
Self Processing Operational Guide

Making the Most of Your iSeries and CU*BASE® Investment

INTRODUCTION

Thank you for choosing CU*Answers!

Our commitment to you as a client and a business partner is unwavering and we will work to help guarantee your success in anything you do. As part of this commitment we realize the necessity to provide a guide that will help assist your internal technology department.

Although it is not intended to be an all-encompassing document, we are confident this guide will be viewed by your team as a key reference document.

MOST IMPORTANTLY, this guide is an evolving work in process. Please provide your comments, feedback, and/or suggestions to Scott Collins, VP of Delivery, at scollins@cuanswers.com.



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⇒ A Message from the CU*Answers Self Processing Delivery Team

THANK YOU FOR BEING A CU*ANSWERS CLIENT!

At CU*Answers, our goal is to EXCEED your expectation in everything we do. As your business partner, we are constantly looking for better ways to provide effective information and support to you and your staff. The Self Processing Operational Guide that follows is one of the tools we use to accomplish just that.

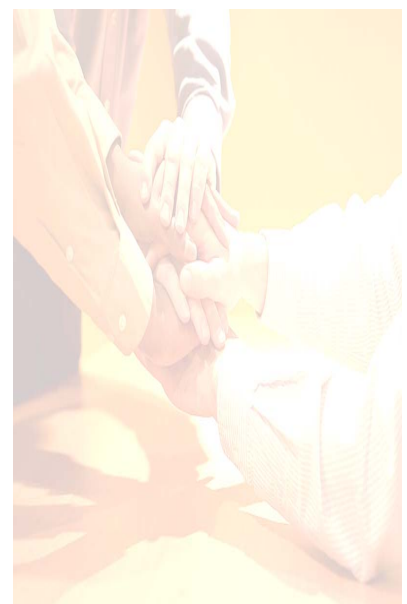
This Guide is designed to be a printed “portal” to help your staff navigate through the day-to-day demands of running an in-house CU*BASE shop. Because there are so many important sources of information available to your staff (web sites, Answer Book, On Line Help, hard-copy documentation, etc.), we feel it is imperative to have an effective reference guide to fall back on. From installing a new iSeries server in your credit union to running end-of-day tasks in CU*BASE, this Guide can be used as that reference.

It is important to recognize that this Guide is a work-in-process. As such, we need to hear from you. Please encourage you and your staff to submit ideas, Best Practices examples, and any other feedback, so that we can make this an even more effective tool.

I look forward to hearing from you!

Scott Collins
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CU*ANSWERS
A CREDIT UNION SERVICE ORGANIZATION



CRITICAL INFORMATION SHEET

IBM Support Phone #: 1-800-IBM-SERV (1-800-426-7378)

IBM Customer #: _____

iSeries Server: Machine Type = 9406

Model = 520

Serial = _____

IBM Contract #s: Hardware _____

Software _____

CU*Answers Phone #: 1-800-327-3478

CU*ANSWERS AND IBM RESOURCES

This section is designed to help our Self Processors get answers to technical support questions on their IBM iSeries server or CU*BASE operating platform.



Technical support for your iSeries hardware and software is predominantly handled by IBM. If you need assistance with an iSeries issue there are several support options available to you, from live support to online documentation. These resources are outlined on the following pages.

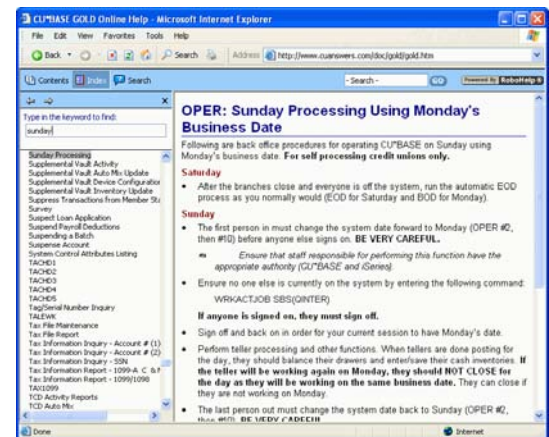


CU*BASE ONLINE HELP

Developing a power user requires a support system to reinforce and improve skills every day.

In addition to the booklets and flyers available under Reference Materials, CU*BASE has a comprehensive, easy-to-use Online Help system with topics for each individual screen in CU*BASE.

This help system is maintained on the World Wide Web, making this valuable knowledge freely available to anyone, either within the CU*Answers Network or outside it, at any time.



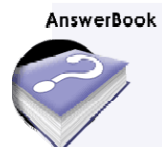
<http://www.cuanswers.com/doc/gold/gold.htm>

Occasionally in this document you will be referred to additional information in CU*BASE GOLD Online Help. To access this, in CU*BASE, click the Help menu, then click the Help Table of Contents menu. Use the navigation panel on the left to open the desired chapter (click the + sign to open a chapter).

When you are working on a specific CU*BASE screen, click the blue help button in the bottom-right corner of the screen to go directly to the help topic associated with that screen.

CU*ANSWERS ANSWERBOOK

This comprehensive Q&A database, or “knowledge base,” is part of our effort to make sure that every credit union employee has direct access to the information they need to serve your members. Not only can you scan multiple categories for the most commonly-asked and answered questions, you can also submit your own questions to be answered by a CU*Answers expert.



The AnswerBook already contains over a hundred of your most commonly-asked questions, and the knowledge in this database continues to grow and change. Client Service Reps also enter all of your questions into the AnswerBook as they work with you over the phone, and you can even sign on and view the call log for your credit union's staff to monitor the types of questions they are asking. (Contact a CSR for details.)

<http://kb.cuanswers.com/cuanswers/consumer/search.asp>

CU*ANSWERS CLIENT SERVICES

Client Services Department

CU*BASE questions that you need individual assistance with should be directed to the CU*Answers Client Services Team. For the best service possible, we recommend that you request the next available CSR, as opposed to dialing a specific extension looking for an available individual. Our CSRs are trained to take all types of calls; if they cannot assist you immediately they will get the necessary people involved. We request that you not contact programming directly. If a problem or question requires a programmer, the CSR will get the appropriate technical person involved, and will continue to help you and provide follow-up.

Client Services: 800-327-3478 (Option 2)

Systems Department

Our Systems Department is your key to hardware support for CU*BASE and also your primary contact for WESCO *Net's* remotely managed systems. Whether it is a problem getting your printer to start or an issue affecting your entire network, our Systems department has the resources available to assist you quickly and get your credit union back to operating normally.

Systems: 800-327-3478 (Option 3)

After Hours, Weekend and Holiday Support

If you know that you will be doing special projects during off-hours (upgrading server hardware, installing a new branch, etc.), be sure to coordinate this with the CU*Answers iSeries Support Team so we can offer and schedule the appropriate support.

If you are having CU*BASE End-of-Day, Beginning-of-Day, End-of-Month, or End-of-Year problems, follow these steps:

If the person experiencing the problem is not the system operator, notify that individual within your credit union. This will ensure that known problems and simple questions will be answered by your experienced staff, and more importantly, they will be aware that your credit union is experiencing a problem that may jeopardize your up-time for tellers in the morning.

If Client Services is not available, try Operations at extension 132. They will contact a programmer to assist you. If they are not available, an off-hour

answering service will pick up your call; they will ask a series of questions to best determine who to contact for you

If you have received an iSeries message that you are unfamiliar with or does not make sense to you (such as “CPF9382 call to program ended in error”), Follow these steps before you call:

- 1) Place your cursor anywhere on the error message line
- 2) Press F1 for Help
- 3) Press F10 for Detail Messages
- 4) Press F18 to go to the bottom, or most recent Messages
- 5) Produce a printout of the error for reference by selecting “File” on the menu bar and then “Screen Print.”

BE CAREFUL: Do not accidentally press the Enter key when the error message is displayed. The system interprets Enter as “C” for Cancel.

ISERIES SUPPORT

IBM Contract Support and Maintenance

Each Self Processor is required to have a support contract in place with IBM. This contract covers hardware maintenance, operating software upgrades/releases, and operating software technical support. When your iSeries operations messages instruct you to call your service provider, you should contact:

IBM Support at **1-800-426-7378** to initiate a service call

IMPORTANT: The IBM Support Center will require you to provide certain system information (included on your ‘Critical Information’ page) before dispatching the call to a service representative. Remember that if you are having issues with the GOLD software IBM will not and cannot help you.

CU*Answers iSeries Support Team

The CU*Answers iSeries Support Team can also place IBM service calls on your behalf. During normal business hours, it is recommended that you call our CU*Answers iSeries team if you are unsure of how to respond to maintenance related warning messages.

iSeries Support: 800-327-3478 (Option 2)
then request an iSeries Administrator

GOLD software issues should be directed to the Systems Team by calling **1-800-327-3478** (option 3).

Websites for iSeries Support and Troubleshooting

For developing a strong working knowledgebase on the iSeries platform your key will be the internet. This is one of the very best and being that it can be updated in real time it is usually the most up to date source of information.

Listed below are some of the best sites on the internet so please take some time and explore each one.

IBM Midrange Systems: iSeries

<http://www-1.ibm.com/servers/eserver/series/>

IBM iSeries Information Center

<http://publib.boulder.ibm.com/html/as400/infocenter.html>

IBM SRC Reference

<http://www-1.ibm.com/servers/eserver/support/series/probsolv/src/index.html>

IBM Support / Fixes

<http://www-1.ibm.com/servers/eserver/support/series/fixes/index.html>

IBM Registered Software Knowledge Base

http://www-912.ibm.com/s_dir/slkbasesf/slkbasesf

iSeries Network

<http://www.iseriesnetwork.com/>

Search 400 (many different articles, links, guides, and more)

<http://search400.techtarget.com>

Code/400 – Programming Examples and Links

<http://www.code400.com/>

IT Jungle – Technology Enthusiast Site

<http://www.itjungle.com/>

There are also several independent iSeries user groups that can be researched via www.google.com (search for “iSeries user group”).

CU*BASE OPERATIONS

This section is designed to guide self processing credit unions through the procedures CU*Answers recommends for CU*BASE daily and monthly processing.

Remember that this booklet is designed primarily to be a checklist of daily and monthly tasks, not an exhaustive description of how every screen, field and feature works. The intent of this guide is to be a helpful tool for checking off your daily tasks, and for instructing new staff on the day-to-day work that needs to be done. Online help and other reference booklets may also be available should you wish to explore a particular feature in more depth.

Throughout this manual, when you see 'xx', insert your credit union's two digit character ID unless otherwise instructed.

STAFFING YOUR OPERATIONS CENTER

It is easy to recognize the importance of employees that keep your credit union running from 8:00 to 5:00: loan officers, tellers, the controller, etc. However, when everyone goes home for the day, in whose hands have you left your computer system? Are they well-trained on:

- What has to be run?
- When should each step be run?
- How to verify the results of what did run?
- Who to call with problems and questions?

Or worse, do you just submit a job to run end-of-day and beginning-of-day and then hope when you come in the next morning that everything ran normally? Automated EOD/BOD is an effective tool that packages together all of the steps that need to occur for nightly processing. However, automated and unattended are not the same thing.

Another important factor to consider in your operations center is the cross-training and backup of key personnel. Do you get nervous when your systems operator goes on vacation or calls in sick? There should be someone who feels comfortable enough to step in and perform the day-to-day duties of your operator in a competent manner.

ADDITIONAL KEY STAFF FUNCTIONS OR POSSIBILITIES

Data Processing Coordinator

The main responsibility for the Data Processing Coordinator is to act as a liaison between your data processing vendors (including CU*Answers) and your credit union staff. This position is also responsible for training your staff and communicating day to day operational issues to staff and management. This position can consist of many extra hours of work if only

one employee is responsible for Beginning of Day and End of Day. This one employee will be one of the first to arrive at your credit union and one of the last to leave.

CU*BASE LIBRARIAN

Although this name is not used as much as it was in the past when documentation was mostly printed and mailed, the CU*BASE Librarian will receive any printed materials we send to your credit union. This person should be responsible for distributing these materials to all appropriate staff, and maintaining an up to date library of reference materials. The Librarian should also be trained as the back up Coordinator/Operator in case of an emergency.

DOCUMENTATION AND CONTROL LOGS

Because each credit union is very unique in the steps it runs daily and monthly, it is difficult for us to provide specific run sheets on what to do until we work with your operator. Your operator may have another method for recording their day and completing tasks as many of our self-processing credit unions do. However, there are general guidelines that each operator will have to follow to accomplish their daily tasks.

Your Operations department should maintain a set of Operational Run Sheets. These will act as a daily and monthly checklist for your operator or backup operator. These can also be used as an accountability system for internal work and they also can be helpful during an audit to verify that tasks have been completed in an orderly and organized fashion. Information to include:

- Daily procedures and checklists
- Monthly procedures and checklists
- Procedures for special jobs such as insurance files
- Third-party vendor log (company names, phones numbers, contacts, etc)
- iSeries System backup and IPL control log
- Hardware Maintenance control log

NEW! SETTING UP AND MAINTAINING A TRAINING LIBRARY

The tools described below make it easy to set up a separate set of member files that your staff can use when they are learning CU*BASE, with a *copy* of your actual accounts so that staff can experiment, open and close memberships and sub-accounts, post test transactions, and basically play around without risk to your live member data.

Effective with the CU*BASE 9.0 release (May/June 2009), the steps for setting up a set of training files for your staff to use has been made easier and more foolproof. In particular, the ambiguous “FILEXX” naming convention has been replaced with a new **FILE99** designation that clearly differentiates your live files from the training ones.

OVERVIEW

In a nutshell, you will use an option on the On-Demand Processing menu (OPER > #7) to automatically:

- Make a copy of your member files from an EOD backup,
- Set up the new library with a unique name of FILE99,
- Update the processing date properly,
- Clean up history files to use disk space most efficiently,
- Set up a set of login IDs, and
- Pare down the Employee ID configurations to be unique to a training environment.

...all in just a few easy automated steps, with fewer opportunities for error compared to manually copying and cleaning up the files yourself. Not only does the process reduce the risk to your live member data, it also makes it easy to periodically refresh your training library and increase its use as a training tool for staff.

Don't be intimidated by the length of the instructions below; several of the steps only need to be done once, the first time you set up a file. From that point on, you'll find it will only take a few minutes to get a fresh set of files as needed.

IMPORTANT: This feature is designed for **self processing credit unions only**, not service bureaus like our *cuasterisk.com* partners who serve multiple credit unions from the same iSeries. The process allows for **one training library per iSeries system**. (If your staff serves members of more than one CU, they can still be given access to this one central training library, of course.)

FAQ: What if I already set up a training library the “old” way?

A: In the past the instructions for setting up a training library used a different (and rather confusing) naming convention for the library, and there was also a special job description that was used for setting up iSeries User

IDs. If you would like to start fresh with this new system, please contact a CU*Answers Client Service Representative and we can make arrangements to help you clean up your old training files, make sure you have the proper Job Description for new user profiles, and verify that all of your settings are ready to use the new method.

We can even run the refresh process for you the first time and help you set up your first User ID(s), retain any needed device configurations from your previous training library, reset any existing profiles so they point to the new file name, and generally provide any other assistance you might need to get off to a clean start.

FAQ: How often should I refresh my training files?

A: As often as you like! Really, there is no “right” schedule for refreshing files. A lot depends on how frequently they are used, for what purposes, how much maintenance is done during training, and how often you change major configurations (i.e., adding new products and services, changing fees, etc.) that would affect how the system works during training.

Another thing to keep in mind: If the Employee IDs that are in your FILE99 library aren’t used frequently, you might forget what the passwords are! Refreshing the files forces you to copy in current IDs and set up training IDs so that passwords are relatively recent. And doing the daily prep task ensures that your TRAIN User ID and password gets used regularly, too!

SECURITY ALERT!

Remember that this procedure makes a copy of your live files. While this makes it easier for staff to learn, since they can experiment with the same configuration settings and familiar accounts they use every day, there is an important factor to consider from a security standpoint: **The training files will contain private member information!** The same guidelines and procedures that you have in place to protect this critical information from being divulged to inappropriate parties must also be in place for your training files.

This includes not only things like the ability to download files, but also the user ID/password access itself. What is your policy for when an employee leaves the CU? **If they were using a shared User ID for test files, that password should be changed immediately.**

SETTING UP THE TRAINING DATA: STEP BY STEP

Step 1: Refresh Data

This step can be done any time you want to make a fresh copy of your member data to be used as training files (FILE99). This step copies a recent EOD backup, either from a save file or from a backup tape.

To prevent problems it’s best to make sure everyone is logged out of the training library before proceeding.

- 1) Sign on using your own, personal User ID (you must have administrator privileges so that you can copy files; see Page 36 for more details)

- 2) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 3) Select option 7, On-Demand Processing
- 4) Select option 12, Refresh Training Library to display the following screen:



- 5) Complete the fields as described below:

<i>Field Name</i>	<i>Description</i>
Restore from	<p>Choose one:</p> <p>S = Save File (backup is stored on disk)</p> <p>T = Tape (backup is coming from a tape)</p> <p>NOTE: If restoring from a backup tape, the system will check to see if your credit union is set up to use Defense MD for encryption, and will automatically restore accordingly.</p> <p>See Page 78 for tips on saving your daily backups to disk rather than directly to tape.</p>
Save file name	<p><i>Appears only if you are restoring from a Save File.</i> Enter FILExxEOD where xx is your credit union ID.</p>
Tape device	<p><i>Appears only if you are restoring from a backup Tape.</i> Enter the name of the tape device where the backup files are stored.</p> <p>If your credit union uses Defense MD for encryption of backup tapes, the DMDRSTLIB command prompt screen will appear next to let you define additional parameters such as date, sequence number, etc. The “Restore to library” setting should be FILE99 in this case. Refer to the Defense MD booklet for help.</p>
Encryption ID	<p><i>Appears only if you are restoring from a backup Tape.</i> This field is used only if your credit union uses Defense MD for encryption of backup tapes. Without an encryption product code, files cannot be decrypted. Refer to the separate Defense MD booklet for more information.</p>

<i>Field Name</i>	<i>Description</i>
Employee IDs to retain	<p>When files are copied, the system will automatically strip out ALL employee IDs from the Employee Security master file, except for the following:</p> <ul style="list-style-type: none"> ▪ 88 through 99, which are specially-designated data center and automated processing IDs. ▪ Up to 10 individual employee IDs you specify here. <p>Be sure to retain at least the ID of your Security Administrator or someone with authority to access the Employee Security feature (MNMGMT #1) and set up new training IDs.</p>

6) Press Enter to set up your training files. The following will be done automatically:

- Will copy the FILExx library (where xx is your credit union ID) to a new file called **FILE99**. (If FILE99 already existed from a previous refresh, it will first be deleted, after saving out the printer/workstation device configurations.)
- Will create a new blank file called FILE99E.

To save disk space, history from your FILExxE library is not copied over; however, a blank FILE99E must exist so you do not risk your real library if someone uses the command to update a transaction description or modify an IRA posting code, etc.)

- Will refresh all bank IDs to use account # and R&T # 999999999. That way you can practice producing checks but they won't be valid.
- Will delete all employee IDs and related security settings, *except* for 88-99 and those you specified on the selection screen,
- If necessary, creates a 99 entry in your CU Master Profile file CUMSTRPF. (This only needs to be done once.)
- Will remove unnecessary files from the new FILE99 library, such as statement work files (S.*) and ATM month-to-date files.
- Changes the credit union name (in both Chart of Accounts configuration and Master CU Parameters configuration) to **TRAINING LIBRARY**.
- Device configurations: If FILE99 already existed, the system will retain the terminal and printer device configuration files from the previous copy and reapply them to the refreshed files. If running this process for the first time, follow the instructions below to clean up your device configurations.

Step 2: Clean Up Device Configurations (1st Time Only)

This step needs to be done the very first time you set up your training files, because the first time the FILE99 library is created, all of your existing workstation and printer devices are also copied.

It is generally recommended that the training environment be restricted to only a few select workstations within your credit union. Any workstations that are configured in the training library should be directed at one specific report, check and receipt printer.

- 1) From any CU*BASE menu, select speed sequence MNCNFC
- 2) Choose option 10, CU Hardware Configuration
- 3) Either delete or modify both printer and workstation devices so that workstations used for training are directed to printers where the output won't accidentally get confused with live production.

For example, we do not recommend that you print test teller receipts using a printer at the teller line during normal business hours because a test receipt may accidentally wind up in a member's hands.

The next time you refresh your training files, the modified devices will be copied off then reapplied to the fresh copy of your files, so this cleanup only needs to be done once.

Step 3: Set Up User IDs (1st Time Only)

In order for an employee to work with the training files, they will need to log on to CU*BASE using a different USERID and password than they use for day-to-day work.

We recommend that you create at least one special ID, usually designated as **TRAIN**, but you can create additional ones as needed. In any case, **be sure to use a different naming convention** than your normal USERIDs, such as TRAIN1, TRAIN2, etc., to help differentiate them.

This step only needs to be done once, as your User IDs are unaffected when you refresh your training library in the future.

Security Reminder: If someone who knows this ID and password leaves your employ, protect the private information that is stored in these files by **immediately changing the password** for this shared User ID. Depending on how you've set up your Employee IDs (see below), you may also need to change other passwords or delete IDs to which that employee had access on the training library.

- 1) Log on to CU*BASE using your own, personal USERID (must have authority to create new users) and get to a command line
- 2) Follow the instructions on Page 38 for instructions on creating User Profiles, making sure to set the following parameters:
 - On screen 1, be sure to assign a name for the new user profile that clearly differentiates it from your regular IDs, such as TRAIN or TRAIN1, TRAIN2, etc. Also use the description to specify that this is a special ID used only for training purposes.
 - On screen 2 (Additional Parameters), the **Job description** must be set to **TR99**. If you do not have this job description, contact CU*Answers for assistance getting this set up. **This step is critical, as this is what points the profile to the FILE99 training library instead of your live files.**

- Other parameters should be the same as these types of employees would normally have set up. For example, if your new tellers and MSRs will be using this ID, then the remaining parameters should mirror how your regular teller and MSR IDs are configured.

If you are unsure of these steps, or if you already have a TRAIN profile and are not sure if it is pointing to the correct library, please contact a member of the CU*Answers iSeries Support Team (see Page 9) for assistance.

Step 4: Adjust Employee IDs

The only employee IDs that will exist in the refreshed training library are 88 through 99 and any that you specified to retain when refreshing the files. Therefore you may need to create at least one training Employee ID that employees can use to access various menu options.

The number of IDs and their configuration will depend on how you wish the training files to be used. For example, you might want to use training files only for Teller Posting and other basic member functions, in which case you might create an ID or two that have access to options on the MNSERV menu and very little else.

*CU*TIP: To help employees keep straight which file library they are in while training, we recommend you do NOT assign the same IDs that they will use for routine work. The only person who will use the same ID in both libraries should be your security administrator or other person authorized to maintain IDs for other employees.*

Each time you refresh files the following steps must be repeated*:

- 1) Log in to the training files by **using a designated training User ID** (NOT your personal User ID) so that you are pointing to the FILE99 library
- 2) From any CU*BASE menu, select speed sequence MNMGMT
- 3) Select option 1, CU*BASE Employee Security

Remember that in order to access this command you will need to use one of the Employee IDs that were retained when refreshing the files.

- 4) Create employee IDs as usual; refer to online help for instructions and tips

***CU*TIP:** If you refresh your training files often, you could create training IDs in your live files but deactivate them by removing the password. Then enter those IDs into the selection screen when refreshing the files. Then all you need to do is enter a new password for these IDs after the files have been refreshed.

NEW DAILY ROUTINE: PREPARING FILES FOR TODAY'S TRAINING

After the above steps have been done and the training libraries are ready to go, the only thing left to do is add a new task to your credit union's daily routine.

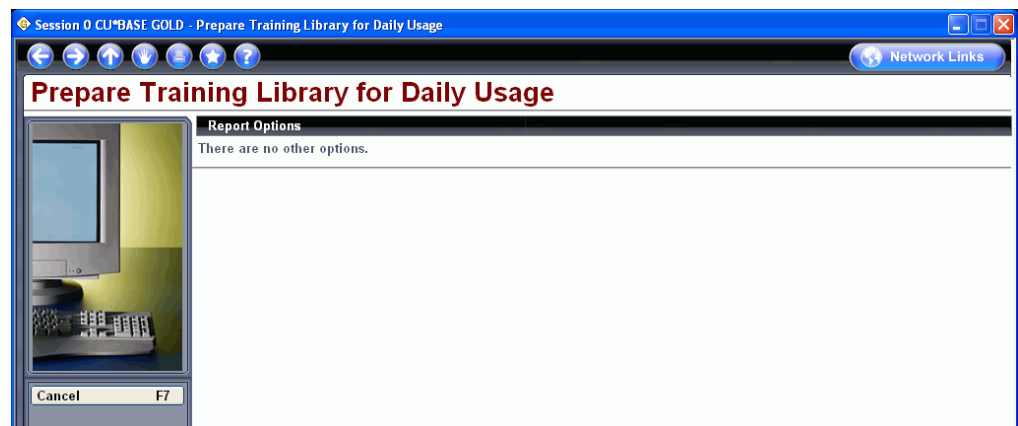
This process mimics some critical steps that are normally completed during your EOD / BOD processes. But since you won't be running EOD and BOD on your training files, at the minimum certain steps such as updating the processing date and initializing the teller system need to be done so that employees can post transactions to the training accounts.

Although it's not absolutely required that this option be run for all training tasks your employees might need to do, there are a few options where warning messages (such as "invalid processing date") might cause confusion for your staff. Therefore, we recommend this process be completed any working day where training files are going to be needed, usually early in the morning before anyone needs to log on.

- 1) Log in to the training files by **using a designated training User ID** (NOT your personal User ID) so that you are pointing to the FILE99 library

NOTE: This option will not run if you are in your live files accidentally. If that happens, you'll see the message: "This option only available on the Training Library."

- 2) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 3) Select option 7, On-Demand Processing
- 4) Select option 13, Prep Training Lib for Daily Use



- 5) Press Enter to begin; the following procedures will be completed on your FILE99 training files:
 - Initialize the teller system so posting can be done (clears teller work files from a previous day's work, similar to what it done during normal BOD Teller processing).
 - Reset the processing date and update the date file to the correct date (this avoids error messages on various commands that rely on these to be in synch).

⇒ System Administration

SECTION OVERVIEW

This section should be used by your Systems Administration team to keep your iSeries operating efficiently and effectively. The following main topics are included in this section:

- iSeries Hardware Platform Overview
- CU*BASE Administration
- iSeries Security Management
- High Availability and Disaster Recovery
- Compliance

Online help and other reference booklets may also be available should you wish to explore a particular feature in more depth.

NOTE: Throughout this manual, when you see 'xx', insert your credit union's two digit character ID unless otherwise instructed.



I SERIES HARDWARE PLATFORM

OVERVIEW

WHAT'S IN THE BOX?

The IBM iSeries platform operates on the Power 5 architecture, currently the 9th generation of the IBM 64-bit processor. The system processors, LPAR or logical partitions, and IOP's are all controlled from under the software level MI by a piece of software call the SLIC which stands for Software license internal code. The SLIC is one of the primary reasons for the success of the iSeries system; it allows programmers to focus on high level tasks and takes care of all the low level functions.



Along with the Power 5 processor the iSeries has many built-in features including an IOP basic I/O system, redundant DASD, and integrated web management.

SINGLE LEVEL STORAGE

All computer systems contain two types of memory. When a user is complaining that their computer is slow and they need to get more 'memory' what they are usually referring to is random access memory. RAM is the working area of the computer system. It allows very quick access to information by eliminating the need to access disk storage, the second type of memory. So why don't we just move everything to RAM? RAM can only hold data as long as the computer is powered on but disk storage can hold it when the system has no power.

Disk storage on the iSeries is called DASD, the acronym for Direct Access Storage Device. When combined with the systems RAM we have a workspace we call Single Level Storage. Memory management on the iSeries is very different from the Intel platform in that most functions are handled under the covers. When you go to query, update, or create a file you are using a function of single level storage, you need not be concerned with where the object is stored.

IPL - PWRDWN SYS

Does the iSeries ever encounter a need to reboot? Well, yes indeed the iSeries system does require a rebooting process which is called an *Initial Program Load*. There are two types of IPLs, a full system IPL which will power cycle the hardware along with the operating system. The other is an operating system IPL which will restart only the operating system but will not cycle the hardware unless required.

You can also specify what IPL source to use, you can specify with A, B or D. The A-side of the system is the stable code without temporary PTFs. The

B-side is the operating system with the temporary PTFs installed. D specifies to use the load source from the optical drive.

In the past you were recommended to IPL the iSeries once a month because of memory space cleanup issues, but the technology has improved and the iSeries no longer requires an IPL every month. Current recommendations are for you to IPL for the following reasons:

- You have applied a PTF from IBM that requires an IPL action
- You have a Job on the system that will not end
- You have to install new hardware
- Or once a quarter for routine maintenance

BACKING UP YOUR SYSTEM

A sound backup and recovery strategy is a responsibility that our self-processing clients should be devoted to. During conversion training, your support staff will learn important skills in this area, including how to perform nightly and periodic system backups as part of their administrative routine. The high speed Ultrium3 LTO tape technology we utilize allows these saves to be done quickly and efficiently.

STAYING CURRENT ON YOUR OPERATING SYSTEM RELEASES

To ensure that we are able to provide quality support for your organization, we require each of our self-processing clients to stay current on their iSeries Operating System as a contractual obligation. However, unlike other hardware platforms, a new iSeries software release requires only minor planning by our clients. This is due in large part to the fact that each IBM release is quality control tested by CU*Answers prior to deployment on your system. The process typically flows as follows:

- IBM will generally announce a new i5-OS release every nine to twelve (9-12) months.
- Once the new release has stabilized, CU*Answers will load onto our quality control system for testing.
- After thorough analysis, the new release is then deployed on our ASP production system.

NOTE: We move our Online clients to the new release first so that our technical support teams are able to certify that it is ready to be deployed to In House credit unions.

- CU*Answers certifies the new release and places order from IBM for each self-processing client.
- The credit union installs the new release on their system within 60 days of certification. For a fee, CU*Answers technicians may also be contracted to install the new release on your iSeries server.

THE FILE SYSTEM

The file system on the iSeries is known as the IFS, or integrated file system. This file system is fairly unique as it allows you access to several different file systems.

The primary file system on the iSeries is the QSYS.LIB File System. This is where the operating systems internals are located and all high level objects are maintained. This file system is organized by using single level directory objects called libraries.

OBJECTS

The iSeries is an object-designed system. What does that mean? Everything that exists on the iSeries system, related to software, is an object. Objects have different types which are flagged to allow different actions. So a physical file can be created, edited, and queried but cannot be compiled or executed. A program object, on the other hand, cannot be edited; it can only be executed. This is a fundamental building block of the operating system and an integral part of the security system.

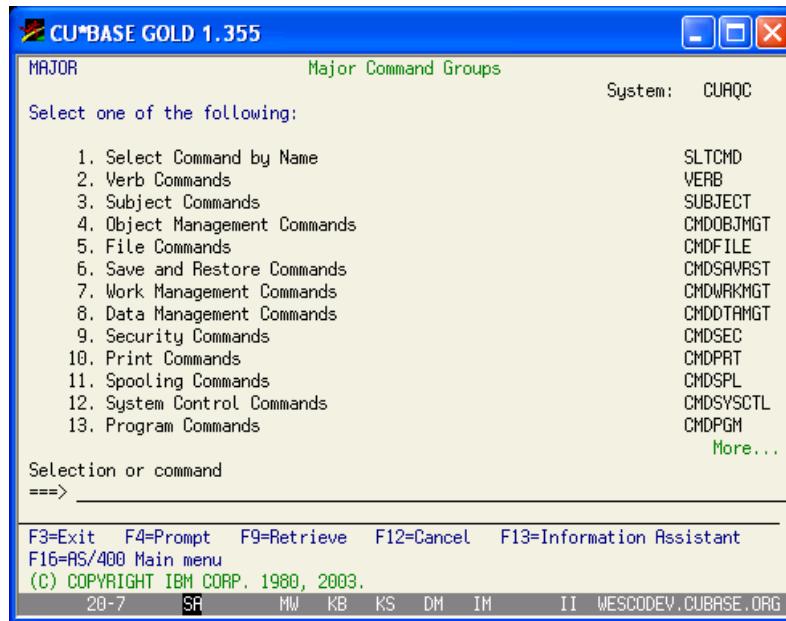
NAVIGATING USING MENUS AND COMMANDS

To start finding your way around the iSeries system you need to understand two different objects: **menus** and **commands**. If you understand these two objects you can find all the commands you need to run the iSeries. Remember these features are available on all IBM commands and menus but not necessarily on all third-party products.

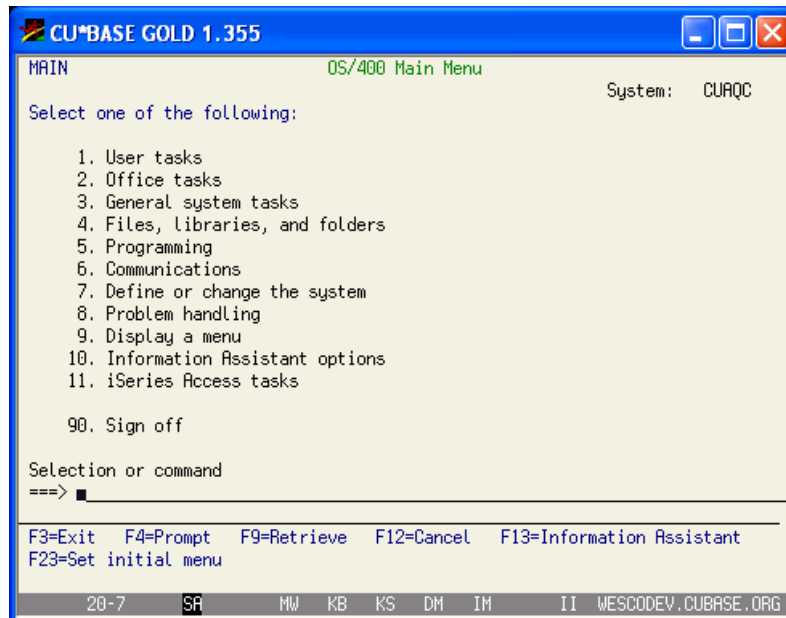
A handy feature of the iSeries is the ability to use the command **GO** when you cannot remember the exact command you need. For example, typing **GO TAPE** will list all commands referring to your tape drive. In addition, **GO CMDxxx** (where xxx is the three character representation of a command word) can be used to list all associated commands requested (e.g., **GO CMDWRK** will list all 'Work With' commands).

As a general rule of thumb, IBM iSeries commands typically use a three-character abbreviation for each word in the command (e.g., *Work with Active Jobs* is **WRKACTJOB**). Keeping this rule in mind may help you remember more commands.

Menus are used to group similar commands together allowing you to see common subjects, verbs, or command groups. For example, to see the Major Command Groups menu, type **GO MAJOR** on the command line and press Enter:



Likewise, using the **GO MAIN** command will get you to the OS/400 Main Menu:



Notice that all the IBM menus, commands, and programs have a similar display layout and have consistent function keys.

Take note of the name in the upper left hand corner of the screen. This is the name of the current menu. If you wish to return to a menu at a later time you simply use this name with the **GO** command.

USING PROMPTS

Commands are a method of executing programs from a **prompt**. This means the operator is no longer required to memorize a string of complex program calls. Besides executing programs, the prompt also allows access to more

information about the command and its parameters. Prompting is a vital learning tool on the iSeries system.

To use prompting, type the command on a command line, then, instead of pressing Enter, use the **F4** key to prompt the command. (Sometimes, pressing Enter will display a prompt screen anyway if additional parameters are needed to execute the command.)

HINT: Once you are on any prompt screen, to see a list of all available options for a particular field, you can either use F4 (with the cursor in that field), or type a question mark (?) into the field and press Enter. A separate screen will appear showing the available options.

COMMONLY USED COMMANDS

The table below includes some commonly used commands with their CU*BASE abbreviations under them. For a complete list of all iSeries commands and their parameters please consult the iSeries Information Centers CL Command Finder:

<http://publib.boulder.ibm.com/infocenter/iseries/v5r3/ic2924/index.htm?info/rbam6/rbam6clfinder.htm>

<i>Command</i>	<i>Meaning</i>	<i>Description</i>
DMPTAP	Dump tape	This will output a tapes labels and/or raw contents called blocks.
DSPJOBLOG	Display Job Log	Displays your current job log history. Use F10 for detail; use F18 to get to the bottom (most recent entries).
DSPLOG (Always prompt this one!)	Display Log	Displays the QHST system log based on the search argument.
DSPMSG DM	Display message	Displays any messages from the system or messages sent by another user
DSPTAP	Display tape	Display tape contents
INZTAP	Initialize tape	Formats a tape to prepare for use
PWRDWN SYS (Always prompt this one!)	Power down the system	Indicate controlled or immediate shutdown, and indicate in the "Restart after power down" field if you wish to restart/IPL when done.
SAVLIB	Save library	Specify the library you wish to save
SIGNOFF SO	Sign off the iSeries	Ends your telnet session.

<i>Command</i>	<i>Meaning</i>	<i>Description</i>
SNDBRKMSG	Send break message	Enter the message and the device to send it to. Once sent, the message will immediately appear on the display screen.
SNDMSG	Send message	Enter the message and the user profile to receive the message. Once sent, the receiving user must use the DSPMSG command to read the message.
WRKACTJOB WA	Work with active jobs	Displays Active Job by Subsystem
WB	Work active jobs in batch	
WCH	Work active jobs in online banking	
WRKCFGSTS *DEV <device>	Work with configuration status of devices	Used to vary on or off devices (terminals and printers).
WRKCFGSTS *LIN <line>	Work with configuration status of lines	Used to control communications lines, for (transmission lines and branch offices).
WRKF	Work with files	Used to display a physical file, file description or to save a file
WRKJOBQ	Work with Job Queue	Displays jobs ready to be run in the specified job queue. For example, QBATCH would show all batch jobs scheduled to run but not yet started because it is already running its maximum number of jobs.
WRKOUTQ	Work with Output Queue	Displays all OUTQs on the system.
WRKSPLF SP	Work with spool files	Displays all spool file entries created by you.
WRKSYSSTS	Work with system status	Values to monitor: <ul style="list-style-type: none"> ▪ % CPU used - Indicates how much of the CPU processing power is being used ▪ Auxiliary storage - Displays the amount of disk capacity, and the amount used
WRKSYSVAL	Work with system values	Allow you to view and/or change system values

<i>Command</i>	<i>Meaning</i>	<i>Description</i>
WRKUSRPRF	Work with user profiles	Allow you to view and/or change user profiles.
WRKWTR	Work with All Printers	Displays the status of a writer.

GETTING HELP

All IBM menus and commands contain help that explains the command or menu in varying level of detail. To access help move your cursor to the top of the screen by the title and press the F1 key.

WHAT IS QUERY?

The iSeries is a database system from which you will often retrieve, sort, and print information. You can do all of this using the CU*BASE Report Builder, which uses IBM Query. Query can be used to create very simple reports or can be used to generate complex reports by joining multiple files.

Refer to the CU*Answers website for information about education offered both online and in classroom settings.

ISERIES PRINTING: WRITERS, PRINTERS, SPOOL FILES & OUTQs

Have you ever been confused when someone said “What is in your OUTQ?” Do you ever run a report and then wonder why it’s not printing? What is a spool file? Let’s get the terms straight.

Writer

To start, think of **writers** and **printers** as the same thing.

OUTQ

Next, an **OUTQ** (an abbreviation for output queue, commonly pronounced “out cue”) is where reports are grouped together and stored until a printer is attached (like a PC print buffer). In most cases an OUTQ passes data to a printer without delay. However, it is possible to hold reports in an OUTQ without printing them.

Common OUTQs are P1, P2, NIGHT_{xx}, PRINT_{xx} and SAVE_{xx}. OUTQs like P1 and P2 usually have printers attached to them; OUTQs like NIGHT_{xx}, PRINT_{xx} and SAVE_{xx} usually do not. (See Page 34 for a list of common CU*BASE print output queues.)

If an OUTQ does not have a printer attached to it, the reports just sit there waiting for further action (like SAVE_{xx}). If the OUTQ does has a printer attached, reports will print whenever they are ready (and the printer is varied on and the writer is started).

The HOLDxx OUTQ

There is a special OUTQ that is created for your credit union called HOLDxx (where xx is your credit union ID). This OUTQ is different in that it is connected to a “virtual” printer device (also called HOLDxx) on the iSeries. This OUTQ allows you to choose HOLDxx as your printer name when printing a CU*BASE report. Then, instead of printing, the report will simply sit and wait for you to view it, delete it, or redirect it to an OUTQ that is attached to an actual printer.

NOTE: If the virtual printer device was not set up properly, print jobs sent to HOLDxx will appear in the QPRINT OUTQ.

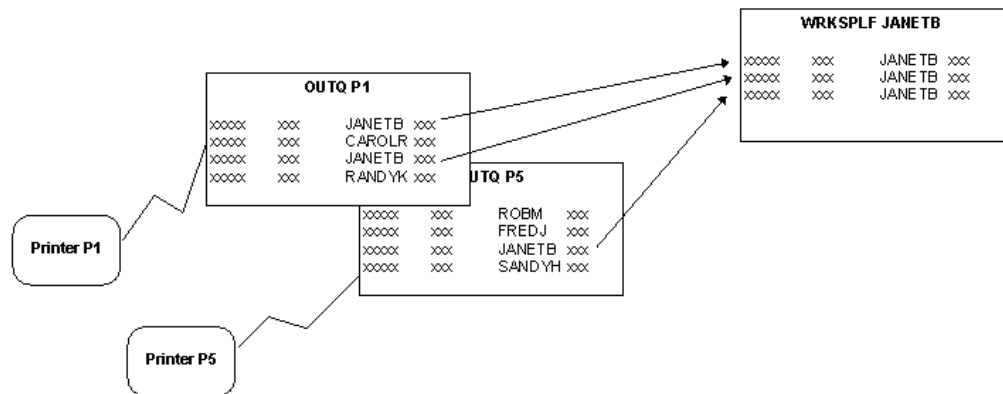
Some confusion can arise when a printer such as P1 is re-assigned to another OUTQ like PRINTxx. A system operator may do this to print the end-of-day reports that were designated to be printed. If at that same time someone on your accounting staff runs a G/L Trial Balance and requests that it prints on printer P1, their report is generated and will sit in the OUTQ P1. Because the OUTQ P1 currently does not have a printer attached to it, the report will just sit there. As soon as the system operator assigns printer P1 back to OUTQ P1, everything waiting in the OUTQ P1 will start printing.

Spool Files (or Spooled Files)

What is a **spool file**? Well, first of all, the correct term is actually **spooled files** (as in, files that have been spooled to print). But the term “spool file” is still commonly used.

A spooled file list is just another way of “grouping” reports. A spooled file list displays reports according to who generated the report. When you view your “spool file,” you will see all the reports currently on the system that you created, no matter what OUTQ they are in. This is nice in the sense that if you ran a job and you don’t know where the report went, just look in your list of spooled files for every report you produced that has not yet printed.

REMEMBER: If you delete a report from your spooled file list, you are really deleting it from the OUTQ where it is being stored!



OUTQ ROUTING SEQUENCE OF EVENTS

Daily reports are routed according to the settings in your OUTQ Report Control configuration (MNPRTC option 16). To better understand how the

routing codes affect your reports, following is a synopsis of the sequence of events which take place each day.

1. Reports are generated all day and placed into the DAILYxx OUTQ. (If it happens to be near the beginning of the month, special month-end reports may also be generated and placed in the DAILYxx OUTQ for that day.)

Result: DAILYxx contains all reports generated by CU*Answers during that day.

Evening Comes and End-of-Day/Beginning-of-Day Processes Begin...

2. The system cleans out anything sitting in the NIGHTxx OUTQ by moving everything to the SAVExx OUTQ.

Result: NIGHTxx is empty.

3. End-of-Day/Beginning-of-Day reports are generated and placed into the now clean NIGHTxx OUTQ.

Result: NIGHTxx contains tonight's End-of-Day/Beginning-of-Day reports.

4. All reports in the DAILYxx OUTQ are moved to the NIGHTxx OUTQ.

Result: NIGHTxx now contains tonight's End-of-Day/Beginning-of-Day reports and today's daily/monthly reports.

DAILYxx is empty.

5. The system looks at everything sitting in the NIGHTxx OUTQ and sends copies of the reports to the various print/fiche OUTQs according to the instructions in the OUTQ Routing Control.

Result: Daily and End-of-Day/Beginning-of-Day reports appear in the PRINTxx OUTQ and/or the FICHExx OUTQ as instructed. Monthly reports, if any, appear in the MONTHxx OUTQ or are sent to the CU*Answers printer or the PRINTxx OUTQ as instructed.

NIGHTxx still contains tonight's End-of-Day/Beginning-of-Day reports and today's daily reports.

The Next Day Goes By...

The next night, the sequence repeats starting from Step 1, with the contents of NIGHTxx OUTQ being sent to the SAVExx OUTQ, where they will remain for a minimum of 5 days.

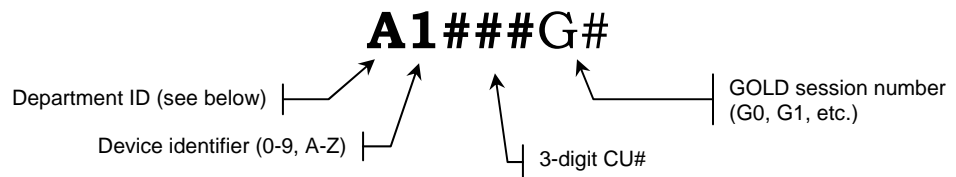
CU*BASE ADMINISTRATION

NAMING WORKSTATIONS AND PRINTERS

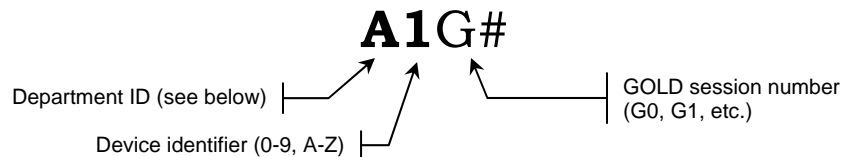
Each workstation (terminal) and printer must have both a device description, which is an iSeries system object, and a device name which is a separate configuration within CU*BASE.

The naming convention you will use will depend on whether your credit union is a single entity or whether you manage multiple credit unions on the same iSeries system (such as a service bureau).

If your credit union manages multiple credit unions, device IDs will generally be 5 characters long, plus the GOLD session number, as follows:



If your credit union does not manage multiple credit unions, device IDs are generally 2 characters long, plus the GOLD session number, as follows:



Common Department IDs

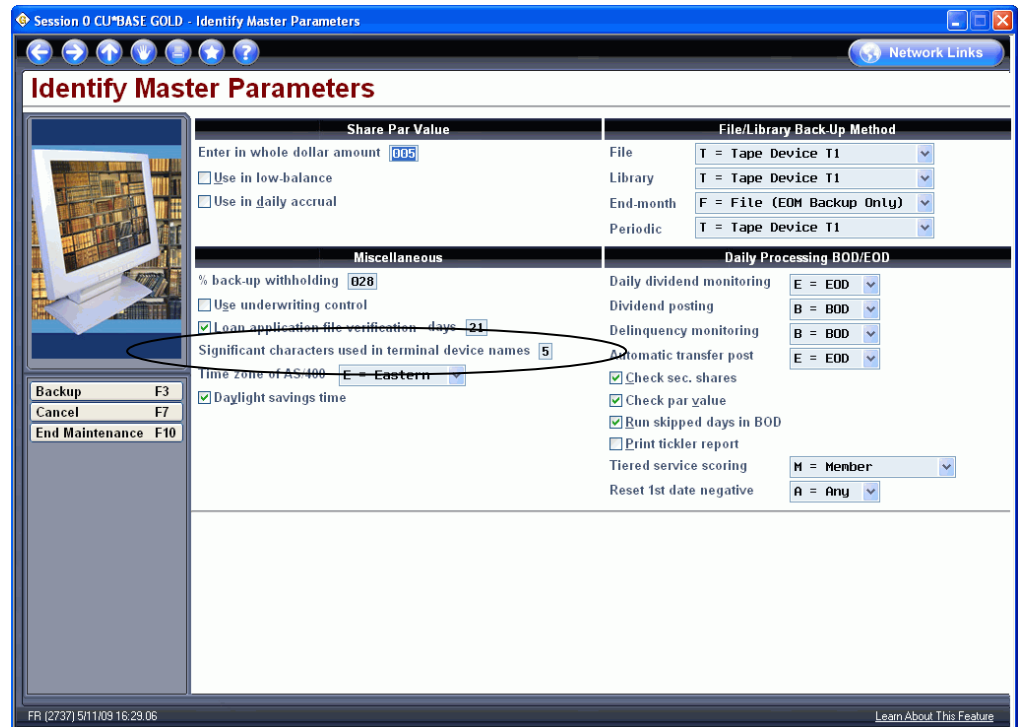
- A = Teller Workstation
- B = MSR Workstation
- C = MSR Workstation
- D = Back Office Workstation
- E = Loans and Collections Workstation
- F = Administration Workstation
- R = Receipt Printer
- Q = Check Printers
- L = Laser Printers

Configuring Device Name Length

In order to coordinate the device ID on the iSeries and the device configuration in CU*BASE, the length of your device IDs must be set in your master parameters, as follows:

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 10, Credit Union Configurations

- 3) Select option 1, Master CU Parameter Config
- 4) Press Enter once to proceed to the second screen:



- 5) Set the *Significant characters in terminal device names* field to the appropriate number of digits (usually 2 or 5)

This setting controls how the device names that are set up in CU*BASE Hardware Configuration are interpreted by the iSeries. An iSeries device can have up to 10 characters in its name. This field denotes the “significant” number of characters in the name that should be used when identifying the device for CU*BASE functions.

On the iSeries there may be two devices names configured for this same physical workstation, to allow a user to have multiple CU*BASE GOLD sessions. This is designated by adding a two-digit number to end of the device name (AAG0, AAG1, AAG2 or AA999G0, AA999G1, etc.). CU*BASE only needs a single configuration per workstation. Therefore, it can “ignore” these non-significant characters at the end of the device name.

*CU*TIP: Use a description that will help you easily find the device, such as Accounting HP 4100. **Do not use employee names!** Employees come and go, people retire or pursue other opportunities; stick with naming conventions that won't be invalid with changing personnel.*

CU*BASE LIBRARIES

CU*BASE is a very large, complex set of programs that are stored in a variety of places. Following is a listing of the libraries used to store all objects for the CU*BASE application.

Some libraries will be referenced in documentation as containing 'xx'. The 'xx' refers to a credit union alpha ID.

<i>Library</i>	<i>Description</i>
CUBASE	CU*BASE Main Application Library
CUBASEFILE	CU*BASE non-credit union data files
CUBASEPTF	CU*BASE Program Temporary Fix (PTF) programs
CUBASEQ	CU*BASE Predefined Queries
CUSTOM _{xx}	CU*BASE Custom Programs for credit union
FILE _{xx}	Credit Union Data Files
FILE _{xxE}	Credit Union History Files
OPERATOR	Operations Program and Support Files
OPERWDW	Operations Windows Program
QUERY _{xx}	CU*BASE Custom Queries and Files for credit union
WESCOSUPP2	CU*BASE Remote Support Software

CU*BASE SUB-SYSTEMS

CU*BASE has many feature that require the use of batch server jobs, to accommodate this we use several different subsystem. This is a list of the generic subsystems; you may or may not use all of these depending on your configuration.

<i>Subsystem</i>	<i>Description</i>
ATMS*	Online ATM/debit card interfaces
CUHOME	Online banking interface
E2XXSBS	iTera Echo2 high availability jobs
MAXXARXX	Audio response interface (Maxxar)
QBATCH	Batch processing
QINTER	Interactive user jobs
I3IVR	Audio response interface (I3)
INDIRECTL	Indirect lending interface
ALLAES100	Defense MD (backup data encryption)

CU*BASE PRINTING OUTPUT QUEUES

CU*BASE offers extensive output support, including but not limited to direct printing, microfiche, and CD archival. Each of these processes uses an output queue in the QUERYxx library.

<i>Subsystem</i>	<i>Description of Contents</i>
DAILYxx	Reports created after EOD/BOD cycle
FICHExx	Reports that will be processed to fiche and/or CD-ROM
HOLDxx	Used to send reports that should not print (data is retained until deleted manually by a credit union employee)
IRS	IRS End-of-Year reports
MONTHxx	EOM reports
NIGHTxx	EOD reports
PRINTxx	Reports that will be printed
SAVExx	Used to save all reports for 5 days
STMTFQ	Used for microfiche processing

ISERIES SECURITY MANAGEMENT

After your credit union has purchased and installed its iSeries, you must now protect your investment by ensuring that your system and credit union data are not compromised by unauthorized access. Your Data Processing Coordinator is the lead liaison between your credit union and CU*Answers, but there must also be a review process that includes both an outside audit function and an internal security officer.

Your iSeries system administrator and security officer may or may not be the same person who monitors and controls CU*BASE security. Technical access to the iSeries is not the same as understanding the credit union's operations and member database access.

ISERIES SECURITY ADMINISTRATORS

You should have at least two people designated as **iSeries Security Administrators**. These people hold the key to the front door of your iSeries systems, and have the ability to grant or restrict access to other individuals as it is needed.

On the iSeries platform, access is controlled by *user profiles*. Granting someone a user profile to your system is the equivalent of giving them the front door key to your house. Once inside, they have access to whatever their user profile rights allow.

A primary security officer should be assigned to:

- Create *User Profiles* for new employees of the credit union
- Delete *User Profiles* for ex-employees

Next, a *Senior iSeries Security Administrator* should be assigned to:

- Audit *User Profiles* for access rights
- Audit system values
- Perform random security reviews

Every credit union employee must have their own user profile. This profile name is up to 10 characters in length with a maximum of a 10-character password. (Remember this is completely separate from the CU*BASE 2-digit Employee ID and password.) The user profile name appears on all CU*BASE menus, spool file entries, and under most iSeries commands.

Each profile contains parameters that define characteristics of the employee and of the employee's functions within the credit union. Two basic profiles exist on your system and can be copied when creating new profiles:

xxCU

xxCUTELLER (where xx represents your credit union ID)

The only difference between these two profiles is the system priority at which the employee's jobs will run. The profiles defined as 'tellers' receive a higher priority than 'non-tellers' so that they may service your members at the teller line as efficiently as possible. However, this distinction may not be that important if your iSeries is properly sized for your organization so that

response time is good for all employees regardless of what jobs are being run.

For each employee, the work they perform for the *majority* of the day should dictate which profile type you assign to them. If an accounting manager fills in at the teller line for lunch, do not assign them as a teller.

JOB DESCRIPTIONS

When creating a user profile, you will need to specify a **job description**. As the name implies, job descriptions are used to define certain general parameters about a user, and provide a way to group users so they have similar permissions.

For CU*BASE, job descriptions are used primarily to set a starting library list. Job descriptions will be set up for you during your conversion to CU*BASE, and generally do not need to be changed. Typical job descriptions include:

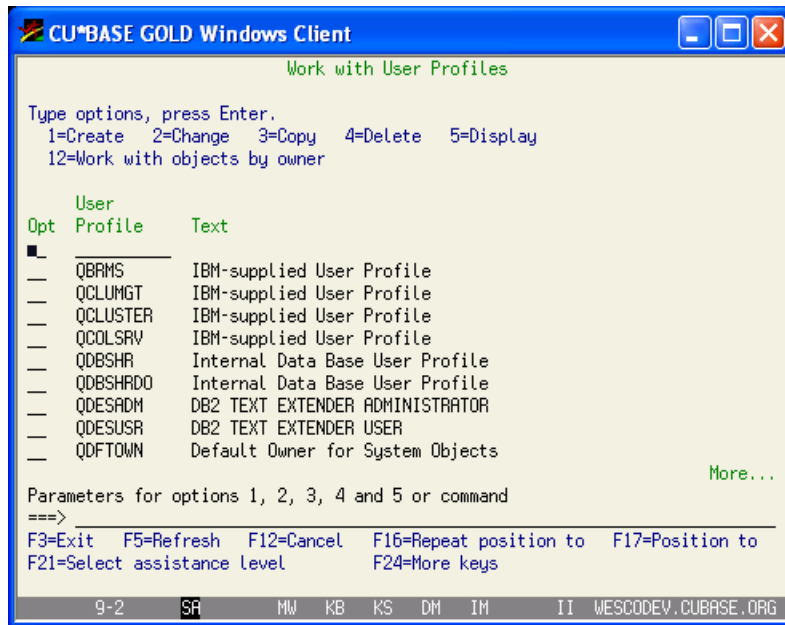
- **xxCU** and **xxCUTELLER** for your staff profiles (where *xx* is your CUID). These both set the same library list, which includes your production file libraries.
- **TR99** for your training profiles (*this was previously named TRAINXX*). This job description sets the library list to your FILE99 training library.

WORKING WITH USER PROFILES

Use the **WRKUSRPRF *ALL** (*Work With *All User Profiles*) command to create, change, view, or delete user profiles.

When using this command you can specify any of the following parameters after the command:

*ALL	Shows all user profiles on the system as in the screenshot below
GENERIC*	Shows all user profiles on the system starting with the generic Example – Jo* displays a list containing Joew, Joseph, John, Joellen, etc.



MONITORING USER PROFILES

On a quarterly basis, review all user profiles and make any needed adjustments (or deletions).

If a teller was promoted to Loan Interviewer, change the Job Description for their user profile from xxCUTELLER to xxCU. See the following pages for instructions.

CREATING A NEW USER PROFILE

- 1) **WRKUSRPRF *ALL** – Access the 'Work with User Profiles' menu, shown above, and find the xxCU or/ xxCUTeller template user profiles we have created for you.
- 2) Select option 3 for the User Profile you wish to copy
- 3) Enter the name of the new profile you wish to create.

HINT: Set a standard naming convention for your profiles (such as first name, last name initial: JANETB); this will help when reviewing system activity or researching problems. Also, avoid adding job titles or branch/department locations to the description since they can change frequently, and then the descriptions become outdated or wrong.

- 4) Complete the remaining general parameters as described below:

When adding profiles, set this to *YES to force employee to choose their own, personal password.

Avoid adding job titles or branch/department locations to the description since they can change frequently, and then the descriptions become outdated or wrong.

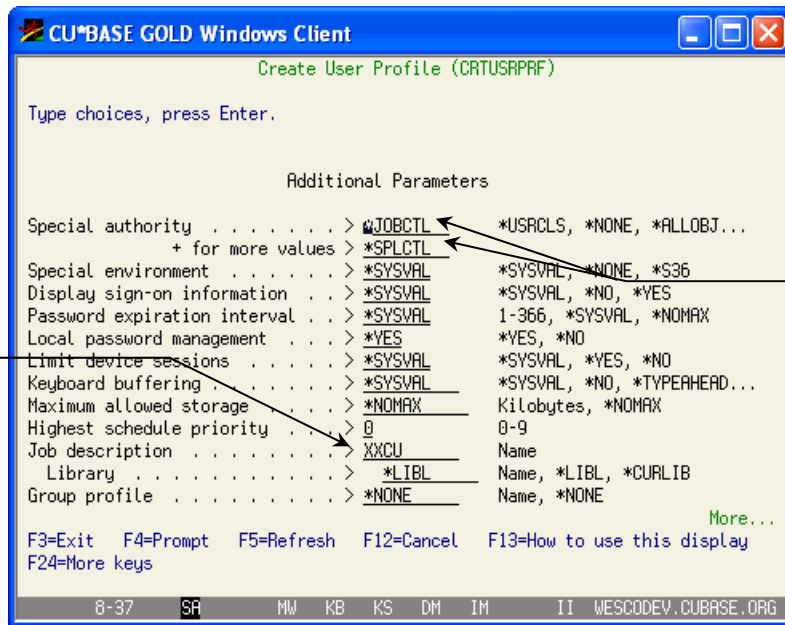
Set a standard naming convention for your profiles (such as first name then last name initial); this will help when reviewing system activity or researching problems.

This will take the user directly to the CU*BASE Main Menu when they sign on.

If this user needs iSeries command line ability, set *Initial menu* to MAIN, set *Library* to QSYS, and set *Limit capabilities* to *NO.

- 5) Press **Page Down** to continue to the remaining screens (shown below).

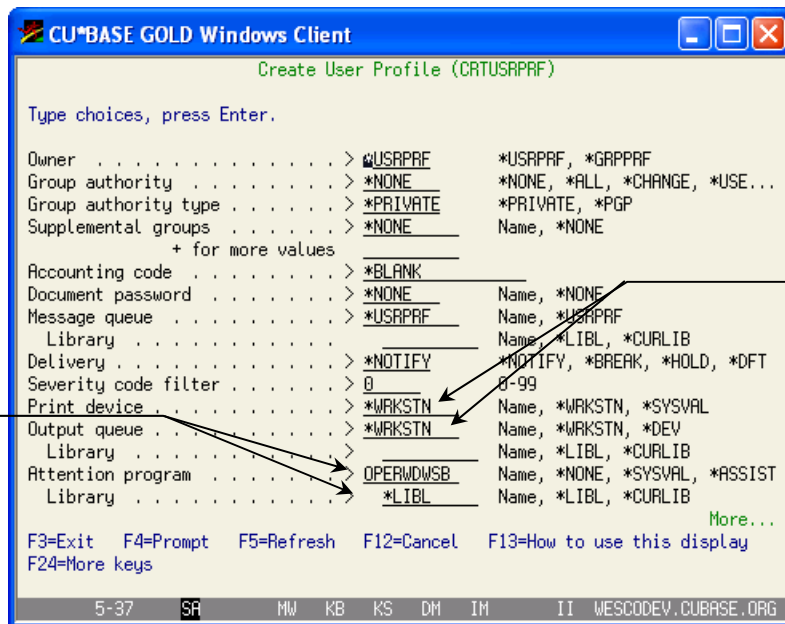
HINT: If you already pressed Enter by mistake, just use the steps above, using option 2 to Change the new profile, then F10 to see additional screens, then PageDown.



The job description should be filled in according to the profile you copied to create this one; verify the job description fits the user (xxCU or xxCUTELLER).

For user IDs that need to point to the FILE99 training library, a special job description of TR99 must be used. Contact a member of the iSeries Support team for assistance.

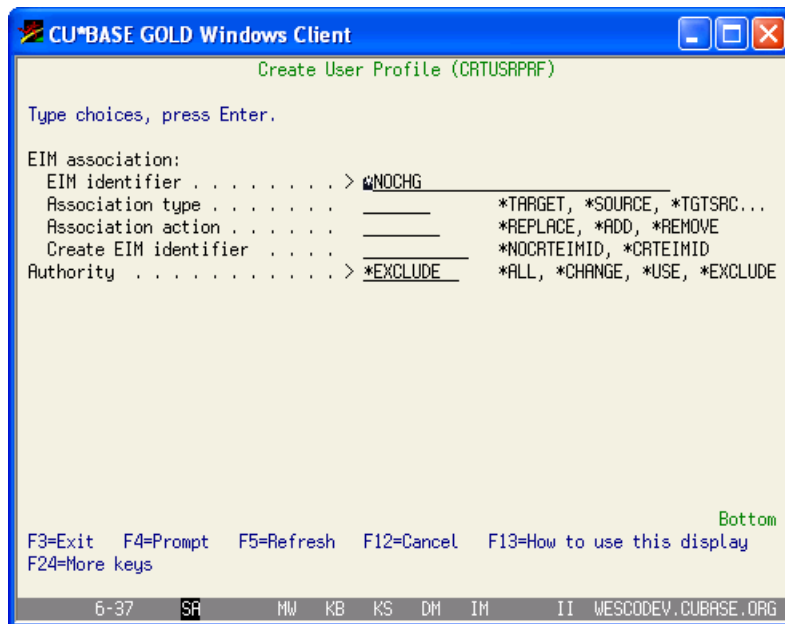
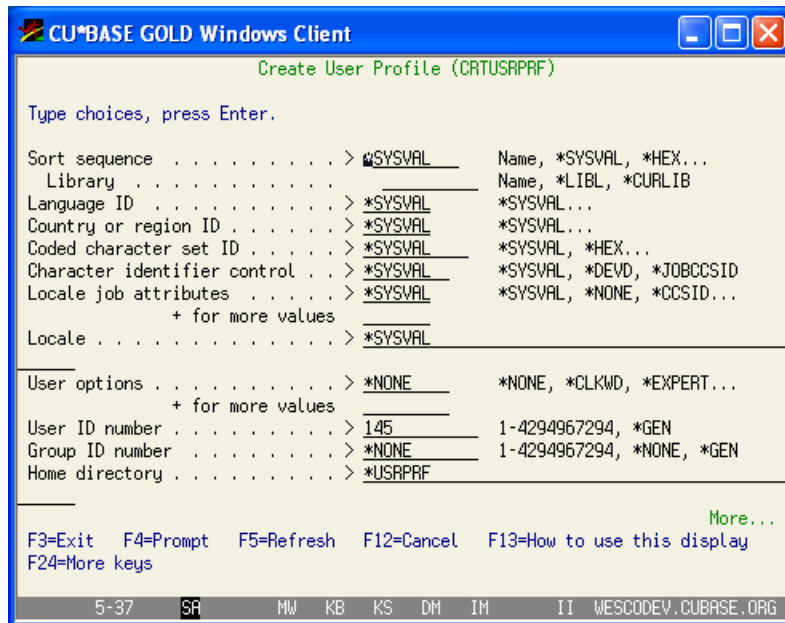
Customize these to the type of job the user performs. Most employees only need *JOBCTL and *SPLCTL. System Operators will also need *ALLOBJ and *SAVSYS. Security Administrators also need *SECADM.



Set the Attention program as shown. However, if the user prefers to have a command line when they hit their ATTN key, set Attention program to QUSCMDLN instead.

It is best to set these parameters to *WRKSTN; this will direct output (reports and local prints) to the printer assigned to the terminal on which the user is working.

If you assign a printer device here, and the user signs on in another department or branch, they may have trouble finding their output.



CHANGING AN EXISTING USER PROFILE

- 1) Type the command **WRKUSRPRF *ALL**
- 2) Place a “2” in front of the profile you wish to change and press Enter.
- 3) Change the desired parameters (use F10 and Page Down to access additional parameters) and press Enter to save.

Note: If the employee is currently signed on, the changed parameters may not take effect until the next time the employee signs on to the system.

DELETING/REMOVING USER PROFILES

The *Work with User Profile* command can be used to delete profiles no longer needed.

Remember you also need to remove the CU*BASE Employee ID using the Employee Security feature on menu MNMGMT.

- 1) Type the command **WRKUSRPRF** <profile name> substituting the user name (do not type the < > brackets)
- 2) Press Enter
- 3) Place a "4" in front of the profile you wish to delete and press F4.
- 4) In the *Owned Object Value* option enter ***CHGOWN** and in the *User profile name* if ***CHGOWN** option enter **QPGMR**. This will reassign any files or objects owned or created by the profile to be re-assigned to a general system profile.
- 5) Press Enter

I SERIES ADMINISTRATION

SYSTEM VALUES

System values are a set of parameters and defaults on how the iSeries acts.

Use the **WRKSYSVAL** Work with System Values command to display or change system values. Let's take a look.

- 1) **WRKSYSVAL *ALL**
- 2) Enter option **2** to change a value
OR
5 to display the current value

The following list identifies the security system values with the recommended setting which should coincide with your internal security policies:

<i>System Value</i>	<i>Description</i>	<i>Recommended Value</i>
QINACTIV	Inactive job time-out	90
QINACTMSGQ	Inactive job message queue	*ENDJOB
QLMTDEVSSN	Limit device sessions	0
QLMTSECOFR	Limit security officer device access	0
QMAXSGNACN	Action to take for failed signon attempts	3
QMAXSIGN	Maximum sign-on attempts allowed	3
QPWDEXPITV	Password expiration interval	30 days
QPWDLMTAJC	Limit adjacent digits in password	0
QPWDLMTCHR	Limit characters in password	*none
QPWDLMTREP	Limit repeating characters in password	0
QPWDLVL	Password level	0
QPWDMAXLEN	Maximum password length	10
QPWDMINLEN	Minimum password length	6
QPWDPOSDIF	Limit password character positions	0
QPWDRQDDGT	Require digit in password	1
QPWDRQDDIF	Duplicate password control	1
QPWDVLDPGM	Password validation program	*NONE
QRETSVRSEC	Retain server security data	0
QRMTSIGN	Remote sign-on control	*FRCSIGNON

SYSTEM PROFILES

When the i5/OS is loaded on your iSeries, several system profiles have already been pre-loaded on the box. These are standard profiles for all iSeries systems and must remain on the system. They are easily identifiable as they all begin with the letter 'Q'. However, your security officer must review these profiles and change the passwords on them in order to prevent anyone familiar with the iSeries from gaining access to your system.

Following is a partial list of system profiles and their meanings:

<i>User Profile</i>	<i>Description</i>	<i>Change Password?</i>
QDBSHR	Internal Database User Profile	
QDFTOWN	Default Owner for System Objects	
QDOC	Internal Document User Profile	
QLPAUTO	QLPAUTO User Profile	
QLPINSTALL	QPINSTALL User Profile	
QMSF	Mail Server Framework Profile	
QNETSPLF	Internal Spool Network Profile	
QPGMR	Programmer and Batch User	YES
QRJE	Internal RJE User Profile	
QSECOFR	Security Officer	YES
QSPL	Internal Spool User Profile	
QSPLJOB	Internal Spool User Profile	
QSRV	Service User Profile	YES
QSVRBAS	Basic Service User Profile	YES
QSVCDRCTR	DO NOT DELETE...Service Director Profile	
QSYS	Internal System User Profile	
QSYSOPR	System Operator	YES
QTCP	Internal TCP/IP User Profile	
QTMLPD	ALLOW REMOTE LPR REQUESTERS	YES
QTSTRQS	Test Request User Profile	
QUSER	Work Station User	YES

The user profile QSECOFR is the primary iSeries user profile. There are certain functions that can only be performed using the QSECOFR profile. The password for this critical profile, as well as the others detailed above, should be listed on a piece of paper, sealed in an envelope, and stored in a locked safe or other secure location.

REMOTE SUPPORT ACCESS

There can be several methods through which remote terminals can gain access to your iSeries. Each of the methods described below should have strict security, and have audited access logs.

- The primary access method used by CU*Answers Support Staff will be your extended business network, or EBN. The EBN is CU*Answers' national access network which provides access between our networks using frame relay. If we need to log in to your iSeries, we will use the WESCO user profile.

*There is also a WESCOFTP user profile on your system that CU*BASE uses to send CU*Answers data.*

- The second method is the IBM remote access line that comes with your iSeries, typically referred to by IBM as your ECS (Electronic Customer Support) line. This can be used by IBM to dial in to your system if diagnosis of a problem is necessary. This line should remain "varied off" when not in use to prevent unwanted calls from unknown sources coming in to your system. You should maintain an *audit log* that tracks date, time, person, purpose, and duration of each usage.

Many credit unions provide employees who are responsible for end-of-day or end-of-month processing the capability to dial into the credit union's iSeries from their home. This typically is software-driven where the iSeries and the employee's PC have matching communications software. There are many products on the market that allow you to accomplish this task. No matter which method you use, a security administrator or a third party firm should analyze the product so you are aware of your exposure and risk to unwanted access to your computer system.

JOB LOGS

Every job that runs on your server has an associated job log that records its activities. A job log can contain the following information:

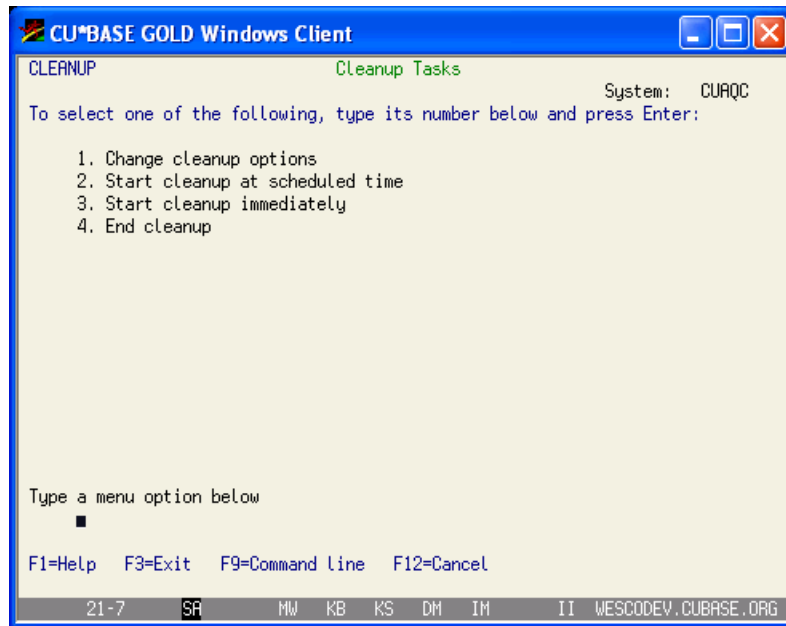
- The commands in the job
- The commands in a CL program
- All messages associated with that job and errors as to what went wrong with that job.

To display a job log for a program that you submitted, type the command **WRKSPLF**, this will show your job-logs by date and time. This command will also show your spooled files that you have generated on the system.

The system will clean up the job-logs according to the clean up requirements. You can change this value to keep them on the system longer or change it to a smaller number for less time. One thing to remember about spooled files is that they require a large amount of disk space.

You can also view an active job-log by typing **DSPJOBLOG** on the command line. Then press **F10** to display detailed messages about your active job. This will show step by step what your job has completed or where the error is. A job-log is also a good way to see who is doing what on your system.

If you need to change the amount of time a job log is kept on your system, type **GO CLEANUP** on a command line; this will bring up the IBM Cleanup Tasks menu.



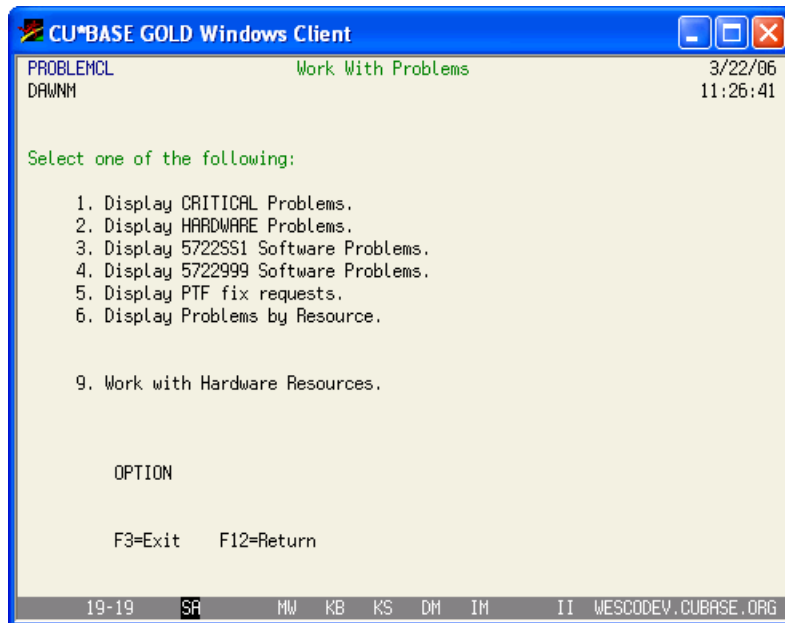
The following are the options you can change for your daily cleanup on the system:

<i>Option</i>	<i>Typical Setting</i>
Allow automatic cleanup	Y
Time cleanup starts each day	22:00:00
Number of days to keep	
User messages	7
System and workstation messages	4
Job logs and other system output	7
System journals and system logs	30

When you have made changes just press Enter for them to take effect.

PROBLEM MENU

There are a variety of “problems” that you, as an operator, may come across when working in you Operation Center. To get to the problem menu type **PROBLEM** on a command line to bring up the Work with Problems menu.



On this menu you have seven choices to run through on a daily basis.

<i>Option</i>	<i>Common Errors</i>
1. Display CRITICAL Problems	You can see DASD errors and storage controller errors here.
2. Display HARDWARE Problems	*Attention* Hardware service may be required. *Attention* Contact your hardware service provide
3. Display 5722SS1 Software Problems.	Software problem data for QRWXDLL has been log Software problem data for QZLSSRV1 has been log Software problem data for QBNCRTMD has been log
4. Display 5722999 Software Problems.	
5. Display PTF fix requests.	Fix request - PTFs have been ordered by the system.
6. Display Problems by Resource.	
9. Work with Hardware Resources.	

If you have your IBM modem and line set up to call IBM in case of problems and errors, the system will call IBM to report the problem or error. IBM will call the CE to have them come out to fix the problem or error. Depending on the problem or error the system may need to be brought down for the CE to fix the problem or error. If this is the case, ask the IBM CE if this can wait until after hours. In some cases when the system calls IBM, IBM will send PTFs across the modem to fix the problem for you.

SUBSYSTEMS

How to work with subsystems:

<i>To do this...</i>	<i>Use this command...</i>
To end all subsystems	ENDSBS *ALL *IMMED
To end just one subsystem	ENDSBS name *IMMED
To start all subsystems	STRSBS *ALL
To start just one subsystem	STRSBS name

The following subsystems should be started at all times on your system:

- ATMSxxxx (if you have an online ATM or shared branching network)
- CUHOME
- E2CUSBS (if you run iTera Echo-2 data replication)
- MAXARxx (if you have an in-house MAXXAR ARU)
- QBATCH
- QCMN
- QCTL
- QINTER
- QSERVER
- QSPL
- QSYSWRK
- QUSRWRK
- and the rest of IBM subsystems

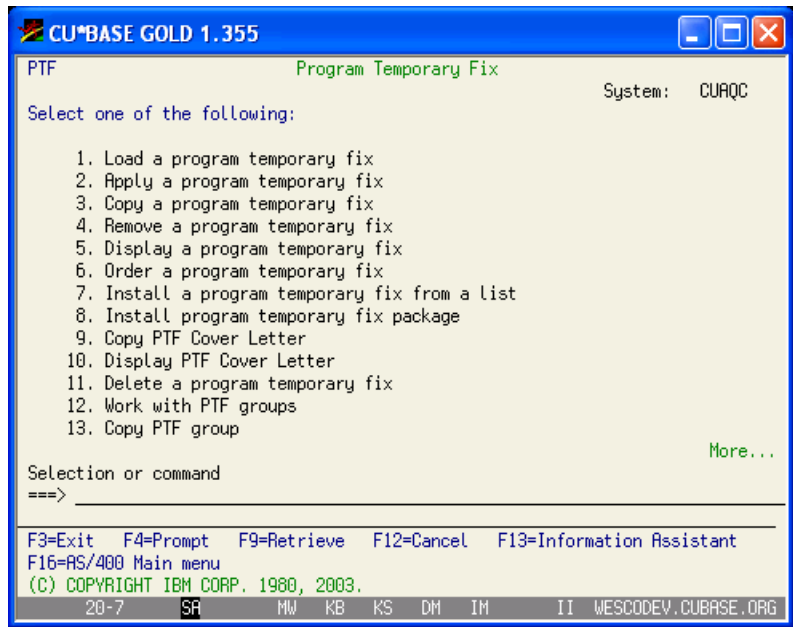
The command **WRKSBSJOB xxxxxxxx** will show you the current jobs within the subsystem. From this screen you can change a job, end a job, put a job on hold, release a job, and display a job.

PTFs

PTF stands for Program Temporary Fix and will most likely be provided to you by CU*Answers or by IBM. These will need to be applied when you have the time to take the system down, if an IPL is required. Some PTFs do require an IPL to apply them to the system. This would need to be done after hours.

How To Apply PTFs

The **GO PTF** command will bring up the Program Temporary Fix menu:

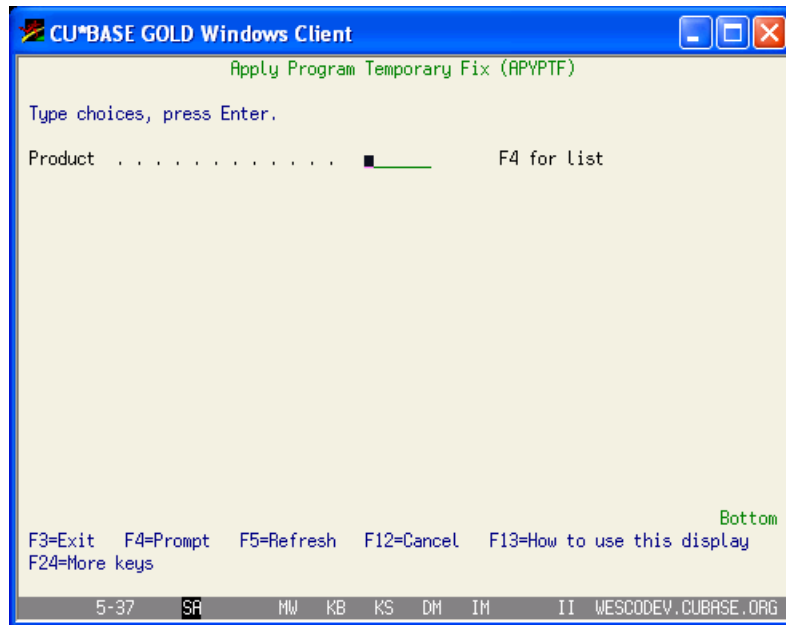


If the PTFs come on a CD, you will take option **1 - Load a program temporary fix** to bring up the following screen:



After this process has completed, you will need to apply the fix. Take option **2 - Apply a program temporary fix** to apply the PTFs onto your system.

When the following screen comes up fill in the field(s):



The system will take over at this point.

The **GO PTF** command will bring you to the Program Temporary Fix menu. From here take option 5 to display PTFs.

The **DSPPTF** command will display all PTFs currently on the system.

CA/400 ON THE PC

To Create A New Emulator

- 1) On your Windows PC, click the Start button and then click on Programs
- 2) Click on IBM iSeries Access for Windows
- 3) Click on Emulator
- 4) Click on Start or Configure Session
- 5) When the next window comes up click on Configure.
- 6) Put in system name or IP number, go down to Specify Workstation ID and put in a name. Then click on either Display or Printer.

To Check The Service Level

- 1) On your Windows PC, click the Start button and then click on Programs
- 2) Click on IBM iSeries Access for Windows
- 3) Click on Client Access Properties – this will bring up a window that will show you the IBM CA/Version you are on currently. It will read VxRxMX

To Transfer Data

- 1) In CU*BASE, use the option on the MNFILE menu to transfer data from iSeries to PC, or from PC to the iSeries. (A booklet is available on the

www.cuanswers.com website that describes performing downloads from the iSeries to a PC.)

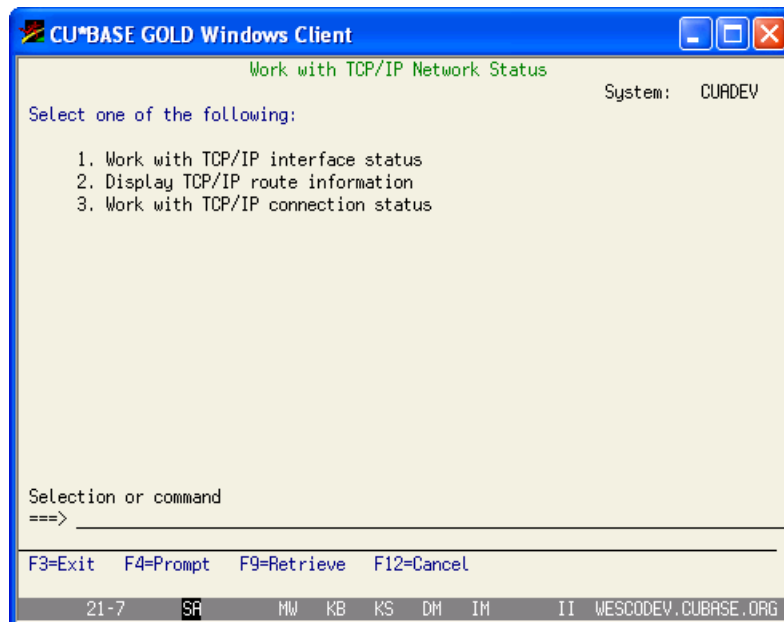
LICENSE, PROGRAMS AND LICENSE KEY ERRORS

View License Programs Installed On Your System

- 1) Type the **GO LICPGM** command to display the Work with License Programs Menu.
- 2) Option 10 – will display all IBM installed programs on your system. Press F11 to see which version you are currently at.
- 3) Option 50 – will display any errors for License Programs in the job log after installing or upgrading license programs.
- 4) The command **DSPLICKEY** will give you a report or screen display of all IBM License Programs. If you would like a report, type the command and prompt with F4, go down to OUTPUT and type in *PRINT.
- 5) To add or change license keys, type the command **ADDLICKEY** and prompt with F4 and put in product ID and then the new IBM license key and press enter for the change to take place.

TCP/IP NETWORK

The **NETSTAT** command will take you to the Work with TCP/IP Network Status Menu. You need to check all three menu options once an hour, to check for any problems and to make sure everything that should be active is active.



<i>Option</i>	<i>Description</i>
1. Work with TCP/IP interface status	Use this to check the status of your ETHERLINE. This screen will also show your IP address for your system. From this screen you can start, and end, any line.
2. Display TCP/IP route information	Use this to check your Route Destination, Subnet Mask, Next hoop, and the Route Available.
3. Work with TCP/IP connection status	Use this to check the status of your remote address, remote port, local port, and the state of the ports. Everything here should be in a *LISTEN, *UDP, and Established state.

ISERIES SECURITY LEVEL

The system value **QSECURITY** will display your system security level. It should be set to 30 to be able to work with all software on the system. Never set this value up to 50. Once you set this to 50, you cannot go back. If you want to change your system security level you must check with CU*Answers and all third part vendors to see if they applications will run under the new system security level.

To display your system value, type **DSPSYSVAL QSECURITY**

To change this system value, type **WRKSYSVAL QSECURITY**, put a 2 in front of it to change it.

IBM MODEM

Your IBM modem and line can be set up for the system to send messages to IBM about problems on your system. IBM has two lines, QESLINE and QESPPLIN.

To work with the line status, type the **WRKCFGSTS *LIN** command on a command line, then page down until you come to those lines. From here you can vary on a line, vary a line off, and work with the status of the line.

ISERIES MESSAGES

On a daily basis, you need to check your system for message that needs to be answered or for problems that require action on your part. To check these messages, type the **DSPMSG QSYSOPR** command on a command line.

```

CU*BASE GOLD 1.355
Display Messages
System: CU*QC
Queue . . . . . : QSYSOPR      Program . . . . . : *DSPMSG
Library . . . . . : QSYS       Library . . . . . : QUSRSYS
Severity . . . . . : 60        Delivery . . . . . : *HOLD

Type reply (if required), press Enter.
Writer L0CDP stopped printing file XFORMQPR.  Cancel on device L0CDP.
Printing of file XFORMQPR by writer L0CDP not complete.
File XFORMQPR held by writer L0CDP on output queue L0CDP in QUSRSYS.
Writer L0CDP stopped printing file PFORMQPR.  Cancel on device L0CDP.
Printing of file PFORMQPR by writer L0CDP not complete.
File PFORMQPR held by writer L0CDP on output queue L0CDP in QUSRSYS.
Writer L0CDP stopped printing file LCANCXXPR.  Cancel on device L0CDP.
Printing of file LCANCXXPR by writer L0CDP not complete.
File LCANCXXPR held by writer L0CDP on output queue L0CDP in QUSRSYS.
TCP/IP connection to remote system 10.150.0.97 closed, reason code 2.
Writer 030382/QSPLJOB/L0CDP ended normally.
All jobs at work station TOMEQ1 disconnected.
CP11131 Job 030371/TOME/TOMEQ1 disconnected by user QSYS.

F3=Exit          F11=Remove a message    F12=Cancel
F13=Remove all   F16=Remove all except unanswered  F24=More keys
Bottom
8-1 SA MW KB KS DM IM II WESCODEV.CUBASE.ORG

```

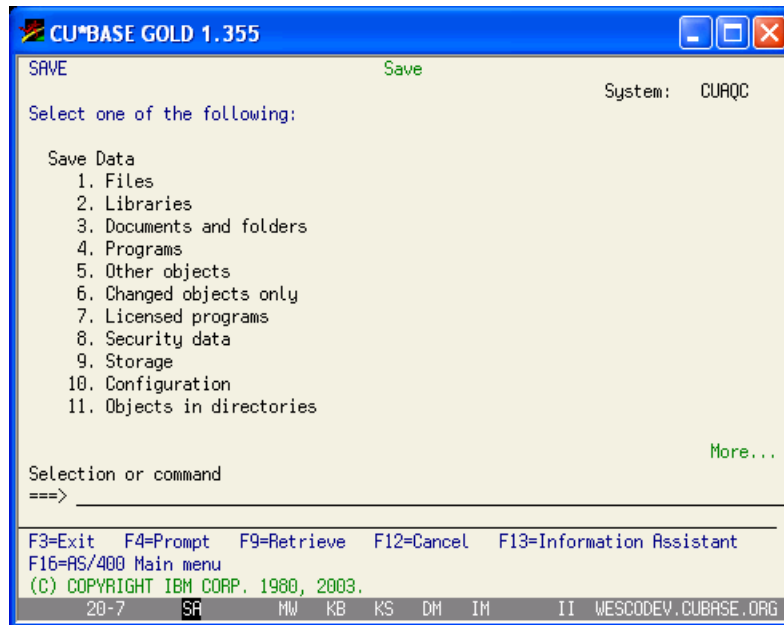
From this screen, you can page through the messages to check for any problems and for messages requiring an answer. Depending on the problem or the error you see, will require action on your part.

*It would not be possible to list all the different type of errors or problems you could run into. If you need help, please contact CU*Answers iSeries Support.*

To clear the message Queue, press F16 or to remove a message press F11. Messages that need a reply will stay on this screen until you do one of the following; pressing F13 will remove all messages, even the ones that need a reply, or answer the message than remove it by pressing F11. **You should never remove a message that requires a reply.**

SAVING FILES, LIBRARIES, USER PROFILES, CONFIGURATION, SECURITY DATA, AND A FULL SYSTEM SAVE

The **GO SAVE** command will bring up the IBM Save menu. From here you can save anything including your entire system.



Option	Tips
1. Files	The following fields need to be filled in: Name of File - xxxxxx Name of library - xxxxxx Tape device - xxx (name of tape drive) End of media option - (*unload or *rewind or *leave)
2. Libraries	Library name - xxxxxx Tape device - xxxxxx End of media option - (*unload or *rewind or *leave)
10. Configuration	Object name - xxxxxx Tape device - xxxxxx Object type - xxxx (*ALL *LIND *DEVD....) prompt with F4 End of media option - (*unload or *rewind or *leave)
21. Entire System	This option will also put system in to a restricted state, which means no one will be able to sign-on to the system. The only subsystem that will be up is QCTL. When this save is done the system will restart, at this point you will want to check the system out before allowing users on the system. IMPORTANT: This should NOT be used if your credit union uses Defense MD for backup data encryption. Refer to the separate Defense MD booklet for instructions.

<i>Option</i>	<i>Tips</i>
	<p>This option performs the following operations:</p> <p>Starts the save immediately or at a specified time</p> <p>Changes the system operator (QSYSOPR) message queue to *BREAK or *NOTIFY delivery mode</p> <p>Ends all subsystems</p> <p>Backs up:</p> <ul style="list-style-type: none"> ▪ Licensed internal code ▪ The system library (QSYS) ▪ Security objects, including user profiles ▪ Device configuration objects ▪ All IBM-supplied libraries including those containing User data ▪ All user libraries ▪ All mail ▪ All folders ▪ All documents ▪ All objects in directories <p>Starts the controlling subsystem</p> <p>This option runs the following commands:</p> <ul style="list-style-type: none"> ▪ ENDSBS SBS(*ALL) OPTION(*IMMED) ▪ SAVSYS ▪ SAVLIB LIB(*NONSYS) ACCPTH(*YES) ▪ SAVDLO DLO(*ALL) FLR(*ANY) ▪ SAV OBJ('//*') ('/QSYS.LIB' *OMIT) ('/QDLS' *OMIT) UPDHST(*YES) ▪ STRSBS SBSD(controlling-subsystem)

CLEANING YOUR TAPE DRIVES

Tape drives need to be cleaned once a week and whenever your system sends you an error message saying to clean the tape drive. Make sure you have all the cleaning supplies you need on hand at all times. When you clean your tape drive(s), make sure you mark the date that you're cleaning the tape drive on the tape cleaning cartage. Before you do a full system save we recommend cleaning the tape drive, and the same is true for restores.

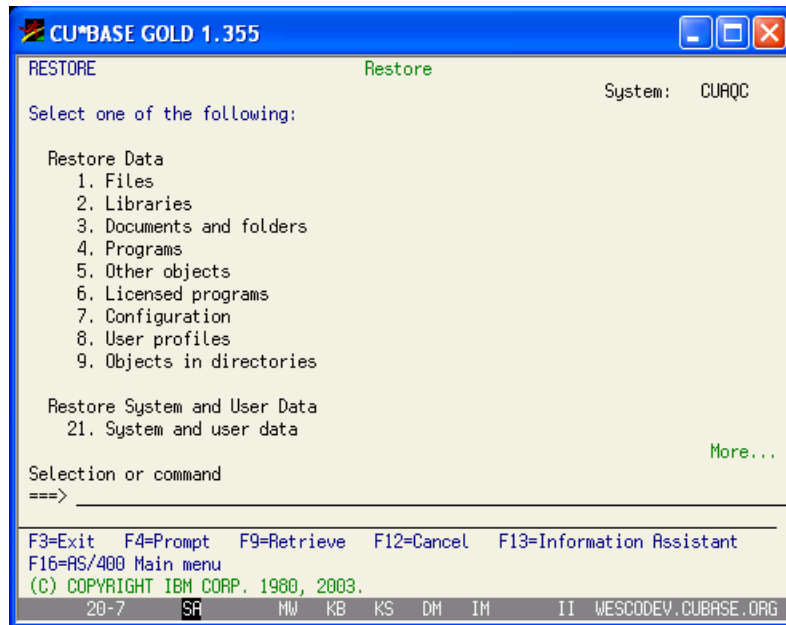
IBM recommends that you allow a two-foot clearance in the back of the system and on both sides, for when repairs or upgrades need to be done. This also helps with air flow around the system.

*If you need any help with a problem or an error on your system, please contact the CU*Answers iSeries Support Team.*

RESTORING LIBRARIES, FILES, USER PROFILES, SECURITY DATA, CONFIGURATION, AND YOUR TOTAL SYSTEM

CAUTION: Be sure you are confident of the steps you are about to take. Contact CU*Answers for assistance.

The **GO RESTORE** command will bring up the IBM Restore menu. From here you can restore anything including your entire system.



Option	Tips
1. Files	<p>The following fields need to be filled in:</p> <p>Name of File - xxxxxx</p> <p>Name of library - xxxxxx</p> <p>Tape device - xxx (name of tape drive)</p> <p>End of media option - (*unload or *rewind or *leave)</p> <p>Data base member option - *ALL</p> <p>Allow object differences - *ALL</p>
2. Libraries	<p>Library name - xxxxxx</p> <p>Tape device - xxxxxx</p> <p>End of media option - (*unload or *rewind or *leave)</p> <p>Data base member option - *ALL</p> <p>Allow object differences - *ALL</p>
7. Configuration	<p>Object name - xxxxxx</p> <p>Tape device - xxxxxx</p> <p>Object type - xxxx (*ALL *LIND *DEVD....) prompt with F4</p> <p>End of media option - (*unload or *rewind or *leave)</p> <p>Allow object differences - *ALL</p>

<i>Option</i>	<i>Tips</i>
8. User profiles	<p>Tape Device xxxxx</p> <p>User Profile Name – name or *ALL</p> <p>End of media option - (*unload or *rewind or *leave)</p> <p>Allow object differences - *ALL</p>
21. Full System Restore	<p>Select this option to restore the system other than the Operating System/400 (OS/400) licensed program. At this point the system will be in a restricted state, which means no one will be able to sign on to the system. The only subsystem that will be up is QCTL. When the restore is done the system will restart. At this point you will want to check the system out before allowing users on the system for any errors that occurred during the restore operation.</p> <p>IMPORTANT: This should NOT be used if your credit union uses Defense MD for backup data encryption. Refer to the separate Defense MD booklet for instructions.</p> <p>This option performs the following operations:</p> <p>Changes the system operator (QSYSOPR) message queue to *BREAK or *NOTIFY delivery mode.</p> <p>Ends all subsystems</p> <p>Restores:</p> <ul style="list-style-type: none"> ▪ User profiles ▪ Configuration objects ▪ All IBM-supplied libraries including those containing User data ▪ All user libraries ▪ Folders, documents, and mail ▪ All objects in directories ▪ Private authorities ▪ Start controlling subsystem <p>This option runs the following commands:</p> <ul style="list-style-type: none"> ▪ ENDSBS SBS(*ALL) OPTION(*IMMED) ▪ RSTUSRPRF ▪ RSTCFG OBJ(*ALL) ▪ RSTLIB SAVLIB(*NONSYS) ▪ RSTDLO DLO(*ALL) SAVFLR(*ANY) ▪ RST OBJ('//*) ('/QSYS.LIB' *OMIT) ('/QDLS' *OMIT)) ▪ RSTAUT USRPRF(*ALL) ▪ STRSBS SBSD(controlling-subsystem)

HIGH AVAILABILITY AND DISASTER RECOVERY FOR SELF PROCESSORS

INTRODUCTION

We feel that a sound, tested business resumption strategy is imperative for Credit Unions to survive in today's competitive marketplace. Although it is the Credit Union's responsibility to develop and execute an effective plan, we feel it is our responsibility as a CUSO to provide guidance and/or solutions that maximize the availability of your CU*BASE system.

CU*Answers has spent several years developing and deploying an effective High Availability (uptime) and Disaster Recovery plan for our online CU*BASE environment. During this time, we have made strategic investments in both capital equipment and resources that you, as a Self Processor, should consider leveraging in support of your own environments. Because of these investments, we are now able to offer multiple solutions to our in-house clients.

CU*Answers currently offers three solutions for High Availability/Disaster Recovery: Hot Site, Hosted Replication, and In-house Replication. This section will describe these in detail.

TRADITIONAL HOT SITE RECOVERY

Our traditional hot site recovery solution offers our self-processing credit unions a cost-effective alternative to 3rd party disaster recovery offerings. In its most basic form, the credit union sends periodic tape cartridges to be stored at the CU*Answers data center. In the event of a disaster declaration by the credit union, the most recent tape will be loaded onto our production system along with the most recent nightly save. The amount of data lost would be from the time of last save until the point of system failure, which could be an entire day's transaction activity.

Included with this service are:

- Plan outline and initial set-up
- CU*BASE program and file library archival (generally monthly)
- CU*BASE communications set-up and maintenance
- Fedline alternative site processing
- One annual test (up to 12 hours)

It is important to note that the amount of time before the backup system would be operational is expected to be in the 36 to 48 hour range from the point of failure, depending on availability of overnight mail services. For some credit unions, this is an acceptable amount of downtime and data loss risk. This service is billed on a monthly basis.

Please contact your CU*Answers Sales Representative for pricing. Additional information regarding our Recovery and Replication services is included in the Q&A section.

HOSTED REPLICATION

Many of our self-processing credit unions can no longer accept the risk of losing up to an entire day of transaction data, nor can they afford to be down for 48 hours or longer. At the same time, many of these same clients are not in a position to make the investment required to mirror CU*Answers' high availability infrastructure. For these clients, we have implemented a solution we call Hosted Replication, which offers an excellent alternative to the more costly In House Replication.

In general, hosted replication means that your data will be written to an iSeries server in the CU*Answers data center (across your EBN line) within seconds of when it is posted on your In House server. In the event of a major system outage (disaster), data is available on the backup server right up until the point of failure. This data would be written to tape by our Operations staff, restored onto our production server, and your credit union could be brought back online. This not only reduces the amount of data lost, but also shortens the window of time it takes to bring the credit union 'live' again.

The solution requires significantly more up-front expense than our traditional hot site recovery solution, as well as a higher monthly fees to cover CU*Answers purchasing additional hardware capacity and ongoing management of the replicated environment. However, it represents a very cost-effective solution to ensure against significant down time and data loss.

Please contact your CU*Answers Sales Representative for pricing. Additional information regarding our Recovery and Replication services is included in the Q&A section.

IN-HOUSE REPLICATION

Our In House Replication solution is essentially the same solution as our Hosted Replication **except the backup server is purchased, administered, and physically located within the credit union's enterprise.** The deployment of this service would mirror what CU*Answers has deployed as the replication strategy for our ASP business.

Since it involves the highest amount of investment and ongoing systems administration of our High Availability offerings, it is typically a solution for the medium-to-large credit unions with offices in a larger geography.

Please contact your CU*Answers Sales Representative for pricing. Additional information regarding our Recovery and Replication services is included in the Q&A section.

CONCLUSION

Disaster recovery services are clearly an insurance plan, and depending on your credit union's ideals and independent situations, how much insurance

is enough is never an easily answered question. However, we feel very strongly that is the credit union and their Board's very clear responsibility—which means *liability* as leaders of your organization you must at least be able to say that your insurance is viable and workable. Remember that after a disaster is handled, hindsight will judge if you were negligent in your planning. You are betting your career and your members' futures on your current plan.

Besides all of the scary hype, we encourage you to use a very critical eye in evaluating your current plan, and whatever changes you make in the future. The process will pay great dividends in your daily organization if you look hard. To plan to be ready in a disaster also means that you are prepared for everyday issues.

Q&A

Q: I have contracted with IBM (or another 3rd party) for Business Recovery Services. What would CU*ANSWERS give me that I don't already get?

A: While third-party hot-site services are a great first step in basic disaster recovery planning, they only provide the hardware you contracted for and some minor operator support. They do not know your application software nor any of the special requirements involved in dealing with your third-party vendors. CU*Answers is a full service solution because we deal with most of your third-party vendors every day and understand their special requirements.

Q: How do I know which of your three High Availability services is right for a credit union my size?

A: We have designed our three solutions so that we have affordable solutions for credit unions of all sizes. Typically, the most cost-effective solution for our small-to-medium sized clients interested in minimizing down-time and not willing to risk significant data loss would be our Hosted Replication service. Our larger clients with savvy technical staffs and locations spread across a larger geography would typically lean toward the In House Replication solution. The first step you should take is to call your CU*Answers Sales Representative, and they will work with you to help determine the best solution for your requirements.

Q: What are the major components of your replication offerings?

A: Both our Hosted and In House Replication solutions require a backup iSeries server, Echo2 software from our partner iTera, Inc., a communication line (generally an increase in your EBN line's bandwidth), and implementation services.

Our Hosted Replication solution utilizes a dedicated or shared iSeries server located in the CU*Answers data center. Our team would load the Echo2 software on both systems and handle the administration of the backup server once replication is established. The In House solution would require you to purchase an iSeries server before our team could provide the implementation services, and the administration would be the responsibility of the credit union once the replication has been established.

Q: I do a daily back up at end-of-day and a full system backup quarterly. Is that enough?

A: Not necessarily. Depending on the frequency of changes to such things as terminal and user configurations and other system parameters, a great deal of data could be lost in the event of a disaster. CU*Answers will lead you through step by step what needs to be backed up when, and we will test the backups to ensure they are usable.

Q: What are some of my communications options?

A: For strictly hardware failure situations, your connection through the EBN would be adequate. For remote site backup, the most common options will be a direct circuit to CU*Answers which would connect to our Frame Relay, or a dial-up connection which would only be used in the event of a disaster. The dial-up is most cost efficient; however, it is also the most limited in terms of volume and speed in the event of a disaster. CU*ANSWERS will help you determine which solution is best for your credit union's needs.

Q: How soon should I get started?

A: Initial planning can begin as soon as you are ready. Our traditional Hot Site Recovery service has been in place for several years, and has a relatively short implementation timeline. Both the Hosted Replication and In House Replication solutions take longer to implement because of the hardware, software, and project management required.

Q: Who do I contact for more information?

A: If you have any questions or wish to discuss your options further, contact either Scott Collins (ext. 183) or Scott Page (ext. 103).

COMPLIANCE

OVERVIEW

Although regulation compliance is ultimately the responsibility of the Credit Union, CU*BASE has incorporated many important features to assist you in this area. Our web site includes extensive documentation regarding compliance, so you should familiarize yourself with its content and search capability.

Please visit www.cuanswers.com for more information.

RESOURCES TO USE

Reference the following booklets for compliance-related instructions:

- **Financial Institutions Data Match (FIDM) Act: Compliance for CU*BASE Credit Unions**
- **FIDM Configuration Files (for Self Processors)**
(4 files in a Zip archive)
- **Downloading OFAC File Lists for the CU*BASE Data Match System**
- **Using the CU*BASE Data Match System for OFAC Compliance**

All are available on our website at
http://www.cuanswers.com/client_reference.php

➤ Daily and Monthly Tasks

SECTION OVERVIEW

This section includes procedures and tips for the daily and monthly tasks your Operations staff will be completing on a regular basis.

Remember that this booklet is designed primarily to be a checklist of daily and monthly tasks, not an exhaustive description of how every screen, field and feature works. The intent is for this guide to continue to be a helpful tool for checking off your daily tasks, and for instructing new staff on the day-to-day work that needs to be done.

Online help and other reference booklets may also be available should you wish to explore a particular feature in more depth.

NOTE: Throughout this manual, when you see 'xx', insert your credit union's two digit character ID unless otherwise instructed.



USING "SMART OPERATOR"

USING THE SMART OPERATOR SCREEN

MNGELE #9 Smart Operator: Daily Ops Log

Vendor Processing Log

Date: May 11, 2009 [MMDDYYYY] Filter by selected date

Process: [lookup]

Date	Start Time	Process	Debits	Credits	Completed
May 01, 2009	09:14:40	ACH Receive	479,511.56	1,050,417.30	YES
May 01, 2009	09:15:37	ACH Posting	0.00	1,734.61	YES
May 01, 2009	09:35:42	ACH Posting	475,474.43	1,039,895.71	YES
May 01, 2009	09:38:28	ACH Receive	479,511.56	1,050,417.30	YES
May 01, 2009	09:41:53	ACH Posting	0.00	1,041,630.32	YES
May 01, 2009	09:57:04	ACH Receive	479,511.56	1,050,417.30	YES
May 01, 2009	09:57:18	ACH Posting	0.00	1,734.61	YES
May 01, 2009	10:06:00	ACH Receive	479,511.56	1,050,417.30	YES
Apr 30, 2009	08:45:33	ACH Receive	479,511.56	1,050,417.30	YES
Apr 30, 2009	08:46:40	ACH Posting	0.00	1,734.61	YES
Apr 29, 2009	08:40:36	ACH Receive	479,511.56	1,050,417.30	YES
Apr 29, 2009	08:48:32	ACH Posting	0.00	1,734.61	YES
Apr 29, 2009	09:02:20	ACH Posting	0.00	1,039,895.71	YES
Apr 29, 2009	09:04:40	ACH Receive	479,511.56	1,050,417.30	YES
Apr 29, 2009	09:05:36	ACH Posting	0.00	1,734.61	YES

Process Lookup F2
Cancel F7
CU*SPY F11

FR (406) 05/11/09 16:30:44

This screen displays a record of electronic activity that is posted to your member accounts on a day-to-day basis, including share drafts, ACH, ATM/Debit card transactions and settlement, and corporate drafts. Use this tool to verify that this critical activity is being handled as expected every day.

The fields at the top of the screen let you decide what data you'd like to see. Items are automatically listed in order by date (most recent date at the top), then within each date, in ascending order by time (so you can see when processes were done sequentially throughout the day).

- **To display only one day's activity**, enter a date and click the *Filter by selected date* field. Leave this flag unchecked to start the list with the date selected and show previous dates below that date.
- **To show only certain types of activity** (ACH postings, Share Draft receive, etc.), click the lookup button ◀ next to the *Process* field and select from a list of process codes. This can be handy if you are looking for a particular transmission, or if you want to see a trend of typical times or amounts for a specific type of activity.
- Use **F11-CU*SPY** to view reports using the CU*SPY data archival system.

- **To see more details about a specific transmission**, including the end time, program name, and user ID for the Operator that ran the job, select the item in the list and click Select.

Field Descriptions

Field Name	Description
Date	The date on which the activity actually occurred (i.e., when the transmission was received or when the file was posted to your member accounts).
Start Time	The time when the activity began. (To see the end time, double-click on the record to view the detail screen.)
Process	The type of activity.
Debits	The total amount of debits that were received or posted.
Credits	The total amount of credits that were received or posted.
Completed	A “YES” here indicates the job was completed normally. If this reads “NO” there was either an error during processing, or the job is currently underway.

NOT JUST FOR OPERATORS: A TOOL FOR CU LEADERS

From the title “Smart Operator,” you might think that this feature is targeted at the Operations team members who push the buttons for end- and beginning-of-day, receiving and posting files, and so on. And yes, many automated checks and balances are in place to help ensure that third-party files are in balance and are not being repeated. Reasonability tests help the Operator determine if records are valid *before* tens of thousands of transactions are posted to your member accounts.

But that’s just one of its goals.

Smart Operator also lets every credit union leader stay in touch with the processes that are key to your members’ interactions with the world.

When do ACH, checks, and ATM files get posted to your member accounts? How do you know that last night everything was posted that should have been? What is the average number of transactions and their total dollars? How do you know that a positive balance file is being sent out at the appropriate time?

*Are you smart about the major batch processes that are controlling how your members’ money interacts with your key third-party vendors? Are you intuitive about the work that is being done? Could you make a better decision in purchasing these services from others if you had a better idea about the volume and type of activity? Have you ever called CU*Answers Client Services to ask about something that should have been posted a week ago? **Are you on the same team as your Operations staff?***

Just in the last few years, we have seen the volume of electronic activity explode, and for most credit unions, hundreds of transaction records are received every night and posted to your member accounts. What can you tell your team about what happens during those important off hours? Smart Operator is designed to keep you in touch and make sure that you are in the driver’s seat.

WHO SHOULD USE SMART OPERATOR?

The Xtend SRS Bookkeeping team uses this convenient tool every day for its clients. Your back office and accounting staff will find it very valuable for daily balancing and monitoring tasks. And your CEO and other key leaders should use it for the reasons mentioned above, to stay in touch with what's happening behind the scenes every day.

AUTOMATED CLEARING HOUSE (ACH) PROCESSING

RECEIVE ACH TRANSACTIONS

Transaction entries are received through the Federal Reserve's electronic payment system called The Automated Clearing House (ACH). They are then uploaded to CU*BASE, and the debits and/or credits transactions are applied to members' accounts for participating financial institutions.

Please review the ACH Processing (MNACHP) chapter in CU*BASE GOLD Online Help for a thorough understanding of ACH processing with CU*BASE.

Procedures

Monday through Friday only, the Federal Reserve or your third party vendor creates and transmits up to four files a day for your credit union. These files can be uploaded one file at a time as they are received or wait until a certain time of day and upload all at that time. CU*Answers recommends uploading all ACH files once a day, early morning.

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 6, ACH – Receive Transmission
- 4) A screen prompt will be displayed defaulting ACH transmission date to current date. Press Enter.
- 5) The next screen prompt will display total debits and credits of current day's transaction file. Once the file has been verified, enter in the option 'YES' to continue.
- 6) At this time, the transactions are copied to the file ACHSUS (ACH warehouse file) in the credit union's FILExx library.

The warehouse file (also called the 'suspense' file) stores the transactions until they are ready to be posted to the member accounts. This file may contain items which have a settlement date in the future, and thus are not typically posted until a later date.

Precautions

If the ACH file isn't in balance, answer 'NO' to prevent erroneous transactions. This is the recovery procedure to help prevent duplications when the wrong ACH file is uploaded. If the option 'YES' was selected and the file is out of balance, please contact CU*Answers' Client Service Department for assistance before continuing.

Reports

- **PACXTB** - Automated Clearing Transactions (“Trial Balance”)
- **PACXTB2** - Automated Clearing Transactions: Death Notifications
- **PACXTB3** - Automated Clearing Transactions: Pre-Notifications
- **PACHD2** - ACH Origination Returns and Notice of Changes
- **PACHD3** - ACH New Companies and Individual Accounts
- **PACHD** - *Page 1* - ACH Suspense Update Exception Report; *Final page* - ACH Settlement Report

EDIT ACH DAILY TRANSMISSION

This step generates a report after checking the file transactions against the master ACH records, and shows a ‘preview’ of any exceptions items in the file, including account number errors or insufficient funds. All items with the message “Base Account Not Found” must be corrected. Use the menu, MNACHP, Option 1 to make your corrections.

Procedures

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 7, ACH – Edit Daily Transmission

Depending on the credit union’s posting cycle, items with an effective date in the future, as well as debits for the current date, may not have been posted yet. There may still be time to work these items to prevent them from becoming exceptions when they are posted.

Reports

- **PACHSU** - ACH Suspense File Exception Report

EXTRACT AND POST ACH DEPOSITS AND/OR WITHDRAWALS

During the ‘Extract’ portion of this process, the system pulls records (either debits or credits depending on your screen selection) from the ACHSUS file that have a settlement date on or before the selected date, and creates a **posting work file** containing all of the transactions that will be posted.

During the ‘Post’ step of this process, the system posts the items in the **posting work file** to member accounts, flagging the item from the work file as it is posted. If the process is interrupted for any reason, the work file will still retain all items that have not been posted. Please contact CU*Answers’ Client Service Department for assistance if this occurs.

Precautions

When the current day is a Federal Reserve holiday, there will be no file to receive or upload. If the credit union is open, the Extract and Post option must be taken to post current settlement items, if any. No other options need to be taken.

Reports

- **PXACH3** - ACH Preauthorized Return Item Register
- **PXACH2** - ACH General Ledger Payable Posting Register
- **PXACH1** - ACH Posting Work File Creation Register
- **PXACH** - ACH Posting Work File Creation Exception Report
- **TACHD1** - ACH Processing Transaction Register - Posting
- **TACHD2** - ACH Processing Transaction Register - Recap
- **TACHD3** - ACH Paid Up Loan Account Register - Posting
- **TACHD4** - ACH Processing Transaction Register - Errors
- **TACHD5** - NSF ACH Entry Transaction Register

ACH DAILY EXCEPTIONS

ACH Daily Exceptions are items that could not be posted for some reason. When an incoming ACH record cannot be posted, it is placed in the ACH exception file, where the items can be marked to be returned.

Procedures

- 1) From any CU*BASE menu, select speed sequence MNACHP
- 2) Select option 4, Work Daily ACH Exceptions

After each extract and post, review your daily ACH reports for exceptions that need to be returned or otherwise handled. These procedures should be followed on a daily basis to ensure that returns are processed in a timely fashion.

Please review the *ACH Exception Handling: Overview* chapter in CU*BASE GOLD Online Help for a thorough understanding of ACH exceptions handling.

Reports

- **LACHXC** - ACH Exceptions Listing

UPLOAD ACH EXCEPTION FILE

Create and upload the ACH Exception file to the Federal Reserve or a third party vendor for processing.

Procedures

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 10, ACH – Process CU Returns/NOCs

Once the ACH exceptions have been marked appropriately, the option to process the returns/NOCs is taken to create file ACHOUT in library Operator. This file is used to upload to the FedLine or your third party ACH processor.

BATCH (OFFLINE) ATM PROCESSING

ATM/Debit Card processing could fall into two different types of processing methods; online (Real Time) or offline (Batch). If your credit union is utilizing batch processing, your transactions are received from a third party vendor. If it is an online processing method, transactions are posted to members in real time.

CU*BASE defines ATM/Debit Card transactions as either PIN-based or signature-based. ATM transactions are usually PIN-based; however, debit card transactions can be either.

RECEIVE BATCH TRANSACTIONS

Offline batch processing is one method a credit union can choose for ATM/Debit Card processing. A third party vendor is contracted to house the member plastics information along with the ATM/Debit Card transactions. Many different transmission methods can be used to receive your daily batch ATM/Debit Card transactions from your vendor.

Depending on your vendor, transaction files could be received in 7 days a week, 6 days a week, or 5 days a week with a Monday morning file containing weekend transactions. These transactions are posted to member accounts.

Once the file is posted, usually another PBF is sent back to the vendor with the current account balance information.

Procedures

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 13, Offline/Batch Processing
- 4) Select the Receive Batch Transaction option

Once the ATM/Debit Card file is received, totals should be matched to an established verification process between your institution and your vendor. Balancing your batch file is the most important part of batch processing. Once the file is balanced, the next step in batch processing is posting these items to your member accounts.

Reports

- **RATMxx** - Exception listing
- **RATMxx** - ATM Summary
- **LATMxx** - Pre-Post Journal

Precautions

Before proceeding to the posting step of the ATM/Debit Card transactions, balancing to the current day file is vital! One way to ensure that the correct file was received is to receive a dollar total and record count of the file from the processor. Compare this with the receive reports produced from the receive process. Maintain an Excel spreadsheet with running totals to compare with daily to ensure duplicate files are not received. If a duplicated file has been received, contact the Client Service Department for assistance.

POST BATCH TRANSACTIONS

ATM and/or Debit Card transactions that were received are posted to member accounts.

Procedures

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 13, Offline/Batch Processing
- 4) Select the Post Batch Transaction option

Once the file has been posted, review the posting reports for an excessive number of exceptions. If there are, verify once again the correct file was received. Contact the Client Service Department for assistance.

Reports

- **\$TATMXX1** - Posting Detail Report
- **\$TATMXX2** - Posting Summary Report
- **\$TATMXX3** - Exception Report

CREATE AND TRANSMIT POSITIVE BALANCE FILE (PBF)

A Positive Balance File (PBF) is an important step in Offline ATM Batch Processing. The PBF contains your member account balances which are sent to your third party ATM vendor. This information is used for authorizing transactions performed by your members.

Once or twice a day, a file containing member account balance (Positive Balance File - PBF) information is sent to the third party vendor for ATM/Debit Card transaction authorizations.

Procedures

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 13, Offline/Batch Processing
- 4) Select the Create Positive Balance File option
- 5) Depending on the vendor and the programs used, depends on the file created in your FILExx library. Detail reports are produced with member accounts and available funds. Once the file is created, the next step is to transmit the file.
- 6) Select the Transmit Positive Balance File option

Reports

- **PATBxx** - Positive Balance File Report

RECEIVE ATM/DEBIT CARD SETTLEMENT REPORTS

For a few select vendors, a settlement report can be transmitted from the vendor for the credit union to balance with. This report may be available directly from the vendor via their website or access via an administration terminal. It is best practice to balance ATM/Debit Cards on a daily basis.

SHARE DRAFT PROCESSING

Credit unions have choices of transfer methods to receive their share drafts from third party processors. Some of these methods include modems, web-based transfer, file transfer protocol (FTP), and encrypted email. The method used reflects how to receive it through CU*BASE. Below is a standard explanation on how these transactions are applied to member accounts.

RECEIVE SHARE DRAFT TRANSMISSION

Procedures

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 1, Checking – Receive Transmission

A screen prompt displays the third party processor's name and phone number to be selected. The File Date field is an input-capable field that can be changed. The default is the current system date. This is the date that is used to build a draft summary (DFTSUM) record for each file received. This allows multiple files to be received in one day. If the requested date already exists in the DFTSUM, the file date field will highlight and display an error message at the bottom of the screen.

Once the file has been received, member checks and corporate checks are broken down into individual totals on the *Receive/Translate Draft Summary Report* found in the dailyxx outq. If there isn't an error message on the summary report, the items received are now in the posting files ready to be applied to member accounts.

Precautions

If the message *****FILE IS OUT OF BALANCE***** appears on the receive report, this indicates that the total record in the receive file doesn't balance to the total number of records received. Please contact CU*Answers' Client Service Department for assistance if this occurs.

If the message *****SUSPECT: TODAY'S TOTAL MATCHES...***** appears on the receive report, this indicates the incoming file total is the same as a previous day's file.

CORPORATE DRAFT/MONEY ORDER RECONCILIATION

Automated Corporate Reconciliation (Auto Recon) is generally provided for CU*Answers clients. This process can include both corporate drafts and money orders created through CU*BASE. If the Routing & Transit number on the corporate draft or money order is that of the credit union, then these checks will be processed through Share Draft Processing. The process reads

your daily share draft posting file for corporate drafts and money orders and marks those checks as 'Cleared' in the online check register (MNACCK, Option 7).

Procedures

- 1) From the MNSDAT menu, choose option 5, OPTIONAL – Post Corp Draft Recon

During this process a Corporate Draft Reconciliation Report, **PCKRXX**, is generated showing which items cleared and the amount of the journal entry the system posted.

- 2) Review the report for any exceptions.

POST SHARE DRAFT TRANSACTIONS

Once the file is in balance, the share draft transactions can be posted to member accounts.

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 1, Back Office Products: Rec/Post
- 3) Select option 3, Checking – Post Member Checks
- 4) A screen prompt will be displayed with no additional options. Press Enter to continue.

Many credit unions elect to post drafts after their branches close, giving their members the opportunity to make deposits before drafts are cleared and the balances reduced in their accounts. Other credit unions work under the premise of getting the money before the member withdraws it for some other purpose. Your credit union should decide the best schedule for posting these debits.

SHARE DRAFT RETURNS

Working the share draft exceptions is a three or four step process, depending on your share draft processor. Working from the Member Check/ATM Processing Menu, **MNSDAT**, you will focus on Options 1 through 4.

Step 1: Option 1, Work Member Exception File allows you to work the exceptions by correcting any invalid accounts, paying a draft for a member, or waiving any NSF fees as determined by your internal policies.

Step 2: After all ACH credits and night deposits have been processed; you have the option to try to clear more drafts.

Option 2, Re-Post Exception File Detail allows you to re-post the exception file. The system will again look for available funds to pay those drafts.

This step will generate reports TNET2 and TNET3.

Keep in mind that Steps 1 and 2 may be done multiple times.

Step 3: When you have finished all attempts to clear/post drafts, the fees need to be posted to member accounts.

Option 3, Post NSF Fees accomplishes this task automatically as well as generating the notices. This option will also process any remaining exceptions not previously posted by Step 2.

This step will generate reports LNDET, TNDEF1 and TNDEF2.

YOU CAN ONLY TAKE OPTION #3 TO POST FEES ONCE!

Option 4, Confirm/Transmit Member Returns is customized to your share draft processor's requirements.

⇒ IF THE TRANSMIT RETURNS SCREEN PROMPT FLASHES THE MESSAGE "NSF FEES MAY NOT HAVE BEEN POSTED YET", CANCEL OUT AND DETERMINE IF THE FEES STILL NEED TO BE POSTED.

On the screen prompt, select option 1 to select your third party share draft processor and press Enter. After the file is sent, review report SNDT1xx in the DAILYxx OUTQ to confirm totals.

If the transmission errors out within the first attempt to send the return file, select option 4 on that same screen to re-transmit.

DAILY E-ALERTS PROCESSING

eAlerts allow members to request electronic alerts when account balances get to a certain level, when ACH items are posted, when loan payments are coming due, or even when a notice is printed and mailed to their home.

If your credit union has activated the eAlerts feature for online banking, you will need to **add a new task to your daily Operations schedule**:

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 7, On-Demand Processing
- 3) Select option 25, Send eAlert Email Messages
- 4) A confirmation screen will appear; press Enter to proceed.

This must be done at least once a day, but can be done as often as you like. The actual eAlerts themselves are generated at various times during the day: when ACH is posted, when Notices are printed, as well as during end-of-day processing when account balances and loan due dates are checked for eAlerts. The corresponding emails are also created then, but **must be sent in a batch using this command**.

For information about activating eAlerts, refer to the booklet, "It's Me 247 Configuration and User Guide"

DAILY & MONTHLY BACKUP OPTIONS

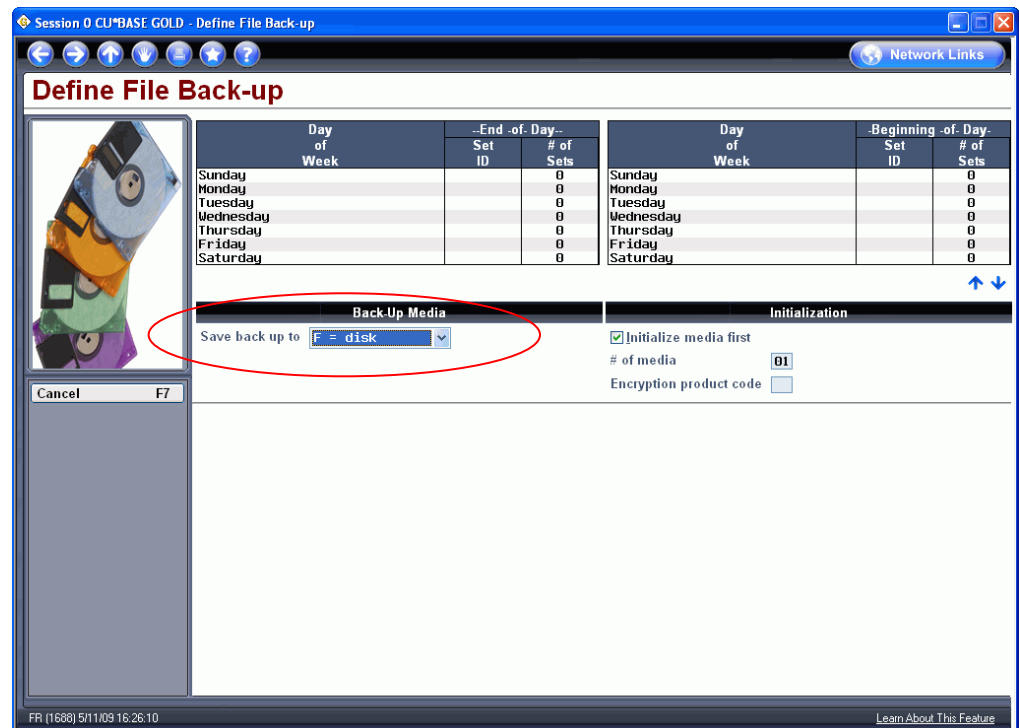
This section describes configuration options for self processing credit unions to back up important member and other data files on a daily and monthly basis.

DAILY BACKUPS TO FILE

The configuration shown below allows you to save your daily backups to disk rather than directly to tape. This not only saves time during your nightly processing cycles, but also prevents a BOD or EOD process from failing due to problems with a tape or the tape drive.

Once EOD and BOD have been successfully completed, your normal backup will automatically be stored as a save file (SAVF) on your iSeries, complete with a description showing the date and time when the backup was performed. This file can then be copied to tape immediately or even the next morning.

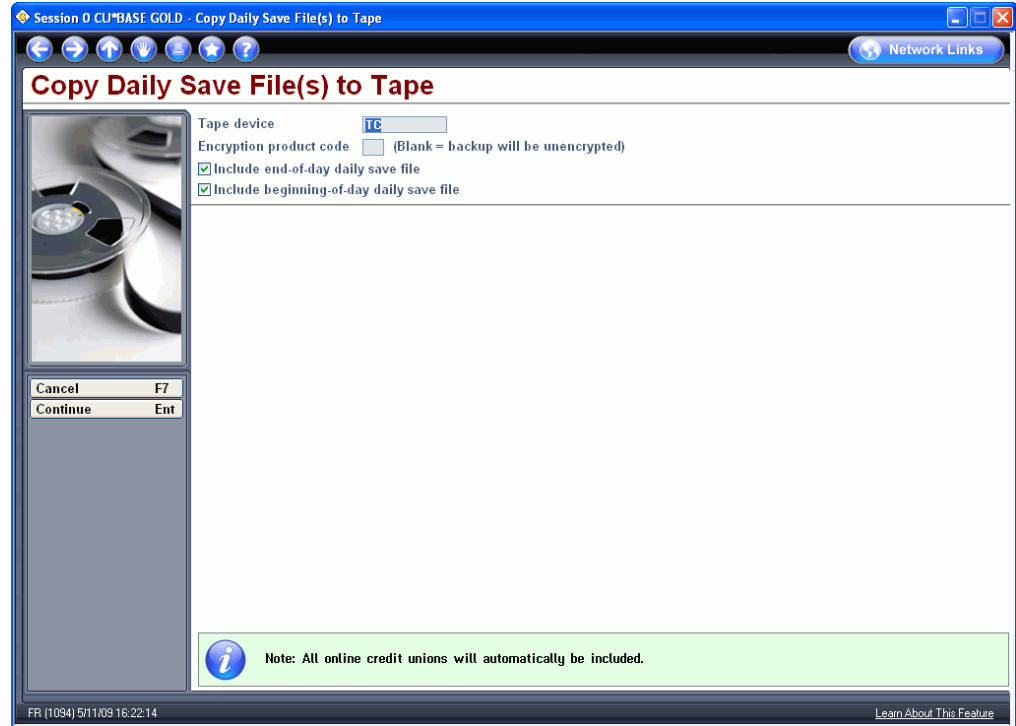
- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 10, Credit Union Configurations
- 3) Select option 9, Daily File Back-up Config



- 4) Set the *Back-up media* setting to **F = disk**
- 5) Press Enter to save and return to the menu

From now on, continue to run End- and Beginning-of-Day as you normally would. Backups will now be sent directly to files on the iSeries instead of requiring a tape to be loaded.

- 6) **Add a new step to your daily procedures** to copy the daily backups to tape manually:
- 7) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 8) Select option 2, Daily Processing
- 9) Select option 6, Copy Daily Save Files to Tape to display the following screen:



- 10) Specify your tape device name and choose whether to include EOD, BOD, or both. (Both are generally copied together, but could be done separately if desired.)
- 11) The system will automatically copy the appropriate backup file to the tape device you specify. If you process for multiple credit unions, all will be copied to tape at the same time. The backup files will remain in your library until the next nightly process is run, at which time they will be replaced by the new backups.

Sample of backup files as shown in Work With Files:

File	Library	Attribute	Text
FILExxBOD	FILExxE	SAVF	FILExx saved on 10/04/01 at 17:43:05
FILExxEOD	FILExxE	SAVF	FILExx saved on 10/03/01 at 17:38:28
FILExxEOM	FILExxE	SAVF	09/01 E* files saved 09/30/01 18:12:4

NOTE: The EOM file shown in the above example is generated using the monthly backup configuration and copy option (method 2). See below for more details.

MONTHLY BACKUPS

This section describes the steps needed to save your monthly backups, either using the traditional method of backing up to tape, or by backing up files directly to your iSeries disk, to save time and increase reliability for monthly processing, as well as to allow faster recovery time when pulling reports requiring end-of-month files.

Method 1: Backups Direct To Tape

1. During the month-end process (see Page 89), the system takes all of the CU*BASE files in your FILExx library that it saved at month-end and renames them to a file name beginning with the letter “E” (for end-of-month) and ending with the current month and year.

*For example, at July 2008 month-end the **MASTER** file in FILExx is renamed to **EMS0708** in FILExx.*

2. The system then looks at your configuration option for month-end backup media (MNOP09 #1, “Master CU Parameter Config.”) and processes the “E” files accordingly:
 - If option “S” (originally “Streaming tape,” which mainly has been replaced by 8mm tape devices) the “E” files are saved to tape device **TC**.
 - If option “T” the “E” files are saved to tape device **T1**.

The system requires that you produce two (2) sets of month-end backups, one tape for off-site storage and the other to keep near the iSeries for restoring files necessary for month-end reports, statements, etc.

3. After the two tapes are created, the system then renames all of the “E” files back to the original names, and the remaining steps in the month-end job stream continue to run.

Using Month-End Files From Tape Throughout the Month

With this method, whenever anyone on your staff runs a CU*BASE job that needs month-end files (such as Member Statements, Month-end Trial Balances, etc.), the system will prompt you to load the appropriate month-end tape so it can retrieve the files it needs.

When these files are loaded from tape back to the system, they are restored into your FILExxE library. The FILExxE library contains all “E” (end-of-month) files and your HTRANS files (transactions for months other than the current month). Because each “E” file name is unique with the month and year in the file name, you can have more than one set of end-of-month files loaded at the same time.

***IMPORTANT:** Please be aware that the system will automatically delete all files whose names begin with the letter “E” from both your FILExx and FILExxE libraries at the start of each month-end processing cycle.*

Method 2: Backups To Disk File (RECOMMENDED)

CU*BASE lets you create your month-end files straight to your month-end file library FILExxE, the same as your daily backups. This saves significant time during month-end processing, since you can wait until the next morning to produce the backup tapes for offsite storage. It also saves time all month long because you won't need to load a tape every time someone needs to generate a report using end-of-month files.

NOTE: This method is required if you use the Defense MD system for encryption of tape backups.

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 10, Credit Union Configurations
- 3) Select option 1, Master CU Parameter Config

The screenshot shows the 'Identify Master Parameters' window in CU*BASE GOLD. The 'File/Library Back-Up Method' section is highlighted with a red circle. The settings are as follows:

Share Par Value	File/Library Back-Up Method
Enter in whole dollar amount: 005	File: T = Tape Device T1
<input type="checkbox"/> Use in low-balance	Library: T = Tape Device T1
<input type="checkbox"/> Use in daily accrual	End-month: F = File (EOM Backup Only)
	Periodic: T = Tape Device T1

Other sections include:

- Miscellaneous:** % back-up withholding: 028; Use underwriting control; Loan application file verification days: 21; Significant characters used in terminal device names: 5; Time zone of AS/400: E = Eastern; Daylight savings time.
- Daily Processing BOD/EOD:** Daily dividend monitoring: E = EOD; Dividend posting: B = BOD; Delinquency monitoring: B = BOD; Automatic transfer post: E = EOD; Check sec. shares; Check par value; Run skipped days in BOD; Print tickler report; Tiered service scoring: M = Member; Reset 1st date negative: A = Any.

- 4) Change the *End-of-month backup* setting to "F" (File)
- 5) When doing normal EOM processing (see Page 89), you'll be prompted to create the normal two (2) sets of month-end backup tapes, one for off-site storage and one for on-site usage. Although the on-site copy won't be used as often since the month-end files are already in your FILExxE library, you may occasionally need to restore the files from a tape (such as to run a report from a few months ago for an auditor, to recover a file you deleted, etc.).

END-OF-DAY/BEGINNING-OF-DAY (EOD/BOD) PROCESSING

WHAT HAPPENS DURING EOD AND BOD?

Following are the major tasks that are handled during daily processing. This is not intended to be an exhaustive list of every single step, but rather an overview of key activities. **Items marked with an asterisk (*) can be configured to run during either EOD or BOD as desired by the CU.**

- Daily work generates report data which is held in QUERYxx/DAILYxx

During End-of-Day

- Backup FILExx to SAVEF FILxxS in BKPEOD
- Move spool files from NIGHTxx to SAVExx
- Run end-of-day processing:
 - Auto fund transfers (*)
 - Dormancy fees
 - Pay Loan Benefits
 - Deposit Item fees
 - Online banking fees
 - CU*EasyPay! fees
 - Marketing clubs
 - Service Charges
 - Share dividend accrual
 - Pay Share dividends (*)
 - Loan Payment changes
 - Loan Payment change notices created
 - Loan Delinquency
 - Loan Variable rate changes
 - Credit Card processing
 - Collections (*)
 - ANR deactivation
 - Loan Delinquency Notices
 - G/L interface
 - Check hold monitoring
 - Closed account processing
 - ATM reports
 - **End-of-day Teller** (Teller G/L interface)
 - Check register
 - **End-of-month (on last day of month)**

During Beginning-of-Day

- Backup FILExx to SAVEF FILExxS in BKPBOD (held for 5 days)
- Run beginning-of-day processing:

- Pay Share dividends (*)
 - Tiered Scoring
 - Know your member
 - ANR Activation
 - Marketing Clubs
 - Monthly Electronic holds assignment
 - G/L Account balance reports
 - Loan Variable rate changes
 - Loan interest accrual
 - Loan Interest only payment changes
 - Share dividend accruals (*)
 - CD accruals and dividend payment and auto renewals
 - CD notices
 - Daily work files regeneration
 - Auto fund transfers (*)
 - Loan delinquency (*)
 - Collections (*)
- Move spool files from DAILYxx to NIGHTxx
 - Clear QUERYxx/PRINTxx OUTQ
 - Clear QUERYxx/FICHExx OUTQ
 - Copy reports to PRINTxx, FICHExx based on control code configuration
 - Sort QUERYxx/NIGHTxx OUTQ
 - Convert NIGHTxx to individual physical files ARCRPT/CU#### (gets sent to CoWWW server)
 - Convert FICHExx to physical files (sent to CUCD server) - on send, archived version (FICDYjjjj where j=Julian date) is created
 - Fiche file is manually copied from CD server to fiche server if applicable

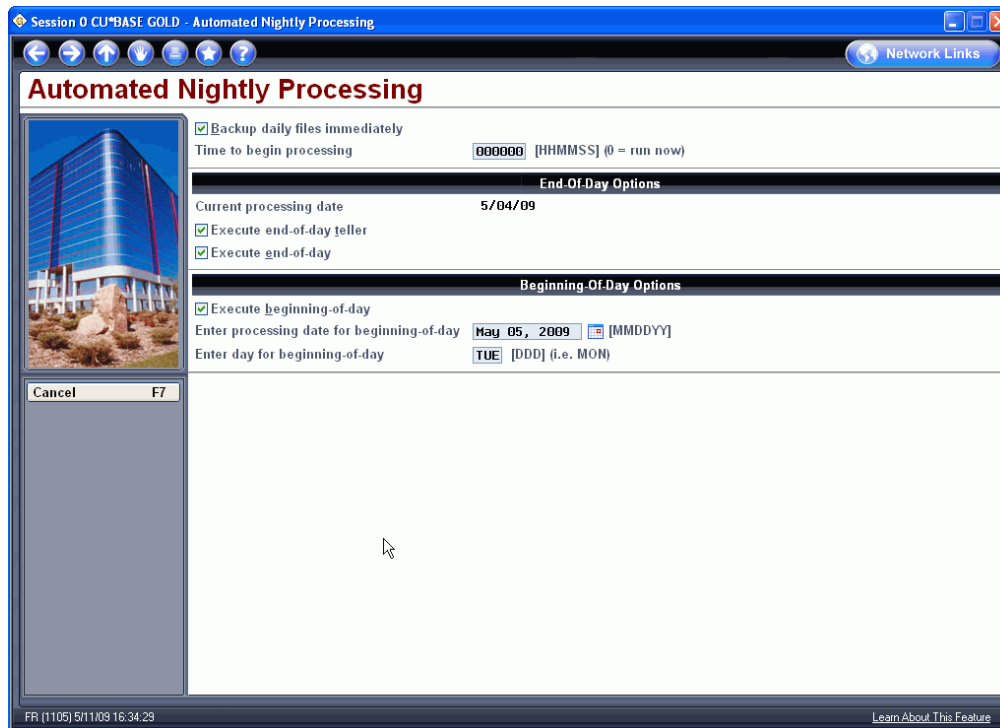
*For more information about how daily reports are handled, refer to **OUTQ Routing Sequence of Events** on Page 29.*

STARTING EOD/BOD AUTOMATED PROCESSING

Automated EOD/BOD is actually a collection of many individual processes that are performed in a certain sequence. CU*Answers offers different ways to complete these individual procedures, and a customized EOD/BOD routine will be established for you. Outlined below is the standard way to perform automated EOD/BOD.

IMPORTANT: On the last day of the month, EOM processing must also be performed, so the procedure for EOD/BOD is slightly different. See Page 89 for instructions.

- 1) From any CU*BASE menu, click the Custom button (or press F9) to access your credit union's Custom menu
- 2) Select the Auto EOD/BOD Processing option. The following prompt will be displayed:



3) Complete the fields as described below, then press Enter to begin

<i>Field Name</i>	<i>Description</i>
Backup daily files immediately	If this is checked (Y), your credit union's FILExx library is backed up prior to EOD, then again before BOD is completed.
Enter time to begin processing	Enter a time for the process to begin using a 24-hour clock (i.e., 210500 = 9:05 p.m.). To begin immediately upon pressing Enter, leave the field as 000000. HINT: This can be set as your credit union's default if you wish. Contact a CSR and request a programmer to modify your custom automated EOD programming.
End-of-Day Options	
Current processing date	This shows the current <i>Processing Date</i> (the business date). When you run end-of-day, it will be for this date. For example, if this reads December 10, then the EOD you will be running is for December 10, even if your current <i>System Date</i> (on your iSeries) happens to be a different date.
Execute end-of-day teller	Check this flag (or enter Y) if end-of-day teller should be processed. For normal daily processing, this should be checked.
Execute end-of-day	Check this flag (or enter Y) if normal end-of-day should be processed. For normal daily processing, this should be checked.
Beginning-of-Day Options	
Execute beginning-of-day	Check this flag (or enter Y) if normal beginning-of-day for the next business day should be processed. For normal daily

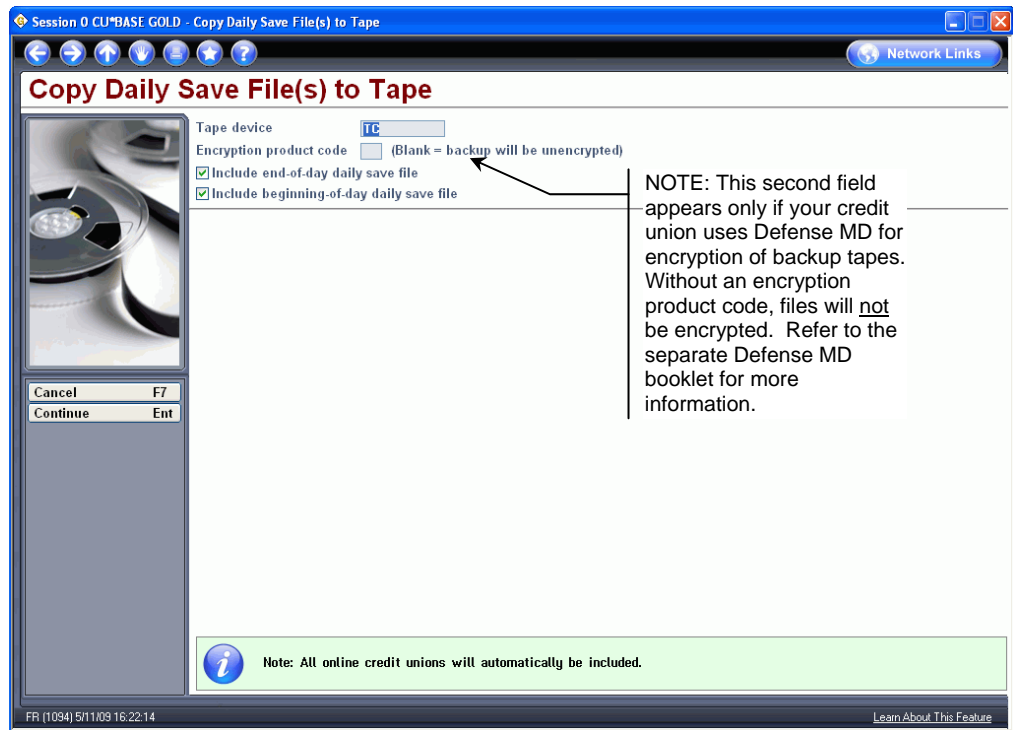
<i>Field Name</i>	<i>Description</i>
	processing, this should be checked.
Processing date for BOD	Enter the date (mmddyy) for the next <u>business</u> day. This is used by the system to set the Processing Date and then run BOD for that date. <div style="border-left: 1px solid black; padding-left: 10px;"> <p>The Processing Date feature is why you do NOT need to change the system date on your iSeries as part of normal daily processing.</p> </div>
Day for beginning-of-day	Enter the three-character abbreviation for the next <u>business</u> day (MON, TUE, WED, THU, FRI, SAT). <div style="border-left: 1px solid black; padding-left: 10px;"> <p><i>HINT: This is used as a confirmation to help prevent an incorrect date from being entered in the previous field.</i></p> </div>

COPYING BACKUPS TO TAPE

This step takes the backups that were saved to disk as part of automated EOD/BOD and copies them to tape. (See Page 78 for details about the configuration that causes backups to be saved to disk.)

IMPORTANT: The following instructions assume your credit union does NOT use Defense MD for encryption of backup tapes. If you do encrypt your backups, be sure to refer to the separate Defense MD booklet instead for the instructions you need to follow.

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 2, Daily Processing
- 3) Select option 6, Copy Daily Save Files to Tape



- Specify a tape device and select the EOD and/or BOD files to be backed up

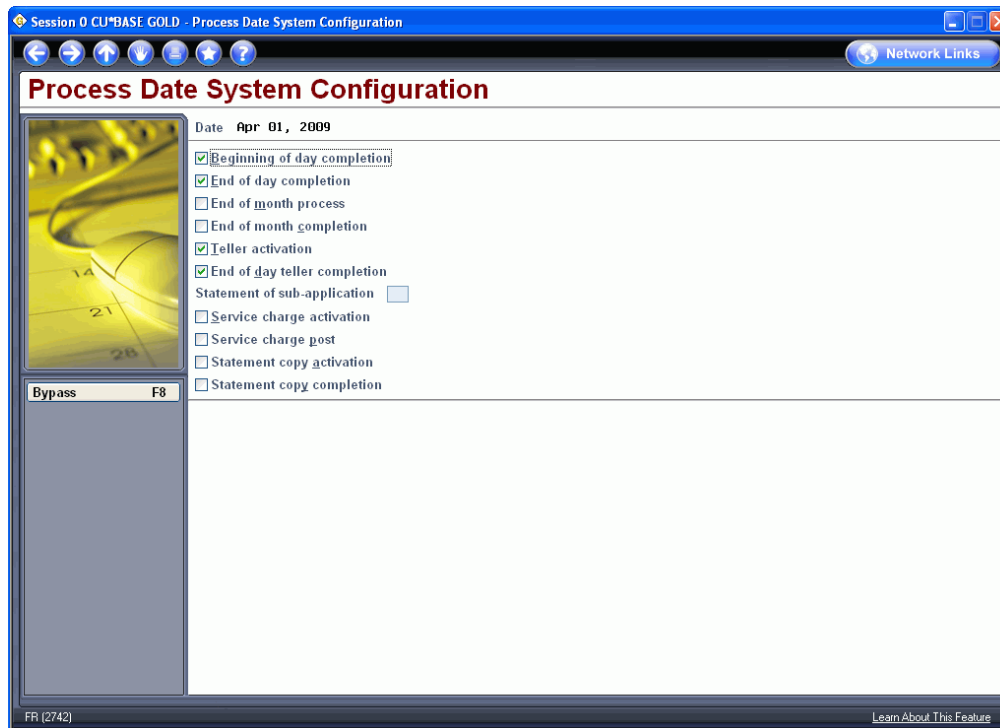
Very large credit unions might prefer to run this option twice, once for EOD and once for the BOD backup, putting them on separate tapes.

- Follow the system prompts to load tapes as needed (if you process for multiple credit unions, all will be copied to tape at the same time). The backup files will remain in your library until the next nightly process is run, at which time they will be replaced by the new backups.
- A report will be produced showing the tape contents. We recommend that you keep the report with the tape to assist with future restores.

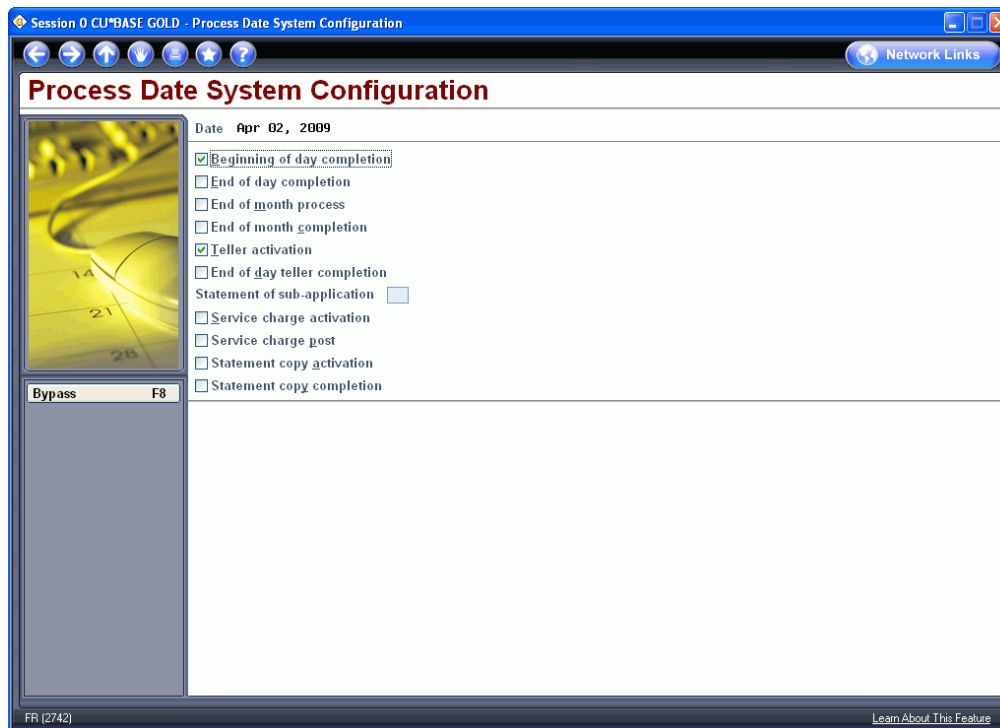
VERIFYING EOD/BOD HAS COMPLETED

After running automated EOD/BOD, use this procedure to verify that the night's processing has completed normally. (These steps can also be completed each morning for the current business day by the first person in the office in the morning, to verify that everything is ready to go for the first teller signing on.)

- From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- Select option 2, Daily Processing
- Select option 8, Verify/Update Date Control File
- A screen prompt will display and a date field where you will enter the processing date to be verified. Enter the date for the processing day just completed (mmddy).



- 5) The *Beg of day completion*, *End of day completion*, *Teller activation*, and *End of day teller completion* items should be marked with a “C” for completion. **If they are not, contact CU*Answers.** (NEVER change any settings on this screen without contacting CU*Answers for instructions.)
- 6) Press F8-Bypass to return to the previous screen and enter the date for the coming business day (mmddyy).



- 7) The *Beg of day completion* and *Teller activation* items should show completed (C) for the upcoming business day. Tellers will not be able to sign on if these

are not completed. **If they do not show completed, contact CU*Answers for assistance.** (NEVER change any settings on this screen without contacting CU*Answers for instructions.)

MONTH END PROCESSING

WHEN MONTH-END FALLS ON A SUNDAY OR HOLIDAY

Many cyclical processes have been embedded to run automatically in beginning and end-of-day so that your operators do not have to remember to run numerous separate jobs. Some of these processes include service charge postings, dividend processing, dormancy monitoring and tiered scoring.

Because of this automation, **CU*BASE requires that you run beginning-of-day and end-of-day for the first and last day of every month.** If the last day of a month happens to fall on a Sunday, holiday, or other non-working day, make sure your Operators know how to handle daily and month-end for that month.

For example, say it's September, and the 30th happens to fall on a Sunday. Assuming your credit union is not open on Saturday, you would not need to run beginning and end-of-day for Saturday, September 29. However, you would need to run beginning- and end-of-day for Sunday, September 30, whether you are open for business or not.

September 2007						
S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

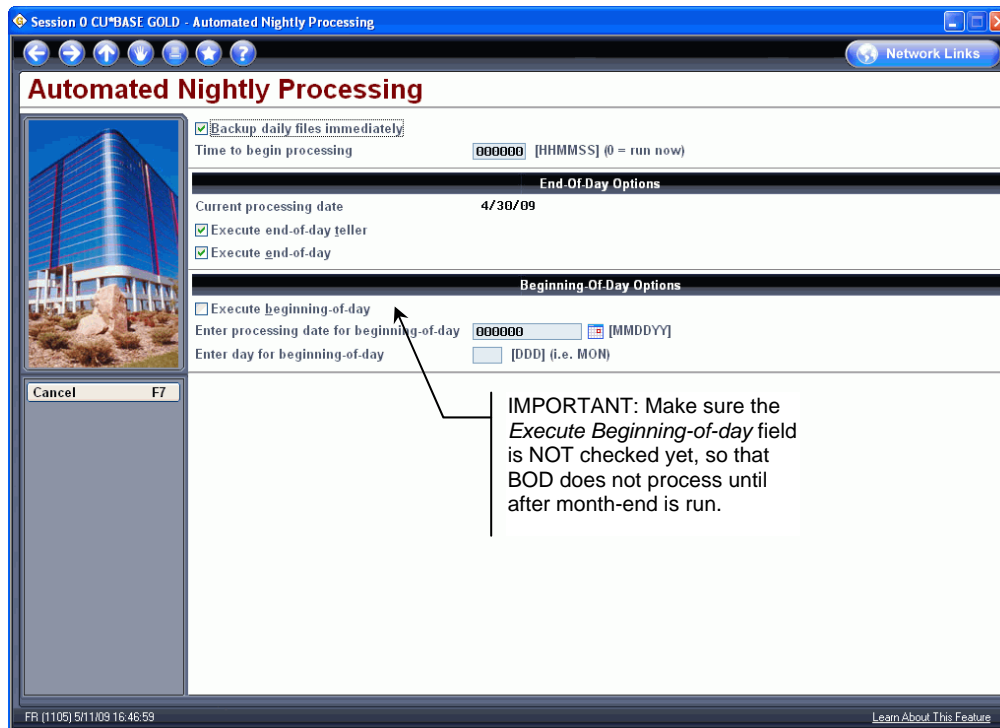
Likewise, if the 1st of a month falls on a Sunday or holiday, you still need to run BOD and EOD for that date, even if your credit union is not open.

YEAR-END PROCESSING

There are very important exceptions to the normal EOM routines when processing for December month-end. **DO NOT** follow the instructions in this book. Instead, refer to the most current **Year-End Processing Guide for Self Processors**. This guide is updated every year and mailed to your data processing coordinator, and is also available on the Reference Materials page of our website (look under "Y" for year-end).

STEP 1: PERFORMING EOD FOR THE LAST DAY OF THE MONTH

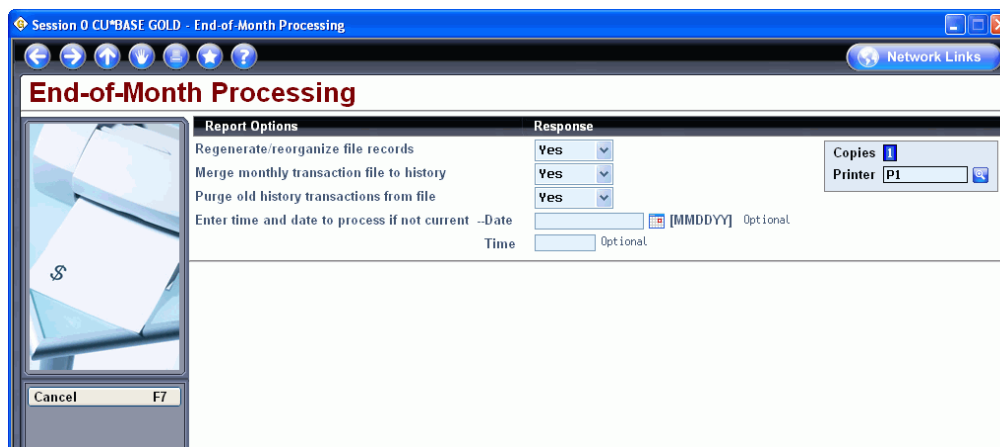
- 1) From any CU*BASE menu, click the Custom button (or press F9) to access your credit union's Custom menu
- 2) Select the Auto EOD/BOD Processing option



- 3) Complete the fields as usual, except make sure the *Execute beginning-of-day* flag is left unchecked (N).

STEP 2: PERFORMING END-OF-MONTH (EOM) PROCESSING

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 3, Monthly Processing
- 3) Select option 1, Process End of Month



- 4) Complete the fields as described below and press Enter to begin

Field Name	Description
Regenerate/ reorganize file records	Always choose YES here. This step performs routine file housekeeping tasks (reclaiming space used by closed accounts, general cleanup for better disk utilization, etc.).

Field Name	Description
Merge monthly transaction file to history	Always choose YES here. This step moves current month TRANSx records into HTRANSx.
Purge old history transactions from file	Always choose YES here. This step takes your HTRANSx files and applies your data retention policy to them, purging old data according to your configured number of months.
Enter time and date to process if not current	Leave these fields blank to begin month-end processing immediately. If you want to delay the process to begin later, enter the date and the time here.

- Once the process has finished, you are ready to run beginning-of-day for the 1st day of the coming month:

STEP 3: PERFORMING BOD FOR THE FIRST DAY OF THE MONTH

- From any CU*BASE menu, select the Custom Icon (Custom menu)
- Select the Auto EOD/BOD Processing option

Both of the end-of-day flags should be left unchecked (set to N) at this point, since you already completed EOD earlier.

The *Execute beginning-of-day* flag should be checked (set to Y) now and the processing date must be set to the 1st day of the next month (**do not skip the 1st** even if your CU is not open).

- Complete the fields as usual, except set both the *Execute end-of-day teller* and *Execute end-of-day* prompts to N (unchecked) and set the *Execute beginning-of-day* prompt to Y (checked).
- If the first of the month is a non-working day**, follow your normal procedures to run automated EOD for the 1st and BOD for the next business day.

STEP 4: VERIFYING EOD/BOD HAS COMPLETED

After running all month-end processes, use the normal procedure to verify that the night's processing has completed normally. See Page 86.

STEP 5: COPYING MONTH-END BACKUP FILES TO TAPE

This step takes the backups that were saved to disk as part of EOM and copies them to tape. (See Page 78 for details about the configuration that causes backups to be saved to disk.)

This step can be done at any time following month-end processing, but to comply with standard data security policies for safe storage of backup files, it **should be completed no later than the morning of the 1st**.

IMPORTANT: The following instructions assume your credit union does NOT use Defense MD for encryption of backup tapes. If you do encrypt your backups, be sure to refer to the separate Defense MD booklet instead for the instructions you need to follow.

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 3, Monthly Processing
- 3) Select option 11, Copy Month-End Files to Tape

NOTE: This field appears only if your credit union uses Defense MD for encryption of backup tapes. Without an encryption product code, files will not be encrypted. Refer to the separate Defense MD booklet for more information.

The screenshot shows the 'Copy Month-End Files to Tape' screen. The title bar reads 'Session 0 CU*BASE GOLD - Copy Month-End Files to Tape'. The main area has a 'Files' icon on the left. To the right of the icon are the following fields: 'Tape device' with 'TC' entered, a checked checkbox for 'Include backup of HTRANS* files', and an 'Encryption product code' field with '(Blank = Unencrypted backup)' as a hint. Below these fields are 'Cancel F7' and 'Continue Ent' buttons. In the top right corner, there is a 'Network Links' button. At the bottom, a status bar displays 'FR (1106) 5/11/09 16:55:33' and a 'Learn About This Feature' link. A callout box on the right contains a recommendation: 'We highly recommended that you back up your HTRANSx files every month as part of monthly processing. Otherwise these only get backed up when you do a full system backup.'

- 4) Enter the tape device name and press Enter to begin. You'll be prompted to create the normal two (2) sets of month-end backup tapes, one for off-site storage and one for on-site usage. Although the on-site copy won't be used as often since the month-end files are already in your FILExxE library, you may occasionally need to restore the files from a tape (such as to run a report from a few months ago for an auditor, to recover a file you deleted, etc.).

STEP 6: GENERATING MONTH-END REPORTS

Use the following instructions to print end-of-month reports. Throughout these instructions, *xx* refers to your 2-character credit union ID.

- 1) Generate report to printer HOLD*xx*
- 2) After all desired reports have been created, go into the Timeout Window, select #2 Output Queues. Select HOLD*xx*. Place a 2 beside each report.
DON'T PRESS ENTER YET!
- 3) On the command line at the bottom, type SAVE(*YES).
OR
If you also want to print the reports, type SAVE(*YES) OUTQ(*xxxx*)
(*substitute the printer ID where the reports should print*)
- 4) After printing, go back into Output Queues selecting the printer you used in step 3, put a 2 beside the reports. **DO NOT PRESS ENTER YET!**
- 5) On the command line at the bottom, type: OUTQ(DAILY*xx*).
OR
If you don't want to print the reports now, just type SAVE(*YES) OUTQ(DAILY*xx*) on the command line.

This procedure will allow your EOM reports to route through the appropriate channels to reach CU*SPY and MONTH*xx* for CD ROM archiving.

The options for generating EOM reports are found in MNRPTC, Option #16, OUTQ Report Control. If you wish to make any changes, please contact Client Services for assistance.

Standard End of Month Reports That Should Be Run

<i>Report Title</i>	<i>Report Name</i>	<i>Generated Via</i>
CD Maturity Report	LMTCD	MNRPTB, Option 13
Closed Accounts	LCLAC	MNRPTB, Option 7
Closed Memberships	LCLMB1	MNRPTB, Option 6
IRA Activity Report	LIRACT	MNRPTF, Option 3
Loan Interest Analysis	LLNIA	MNRPTD, Option 4
Loan Purpose Analysis	LLNTP	MNRPTD, Option 2
Loan Security Code Analysis	LLNSC	MNRPTD, Option 3
Member Account Adjustments	LTRAN	MNRPTC, Option 9
Monthly Collection Delinquency	LDQAN2	MNCOLL, Option 19
Monthly Delinquency Analysis Report	LDQAN3	MNCOLL, Option 18
New Accounts	LNWAC	MNRPTB, Option 5
New Memberships	LNWMB	MNRPTB, Option 4
New/Refinanced Loan History	LNDB	MNRPTE, Option 3

Optional End of Month Reports You Can Run

<i>Report Title</i>	<i>Generated Via</i>
Member Trial Balance by G/L Account	MNRPTC, Option 11

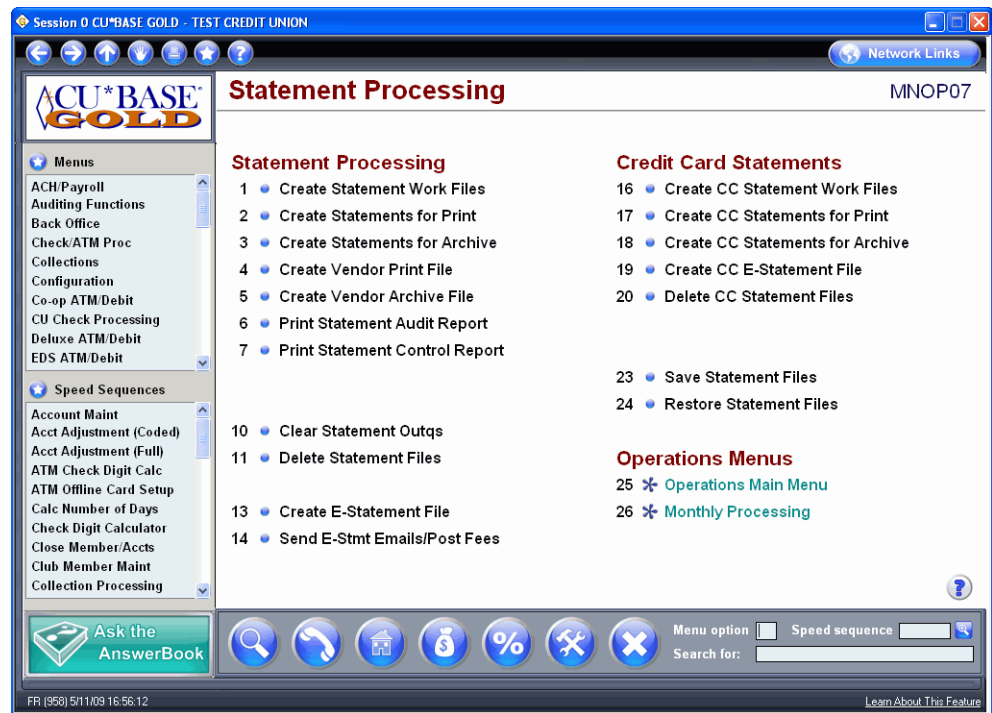
Audio/Online Banking Statistics	MNMISC, Option 9
Delinquent Loan Interest	MNRPTE, Option 2
Employee and/or Director Loans	MNRPTB, Option 1
Supervisory Transaction Override Report	MNRPTB, Option 27

STATEMENT PROCESSING

Statement Processing is one of the most important processing operations for your credit union's membership. This section outlines the procedures for processing member statements (including regular account statements and online credit card statements) as well as e-statements.

Except where noted, all of the commands mentioned in this section can be accessed as follows:

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 6, Statement Processing to display the MNOP07 menu



SUMMARY OF MONTHLY TASKS

Following is a summary of the tasks you'll need to do every month; refer to the following pages for more detailed instructions and tips.

- Task 1: Verify Statement Setup - see Page 97
- Task 2: Clear Data from Last Month's Statement Run - see Page 98
- Task 3: Create the Statement Work File - see Page 99
- Task 4: Generate Statements for Printing - see Page 100
- Task 5: Generate Statements for Archiving - see Page 101
- Task 6: Verify Statement Data - see Page 102
- Repeat Tasks 3-6 for Online Credit Cards (if applicable) - see Page 104
- Task 7: Create the Vendor File(s) - see Page 106
- Task 8: E-Statement Processing - see Page 108

Special Note: Online Credit Card Statements

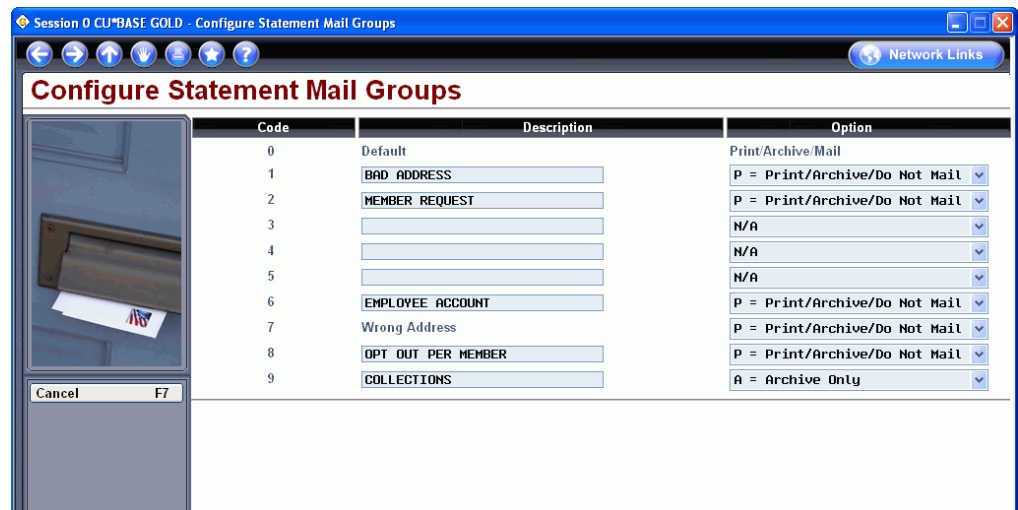
If your credit union has online credit cards, you'll need to do Tasks 3 through 6 twice: once for regular statements and then for your credit card statements. See Page 104 for details.

We recommend that you generate and verify your regular statements first, then repeat the tasks to generate and verify your credit card statements, before proceeding to the remaining steps.

Special Note: Using Statement Mail Codes To Archive Statement Without Printing Them

Statement Mail Groups are an easy way to flag member accounts so that monthly and quarterly statements are archived as usual but no printed copy is produced. They can also be used if you want to print statements, but instead of mailing them, return the printed copy to the credit union for special handling.

MNPRTC #12 "Configure Statement Mail Groups"



Common reasons for using a Statement Mail Group:

- Board members and employees, where the credit union wants to avoid the mailing costs.
- Members with charged-off loans, since, by law, statements cannot be sent to these members.
- Members marked with the *Wrong address* flag on the MASTER record (these are automatically funneled in to group 7 when statements are produced).

Assigning codes to your member accounts will cause the system to automatically exclude those members when producing the file for your print vendor, while including them when you produce the archive file.

Refer to the **Statement Mail Groups: Archiving Statements Without Printing Them** booklet, available on the Reference Materials page of our website, for complete details.

TASK 1: VERIFY STATEMENT SETUP

Statement Messages & Insert Instructions

This task is typically completed by your credit union's marketing staff. Each month you'll need to update the instructions that control the marketing message that appears on the first page of your statements. These instructions also tell your statement processor what marketing pieces you plan to insert in the statement envelopes.

Refer to the "Statement Printing & Mailing Instructions" booklet available on the Reference Materials page of our website.

Statement Control Report

After the instructions have been updated, the next step is to print a copy of the Statement Control Report and pass it along to your vendor.

IMPORTANT: If you process with Sage Direct, you must send a copy of the Control Report to Sage at fax #616-940-3383 **no later than the 10th of the month** (or the next business day, if the 10th falls on a Sunday or holiday).

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Select option 7, Print Statement Control Report
- 3) Enter the statement format ID (such as MN for monthly) and press Enter to produce the following report:

```
2/13/08          CU: 0030          ABC TEST CREDIT UNION          LSTCTL1          PAGE    3
9:33.31          CU*NETWORK, INC STATEMENT CONTROL REPORT

STATEMENT GROUP.: MN Monthly Statement          UPDATED BY: JOHN DOE          FOR THE STMT PERIOD: 2/08          2/12/08
CREDIT UNION NAME: ABC TEST CREDIT UNION          PHONE NUMBER: (616) 555-4285
AND ADDRESS: 123 ANYSTREET
              ANYCITY, MI 49509-3543

***** STATEMENT MESSAGES *****
LINE 1:          *** WANT TO SAVE MONEY?***
LINE 2: If your loan is not with ABC Credit Union, a
LINE 3: refinance with us may be your answer. Call, click
LINE 4: or visit our loan department today for current
LINE 5: rates and information. Fast, secure and friendly!

***** INSERT INSTRUCTIONS *****
NUMBER OF INSERTS: 2          TYPE          COUNT          LEFTOVERS
-----          -----          -----          -----
INSERT 1: COURTESY REPLY ENVELOPE          Selective          H (Hold at Printer)
INSERT 2: ABCCU GREEN 1/3 CUT          All Stmts          R (Return to Credit Union)
INSERT 3:
INSERT 4:
INSERT 5:

***** MAILING INSTRUCTIONS *****
PRIMARY DESTINATION OF STATEMENTS: P (Pre-sort and mail)
```

- 4) Fax a copy to your statement vendor according to their instructions (for Sage Direct, fax to 616-940-3383).

□ Selective Insert Files

If any selective inserts are listed for this month's statement run, the next step is to check the selective statement file(s) to ensure that they contain only the account base field (ACCTBS).

Remember that selective inserts can be handled only by Sage Direct. If you use another processor, your credit union should not have any STMT## files.

- 5) To identify all of the selective statement insert files created, use the "Work with Files" command (remember the 0 is a zero in this example):

WRKF FILE(STMT0*)

- 6) First check that the STMT## files listed in your FILExx library are only those that correspond to the selective inserts noted on your Control Report (don't worry about any in other libraries; statement processing only looks in FILExx for these).
- 7) Then use option 5=Display physical file member and verify that the file has **ONLY** the account number listed in positions 0-9. No spaces, dashes, etc. The account number must have leading zeros to fill the first nine positions. Any other data in the file will cause an error that will delay your statements.

□ Statement Configuration Changes

Finally, before any statement processing is done, it is important to make sure that no changes were made accidentally to your statement configuration, and that you are aware of any changes made on purpose so that you can monitor the finished statements to ensure the changes worked as expected.

- 8) Run a Query of file CUFMNT using the following record selection criteria:

Combine (And/Or)	Field Name	Comparison	Criteria (Field, Number, 'Text', etc.)
	MNTPGM	LIKE = Contains the Pattern Of	'%STFMT%'

Contact a Client Service Representative if you would like to have a copy of the Query that we use for this purpose.

- 9) If any records appear dated since the last time you ran statements, you'll need to research what changes were made and why, to help prepare for your verification task later. If the changes were not intentional, contact a Client Service Representative if you need assistance putting the configuration back to its original settings.

TASK 2: CLEAR DATA FROM LAST MONTH'S STATEMENT RUN

After the month's statement processing has been completely finished, the statement data, spool files, and statement OUTQs can be cleared off the system. This is usually done just prior to starting statement processing for the next month, but can be done at any time after you are done with the month's statement processing. Outlined below are options to be performed to clear out this information.

IMPORTANT: These steps must be done prior to starting statement runs for a new month.

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Use the following options in any order, following the instructions on the screen for each one:

<i>Option</i>	<i>Description</i>
Option 10: Clear Statement Outqs	<p>This option clears your STMT0Q, STMTFQ, STMTCCOQ, and STMTCCFQ output queues which contain the statements from the last time you ran MNOP07 #2 Create Statements for Print and MNOP07 #3 Create Statements for Archive.</p> <p>BE CAREFUL! This option clears the output queues <u>immediately</u> with NO confirmation screen!</p>
Option 11: Delete Statement Files	<p>This option deletes all of the work files created the last time you ran MNOP07 #1 Create Statement Work Files.</p> <p>A screen will display Statement ID Codes from previous months. To delete a statement ID, type the ID in the <i>Enter Statement ID</i> field and press Enter. A final screen will display showing the details of the item that was deleted.</p> <p>Although this was originally used to store old statement runs, we recommend you ALWAYS delete ALL previous statement files before doing a new statement run.</p>
Option 20: Delete CC Statement Files	<p>This option deletes all of the work files created the last time you ran MNOP07 #16 Create CC Statement Work Files.</p> <p>A screen prompt will display Statement ID Codes from previous months. To delete a statement ID, type the ID in the <i>Enter Statement ID</i> field and press Enter. A final screen will display showing the details of the item that was deleted.</p>

TASK 3: CREATE THE STATEMENT WORK FILE

The first task in creating member statements is creating the work file. The work file is used to capture data and identify members who should receive a statement for this period.

*CU*TIP: See “Using Statement Mail Codes To Archive Statements Without Printing Them” on Page 96 for instructions on how to archive statements for certain members without printing and mailing them.*

This process takes a snapshot of your configuration settings, including which members should receive a statement and what data elements should appear on it, and saves it using a unique Statement ID. (For example, if you are doing a monthly statement run, the process will create an ID with the statement format name and a sequence number, such as **MN001**.) It also gathers all of the member, account, and transaction data that will be used to create the statements into a series of statement work files.

Originally this was intended so you could save multiple statement files over time, but in practice, since you will be clearing these each month, you should generally see only IDs with the sequence 001.

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Select option 1, Create Statement Work Files
- 3) From the first screen prompt, fill in the following screen options:

Field Name	Description
Job queue	Should always be checked (Y). This will send the job to subsystem QBATCH. IMPORTANT: Although this needs to be done in batch because of the volume of data being accumulated, you MUST wait until it is completed before proceeding to subsequent steps, or you may end up with a partial statement run when you print!
Statement format ID	Enter in the correct statement ID period. You probably have a Monthly (MN) and a Quarterly (QT) configuration, plus there may be others for special situations, such as for a semi-annual statement. Select the desired one.
Reprint from previous statements	Check this field ONLY if directed to do so by a Client Service Representative. Always contact CU*Answers for direction if you need to reprint statements!!
Statement period	Enter in the current statement period equal to current statement ID period. For example, if using your Monthly statement ID, the <i>From</i> date should be the first of the month and the <i>To</i> date should be the last day of the month. For a quarterly run, enter the first and last date of the calendar quarter (such as 01/01/xx and 03/31/xx) instead.
Enter month/year for EOM files	Enter in the month and year of the ending month of the statement period. This tells the system which month-end files to use when pulling statement data. So if you are running February 2008 statements in early March, you would enter 0208.

- 4) Press Enter to continue. The next screen displayed will identify the statement ID for this run. Make note of it, then press Enter to continue.
- 5) Wait until processing is completed before proceeding to the next task. You will get a message when the job is done.

HINT: While the job is processing, you'll see an entry in batch that reads **CREATE#xx** (where xx is your CUID).

TASK 4: GENERATE STATEMENTS FOR PRINTING

This task creates the actual statements themselves, to be used for printing. Only members that should receive a printed statement will be included in this output. During this step, the system looks at the work files created

earlier (MNOP07 #1 Create Statement Work Files), pulls only those members who should receive a printed statement, compiles and sorts the data in the proper order, then puts the statements into a report format that can be used for printing. The finished product will be placed in your **STMTQ** output queue.

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Select option 2, Create Statements for Print
- 3) From the screen prompt, leave the Job queue option selected, and then enter in the Statement ID created in the previous task. To verify the correct Statement ID period, the From and To dates should match what was entered when creating the work file.

*If the dates don't look right, DO NOT proceed! **Contact CU*Answers for assistance.***

- 4) Press Enter to submit job in QBATCH. The item created during this step will appear in your list of spooled files and is used for printing the statements.

*HINT: While the job is processing, you'll see an entry in batch that reads **PRINT#xx** (where xx is your CUID).*

TASK 5: GENERATE STATEMENTS FOR ARCHIVING

This task produces the statements that will be archived as e-statements for viewing by your staff via CU*SPY and by your members through online banking. This will include all members, even those that will not receive a printed statement because of a no-mail group code or those that are enrolled to receive e-statements only.

*CU*TIP: See "Using Statement Mail Codes To Archive Statements Without Printing Them" on Page 96 for instructions on how to archive statements for certain members without printing and mailing them.*

During this step, the system looks at the work files created earlier (MNOP07 #1 Create Statement Work Files), pulls *all* members, compiles and sorts the data in the proper order, then puts the statements into a report format that can be used for archiving. The finished product will be placed in your **STMTFQ** output queue.

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Select option 3, Create Statements for Archive
- 3) From the screen prompt, leave the Job queue option selected, and then enter in the Statement ID created in the previous task. To verify the correct Statement ID period, the From and To dates should match what was entered when creating the work file.
- 4) Press Enter to submit job in QBATCH. The item created during this step will appear in your list of spooled files and is used for archiving the statements.

*HINT: While the job is processing, you'll see an entry in batch that reads **ARCHIVE#xx** (where xx is your CUID).*

TASK 6: VERIFY STATEMENT DATA

This is a critical step and one that should **never** be skipped! The idea here is to spot-check the data to ensure that everything looks right before printed statements and e-statements are produced for your members.

Print the Audit Report

First, you'll need to print the Statement Audit report that shows the number of members and pages counted in your statement file.

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Select option 6, Print Statement Audit Report
- 3) Enter the statement ID for your regular member statements and press Enter to generate the following report:

2/13/08 9:29.46		CU*NETWORK, INC. STATEMENT AUDIT REPORT				LSTAUD1		PAGE 1	
		---PRE SORTED---		---NON SORTED---		-----TOTAL-----			
CREDIT UNION		MEMBERS	PAGES	MEMBERS	PAGES	MEMBERS	PAGES	HASH TOTAL	
0010-ABC Test Credit Union		2,175	3,556	0	0	2,175	3,556	12,999,351.85	
0020-Another Test CU		323	380	3	3	326	383	642,927.35	
TOTALS		2,498	3,936	3	3	2,501	3,939	13,642,279.20	

*CU*TIP: The Hash Total is a special calculation formula developed for use by Sage Direct to ensure that all individual transaction line items are printed on the statements. Contact us if your statement print vendor is interested in using this in a similar way to verify their output.*

Verify Statements

Now spot-check the print and archive statements for the key data elements described below. **If anything does not look like you expect, contact a CU*Answers representative for assistance.**

Remember that if you want to use your own statement for some these spot-checks, if you receive e-statements only, your statement will appear in the archive statements only.

Verify...	What to check...
Statement Date Range	<ul style="list-style-type: none"> ▪ Make sure the statement date range is accurate. For monthly statements, the first or second month of the calendar quarter must appear in the range. For quarterly statements, this could be the first, second or third month of the calendar quarter. Use the FIND option to look for the numerical two digit month with a slash in positions 74 to 76. For example, enter 07/ to look for July. ▪ The first date in the range should equal the 1st of the month and the last date in the range should equal the last day in the month. ▪ If you have a special semi-annual statement configuration that you run, your March and September statement runs would have a monthly statement period

Verify...	What to check...
	<p>and your June and December runs will have a six month semi-annual period instead of a quarterly three-month period.</p>
Transaction Verification	<ul style="list-style-type: none"> ▪ Verify that transactions are present for the statement period. If a member's statement date is 10/01/08 through 12/31/08, there should be transactions in October, November and December throughout each month. ▪ For special semi-annual statement runs, you should see transactions for up to 6 months depending on the statement month in the semi-annual date window.
Selective Statement Inserts (Sage Direct only)	<ul style="list-style-type: none"> ▪ There are flags in the spool file, located in positions 188 to 192 that represent whether or not a selective insert is present. A value of 'Y' should appear (not on all statements, necessarily, but at least on some of them) in the position shown in the following table, for any selective inserts that were specified on your Control Report (see Page 97): STMT01 = position 188 STMT02 = position 189 STMT03 = position 190 STMT04 = position 191 STMT05 = position 192
APYE Disclosure Statements	<ul style="list-style-type: none"> ▪ APYE disclosure statements appear after a dividend transaction is posted. Verify the APYE text states an accurate number of days for the dividend period and the APYE amount is reasonable.
Tiered Scoring Messages	<ul style="list-style-type: none"> ▪ Tiered Scoring Messages should appear above the Summary section if your credit union is configured to include them.
Statement Configuration Changes	<ul style="list-style-type: none"> ▪ The statement configuration and dividend posting frequency are key in verifying your statement run. In the statement configuration, the flag "Members with Activity" has the greatest impact on number of pages and/or member count. ANY changes in your statement configuration should be verified now and also brought to the attention of your statement processing vendor.
New or updated software changes	<ul style="list-style-type: none"> ▪ Any new software feature that would affect statements needs to be verified. This would include any changes to the TRANS1,2,3 (HTRANS1,2,3) TRDESC, New Disclosure Options, Tax Information, and Address information (DBA or Alternate Address).
Page and Member Counts	<ul style="list-style-type: none"> ▪ The page volumes of each spool file should be compared to the page volume of the last statement run with the same format (monthly, quarterly, semi-annual and annual).

REPEAT TASKS 3-6 FOR ONLINE CREDIT CARDS

If your credit union has CU*BASE online credit cards, you now need to repeat the steps in Tasks 3 through 6 for your credit card statements:

Create the CC Work Files

- 1) From the Statement Processing menu, select option 16, Create CC Statement Work Files
- 2) Complete the fields the same way you did for your regular statements (see Page 99), then press Enter to proceed. The next screen displayed will identify the statement ID for this run. Make note of it, then press Enter to continue.
- 3) Wait until processing is completed before proceeding to the next task. You will get a message when the job is done.

*HINT: While the job is processing, you'll see an entry in batch that reads **CCCREAT#xx** (where xx is your CUID).*

Generate CC Statements for Printing

- 4) From the Statement Processing menu, select option 17, Create CC Statements for Print
- 5) From the screen prompt, leave the Job queue option selected, and then enter in the Credit Card Statement ID created in the previous task.
- 6) Press Enter to submit job in QBATCH. During this process, the system looks at the work files created earlier (MNOP07 #16 Create CC Statement Work Files), pulls only those members who should receive a printed credit card statement, compiles and sorts the data in the proper order, then puts the statements into a report format that can be used for printing. The finished product will be placed in your **STMTCCOQ** output queue.

*HINT: While the job is processing, you'll see an entry in batch that reads **CCPRINT#xx** (where xx is your CUID).*

Generate CC Statements for Archiving

- 7) From the Statement Processing menu, select option 18, Create CC Statements for Archive
- 8) From the screen prompt, leave the Job queue option selected, and then enter in the Credit Card Statement ID created in the previous task.
- 9) Press Enter to submit job in QBATCH. During this process, the system looks at the work files created earlier (MNOP07 #16 Create CC Statement Work Files), pulls *all* members with credit cards, compiles and sorts the data in the proper order, then puts the statements into a report format that can be used for archiving. The finished product will be placed in your **STMTCCFQ** output queue.

*HINT: While the job is processing, you'll see an entry in batch that reads **CCARCHV#xx** (where xx is your CUID).*

Print the CC Audit Report

- 10) From the Statement Processing menu, select option 6, Print Statement Audit Report
- 11) Enter the statement ID for your credit card statements and press Enter to generate the report.

Verify CC Statement Data

Online credit card statements have a different layout with different processing data, including a payment coupon at the top of each statement. **If anything does not look like you expect on your credit card statements, contact a CU*Answers representative for assistance.**

<i>Verify...</i>	<i>What to check...</i>
Coupon / Header Section	<ul style="list-style-type: none"> ▪ The credit union name & address should be accurate ▪ Statement date should equal the last day of the month ▪ Due date should be the 25th of the month ▪ Member Name & Address should match the normal statement Name & Address ▪ There should be a statement message
Summary Section	<ul style="list-style-type: none"> ▪ Summary Information should add correctly (Beg Balance ...Ending Balance) ▪ Available Credit should be calculated correctly (Credit Limit – New Balance = Avail Credit). This section may not add correctly if there are secured funds. Check the CU*BASE member inquiry for the amount. ▪ Finance Charges should appear here ▪ Late Fees and Unpaid Late Fees should appear here (use FIND character string = Late Fee Amount in positions 20-24) ▪ The Account information on the right side of the page matches the Coupon/Header section
Transactions	<ul style="list-style-type: none"> ▪ Posting Month matches the Statement Month ▪ All monthly activity should appear here ▪ Finance Charge should appear here (use FIND character string = Finance) ▪ Late Fees should appear here
Footer / Bottom Section	<ul style="list-style-type: none"> ▪ There should be at least one “Purchase” bucket. There will be many with a “Cash Advance” bucket and some may have a “Balance Transfer” bucket. There could be even more depending on the loan category configuration rate structure. ▪ Rates should look reasonable
Other	<ul style="list-style-type: none"> ▪ If the entire previous balance is not paid by the 25th, there should be a finance charge for “Purchases.” There will always be a “Cash Advance” Finance Charge. ▪ The Credit Card Balance should match the Loan Balance on the member’s regular statement. (Use the FIND option for account number value in position 115 for Regular

Verify...	What to check...
	<p>Member Statements and position 98 on Credit Card Statements.</p> <ul style="list-style-type: none"> On the credit card statement, position 128 should not be blank, and position 129 = Y. This is the data needed for Sage Direct to be able to combine these statements with the regular statement run. Other selective inserts also appear on the credit card spool file in positions 189-192.
Page Counts	<ul style="list-style-type: none"> The page volumes of each spool file should be compared to the page volume of the last statement run with the same format.

TASK 7: CREATE THE VENDOR FILE(S)

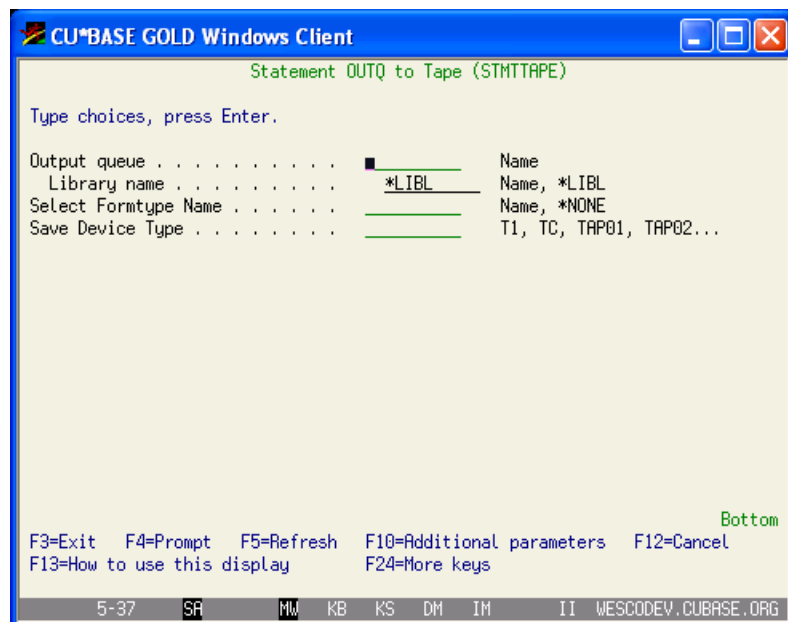
This task sends the print output created in Step 4 and converts it to a physical file that can then be transmitted to a vendor for printing.

Some self processors also pass on the separate archive file to a third-party vendor to have them put onto CD for long-term storage. Again, follow the instructions from your vendor, remembering that one file contains only statements that need to be printed, and the other file contains all member statements for archiving.

Creating the Print File

This file contains only statements that need to be printed.

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Select option 4, Create Vendor Print File

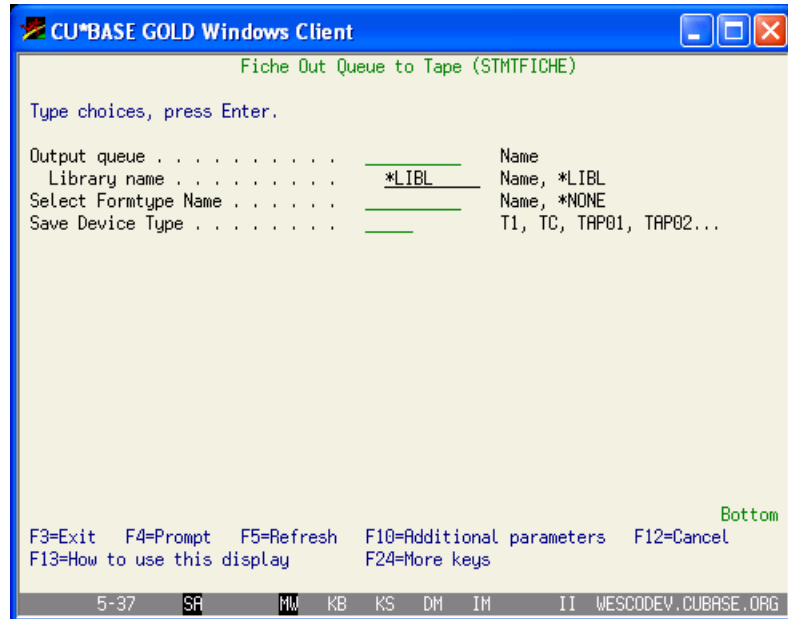


- 3) Complete the fields and use Enter to generate the tape.

Creating the Archive File

Remember that this is the file that contains *all* statements, even those that weren't printed. It could therefore be used for e-statements as well as for long-term COLD storage on CD.


- 1) From the Statement Processing menu, select option 5, Create Vendor Archive File

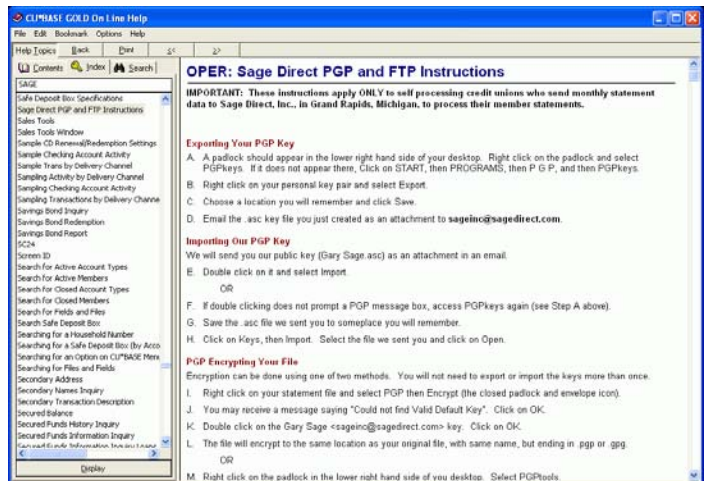


- 2) Complete the fields and use Enter to generate the tape.

Sending Statement Files to Your Vendor(s)

For instructions on sending your statements via FTP to Sage Direct for printing, refer to CU*BASE GOLD online help. Remember that in this case you will be sending the file that contains statements to be printed only.

- 1) From any CU*BASE screen, click the Help button  to access online help
- 2) Click the Index tab and type the word **Sage**
- 3) Select the “Sage Direct PGP and FTP Instructions” item
- 4) Follow the steps listed to send your statements to Sage Direct



If you don't use Sage Direct, follow the instructions from your print vendor to pass statement files on to them for printing.

TASK 8: E-STATEMENT PROCESSING

After your member statement archival file has been created at the end of the month, the last step is to take the statements you generated for archiving and arrange for them to be moved to the appropriate server so that e-statements will be available to members in online banking and to your staff from CU*BASE.

The steps you will take will vary depending on your credit union's data retention process, such as if you have your own long-term COLD storage system.

Initiating the Statement File Upload

This process converts the statement report format in the STMTFQ (or STMTCCFQ) output queue into a physical file, “zips” it, and saves it on your iSeries. An email initiated from your iSeries (through the SMTP service) will automatically be sent to **operations@cuanswers.com** informing us that the file is ready for pickup via FTP.

You will use a different manual procedure if you have your own archival server, such as a CoWWW server.

- 1) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 2) Select option 13, Create E-Statement File
- 3) From the screen prompt, leave the Job queue option selected, and then enter in the Statement ID created in the previous task.
- 4) After CU*Answers has uploaded your statements to the CU*SPY server, we will notify you via email that statements are ready to be viewed.

If your credit union has online credit cards, you now need to use similar steps for your credit card statements:

- 5) From the Statement Processing menu, select option 19, Create CC E-Statements File
- 6) From the screen prompt, leave the Job queue option selected, and then enter in the Credit Card Statement ID created in the previous task. To verify the correct Statement ID period, the From and To dates should match what was entered when creating the work file.
- 7) After CU*Answers has uploaded your statements to the CU*SPY server, we will notify you via email that statements are ready to be viewed.

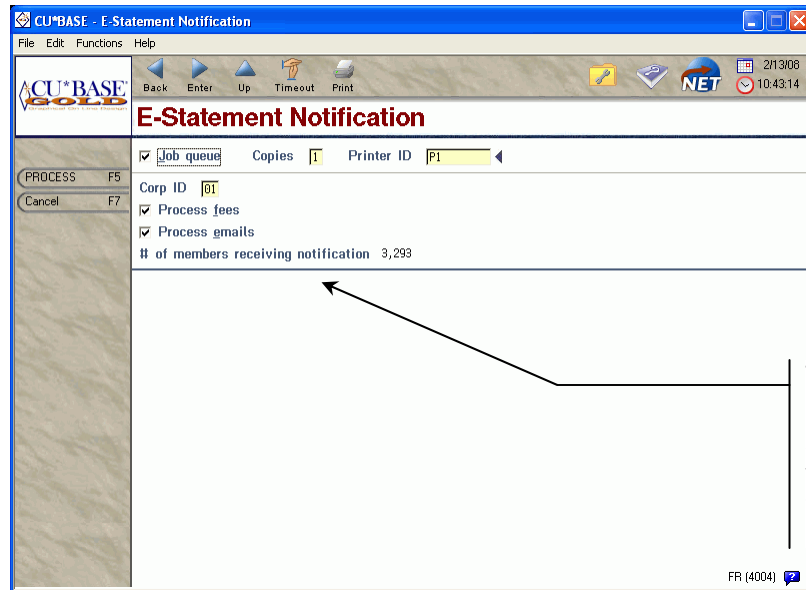
Sending Member Notification Emails

Notification emails also pass through the CU*Answers mail forwarding server, but must be initiated by you. The text for this email is configured by you and should be updated (usually by your marketing staff) each month as needed via the “E-Statements Cnfg/Monthly Email” command on menu MNCNFE before doing this step.

Refer to the “Getting Started with E-Statements: Configuration, Fees, and Member Enrollment” booklet for complete details on updating this message each month.

In addition to launching the notification emails, this process also posts the fees (or rebates), if any, that you have configured for your e-statement members.

- 1) Make sure updated your e-statement notification email message has been updated (this is done via the “E-Statements Cnfg/Monthly Email” command on menu MNCNFE).
- 2) Verify statements were uploaded properly by logging into **It’s Me 247** and viewing statements using a few sample accounts (usually asking your staff to check their own statements works well). When you are confident the statements are correct, then you can proceed to initiate the email notifications to your members.
- 3) Access the Statement Processing menu (MNOP07) as shown on Page 95
- 4) Select option 14, Send E-Stmt Emails/Post Fees




- 5) Complete the fields as shown above and press Enter to proceed.
- 6) The following report will be generated to document the fees (or rebates) that were charged.

14:25.06 06/05/03		CU*BASE TEST CREDIT UNION						PESTMN	PAGE 1
E-STATEMENT TRANS REGISTER									
ACCOUNT NO.	SEQ #	TRAN DATE	TRAN TYPE	TRAN CODE	FEE AMOUNT	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION	
000002000-000	00939	6/05/03	11	12	.50	5743.99	5743.49	E-STMT CREDIT	
000002001-000	01909	6/05/03	68	13	1.00	17621.46	17622.46	E-STMT CHARGE	
TOTAL FOR E-STMTS		FEES -		1.50	ACCOUNTS -		2		

MONTHLY CREDIT BUREAU PROCESSING


This section explains how to send member loan account status information to the credit bureau(s) on a monthly basis. This must be done once a month (or once a quarter, depending on your arrangement with the bureau(s)), and can be done any time after the 1st of the month. (CU*Answers does this for its online credit unions during the first week of each month.)

*IMPORTANT: These instructions are also available via CU*BASE GOLD Online Help (click the  button) while working in these screens.*

REPORTING TO THE BUREAU(S): STEP BY STEP

Start by generating the Metro 2 file of your member accounts:

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 7, On-Demand Processing
- 3) Select option 9, Create Metro 2 File

*For complete details, please refer to CU*BASE GOLD Online Help (click the  button) while working in this screen.*

Next, download the file:


- 4) Download the file **CBTRPT01** from your FILExx library (where xx is your credit union ID) to a secure PC.

Remember that this file contains member information; be sure you have a procedure for securing the PC and purging the file as appropriate! Refer to the booklet, "Downloading files from iSeries to PC" for more details.

- 5) Transmit the file to the credit bureau(s). Contact your chosen bureaus for instructions on how to access the appropriate secure websites, set up user IDs and passwords, etc. Then upload the file (per the bureau instructions) from the PC to the website.

Now print a report of all accounts included in the file:

- 6) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 7) Select option 7, On-Demand Processing
- 8) Select option 10, List Metro 2 File

*NOTE: This same command is also available on menu MNRPTE # 13 "Loan Info Sent to Credit Bureau" For complete details, please refer to CU*BASE GOLD Online Help (click the  button) while working in this screen.*

YOUR CREDIT BUREAU CONFIGURATION

In order to transmit files to the credit bureau(s), the following configuration must be set up with the access numbers provided to you by the bureau.

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 7, On-Demand Processing
- 3) Select option 8, Reporting Configuration

Session 0 CU*BASE GOLD - Credit Bureau Reporting Configuration

Credit Bureau Reporting Configuration

Corporation ID 01

Reporter name ABC CREDIT UNION

Address line 1 1234 ANYSTREET

Address line 2 PO BOX 1234

City/State/Zip ANYCITY, MI 49999

Telephone 6165555711

Software vendor CUANSWERS

Software version V5R3

INNOVIS identifier 2404

EQUIFAX identifier U000054802

EXPERIAN identifier 00120

TRANSUNION identifier 1106

Date last reported Apr 02, 2009

Backup F3
Delete F4
Cancel F7

FR (1833) 5/11/09 17:16:35 [Learn About This Feature](#)

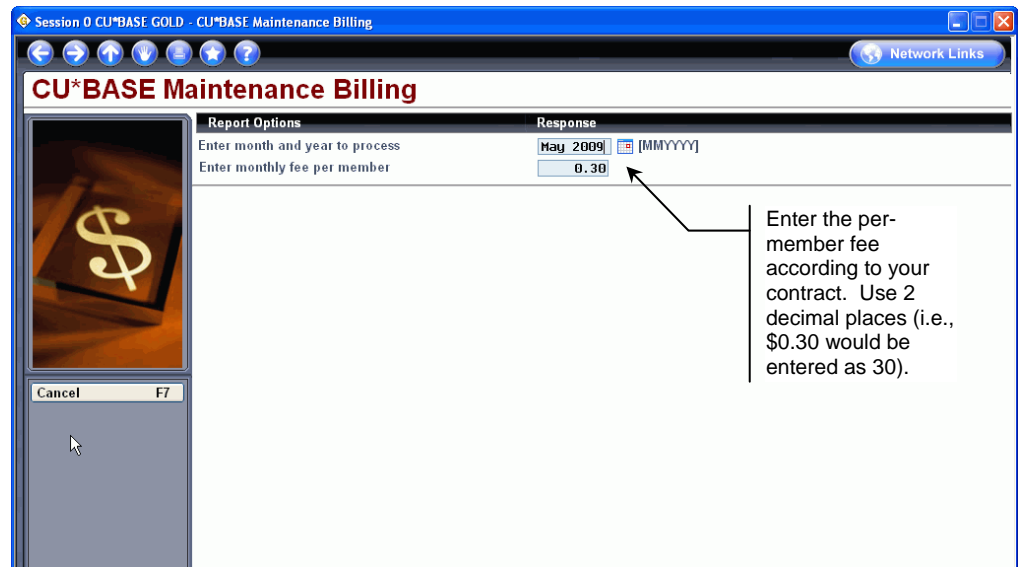
This information is put into the Header record that is sent along with your loan account records to your chosen bureau(s).

Field Name	Description
Reporter name and address	Enter <u>your</u> credit union's name and address information.
Software vendor	Enter CUANSWERS
Software version	Enter your iSeries O/S version, such as V5R3
INNOVIS identifier	Enter the program ID given to you by Innovis if you have made arrangements to report to that bureau.
EQUIFAX identifier	Enter the program ID given to you by Equifax if you have made arrangements to report to that bureau.
EXPERIAN identifier	Enter the program ID given to you by Experian if you have made arrangements to report to that bureau.
TRANSUNION identifier	Enter the program ID given to you by Trans Union if you have made arrangements to report to that bureau.
Date last reported	This will show the last time that the "Create Metro 2 File" option was selected to generate credit bureau files.

GENERATING YOUR MONTHLY BILLING REPORT

Each month, CU*Answers will need a report from you showing your total member count. This report is used to produce your monthly invoice. **Please fax this report to us as soon as possible after the 1st of the month, but no later than the 5th.**

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 3, Monthly Processing
- 3) Select option 22, Prep CU*Answers Remittance Bill



- 4) Enter the **previous month and year** (so if it is the first week of August, you would enter July) and your per-member maintenance fee and press Enter to produce the following report:

CU*BASE MAINTENANCE BILLING	
Please Remit To: WESCO	
4695 44th Street	
Suite 180	
Kentwood, MI 49512	
(800) 327-3478	
Remitted By: FR TEST CREDIT UNION	
580 N MAIN ST	
PO BOX 209	
ANYWHERE MI 44444	
For Month End:	07/2007
Total Member Records:	18,086
Written Off Members:	
Net Member Records:	17,451
Monthly Fee Per Member:	.30
Total Monthly Fee:	5,235.30
Please Remit by the 5th of Each Month	

- 5) Fax this report to **CU*Answers at 616-285-5735, Attn: Accounting/Accts Receivable**

PLANNING FOR DIFFERENT CYCLES

(5 DAY / 6 DAY / 7 DAY)

RUNNING CU*BASE ON SUNDAY USING MONDAY'S BUSINESS DATE

Follow the instruction below if you wish to have a branch open to the public on Sunday but want all transactions to use Monday's date.

NOTE: Even though the system has a separate Processing Date so that you can perform nightly processing without modifying the system date, at this point this Processing Date is used only by automated EOD, BOD, and EOM processes. Other system, such as teller posting, still rely on the iSeries system date when posting transactions. Therefore, the following steps are needed so that your system date will read properly for Sunday activity.

Saturday – Normal Processing

After all branches are closed, check to ensure all users are logged off then run the automatic EOD process as you normally would. This will run End-of-Day for Saturday and Beginning-of-Day for Monday.

Sunday – Before Processing

Before you can start processing and before anyone logs onto the system you must set the system date forward to Monday's date. The staff member performing this task must have special user profile authority and special CU*BASE Employee Security access. If you need help verifying either of these items please contact CU*Answers.

Have everyone sign off the system and check to ensure you are the only user in either QCTL or the QINTER subsystem. You can check this by using the following command.

```
WRKACTJOB SBS(QINTER QCTL)
```

If anyone is signed on, they must sign off.

After verifying that you are the only user on the system you can access the Change System Date menu using the following steps:

- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 2, Daily Processing
- 3) Select option 10, Change System Date
- 4) Enter Monday's date

After changing the date you **MUST** sign off the system and then log back on. Only then will your session be set to the new system date.

You may now perform your normal teller posting and any other functions.

Sunday – After Processing

When tellers are done posting for the day, they should balance their drawers and enter/save their cash inventories. **If the teller will be working again on Monday, they should NOT CLOSE** for the day as they will be working on the same business date. They can close if they are not working on Monday.

After all processing is complete and drawers closed as required, set the system date back to Sunday's date. Remember, the staff member performing this task must have special user profile authorities and special CU*BASE Employee Security access. If you need help check either of these items please contact CU*Answers.

Have everyone signoff the system and check ensure you are the only user in either QCTL or the QINTER subsystem. You can check this by using the following command.

```
WRKACTJOB SBS(QINTER QCTL)
```

After verifying that you are the only user on the system you can access the change system date menu use the following menu sequence.

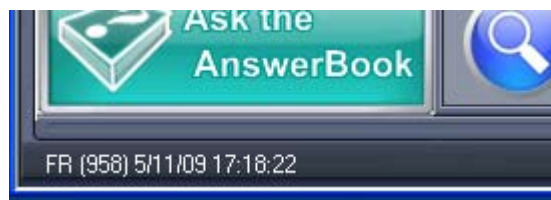
- 1) From any CU*BASE menu, use speed sequence OPER to access the Operations menus
- 2) Select option 2, Daily Processing
- 3) Select option 10, Change System Date
- 4) Enter Sunday's (the current, actual) date

After changing the date you will **MUST** to sign off the system and then log back on. Only then will you session be set to the new system date.

Monday

Assign the first person who comes in on Monday to log in to CU*BASE and look in the lower-left corner of any screen to verify that the correct, true date and time are displayed.

If you are looking at this at Monday at 8:00, this should have Monday's date and a time of 8:00!



If this date and time is not correct, it must be corrected before any work is done on CU*BASE! Make sure everyone logs off and back on any time the system date is changed.

Special Considerations

Processes that run on Sunday, such as online banking, audio response, etc., will use Monday's date for transaction postings as they currently do. Since you are physically changing the system date on Sunday to Monday, members who log into online banking and then review their login history will see their Sunday activity listed under Monday's date. This could cause confusion with the members, so be sure to train your member service reps on how to handle those questions.

The system does have safeguards in place to do what it can to prevent any errant dates from being entered, but because it is a manual process, there are always unknown events that can occur. This process should be tested out if possible before the branch's first operating Sunday.

➔ APPENDIX:

Sample Run Sheets

The Sample Run Sheets included in this section should be helpful for your Operations team. As you work with our Programmers, Operators, and Conversion Team you will learn to create and modify your own Run Sheets.

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MISCELLANEOUS MORNING JOBS

SYSTEM REVIEW STEPS

NOTE: The system review steps are to be performed at least every half hour to one hour daily.

- On a command line enter “dspmsg qsysopr” (shortcut = dm qsysopr)_Select F16 – Remove all except unanswered messages. If there are unanswered message, place your cursor on the message and select F1-Help. Select F9-Display message details. This screen will display the job and user information.
- Review the subsystem QBATCH for any reports or jobs that may have an error. On a command line enter **wrkactjob sbs(qbatch) (shortcut WB)** If there is any messages, contact CU*Answers. Some of the employees that can help are Client Services or Operations departments.
- Verify Coop ATM Switch. See procedures below.

JOB NAME / NOTES	START	END	INT

VERIFY COOP ATM SWITCH

NOTE: It is best to use two session when working with COOP Connections jobs. One session should be used for wrkactjob and netstat commands, and the other for CU*BASE options.

- On a command line enter netstat, Option 3 – Work with TCP/IP connection status.
- Page down to remote address showing the two ports, **#31489 & #31498** for COOP. Select F11-Display byte counts. Continue to hit F5- Refresh until the Bytes Out and Bytes In counts change. If no activity, contact **E-Funds Operations Department** at 1-800-634-7435 Ext 6000, 3880, or 1868
- If the subsystem needs to be reset, the following are the details of this process....
 - On a command line enter **wrkactjob (shortcut wa)** to locate subsystem ATMSCOOP04
 - On a command line enter endsbs F4 (prompt) see example below. Enter in subsystem ATMSCOOP04 and then *immed to end immediately.

```

End Subsystem (ENDSBS)

Type choices, press Enter.

Subsystem . . . . . ATMSCOOP24      Name, *ALL
How to end . . . . . *IMMED          *CNTRLD, *IMMED
Controlled end delay time . . . *NOLIMIT      Seconds, *NOLIMIT
    
```

- F5-Refresh screen to see subsystem and related jobs ending. Once ended, review the netstat screen to ensure both TCP/IP ports have ended.
- Once ended, you are now ready to bring the line back up. See next section for bring up Coop.

JOB NAME / NOTES	REMOTE ADDRESS	INT
Processor ID 144	156.55.254.45	

START (TCP/IP) CO-OP SUBSYSTEM

NOTE: It is best to use two sessions when working with Coop. One session should be used for wrkactjob and netstat commands, and the other for CU*BASE options.

- First step is the start the subsystem ATMSCOOP04.
 - On a command line enter **wrkactjob (shortcut wa)**
 - On a command line enter **strsbs atmscoop04** and hit enter. F5- Refresh screen. Subsystem should now display on active job screen. Now you are ready to bring up the TCP/IP and Online jobs for Coop.

A. Speed Sequence: **OPER**

- 1) Backoffice Products: Rec/Post
- 16) FDR/COOP Online Processing
- 21) Start TCP/IP Connection

- From the wrkactjob session, refresh the screen and you should now see the TCP/IP Ports **#31489 & #31498** connections.

B. 22) Start COOP-01Online System

- From the wrkactjob session, refresh the screen and you should now see the three online system connections jobs under the port jobs. **TCOPDRVQTQ, TCOP08, TCOP09**

C. 24) Send Log On

- On a command line enter netstat, Option 3 – Work with TCP/IP connection status.
- Page down to remote address showing the two ports, **#31489 & #31498** for COOP.
- Select F11-Display byte counts. Continue to hit F5- Refresh until the Bytes Out and Bytes In counts change. If no activity, contact **E-Funds Operations Department** at 1-800-634-7435 Ext 6000, 3880, or 1868

JOB NAME / NOTES	REMOTE ADDRESS	TIME	INT
Processor ID K119	156.55.254.45		

VERIFY EOD/BOD HAS COMPLETED FROM THE NIGHT BEFORE

Speed Sequence: **OPER**

2) Daily Processing

8) Verify/Update Date Control File

- Enter processing date (mmddy) Enter current date.
- BOD, EOD, Teller Activation and EOD Teller should be marked with a "C" for completion. If not contact CU*Answers

```

Process Date System Configuration
Date 60601

Beg of day completion (C, Blank) . . . . . C
End of day completion (C, Blank) . . . . . C
End of month process (X, Blank)
End of month completion (C, Blank)
Teller activation (C, Blank) . . . . . C
End of day teller completion (C, Blank) . . C
Statement sub-application
Service charge activation (X, Blank)
Service charge post (C, Blank)
Statement copy activation (X, Blank)
Statement copy completion (C, Blank)
    
```

JOB NAME / NOTES	START	END	INT

UPLOAD ACH FROM FEDLINE

- From the FedLine PC, copy each ACH file to a diskette.
- Rename each file to ACHFED1, ACHFED2, ACHFED3, ACHFED4
- Take diskette to a Network PC to be used in the ACH upload process.

JOB NAME / NOTES	START	END	INT

RECEIVE ACH

If Holiday Or If The Feds Are Closed, Skip Option #6 And #7 And Go To The Next Page And Run Option #8 - ACH – Extract/Post Daily File.

Insert Diskette that was created from FedLine for the upload process.

A: Speed Sequence: **OPER**

1) Back Office Products: Rec/Post

6) ACH - Receive Transmission

Jobq - NO

Copies - 1

Printer - P1

- An iSeries sign on display will prompt for your user name and password to begin the upload process from A: to CU*BASE.
- Totals are displayed from upload process. Balance to reports from FedLine. **DO NOT ANSWER UNLESS IN BALANCE.**
- **If not in balance, unselect 'totals are correct' box and hit enter. A screen will display "further processing will be canceled" Delete report PACXTB from outq P1**

B: 7) ACH - Edit Daily Transmission

Jobq - NO

Copies - 1

Printer - P1

Print exception listing for the appropriate department.

JOB NAME / NOTES	START	END	INT
<ul style="list-style-type: none">• Reports PACHTB (2), \$PACHD1-3 and PACHSU (exceptions report) are produced in outq P1• All reports spool into outq P1. To verify reports, on a command line enter wrkoutq p1• Move all reports to outq dailytq before EOD/BOD processing. Select 2 – Change on each report in the outq and then on the command line enter outq(dailytq)			

EXTRACT AND POST ACH

If Holiday and no ACH from the FEDLINE, Options #8 – extract and post ACH must still be completed

NOTE: USE TODAY'S DATE

Speed Sequence: **OPER**

1) Backoffice Products: Rec/Post

8) ACH - Extract/Post Daily File

Jobq - NO

Copies - 1

Printer - P1

- **Select to post both Deposits and Withdrawals. Hit enter when ready to post.**

JOB NAME / NOTES	START	END	INT
<ul style="list-style-type: none">• Reports \$PXACH1- 3, and \$TACHD1-5 are produced in outq P1• All reports spool into outq P1. To verify reports, on a command line enter wrkoutq p1• Move all reports to outq dailytq before EOD/BOD processing. Select 2 – Change on each report in the outq and then on the command line enter outq(dailytq)			

PRINT LASER NOTICES

From the main menu:

Speed Sequence: **MNPRTC**

1) Print Laser Notices

Jobq - Yes

Copies - 1

Printer - ?? (select the printer ID for printing notices)

- Select the form type notice to print. Once notices are printed, they are moved from this screen.
- Use F11-Previously Printed command for previously printed notices.

JOB NAME / NOTES	START	END	INT

SEND eALERT EMAIL MESSAGES

From the main menu:

Speed Sequence: **OPER**

7) On-Demand Processing

25) Send eAlert Email Messages

JOB NAME / NOTES	START	END	INT

TRANSMIT ACH RETURNS/NOC FILE

From the main menu:

Speed Sequence: **OPER**

1) Back Office Products: Rec/Post

10) ACH - Process CU Returns/NOCs

- Insert a blank diskette in A: drive on the PC
- Creates file ACHOUT in library Operator. To verify file on a command line enter wrkf F4 (prompt) Fill in just like the screen example below and then press enter.
- The file will be displayed on the screen. Select option 5-Display physical file member and press enter (2 times.)
- The data of the file is displayed. On the 'control' field, type B for bottom and hit enter. This will take you to the bottom of the file. On the 9 record, you will see the number of returns including the total dollar amount of the returns.

```

Work with Files (WRKF)
Type choices, press Enter.
File . . . . . achout      Name, generic*, *ALL
Library . . . . . operator  Name, *LIBL, *CURLIB...
File attributes . . . . . *ALL      *ALL, BSCF38, CMNF38, DDMF
    
```

- On current PC, select the ACHRTNS.TTO icon. The data transfer file window is displayed.
- From the client access window, under the PC section of the window, click on 'DETAILS'. This will bring up a 'File Details' window. On this window, select 'DETAILS'. This brings up a 'ASCII File Details' window. The only box that should be checked is 'Include end of file indicator'. Select ok to return to previous 'File Details' window. Select Ok to return to Transfer window and select 'Transfer data from iSeries'. This will transfer file ACHOUT from Library Operator to diskette.
- Take diskette to FedLine PC and follow you FedLine upload procedures for ACH returns.

JOB NAME / NOTES	START	END	INT

TRANSMIT SHARE DRAFT RETURNS

- Place diskette into the A: drive on the PC
- Select the **ICON** on your desk top for Internet Explore
- Once connected to the Internet, select Favorites, Draft Processing, Associated Bank.
- From Associated Bank Web Page, select **upload**.
- On the Upload page, select **BROWSE**
- Select A: drive on PC. **File EXCPTQMN should be displayed.**
- **NOTE: If file EXCPTQMN is not on the A: drive, the upload process did not complete normally. DO NOT CONTINUE. See Nora or Amy.**
- Select **EXCPTQMN** file and click **open** and then **upload**
- Verification screen will be displayed. Print screen for your records if desired.

JOB NAME / NOTES	START	END	INT

DOWNLOAD SHARE DRAFT FILES

- Launch ICON for Internet Explore for Dial up connection window.
- Once connected to the Internet, select Favorites, Draft Processing, Associated Bank.
- From Associated Bank Web Page, select 'download page'
- Locate today's file and right click and select 'save target as'....There could be up to 4 files to be downloaded. Download the 4 files from website to C:\FILETQ\ASSOCBANK\SDRECEIVE and rename them to TQSD1, TQSD2, TQSD3, TQSD4

UPLOAD SHARE DRAFT FILES TO CU*BASE

After transmission is received, balance totals with report in daily outq.

Speed Sequence: **OPER**

1) Back Office Products: Rec/Post

1) Checking - Receive Transmission

Jobq - NO

Copies - 1

Printer - P1

- Combines all 4 files received into one file called **DFT1TQ** in **C:\FILETQ\ASSOCBANK\SDRECEIVE**
- Deletes the individual files after they are combined to **DFT1TQ**
- Uploads file **DFT1TQ** into library **FILETQ** file **DFT1TQ**
- Display report **\$RNDT1TQ** in outq P1 (see instruction below) to dollar total posted to General Ledger from the Accounting Department.

From the main menu:

Speed Sequence: **MNGELE**

10) Journal History Inquiry

- Type General Ledger number **80100** in the G/L Account No field, and today's date for the start date.
- Also ensure the report doesn't show error "**SUSPECT: TOTAL MATCHES YYYY/MM/DD (a previous days work)**"

JOB NAME / NOTES	START	END	INT
<ul style="list-style-type: none"> • Associated Bank 1-920-405-2777 • All reports spool into outq P1. To verify reports, on a command line enter wrkoutq p1 • Move all reports to outq dailytq before EOD/BOD processing. Select 2 – Change on each report in the outq and then on the command line enter outq(dailytq) 			

POST CORPORATE DRAFT RECONCILIATION REPORT

WAIT UNTIL THE ALL DRAFT FILES HAVE BEEN RECEIVED IN!

Speed Sequence: **MNSDAT**

3) Backoffice Processing

6) Member Check/ATM Processing

5) Optional Post Corp Draft Recon

Jobq - NO

Copies - 1

Printer - P1

- At the next screen, hit <ENTER> to execute.

JOB NAME / NOTES	START	END	INT
<ul style="list-style-type: none">• Report PCKRXX is produced in outq P1.• All reports spool into outq P1. To verify reports, on a command line enter wrkoutq p1• Move all reports to outq dailytq before EOD/BOD processing. Select 2 – Change on each report in the outq and then on the command line enter outq(dailytq)			

POST SHARE DRAFTS

A. Speed Sequence: OPER

1) Back Office Products: Rec/Post

3) Checking - Post Member Checks

Jobq – NO

Copies – 1

Printer – P1

JOB NAME / NOTES	START	END	INT
<ul style="list-style-type: none"> • Reports \$TNDDT2 and \$TNDDT3 are produced in outq P1 • All reports spool into outq P1. To verify reports, on a command line enter wrkoutq p1 • Move all reports to outq dailytq before EOD/BOD processing. Select a 2 – Change on each report in the outq and then on the command line enter outq(dailytq) 			

VERIFY DRAFTS AFTER POSTING HAS BEEN COMPLETED

B. The posting must be verified daily. The totals can be found by doing the following:

From the main menu:

Speed Sequence: MNSDAT

6) Processing Summary Statistics

- Enter 5 to display the processor for current day.

JOB NAME / NOTES	START	END	INT

MISCELLANEOUS EVENING JOBS

AFTER CU IS CLOSED AND TELLERS BALANCED

INITIALIZE EOD/BOD TAPES

On a command line enter **inztap F4 (prompt)**

Fill in the screen according to your credit union procedures

Device		Name
New volume identifier	*NONE	Character value, *NONE...
New owner identifier	*BLANK	
Volume identifier	*MOUNTED	Character value, *MOUNTED
Check for active files	*YES	*YES, *NO, *FIRST
Tape density	*DEVTYPE	*DEVTYPE, *CTGTYPE, *QIC120...
Code	*EBCDIC	*EBCDIC, *ASCII
End of tape option	*REWIND	*REWIND, *UNLOAD
Clear	*NO	*NO, *YES

BEFORE EOD/BOD PROCESSING

- Check qsysopr any outstanding messages. On a command line enter **dspmsg qsysopr** (shortcut **dm qsysopr**)
- Check subsystem QINTER to ensure everyone has logged off. On a command line enter “wrkactjob” or “wrkactjob” sbs(qinter) Shortcuts wa or wi
- The only person that should be signed on is the employee running the EOD/BOD process. If someone is signed on, view their job log to see the last activity time.
 - Select option 5- Work With next to the user’s job.
 - Select option 10- Display Job log....
 - Select F10-Display detail messages, and then F18-Bottom to go to the bottom of their job log.
 - Place your cursor on the last entry of their job log and select F1-Help. This command will display the details, including the ‘Time Sent’ of the last entry.
 - If the last activity time is over one half hour ago, go ahead and end this job manually. On the user job select option 4=End on their job. This will end their job immediately.

JOB NAME / NOTES	START	END	INT

START AUTOMATED EOD AND BOD

From the main menu select CMD/9 (F9) for the Custom Menu

?) Automated EOD/BOD

```

Automatic EOD/BOD

CREDIT UNION NAME

Backup daily files (Y/N) . . . . . Y

Enter time to begin processing (HHMMSS). . . . .
Enter date of next business day (MMDDYY) . . . . .
Enter day of next business day (i.e. MON). . . . .

Execute End-of-day Teller (Y/N). . . . . Y
Execute End-of-day (Y/N) . . . . . Y
Execute Beginning-of-day (Y/N) . . . . . Y

Extract reports to disk (Y/N). . . . . N
    
```

NOTE: If you get an error message indicating a file lock, use command wrkobjlck to locate lock file.

- Select parameters according to credit union’s policy procedures
- If ‘backup daily files’ have been selected with a Y, the library FILETQ will be backed up to a save file prior to EOD and then again after BOD. This save file can be copied to tape after the EOD/BOD has been completed.

JOB NAME / NOTES	START	END	INT

BACKUP DAILY FILES TO TAPE

From the main menu:

Speed Sequence: **OPER**

2) Daily Processing

6) Copy Daily Save Files to Tape

- Select EOD and BOD files to be backed up.

JOB NAME / NOTES	START	END	INT

EOM PROCESSING (INCLUDES EOD, BOD AND CREATE STATEMENTS)

Check for outstanding messages in QSYSOPR. Check for users on the system.

- On a command line enter "dspmsg qsysopr"
- On a command line enter "wrkactjob". Make sure everyone is off the system.

JOB NAME / NOTES	START	END	INT

START AUTOMATED EOD (MAKE SURE SYSTEM DATE IS CURRENT DAY)

From the main menu press CMD/9 for the Custom Menu

?) Automated EOD/BOD (See note below if today equals EOM Processing)

```

Automatic EOD/BOD

CREDIT UNION NAME

Backup daily files (Y/N) . . . . . Y
Enter time to begin processing (HHMMSS) . . . . .
Enter date of next business day (MMDDYY) . . . . .
Enter day of next business day (i.e. MON) . . . . .

Execute End-of-day Teller (Y/N) . . . . . Y
Execute End-of-day (Y/N) . . . . . Y
Execute Beginning-of-day (Y/N) . . . . . N ←
Extract reports to disk (Y/N) . . . . . N
    
```

- **IT IS CRUCIAL TO SELECT “N” FOR NO TO EXECUTE BEGINNING OF DAY. MUST RUN EOM FIRST. See next page for EOM Screen**

JOB NAME / NOTES	START	END	INT

START EOM (MAKE SURE SYSTEM DATE IS CURRENT EOM)

```

3/22/06          End-of-Month Processing          15:44:32
DAWNM

Copies 1
Printer P1      ?
Options
Regenerate/Reorganize file records (YES/NO) ..... YES
Merge Monthly Transaction file to History (YES/NO) ..... NO
Purge Old History Transactions from File (YES/NO) ..... NO
Enter time and date to process if not current .....(Date).
                                           (Time).
Optional-*
Response
*
*
    
```

- **NOTE:** You will be prompt to load EOM tapes for backup
- Select parameters according to credit union’s policy procedures

JOB NAME / NOTES	START	END	INT

START AUTOMATED BOD (MAKE SURE SYSTEM DATE IS NEXT BUSINESS DAY)

From the main menu press CMD/9 for the Custom Menu

?) Automated EOD/BOD

```

Automatic EOD/BOD

CREDIT UNION NAME

Backup daily files (Y/N) . . . . . Y

Enter time to begin processing (HHMMSS). . . . .
Enter date of next business day (MMDDYY) . . . . .
Enter day of next business day (i.e. MON). . . . .

Execute End-of-day Teller (Y/N). . . . . N
Execute End-of-day (Y/N) . . . . . N
Execute Beginning-of-day (Y/N) . . . . . Y

Extract reports to disk (Y/N). . . . . N
    
```

- **IT IS CRUCIAL TO SELECT “N” FOR NO TO EXECUTE EOD TELLER AND EOD. JUST RUN BOD**
- Select parameters according to credit union's policy procedures
- Load BOD tape.

JOB NAME / NOTES	START	END	INT

CREATE STATEMENTS

NOTE: THE SYSTEM DATE MUST BE DATED FOR THE NEW MONTH BEFORE CONTINUING WITH THE CREATE STATEMENTS.

Speed Sequence: **OPER**

6) Statement Processing

1) Create Statement Work Files

3/22/06	Statement Batch Processing Creation	15:46:59 PSTCR-01
Jobq: Y	Enter Statement Format ID:	
Identify Statement Period from: 000000 (mmddy)	to: 000000 (mmddy)	
Statement Reprint from previous statement (Y/N):	N	
Enter Month/Year for EOM files:	0000	

JOB NAME / NOTES	START	END	INT

CREATE STATEMENT SPOOLFILE

Speed Sequence: **OPER**

6) Statement Processing

2) Create Statement Spool File

3/22/06	Statement Print Execution	15:48.39 PSTPI-01
Jobq: Y	Enter Statement ID:	
Selected Account: 000000000		

- Spool files are created in the daily OUTQ.

JOB NAME / NOTES	START	END	INT

CREATE STATEMENT TAPE

Speed Sequence: **OPER**

6) Statement Processing

4) Create Statement Tape

```

Statement OUTQ to Tape (STMTTAPE)

Type choices, press Enter.

Output queue . . . . . STMTQQ      Name
Library name . . . . . *LIBL      Name, *LIBL
Select Formtype Name . . . . . *NONE Name, *NONE
Save Device Type . . . . .          T1, TC, TAP01, TAP02...
    
```

- Enter in tape device name.
- Follow credit union's procedure for processing the statement tape.

JOB NAME / NOTES	START	END	INT

STATEMENT AUDIT REPORT

Speed Sequence: **OPER**

6) Statement Processing

6) Print Statement Audit Report

```

3/22/06          Statement Audit Report          15:51.18
                                                LSTAUD-01

Enter Statement ID:
    
```

- Enter Statement ID
- Produces report for statement totals

JOB NAME / NOTES	START	END	INT

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