
Tracking “Off Trial Balance” (OTB) Products with CU*BASE

INTRODUCTION

Critical to relationship management is a complete picture of the credit union member relationship. Some products, such as credit cards, special mortgages, and investment services, are often outside the normal trial balance products tracked by CU*BASE, handled through manual balance sheet entries and tracked through a third-party source.

The “Off Trial Balance (OTB)” database takes key information about these credit union relationships and brings it to the core of the CU*BASE database. With this information quickly available to everyone on the credit union staff, your members will recognize these extended services as credit union services, not just a vendor or brokered service. Examples of OTB products:

- ◆ Mortgages
- ◆ Leases
- ◆ Credit cards
- ◆ Student Loans (those not handled by CU*BASE)
- ◆ Investments/Savings (such as PlanAmerica)

“Off Trial Balance” refers to the fact that the accounts do not appear on the Member Trial Balance.

A standardized **Balance Transfer** system allows members to transfer funds from a share account type to any OTB credit card, loan or savings product type. Members make payments to credit cards the same way they do to their CU*BASE loans. Payroll or ACH distributions, AFTs, even Audio/PC Banking transfers can all be used to make credit card payments, mortgage payments, or even transfer into a brokerage investment account.

Credit unions also have the option of allowing the member to make **Direct Payments** to their OTB accounts. Using Teller and Phone Operator employees can use Miscellaneous Receipts to make payments directly to the member’s account (without the need of a sweep account). Members can also pay directly to their accounts via the online banking Transfer wizard. At this

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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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time, the direct payment methods only allow for immediate payments; AFTs and ACH distributions are not supported for direct payments.

OTB payments (via all methods) can be configured to perform a daily or monthly sweep of specific account suffixes to an offset General Ledger account. Payments are transmitted to the third-party vendor manually, or a custom program can be requested to download (and upload) transaction details from and to the vendor.

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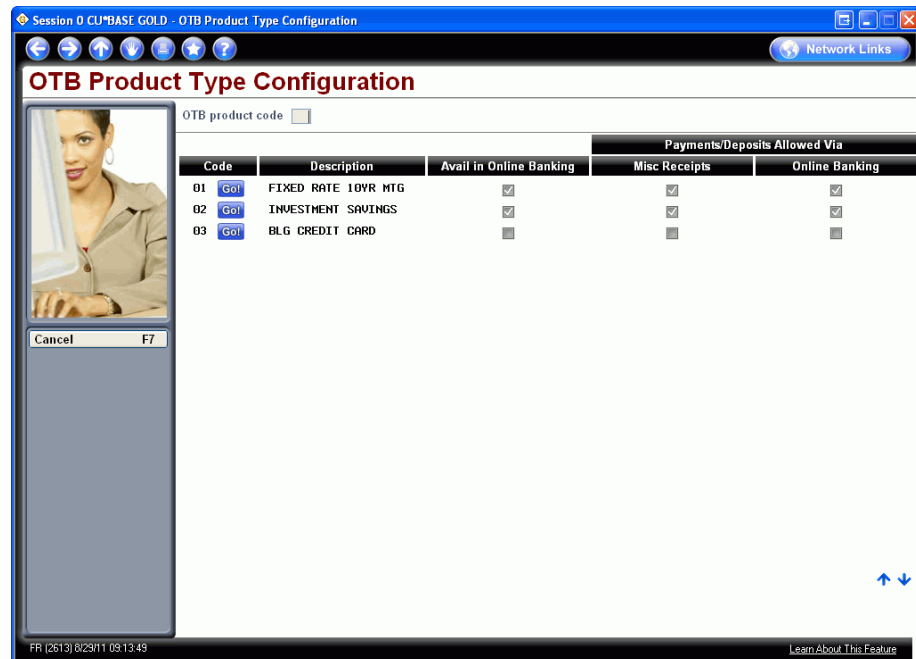
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CONFIGURING OTB PRODUCT CODES

The first step in tracking your credit union's third-party credit, loan and savings products using the CU*BASE OTB system is to configure a separate OTB code for each product to be tracked. For example, if you offer both a VISA and a VISA Gold program, configure a separate "CRDT" code for each.

MNCNFC #21 "Define OTB Product Codes"

Screen 1

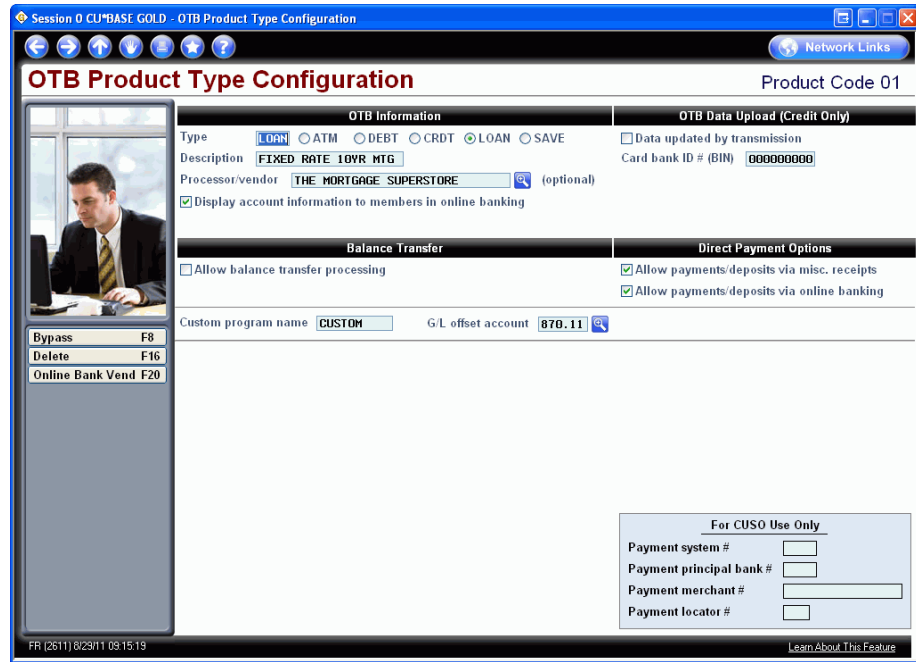


You may configure up to 99 different OTB products, using the standard OTB types:

- ◆ **CRDT** - For all types of credit cards. Fields include balance and activity information, payment information, delinquency status, and other miscellaneous data.
- ◆ **LOAN** - For all types of non-CU*BASE tracked loans, such as third-party mortgages, leases, and student loans. Fields include balance and payment information, delinquency status, and other miscellaneous data.
- ◆ **SAVE** - For all types of non-CU*BASE tracked savings products, such as third-party investments. Fields include balance information, number of shares and price per share, and other miscellaneous data.

Enter a numeric code (01-99) and use Enter to proceed to the second screen.

Screen 2



This second screen is used to record specifics about the OTB product and choose an OTB type. When done, use Enter to save and return to the previous screen.

Field Descriptions

Field Name	Description
OTB Type	Enter one of the following to specify which screen type should be used when recording member data for this OTB product: CRDT - for credit card products. The screen shown on Page 13 will be used for recording member account data. LOAN - for third-party loan products. The screen shown on Page 14 will be used for recording member account data. SAVE - for third-party savings and investment products. The screen shown on Page 15 will be used for recording member account data. ATM and Debit are used for Batch ATM/Debit Processing.
Description	Enter a description for the OTB product.
OTB Processor/Vendor	(Optional) This field is used to enter the third-party vendor name associated with this OTB product, if any. If data for this product will be updated through an automated upload process (see Page 44), enter the name of the vendor from which the data is received. If you have set up this vendor in your Accounts Payable system, you may enter a question mark (?) and use Enter to see a list of current configured vendor names. Otherwise, simply type the processor name here.
Display account information to members in online	Checking this box will allow members to view their OTB account information online. The account will be listed in the Account Summary page with asterisks in front of the

<i>Field Name</i>	<i>Description</i>
banking	account number (only the last four numbers of the OTB account number will be used). The account details screen will show data as of the last time a transmission was made with your OTB vendor. This will be noted at the top of the details page. See Page 17.
OTB Data Upload Data updated by transmission Card Bank ID # (BIN)	If you have made arrangements to receive data for this product via transmission in order to update member OTB records, these fields are used to set up the ID number needed for this automated upload process. This is a custom program and requires special CU*Answers programming. Contact CU*Answers for assistance completing these fields. See Page 44 for more details.
<p>Balance Transfer</p> <p>Use the field in this section if you wish to allow members to transfer funds for this OTB account: from a specially designated share account type (a sweep account). This can be useful not only for credit card and loan payments, but also for transfers to third-party investment accounts.</p> <p>See Page 20 for additional details on sweep account balance transfer processing.</p> <p>Note: You can use the Direct Payments option in conjunction with the Balance Transfer option. See Page 25 for more information on payments via Miscellaneous Receipts and Page 34 for more information on payments via online banking. Both of these are Direct Payment options.</p>	
Allow balance transfer processing	<p>Check this box if you wish to allow members to transfer funds to this OTB type (through use of a sweep account). Complete all the balance transfer fields as described below. Uncheck this box for an OTB product that does not use balance transfer features.</p> <ul style="list-style-type: none"> You can use this feature in conjunction with any of the direct payment options – see below.
<p>Direct Payment Options</p> <p>Use the fields in this section if you wish to allow members to make payments directly to OTB account, via either miscellaneous receipts (at the Teller line or over the phone via Phone Operator). A separate control allows members to transfer funds directly to the OTB accounts online via the Transfer Wizard. This can be useful not only for credit card and loan payments, but also for transfers to third-party investment accounts.</p> <p>See Page 25 for more information on payments via Miscellaneous Receipts and Page 34 for more information on payments via online banking. Both of these are Direct Payment options.</p> <p>Note: You may use this feature in conjunction with the Balance Sweep option. See Page 20 for details on balance sweep payment options.</p>	
Allow payments/deposits via misc. receipts	<p>Check this box if you wish for employees to be able to assist members to make payments directly to an OTB account via Miscellaneous Receipts (through Phone Operator or Teller). Leave this box unchecked if you using another payment option, such as the balance transfer feature.</p> <ul style="list-style-type: none"> You can use this feature in conjunction with any of the other two payment options.

<i>Field Name</i>	<i>Description</i>
Allow payments/deposits via online banking	<p>Check this box if you wish for members to be able to make payments directly to an OTB account via the Transfer Wizard in online banking. Members with loan payments due will also see “Pay Loan Now” which will take them directly to the Transfer Wizard. Leave this box unchecked if you do not want members to be able to make payments online.</p> <ul style="list-style-type: none"> You can use this feature in conjunction with any of the other two payment options.
Custom program name	<p>If you have made arrangements to send data regarding balance transfer payments to a third-party vendor via transmission, this field is used to record the program name that performs the download process. This program is used for all transmissions, regardless of the method of payment.</p> <p>This is a custom program and requires special CU*Answers programming. Contact CU*Answers for assistance completing this field.</p> <p>Also see Page 44 for more details.</p>
G/L offset acct	<p>Enter the General Ledger account to which all transferred funds should be posted. This payable account would be used later to offset the total payments made to the third-party vendor on behalf of your members. This G/L is used for all payment methods.</p>
<p>The following fields will appear if “allow balance processing” is checked.</p> <p>Use the fields in this section only if you wish to allow members to transfer funds for this OTB account from a specially designated share account type.</p>	
Transfer frequency	<p>Use one of the following to specify how often funds should be transferred from the member’s share account to the designated G/L account for this OTB product.</p> <p>D Daily - Transfers will be made every day during end-of-day processing.</p> <p>M Monthly - Transfers will be made on the last day of every month during end-of-day processing.</p> <p>Transfers are attempted only when funds are available and all other transfer parameters (see below) are met. In both cases, the transfer transaction is completed before dividends are accrued on share accounts (applies to CUs that perform share accruals during EOD).</p>
Transfer from account suffix	<p>Enter a unique share account suffix that will be used by members to transfer funds only to this OTB product. (This must be a valid 3-digit account type suffix, not a dividend application.) This can be any share or share-draft product (application SH or SD); transfers from IRA and certificate products are not allowed.</p> <p>See Page 22 for important details about designating this account type.</p>
Minimum transfer amount	<p>If you would like to prevent transfers unless a minimum amount is present in the <i>Transfer from</i> account, enter the minimum amount that can be transferred here.</p> <p>This is primarily used for investment type accounts where the third-party broker requires a minimum amount for each transfer received. This allows the member to slowly build funds in the account and then transfer them over the third-</p>

<i>Field Name</i>	<i>Description</i>
	party investment account when the balance reaches the required minimum. See Pages 22 and 24 for more details about using this feature.
Transfer increment	<p>This field is used to restrict transfers to specific incremental amounts. For example, if you are setting up an OTB investment account, and the broker will accept transfers only in \$500.00 increments (\$500, \$1000, \$1500, etc.), enter 50000 here.</p> <p>A single transfer will still be made, but funds that do not make the increment amount will remain in the account. For example, if the member has a balance of \$1537 in the share account and this OTB code requires a transfer increment of \$500, only \$1500 will be transferred, with the remaining \$37 to remain in the <i>Transfer from</i> account.</p>
Amt to remain in acct after transfer	<p>This field is used to require that a certain amount must always remain in the <i>Transfer from</i> account, and only funds above this amount should be transferred out.</p> <p>HINT: This is helpful for share account types that require a certain minimum balance to earn dividends or avoid fees.</p>
Transfer transaction desc	Enter a transaction description to be used when funds are transferred out of the designated account suffix.
Transfer service charge	<p>If you wish to charge fees for the service of handling a member's balance transfers, enter one of the following:</p> <p>T Per Transfer - The fee amount will be charged every time a transfer transaction is performed. For example, if your third-party broker charges a fee for each transfer received into an investment account, this fee could be passed on to the member each time a transfer is performed.</p> <p>M Monthly - The fee amount will be charged only once every month (during EOD on the last day of the month), regardless of the number of transfers performed. For example, if you wish to charge your member a flat fee each month for as many transfers as they wish during the month, this option would be combined with a <i>Transfer frequency</i> of D=Daily. Transfers would occur throughout the month, as often as funds are found in the account, and then a flat fee would be charged at the end of the month.</p> <p>Keep in mind that the fee is charged even if no transfers were completed for the member during that month.</p> <p>N None - No fee will be charged for balance transfers.</p>
Fee amount	If you entered either "T" or "M" in the <i>Transfer service charge</i> field, enter the fee amount here.
Transfer fee from acct suffix	<p>If you entered either "T" or "M" in the <i>Transfer service charge</i> field, enter the account type suffix from which fees should be taken.</p> <p>In many cases this may need to be a different suffix than what is used for the transfer itself to avoid unexpected transfer amounts. See Page 23 for more details.</p> <p>BE CAREFUL: If the member closes the account designated for the fee, no fee will be taken. For "per transfer" fees that are being processed at the same</p>

<i>Field Name</i>	<i>Description</i>
	<p>time as the transfer itself, you will see an error on the exception report indicating that no fee account was found. However, for monthly fees done at the end of the month, independent of any transfers, there will be no error message and fees will not be taken for that month (such as if a member closes his accounts during the month).</p>
Fee G/L offset acct	If you entered either "T" or "M" in the <i>Transfer service charge</i> field, enter the General Ledger account to which the fee income should be posted.
Transfer transaction fee desc	If you entered either "T" or "M" in the <i>Transfer service charge</i> field, enter a transaction description to be used when fees are posted to the member's account.
Payment system # Payment principal bank Payment merchant # Payment locator #	<p>These fields are used to identify payment records for your credit union when batches of payments are sent via automated downloads to a credit card vendor. (For on-line credit unions, payments from multiple credit unions may be included in a single batch to a vendor.)</p> <p>These fields will be configured for you with assistance from CU*BASE Client Services. DO NOT CHANGE ANY SETTINGS IN THESE FIELDS.</p>

VIEWING OR MAINTAINING A MEMBER'S OTB ACCOUNT DETAILS

The most important feature of the CU*BASE OTB system is that key information about *all* of your member's accounts, whether tracked directly by CU*BASE or not, will now be available to member service representatives and any credit union employee at any time.

As discussed earlier, your credit union may elect to update this data manually, or work with CU*Answers to set up a custom program to upload (and download) data directly from your vendor. Either way, current information can be viewed and/or maintained via Member Inquiry or Phone Inquiry from any CU*BASE menu.

Phone Inquiry




Under the “Other Details” tab on the Inquiry and Phone screens you will find an OTB/Cards section. The top row will note the presence of ATM and Debit (DEBT) cards. The bottom row shows CRDT, LOAN and SAVE records in the OTB file for this member.

From Inquiry and Phone, use **F17=OTB/Cards** to view or maintain OTB data. The screen shown on the following page will appear.

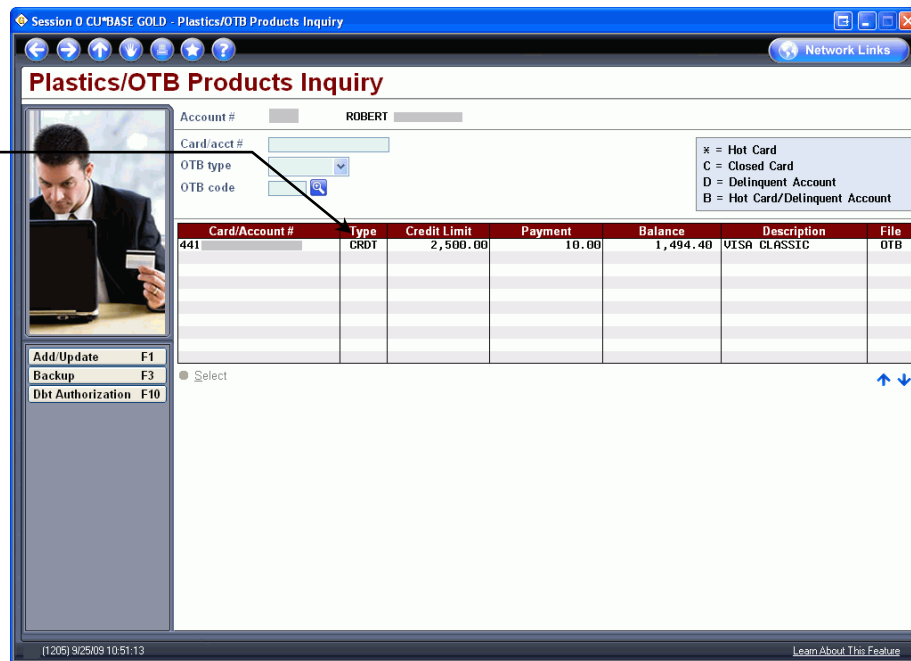
F17=OTB/Cards




From this screen select Maintain  button in front of the any type of card (Savings, Credit Card or Loan account) account to move to the screen below.

Plastics/OTB Screen

If a CRDT record is marked as "hot" or delinquent, one of the following codes will appear here:
 * = Hot Card
 D = Delinquent Account
 B = Hot Card / Delinquent Account



- ♦ To **add** a new OTB account for this member, first enter the card or account number. This can include numbers, letters or both. Next, enter the OTB type (ATM, DEBT, CRDT, SAVE or LOAN), and the appropriate configured OTC code (click the lookup  to see a list of your credit union's configured codes). Remember that the OTB Code

selected must match the OTB Type entered (i.e., don't enter ATM and then use the OTB code for your VISA Gold credit card program). Then use **F1-Add/Update** to add the card.

- If working with a CRDT product, the screen shown on Page 13 will appear.
- If working with a LOAN product, the screen shown on Page 14 will appear.
- If working with a SAVE product, the screen shown on Page 15 will appear.

*NOTE: Information about ATM and DEBT products is available in CU*BASE GOLD On-Line Help.*

- ♦ To **maintain** OTB account data, move to the cursor to the desired item and use **F1-Add/Update** to proceed to the appropriate second screen.
- ♦ To **view** information about the member's accounts, move the cursor to the desired item and use Enter. An inquiry-only version of the maintenance screens will appear.

*NOTE: The **File** column shows the database file name where data is actually stored: "PLS" represents the PLASTIC file where ATM and DEBT card data is stored. "OTB" represents the OTB Master files (OTBMST, OTBMST2, OTBMST3, and OTBMST4) where CRDT, LOAN and SAVE data is stored. This can be helpful if performing a Query of data from your member files.*

MAINTAINING MEMBER DATA FOR OTB PRODUCTS

If your credit union does not have a custom automated upload process to update member OTB data (see Page 44), account information must be manually maintained. Access is via the Plastics screen (Page 11) via **F1-Add/Update**.

CRDT (Credit Card)

The screenshot shows the 'OTB Credit Card Maintenance' window. The title bar reads 'Session 0 CU*BASE GOLD - OTB Credit Card Maintenance'. The main content area is divided into several sections:

- Header:** 'OTB Credit Card Maintenance' with navigation icons and a 'Network Links' button.
- Form Fields:**
 - As of date: Aug 01, 2011 (MMDDYYYY)
 - Account #: PATRICIA
 - Card #: 135
 - OTB product: 05 TEST
 - # of cards: 1
 - Interest rate: 12.345
 - Issued: Dec 2010 (MMYY)
 - Expiration: Dec 2010 (MMYY)
 - Description: (empty)
 - Issued by: (empty)
- Balance Information:**
 - Credit limit: 50.00
 - Current balance: 1,234.00
 - Outstanding authorized: 1,234.56
 - Available balance: 0.00
 - Cash advance balance: 0.00
 - Statement balance: 1,234.52
- Activity:**
 - Last cash advance date: Jan 01, 2011 (MMDDYYYY)
 - Last transaction date: (empty) (MMDDYYYY)
 - Last transaction type: 123456777
 - Last payment date: (empty) (MMDDYYYY)
 - Last payment amount: 0.00
- Payment Information:**
 - Minimum payment due: 0.00
 - Payment due date: (empty) (MMDDYYYY)
- Delinquency:**
 - Days delinquent: (empty)
 - Amount delinquent: 0.00
 - Times delinquent: 1 Cycle 2 Cycles 3 Cycles
- Miscellaneous:**
 - Hot card: Hot code: (empty)
 - Renewal code: (empty)
 - Secondary name: (empty)
 - Credit score: (empty)
 - Cycle code:

A sidebar on the left contains 'Backup F3' and 'Delete F16' buttons. The bottom status bar shows 'FR (1198) 8/01/11 08:19:40' and a 'Learn About This Feature' link.

This screen is used to record information about a credit card account. Click the tabs across the top to see additional fields. Use as many or as few fields on this screen as desired.

If your credit union receives data via transmission to update your credit card accounts, some of the fields on this screen will be protected so that changes cannot be made. See Page 49 for a detailed description of all the fields on this screen and how your vendor populates each field.

All dates are entered MMDDCCYY (no dashes or slashes) unless otherwise noted. All dollar amounts contain two decimal digits (i.e., 500000 = \$5,000.00). If data is entered into the *Days Delinquent* and *Amount Delinquent* fields, this account will appear among the delinquent loan accounts in your Collections monitoring system. See Page 41 for more information.

- The Card # field is left-justified to accommodate vendors. If you enter 1234 in the account field, CU*BASE will be smart enough to send the account number without any leading zeros.
- If the **Description** field is used to enter a description of this account, this will appear on the previous *Plastics/OTB Products Inquiry* screen. If the member views their accounts online, this information is also visible in the Account Summary and Detail screens. *It is*

recommended that you leave this blank unless you want to add a nickname at the member's request. If these fields are left blank, the OTB Product Code will be used instead.

To set special parameters for balance transfers made to this OTB account, use **F20-Balance Transfer**. See Page 24 for details. This will appear only if this OTB product has been configured to allow balance transfers.

LOAN (Loan Products)

The screenshot shows the 'OTB Loan Product Maintenance' window. It includes a navigation bar at the top with icons and a 'Network Links' button. The main content area is divided into several sections:

- Metadata:** As of date (Aug 17, 2011), As of time (12:34:56), Account base, Member name (PATRICIA), Account #, OTB product (01 FIXED RATE 10YR HTG), Opened date (Jan 02, 2011), Maturity date (Mar 02, 2015), and Interest rate (5.000%).
- Balance Information:** Disbursement limit (25,000.00) and Current balance (20,150.00).
- Payment Information:** Payment amount (313.68), Last payment date (Aug 01, 2011), Next payment date (Sep 01, 2011), Escrow payment (0.00), and Collateral description ID.
- Delinquency:** A checkbox for 'Delinquent', Delinquent amount (0.00), and Delinquent months/days.
- Miscellaneous:** Fields for Co-borrower name, Institution/agency, and Description.

On the left side, there is a sidebar with a 'Backup' button (F3) and a 'Delete' button (F16). The bottom of the window shows the session ID 'FR (1200) 8/18/11 14:50:21' and a 'Learn About This Feature' link.

This screen is used to record information about your third-party loan products, such as mortgages, leases or student loans. Use as many or as few fields on this screen as desired.

All dates are entered MMDDCCYY (no dashes or slashes) unless otherwise noted. All dollar amounts contain two decimal digits (i.e., 500000 = \$5,000.00).

The Account # field is left-justified to accommodate vendors. If you enter 1234 in the account field, CU*BASE will be smart enough to send the account number without any leading zeros.

If **Description field** is used to enter a description of this account, it will appear on the previous *Plastics/OTB Products Inquiry* screen. If the member views their accounts online, the **Institution and Description** is also visible in the Account Summary and Detail screens. *It is recommended that you leave this blank unless you want to add a nickname at the member's request. If these fields are left blank, the OTB Product Code will be used instead.*

If the *Delinquent* field is set to "Y", this account will appear among the delinquent loan accounts in your Collections monitoring system. (Be sure to also complete the *Delinquent Amount* and *Delinquent Month/Days* fields if manually updating the delinquency status on this account.) See Page 41 for more information. If supported by your vendor or manually adjusted, this

account will appear in red in the Account Summary page in online banking (should you allow that your member views OTB information online).

*NOTE: Because the OTB database is a work in progress, with flexibility to expand as needs grow, the fields on this screen are just a starting point. Contact a member of the CU*Answers Product Team or a Client Service Representative if you have ideas or suggestions for additional data fields that could be incorporated into the OTB database as part of future enhancements.*

To set special parameters for balance transfers made to this OTB account, use **F20-Balance Transfer**. See Page 24 for details. This will appear only if this OTB product has been configured to allow balance transfers.

SAVE (Savings Products)

The screenshot shows the 'OTB Savings Product Maintenance' window. At the top, it says 'Session 0 CU*BASE GOLD - OTB Savings Product Maintenance'. The main title is 'OTB Savings Product Maintenance'. Below the title, there are navigation buttons and a 'Network Links' button. The screen is divided into several sections:

- As of date:** Aug 11, 2011 [MMDDYYYY] | **As of time:** 12:34:56 (HHMMSS)
- Account base:** [Blank]
- Member name:** PATRICIA
- Account #:** 1
- OTB product:** 02 INVESTMENT SAVINGS
- Opened date:** Jul 01, 2011 [MMDDYYYY]

Balance Information

Current balance	15,000.00	Price per share	1.00
# of shares	1	Total value	1.00

Miscellaneous

Institution/agency: [Blank]
Description: [Blank]

On the left side, there is a 'Backup' button (F3) and a 'Delete' button (F16). At the bottom left, it says 'FR (1201) 8/18/11 14:58:53'. At the bottom right, there is a 'Learn About This Feature' link.

This screen is used to record information about your third-party savings and investment accounts. Use as many or as few fields on this screen as desired.

All dates are entered MMDDCCYY (no dashes or slashes) unless otherwise noted. All dollar amounts contain two decimal digits (i.e., 50000 = \$5,000.00).

The Account # field is left-justified to accommodate vendors. If you enter 1234 in the account field, CU*BASE will be smart enough to send the account number without any leading zeros.

The *Total Value* field is automatically calculated by multiplying the *Number Of Shares* by the *Price Per Share*.

*NOTE: Because the OTB database is a work in progress, with flexibility to expand as needs grow, the fields on this screen are just a starting point. Contact a member of the CU*Answers Product Team or a Client Service Representative if you have ideas or suggestions for additional data fields that could be incorporated into the OTB database as part of future enhancements.*

To set special parameters for balance transfers made to this OTB account, use **F20-Balance Transfer**. See Page 24 for details. This will appear only if this OTB product has been configured to allow balance transfers.

MEMBERS VIEW OTB INFORMATION ONLINE

IS YOUR DATA READY FOR MEMBERS?

IMPORTANT: A thorough review of your OTB data is necessary prior to activating this feature. Be sure your vendor is providing you the proper data for the designated fields that are shown online, and that you have reviewed it for the “live” presentation. Once activated, members will view their OTB accounts in their Account Summary in Online Banking. The detail screen will note at the top of the page the last time the data was updated.

CONFIGURATION SETTINGS

Activate your members’ ability to view their OTB information online via the OTB Product Code (see page 4). For members to view the information online, “Display account information to members in online banking” must be checked.

WHAT MEMBERS VIEW ONLINE

Once activated, the member will view their OTB accounts on the Accounts Summary page in Online Banking. Account numbers preceded by asterisks indicate that the account is an Off Trial Balance account. (The account number is actually the last four numbers of the OTB account.)

The screenshot displays the 'My Accounts' page for a premium member. It features a navigation menu on the left with options like 'Account Summary', 'Transfer Money', and 'Downloads'. The main content area is divided into two sections: 'Share accounts' and 'Loans'. The 'Share accounts' section contains a table with columns for Account, Name, Available Balance, Actual Balance, Last Transaction, and Accrued Dividends. The 'Loans' section contains a table with columns for Account, Name, Regular Payment, Amount Due, Due Date, and Payoff Balance. A 'Print' button is visible in the top right corner, and a badge on the right indicates 'I Have 275 Po...'. A large green dollar sign icon is positioned on the left side of the page.

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SAVINGS	\$69.90	\$74.90	4/22/2011	\$0.02
048	VALUE CHECKING	\$1,245.25	\$1,245.25	4/25/2011	\$0.00

Account	Name	Regular Payment	Amount Due	Due Date	Payoff Balance
710	USED VEHICLE	\$350.82	\$350.82	3/31/2011	\$11,016.85
770	KWIK CASH	\$15.00	\$15.00	5/11/2011	\$474.70
**2456	ASSOCIATED BANK	\$450.00	\$450.00	6/15/2011	\$99,350.00

Delinquent Account

My Accounts | I'm a Premium member. [Print](#)

Share accounts

Account	Name	Available Balance	Actual Balance	Last Transaction	Accrued Dividends
000	SAVINGS	\$69.90	\$74.90	4/22/2011	\$0.02
048	VALUE CHECKING	\$1,595.60	\$1,595.60	4/25/2011	\$0.00

Loans

Account	Name	Regular Payment	Amount Due	Due Date	Payoff Balance
710	USED VEHICLE	\$350.82	\$334.55	3/31/2011	\$11,015.20
770	KWIK CASH	\$15.00	\$15.00	5/11/2011	\$474.58
**2456	ASSOCIATED BANK	\$0.00	\$0.00		\$99,350.00

If supported by your vendor or manually adjusted by your staff, delinquent accounts will be shown in red on the Account Summary page.

Loan Detail Screen

Loan Information [Print](#)

FIXED RATE 10YR

The information shown here was last updated on 12/30/2003 12:00 AM. Account details may not immediately reflect recent transactions or other changes made to the account.

Account #:	*****2456
Institution/Agency:	
Description:	FIXED RATE 10YR MTG
Delinquent?	No
Amount Past Due:	\$0.00
Next Payment Due Date:	4/15/2011
Payment Amount:	\$450.00
Current Balance:	\$99,350.00
Disbursement Limit:	\$99,350.00
Maturity Date:	4/27/2016
Last Payment Date:	4/15/2011

[Pay Now](#)

The Loan Details screen is accessed by clicking the Account name on the previous screen. The statement at the top of the Detail screen indicates that the information was last updated as of a certain date and time.

- This detail has the “Pay Now” feature because online payments has also been activated at this credit union. See page 34 for more information about the online payment option.

Credit Card Account Detail Screen

Credit Card Information [Print](#)

TEST

The information shown here was last updated on 4/25/2010. Account details are obtained from a third-party organization and may not immediately reflect recent transactions or other changes made to the account.

Product:	TEST
Card #:	*****0234
Delinquent?	No
Payment Due Date:	UNKNOWN
Minimum Amount Due:	\$0.00
Credit Limit:	\$1,234,567.89
Current Balance:	\$1,234,567.89
Available Balance:	\$1,234,567.89
Statement Balance:	\$1,234,567.89

NOTE: If the Balance/Payoff Amount shows as a negative number, such as (\$50.00), this amount is being added to the disbursement limit. It represents an overpayment on the account, such as if you paid extra to increase your credit limit temporarily or because of a refund for returned merchandise or other reason.

My Accounts

- Account Summary
- Transfer Money
- Nicknames
- ACH Transactions
- Checks Cleared
- Check Stop Payment
- Dividend/Interest
- Downloads

See What's Up
Visit the Online

As with the Loan Detail screen, this screen also indicates the last time the information on the screen was updated.

Savings Account Detail Screen

Savings Information [Print](#)

LPL

The information shown here was last updated on 2/10/2005. Account details are obtained from a third-party organization and may not immediately reflect recent transactions or other changes made to the account.

Account #:	*****0001
Product:	
Institution/Agency:	LPL
Description:	INVESTMENTS - MIKE
Date Opened:	1/31/2005

My Accounts

- Account Summary
- Transfer Money
- Nicknames
- ACH Transactions
- Checks Cleared
- Check Stop Payment

As with the Loan Detail screen, this screen also indicates the last time the information on the screen was updated.

UNDERSTANDING BALANCE TRANSFERS



NOTE: You can use the balance sweep option in conjunction with the Direct Payments option. See Page 25 for more information on payments via Miscellaneous Receipts and Page 34 for more information on payments via online banking. Both of these are Direct Payment options. Separate programming is required if you already offer the Balance Transfer option.

SETTING UP A BALANCE TRANSFER PRODUCT: STEP BY STEP

IMPORTANT: Contact a Client Service Representative if you are interested in turning on this feature at your credit union. As you can see it is a multiple step process, and this will ensure that all t's are crossed and i's are dotted!

1. **Configure the share account to be used for transfers.** (See Page 22 for hints on selecting an appropriate transfer account.)
 - ◆ In most cases, you will configure a special Dividend Application, then set up an account type suffix for that product. Contact a CU*BASE Client Service Representative for assistance in setting up a new DIVAPL or account type configuration.
2. **Configure the OTB product code, including all balance transfer parameters.** (See Page 4.)
 - ◆ Each product to which transfers will be made must be set up as its own OTB code. For example, VISA and VISA GOLD programs should be configured separately.
3. **Create the member's OTB account record.** (See Page A15.)
 - ◆ If necessary, use the Balance Transfer Overrides feature to set special transfer minimums, increment and fee account parameters for this member. (See Page 24.)
4. **Allow members to make deposits into the designated share suffix.**
 - ◆ Deposits can come from all the normal sources, including Payroll/ACH, AFT, etc. Transfers from the share suffix to the designated offset G/L will occur automatically during EOD processing.
5. **On a daily basis, verify the daily transfer reports against your G/L offset account balance, handle any exceptions manually, and communicate all transactions to your third-party vendor.**
 - ◆ Manual - relay the payment information to your vendor using the transaction register report.

- ◆ Automated - request custom programming that will process a transmission direct to the vendor showing all transaction details. (See Page 44.)
- 6. **Process the Accounts Payable settlement with your vendor as usual.**
- 7. **Periodically run the “Verify OTB Credit Card Duplicates” report to check for duplicate cards in your database.** (See Page 45.)

IMPORTANT CONSIDERATIONS

- ◆ For credit cards (CRDT type), the balance transfer “sweep” will take place at 6:00 a.m. EST each day. If your credit union sends payment information to your credit card vendor via automated download transmission, the sweep will be done again at 3:00 p.m. EST, to catch any additional payments that have been made by members during the day.
- ◆ For other OTB types, daily transfers and “per transfer” fees will take place every day during end-of-day processing (before share accruals are calculated). Monthly transfers and monthly fees are processed during end-of-day on the last day of the month.
- ◆ When transfers are performed, a transaction record is written showing the OTB account number and other details. A report is produced showing all transaction records. (See Page 37 for a sample.) This information can then be used when communicating payment information to your vendor.
- ◆ Once a transfer account suffix is designated, members can use only that specific account type for payments to the OTB account; no exceptions can be made for individual members. In other words, a member can't request that funds be taken out of his regular shares or a checking account instead.

HINT: If appropriate, an AFT could be set up to transfer funds from another account (or even from a different membership) into the designated transfer account.

- ◆ Keep in mind that members cannot set up transfers to two different OTB records with the same OTB product **code** (i.e., two different VISA cards under the same membership) because the system has no way of knowing which card should receive the funds.

HINT: If this is a common occurrence in your credit union, you may wish to set up two separate OTB product codes (for example “First VISA ” and “Second VISA ”), each with their own transfer account suffix.

- ◆ Transfers will only be performed if all the needed money is ready in the account. If the total needed to perform the transfer (taking into account minimum transfer amount, transfer increment, and amount to remain in the account) is even a penny short, the transfer will not occur. No error will appear on any report; the system simply waits until all the money is ready and then performs the transfer. This is designed so that a member can slowly build up his account balance and then the payment is made when enough funds have been accumulated.
- ◆ Like all other member transactions, balance transfer transactions will be included in the daily G/L interface as part of the “TR” entry (origin code 99).

- ◆ If a credit card is marked “HOT,” the transfer system will first check for another card of that same OTB product type and, if found, will complete the transfer to that card account instead. (Example: a member reports a card as stolen, then opens another card of the same type.) If no other matching OTB record is found, the transfer **will** be made to the hot card.

HINTS ON SELECTING A TRANSFER ACCOUNT

When planning your dividend application and account suffix configuration for balance transfers, it is important to understand that the balance transfer process is actually initiated by only two things: an activation flag on the OTB product itself, and the presence of funds in the account suffix designated by the OTB product. The OTB system simply looks at the suffix designated in the OTB product code, looks at a member for one OTB record with that same product code, and transfers the funds out to the G/L offset account. Therefore an account suffix should be used only for payments to **one** of your OTB products.

A rule of thumb to remember is “one account suffix for one OTB product code.” Overlapping the same suffix for two OTB products should not be done unless you are certain that no member will ever have accounts from both products. (For example, if you *never* allow members to have both a VISA and a VISA GOLD, you could use the same suffix for both OTB product codes. But be very careful to avoid conflicts!)

Because the OTB product is tied to an account *type* suffix, not a dividend application, it is not strictly required that a separate dividend application be created for each OTB product. However, there are advantages to using a separate DIVAPL for each type of OTB transfer:

- ◆ *Balancing your member G/Ls and transfers* - if all your credit card payment share accounts were under the same dividend application tied to a single member G/L account, it would be more difficult to determine if a balancing problem was due to Visa payments, Visa Gold payments, MasterCard payments, etc.
- ◆ *Ease of opening new accounts* - Using a separate dividend application for each OTB product, each with only a single account type suffix, makes it much easier for MSRs and front-line staff to open the right product for the member’s needs. For example, if a single dividend application has a range of three account type suffixes, the employee would need to be very careful to *manually* choose the correct suffix when opening the share account.

For example, ABC Credit Union offers Visa, Visa Gold and MasterCard credit cards, and for all three programs, members can make their credit card payments directly through the credit union. In addition to configuring three separate OTB product codes, ABC configures three new dividend applications: “VS” for Visa payments using account suffix 023, “VG” for Visa Gold payments using account suffix 024, and “MC” for MasterCard using account suffix 025. If a member has one of each type of card, three separate share accounts would be created, one for each of the products. If ABC opted instead to use only one dividend application with an account suffix range of 023 to 025, the employee opening the accounts would need to be very careful to select the correct suffix that matches the type of card the member holds.

At this time, transfers cannot be initiated from any IRA dividend applications, nor from any certificate account suffix.

BALANCE TRANSFER FEES

Optional fees for balance transfers can be set up to occur every time a transfer is performed, or once a month as a “flat” fee regardless of the number of transfers processed. Although designed primarily to offset the brokerage fee for an investment transfer, fees can be set up for any OTB product type. Some important points to remember when deciding how to set up fees:

- ◆ If the fee comes out of the same account as the funds to be transferred, how will you ensure that the member deposits enough to cover both the fee **and** their desired transfer amount? If the Transfer Account Suffix and the Fee Account Suffix are the same, the system will not perform any transfer unless enough has been deposited to cover both, as well as taking in account other parameters such as minimum transfer amount, etc. If funds are adequate, the system first performs the transfer, then posts the fee using the remaining funds.
- ◆ Even if the fee comes from a different suffix, what will be your procedure for ensuring that fees are collected? If the fee comes out of a different share account, the system will complete the transfer as long as there is enough money to cover the transfer itself, even if the other account does not have enough month for the fees. The incomplete fee transaction will appear on the error report and must be handled manually in order to recover the fee amount. Also, for monthly fees that are done independent of any transfers, fees will not be taken from members whose fee account was closed during the month.
- ◆ What happens with fees when more than one membership “shares” a single OTB account? For example, say a husband and wife (both members) share a single investment account (or credit card, or mortgage loan, etc.). Assuming both memberships are set up with appropriate share accounts to match the OTB product code, they can both make independent transfers to the same OTB account. However, who gets the fee? If the fee is set up to occur on a “per transaction” basis, the fee is charged to the member that deposited the money. However, if the product is set up for a monthly flat fee, **both** memberships will be charged the same fee regardless of who actually did the most (or any) transfers.

OVERRIDING TRANSFER PARAMETERS FOR INDIVIDUAL MEMBERS

When an OTB product is configured, certain default transfer parameters are set up to control how all transfers for this product should be handled. In some cases, it may be necessary to change some of these parameters to accommodate a certain member’s wishes or situation. This override feature can be found on all three of the OTB maintenance screens for CRDT, LOAN and SAVE product types (see Pages 13, 14 and 15 for samples).

F20-Balance Transfer Overrides

		Default *
Minimum transfer amount	0.00	0.00
Transfer increment	0.00	0.00
Amount to remain in account after transfer	0.00	0.00
Waive service fee	<input type="checkbox"/> Waive	<input type="checkbox"/> =None
Fee suffix		000

* Leave blank for defaults

Examples:

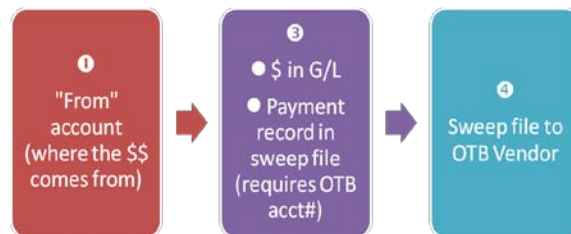
- ◆ If a member wishes to retain a certain amount in the share transfer account in order to earn dividends or to be available for other uses, you could modify the *Amt to remain in acct* after transfer parameter and this member's account would be handled differently than all other transfers of this type.
- ◆ If a member plans to make small weekly deposits into the share account and wishes the transfer to occur when enough has been deposited to fulfill the regular or minimum payment on the account, you could modify the *Minimum transfer amount* to match the desired payment and a transfer would only occur once that amount (or more) appears in the account. (HINT: If the member wants only that amount to be transferred, and no more, you could also use *Transfer increment* to set the exact transfer amount.)

Important Warning About Minimum Transfer Requirements

Keep in mind that when requiring a minimum amount to perform the transfer (such as to allow the member to slowly build up funds in the transfer account), the daily exception report will not alert you to the fact that the transfer hasn't occurred yet. If the member is even a penny short of the minimum amount, the transfer will not occur until additional funds are deposited. It is up to the credit union to monitor member deposits into these types of accounts and warn members of the ramifications of not depositing enough to cover the entire transfer (don't forget the fee, if any!).

UNDERSTANDING PAYMENT VIA MISCELLANEOUS RECEIPTS

A second option you can select is for member to make payments to their accounts directly to their OTB account via a Miscellaneous Receipts (at the teller line or via Phone Operator). With this transfer process, the member's payment goes directly to a G/L which is reconciled with the vendor.



NOTE: You can offer the Balance Transfer option to members in conjunction with this Direct Payments option (as well as the online banking payment option).

SETTING UP PAYMENT VIA MISCELLANEOUS RECEIPTS – STEP BY STEP

IMPORTANT: Contact a Client Service Representative if you are interested in turning on this feature at your credit union. As you can see it is a multiple step process, and this will ensure that all t's are crossed and i's are dotted!

- 1. Configure the OTB product code for either (See Page 4.)**
 - Each product which handles payments via Miscellaneous Receipts will must be set up as its own OTB code. For example, VISA and VISA GOLD programs should be configured separately. In each Product Configuration, you will need to check the "Allow payments/deposits via misc. receipts" checkbox.
- 2. Configure a Miscellaneous Receipt Code configured for OTB Payments. (See Page 26.)**
 - You will need to configure at least one Miscellaneous Receipt Code to handle the OTB payments via Miscellaneous Receipt.
 - NOTE: The only reason to create more than one code is to define different transaction descriptions.]
- 3. Create the member's OTB account record. (See Page 15.)**
- 4. On a daily basis, verify the daily transfer reports against your G/L offset account balance, handle any exceptions manually, and communicate all transactions to your third-party vendor.** To review transactions prior to them being merged with the vendor file, review the OTB Payment Inquiry (see Page 36) as well as the transaction reports (see Page 40).
 - Manual - relay the payment information to your vendor using the transaction register report.

- Automated - request custom programming that will process a transmission direct to the vendor showing all transaction details. (See Page 44.)

5. Process the Accounts Payable settlement with your vendor as usual.

6. Periodically run the “Verify OTB Credit Card Duplicates” report to check for duplicate cards in your database. (See Page 45.)

IMPORTANT CONSIDERATIONS

Direct payment is currently limited to payments made online, at the teller line, or over the phone. At the time of the writing of this manual, we are already at work to include additional payment channels members use most, such as AFTs and ACH distributions. Until these enhancements are made, balance transfer sweeps are your best option for the members who need those payment options.

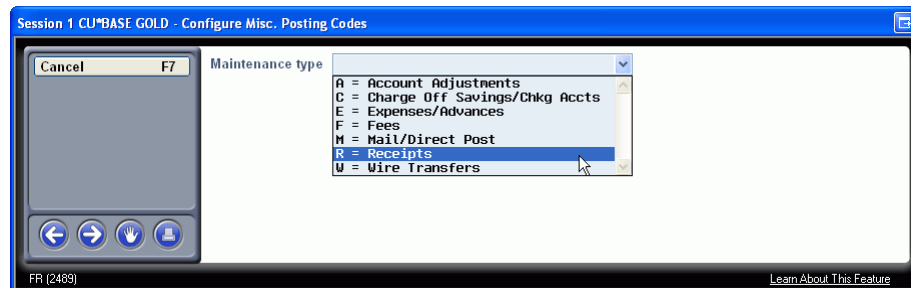
Other processes are similar to the Balance Transfer processing:

- ♦ For credit cards (CRDT type), the balance transfer “sweep” will take place at 6:00 a.m. EST each day. If your credit union sends payment information to your credit card vendor via automated download transmission, the sweep will be done again at 3:00 p.m. EST, to catch any additional payments that have been made by members during the day.
- ♦ When transfers are performed, a transaction record is written showing the OTB account number and other details. A report is produced showing all transaction records. (See Page 40 for a sample.) This information can then be used when communicating payment information to your vendor.

CONFIGURING MISCELLANEOUS RECEIPT CODE

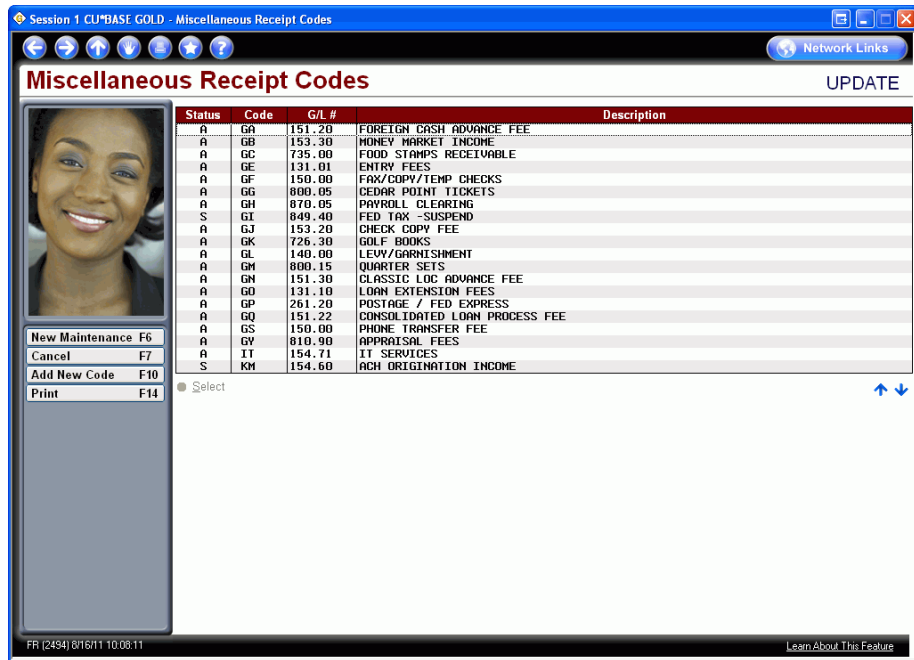
You will need to configure a Miscellaneous Receipt code to handle OTB payments.

MNCNFC #8-Misc. Posting Code Config



First select the Receipt Type from the listing.

Receipt Codes Selected



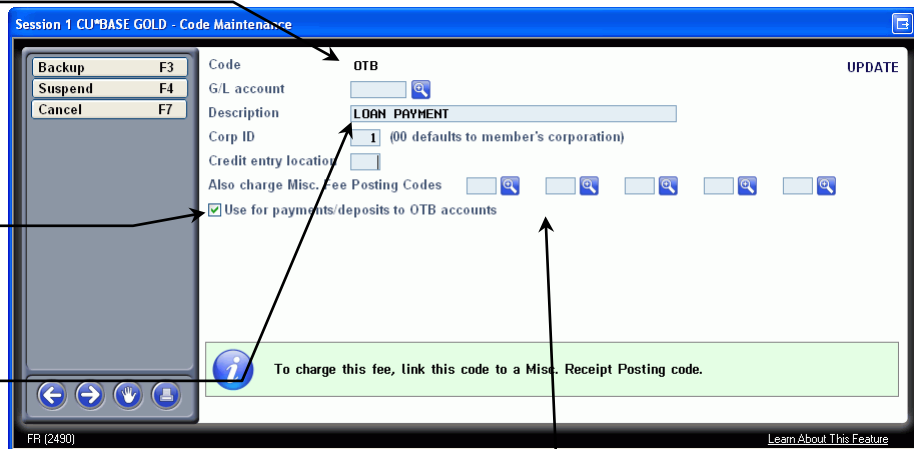
Select F10-Add New Code to create your OTB Miscellaneous Receipt code. Then fill in the screen shown below.

Configure Miscellaneous Receipt Code for OTB Payments

Do not enter a G/L account here. The G/L will actually be pulled from the OTB Product Code Configuration.

Check this box to tell the Teller and Phone systems to proceed with the OTB processing tools.

This transaction description is what your tellers and MSRs will see when they post payments via Misc Receipts.



When configuring a Miscellaneous Receipt Code for OTB, you must post any fees as separate Miscellaneous Codes. It is not permitted to enter Fee Codes on an Miscellaneous Receipt code configured for OTB payments.

POSTING A PAYMENT VIA TELLER

The following series of screens follow the process a Teller uses when assisting a member to make a payment directly to their OTB loan account via Miscellaneous Receipts.

The OTB account will not show in the listing on the Main Teller Posting screen (shown below) because it is an Off Trial Balance account. However, if the member has an OTB account configured for Miscellaneous Payments, F19-OTB will appear. This function key gives the Teller access to information on the account, including the payment amount.

Following are directions for a Teller to make a payment to an OTB account via Miscellaneous Payments.

1. First the Teller uses F19-OTB to view the member's exact payment amount.

Session 0 CU*BASE GOLD - LAKEVIEW CREDIT UNION

Individual Account

Name: CHRISTOPHER
Account #: [REDACTED]
Tiered Svc level: PREMIUM

Cash: 0.00
Outside checks: 0.00
In-house checks: 0.00
Total funds in: 0.00

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description Toggle Nicknames	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
1,805.90	1,800.90	SAVINGS	000	0.00		0.00			
44.45	44.45	VALUE CHECKING	048	0.00		0.00			
10,389.38	350.82	USED VEHICLE	710	0.00					
501.90	15.00	KWIK CASH	770	0.00		0.00			

Verify Member F1
Trans Override F2
Post F5
Misc Receipts F8
Bal Fwd New Mbr F9
Bal Fwd This Mbr F11
Cancel F12
Sales Tools F15
In-House Checks F16
Outside Checks F17
Phone Operator F18
OTB F19
Toggle Card # F22

Suppress receipt Suppress balances

Total funds in: 0.00
Check cash fee: 0.00
Net total of transactions: 0.00
Cash back: 0.00

Buttons: Refresh Cash Back, Deposit Calculator

FR (3104) 8/23/11 14:13:23

F19-OTB is visible when the member has an OTB account configured for Miscellaneous Payments.

2. The Teller then views the payment amount and uses F3-Backup to return to the previous screen.

Session 0 CU*BASE GOLD - OTB Account Numbers

Account #: [REDACTED] Name: CHRISTOPHER MEMBER
Transaction amount: 450.00

Account #	Type	Description	Balance	As Of	Pmt Amount
*****1234	LOAN	FIXED RATE 10YR MTG	50,000.00	8/16/2011	450.00

Buttons: Backup F3, Select

FR (4188)

- Miscellaneous Receipts draws funds from the Cash Back field so the Teller uses the Proc Code R or F8-Misc Receipts to move to the Miscellaneous Receipt screen (shown after this screen).

Session 0 CU*BASE GOLD - LAKEVIEW CREDIT UNION

Individual Account

Cash: 450.00
 Outside checks: 0.00
 In-house checks: 0.00
 Total funds in: 450.00

Name: CHRISTOPHER
 Account #:
 Tiered Svc level: PREMIUM

Outside checks: 0.00 Hold days: 00 Type:
 Suppress receipt Suppress balances

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description Toggle Nicknames	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO
1,805.90	1,800.90	SAVINGS	000	0.00		0.00			
44.45	44.45	VALUE CHECKING	048	0.00		0.00			
10,389.38	350.82	USED VEHICLE	710	0.00					
501.90	15.00	KUIK CASH	770	0.00		0.00			

FR [3104] 8/23/11 14:18:17 [Learn About This Feature](#)

- The Teller first enters the amount of the loan payment.

Session 0 CU*BASE GOLD - Shared Branching

Shared Branching

Miscellaneous Receipts

Account #:
 Name: CHRISTOPHER

Amount	Code or G/L #	Receipt Description	G/L Description	OTB Account #
450.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				

F3 F5 Ent

Total funds in: 450.00
 Other misc fees: 0.00
 Net cash trans: 0.00
 Cash back: 450.00

FR [1560] 8/23/11 14:19:25 [Learn About This Feature](#)

Viewing the Transaction

Since Teller Misc. Receipts do not produce a member transaction, a \$0 memo transaction will be recorded.

Date	Amount	Balance	Description	Transfer Acct	ID	Print Receipt
Aug 19, 2011	0.00	104.95	LOAN PAYMENT		92	

[Additional Transaction Information](#) [Retrieve e-Receipt](#) [↑](#) [↓](#)

Session 0 CU*BASE GOLD - Additional Transaction Information

Backup F3

Seq # 03562
Account -000 CHRISTOPHER MEMBER

Description FIXED RATE 10YR MTG ACCT# **1234 FOR \$450.00

Date	Amount	Balance	Description	Transfer Acct
Aug 19, 2011	0.00	104.95	LOAN PAYMENT	

FR (395) [Learn About This Feature](#)

POSTING A PAYMENT VIA PHONE OPERATOR

Phone Operator posting of Miscellaneous Receipts is similar the process via Teller. After selecting the Misc Receipts option in Phone Operator, the Member Service Representative enters the amount of the payment, then selects the OTB Code.

Session 0 CU*BASE GOLD - Phone Operator - Miscellaneous Receipts

Post F5
Bypass F8

Member -000 CHRISTOPHER MEMBER

Transaction amount 450.00

Misc. receipt posting code

Description

Print receipt

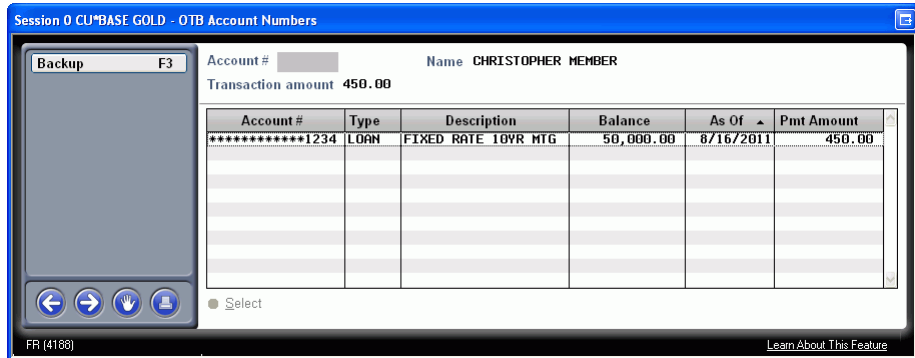
Available balance	3,726.60
Total misc. receipts	0.00
Other misc. fees	0.00
Ending balance	0.00

FR (1523) [Learn About This Feature](#)

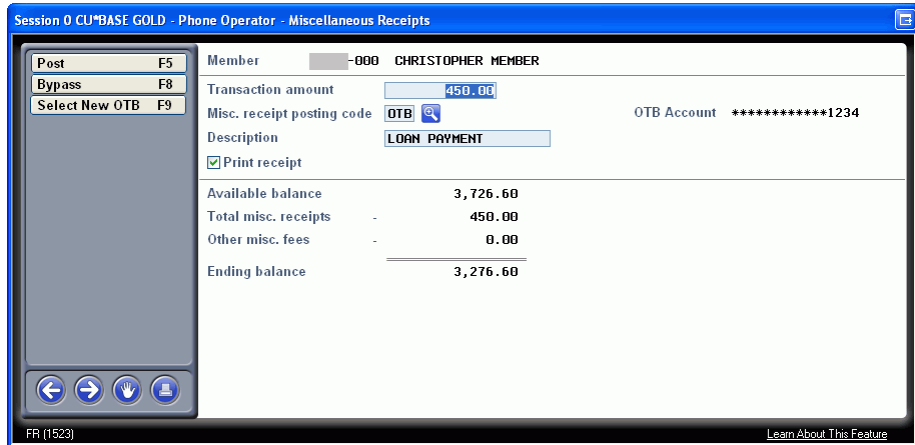
1. The MSR selects the appropriate code from the list after using the lookup.



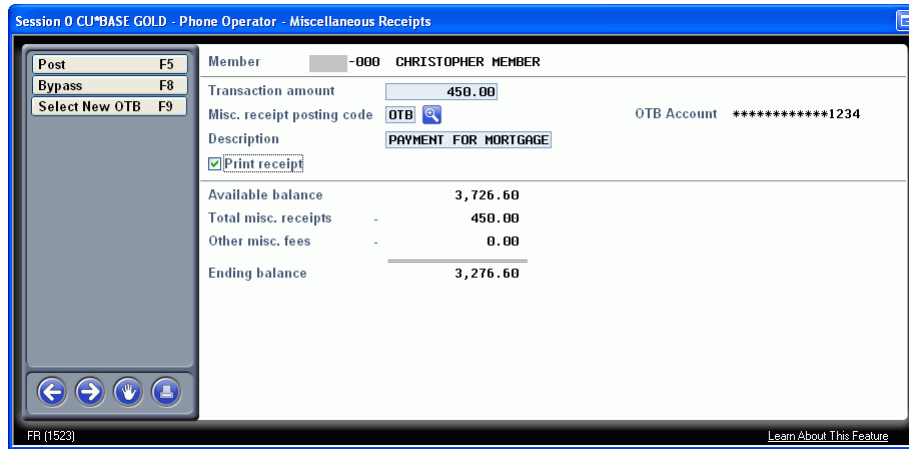
2. Then the MSR selects the OTB account.



3. The MSR returns to the Misc Receipts screen with the account selected.



- At this time the MSR can change the account description and then use F5-Post to post the transaction.



Viewing the Transaction

Phone History shows the Description that was entered in this case.

Debits Only		Credits Only		All	Toggle Description		
Date	Amount	Balance	Description	Transfer Acct	ID	Print Receipt	
Aug 22, 2011	3,626.65	3,731.60	REG SAVING DEPOSIT		92	•	
Aug 22, 2011	450.00-	3,281.60	PAYMENT FOR MORTGAGE		;D		

[Additional Transaction Information](#)
 [Retrieve g-Receipt](#)
↑ ↓

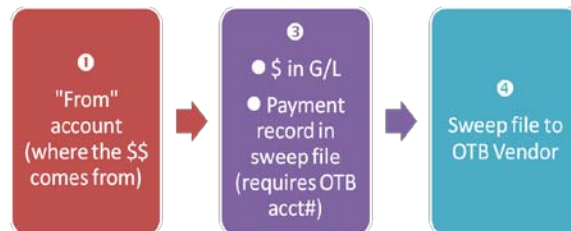
Toggle the secondary transaction to see the OTB Product Code description.

Debits Only		Credits Only		All	Toggle Description		
Date	Amount	Balance	Description	Transfer Acct	ID	Print Receipt	
Aug 22, 2011	3,626.65	3,731.60	REG SAVING DEPOSIT		92	•	
Aug 22, 2011	450.00-	3,281.60	FIXED RATE 10YR MTG		;D		

[Additional Transaction Information](#)
 [Retrieve g-Receipt](#)
↑ ↓

MEMBERS MAKE PAYMENTS ONLINE

A third option you can select is for member to make payments to their accounts via online banking. With this transfer process, the member's payment goes directly to a G/L which is reconciled with the vendor.



- **NOTE:** You can offer the Balance Transfer option to members in conjunction with this Direct Payments option (as well as the Miscellaneous Receipts option).

SETTING UP PAYMENT VIA ONLINE BANKING

IMPORTANT: Contact a Client Service Representative if you are interested in turning on this feature at your credit union. As you can see it is a multiple step process, and this will ensure that all t's are crossed and i's are dotted!

OTB Product Codes can be configured to allow members to make payments to OTB accounts directly via the Transfer Wizard in online banking. To activate this feature, credit unions need to check the "Allow payments via online banking" in the OTB Product Code configuration (see page 4).

Once this setting is activated, members will be able to make payments online via the Transfer Wizard to OTB accounts of the activated Product Codes.

- **NOTE:** Credit unions will also want to activate these Product Codes so that members can also view their account data online. See page 17.

Once online payments are activated, members will see a Pay Now! link in their loan detail. This will take them directly to the Transfer Wizard where they can make payments. (They also can access the Transfer Wizard by selecting the Transfer Money link in the left panel.

The account creation, reporting and transfer of payments to the OTB vendor are the same as with the other Direct Payment option, payments via Miscellaneous Receipts. See Steps 3-6 on page 25.

WHAT THE MEMBER VIEWS ONLINE

Following are graphics of the changes the member will view online if this direct payment option is activated.

Members will see a Pay Now link in the Account Detail which will take them directly to the Transfer Wizard to make a payment on a loan.

Loan Information
FIXED RATE 10YR

The information shown here was last updated on 12/30/2003 12:00 AM. Account details may not immediately reflect recent transactions or other changes made to the account.

Account #:	*****2456
Institution/Agency:	
Description:	FIXED RATE 10YR MTG
Delinquent?	No
Amount Past Due:	\$0.00
Next Payment Due Date:	4/15/2011
Payment Amount:	\$450.00
Current Balance:	\$99,350.00
Disbursement Limit:	\$99,350.00
Maturity Date:	4/27/2016
Last Payment Date:	4/15/2011

[Pay Now](#)

Members can use the Transfer Wizard to make payments to their OTB Accounts. On the screen, "Where is it going?" members will see their OTB accounts in the listing, preceded by asterisks, as shown below. Otherwise there is no change to the Transfer Wizard.

Movin' my money around

From here you can move money between available accounts, just complete four easy steps. Specify the timeframe of the transfer, select the source and destination accounts, and you're practically finished! That's left is telling us how much to transfer. At any point in the process you can track your progress using the summary on the right.

Set up my transfer:

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Pick the account where you want to put the money:

My CU accounts:

- 000 - Savings: \$2,000.90
- 048 - Value Checking: \$44.45
- 710 - Used Vehicle: \$10,389.38
- 770 - Kwik Cash: \$501.90
- **2456 - Fixed Rate 10yr: \$99,350.00

What I have so far:

When?
Right Away

From where?
000 - Savings: \$2,000.90

To where?

How much?

Memo:

- NOTE: Members can only make immediate payments (Right Away) to their accounts. Automatic Fund Transfer payments cannot be scheduled at this time. If the member selects a Payment option other than "Right away," the OTB accounts will not appear in the "Where is it going" listing.

OTB INQUIRY

MNINQY #17-OTB Direct Payment Record Inq

Account #	Status	Product Description	Created On Business Dt	Transfer Amount	From Account #	To Card Or Account	Originated From	Batch	Merged Activity Dt
	2 CREATED	FIXED RATE 10YR	9/09/2011	-42.10	-000	****1234	Phone Op		
	2 MERGED	FIXED RATE 10YR	8/15/2011	269.00	-080	****1234	Phone Op	1	8/31/2011
	2 MERGED	FIXED RATE 10YR	8/15/2011	269.00	-080	****1234	Phone Op	1	8/31/2011
	2 MERGED	FIXED RATE 10YR	8/16/2011	450.00	-000	****1234	Teller	1	8/31/2011
	2 MERGED	FIXED RATE 10YR	8/16/2011	450.00	-080	****1234	Phone Op	1	8/31/2011
	2 MERGED	FIXED RATE 10YR	8/19/2011	450.00	-000	****1234	Teller	1	8/31/2011
	2 MERGED	FIXED RATE 10YR	8/22/2011	450.00	-000	****1234	Phone Op	1	8/31/2011

F2
 F3
 F7

Transactions marked as MERGED have already been processed and moved to the pending transmission file for submission to your vendor, and therefore cannot be reversed.

The Inquiry above lists all payments made by the Direct Payment method; payments made via Teller Miscellaneous Receipts, Phone Miscellaneous Receipts and via the member in online banking are listed on this screen. Payments made by the Balance Transfer method are merged directly into the file transmitted to the vendor and are not listed on this screen. (The payments shown above are then merged with the Balance Transfer payments for upload to the OTB vendor.)

This screen lists the payments made during the date range you have selected. Use the filters or enter a specific account to narrow your results. Click the grey bar at the top of the Account column to sort your accounts ascending or descending.

REVERSING DIRECT PAYMENTS

Some transactions shown on the OTB Inquiry screen (above) can be reversed. **Teller:** Misc. Receipt transactions can be reversed the same day, up until the time the transactions are merged. These transactions cannot be reversed once the transactions are merged.

Some transactions on this screen cannot be reversed. **Phone:** Misc. Receipts and transfers made via It's Me 247 cannot be reversed.

In the cases where the transaction cannot be reversed, special arrangements will need to be made with your OTB Vendor.

SETTLEMENT WITH YOUR OTB VENDOR

IF YOUR CREDIT UNION USES BALANCE TRANSFERS

As balance transfer transactions are done each day and/or at the end of the month, a set of reports will be generated showing transaction details, including the OTB account number. The method for transmitting this data to your vendor will vary depending on your relationship with that vendor. For example, some credit unions simply send a copy of the report along with their check covering the total amount paid by all members. Others use a special administrative “terminal” provided by the vendor to manually key in each transaction (Mary Smith paid \$150, Fred Jones paid \$275, etc.). As described on Page 44, you could also elect to set up a custom download procedure that sends transaction details directly to the vendor via transmission on a daily basis.

No matter which method you use to transmit the transaction information, you will still need to manually transmit the total funds paid to the vendor using your normal method (A/P check, wire transfer, etc.). In addition, keep the following points in mind:

- ♦ *Frequency of settlement* - balance transfers will happen on a daily basis, sometimes a few at a time, sometimes none at all, depending on when members make their deposits. Should transaction data be transmitted to the vendor every day? If you “hold” the transactions until the end of the week, for example, might a member’s account go delinquent by that time? Even if you transmit transaction data every day, how often do funds actually get transmitted to the vendor?
- ♦ *Multiple payments to the same account* - If a member deposits a small amount into the account every week, and no “minimum transfer amount” has been designated (see Page 24 for hints on this feature), the member will show multiple transfer payments to the OTB account within a single month. Also, if two members both make “half” payments to the same credit card on the same day (such as a husband and wife both contributing to the same Visa payment), the transaction register will show two separate payments to that account. Will your vendor allow multiple payments to be reported within a month? On the same day? Will you need to manually combine payments to the same account when reporting them to the vendor?

Report Samples

There are two new daily reports that are produced as a result of OTB balance transfer activity (see samples below). These reports should be verified regularly to ensure accurate settlement with your vendor. (If your credit union sends payments to your processor via automated uploads, there will be two sets of these reports run each day - once at 6:00 a.m. and again at 3:00 p.m. EST.)

- ♦ **TOTBBE1** - the “OTB Daily Balance Transfer Transaction Register” showing all transfer transactions that were completed, as well as any “per transfer” fees that were posted

- ◆ **TOTBBE2** - the “OTB Daily Balance Transfer Register - Exceptions” showing any exceptions that occurred during the transfer process, including fee errors

Daily Transfer Transaction Register

9/16/00 1.46.25		CU*BASE TEST CREDIT UNION				TOTBBE1	PAGE 1
OTB DAILY BALANCE TRANSFER TRANSACTION REGISTER							
APPLICATION SUFFIX TYPE - 018 CORPID - 01							
Account Number	OTB#/Card Number	Seq Numb	Trans Date	Trans Amount	Current Balance	Member Name	
609-018	1234610110104081	2716	9/16/00	901.92	.00	MARY B. JONES	
774-018	1234610110121342	2582	9/16/00	616.89	.00	SONYA P. WILLIAMS	
1025-018	1234610110108323	2605	9/16/00	96.17	.00	FLORENCE G. EDWARDS	
1077-018	1234610110108684	2305	9/16/00	250.00	.00	EDWARD P. THOMAS	
1179-018	1234610110104745	2335	9/16/00	150.00	.00	JEAN G. ROBERTS	
2253-018	1234610110104806	11120	9/16/00	90.00	.00	ARMAND L. SMITH	
3921-018	1234610110111137	7111	9/16/00	65.00	.00	ALICIA D. EVANS	
4003-018	1234610110120828	12072	9/16/00	50.00	.00	WILLIAM R. JOHNSON	
4397-018	1234610110107889	4434	9/16/00	100.00	.00	ANN M. STEVENSON	
4625-018	1234610110120650	5548	9/16/00	400.00	.00	CATHERINE L. ANDERSON	
4753-018	1234610110111921	9351	9/16/00	300.00	.00	DOROTHY A. JONES	
4975-018	1234610110109132	6312	9/16/00	679.01	.00	FRANCINE WILLIAMS	
5152-018	1234610110122653	12944	9/16/00	25.00	.00	DONNA R. EDWARDS	
5241-018	1234610110108144	6507	9/16/00	100.00	.00	CATHERINE E. THOMAS	
5406-018	1234610110107965	8212	9/16/00	250.00	.00	JOAN F. ROBERTS	
5754-018	1234610110110596	3894	9/16/00	1044.26	.00	SETH B. SMITH	
5777-018	1234610110120247	2424	9/16/00	70.00	.00	LORI L. EVANS	
6100-018	1234610110110918	5150	9/16/00	30.00	.00	LINDA L. JOHNSON	
7508-018	1234610110122959	2773	9/16/00	100.00	.00	MELISSA J. STEVENSON	
8186-018	1234610110122860	378	9/16/00	100.00	.00	DARA B. ANDERSON	
22890-018	1234610110121501	6305	9/16/00	100.00	.00	JAMIE JONES	
21 TRANSACTIONS PROCESSED				5518.25			

Daily Transfer Transaction Exceptions

9/16/00 1.46.25		CU*BASE TEST CREDIT UNION			TOTBBE2	PAGE 1
OTB DAILY BALANCE TRANSFER REGISTER - EXCEPTIONS						
Account Number	Current Balance	Remarks				
1234-021	132.50	** NO PROCESSING - CAN NOT FIND OTB RECORD				
ZERO BALANCE ACCOUNTS			.00			
NO MASTER RECORD			.00			
NEGATIVE BALANCE			.00			

Errors that might typically appear on the exception reports include:

- ◆ Money is found in the transfer account suffix but no OTB record was found for that member (i.e., they have money in the VISA transfer account but no VISA card on record).
- ◆ The account suffix designated for transfer fees (when different from the transfer account itself) did not have enough funds to cover the fee.
- ◆ The account suffix designated for transfer fees (when different from the transfer account itself) does not exist for the member (applies to daily, per transfer fees only).

IMPORTANT: *The daily exception report will not show transfers that were not completed due to insufficient funds. Remember that members won't have funds in their transfer accounts every day, and will therefore be ignored until enough money has been deposited.*

In addition, there are two monthly reports that will be produced as a result of monthly balance transfer fees being posted to member accounts. These reports are similar to the daily reports but will include only fee posting information for the monthly flat fee.

- ◆ **TOTBSV1** - the “OTB Monthly Service Charge Transaction Register” showing the service charge transactions posted to member accounts for **monthly** transfer fees
- ◆ **TOTBSV2** - the “OTB Monthly Service Charge Error Register” showing any exceptions that occurred while posting monthly fees

Monthly Transfer Fee Transaction Register

9/28/00 14.44.56		CU*BASE TEST CREDIT UNION				TOTBSV1	PAGE 1
OTB MONTHLY SERVICE CHARGE TRANSACTION REGISTER							
APPLICATION SUFFIX TYPE - 000 CORPID - 01							
Account Number	OTB#/Card Number	Seq Num	Trans Date	Trans Amount	Current Balance	Member Name	
1-000	ZXC124500000000	10	9/28/00	1.00	19999.00	TINA T. THOMAS	
543460-000	45454	4649	9/28/00	1.00	253.55	SAMUAL S. SMITH	
2 TRANSACTIONS PROCESSED				2.00			

Monthly Transfer Fee Exceptions

9/28/00 14.44.56		CU*BASE TEST CREDIT UNION			TOTBSV2	PAGE 1
OTB MONTHLY SERVICE CHARGE ERROR REGISTER						
OTB#/Card	Account Number	Current Balance	Remarks			
ZERO BALANCE ACCOUNTS					.00	
NO MASTER RECORD					.00	
NEGATIVE BALANCE					.00	

IF YOUR CREDIT UNION USES MISCELLANEOUS RECEIPTS OR ONLINE BANKING TO MAKE PAYMENTS

Transactions made via Miscellaneous Receipt or online banking can be viewed in the OTB Payment Inquiry screen, shown on page 36. This Inquiry indicates whether the transactions have been merged into the file to be sent to the OTB processor. Until they are merged, some transactions can be reversed – see page 36 for details). When the transactions are merged, they are combined with the Balance Transfer transactions (if your credit union offers this option) and are prepared for transmission to your vendor.

See previous section for discussion of the settlement process with your vendor, as the same file is ultimately processed for all OTB payments to your OTB vendor.

Reversing Transactions

Some transactions made via Teller can be reversed if they are not yet merged with the file to be sent to the OTB vendor. This is indicated by the final column on the screen. Refer to the OTB Inquiry on page 36.

Reports

There are two daily reports that are produced as a result of OTB direct payment (see samples below). These are separate from the reports generated for balance transfer payments.

These reports should be verified regularly to ensure accurate settlement with your vendor. (If your credit union sends payments to your processor via automated uploads, there will be two sets of these reports run each day - once at 6:00 a.m. and again at 3:00 p.m. EST.)

- ◆ **POTBPOST1** - the “OTB Transfer Transaction Register” showing all direct payment transactions that were completed, as well as any “per transfer” fees that were posted
- ◆ **POTBPOST2** - the “OTB Transfer Transaction Register - Exceptions” showing any exceptions that occurred during the direct payment process.

9/09/11 13.17.56		TEST CREDIT UNION				POTBPOST1	PAGE
RUN ON 9/09/11		OTB TRANSFER TRANSACTION REGISTER					USER
BATCH # 6							
ACCOUNT NUMBER	OTB ACCT/CARD NUMBER	SEQUENCE NUMBER	CREATED BUSINESS DATE	TRANSACTION AMOUNT		MEMBER NAME	
11-000	*****0001	16	9/09/2011	8.00		GILL, MEMBER M	
11-000	*****0111	17	9/09/2011	9.00		GILL, MEMBER M	
11-000	*****0123	10	9/09/2011	2.00		GILL, MEMBER M	
11-000	*****0321	11	9/09/2011	3.00		GILL, MEMBER M	
11-000	*****3333	13	9/09/2011	5.00		GILL, MEMBER M	
11-000	*****4444	14	9/09/2011	6.00		GILL, MEMBER M	
11-000	*****7845	15	9/09/2011	7.00		GILL, MEMBER M	
11-000	*****0567	9	9/09/2011	1.00		GILL, MEMBER M	
9 TRANSACTIONS PROCESSED				45.00			
END OF REPORT							

9/09/11 13.17.56		TEST CREDIT UNION				POTBPOST2	PAGE
RUN ON 9/09/11		OTB TRANSFER TRANSACTION REGISTER - EXCEPTIONS					USER
ACCOUNT NUMBER	OTB ACCT/CARD NUMBER	SEQUENCE NUMBER	CREATED BUSINESS DATE	TRANSACTION AMOUNT			
11-000	*****0999	18	9/09/2011	25.00	** INVALID Custom Program Name for Product Code 9		
END OF REPORT							

COLLECTIONS MONITORING

For CRDT and LOAN type OTB products, the CU*BASE Collections system can be used to monitor the delinquency status of these accounts along with your normal delinquent CU*BASE loans. Remember that this file is cleared and recreated each day to contain the most up-to-date status information.

MNCOLL #1 "Work Collections"

Delinquent Loans

Coll ID	Yes	Contacted Mo/Day	Account #	Memo Type	Name	Type	Months	Days	Last Payment/Deposit	Date of Payment/Deposit
*0			1	OTB CL	JEANNE	DELO		30	0.00	00/00/00
*0		Apr 13	1	OTB CL	JEFFREY	DELO		5	0.00	00/00/00
*0		Sep 16	1	OTB CL	VIRGINIA	DELO	3		0.00	00/00/00
		Sep 16	000	CL				42	0.00	00/00/00
		Oct 03	1	000 CL	MARY	NEGB		15	406.64	Sep 11, 2009
			700	CL		DELO	2	9	521.35	Sep 11, 2009
*0		Sep 15	1	OTB CL	KELLI	DELO		30	0.00	00/00/00
81		Sep 15	1	604 CL		DELO		26	220.00	Sep 18, 2009
			640	CL	SHAUN	DELO		1	264.00	Aug 25, 2009
*0		Jun 03	1	OTB CL	LISA	DELO	3		0.00	00/00/00
*0			1	OTB CL	JOHN	DELO		5	0.00	00/00/00
			600	CL		DELO		15	479.95	Aug 31, 2009
*0		Mar 02	1	OTB CL	MICHAEL	DELO		30	0.00	00/00/00
		Feb 06	1	720 CL	DENISE	DELO	1	16	240.00	Aug 28, 2009

Notice that delinquent items from the OTB file are marked with a Collector ID of “*0” to set them apart from normal CU*BASE loan accounts. In addition, the account base will appear with a suffix of “OTB” to designate the account is from the OTB file.

These accounts can be worked similar to regular loans. The Inquiry option (code “I”) will display the initial Member Inquiry screen showing all of that member’s accounts. From there you can view OTB details or any other account information for this member. Related Ticklers should be tied to account suffix -000.

CU*Tips

- ◆ Because there is no actual account suffix to distinguish individual OTB accounts within a membership, the collections screen can only show one delinquent OTB item under a single account base. For example, if a member has two delinquent credit cards, only the first one found in the file will be listed here. Use code “I” to view all OTB and Plastics records for a member.
- ◆ The Delinquency Summary window (**F15-Summary**) will not include OTB items.
- ◆ The Last Contact and Collector ID will be stored for OTB records. You may use the “W” column to mark an OTB item as worked and the information will be retained even if the file is later refreshed through a automated upload.

CONFIGURING DELINQUENCY FREEZES FOR OTB ACCOUNTS

Because delinquent OTB accounts are run through the same daily collections monitoring system as other loans, so that they can be included in the collections inquiry screen, they will also be subject to normal delinquency freeze parameters.

MNCNFB #25 "Collection Parm Config"

Level	From		To		Description
	Months	Days	Months	Days	
1		7	1		< 07 DAYS TO 1 MONTH
2	1	1	2		>1 MONTH TO 2 MONTHS
3	2	1	6		>2 MONTHS TO 6 MONTHS
4	6	1	12		>6 MONTHS TO 12 MONTHS
5	12	1	999	99	OVER 12 MONTHS
6					

Produce loan delinquent comment after 2 M = Months

Comment text

Freeze account after months and 30 days

Accounts to freeze S = All Except Sweep Drafts

Use freeze indicator I = Withdrawals & Disbursements Not Allowed

Freeze for delinquent OTB accounts

Freeze for delinquent credit card accounts

The *Freeze for Delinquent OTB accounts* flag lets you prevent a member's accounts from being frozen due to a delinquent OTB record. Choose No or leave the field blank to prevent account freezes; choose Yes if freezes should be applied the same for delinquent OTB accounts as for normal CU*BASE loan delinquency.

*Freeze indicators are **ignored** by the OTB balance transfer sweep system. This is so that if a delinquent member makes a payment into his or her balance transfer account, the payment will still be included in the sweep. Therefore, allowing OTB delinquency to freeze a member's accounts will not prevent a member from making a payment on that OTB account through the balance transfer system.*

To Freeze or Not To Freeze?

- ◆ If your credit union does not receive daily updates from your credit card processor, freezing for OTB delinquency is generally not recommended. Because of the potential delay from the time a delinquent card is paid and when that information is communicated to the credit union so that the OTB record can be updated, it is possible that a freeze could remain on a member's accounts much longer than appropriate. Therefore, you may elect to waive the freeze requirement for delinquent OTB accounts.
- ◆ If your credit union receives a status file from your credit card processor that is uploaded to your database on a daily basis, remember that the file will be applied at approximately 6:00 a.m. EST. The data on that file is usually from midnight that same day, so data will be only about six

hours old. Retaining the freeze feature for delinquent accounts may be appropriate in this case.

CUSTOMIZED UPLOAD/DOWNLOAD OF OTB DATA

UPLOADS OF DATA FROM A VENDOR

The upload structure for OTB information allows CU*BASE to receive credit card account data from your OTB processor and update your member records automatically. This is a custom-programmed project unique to your credit union. If your credit union plans to allow members to view their OTB data online, your credit union will need to coordinate an upload process. Contact a Client Service Representative if you are interested in having CU*Answers quote an upload process for your credit union's credit card or other OTB data.

DOWNLOADS TO A VENDOR FOR BALANCE TRANSFERS

If your credit union uses the Balance Transfer feature for handling transactions such as credit card payments, payments to OTB loan accounts such as a third-party mortgage program, or transfers into a brokerage investment account, you can request a custom program to be written that will help automate the process of communicating the transfers to your third-party vendor (see below for applicable programming and processing fees). Instead of producing just a report showing which transfers were made, the custom program would produce a file showing transaction details, which would then be sent directly to your vendor. All that would remain is to process a check as usual to settle funds with the vendor.

*NOTE: The following prices are subject to review and change. Contact a CU*BASE representative to discuss your credit union's vendor download processing fees.*

Programming and Processing Fees - On-Line Credit Unions

Processing Fee:

- \$100 per month

Programming Fee (includes future updates if required by your vendor):

- Existing vendor: \$500 custom programming and setup fee
- New vendor: Programming and setup fee to be quoted, \$1,000 minimum

Programming and Processing Fees - Self-Processing Credit Unions

If file transfers and vendor interaction are processed by the credit union:

Programming Fee:

- Existing vendor: \$1,000 custom programming and setup fee
- New vendor: Programming and setup fee to be quoted, \$1,000 minimum

*If file transfers and vendor interaction are processed by CU*Answers:*

When file transfers are processed through EBN and CU*Answers Operators perform the transfer functions, normal on-line processing and programming fees (above) apply.

OTB CREDIT CARD DUPLICATES VERIFICATION REPORT

For credit unions that use the CU*BASE OTB software to record credit card information, and have activated the balance transfer feature to handle credit card payments, the **OTB Credit Card Verification** report should be run regularly to check for duplicate cards in your database.

For credit unions that do not do automated balance transfers, this report is not needed.

Remember that when balance transfers happen, the system needs to take all of the funds from the transfer account and sweep them to the credit card with the matching OTB Code. If more than one card **with the same OTB code** exists under that membership, the system cannot tell to which of the cards the payment should be applied.

This report will display all accounts for which more than one OTB record exists with the same OTB type code.

Each account on the report must be investigated to determine which of the accounts is the correct one, and the other(s) should be deleted.

MNRPTC #28 "Verify OTB Credit Card Dupls"



The first time the report is run, there may be many duplicates; after these are cleaned up the report should be run periodically to help make sure the files are kept clean. See below for a sample of the printed report.

Report Sample

5/15/03 10.59.44		CU*BASE TEST CREDIT UNION		LCCDXX	PAGE 1
		OTB DAILY BALANCE ELIMINATION DUPLICATE CARDS -ERROR REPORT-			
OTB Code	Account Base	Card Number			
----	-----	-----	-----		
01	97492	1111611280011802			
01	97492	1111611280018930			
01	116860	2222611280033863			
01	116860	2222611280034770			
01	303429	3333611280023609			
01	303429	3333611280042666			
01	8030413	4444611280002157			
01	8030413	4444611280016140			
02	76160	5555771280008139			
02	76160	5555771280008659			
02	93998	6666771280025745			
02	93998	6666771280025752			
02	134973	7777771280053119			
02	134973	7777771280061039			
03	610179	8888192001050321			
03	610179	8888192001058571			
03	614104	9999192001010440			
03	614104	9999192001042989			
18 TOTAL DUPLICATE CARDS					

SPECIAL INFORMATION FOR CREDIT UNIONS RECEIVING CREDIT CARD UPLOAD TRANSMISSIONS FROM EQUIFAX

Daily Report

If your credit union receives an automated upload of credit card data from Equifax, be sure to check the “OFFLINE TRIAL BALANCE ERRORS” report (user data POTBCRD) every day and investigate any errors reported. The report shows a tally of the records that were received and whether they were added, updated, or deleted from the OTB file.

CARD NUMBER	CROSS REFERENCE	VENDOR	DESCRIPTION	ERR CODE
4017201200145602	0000000000144750	EQUIFAX	CUSTOMER NOT ON CUBASE. RECORD BYPASSED	EREQ04
4017201120122509	0000000000162000	EQUIFAX	CUSTOMER NOT ON CUBASE. ZERO BALANCE AND EXP BYPAS	EREQ05
4017201200999909	0000000000181640	EQUIFAX	CUSTOMER NOT ON CUBASE. RECORD BYPASSED	EREQ04
4017201201083604	9579400000000000	EQUIFAX	CROSS REFERENCE ACCOUNT BASE IS ZERO. REC BYPASSED	EREQ02
RECORDS READ	329	RECORDS BYPASSED	4	
ADDED TO OTB	2	UPDATED TO OTB	323	DELETED FROM OTB 0
END OF REPORT		END OF REPORT		

To specify how this daily report should be handled (print, fiche, etc.), use the “OUTQ Report Control” feature on menu MNPRTC.

CRDT Maintenance Screen Field Descriptions - EQUIFAX


If your credit union receives its credit card data from Equifax, refer to the following table for a description of how Equifax will feed data into the CRDT maintenance screen shown on Page 13. With only a few exceptions, most fields will be protected on the maintenance screen so that data cannot be altered manually.

Keep in mind that this screen was designed to handle both manual and automated input, and to work for as many different vendors as possible. Not all of the fields will be used by every vendor.

Field Descriptions

Field Name	Populated by Equifax?	Miscellaneous Comments
Issued		
Expiration		
Description		
Issued by		Available for manual input only.
Interest Rate		Available for manual input only.

<i>Field Name</i>	<i>Populated by Equifax?</i>	<i>Miscellaneous Comments</i>
BALANCE INFORMATION		
Credit Limit		
Current Balance		
Outstanding Auth.		Value of all current authorizations that have not yet cleared. Whole dollar only.
Available Balance		Credit Limit less Current Balance less Outstanding Authorizations.
Cash Advance Balance		Not passed by Equifax; field unavailable for input.
Statement Balance		Balance of the account at the last statement generation.
PAYMENT INFORMATION		
Minimum Payment Due		Amount of minimum payment on last statement generation.
Payment Due Date		
MISCELLANEOUS		
Hot Card		Will appear as “Y” if data is present in the Hot Code field. See below.
Hot Code		Contains both a “block” code and a “reclass” code. See Page 49 for a sample listing of codes.
Credit Score		The most recent score stored in the CRBSUM file for this member. Will be shown only if your credit union uses the CU*BASE On-Line Credit Bureau Access system and a report is found on file for this member. Refer to the “CU*BASE On-Line Credit Bureau Access User Guide” for more information.
Renewal Code		Not passed by Equifax; field unavailable for input.
Cycle Code		Not passed by Equifax; field unavailable for input.
Secondary Name		Available for manual input only.
ACTIVITY		
Last Cash Advance Date		
Last Transaction Date		
Last Transaction Type		Not passed by Equifax; field unavailable for input.
Last Payment Date		
Last Payment Amount		
DELINQUENCY		
Days Delinquent		The number of days the account is currently delinquent.

Field Name	Populated by Equifax?	Miscellaneous Comments
Amount Delinquent		The amount the account is in arrears. Whole dollars.
Times Delinquent 1 Cycle 2 Cycle 3 Cycle		Not passed by Equifax; fields unavailable for input.

Equifax Hot Card Code Descriptions

If your credit union receives its credit card data from Equifax, refer to the following table for a brief description of codes that may appear in the **Hot Code** field on the credit card screen shown on Page 13.

Refer to the documentation you receive from Equifax for the most up-to-date set of codes and a more complete description of each item.

*NOTE: For Equifax transmissions, the **Hot Code** field actually consists of two separate one-character codes (referred to by Equifax as “Block” and “Reclass”). The following table shows the codes combined as they will appear on the OTB CRDT screen, with the “Block” code in the first position and the “Reclass” code in the second position.*

Code Descriptions

Code	Description
_A	Account with irregular address
_C	Account past due
_E	Examine for stop payment
_S	Temporary lost/stolen account
AA	Account with irregular address
AE	Account with irregular address; examine for stop payment
B0	Charge-off account
B1	Account in review; pending charge-off
B2	Charge-off account; legal action (subject to charge-off)
B3	Charge-off account; collection agency (subject to charge-off)
B4	Charge-off account; recovery
B5	Charge-off account; Chapter 13 bankruptcy (subject to charge-off)
B6	Charge-off account; Chapter 11 bankruptcy
B7	Charge-off account; Chapter 7 bankruptcy (subject to charge-off)
B8	Charge-off account; credit counseling (subject to charge-off)
B9	Charge-off account; payout plan (subject to charge-off)
BD	Charge-off account; deceased
BF	Charge-off account; fraud
BG	Charge-off account; marital
BL	Charge-off account; settled for less
BM	Charge-off account; medical reasons
BR	Charge-off account; refused to pay

<i>Code</i>	<i>Description</i>
BY	Charge-off account; unemployed
BZ	Charge-off account; miscellaneous
D0	Dead file account (subject to a charge-off)
D1	Dead file; recovery (so that it can be purged from the system)
D2	Dead file; legal action
D3	Dead file; collection agency
D4	Dead file; cardholder deceased
D5	Dead file; Chapter 13 bankruptcy
D6	Dead file; Chapter 11 bankruptcy
D7	Dead file; Chapter 7 bankruptcy
D8	Dead file; credit counseling
D9	Dead file; payout plan
DD	Dead file; deceased
DF	Dead file; fraud
DG	Dead file; marital
DL	Dead file; settled for less
DM	Dead file; medical reasons
DR	Dead file; refused to pay
DY	Dead file; unemployed
DZ	Dead file; miscellaneous
FE	Fixed payment account; examine for stop payment
FX	Fixed payment account
ND	Application declined
NP	Application pending
PK	Account past due for unpaid annual fee
QQ	Expired (Inactive) account
SF	Fraudulent account
SN	Lost/stolen account (sent, not received)
SS	Lost/stolen account
VA	Account canceled within 5 days of open date
VB	Account canceled per cardholder request
VI	Account canceled; cardholder deceased
VO	Account canceled; change in marital status
VP	Account canceled; general decline
VT	Account canceled; general decline; pick up card
VU	Account canceled; account upgrade
VW	Account canceled; ICS issuer alert
VX	Account closed per cardholder request; pick up card
XA	Account over limit with irregular address
XE	Account over limit; examine for stop payment
XH	Account over limit
XS	Card held; temporary lost/stolen account (24 hours)
XV	Card held; account delinquent
ZJ	Monitoring, Credit
ZQ	Monitoring, Security