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# Non-Member Teller Services

## Providing Check Cashing and Other Lobby Services to Non-Members

### INTRODUCTION

This booklet describes how to configure and use both the CU\*BASE Teller Processing system and the CU\*BASE Non-Member Database to perform services for individuals who are not members of the credit union.

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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](http://www.cuanswers.com/client_reference.php)  
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## OVERVIEW

The CU\*BASE Teller Processing system lets you serve financial service customers who are not members of the credit union, by allowing them to cash checks, get cash advances on a credit card, or even to purchase traveler's checks at the teller line. You can control who can receive these services and what they can do.

Activity is tracked using the same teller reports and other balancing routines you already use for members, so you make the most efficient use of the resources you already have.

Your credit union's ability to offer non-member services will depend on the parameters of your charter and/or the specific regulations for your state. For example, Wisconsin recently passed a law which gave state-chartered credit unions the authority to cash checks for non-members as long as they have a certificate from the state regulatory body. This is not allowed, however, for federally-chartered credit unions unless they have set up a CUSO to perform this function. And the rules vary from state to state. Therefore, it will be important to research the rules that apply to your situation.

### SERVICES YOU CAN OFFER...

The CU\*BASE Teller Processing system allows credit unions to perform basic teller transactions for non-members, including:

- Cashing checks
- Miscellaneous Receipts (purchasing traveler's checks, tickets, etc.)
- Miscellaneous Advances (credit card cash advances)

All are optional, so you can activate any or all of them as you wish, depending on the services you wish to offer. For example, you may offer check-cashing services and credit card advances to non-members, but not allow non-members to purchase misc. receipts.

⇒ See Page 4 for more details.

### SPECIALIZED FEE STRUCTURE...

Check cashing fees for non-members are configured separately from the fees you charge to members. This allows you to set up a special fee structure for individuals who do not want to join the credit union but still wish to cash their weekly paychecks.

⇒ See Page 5 for more details.

### QUALIFYING NON-MEMBERS FOR SERVICE...

Non-members can be "qualified" or approved for teller services. A flag is available on the CU\*BASE non-member database record that must be checked in order for the non-member to be allowed to receive your

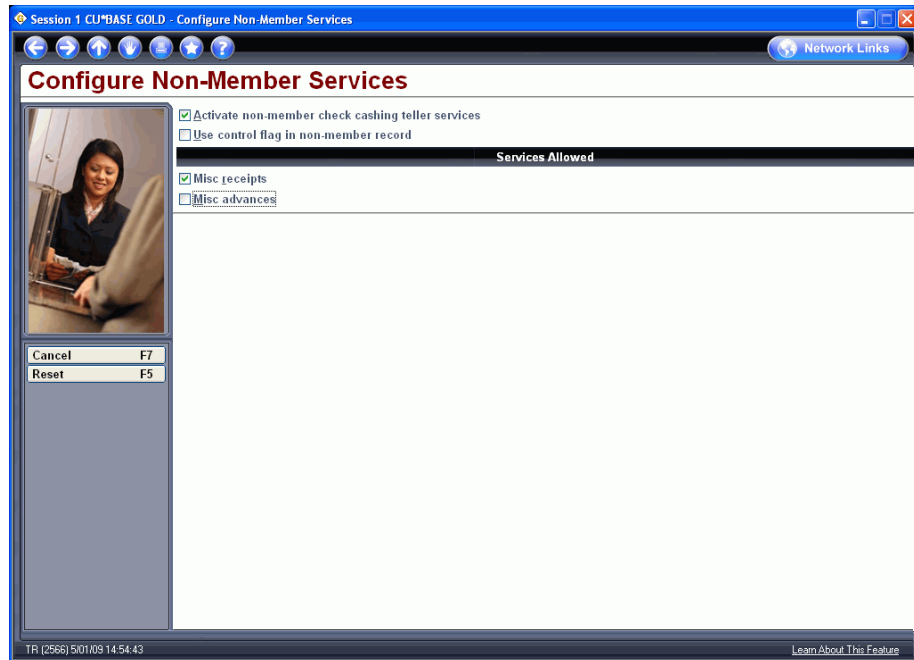
configured services. For example, your credit union procedure may require that identity be confirmed and a credit check or other verification performed, or even that a document of some sort be signed by the non-member agreeing to pay all appropriate fees. Once this procedure is done, the non-member record can be flagged to allow teller services to be performed.

⇒ See Page 7 for more details.

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# CONFIGURING AND ACTIVATING NON-MEMBER SERVICES

MNCNFC #24 "Define Non-Member Teller Svcs"



The primary teller non-member service is check cashing, so this must be activated in order to perform any non-member services. However, both Misc. Receipts and Misc. Advances are optional, so you could allow only check cashing services to your members, but nothing else, if you wish.

**CU\*TIP:** *If you charge a fee for misc. cash advances, such as Visa or MasterCard advances, the fee is charged using a Misc. Receipt. Therefore, you would need to activate both features.*

If the *Use control flag in non-member record* is checked, the system will require that the non-member record be flagged to allow teller services. See Page 7 for details on setting this flag.

# CONFIGURING CHECK CASHING FEES FOR NON-MEMBERS

MNCNFD #16 “Cashed Check Fee Configuration”

The Non Member configurations are in this section of the screen.

Session 1 CU\*BASE GOLD - Check Cashing Fee Configuration

Check Cashing Fee Configuration

Activate check cashing fee

Receipt/inquiry description: TRANSACTION FEE

**Member Cashed Checks**

Flat Fee	- Or -	Percentage of Checks Cashed
Fee amount: 2.00		% for fee calculation: 0.0
Charge type: I = Per item		
# of free items:		

Miscellaneous receipt code: CCK  Allow fee to be manually waived  Charge fee if deposit or MR

**Non-Member Cashed Checks**

Flat Fee	- Or -	Percentage of Checks Cashed
Fee amount: 2.00		% for fee calculation: 0.0
Charge type: T = Per transaction		
# of free items:		

Miscellaneous receipt code: CCK  Allow fee to be manually waived

**Fee Waivers**

Aggregate savings: 100.00	Aggregate loans: 0.01
Low age: 18	High age: 999
Waive if OTB accounts present <input type="checkbox"/> Credit <input type="checkbox"/> Loan <input type="checkbox"/> Savings <input type="checkbox"/> AIM <input type="checkbox"/> Debit	

Cancel F7  
Bypass F8

TR (1714) 5/01/09 14:56:17 [Learn About This Feature](#)

This fee configuration contains a separate set of parameters specifically for non-member activity: the “Non-Member Cashed Checks” section controls fees for non-members who are allowed to cash checks at the teller line. Notice that no “free” items are allowed for non-members.

*Be sure that the Activate Check Cashing Fees flag is turned on in order to begin charging these fees.*

Like the fees for members, you can choose one of two methods to calculate the fee amount:

- ◆ **Flat Fee** - This option lets you specify a flat fee to be charged regardless of the amount of the checks being cashed.
- ◆ **Percentage of Checks Cashed** - With this option, the fee is calculated at the time of the transaction by adding the total amount of checks being cashed and multiplying by a percentage. Similar to the “quick cash” check-cashing centers which are becoming common in most cities, this method is particularly helpful in offsetting the specific costs associated with processing cashed checks.

This is an interactive fee, charged as a miscellaneous receipt through the teller auditing system (for both members and non-members). The system uses these fees when F5-Cash is used in the Teller Funds In screen. These fees are charged immediately at the time of the transaction, reducing the amount of cash back, and the income is processed as a miscellaneous

receipt. (See Page 9 for more information about how non-member transactions are posted.)

The fee configuration allows you to decide what miscellaneous receipt G/L code will be used to post the fee income, and a separate code can be used for members and non-members, so that you can track this income separately.

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

# MAINTAINING NON-MEMBER DATABASE RECORDS

## CREATING OR MODIFYING A NON-MEMBER RECORD

Non-member records are created to document many different relationships in CU\*BASE, including joint owners, IRA beneficiaries, or loan co-borrowers that are not currently credit union members. In addition, non-member records can be created manually, to enter a record of an individual for future use.

If non-member services are activated, tellers will be allowed to add non-member records to the database before proceeding to the Funds In screen.

## QUALIFYING NON-MEMBERS FOR SERVICE

The procedure your tellers and MSRs should follow when deciding whether or not a non-member should be allowed to request teller services will depend on your regulatory requirements and an assessment of the risk associated with cashing checks.

MNMRKT #5 "Work With Non-Member Database"

Check this box for this member to qualify for Teller Services.

The screenshot shows the 'Non-Member Information' form in CU\*BASE. The form is titled 'Session 0 CU\*BASE GOLD - Non-Member Information'. It includes a 'CHANGE' button in the top right. The form is divided into several sections:

- Personal Information:** Name (FML) JOHN, Name ID LE, Corp ID 1, SSN 111-11-1111, Birth date Jan 01, 2001, Date of death 00000000, Gender F = Female.
- Address Information:** Current Address: 100 S MAIN ST, ANVCITY, MI 49000. Previous Address: (empty).
- Phone Information:** Home phone 111 1111111, Work phone, Other phone.
- Other Information:** Moved 00000000, Own/Rent, Landlord, Landlord phone, Foreign address, Certify address (checked).
- Optional Information:** Sort field (User-defined), Letter code, DBA name, License #/State, Department/sponsor #, Marital status, and a 'Work With Email Address' button.

A callout box on the left side of the form points to the 'Work With Email Address' checkbox, which is checked. The callout text reads: 'Check this box for this member to qualify for Teller Services.'

Regardless of the verifications you decide to perform, if they are required before allowing teller services, remember to activate the *Use control flag in non-member record* flag in the Non-Member Teller Service Configuration (see Page 4).

After the proper verifications have been performed, check the *Allow teller transactions box* on the non-member information screen as shown below.

(You must also check or uncheck the *Deny Membership* checkbox. Check the box to prevent a membership from being opened for this person. If this exact SSN is entered when opening a new membership, the system will display an error message and prevent a membership from being opened. Leave the box unchecked to allow a membership to be opened for this person.)

# POSTING NON-MEMBER TRANSACTIONS

## MNSERV #1 "Teller Line Posting"

Press F14-Non-Member Svcs to perform services for a non-member at the teller line. (Your Employee ID and Password must be entered first.)

Session 0 CU\*BASE GOLD - Shared Branching

**Teller Processing**

Employee ID  Password

Credit union ID  CU\*BASE CREDIT UNION

Account base  Name ID  Vault ID 01

Process code F = Funds In/Serving Primary Member Account type 000

Privacy controls are OFF  
 Masking  Questions  
 This workstation is Call Center

Search Criteria

Last name  First name  DBA name

SSN/TIN  Employee #  Reference

Account  Credit card

NOTE: When working with Non-Member Services and a partially masked SSN, you must type the SSN rather than selecting a row from the list.

Cancel F7 Comments F9 Device Config F10 Transaction Desc F11 Transfer F13 Non-Member Svcs F14  
 SB Network F15 Close Accounts F22 Rate Inquiry F23 Drawer Ctrl/Audit F24

FR (3248) 2/27/12 16:45:05 Learn About This Feature

## Non-Member Teller - Screen 1

Session 1 CU\*BASE GOLD - Non-Member Telle

**Teller Processing**

SSN/TIN

Process code F = Funds In/Serving Primary Member Vault ID 01

Privacy controls are OFF  
 Masking  Questions  
 This workstation is CU Staff

Search Criteria

Last name  First name  DBA name

NOTE: When working with Non-Member Services and a partially masked SSN, you must type the SSN rather than selecting a row from the list.

Cancel F7 Device Config F10 Transaction Desc F11 Member Svcs F14

FR (3248) 3/23/12 08:59:13 Learn About This Feature

After clicking the Non-Member Services button, enter the non-member's Social Security or Tax ID number. (You may also enter a name in the Search fields to locate an existing record in your non-member database.)

- To cash a check or purchase a Misc. Receipt (if allowed), choose the Funds In process code and use Enter to proceed to the Funds In screen (shown on Page 10). If this field does not appear, simply use Enter to proceed automatically to Funds In.
- To post an advance against a credit card (if allowed), choose the Misc. Advances process code and use Enter to proceed to the Misc. Advances screen (shown on Page 12).

Tips:

- If there is no existing non-member record on file for this individual, the screen shown on Page 7 will automatically appear before proceeding. Follow your credit union's procedures for creating the database record and qualifying the non-member to receive teller services.
- If the SSN/TIN entered matches an existing member record, an error message will appear; use F14 again to return to the previous teller screen for working with members.
- If the *Allow Teller Transactions* flag on the non-member record is NOT checked, and your non-member teller services configuration requires this control (see Page 4), an error message will appear and the teller will not be allowed to perform transactions for this non-member.
- If a member wants to take a credit card advance and use the money to purchase travelers checks, tickets, or another misc. receipt item:
  1. Post the Misc. Advance as usual.
  2. Then take the cash and post a second transaction to purchase the Misc. Receipt (use the Funds In process code, then the M/R command key).

## NON-MEMBER TELLER VERIFY ID AND TELLER POSTING

If the Funds In process code was selected, the next screen to appear will be a slightly-modified version of the Member Verify ID screen. This screen allow you to verify the photo identification of the non-member, sell him or her other credit union products or services, or view secondary names associated with the account.

Session 1 CU\*BASE GOLD - Verify Member

SSN/TIN 99-9999999  
Charter Jan 13, 2004

Non-Mbr **ETHAN C**

SSN/TIN 999999999 Name ID SU Corp ID 01

I'm a Non-Member member! (click for more info)

Details Participation & Config Misc Info

Address 123 EASY STREET  
ANYCITY, MI 49000

Home ph 121-121-2131

Email No Email Address On File

Secondary Names  
Cross Sales

Type	Comment	ID	Date
		000000	

Verified Member Ent  
Cancel F7  
Sales Tools F15  
Tracker Review F21  
Membership Desig F23

Press Enter to confirm verification of member identity & comments.

FR (4475) Learn About This Feature

Press Enter to move to the Teller Posting Screen.

Session 1 CU\*BASE GOLD - CU\*BASE CREDIT UNION

Click For Procedures **Non-Member Account**

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

Non-Mbr **ETHAN C**  
SSN/TIN 999999999  
Tiered Svc level  
Outside checks 0.00

Loan Payoff Or Current Balance	Loan Payment Or Net Available	Description Toggle Nicknames	Account Type	Deposit Amount	IRA	Withdrawal Amount	IRA	Proc Code	JO

Verify Member F1  
Post F5  
Cancel F7  
Misc Receipts F8  
In-House Checks F16  
Outside Checks F17

Suppress receipt Suppress balances

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

Refresh Cash Back  
Deposit Calculator

FR (3104) 3/23/12 09:04:44 Learn About This Feature

This is just a slightly-modified version of the normal Teller Posting screen. Only those features that can be performed for non-members will appear, according to your configuration settings.

- **To cash a check:** To cash checks, use the **Outside checks** field or click on of the GO buttons next to Outside checks or Inhouse checks.

*NOTE: Because there is no account against which to hold the funds, check holds cannot be placed for non-members.*

**Outside Checks:** Click the GO button to move to the Outside Check screen. On this screen you can enter each check to itemize them separately.

**In-House Checks:** If any in-house checks (checks that are drawn on your own credit union against another member's account) are being cashed or deposited, click the GO button to move to the Inhouse Checks screen. Here you can individually enter each check.

- **To purchase a miscellaneous receipt** (if allowed): Enter the check and/or cash amounts and use F8-MR to proceed to the Misc. Receipts screen (shown on Page 14) and post the transaction.

See Page 15 for more information about how these transactions are posted.

*If the fee is changed or cleared, a record will appear on the Fee Waiver Information report (MNRPTC #26).*

## NON-MEMBER MISCELLANEOUS ADVANCES

If the Misc. Advances process code was selected on the initial screen, the following screen will appear:

Amount	Code - OR - G/L #	Advance Description	G/L Description
0.00			
0.00			
0.00			
0.00			
0.00			
0.00			
0.00			
0.00			
0.00			
0.00			

This is the same screen used to post Misc. Advances for members. Simply enter the amount, the appropriate configured Misc. Advance code and any desired descriptions. Use Enter to confirm, then F5-Post Advance to complete the transaction.

**CU\*TIP:** Misc. Advance codes are configured using the “Misc Receipt/ Advances Config” feature (MNCNFC). For more information, refer to the separate booklet, “Teller Miscellaneous Advances.”

**If you wish to charge a fee** for this transaction, add the fee amount to the advance transaction. After the advance is posted, post a separate Misc. Receipt using the appropriate code for the fee. (For example, if the member wants a \$500 cash advance and you charge a \$2 fee for this service, post the Misc. Advance for \$502 then post a Misc. Receipt for \$2.)

## NON-MEMBER MISCELLANEOUS RECEIPTS

If F8-Misc Receipts is used on the Non-Member Funds In screen, the following screen will appear next to allow you to post the Misc. Receipt and any remaining cash back.

This screen works just the same as the screen used for members. Once all of the information is entered, use Enter to confirm then use F5-Post to complete the transaction.

## NON-MEMBER TRANSACTION RECEIPTS

Receipts will be printed the same way as for member transactions; however, only the non-member's name will appear on the receipt. There will be no account number, and to protect the non-member's privacy, the SSN/TIN will not be printed on the receipt.

Data that will appear on a non-member receipt:

CHECK IN	750.00
MISC FEES AND CHARGE	150.00
CASH BACK	600.00
9/15/03      01      16:12      89	
FRED A. NONMEMBERSKI	CU-000/89

For research purposes, any receipt that does not show an account number indicates a non-member transaction.

# TRACKING NON-MEMBER TELLER ACTIVITY

Non-member teller transactions are posted the same as member transactions and will “sweep” to the G/L in the same way as member cashed checks, misc. receipts and misc. advances transactions are handled. These transactions will be included on all of the normal teller daily reports and will be balanced in the teller drawer along with member transactions.

## TELLER AUDIT KEY INQUIRY

MNSERV #16 “Teller Drawer Control/Inquiry,” then F3-Audit

Teller ID	Time	Audit Key	Audit Key Type	MR/MA Description	Account	Transaction Amount	Delete Flag
92	14:22:50	6	Cash In		676767677	500.00	
92	14:22:58	7	Outside Check		676767677	220.00	
92	14:23:07	8	Misc Receipt	CASH CHEC	676767677	2.00	
92	14:23:07	9	Cash Out		676767677	718.00	
92	14:23:26	10	Cash In		676767677	88.25	
92	14:23:29	12	Cash Out		676767677	46.25	
92	14:23:37	11	Misc Receipt	MONEY ORD	676767677	42.00	
92	14:24:25	13	Cash In		5080	99.36	
92	14:24:36	14	Outside Check		5080	55.23	
92	14:24:48	15	Deposit/Payment		5080 - 000	100.00	
92	14:24:54	16	Cash Out		5080	54.59	

All teller transactions, whether for members or for non-members, will appear in the Teller Audit Key inquiry feature available through Teller Drawer Control. Notice that audit keys for non-member transactions show the non-member’s SSN/TIN in the *Account* column.

## ADJUSTING AUDIT KEYS FOR NON-MEMBER TRANSACTIONS

If adjustments are needed to a non-member audit key, you must use the “Adjust Teller Drawer/Audit Keys” command on menu MNHTEL to delete the audit key. The Member Transaction Reversal feature does not apply to non-member transactions. Use the inquiry feature (above) to locate the audit key number to be used on the initial Teller Drawer Adjustments screen.