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 making

immediate transfer and scheduled Automated Funds Transfers (AFTs). At this time 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.

Credit unions have several options for displaying these accounts to members online including providing detailed information, or only a summary showing the account with a link to the vendor website for more information.

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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.

"Define OTB Product Codes" on the General Configuration 1 (MNCNFC) menu

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

Online Banking Vendor (F20) is used to configure single-sign on links to OTB credit card vendors. This allows credit unions to show OTB accounts in online banking and to provide links to the OTB vendor websites without the need to re-authenticate. Refer to page 19 for more information.

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 14 will be used for recording member account data.
	LOAN - for third-party loan products. The screen shown on Page 15 will be used for recording member account data.
	SAVE - for third-party savings and investment products. The screen shown on Page 16 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 57), 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.
Does OTB vendor send transaction data	If you receive transaction history along with the general account details from your OTB processor/vendor, check this

Field Name	Description
	flag to display a Transaction Inquiry button on the OTB Loan Account Inquiry screen, allowing your employees to view OTB transaction history for this product.
	Also see *Use/display resulting balance in transaction history*, described below.
	Currently supported for loan OTB types only, and requires custom programming to receive data from your OTB vendor. **See Page 57 for more details.**
Display OTB detail and transactions in Inquiry/Phone Inquiry **NEW** **OTB "TotalLook" Feature!**	Use this to control whether these OTB accounts will appear along with the member's other accounts on the main Member Inquiry and Phone Operator screen, allowing access to the OTB Loan Account Inquiry screen.
	If the *Does OTB vendor send transaction data* flag is also checked, employees will also be able to choose the "History" action code in Phone Operator to access the OTB Transaction History screen directly.
	Currently supported for loan OTB types only. See Page 57 for details.
Display OTB account information to members in online banking	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 account number (only the last four numbers of the OTB account number will be used).
	Whether the member sees detailed information on the account or simply a link to the OTB vendor will depend on the *Online Banking display option* selection which must be made in conjunction with checking this box. (See documentation of this field further down in this table.)
	See Page 21 for examples of what a member views online.
Use/display resulting balance in transaction history	This flag applies only if the *Does OTB vendor send transaction data flag* is also checked. If you receive a resulting balance on each transaction record from your vendor, check this flag to show that in the Balance column on the OTB Transaction History screen.
	CU*BASE does not calculate this, so if you don't get this data from your vendor, or you do not receive complete enough information for the running balance to display accurately, leave this flag unchecked. (The Balance column will still appear on the history screen but will be blank.)
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 57 for more details.

Field Name	Description

Balance Transfer

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.

- See Page 27 for additional details on sweep account balance transfer processing.
- You may use this in conjunction with any of the direct payment options covered below.

Allow balance transfer processing	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 fields in the **Transfer Information section of the screen** as described below. Uncheck this box for an OTB product that does not use balance transfer features.
	• You can use this feature in conjunction with any of the direct payment options – see below.
	• See Page 27 for additional details on sweep account balance transfer processing.

Direct Payment Options

Use the fields in this section if you wish to allow direct payments to OTB account in the various ways documented below.

Note: You may use these features in conjunction with the Balance Sweep option covered on page 27.

Allow payments/deposits via misc. receipts	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.
	• You can use this feature in conjunction with any of the other payment options.
	• See Page 32 for more information on payments via Miscellaneous Receipts option.
Allow payments/deposits via auto transfers	*(To activate this feature you must fulfill all the requirements to allow members to make payments via online banking. See following field for more information.)*
	Check this box if you wish to allow credit union employees to set up Automated Funds Transfers (AFTs) to OTB accounts (scheduled transfers that are not "Right Away."
	Checking this box will also allow members to make scheduled Automated Funds Transfers (AFTs) using the Transfer page.
	• You can use this feature in conjunction with any of the other payment options.
	• See Page 45 for more information on direct payments via online banking.
	Checking this box will activate this feature for both CU*BASE and online banking. If you do not want members to make AFTs to OTB accounts, then you must not allow AFTs in online banking. Selecting to not allow AFTs in online banking, however, will not allow any AFTs to be created by members.)
Allow payments/deposits via online banking	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

Field Name	Description
	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. • You can use this feature in conjunction with any of the other payment options. • See Page 42 for more information on direct payments via online banking.
Online banking display option	(The *Display account information to members in online banking* box must be checked for members to view their OTB accounts online. Refer to documentation on this field earlier in this table.) If *Summary* is selected, the member will only see the account number (masked with asterisks) and a link to the vendor of the OTB account on the Account Summary page. No balance information will be shown. The member can use the link to move to the OTB vendor's page to view additional account details without the need to re-authenticate. **It is recommended that you use this feature in conjunction with a single sign-on link to the vendor's site. Refer to Page 19 for more information.** If *Detail* is selected, the member will see the account number (masked with asterisks) along with balance and additional information on the Account Summary page. The member can also access an Account Details page showing the OTB data as of the last time a transmission was made with your OTB vendor. This date will be noted at the top of the details page. **See Page 21** for examples of what a member views online (both *Summary* and *Detail*).
Custom program name	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. This is a custom program and requires special CU*Answers programming. Contact CU*Answers for assistance completing this field. Also see Page 57 for more details.
G/L offset acct	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.
Transfer Information The following fields will appear if ***allow balance processing*** is checked. 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.	
Transfer frequency	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. **Daily** (D) - Transfers will be made every day during end-of-day processing.

Field Name	Description
	Monthly (M) - Transfers will be made on the last day of every month during end-of-day processing.
	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).
Minimum transfer amount	If you would like to prevent transfers unless a minimum amount is present in the *From account suffix* account, enter the minimum amount that can be transferred here.
	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-party investment account when the balance reaches the required minimum. See Pages 29 and 31 for more details about using this feature.
Increment	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.
	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 *From account suffix* account.
From account suffix	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.
	See Page 29 for important details about designating this account type.
Amount to remain in acct after transfer	This field is used to require that a certain amount must always remain in the *From account suffix* account, and only funds above this amount should be transferred out.
	HINT: This is helpful for share account types that require a certain minimum balance to earn dividends or avoid fees.
Description	Enter a transaction description to be used when funds are transferred out of the designated account suffix.
Fee Frequency	If you wish to charge fees for the service of handling a member's balance transfers, enter one of the following:
	Per Transfer (T) - 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.
	Monthly (M)- 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

Field Name	Description
	each month for as many transfers as they wish during the month, this option would be combined with a *Transfer frequency* 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**.** **Keep in mind that the fee is charged even if no transfers were completed for the member during that month.** **None** (N) - No fee will be charged for balance transfers.
Fee G/L offset account	If you entered either *Per transfer* (T) or *Monthly* (M) in the *Transfer service charge* field, enter the General Ledger account to which the fee income should be posted.
Service charge	If you entered either *Per transfer* (T) or *Monthly* (M) in the *Transfer service charge* field, enter the fee amount here.
From acct suffix	If you entered either *Per transfer* (T) or *Monthly* (M) in the *Transfer service charge* field, enter the account type suffix from which fees should be taken. 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 30 for more details. 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 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).
Description	If you entered either *Per transfer* (T) or *Monthly* (M) in the *Transfer service charge* 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 #	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.) These fields will be configured for you with assistance from CU*BASE Client Services. **DO NOT CHANGE ANY SETTINGS IN THESE FIELDS.**

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 Participation & Configuration tab on both Inquiry and Phone screens you will find an OTB section. The top row will note the presence of ATM and DEBIT cards. The bottom row shows the presence of CREDIT, LOAN and SAVING records in the OTB file for this member.

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

> **OTB "TotalLook" Feature!**
>
> If the *Display OTB detail and transactions in Inquiry/Phone Inquiry* flag is checked in the OTB product configuration (currently available for loan products; see Page 6), the member's OTB loans will actually appear right here along with all the member's other accounts.
>
> You can select these items and use the **Inquiry** button to see the OTB account inquiry screen. (You may also be able to use the **History** button if you also receive transaction history from your vendor. See Page 57 for a sample of the history screen.)

"OTB/Cards" (F17)

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

Plastics/OTB Screen

♦ NOTE: Debit, ATM and credit cards will have the card numbers masked except for the last four digits.

♦ To **add** a new OTB account for this member, use *Add* (F6). Next, enter the OTB type (ATM, DEBT, CRDT, SAVE or LOAN), and the appropriate configured OTB 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 press Enter to add the card details.

- If working with a CRDT product, the screen shown on Page 14 will appear.
- If working with a LOAN product, the screen shown on Page 15 will appear.
- If working with a SAVE product, the screen shown on Page 16 will appear.

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

♦ To **maintain** OTB account data, select the card and *Edit* to proceed to the appropriate second screen.

♦ To **view** information about the member's accounts, select the card and *Select* to move to 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 57), account information must be manually maintained. Access is via the Plastics screen (Page 12) via **Add/Update** (F1).

CRDT (Credit Card)

This screen is used to record information about a credit card account. 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 64 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 Deli*nquent and *Amount Delinquent* fields, this account will appear among the delinquent loan accounts in your Collections monitoring system. See Page 55 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 **Bal. Tfr Override** (F20). See Page 31 for details. This will appear only if this OTB product has been configured to allow balance transfers.

LOAN (Loan Products)

| Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION | |
| File Edit Tools Help | |

OTB Loan Product Maintenance   UPDATE

As of date	Sep 01, 2013 [MMDDYYYY]	As of time	(HHMMSS)
Account base		Opened date	Jan 11, 2013 [MMDDYYYY]
Member name	TOM MEMBER	Maturity date	Dec 11, 2015 [MMDDYYYY]
Account #		Interest rate	4.630 %
OTB product	02 3RD PARTY MORTGAGE		

Balance Information

Disbursement limit	125,000.00
Current balance	125,056.00

Payment Information

Payment amount	650.00
Last payment date	Nov 01, 2013 [MMDDYYYY]
Next payment date	Dec 01, 2013 [MMDDYYYY]
Escrow payment	0.00
Collateral description/ID	

Delinquency

☐ Delinquent	
Delinquent amount	0.00
Delinquent months/days	/

Miscellaneous

Co-borrower name	
Institution/agency	
Description	

Delete

FR (1200) 12/11/13

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 the **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 checked, 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 55 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 **Balance Transfer** (F20). See Page 31 for details. This will appear only if this OTB product has been configured to allow balance transfers.

SAVE (Savings Products)

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., 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.

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 ***Balance* Transfer** (F20). See Page 31 for details. This will appear only if this OTB product has been configured to allow balance transfers.

PREPARATION TO SHOW MEMBER ACCOUNTS ONLINE

WHAT WILL YOU SHOW TO MEMBERS?

Activate your members' ability to view their OTB information online via the OTB Product Code configuration. (See **Page 5** for more information on configuring this screen.)

For members to view the information online *Display OTB account information to members in online banking* must be checked.

Then select how much detail you want to show by selecting an *Online banking display option*.

- If *Summary* is selected, the member will only see the account number (masked with asterisks) and a link to the vendor of the OTB account on the Account Summary page. (The member will be pre-authenticated and will not need to sign on to this website.) No balance information or any other details will be shown in **It's Me 247**. **It is recommended that you use this feature in conjunction with a single sign-on link to the vendor's site. Refer to Page 19 for more information.**

- If *Detail* is selected, the member will see the account number (masked with asterisks) along with balance and additional information on the Account Summary page. The member can also access an Account Details page showing the OTB 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.

- *Detail and transaction* which is also in this drop-down menu is currently for use with CU*BASE and does not apply to online banking.

Is Your Data Member-Ready?

IMPORTANT: If you select *Detail*, 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.

This concern is mitigated if your credit union selects *Summary* (see previous explanation). This allows the members view their off-trial balance (OTB) accounts on the Account Summary page in online banking, but not show the balance information or account details.

DIRECT PASS THROUGH FROM "IT'S ME 247" TO OTB VENDOR

Take the next step toward making your credit union your members' financial hub and show OTB accounts to members in **It's Me 247** with a single sign-on (SSO) link to the vendor's website. Once activated, this pass through allows members to view basic information about their accounts in **It's Me 247** and use a link in the account detail screen to jump directly to the vendor website without having to authenticate a second time.

- It is recommended that you use this feature in conjunction with the *Summary* view for what OTB information members view online. Refer to **Page 18** for a discussion of the options.
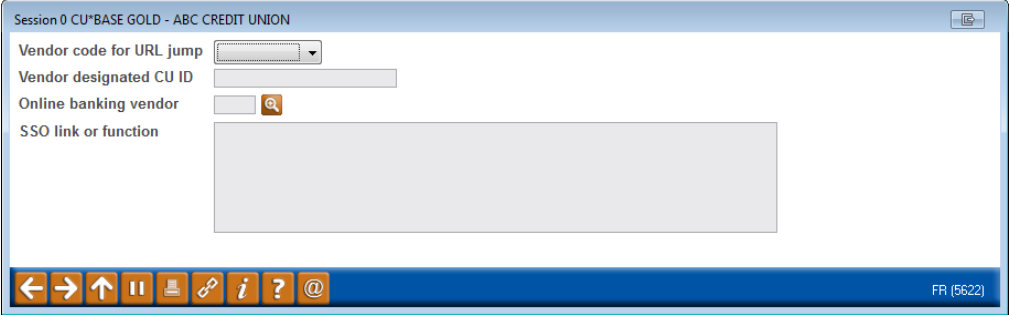
Currently FIS and PSCU are supported credit card vendors.   CSF (CUSO Financial Services) is used for the OTB investments option (covered starting on **Page 26**).

- Do you offer FIS or PSCU OTB credit cards to your members? Refer Contact a Client Service Representative for more details about using this new feature.

- Are you interested in offering CSF investments to your members? Refer to Page for 26 more information.

- Does your credit union have OTB accounts (credit cards, or even loan or savings accounts) with a vendor other than CFS, PSCU or FIS? Custom programming is needed to create a single sign-on (SSO) link to a new OTB vendor. To learn more about initiating a special project request to program a new single sign-on (SSO) link, refer to http://cuanswers.com/client_pm_special-project-request.php . More information about single sign-on (SSO) integration with CU*Answers tools is available at http://cuanswers.com/client_pm_bp_singlesignon.php.

Configuration for Single Sign On Link for FIS and PSCU

> *NOTE: The credit union must have a relationship with FIS and PSCU prior to the setup of the single sign-on link. Special programming may also be needed. This screen will not appear otherwise.*

From the OTB Product Configuration (shown on page 5), select *Online Banking Config* (F20). The following screen will appear:

With drop-down menu for "Vendor Code for URL jump" shown:

- For PSCU, select PSCU for the *Vendor code for URL jump* and enter a *Vendor designated CU ID* provided by PSCU.

- For FIS, select *Yes* for the *Vendor code for URL jump* and enter a *Vendor designated CU ID* provided by FIS.

MEMBER VIEWING ACCOUNTS ONLINE

SUMMARY VIEW

If *Summary* is selected for the *Online banking display* selection in the OTB configuration, the member will only see the account number (masked with asterisks) and a link to the vendor of the OTB account on the Account Summary page. (The account number is actually the last four numbers of the OTB account.)

No balance information will be shown. The member can use the link to move to the OTB vendor's page to view additional account details.

- See **Page 18** for more information on choices of what members view online.

- Remember that *Display account information to members in online banking* must be checked for members to view any OTB account information online.

Summary View

*In the example above, the "Pay Now" link is visible because the loan payment is due (and the credit union allows members to make payments via the **It's Me 247** Transfer page). If you do not activate this feature, the "Pay Now" link will not appear. "Manage Account" will take the member to the vendor website, already pre-authenticated.*

DETAIL VIEW

If *Detail* is selected, 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.)

- See **Page 18** for more information on choices of what members view online.

This Accounts Details screen is not available in the *Summary* version shown previously.

- Remember that *Display account information to members in online banking* must be checked for members to view any OTB account information online.

Delinquent Account

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

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 have also been activated at this credit union.

Credit Card Account Detail Screen

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

Savings Account Detail Screen

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

"IT'S ME 247 INVESTMENT CENTER – OFFERING MEMBERS OTB INVESTMENT ACCOUNTS

Many of the most successful credit unions have made Investment Services for members a critical component of their business plan. CU*Answers believes every credit union needs an investment program offering in order to survive and thrive in an increasingly competitive marketplace, and as a CUSO we have invested in a program to help you bring solutions to your members. The **It's Me 247** Investment Center is a launching point for your members and prospective members to create an investment portfolio with your credit union at the epicenter.

To help bring this game changer to our network, CU*Answers has partnered with CUSO Financial Services (CFS), the preeminent player in the industry, to provide your credit union with a variety of investment services to offer your members. By partnering with CFS, we are able to combine a successful investment-services toolkit with our CU*BASE core data processing engine to provide an integrated solution that credit unions of any size can plug into their business plan.

Members will view investments online. They will appear in the Investments section, which will be shown below the other accounts.

Once authenticated in **It's Me 247**, the **It's Me 247** Investment Center displays members' investment accounts right alongside their credit union accounts and launches a single sign-on (SSO) link to the CFS toolkit to allow members to make trades and manage their investments.

For more information, be sure to go to
http://www.cuanswers.com/resources/kitchen/cfs-integration/.
See how you can get an edge to earn more with Earnings Edge: http://www.cuanswers.com/solutions/earnings-edge/earnings-edge-products/

PAYMENT OPTIONS - UNDERSTANDING BALANCE TRANSFERS
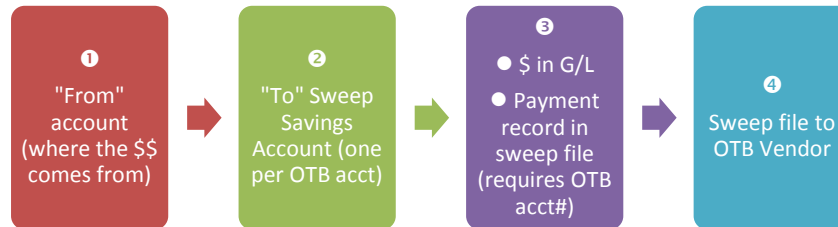
NOTE: You can use the balance sweep option in conjunction with any direct payment option. See Page 32 for more information on payments via Miscellaneous Receipts and Page 42 for more information on payments via online banking. Separate programming is required if you already offer the Balance Transfer 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 29 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 A16.)
   - If necessary, use the Balance Transfer Overrides feature to set special transfer minimums, increment and fee account parameters for this member. (See Page 31.)

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 57.)

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 60.)*

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 51 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, and 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 that 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 14, 15 and 16 for samples).

> *NOTE: The OTB product code must be configured for balance transfers for the button to appear in the savings, loan or credit card detail.*

"Balance Transfer Overrides" (F20)

Session 0 CU*BASE GOLD Edition - Balance Transfer Override		
		Default
Minimum transfer amount	0.00	25.00
Transfer increment	0.00	5.00
Amount to remain in account after transfer	0.00	5.00
Waive service fee	☐ Waive	☐ =Per Trans
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 *Amount to remain in account after transfer* field 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!).*

DIRECT PAYMENT OPTION - VIA MISCELLANEOUS RECEIPTS

Another 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.
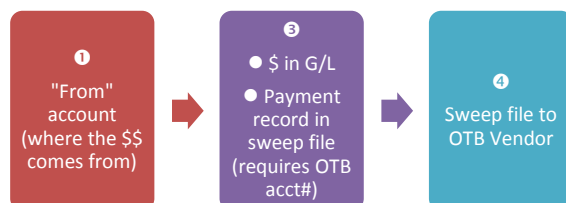
❶ "From" account (where the $$ comes from) → **❸** ● $ in G/L ● Payment record in sweep file (requires OTB acct#) → **❹** Sweep file to OTB Vendor

NOTE: You can offer this direct transfer option in conjunction with the Balance Transfer option or any direct payment option. See page 42 for more information on payments via online banking and page 45 for direct payments via scheduled Auto Funds Transfer. Separate programming is required if you already offer the Balance Transfer 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 Miscellaneous Receipts (See Page 4.)**
   Each product which handles payments via Miscellaneous Receipts 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 33.)**
   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 16.)

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 49) as well as the transaction reports (see Page 54).

- 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 57.)

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 60.)

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.

♦ 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 54 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.

"Misc. Posting Code Config" on the General Configuration 1 (MNCNFC) menu

First select *Receipt* from the listing.

Receipt Codes Selected

Select *Add New Code* (F10) 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.

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

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

> 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 a 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 *OTB/Cards* (F19) to view the member's exact payment amount.

OTB/Cards (F19) is visible when the member has an OTB account configured for Miscellaneous Payments.

2. The Teller then views the payment amount and uses the backup arrow to return to the previous screen.

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

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

5. Then the Teller would use the lookup to find the OTB Miscellaneous Receipt code. After scrolling to the appropriate code, the Teller would then select it from the list (or the Teller could type the code in the previous screen.

The Description comes from the Miscellaneous Receipt Posting Code.

6. The following screen then appears and lists the OTB accounts to which Miscellaneous Payments can be made. The Teller selects the appropriate account from the list.

OTB Account Numbers

Account   TOM MEMBER
Transaction amount   650.00

#	Type	Description	Current Balance	As of Date	Payment Amount
************1111	CRDT	ING TESTING KV	1,425.63	Sep 01, 2013	25.00
************000	LOAN	3RD PARTY MORTGAGE	125,056.00	Sep 01, 2013	650.00
************3456	LOAN	3RD PARTY MORTGAGE	54,681.34	Sep 01, 2013	560.00

■ Select

> If the member has more than one OTB loan account, configured for Miscellaneous Payments, it would be listed here.

7. At this point, any other Miscellaneous Receipt transactions could be entered.   Finally, the Teller uses *Post* (F5) to post the transaction.

Shared Branching   Miscellaneous Receipts

Account #   TOM MEMBER

Amount	Code or G/L #	Receipt Description	G/L Description	OTB Account #
650.00	OTB	LOAN PAYMENT		************000
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				

> The OTB account # is recorded. You can use the Lookup button to select a different account.

Total funds in   650.00

Other misc fees   0.00

Net cash trans   650.00

Cash back =   0.00

Record Selections

Post

Viewing the Transaction

Since Teller Misc. Receipts do not produce a member transaction, a $0 memo transaction will be recorded. To research the exact payment amount, refer to the OTB Payment Inquiry, discussed on page 49.

Select the transaction and *Additional Transaction Information* to view the details of the transaction.

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, and then selects the OTB Code.

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.

The memo transaction posted for OTB payments via Misc. Receipts is posted to the member's base share (000) account, regardless of where the funds originated from for the payment.

4. At this time the MSR can change the account description and then use *Post* (F5) to post the transaction.

Viewing the Transaction

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

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

DIRECT PAYMENT OPTION - MEMBERS MAKE ONE-TIME TRANSFERS ONLINE

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

```
┌─────────────┐        ┌─────────────┐        ┌─────────────┐
│      ❶      │        │      ❸      │        │             │
│             │   ➡   │  ● $ in G/L │   ➡   │      ❹      │
│   "From"    │        │  ● Payment  │        │ Sweep file to│
│   account   │        │   record in │        │  OTB Vendor │
│ (where the $$│        │  sweep file │        │             │
│ comes from) │        │ (requires OTB│        │             │
│             │        │    acct#)   │        │             │
└─────────────┘        └─────────────┘        └─────────────┘
```
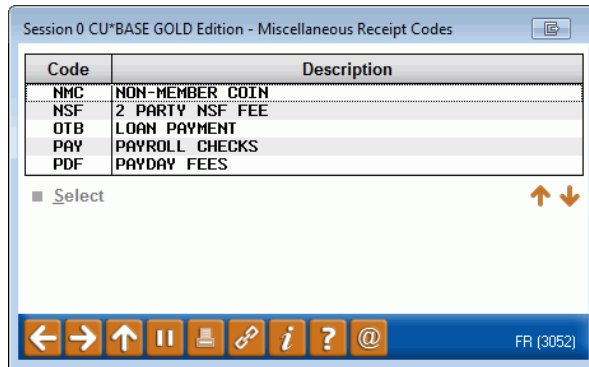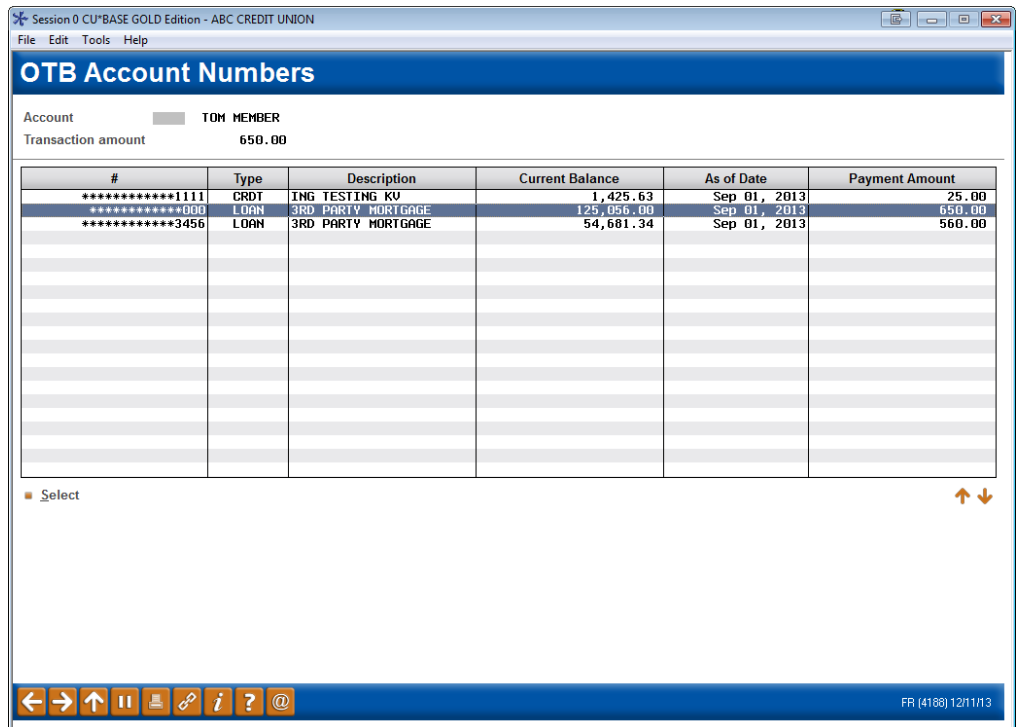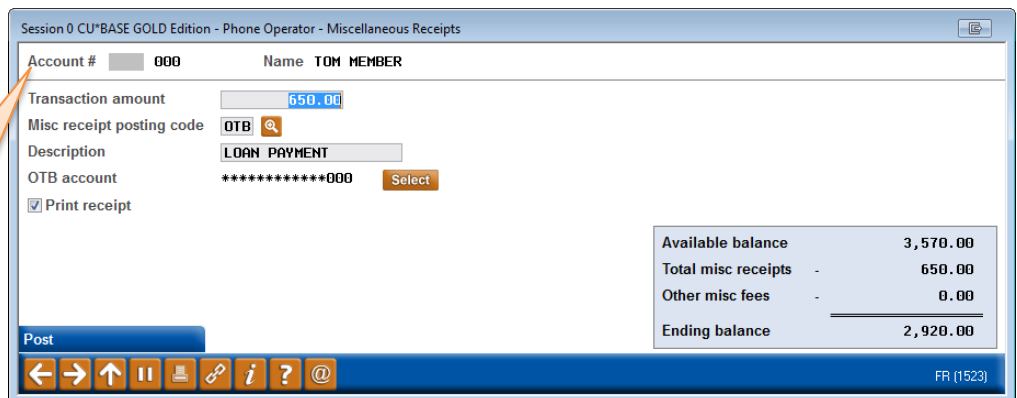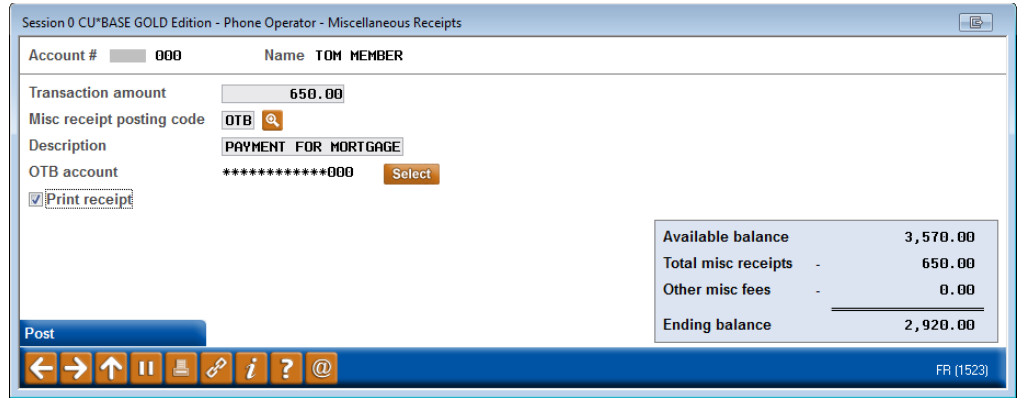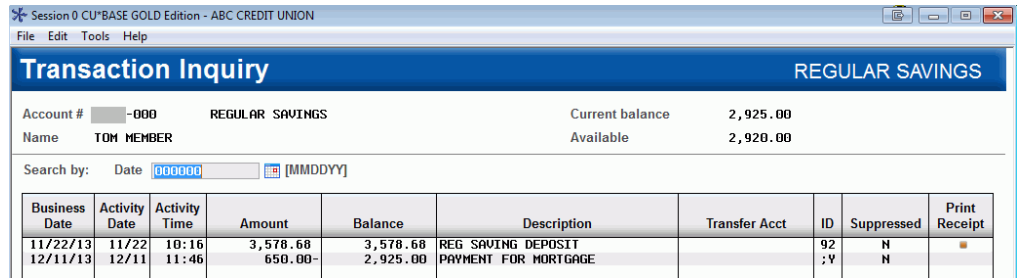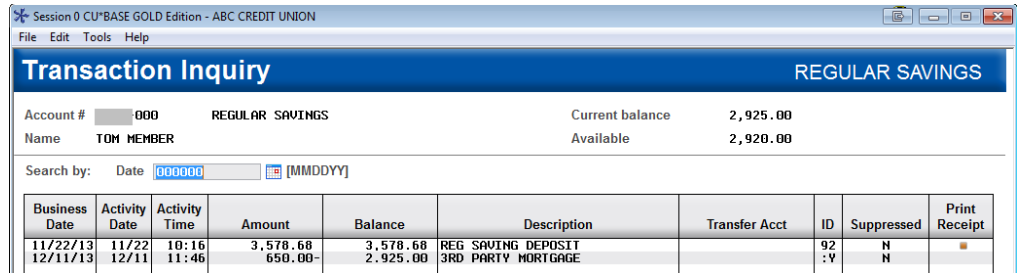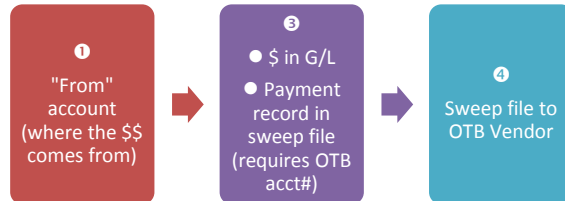
NOTE: You can offer this direct transfer option in conjunction with the Balance Transfer option or in conjunction with any direct payment option. See Page 32 for more information on payments via Miscellaneous Receipts and Page 45 for information on scheduled payments via Auto Funds Transfer. Separate programming is required if you already offer the Balance Transfer 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 21.*

Once online payments are activated, members will see a **Pay Now!** button in their loan detail. This will take them directly to the Transfer Wizard where they can make payments. (They can also make transfers within the Transfer Wizard.)

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 32.

MEMBER EXPERIENCE: MAKING TRANSFERS ONLINE

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

- For more about the Detail versus Summary view, refer to Page 18.

Detail View

Members will see a *Pay Now* button which will take them directly to the Transfer Wizard to make a payment on a loan.

Summary View

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.

- NOTE: Unless your credit union has activated payment via Auto Funds Transfer (see page 45) members can only make immediate payments (Right Away) to their accounts. Without the AFT option when the member selects a Payment option other than "Right away," the OTB accounts will not appear in the "Where is it going" listing.

- If your credit union wishes to allow members to make recurring payments using scheduled Automated Funds Transfers (AFT), you will need to activate the feature covered on page 45.

🔵 DIRECT PAYMENT OPTION - VIA AUTOMATED FUNDS TRANSFER (AFT)

In most cases this process will follow the model of other direct payment options.
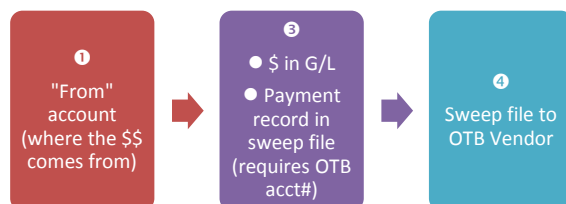
NOTE: You can offer this direct transfer option in conjunction with the Balance Transfer option or any other direct payment options.

SETTING UP PAYMENT VIA AUTOMATED FUNDS TRANSFERS (AFTS)

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. **Allow payments on OTB accounts in online banking. (See Page 42.)**
   Each OTB Product Code offering AFT transfers must first 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). See page 42 for additional information on this setup.

2. **Configure the OTB product code for schedules Automated Funds Transfers (AFTs). (See Page 4.)**
   Each product which handles payments via Automated Funds Transfers 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 auto transfers.***

3. **Create the member's OTB account record.** (See Page 16.)

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 49) as well as the transaction reports (see Page 54).

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 57.)

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 60.)

SCHEDULING AN AUTOMATED FUNDS TRANSFER IN CU*BASE

If your credit union is configured as shown above, scheduled Automated Funds Transfers can be made from accounts of allowed products. Special rules apply to these types of transfers. Refer to the Answer Book items on page 47 for more details.

"Update Auto Transfer Information" on Update Functions 1 (MNUPDT) menu
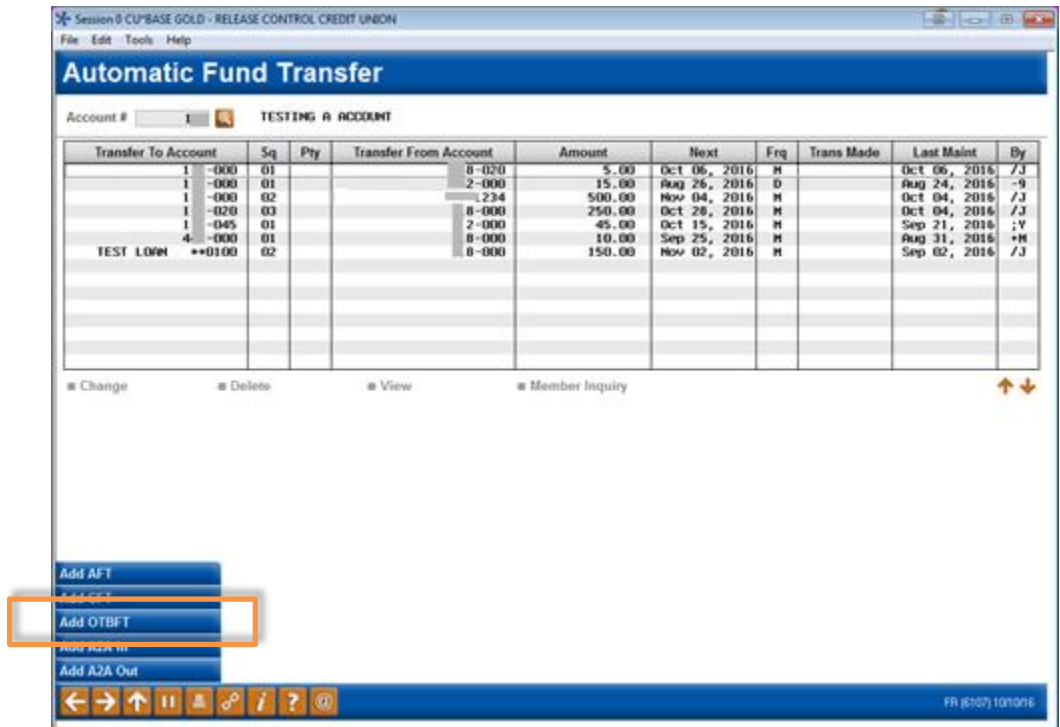
The screen shown above is the first screen used to create or modify instructions for Automated Funds Transfer (AFT) records. Additional buttons conditionally appear once an account number is entered and Enter is used. (These are shown in the example.) The "Add OTBFT" button appears only if the member has an account from an OTB product configured for direct payments.

- AFTs with OTB accounts appear with asterisks in front of the account number on this screen.

If either the "Add OTBFT" button is selected, the employee will first advance to a screen allowing them to select the OTB account associated with the transfer.
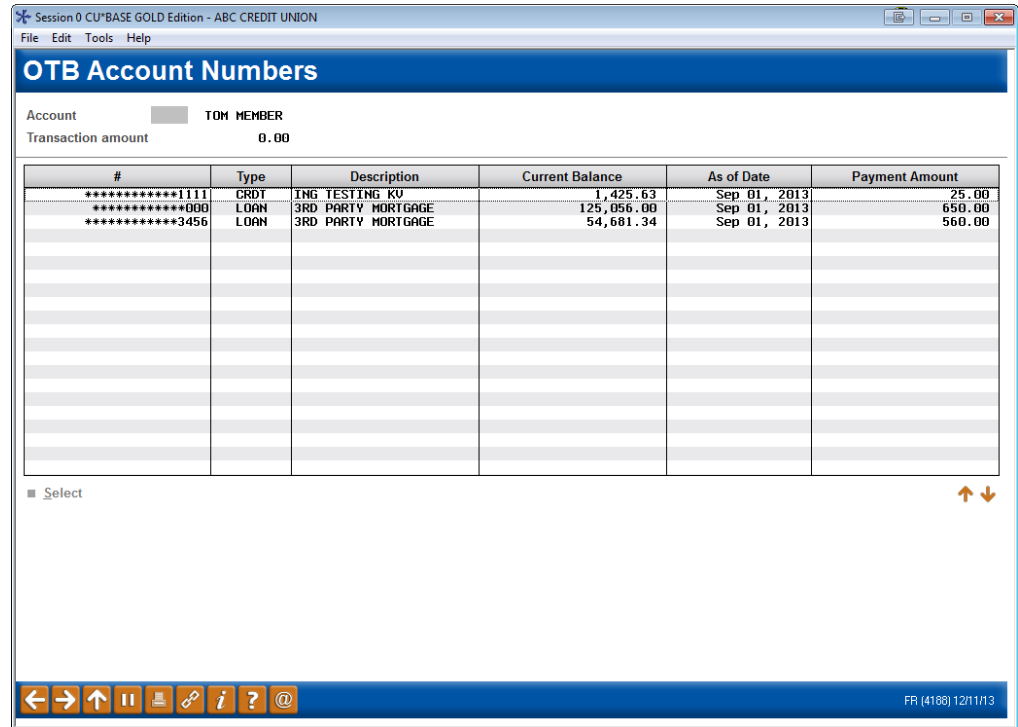
Once the account is selected, the employee will advance to the other AFT screens. Learn more detailed information about AFTs in the *Automated Funds Transfer/Check Funds Transfer* booklet.

Processing

These AFTs are processed according to your configuration on when AFTs are processed. However, AFTs with OTB accounts are processed after AFTs with accounts at your credit union. Refer to the Answer Book items below for more information.

Also refer to these Answer Book items below for more information.

Related Answer Book Items

- How is the Priority setting in Automated Funds Transfer (AFT) handled when the transfer is to or from an account that is not a CU*BASE account?

  AFTs with OTB accounts are processed after regular AFTs (ones with accounts within your credit union). Read more in the Answer Book item above for more information.

- What happens when there are insufficient funds for a scheduled recurring Automated Funds Transfer (AFT) when the transfer is to an "off the books" (A2A or OTB) account? What happens when there are insufficient funds for the desired transfer amount?

AFT Transfers to **OTB loan and credit card** accounts will be sent even if there is insufficient funds. The system will then attempt each day to "catch up" with the payment each day until the full transfer amount is met. For transfers to **OTB savings** accounts, the transfer will not be made if there are insufficient funds. Partial funds will not be transferred Read more in the Answer Book item above for more information.

- How should I handle outgoing AFTs to an account not on CU*BASE (set up with the Account to Account (A2A) feature or the "Off Trial Balance" (OTB) feature if the From account is a certificate, IRA, or HSA account?

  AFTs from these types of accounts require the use of a sweep account. Read more in the Answer Book item above for more information.

- What reports can I use to monitor my Automated Funds Transfers (AFTs) with accounts that are not on CU*BASE?

  Instead of finding OTB AFT record in the TAT reports (which list regular AFTs), separate reports, the TATOTB reports can be used to monitor AFTs from OTB accounts.

- How do I identify transactions in the TRANSF file that are to or from A2A or OTB accounts?

  The TRANSF1 file records associated with an OTB account are listed with all 9s followed by an 8 in the account field (999999998). This can be in the To field only.

- My credit union has activated scheduled Automated Funds Transfers (AFTs) with the CU*BASE "Off Trial Balance" (OTB) feature. How do I turn this feature off for all OTB products?

  Careful consideration should be taken when turning on this feature, and deactivation requires CSR assistance. Read more in the Answer Book item above for more information.

MEMBER EXPERIENCE: SCHEDULING AUTOMATED FUNDS TRANSFERS ONLINE

Activating scheduled transfers from OTB accounts automatically activates the feature for members in online banking. It also means that members can already make "Right Away" in online banking. **(See page 42 for more details.)**

What is additionally added for members with the activation of this direct payment option is the ability for members to make **scheduled** payments from an OTB account.

- NOTE: If your credit union wants to activate the AFT payment option in CU*BASE only, you can do so by not allowing members to make AFTs online. This, however, means that members cannot schedule AFTs with any account, including sub accounts within their membership.

To schedule an AFT to an OTB account, the member follows the same process outlined in the section starting on page 42 with a couple of differences that are basic rules when setting up AFTs:

When selecting "When do I want it to happen" in the Transfer wizard, the member selects a frequency other than "Right Away." The member can elect to "sweep the available balance" when selecting the amount they wish to transfer. As with "Right Away" transfers, only outgoing transfers are allowed from OTB accounts.

OTB INQUIRY

"OTB Direct Payment Record Inq" on the Member Inquiry Functions (MNINQY) menu

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** <u>cannot</u> 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 57, 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 31 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          OTB#/Card      Seq      Trans          Trans        Current      Member
         Number            Number        Numb     Date           Amount       Balance      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      Current
                              Number       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         OTB#/Card      Seq      Trans           Trans        Current    Member
         Number            Number       Numb     Date            Amount       Balance    Name

          1-000     ZXC1245000000000     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        Current
                             Number         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 49. This Inquiry indicates whether the transactions have been merged into the file to be sent to the OTB processer. Until they are merged, some transactions can be reversed – see page 49 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 49.

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     OTB ACCT/CARD    SEQUENCE     CREATED     TRANSACTION              MEMBER
          NUMBER          NUMBER     NUMBER BUSINESS DATE         AMOUNT                 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     OTB ACCT/CARD    SEQUENCE     CREATED     TRANSACTION
          NUMBER          NUMBER     NUMBER BUSINESS DATE         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.

"Work Collections" on the Collections Functions (MNCOLL) menu

Delinquent Loans

Notice that delinquent items from the OTB file are marked with a Collector ID of "***O**" 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. *Inquiry* ("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 *Inquiry* to view all OTB and Plastics records for a member.

♦ The Delinquency Summary window (**Summary** (F15)) will not include OTB items.

♦ The Last Contact and Collector ID will be stored for OTB records. You may use the *Contacted* 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.

"Collection Parm Config" on the Loan Products (MNCNFB) menu

The *Freeze for Delinquent OTB accounts* check box lets you prevent a member's accounts from being frozen due to a delinquent OTB record. Leave this unchecked to prevent account freezes; check the box 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
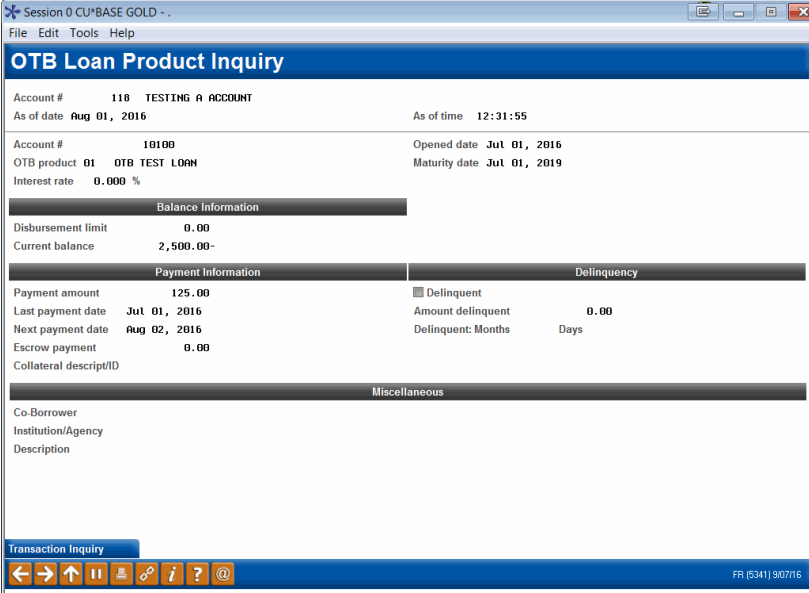
UPLOADS OF DATA FROM A VENDOR

The upload structure for OTB information allows CU*BASE to receive 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 products.

🆕 OTB "TOTALLOOK" FEATURE: OTB TRANSACTION HISTORY

In addition to general account information, you can also arrange to receive transaction history records from your vendor, to be uploaded to a special OTB transactions file and displayed to employees via Member Inquiry and Phone Operator. *(Coming Soon: Optionally display these transactions to members via **It's Me 247** online banking.)* This feature requires additional custom programming to be added to the data upload process; contact a CSR for a quote.

> Transaction history is currently **supported for OTB loan products only**. Support for savings and credit card products will be added as we hear from CUs whose vendors are ready to supply this data.

Via Inquiry or Phone Operator, use OTB/Cards (F17), click 🔍 on any item, then select an OTB loan account and use View

This button appears only if the *Does OTB vendor send transaction data* flag is checked in the OTB product configuration (see Page 6).

Use the Transaction Inquiry button to see the screen shown on the next page.

OTB Transaction Inquiry

If you receive additional transaction details from your OTB vendor, select the transaction and use Select to see the following window:

Additional OTB Transaction Information

This window shows the full transaction description and any additional details about this transaction that were included in the data files received from your OTB vendor.

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.*

"Verify OTB Credit Card Dupls" on the Reports C (MNRPTC) menu
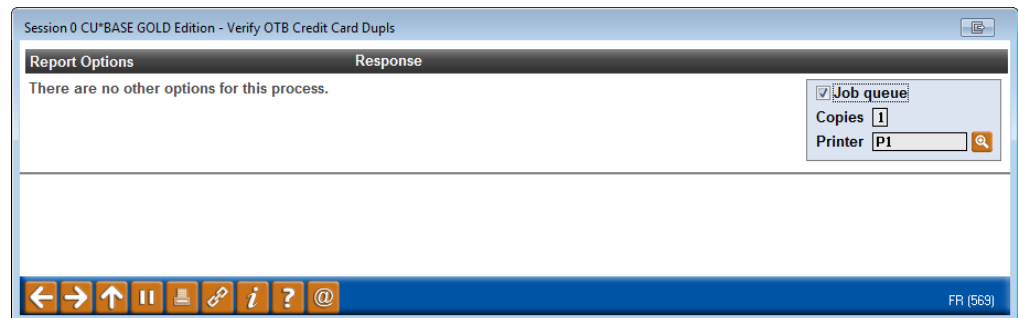
The first time the report is run, there may be many duplicates; after these are cleaned up the report should be run periodically to help make sure the files are kept clean. See below for a sample of the printed report.

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        Account              Card
      Code        Base              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.

```
DATE:  5/04/00                              CU*BASE TEST CREDIT UNION                        RCRDOTB        PAGE:    1
TIME:  1:46:16                              OFFLINE TRIAL BALANCE ERRORS

      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 14. 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.
BALANCE INFORMATION		

Field Name	Populated by Equifax?	Miscellaneous Comments
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 64 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		

Field Name	Populated by Equifax?	Miscellaneous Comments
Days Delinquent	🗐	The number of days the account is currently delinquent.
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 14.

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)

Code	Description
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
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

Code	Description
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