Skip-a-Pay for Online Credit Cards

INTRODUCTION

Now you can set up a batch skip-a-pay program for your online credit cards any time you wish and run it in an automated fashion at no charge.

Using **Credit Card Skip-a-Pay Config** on the ATM/Debit/Credit Card Configuration (MNCNFG) menu, you can define multiple programs (such as a "Holiday Visa Platinum Skip-Pay" or "MasterCard Summer Break") according to loan category and statement period. Set up eligibility rules such as delinquency status, how long the account has been opened, presence of a block code, etc. Simulation reports help you to tweak the settings as needed ahead of time.

The program is automatic for all eligible members (no opt-in is necessary), so for the designated statement period the minimum amount due for the account will be set to \$0.00 for one month only. The following month the normal payment will resume automatically. You can define a marketing message that includes the required "finance charges will continue to accrue" language, and it will appear in the transaction detail area of the credit card statement.

Members can still make their regular payment if they wish, and automated payment features such as ACH distributions or AFT will continue to work as before. (HINT: If you've set up any AFTs to automatically pay the minimum payment amount, since the minimum will be \$0, those members who qualify won't have a transfer that month.)

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For an updated copy of this booklet, check out the Reference Materials page of our website: http://www.cuanswers.com/client_reference.php CU*BASE[®] is a registered trademark of CU*Answers, Inc.

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TIMELINE OF THE PROCESS

This section of the manual outlines an overview of the steps (configured and automatic) which happen in the course of a CU*BASE Batch Skip-a-Pay Program. Refer to sections within this book for detailed descriptions on each step.

- 1. The credit union configures a Skip-a-Pay program (for each online credit card loan category offered) which details the month the batch program will be run, indicates which online credit card category is affected, composes the text the members see in their credit card statement, and sets the exclusions (which members will not be included in the batch offering).
 - These programs must be configured during the month prior to month when the offer will be extended. For example, if a credit union wants to offer a holiday Skip-a-Pay on the December statement, this step should be completed early in the month of November. That way members will receive a Minimum Balance due of \$0.00 and a message alerting them of the Skip-a-Pay offer on their December credit card statements.
- 2. The credit union then runs a simulation of the batch program and CU*BASE generates two "Simulation" reports, one listing the members who will receive the Skip-a-Pay offer and another listing the members who will not receive the offer.
- 3. The credit union has the option of adjusting the Skip-a-Pay program based on the results of these "Simulated" reports. These changes must be completed prior to the last day of the month. It is recommended that this step is completed a few days prior to month end.
- 4. During Beginning-of-Day on the last day of the month (in our example, this would be BOD on November 30th since November has 30 days) CU*BASE automatically runs the programs scheduled for that current month and adds a payment change record to included accounts. CU*BASE generates "Update" versions of the reports, which are sent to the credit union's OUTQ. These reports list members who are scheduled to receive the Skip-a-Pay offer, as well as those who are not scheduled (and will not receive the offer).
- During the last day of the month (during November 30th) the credit union can add or remove individual payment change records using *Miscellaneous Loan Maintenance* on the Lending Functions (MNLOAN) menu
- 6. At end-of-day on the last day of the month (still November 30th) CU*BASE processes the batch program. Accounts that are included are updated so that a minimum payment of zero is posted. This information is recorded in the transaction history of the account. Additionally, these accounts are marked appropriately for statement processing.

- 7. At beginning-of-day on the first of the month the scheduled payment date of accounts with a zero payment amount are current are advanced ahead a month.
- 8. When CU*BASE runs statement processing, the members included in the batch program will have the following adjustments made to their credit card statements: their minimum payment will be set to \$0.00, and they will receive a statement message (which will appear below the transaction record) alerting them to the fact that they can elect not to pay during that current month. This statement message will also alert members that finance changes will still accrue during this period.

CONFIGURING A PROGRAM

"Credit Card Skip-a-Pay Config" in the ATM/Debit/Credit Card Configurations (MNCNFG) menu

Session 0 CU*BASE GOLD Edition - ABC	C CREDIT UNION			E
Program Description	Loan Category	Program Date	Last Maintained	Last Maintained By
SKIP A P{AY FE 2013	42 SIMPLY PLATINUM	Dec 2013	Nov 13, 2013	;Y ALYCIAM
■ <u>C</u> hange ■ C <u>o</u> py	■ <u>D</u> elete	■ <u>V</u> iew	<u>R</u> un Simulation	↑ ↓
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Use this screen to begin configuring your programs. The screen lists previously scheduled programs, with their scheduled run dates (if any exist). To configure a new program, use F6-Add (or use the Copy option to create a program based on one that is already created).

"Add" (F6)



CU*BASE online help by clicking on *i* in the lower right hand corner of the screen.

EXAMPLE OF STATEMENT TEXT

Below is an example of the marketing text that a member will see on his or her credit card statement. This message will appear below the transaction records, as a zero dollar transaction message. It will not appear at the top of the statement, since not all members will receive this Skip-a-Pay message.

Note: Regulations require that you alert members that finance charges will continue to accrue during the month the Skip-a-Pay is offered.

Example of Statement

		Account information	
Previous Balance	7,451.29	Member Number	
Payments, Credits, Benefits (-)	150.00	VISA CLASSIC	*****
Purchases, Cash Adv, Bal Transfers (+)	60.94	Statement Date	12/31/2008
Finance Charges and Other fees (+)	99.23	Payoff Amount	\$7,461.46
Misc Adjustments	.00	Minimum Payment	\$.00
New Balance	7,461.46	Payment Due Date	1/25/2009
Available Credit			
Credit Limit	7,500.00		
New Balance	7,461,46		
Credit Available	39 54		
Transactions	LOCATION OF ACT	τνταν	a MOI INIT
Transactions POST TRANS TRANSACTION DESCRIPTION Des 08 PC CULTRANSPER	LOCATION OF ACTI	IVITY	AMOUNT
Transactions POST TRANS TRANSACTION DESCRIPTION Dec 08 Dec 08 PC CU TRANSFER Dec 09 DEc 07 PUDYS MARFT	LOCATION OF ACT Transfer Acct:	IVITY -000	AMOUNT 150.00 (
Transactions POST TRANS TRANS TRANSACTION DESCRIPTION Dec 08 Dec CU TRANSFER Dec 08 Dec CU TRANSFER Dec 08 Dec CO TRUDYS MARKET Dec 07 RUTE ALD STORE 4592	LOCATION OF ACT: Transfer Acct: CLARKSTON , N CLARKSTON , N	IVITY - 000 MI	AMOUNT 150.00 (13.78 18.96
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Transactions POST TRANS TRANS TRANSACTION DESCRIPTION Dec 08 Dec UTRANSFER Dec 08 Dec UTRANSFER Dec 09 Dec 07 RUPYS MARKET Dec 09 Dec 09 Dec 07 RITE AID STORE 4592 Dec 09 Dec 08 GEB CLARKSTON Dec 10 Dec 29 CR *CONSUMERREPORTS.	LOCATION OF ACTI Transfer Acct: CLARKSTON , N CLARKSTON , N CLARKSTON , N CLARKSTON , N 800-333-0663 , T	IVITY MI MI MI MI NY	AMOUNT 150.000 13.78 18.96 6.25 16.00 5.95
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Transactions POST TRANS TRANSACTION DESCRIPTION Dec 08 Dec 07 RUDYS MARKET Dec 09 Dec 07 RUDYS MARKET Dec 09 Dec 07 RITE AID STORE 4592 Dec 09 Dec 08 GEB CLARKSTON Dec 10 Dec 08 SUNOCO SVC STATION Dec 30 Dec 29 CE *CONSUMERREPORTS. Dec 31 Dec 31 FIN CHO PURCHASE Dec 31 Dec 31 WE VALUE YOUR MEMBERSHI AS A REWARD FOR YOUR CONTINUES ASTA NETWORD	LOCATION OF ACTI Transfer Acct: CLARKSTON , M CLARKSTON , M CLARKSTON , M CLARKSTON , M 800-333-0663 , F P. AND WOULD LIKE 7 D BUSINESS, YOU DON'T H	IVITY MI MI MI MI TO REWARD YOU. HAVE TO MAKE A	AMOUNT 150.00 13.78 18.96 6.25 16.00 5.95 99.23 .00

RUNNING A SIMULATION

Once the program is configured, you will move to another screen that will allow you to run simulation of the project run to identify how many members are affected. This will generate two reports, one of members who qualify and one of members who do not. These reports are printed on demand as well as being archived in CU*SPY under the Miscellaneous category.

Skip-a-Pay Batch Confirmation

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION		F
Report Options	Response	
Program description	SKIP A P{AY FE 2013	Job queue
Loan category	42	Copies 1
Туре	Simulation	Printer P1
← → ↑ □ ≞ ♂ i ? @		FR (3517)

Run the simulation by pressing Enter. The following two reports will print.

Report of Qualifying Members

Brogram Date 01/2009 Loan Category 20 VIBA CLASSIC Member No. Card BLK FRZ Current Credit Open DLQ. DLQ. Over Amount -100 -00 0.00 2,000.00 08/01/87 - 0% .00 4 -500 0 28.07 5,000.00 07/20/05 - 5% .00 4 -500 0 28.07 5,000.00 07/20/05 - 5% .00 10 -500 0 28.07 5,000.00 07/20/05 - 0% .00 10 -500 0 28.07 5,000.00 12/01/87 - 0% .00 10 -500 0 0 2.00.00 10/01/96 - 0% .00 14 -500 0 7.500.00 01/01/96 - 0% .00 20 -500 0 145.14 7.500.00 01/01/96 - 0% 21 -500 0 145.14 7.500.00 03/01/87 - 6% .00 22 -500 0 145.14 7.500.00 03/01/87 - 6% .00 22 -500 0 421.73 7.500.00 03/01/87 - 6% .00 25 -500 0 </th <th>12/29/08 16:4 RUN ON 12, Program</th> <th>0:00 /29/08 JAN 08 SKIP CB1</th> <th></th> <th>_</th> <th>MEMBERS</th> <th>COMMUNIT ELIGIBLE FOR SIMULATION**</th> <th>У СU SKIP-А-РАУ</th> <th></th> <th>PI</th> <th>NSKP1</th> <th>PAGE 1 USER NADINET</th>	12/29/08 16:4 RUN ON 12, Program	0:00 /29/08 JAN 08 SKIP CB1		_	MEMBERS	COMMUNIT ELIGIBLE FOR SIMULATION**	У СU SKIP-А-РАУ		PI	NSKP1	PAGE 1 USER NADINET
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The Theory Your Henderstein The Toole wate to themate too.	WE VALUE Y	OUR MEMBERSHIP AN	D WOULD L	THE TO BE	WARD YOU						
AS A REWARD FOR YOUR CONTINUED BUSINESS. YOU DON'T HAVE TO MAKE A	AS A REWAR	D FOR YOUR CONTINUED BU	SINESS, Y	DI DON'T	HAVE TO	MARE A					
CODITI CARD DAVMENT THIS MONTH THAT'S DIGHT NO DAVMENT	CREDIT CAR	D PAYMENT THIS MONTH	THAT'S BIG	SHT - NO P	AVMENT						
Last maintained 12/29/2008 16:39.56 by -5 NADINET	Last maintain	ned 12/29/2008 16:39.56	by -5 NAI	DINET							

END OF REPORT

Skip-a-Pay for Online Credit Cards

Report of Non-Eligible Members

12/29/08 16:42.31 RUN ON 12/29/08		MEMBERS	COMMUNIT NOT ELIGIBLE FOR	Y CU SKIP-A-PAY		PLNSKP2	PAGE USER NAL	1 DINET
Program ORW 05 SKIP CDS			SINGLATION					
Program Date 01/2009 Loan Category 22 VISA	GOLD							
Member No.	Card	BLK FR2	Current	Credit	Open DLQ.	DLQ. Over	Amount	
/Suffix Name	No.	CD CD	Balance	Limit	Date Time	MO-DA 8	Due	RSN
-820		9	711.16	20,000.00	11/28/07	- 4 49	20.00	D
-820			5,101.63	10,000.00	09/05/08	- 518	.00	s
-821) 164.27	3,000.00	02/29/08	- 5%	.00	3
-821 REC			877.32	3,000.00	10/02/08	- 29%	.00	S
-821 32			9,410.90	15,000.00	09/03/08	- 639	.00	S
-820 IN		(415.74	3,000.00	01/16/08	- 148	.00	3
-820 MA		0	9,619.28	20,000.00	12/20/07	- 48%	.00	S
-820 CI			923.32	10,000.00	01/18/08	- 9%	.00	S
-820 ROE			7,318.65	7,500.00	09/09/08	- 98%	.00	S
-820 A		(10,403.58	20,000.00	02/01/08	- 528	.00	3
-820 M		LO	.00	5,000.00	01/24/08	- 0%	.00	в
-821 M			4,851.82	5,000.00	08/01/08	- 978	.00	S
-820 J			123.56	4,000.00	12/02/08	- 38	.00	3
-820 JC			14,519.61	20,000.00	02/05/08	- 738	.00	3
-821 (8,639.95	10,000.00	04/10/08	- 86%	.00	3
-820 KB			6,530.34	7,000.00	02/08/08	- 93%	.00	3
-821 D			3,012.92	7,500.00	03/14/08	- 40%	.00	3
-820 1			9,846.37	10,000.00	08/01/92	- 4 98%	188.00	D
-820 I		0	1,320.05	5,000.00	02/20/08	- 4 26%	24.00	3
READ 819 Error 202 Wrote		W:	arnings					
Accounts to be excluded (Y/N):			RSN					
Y Delinquent 1 days or more as of statemer	it gen	eratio	n D					
Y Delinquent 2 times or more over life of 1	loan		т					
Y Accounts open 12 months or less			3					
Y Accounts currently over limit			0					
N Balance currently % of available cred	iit li	mit or	more P					
Y Negative block code present			в					
Y Freeze code present			F					
N Organizational accounts (MASTYP=MO)			м					
WE VALUE YOUR MEMBERSHIP AND WOULD LI	IKE TO	REWARI	YOU.					
AS A REWARD FOR YOUR CONTINUED BUSINESS, YO	NOG UC	T HAV	E TO MAKE A					
CREDIT CARD PAYMENT THIS MONTH THAT'S RIG	HT; N	O PAYM	ENT.					
Last maintained 12/29/2008 16:39.56 by -5 NAM	DINET							
		-	**END OF REPORT***					

After reviewing these reports, credit unions can choose to adjust their programs to include more members or to exclude more members. Once the changes have been made, the credit union can run additional simulations to create reports on the changes.

Skip-a-Pay Projects List

Program Description		Loan Category	Program Date	Last Maintained	Last Maintained By
(IP A P{AY FE 2013	42	SIMPLY PLATINUM	Dec 2013	Nov 13, 2013	;Y ALYCIAM
					(
					(
					1
					1
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				1	1
					1
					1
Channe = Ca			- View	- Dup Cimulation	
<u>C</u> hange ≡ C <u>o</u>	ру	Delete	View	Run Simulation	т
		/			
d					

Select the program and select the Run Simulation option here to estimate the impact of your revised program.

To do this, simply return to the program list screen, select the project you wish to adjust by using the Change option. Once the changes have been made, return to this screen, select the program and the Run Simulation option. This will advance you to the report generation screen again.

We recommend you complete your adjustments at least a few days prior to month end so that everything is in place for the automated processing of the program during beginning of day on the last day of the month.

AUTOMATIC PROCESSING

During Beginning-of-Day on the last day of the month, CU*BASE processes the programs scheduled for that particular month and prepares CU*BASE for the final posting that takes place during End-of-Month (EOD that same day). At this time, CU*BASE creates a payment change record of \$0.00 for every account included in the program. Final reports are also posted to the credit union's OUTQ, listing the members who received this treatment, as well as those that did not. These are similar to the Simulation reports; however the title of the report is Update instead of Simulation. On both reports, the "Error" figure indicates the number of members who did not receive a payment record, while the "Wrote" figure indicates the number of members who did receive a payment change record.

Report of Qualifying Members

12/31/08 1:3	5:25				COMMUNIT	Y CU		P	LNSKP1	PAGE 1
RUN ON 12,	/31/08			MEMBERS	B ELIGIBLE FOR	SKIP-A-PAY				USER OPERATOR
Program	JAN 09 SKIP CB2				UPDATE **					
Program Date	01/2009 Loan Category	21 VIS	A CLASSIC							
Member No.			Card BLE	FRZ	Current	Credit	Open DLQ.	DLQ.	Over	Amount
/Suffix	Name		No.CD	CD	Balance	Limit	Date Time	MO-DA	-	Due
-800	JOEL			0	9,929.83	10,000.00	10/03/05	-	998	.00
1 -800	MATTHEW			0	7,362.23	7,500.00	02/01/05	-	988	.00
2 -800	RICHARD			0	4,570.25	5,000.00	07/06/06	-	918	.00
2 -800	NADINE			0	2,487,71	2,500.00	12/07/06	-	1008	.00
4 -800	MEGAN				00	500.00	11/22/07	-	08	00
4 0-800	DAVID			0	1,897 18	2.000.00	08/20/07	-	958	00
5 -800	MET 1992			ő	600.00	2,000,00	08/21/05	-	208	00
6 -800	ALEVANDER			ő	1 49-	500.00	05/17/06	-	0.8	00
6 -800	DANTEL			õ		200.00	06/09/05	-	0.	
6 -800	DINITELE			š	205 87	200.00	06/00/06	_	605	.00
	STERVINE				203.07	500.00	06/23/06	_	000	.00
/ 000	OVELANIE				192.90	300.00	00/02/00	_	330	.00
	CHELDER				19.34	250.00	04/1//0/	-		.00
9 -800	SIEPHEN				80.10-	2,500.00	01/03/07	-	0.8	.00
1 -800	GARRETT			0	150.40	200.00	07/23/07	-	758	.00
1 -800	JEREMY			0	.00	500.00	04/16/07	-	08	.00
1 -800	AMY			0	.00	500.00	04/01/05	-	08	.00
1 -800	MICHAEL			0	37.10-	300.00	09/07/07	-	08	.00
1 -800	SARAH			0	.00	500.00	06/26/07	-	08	.00
1 -800	CHRISTINE)			0	1,495.99	1,500.00	10/19/07	-	100%	.00
1 -800	ANDREW			0	2,444.28	2,500.00	10/05/05	-	988	.00
1 -800	TIMOTHY			0	17.99	200.00	02/21/07	-	98	.00
1800	CATHERINE			0	239.95	250.00	10/10/06	-	968	.00
1 -800	CHRISTOPHER			0	497.65	500.00	09/15/06	-	100%	.00
1 L-800	DIANE			0	3,397.46	3,500.00	11/14/06	-	978	.00
1 -800	JULIE			0	3,729.78	5,000.00	12/15/04 2	-	758	.00
1 -800	JEAN			0	6,751.41	7,000.00	11/07/07	-	968	.00
1 -800	ALEX			0	105.85-	1,000.00	09/10/07	-	08	.00
1 5-800	ROBERT			0	.00	2,500.00	02/17/06	-	08	.00
1 -800	NATHAN			0	39.85-	250.00	08/06/07	-	08	.00
1 -800	BETHANY			0	1,441,84	1,500.00	06/04/07	-	969	.00
1 -800	TIMOTHY			0	00	250 00	07/25/07	-	08	00
1 -800	FRANKLIN			0	252 86	500.00	07/25/07	-	518	00
1 -800	WILLIAM			õ	122 88	400.00	07/20/07	-	228	00
DE3D 87	Free 54	Vente		Warmin		100.00	57,00,07			
locounts to 1	evaluded (V/N):	WIDDE		"atiliti	-95 DRM					
V Delience	J dave an many as a				D					
Y Delinguen	2 times or more as o	life of	ent genera	C10H	-					
I Delinquent	t 2 times or more over	TILE OF	loan		1					
I Accounts (open 12 months of less									
I ACCOUNTS (surrently over limit				-					
N Balance ci	irrently % of avai	lable cr	edit limit	or more						
Y Negative P	block code present				В					
Y Freeze coo	ie present				F					
Organizat:	ional accounts (MASTYP=	MO)			М					
WE VALUE Y	OUR MEMBERSHIP AN	D WOULD	LIKE TO RE	WARD YOU	Ι.					
AS A REWARD	D FOR YOUR CONTINUED BU	SINESS,	YOU DON'T	HAVE TO	MAKE A					
12/31/08 1:3	5:25		CLARK	STON BRA	NDON COMMUNIT	Y CU		P	LNSKP1	PAGE 2
RUN ON 12,	/31/08			MEMBERS	B ELIGIBLE FOR	SKIP-A-PAY				USER OPERATOR
Program	JAN 09 SKIP CB2				UPDATE **					
Program Date	01/2009 Loan Category	21 VIS	A CLASSIC							
Member No.			Card BLK	FRZ	Current	Credit	Open DLQ.	DLQ.	Over	Amount
/Suffix	Name		No.CD	CD	Balance	Limit	Date Time	MO-DA		Due
CREDIT CAR	D PAYMENT THIS MONTH	THAT'S R	IGHT; NO P	AYMENT .						

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Report of Non-Eligible Members

12/21/08 1-26 25					COMMIN	NTTY	-			DINSKDO	,	PAGE	1
BUN ON 12/31/08		TEMB	ERS	NOT	ELIGIBLE F	FOR S	KTP-A-PAV					USER OFF	RATOR
Program JAN 09 SKIP CB2					UPDATE 4								
Program Date 01/2009 Loan Category 21 VISA C	LASS	IC											
Member No. C	ard 1	BLK	FRZ		Current		Credit	Open	DLQ.	DLQ. C	ver	Amount	
/Suffix Name N	lo.	CD	CD		Balance		Limit	Date	Time	MO-DA	8	Due	RSN
-800 ANDREW			0		367.14		500.00	01/07/08		-	738	.00	3
-800 LORI			0		932.71		1,000.00	03/04/08		-	938	.00	3
-800 SCOTT		в	1		413.01		.00	06/22/06	1	2-6	08	80.00	F
-800 Zi		н	1		2,499.23		2,500.00	08/09/07		-	100%	.00	F
-800 MAI			0		119.54		3,000.00	05/05/08		-	48	.00	s
-800 HE		J	0		56.56		500.00	07/03/07	4	-	118	.00	в
-800 BRI			0		207.87		500.00	04/10/08		-	428	.00	8
-800 MICHA			0		4,477.23	4	5,000.00	01/25/08		-	90%	.00	s
-800 MAF			0		479.74		500.00	12/14/07		-	96%	.00	s
-800 RU:			0		7,315.62	1	0,000.00	01/31/08		- 6	738	142.00	s
-800 BRA		н	1		1,096.50		.00	07/23/07	2	6-6	08	211.00	F
-801 MAI			0		.00		500.00	07/21/08		-	08	.00	S
-800 JA		L	0		.00		200.00	02/05/08		-	08	.00	в
-800 JU			0		.00		300.00	06/10/08		-	0%	.00	s
Read 57 Error 54 Wrote	33		arn	ings									
Accounts to be excluded (1/N):			_		RDN								
I Delinquent I days or more as or statement (gener	2010	n		2								
V herewete even 12 membre en here	n				-								
Y Accounts ourrently over limit													
N Balance currently & of available credit	11	t. 01											
Y Negative block code present													
Y Freeze code present													
Organizational accounts (MASTYP=MO)					м								
WE VALUE YOUR MEMBERSHIP AND WOULD LIKE	TO F	EWAR	UD YO	σ.									
AS A REWARD FOR YOUR CONTINUED BUSINESS, YOU !	DON'T	HAV	TE TO	D MAR	E A								
CREDIT CARD PAYMENT THIS MONTH THAT'S RIGHT	; NO	PAYN	ENT.										
Last maintained 12/29/2008 16:41.30 by -5 NADIN	ET												
			E	ND OF	REPORT ***								

It is important to leave time to review these reports during the day. Last minute changes in accounts, for example newly delinquent loans (or for that matter delinquent loans that have been paid!) may make small changes in the accounts that appear on these reports versus those on the Simulated ones.

During the day, the credit union has the option of removing the payment change record from individual accounts so that these accounts are not included in the final Skip-a-Pay offer. Or the credit union can choose to add payment change records to accounts that were not included, thereby including these members in the Skip-a-Pay offer. Step-by-Step instruction on how do this are included in the next section of this book.

Then during End-of-Month (EOD of that day), the CU*BASE posts a zero dollar payment as configured. The minimum payment for these accounts is then set to \$0.00 and the payment date is advanced ahead a month.

Then when statement processing is run, the accounts included in the batch receive the following treatments: The accounts' credit card statements list a minimum balance of \$0.00 and the statement message, configured in the original program, is added to the statement below the transaction descriptions. Because some members will not receive a Skip-a-Pay offer, the statement message does not appear at the top of the statement. (To view an example of the statement message see page 6.)

EDITING THE BATCH PRIOR TO POST

During the last day of the month, a credit union can choose to add or remove payment records to individual credit card accounts. The presence of these records determines if the account is included in the Skip-a-Pay program. The credit union might choose not to extend the offer to a particular member who was included or choose to include a member who was not included in the Skip-a-Pay batch. To edit payment records prior to posting, use MNLOAN #5-Miscellaneous Loan Maintenance, then Payment Changes. This same screen is used to add or remove a member.

REMOVING A MEMBER FROM THE BATCH

If a member is included in the batch, he or she will have a next scheduled payment of \$0.00 as shown below.

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION File Edit Tools Heln	
Payment Change/Summary/Add/Update	
Loan account # B46 MEMBER, MARY M Loan category 79 UISA GOLD Payment change date to add Importance Importance Importance Importance Importance Change Date Payment Amount Importance Importance B.00 Importance Importance Importance Importance Importance Importance Importance Importance Importance	
← → ↑ 11 = ♂ i ? @	FR (4510) 11/14/13

To remove this zero dollar payment, enter the date of the payment and press Enter. Then delete this \$0.00 payment by selecting the payment and then *Delete*. The member will be removed from the batch.

ADDING A MEMBER TO THE BATCH

This same screen is used to include a member in the batch. In this case a next payment amount of \$0.00 will need to be added by entering the last day of the month and adding a \$0.00 to the payment amount field. Press Enter to add the payment record to the credit card account.

VIEWING THE SKIP-A-PAY RECORD IN CU*BASE

Once a Skip-a-Pay program is posted, CU*BASE records the action in the Inquiry view of the loan account:

Session 0 CU*BASE GOLD Edition - ABC CREDIT UNION File Edit Tools Help Member Account Inquiry Account # JAMES Date opened Nov 22, 2002 Collateral ۹, G/L account 705.30-01 Secured Q 🔲 Delinquent 811 VISA CLASSIC Account Additional signers 73 VISA CLASSIC Cardholder Info Category urpose 36 VISA Credit Card Inquiry Pledged 40 SIGNATURE rity Payroll Q, V CREDIT CARD LOAN CC# ************2834 Pro ACH 🔳 AFT 187.55 Current b Club benefits + Inter 0.00 Accrued 0.00 Pmt protection N ۹ + Delinqu 0.00 YTD interest 41.23 YTD 0.00 Misc coverages N 0.00 - Insurance repair Frozen 0 NO Check digit 1 = Loan payoff 87.55 Review date Jul 31, 2014 Delivery channel CU Available funds 4.812.45 Disbursement limit 5.000.00 Secured funds 0.00 Interest accrued thro in 23, 20006 Total disbursed 27,122.45 First payment Dec 22, 2002 lew Accou Last disbursed balance Last disbursed 187.55 Sep 27, 2013 New Type May 29, 2013 Credit Card Inq Last payment 1.00 Last payment ECOA code 1 Regular payment 25.00 Next payment Dec 31, 2013 Escrow NSF Amount due 0.00 # pmts remaining Escrow payment 0.00 Loan Officer Loan Category Partial pay 0.00 Frequency MONTHLY # of refinances Θ Tracker Revie Scan e-Document View e-Document Transaction inquiry date Sep 27, 2013 [MMDDYY] OD Protection $\mathbf{\uparrow}$

The payment history also records a zero dollar payment. Select *Credit Card Inq*. (F10), then *History* (F5) from the previous screen to view the record of this payment:

The amount due on this loan is set to \$0.00 and the next payment has advanced to the next month.

1st delinquent Next payment da Next payment ar	ite Dec mount	2 31, 20 25.f	Delinque 13 Delinque 30 Delinque	ncy # nt menths nt days		+ Fine amt = Amt due	0.0 0.0
Billing Date	Due Date	Min ID	Balance	Prev Unpaid Min Due	Cursent Min Due	Overline	Minimum Paymer
Dec 31, 2012	Jan 28, 2013		187.55	0.00	A 0.00	0.00	25.
Nov 30, 2012	Dec 28, 2012	1	0.95	0.00	0.00	0.00	0,
Oct 31, 2012	Nov 28, 2012		0.95	0.00	0.00	0.00	0.
Sep 30, 2012	Oct 28, 2012		0.95	0.00	0.00	0.00	0.
Aug 31, 2012	Sep 28, 2012	4	0.95	0.00	0.00	0.00	0.
Jul 31, 2012	Aug 28, 2012		0.05	0.00	0.05	0.00	9
Jun 30, 2012	Jul 20, 2012 Tup 28 2012	4	12.20	0.00	12.25	0.00	12
Ady 31, 2012	Mai 28, 2012		2,010.40	0.00	77.00	0.00	77
Mar 31, 2012	Anr 28, 2012	4	2,502.53	0.00	79.00	0.00	79
Feb 29, 2012	Mar 28, 2012		2.794.64	84.00	84.00	0.00	168
Jan 31, 2012	Feb 28, 2012	4 1	2.778.88	0.00	84.00	0.00	84
							-