
Creating Zero-Dollar Transactions

Leaving Messages for Members via Account Transaction History

INTRODUCTION

There are many different ways that CU*BASE helps you communicate with your members: through marketing mailings, email messages, messages delivered via CU*TALK and **It's Me 247**, pop-up comments at the teller line, and more.

The latest addition to this group of tools lets you communicate information to members via one of your best communication tools: the member account statement. Simply put, you can create a zero-dollar transaction on a member's account, with a custom transaction description. Both the primary (20 characters) and secondary (79 characters) transaction description can be entered manually when the transaction is created. And because the transaction will remain in transaction history, it will be easy for credit union staff to refer back to down the road.

In addition, this system provides an easy way to modify the transaction description for *any* transaction, either zero-dollar transactions or any other member transaction, before a member's statement is printed.

Some ideas for using this feature:

- To notify members of special programs or upcoming events that affect their accounts. One credit union creates these messages to alert members that for a fee they can choose to "skip a payment" for Christmas. Another idea would be to alert members about the upcoming annual fee for their safe deposit box.
- To request a response from a member, such as when they need to come in to sign a form or provide you with some paperwork (annual updates to waiver forms, updated insurance certificates, etc.).
- To change the description when making a credit card payment, so that it explains to which credit card the payment applied, etc.

Revision date: May 18, 2009

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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- For disbursements on an escrow account (or any account that a member uses for that purpose), to explain the purpose for the disbursement.
- To add a explanatory note when a co-signer makes a loan payment.
- To provide more precise descriptions for IRA transactions (such as age 70½ withdrawals).

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ADDING MEMBER COMMENTS

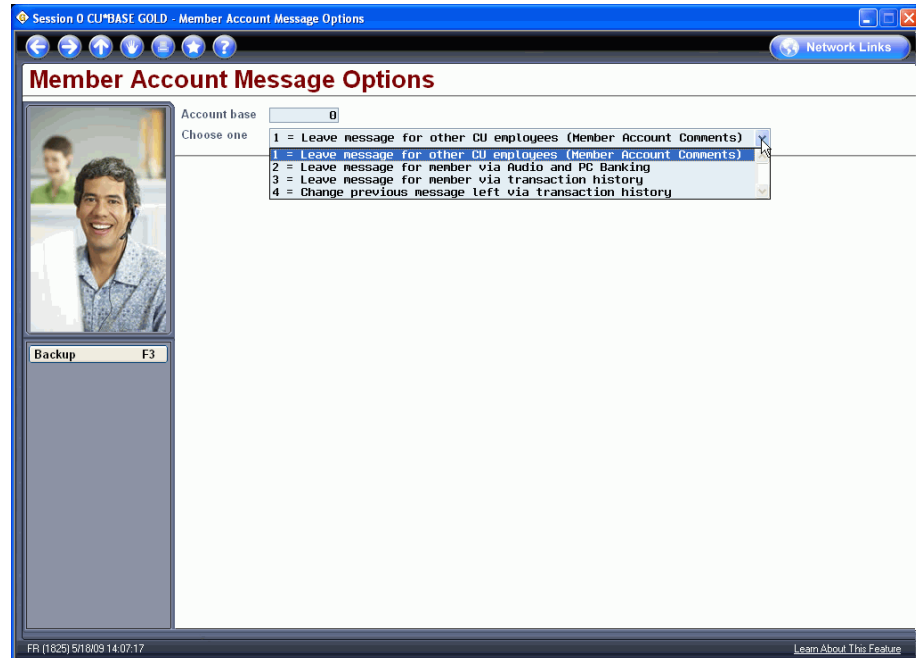
MNCOLL #8 or MNUPDT #23 "Update Member Account Comments"

OR

Phone Inquiry, F9-Add Comment

OR

Speed sequence "COMENT"



1. **Leave message for other CU employees (Member Account Comments)**

- This option will proceed to the normal Member Comments screen to allow you to create a general comment that will be seen in the pop-up window in Inquiry, Phone and Teller programs. This is designed to leave a message that other CU employees will read, but will not be delivered to members.

*Information about creating member comments is available in CU*BASE GOLD On-Line Help.*

2. **Leave message for member via Audio and PC Banking** - This option will also proceed to the normal Member Comments screen, to allow you to leave a message that a member will receive in CU*TALK Audio Response, **It's Me 247** Online Banking, or both.

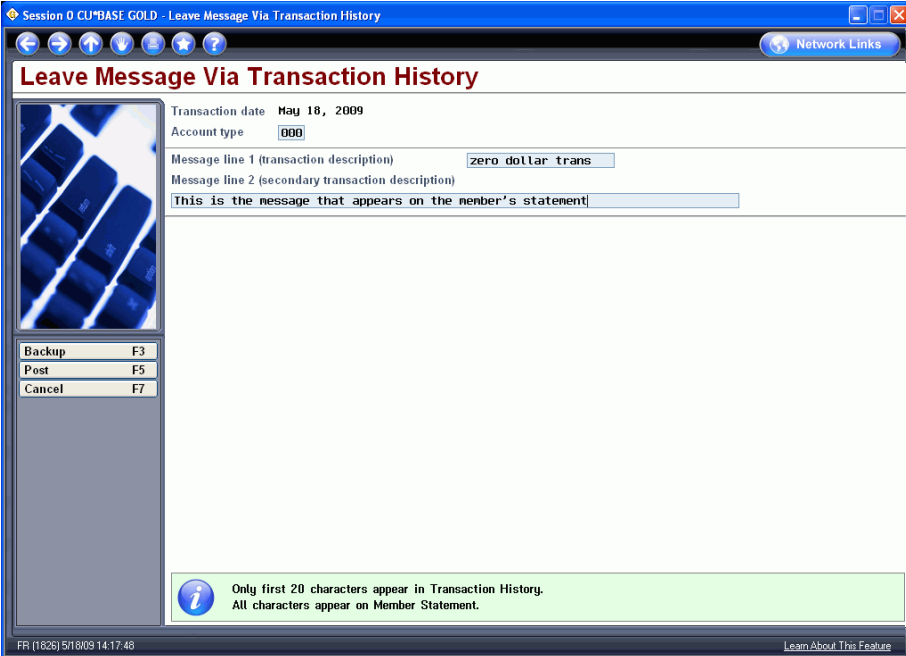
*Information about creating member comments is available in CU*BASE GOLD On-Line Help.*

3. **Leave message for member via transaction history** - This new option creates a zero-dollar transaction with a custom transaction description, to allow you to communicate information directly to the member via a statement. This transaction will also appear in **It's Me 247** Online Banking. The screen shown below will appear next.

*Zero-dollar transactions are not read by CU*TALK Audio Response. Also remember that if you change the primary transaction description, Audio Response will still read the standard description for that transaction type.*

4. **Change previous message left via transaction history** - This option lets you modify the transaction description on any previous current-month transaction, so that you can update a zero-dollar transaction that was left previously, or clarify any other type of transaction. The screen on Page 5 will appear next.

CREATING A ZERO-DOLLAR TRANSACTION



Session 0 CU*BASE GOLD - Leave Message Via Transaction History

Leave Message Via Transaction History

Transaction date **May 18, 2009**

Account type **000**

Message line 1 (transaction description) **zero dollar trans**

Message line 2 (secondary transaction description)
This is the message that appears on the member's statement

Backup	F3
Post	F5
Cancel	F7

Only first 20 characters appear in Transaction History.
All characters appear on Member Statement.

FR (1826) 5/18/09 14:17:48 [Learn About This Feature](#)

This screen appears after choosing option (3) on the initial Member Account Message Options screen (shown on Page 3).

This screen is used to create a zero-dollar transaction on a member's account. Start by entering the account type suffix to which this transaction should be posted.

Next, complete the primary Transaction Description (required). Use up to 20 characters.

Finally, if desired, use the Secondary Transaction Description field to enter up to 79 characters of additional information for your message. Remember that only the first 20 characters of this message will appear on CU*BASE inquiry screens and in **It's Me 247** Online Banking. All characters will appear on member statements.

When done, use **F5-Post** to post the transaction to the member's account and return to your original starting point.

MODIFYING A PREVIOUS TRANSACTION DESCRIPTION

MNUPDA #16 "Update Transaction Desc/State"
Screen 1

Tran Date	Seq#	Amount	Current Balance	Transaction Description	Transfer Acct	ID	Suppress
May 18, 2009	03422	260.00	105.95	REG SAVING CASH W/D		92	
May 18, 2009	03421	260.00	365.95	REG SAVING DEPOSIT		92	
May 18, 2009	03420	0.00	105.95	zero dollar trans			√

This screen will also appear after selecting option (4) on the Member Account Message Options screen (shown on Page 3). Start by entering an account base and suffix and use Enter to display the list of transactions as shown in the sample.

This screen shows all transactions for the account base and suffix entered at the top of the screen. **Only current month transactions** will be included. (To prevent a transaction that has already been reported on a member statement from being changed, previous month transactions will not be listed.)

From here, you may modify the transaction description recorded on a previous transaction, or block a transaction so that it does not appear on a member's statement (or in Audio Response/Online Banking).

CAUTION: Be sure to carefully evaluate the effect on the member's running balance before blocking a transaction. For more details, refer to CU*BASE GOLD On-Line Help (Index keyword "block").

Transactions will be sorted in date order, with the most recent transaction at the top of the list. Use **F11-Toggle Desc** to display a second line for each record showing the secondary transaction description.

To modify the transaction description for any transaction listed, select it in the list and use Enter or **Select** to proceed to the second screen (shown on the following page).

Screen 2

Session 0 CU*BASE GOLD - Transaction Process Setup

Transaction Process Setup

Account # 000 MARY MEMBER
Transaction sequence 3420

Transaction Information	
Date	May 18, 2009
Type	11
Code	12
Amount	0.00
Resulting balance	105.95

Description zero dollar trans
Secondary description This is the message that will appear on the member's statement

Include on member statement Print on statement

Update F5
Bypass F8
Delete F16

Remember to evaluate the effect on the running account balance before omitting a transaction from a member statement.

FR (3220) 5/18/09 14:16:33 [Learn About This Feature](#)

This screen displays details about this transaction. When done making changes, use **F5-Update** to save the changes to the member's account and return to the previous screen.

*For complete field descriptions, please refer to CU*BASE GOLD Online Help click [Learn About This Feature](#) while working in these screens.*