8.16	Interest rate	0.0000
Available balance	10,008.16	Disburse limit	10,000.00
Regular payment	40.00	Next payment	Mar 02, 2009
Payoff amount	1,000.00		

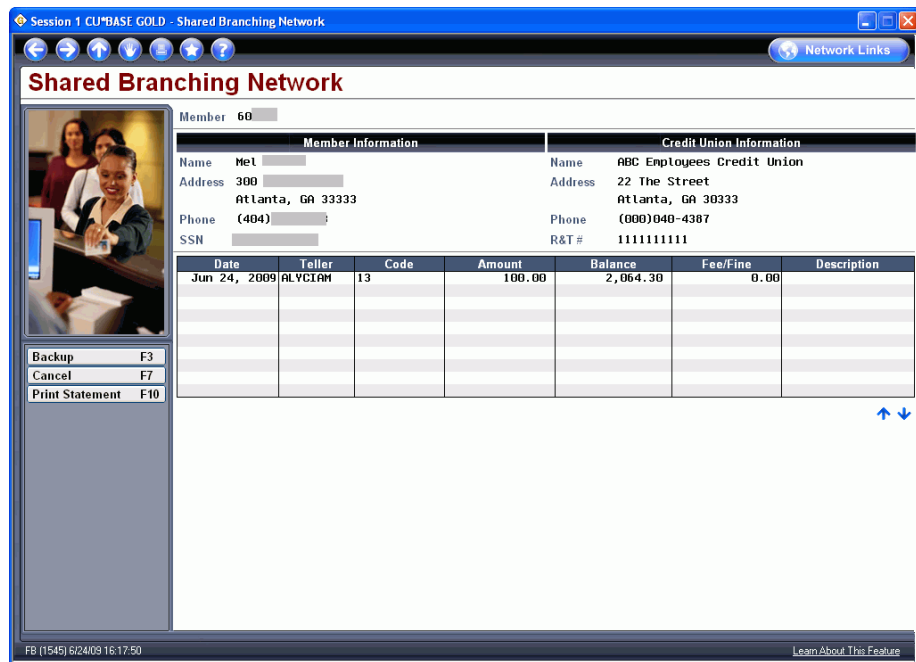
Joint Owner(s)	Birth Date	SSN	Email Address
Frank	Jun 30, 1954		f. @enail.com
Mary	Oct 12, 1964		naryj@enail.com

FB (3111) 6/24/09 16:42:49 [Learn About This Feature](#)

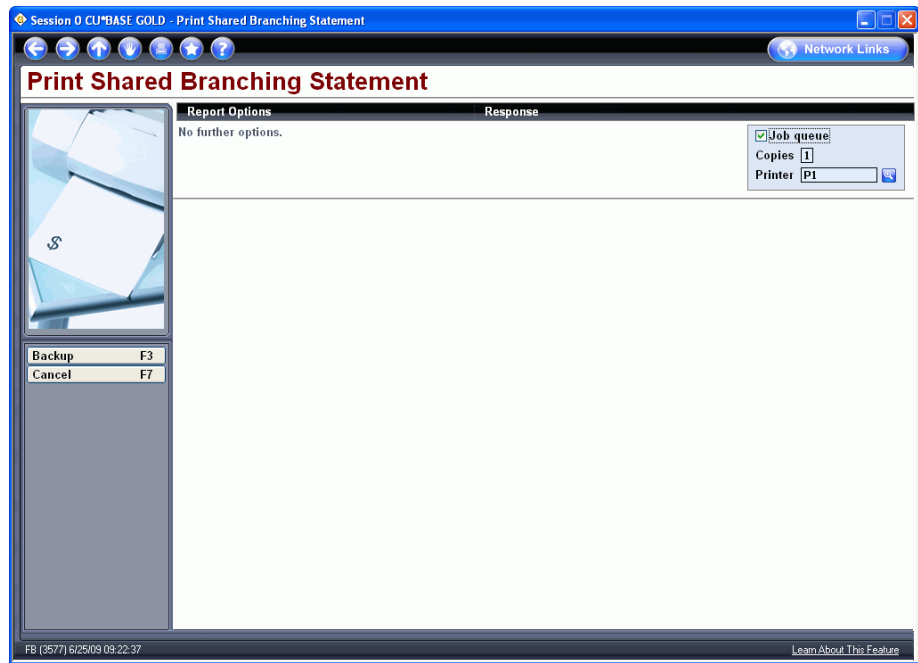
- To view a “mini statement” of recent transactions, use **F9-Transactions**.
- Select the date range or number of days you of transactions you would like to view from the selection screen.



- This screen shows the transactions fitting the criteria entered on the previous screen on this member's account.



- When done with inquiries, use **F3-Backup** as needed to return to the Deposits/Withdrawals screen and proceed with any additional transactions (or use **F7-Cancel** to exit this member and return to the initial teller posting screen).
- Or Use **F10-Print Statement** to print a statement of the transactions and move to the print statement screen



A statement like the one following will print.

66666-026	TRANSFER WITHDRAWAL	100.00	84368.38
66666-036	TRANSFER DEPOSIT	100.00	2064.30
66666	CASH BACK	.00	

REVERSING TRANSACTIONS

The system can be used to reverse any transaction performed by your credit union on the **current day** only.

For previous-day reversals, contact the member's home credit union (the issuer) and request that an adjustment be made to the member's account. A journal entry may also need to be made by your accounting department to offset your shared branch settlement G/L.

Remember that you should reverse only those transactions that were **performed by you**. Reversing another teller's transactions will cause your teller drawer to be out of balance.

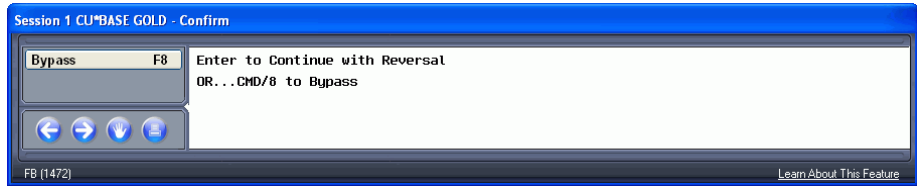
1. If necessary, access the member's account (use the steps on Page 7).

*CU*TIP: If you just posted the transaction and are still in that member's account, you do not need to exit first.*

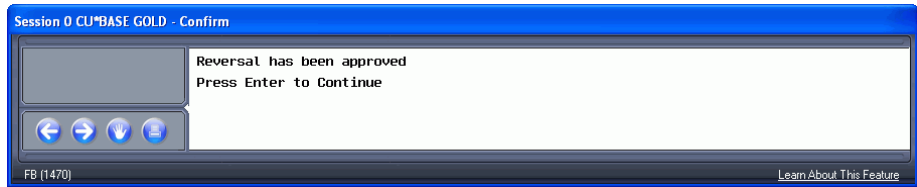
2. When the Funds In screen appears, use **F10-Deposit - W/D**.
3. Enter an **I** (for Inquiry) into the *Proc Code* field next to the account where the original transaction was posted and press **Enter**.
4. Use **F10-Reversals** to display the following screen:



5. Select the transaction to be reversed and click Select (or press Enter). The following confirmation window will appear:



6. Press Enter again to proceed. The transaction information will be sent to CUSC for approval. Once the approval is received, the following window will appear:

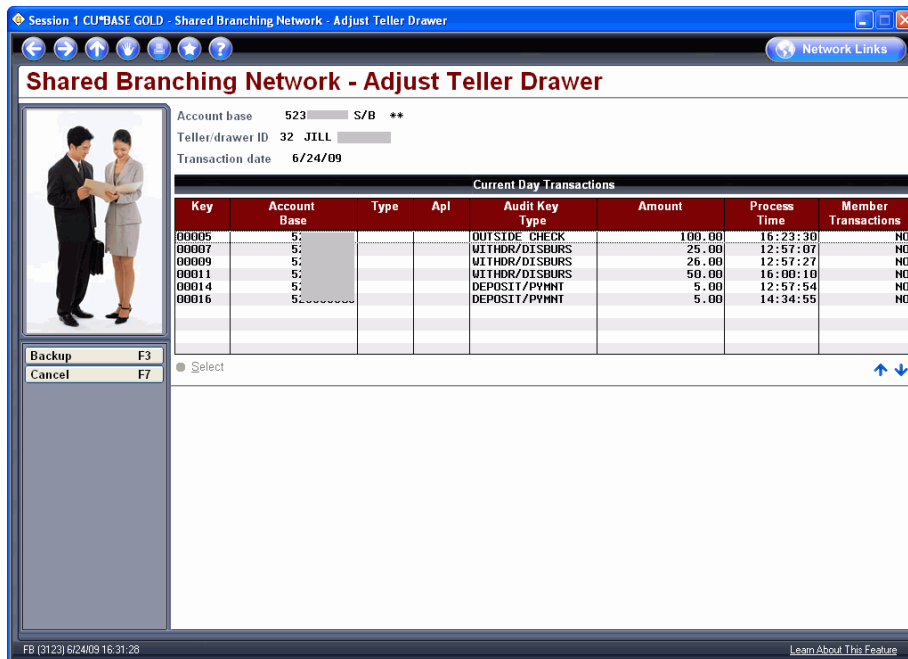


*If a reversal is not approved, you will need to contact the member's own credit union and request an adjustment to the member's account. Then use the CU*BASE "Adjust Teller Drawer/ Audit Keys" tool (MNHTEL # 11) to adjust your teller drawer.*

7. Press Enter to continue and proceed to correct your teller drawer. The following window will appear next:



8. Verify your teller ID and press Enter to proceed. The following screen will appear showing transactions you posted today:



- Select the audit key (or keys) for the transaction you reversed and click **Delete Audit Key...** (or press Enter). The following message will appear along the bottom edge of the screen as confirmation:

5107 - Audit Key Deleted, no Transaction to Reverse.

Important! If the audit key is not deleted at this time, the drawer can still be balanced using MNHTEL # 11 Adjust Teller Drawer/ Audit Keys. After deleting the audit key this way, however, you will also need to manually post the settlement entry.

- When done, use F7-Cancel to return to the initial teller posting screen.

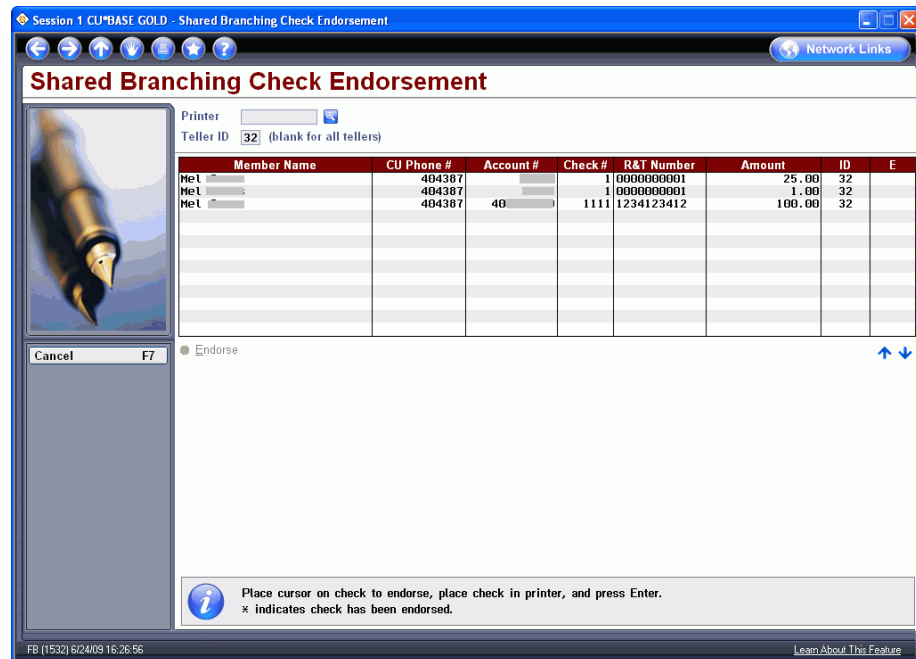
ENDORISING CHECKS

Endorsing checks requires a special check endorsing printer. Checks can be endorsed after they have been deposited by using **F1-Endorse check** on the Funds In screen (shown on Page 10).

Endorsement can also be done for a batch of checks at the same time using a separate menu option. This is helpful for credit unions that have one centralized endorsing printer to take care of all incoming checks from multiple tellers.

*Of course, checks can still be endorsed manually independent of CU*BASE if you prefer.*

MNHTEL #25 CUSC Acquirer - Endorse Checks

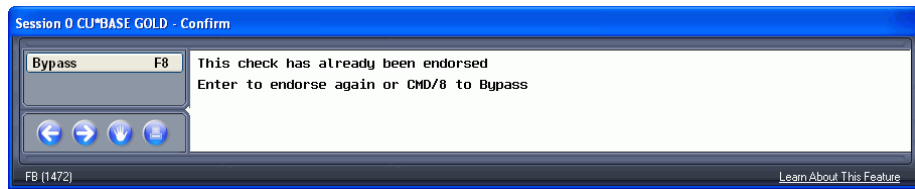


Place the check in the endorsing printer. Select the check in the list and click Endorse at the bottom of the list or press **F5-Endorse**. Check information will print on the back of the check:

```

CU*ANSWERS TEST CREDIT UNION (CU)
  TELLER# 01
  TEST CENTERS/GRAND RAPIDS,MI
  6000 28TH STREET SE SUITE 100
  10/18/11 16:37:05 SEQ # 056618
  CR TO THE ACT OF WITHIN NAMED PAYEE
  ACCT# 169
  <<2222222222>>
  CU*BASE TEST CU
  
```

Once the check has been endorsed, an asterisk will appear in the far right column of the screen. If you select the same check again, you will get a warning message that will allow you to endorse it again if needed, or cancel if the wrong check was selected by mistake:



REPORTING

The Daily CU*SPY Report, Shared Branch Network Transactions (LSBNTRN), shows all Shared Branching transactions for the day.

2/01/12 10:06.57		CU*ANSWERS TEST CREDIT UNION (CU)				LSBNTRN	Page	1
RUN ON 2/01/12		SHARED BRANCH NETWORK TRANSACTIONS					USER	
EMP	TRACE CREDIT UNION	R & T	ACCOUNT NBR	MEMBER ID *	TIME	DEPOSIT	WITHDRAWAL	
+6	018851 ABC TEST CU OF ABCD	222222222	1180=000		12:51:09	.00	2.10	
+6	018901 ABC TEST CU OF ABCD	222222222	1180=000		13:48:12	.00	3.21	
+6	018951 ABC TEST CU OF ABCD	222222222	1960=786		13:56:30	20.01 *	.00	
+6	018952 ABC TEST CU OF ABCD	222222222	1960=771		13:57:19	30.01	.00	
+6	017801 ABC TEST CU OF ABCD	222222222	1353507=000		14:06:56	.00	1.50	
+6	019051 ABC TEST CU OF ABCD	222222222	1960=771		14:14:00	3.33	.00	
01	027751 ABC TEST CU OF ABCD	222222222	1431=000		9:11:30	400.00	.00	
01	034701 ABC TEST CU OF ABCD	222222222	1180=000	D-1111LICENSE	9:40:58	.00	50.00	
01	034751 ABC TEST CU OF ABCD	222222222	2001=000	S-22222	9:41:51	500.00	.00	
01	034851 ABC TEST CU OF ABCD	222222222	1180=000	D-123456789012349	9:51:12	.00	100.00	
01	034901 ABC TEST CU OF ABCD	222222222	1180=001	P-123456789012349	9:52:14	1,500.00	.00	
01	034902 ABC TEST CU OF ABCD	222222222	1180=000	P-123456789012349	9:52:51	1.00	.00	
01	021051 ABC TEST CU OF ABCD	222222222	1180=000		10:50:02	100.00	.00	

The MEMBER ID column includes information that was entered on the Member Verification screen shown on page 9.

APPENDIX

CONFIGURING CUSC ACQUIRER

OPER #1 Back Office Products: Rec/Post, then #14, then #17, then 28, then #15-CUSC/FSCC Acquirer Configuration

Session 1 CU*BASE GOLD - Shared Branching Credit Union Configuration

Shared Branching Credit Union Configuration

Pseudo term

ISO #

Processor code

Network ID

Acquirer R/T #

Settlement G/L account

Fee G/L account

Processing fee

Cancel F7
Delete F16

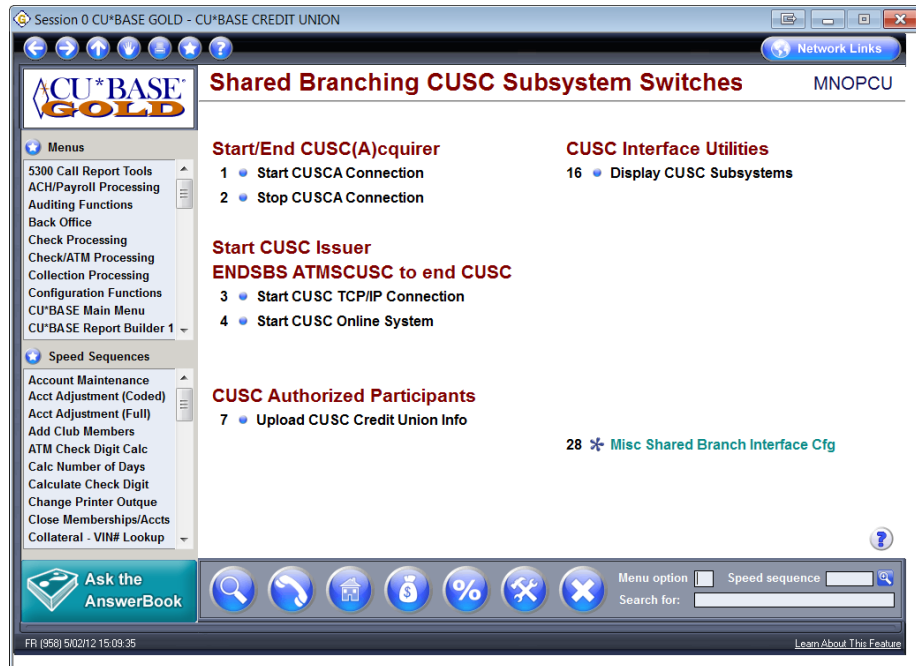
WF (1750) 12/03/11 11:49:18 [Learn About This Feature](#)

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Acquirer R/T #	The routing number of the acquiring institution (the credit union performing the transaction). This field is required.
Settlement G/L #	The general ledger number to which the shared branching transactions should be posted. This field is required.
Fee G/L #	The general ledger number to which the processing fee (if any) should be posted. Leave the field blank if there is no processing fee.
Processing fee	The fee charged to the member's home credit union by the acquirer to perform the requested transaction. Leave the field blank (0.00) if there is no processing fee.

DAILY/WEEKLY TASKS FOR SELF PROCESSING CREDIT UNIONS

OPER #1 Back Office Products: Rec/Post, then #14, then #17, then 28, then #1-CUSC & CUSC (A)cquirer



Weekly

Each Monday mornings CUSC requires that you upload information about your credit union to refresh their master list of credit union names for the shared branch CU list used in the teller system. From this menu take option 7 to upload the Shared Branching CU File.

This should be run every Monday morning before the business day starts. Changes are normally not made by CUSC until the weekend for Monday morning loading.

Daily

In order to perform shared branch transactions, each day you must activate the switch that connects your credit union to the CUSC network. From this menu, select option **3 Start Connection** to start the connection to the CUSC switch. If you wish to disconnect from the CUSC switch, select option **4 Stop Connection**.