

# Stand-In Processing

## 24x7 Services

**Online banking, mobile banking, audio banking, and EFT services (ATM/debit/credit)**

To help provide your members with service around the clock, we are pleased to provide stand-in processing for 24x7 services.

## How does stand-in work?

Every night just before CU\*BASE is brought down to begin end-of-day processing, the system makes a copy of all existing member and transaction files needed to service your members in these 24x7 services. Next, the 24x7 systems are cycled so that they begin running using the copy instead of the online interactive files. Once stand-in processing takes over, operators can perform normal nightly activities on a dedicated system as usual.

After all nightly processing is complete, the 24x7 systems are cycled back to begin immediately using live files. Next, a program is run that updates live files with all the transaction activity that occurred on the copied files.

## What does this mean for my members?

**Your members can access their accounts and perform transactions at any time, 24 hours a day, 7 days a week.**

(Certain exceptions apply; see Page 5 for details.)

**NOTE:** This brochure refers to our stand-in processing during nightly routines. For EFT processing (ATM/debit/credit), additional stand-in routines may be activated when communications are interrupted with the vendor for various reasons.

## What are 24x7 services?

By 24x7 services we are referring to services that members use at all hours of the day. This grouping includes online banking, mobile banking, audio banking, as well as ATM/debit and credit cards.

## What is stand-in processing?

Simply put, it is a way for your members to continue using 24x7 services for their financial needs, even while CU\*BASE is down for normal nightly or monthly processing.



**Look inside for more information**

## Stand-In Processing

### Will all stand-in transactions be posted automatically?

Transactions performed during stand-in are posted to live files exactly as communicated to the member in online services. The system will not make judgments as to whether or not the transaction should be posted according to the member's current status, which could have changed because of daily accruals, Automated Funds Transfer (AFT) processing, delinquency monitoring, etc.

For example, during stand-in processing, John Doe makes his normal \$250.00 loan payment, \$30.00 for interest due and the remaining \$220.00 for principal. In the meantime, during regular daily processing on the member's live files, another day's interest is being accrued on the loan, and delinquency monitoring is flagging the loan as delinquent and assessing a \$10.00 fine.

When stand-in transactions are posted to live files later that morning, the system will post the payment exactly as John saw it when stand-in was in process —\$30.00 toward interest and \$220.00 toward principal. John's delinquency fine will not be paid, and interest due will still show one day's accrual.

**NOTE:** Because loan accounts do involve a higher level of complexity with due dates, delinquency, etc., we have made one exception for posting loan payments: If posting a stand-in payment would take the interest due, loan balance or delinquency fines to negative (such as if a separate payment to pay off the loan was already made via AFT during the stand-in period), the transaction will not be posted and will appear on the daily exception report, to be handled manually.

### What will indicate that a transaction was performed during stand-in processing?

All transactions performed during stand-in processing will have a plus sign (+) next to the transaction description in online banking. This special description is especially useful to your Member Service Representatives and CSRs for resolving member inquiries and transaction balancing issues.

### Are there times when stand-in won't be available?

Occasionally, there will be times when we must take the entire System i down, such as when a required operating system upgrade is performed, and when completing regular full system backups or other routine maintenance. Remember that stand-in processing still requires 24x7 services to communicate with the host, just using a different set of files; therefore, if the host is down, 24x7 services activity must be down as well. As always, these activities are usually performed during the early hours of the morning on Sunday or at other announced intervals and should cause minimal interruption to your members.

## Stand-In Processing

### Sounds simple. Is there a catch?

No, but understanding the flow and the potential for member questions is crucial. As described above, the system makes a copy of member files just before switching to stand-in. Remember, though, that all online credit unions in the network have files that must be copied. Although the System i is fast, it still takes a period of time to finish all of the copies before making the switch. During this window of time, it is possible that a member transaction will hit live files but not be included in the copied files.

For example, say the copy process for Credit Union 001 is made first, taking less than 5 minutes, and then the remaining credit union copies are done. If the entire process for all credit unions takes 30 minutes, the cut-over to stand-in would happen after that. If ten minutes into the process a member from Credit Union 001 performs an online banking transfer, that transfer will not appear in the copied files, because the copy is already done for that credit union.

This does not mean the transaction is lost. When the cut-over back to live happens the next morning, any transactions done during stand-in will be added to all existing live activity, which would already include the transfer that was done to live files while the copies were being made.

What might happen, though, is if for some reason the member looks at their account history in online banking after stand-in has begun, the transfer he just did will not appear to be part of his transaction history, because it was done on live files, whereas stand-in is now showing the copied files. Everything will be put together correctly the next morning when stand-in ends, but you can imagine it might be confusing for the member. In rare cases it might also result in the member duplicating his earlier transaction. For example, if the transfer was a loan payment and the member checks back to verify it, he may be tempted to perform the transfer again, thinking it didn't "take" the first time.

Obviously, this situation is not going to happen often. It is a normal part of any stand-in process, similar to ATM stand-in systems. As described below, transactions performed during stand-in will show a slightly different transaction description, which will make it easier to answer member questions about the timing of certain transactions. Special daily reports, also described below, will make it easier to answer member questions about the timing of certain transactions. Special daily reports, also described below, will make it easy to track these transactions and resolve any issues on a case-by-case basis.

### Coming Soon!

We are currently working on streamlining the copy processes covered above so that each credit union is moved into stand-in as soon as that credit union's files are copied. With this new method, the credit union will not need to wait for the remaining credit unions' files to be copied. Stay tuned!

# Stand-In Processing

## How do I monitor stand-in activity?

Two reports (PSITRANS and PSITRANS2) are archived to CU\*SPY daily and show the activity that occurred during stand-in.

### PSITRANS Report

The “Stand in Processing Transaction Report” (PSITRANS) shows every transaction that was posted to member files as a result of stand-in activity.

12/13/15 1:40:40		UNION							PSITRANS	PAGE	1
STAND IN PROCESSING TRANSACTION REPORT											
ACCOUNT #	TRANS ID	TR DATE	TRANS. AMOUNT	TRANS. CD TYP	PREVIOUS BALANCE	DEPOSIT	INTEREST	WITHDRAW	CURRENT BALANCE	DESCRIPTION	
-000	31	12/13/15	100.00	13 41	1456.13			100.00	1356.13	PC CU TRANSFER	
-110	32	12/13/15	100.00	32 21	2963.30	100.00			2963.30	PC CU TRANSFER	
-000	13	12/13/15	100.00	12 21	125.67	100.00			225.67	PC CU TRANSFER	
-110	33	12/13/15	100.00	33 41	2251.47			100.00	2151.47	PC CU TRANSFER	
-000	72	12/13/15	300.00	13 41	21305.05			300.00	21005.05	PC CU TRANSFER	
-110	66	12/13/15	20.00	32 21	358.96	20.00			378.96	PC CU TRANSFER	
-000	99	12/13/15	1000.00	12 21	11005.73	1000.00			12005.73	PC CU TRANSFER	
-110	00	12/13/15	1000.00	33 41	1985.01			1000.00	885.01	PC CU TRANSFER	
-064	24	12/13/15	77.50	13 41	577.50			77.50	500.00	PC CU TRANSFER	
-110	25	12/13/15	77.50	32 21	1108.55	77.50			1186.05	PC CU TRANSFER	
-000	52	12/13/15	140.00	13 41	695.02			140.00	555.02	PC CU TRANSFER	
-110	53	12/13/15	140.00	32 21	103.63*	140.00			36.37	PC CU TRANSFER	
4	-000	90	12/13/15	187.00	13 41	197.78		187.00	10.78	PC CU TRANSFER	
4	-110	91	12/13/15	187.00	32 21	309.84	187.00		496.84	PC CU TRANSFER	
-866	33	12/13/15	300.00	52 21	852.34	300.00			552.34	PC CU TRANSFER	
-866	67	12/13/15	20.00	53 41	976.36			20.00	996.36	PC CU TRANSFER	
<b>TOTALS</b>					45865.08	1924.50	.00	1924.50	45305.08		

\*\*\*END OF REPORT\*\*\*

**NOTE:** All exceptions that were not posted will be marked with an asterisk (\*).

# Stand-In Processing

## PSITRANS2 Report

The "Stand in Processing Exception Report" (PSITRANS2) shows any transactions performed during the stand-in period that were not posted, or that were posted but require special attention.

12/01/15 5:02:43		CREDIT UNION		PSITRANS2		PAGE 1	
Stand in Processing Exception Report							
* - Transaction not posted							
ACCOUNT #	TR DATE	CD	TYP	TRANS. AMOUNT	CURRENT BALANCE		USER
1-605	12/01/15	23	60	60.00	16,858.10	Member account has frozen disbursement/withdrawal.	PC DELQ FINE
5-866	12/01/15	53	41	133.00	7,057.79	Transaction amount exceeds disbursement limit.	PC CU TRANSFER
* 1-605	12/01/15	22	21	140.00	22,766.19	Transaction would result in negative interest.	PC CU TRANSFER
TOTAL DEPOSIT/ PAYMENT -				140.00			
TOTAL WITHDRAWALS -				193.00			
TOTAL UNKNOWN -				.00			

As with all other 24x7 services, stand-in transactions are offset using the suspense G/L account 870.96. Items that are listed on the exception report but were posted should be evaluated on a case-by-case basis to ensure that the member account status is correct (such as when a loan account went delinquent during EOD but a payment was made during stand-in).

## What about opening an account in online banking or other member services available online?

While online banking standard services such as account inquiry and transfers will be available during stand-in processing, because of the complexity involved in opening new accounts, opening accounts will be deactivated during stand-in processing.

In other words, current members can check their balances and transfer funds during stand-in, but no new accounts can be opened or membership applications submitted until normal processing resumes. For any marketing or instructional materials given to your members, we recommend explaining that new accounts can be opened any time except for a brief period when routine maintenance is being performed.

There are some other functions that are also not available to members during stand-in processing.



**For a comprehensive listing, refer to the table beginning on the next page.**

# Stand-In Processing

Function	Available in Stand-in	Not Available in Stand-in
A2A Transfer		■
Accept CU Default PIB Profile	■	
Accept Online Banking User Agreement	■	
Account Summary	■	
ACH Distributions		■
Apply for a Loan		■
Automatic Funds Transfer		■
Bill Pay SSO	■	
CFS Investment SSO	■	
Check Funds Transfer		■
Check Withdrawal	■	
Cleared Checks	■	
Contact Preferences		■
Dividend/Interest Summary	■	
Download Transactions	■	
eAlert Subscriptions		■
Enroll in Bill Pay		■
eVision Link	■	
FIS Credit Card SSO	■	
Health Savings Investment SSO	■	
Helpful Links	■	
I Forgot My Password	■	
Inter-member Transfer	■	
Intra-member Transfer	■	
Login History	■	
Manage Account Nicknames		■
Message Center		■
Mobile Web Education	■	
MoneyDesktop SSO	■	
My Virtual StrongBox SSO	■	
Open a Share Account		■
Overdraft Services		■
Password Maintenance	■	
Password Change History	■	
Print Loan Coupons	■	
Promise Deposits		■

# Stand-In Processing

Function	Available in Stand-in	Not Available in Stand-in
PSCU Credit Card SSO	■	
Purchase a Certificate		■
Qualified Dividend Status	■	
Register Your PC	■	
Request a Certificate Bump		■
Request a Loan Skip Payment		■
Request a Stop Payment		■
Security Question Maintenance	■	
Site Option Maintenance	■	
Submit a Contact Request		■
Specify a CU-defined Logout URL	■	
Specify CU-defined Launch Points	■	
Text Banking Management		■
Tiered Services My Benefits	■	
Tiered Services Point Summary	■	
Tiered Services Points How To	■	
Tiered Services Rewards History	■	
Update Certificate Maturity Settings		■
Update eStatement Setting		■
Update Personal Information		■
Username Maintenance	■	
View Certificate Account Details	■	
View Certificate Rate Board	■	
View Check Images	■	
View Credit Card Account Details	■	
View Credit Score		■
View eStatement		■
View Funds on Hold	■	
View Loan Account Details	■	
View Loan Rate Board	■	
View Pending ACH		■
View Pending Credit/Debit Transactions	■	
View Personal Information	■	
View Share Rate Board	■	
Vote Your Ballot		■

# Stand-In Processing



## Have A Question?

### CU\*Answers

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(800) 327-3478

[cuanswers.com](http://cuanswers.com)