
Transaction Source Analysis

INTRODUCTION

The Transaction Management and Analysis feature includes several tools that give you a complete picture of all member transactions that can be performed in CU*BASE.

- ◆ The **Transaction Cost/Weight Factors** feature displays all possible combinations of transactions that can be performed in CU*BASE, and can be sorted by origin code or by transaction type. Your credit union can also use this tool to assign a cost or weight factor to individual transaction types in order to compare relative costs between transactions, such as teller deposits vs. ACH deposits, etc.
- ◆ The **Reg. D Transaction Policy** feature lets you set up parameters for tracking transaction activity according to Reg. D guidelines.
- ◆ The **Reversal Cross Reference** tool is a handy cross-reference to the transaction codes that are used when a CU*BASE transaction is reversed. This can be helpful to better understand the various codes used when performing an Auto Transaction Reversal or a manual Account Adjustment.

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For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php
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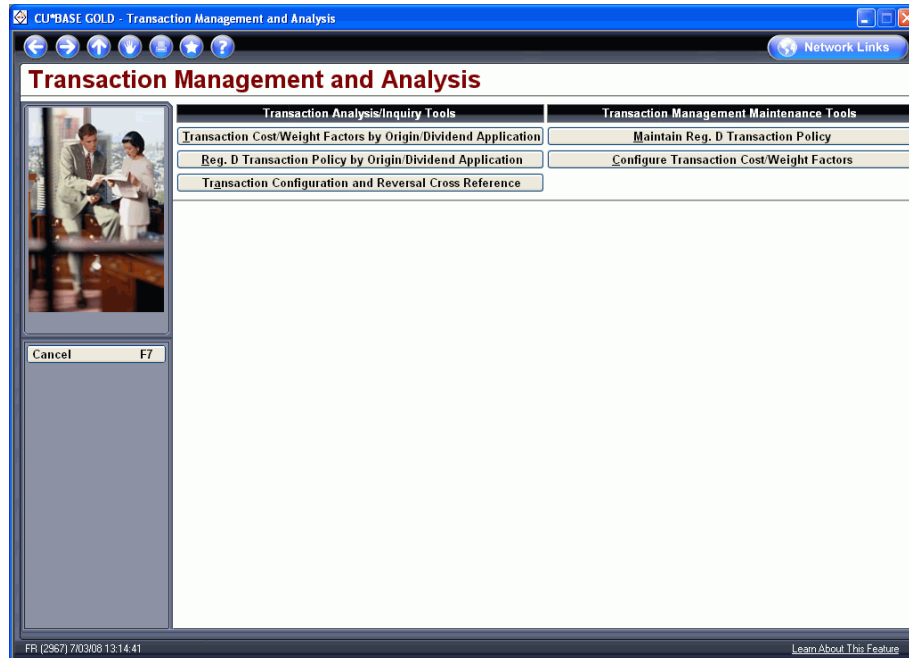
TERMINOLOGY

To understand these tools, it is helpful to understand the three key indicators that are part of every member transaction recorded on the CU*BASE system. These three codes, called *Origin*, *Code* and *Type*, help pinpoint where the transaction came from, what action was taken on the account (debit or credit) and which fields are updated on the member's account records.

Transaction Origin	This code represents the origination point for the transaction; in other words, the <i>process</i> that posts the transaction (ATM programs, teller programs, etc.).
Transaction Code	This code represents application (SH, SD, CD, TX, LN, or OC) against which the transaction is being posted, and how the account balance is affected. Odd-numbered transaction codes represent withdrawals (debits), and even-numbered codes represent deposits (credits).
Transaction Type	This code represents the posting "spread" and field updates—what gets changed on member records when the transaction is posted.

TRANSACTION MANAGEMENT & ANALYSIS

MNCNFD "Transaction Management/Analysis"
 or
 MNMGMT "Transaction Analysis Tools" (see NOTE)



NOTE: When this screen is accessed via the CU*BASE Management Functions menu (MNMGMT), only the first three Inquiry features will be displayed.

Inquiry-Only Features

Transaction Cost/Weight Factors by Origin/Dividend Application This is simply a view-only version of the Configure Transaction Cost/Weight Factors tool.	Page 4
Reg. D Transaction Policy by Origin/Dividend Application This is simply a view-only version of the Maintain Reg. D Transaction Policy tool.	Page 6
Transaction Configuration and Reversal Cross Reference	Page 8

Maintenance Tools

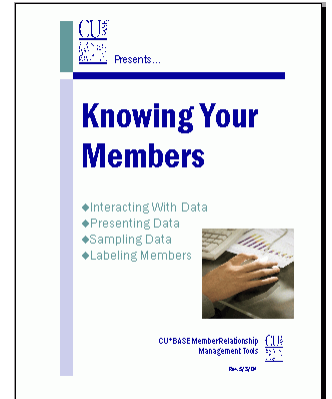
Maintain Reg. D Transaction Policy	Page 6
Configure Transaction Cost/Weight Factors	Page 4

TRANSACTION COST/WEIGHT FACTORS

This feature can be used to record a cost or weight factor for each individual combination of transaction Origin, Type and Code.

CU*TIP: CU*BASE now has an even easier method for setting up cost/weight factors by origin code. The “Config. Delivery Channel/Costs” tool on menu MNMGMA was designed to simplify the process for credit unions that are not ready to begin analyzing transaction costs all the way down to the individual transaction level.

For complete information, refer to the “Knowing Your Members: CU*BASE Relationship Management Tools” booklet, available on our web site. This booklet also explains the CU*BASE inquiry tools where cost/weight factors are used to calculate member transaction activity costs.



Sorted by Transaction Code

Session 0 CU*BASE GOLD - Transaction Cost/Weight Factors

Transaction Cost/Weight Factors VIEW ONLY SORTED BY TRAN CODE

Application type: SD = Share Draft/Checking

Transaction Code				Transaction Type		Origin		Cost
Code	ApI	DR/CR	Type	Description	Code	Description		
32	SD	CR	02	DEPOSIT	20	CU+EASYPAY PROCESSING	0.100	
32	SD	CR	08	DEMAND DIVIDEND	99	AUTOMATIC SYSTEM PROC	0.050	
32	SD	CR	09	DIVIDEND	99	AUTOMATIC SYSTEM PROC	0.050	
32	SD	CR	10	DEPOSIT BY PHONE TRANSFER	07	JOURNAL ACCT TRANSFER	0.100	
32	SD	CR	11	DEPOSIT	01	TELLER PROCESSING	1.250	
32	SD	CR	11	DEPOSIT	04	DIRECT POSTING PROCESS	0.750	
32	SD	CR	11	DEPOSIT	99	AUTOMATIC SYSTEM PROC	0.050	
32	SD	CR	12	INITIAL DEPOSIT	00		0.000	
32	SD	CR	16	DEPOSIT BY PAY.DEDUCT./SOC.SEC	05	PAYROLL DEDUCTION PROC	0.250	
32	SD	CR	18	DEPOSIT BY ACH	11	ACH NETWORK PROCESSING	0.250	
32	SD	CR	19	ATM NETWORK DEPOSITS	13	ATM NETWORK PROCESSING	0.250	
32	SD	CR	19	ATM NETWORK DEPOSITS	16	DEBIT CARD PROCESSING	0.250	
32	SD	CR	20	DEPOSIT BY BCA	00		0.000	
32	SD	CR	21	DEPOSIT, ACCOUNT TRANSFER	01	TELLER PROCESSING	1.250	

Backup F3
Cancel F7
Sort by Origin F11

FR (2703) 5/18/08 14:23:00 Learn About This Feature

When the screen first appears, items will be listed in order by Transaction Code. Use the *Application Type* field at the top to display transactions for any of the following product categories:

- ◆ SH - Share
- ◆ SD - Share Draft/Checking
- ◆ TX - Tax/Escrow
- ◆ CD - Certificate
- ◆ IR - IRA
- ◆ LN - Closed-End Loan

◆ OC - Open Credit Loan (LOC)

Use the *Cost* column to enter any system of costs, ratings, or other “weight” factors that you would like to use to compare the relative value of one transaction to another. This could be an actual calculated cost to the credit union for performing the transaction, or just a simple rating system (000.001=lowest cost, 000.100=highest cost, etc.) or any other measurement system.

Since the value of transactions may be similar depending on origination point, use **F11-Sort by Origin** to change the sort order as shown below:

Sorted by Origin

Position to origin code 01

Transaction Code	Apl	DR/CR	TY	Transaction Type Description	Code	Origin Description	Cost
12	SH	CR	11	DEPOSIT	01	TELLER PROCESSING	0.000
12	SH	CR	21	DEPOSIT BY ACCOUNT TRANSFER	01	TELLER PROCESSING	0.000
13	SH	DR	31	WITHDRAWAL BY CASH	01	TELLER PROCESSING	0.000
13	SH	DR	41	WITHDRAWAL TO ANOTHER ACCOUNT	01	TELLER PROCESSING	0.000
13	SH	DR	60	WITHDRAWAL SERVICE CHARGE	01	TELLER PROCESSING	0.000
14	SH	CR	82	CREDIT BALANCE ONLY	01	TELLER PROCESSING	0.000
15	SH	DR	92	DEBIT BALANCE ONLY	01	TELLER PROCESSING	0.000
22	LN	CR	12	REGULAR PAYMENT	01	TELLER PROCESSING	0.000
22	LN	CR	21	PAYMENT BY ACCOUNT TRANSFER	01	TELLER PROCESSING	0.000
23	LN	DR	31	DISBURSEMENT, CASH	01	TELLER PROCESSING	0.000
23	LN	DR	37	DISBURSEMENT, CHECK	01	TELLER PROCESSING	0.000
23	LN	DR	60	FINE PAYMENT	01	TELLER PROCESSING	0.000
23	LN	DR	61	ESCRON PAYMENT TRANSFER	01	TELLER PROCESSING	0.000

Backup F3
Cancel F7
Sort by Tran Cd F11
Flood Cost F16

If this screen is accessed via the MNMGMA menu (see the Knowing Your Member booklet mentioned earlier in this section), the F16-Flood Cost will appear.

When sorted by Origin, you may use the **F16-Flood Cost** feature to quickly enter the same factor across all transactions under the same origin code (such as all teller transactions).

Use the *Position to* field to enter the desired origin code, then use F16-Flood Cost to display the following window:

F16-Flood Cost

ID	Description	Cost
01	TELLER PROCESSING	0.000

Backup F3
Update F5

Enter the desired cost or weight factor as follows: 123456 = 123.456. Press F5-Update to flood all transactions under this origin with the new cost factor.

REG. D TRANSACTION POLICY

This feature is used to configure which transactions should be monitored and reported for the purpose of compliance to Regulation D.

Sorted by Transaction Code

Transaction Code	Code	Apl	DR/CR	Type	Transaction Type Description	Code	Origin Description	Regulation D Y/N
33	SD	DR	02		WITHDRAWAL	20	CU*EASYPAY! PROCESSING	N
33	SD	DR	30		WITHDRAWAL BY PHONE TRANSFER	07	JOURNAL ACCT TRANSFER P	N
33	SD	DR	31		WITHDRAWAL, CASH	01	TELLER PROCESSING	N
33	SD	DR	31		WITHDRAWAL, CASH	04	DIRECT POSTING PROCESSI	N
33	SD	DR	31		WITHDRAWAL, CASH	21	KIOSK PROCESSING	N
33	SD	DR	31		WITHDRAWAL, CASH	99	AUTOMATIC SYSTEM PROCES	N
33	SD	DR	32		WITHDRAWAL, DRAFT	01	TELLER PROCESSING	N
33	SD	DR	32		WITHDRAWAL, DRAFT	02	SHARE DRAFT FROM BANK P	N
33	SD	DR	32		WITHDRAWAL, DRAFT	13	ATM NETWORK PROCESSING	N
33	SD	DR	32		WITHDRAWAL, DRAFT	16	DEBIT CARD PROCESSING	N
33	SD	DR	32		WITHDRAWAL, DRAFT	20	CU*EASYPAY! PROCESSING	N
33	SD	DR	32		WITHDRAWAL, DRAFT	99	AUTOMATIC SYSTEM PROCES	N
33	SD	DR	33		DIVIDEND WITHHOLDING	99	AUTOMATIC SYSTEM PROCES	N
33	SD	DR	34		WITHDRAWAL, CHECK PRINTING	00	AUTOMATIC SYSTEM PROCES	N

When the screen first appears, it will be sorted by Transaction Code. Use the *Application Type* field at the top to display transactions for any of the following product categories to which Reg. D rules apply:

- ◆ SH - Share
- ◆ SD - Share Draft/Checking
- ◆ TX - Tax/Escrow
- ◆ IR - IRA

To view transactions in order by origination point, use F11-Sort by Origin to change the sort order as shown below:

Sorted by Origin

Transaction Code	Code	Apl	DR/CR	Type	Transaction Type Description	Code	Origin Description	Regulation D Y/N
13	SH	DR	31		WITHDRAWAL BY CASH	01	TELLER PROCESSING	N
13	SH	DR	37		WITHDRAWAL BY CHECK	01	TELLER PROCESSING	N
13	SH	DR	41		WITHDRAWAL TO ANOTHER ACCOUNT	01	TELLER PROCESSING	N
13	SH	DR	68		WITHDRAWAL SERVICE CHARGE	01	TELLER PROCESSING	N
33	SD	DR	31		WITHDRAWAL, CASH	01	TELLER PROCESSING	N
33	SD	DR	32		WITHDRAWAL, DRAFT	01	TELLER PROCESSING	N
33	SD	DR	37		WITHDRAWAL, CHECK	01	TELLER PROCESSING	N
33	SD	DR	41		WITHDRAWAL, ACCOUNT TRANSFER	01	TELLER PROCESSING	N
33	SD	DR	68		WITHDRAWAL, SAV FSC TAX	01	TELLER PROCESSING	N

MONITORING FOR REGULATION D

The following reports are generated automatically as part of daily processing and should be reviewed as part of your Reg. D compliance procedure.

PRGDTX - Regulation D Violation Register

4/26/01 18.14		CU*BASE TEST CREDIT UNION REGULATION-D VIOLATION REGISTER			PRGDTX	PAGE 1
ACCOUNT NO.	MEMBER NAME	DATE OF FIRST VIOLATION	LAST VIOLATION THIS MONTH	REG-D TRANS TODAY	REG-D TRANS THIS MONTH	
434003-006	JOHN M. DOE	4/25/01	4/26/01	1	8	
648938-006	FRED Q. MEMBER	4/23/01	4/26/01	1	9	
2- TOTAL ACCOUNTS IN REG-D VIOLATION TODAY						

PREGD - Regulation D Statistics Report

4/26/01 17.53		CU*BASE TEST CREDIT UNION REGULATION D STATISTICS REPORT FOR 4/26/01		PREGD	PAGE 1
	TOTAL BALANCE		NUMBER OF ACCOUNTS		
SHARE DRAFTS - ALL ACCOUNTS	\$148,456,004.49		57,278		
PERSONAL	\$141,407,789.10		56,297		
NON-PERSONAL	\$7,048,215.39		981		
OVER \$100,000	\$8,142,068.58		59		
I.R.A. SHARES - ALL ACCOUNTS	\$6,610,770.81		2,830		
PERSONAL	\$6,606,528.28		2,829		
NON-PERSONAL	\$4,242.53		1		
OVER \$100,000	\$265,034.90		2		
REGULAR SHARES - ALL ACCOUNTS	\$101,483,856.97		95,548		
PERSONAL	\$99,767,323.35		94,114		
NON-PERSONAL	\$1,716,533.62		1,434		
OVER \$100,000	\$7,619,191.97		50		
TAX ESCROW SHARES - ALL ACCOUNTS	\$334,141.57		412		
PERSONAL	\$334,141.57		412		
NON-PERSONAL	\$.00		0		
OVER \$100,000	\$.00		0		
SHARE CERTIFICATES - ALL ACCOUNTS	\$146,944,177.92		14,317		
PERSONAL	\$121,973,631.03		13,785		
NON-PERSONAL LT 4 YEARS TO MATURITY	\$24,358,445.38		500		
NON-PERSONAL GE 4 YEARS TO MATURITY	\$612,101.51		32		
OVER \$100,000	\$14,895,316.80		100		

TRANSACTION CONFIGURATION & REVERSAL CROSS REFERENCE INQUIRY

This inquiry tool provides an alternate view of transactions by Transaction Code and Type only, unrelated to origination point.

General Transaction Descriptions

Because CU*TALK Audio Response requires a recorded description that can be spoken when a member requests transaction information over the phone, only a limited number of generic descriptions are used for all transaction types. Click the **Use F11-Toggle Tran Desc** to see the description that is read in CU*TALK.

Session 0 CU*BASE GOLD - Transaction Configuration / Reversal Cross Reference

Transaction Configuration / Reversal Cross Reference VIEW ONLY

Application type: ALL

Transaction Code				Transaction Type		Auto Tran Reversal	
Code	Application	DR/CR	Type	Description	Code	Type	
12	SH	CR	02	DEPOSIT	15	92	
12	SH	CR	08	DIVIDEND ON DEMAND	15	93	
12	SH	CR	09	DIVIDEND	15	93	
12	SH	CR	10	DEPOSIT BY PHONE TRANSFER	15	92	
12	SH	CR	11	DEPOSIT	15	92	
12	SH	CR	12	INITIAL DEPOSIT	15	92	
12	SH	CR	16	DEPOSIT BY PAYROLL	15	92	
12	SH	CR	18	DEPOSIT BY ACH	15	92	
12	SH	CR	19	DEPOSIT BY ATM	15	92	
12	SH	CR	20	DEPOSIT BY BCA	15	92	
12	SH	CR	21	DEPOSIT BY ACCOUNT TRANSFER	15	92	
12	SH	CR	22	INITIAL DEPOSIT BY ACCOUNT TRANSFER	15	92	
12	SH	CR	24	DEPOSIT BY PAYROLL TRANSFER	15	92	
12	SH	CR	26	DEPOSIT BY O/D TRANSFER	15	92	
12	SH	CR	27	REVERSAL, INSUFFICIENT FUNDS	15	92	

Buttons: Backup F3, Cancel F7, Toggle Tran Desc F11

FR (421) 8/20/09 08:16:05

When the screen first appears it will be sorted by Transaction Code then Type, and all product Applications will be included in the list. The transaction descriptions shown are those that are displayed in transaction history, on member statements, in **It's Me 247** Online Banking screens, and on various reports showing transaction activity. Use *Application Type* to show only certain items on the list. (Click the drop down menu next to the field to choose from a list of codes.)

Audio Response Transaction Descriptions

Session 0 CU*BASE GOLD - Transaction Configuration / Reversal Cross Reference

Transaction Configuration / Reversal Cross Reference VIEW ONLY

Application type: ALL

Transaction Code				Transaction Type		Auto Tran Reversal	
Code	Application	DR/CR	Type	Audio Response Description	Code	Type	
12	SH	CR	02	Deposit	15	92	
12	SH	CR	08	Dividend	15	93	
12	SH	CR	09	Dividend	15	93	
12	SH	CR	10	Transfer Deposit	15	92	
12	SH	CR	11	Deposit	15	92	
12	SH	CR	12	Deposit	15	92	
12	SH	CR	16	Payroll Deposit	15	92	
12	SH	CR	18	ACH Deposit	15	92	