

FEBRUARY  
2006

# CU\*BASE® GOLD Monthly Update

Online Credit Unions

REVISED

January 23 February 6, 2006

Although this is really just a normal monthly GOLD update, there are a few important new features we wanted to make sure were passed on to your staff. As usual, updated online help, including the "What's New" summary list of all changes, will be included when you receive the release.

## Shared Branching Enhancements

As a result of contributions from members of the Xtend Shared Branching network, we are introducing some significant changes to CU\*BASE shared branch features.

- Shared Branch Configuration (MNCNFC #16) has been changed to give your credit union control over what can be done with your members at your shared branch partner locations. (Previously it was the other way around: your partners had to go into *their* configuration to set up how you wanted *your* members handled.) This should also make the configuration screens easier to understand.

**IMPORTANT:** Because this involved a complete reorganization of the configuration file, we need you to pay special attention to shared branch activity to make sure that your settings are being enforced as you wish them to be. Contact a Client Service Rep. if you need assistance verifying or changing your settings.

- When performing shared branch transactions, the member's home credit union name will now appear as a sub-heading on several screens, including the Journal Transfer screen and all teller posting screens.
- A new *Allow shared branch trans* flag is available on the member's MASTER record. (This is set to Yes for all members by default.) If you have a member that has abused shared branch privileges and you wish to block him or her from using any shared branches, uncheck this flag. (Available via Update Membership Info, MNUPDT #1.)

*NOTE: Currently this flag controls access via CU\*BASE shared branching tools only.*

## Miscellaneous Secured Funds Changes

To accommodate changes to our online credit card processing platform, we are changing the Misc. Secured Funds feature to allow for secured funds records on open-credit (MEMBER6) loan accounts. This was designed specifically to hold funds based on incoming purchase authorizations, automatically clearing them when the actual transaction is posted, or purging them after a certain period of time if the transaction never actually comes through.

## Secured Funds History Inquiry

A member comes in and asks why his debit card was rejected at a merchant last week when he knew he had enough money in the account. Chances are it was because funds were being held in the account because of another debit card authorization, but unfortunately, that secured funds record has long since been purged and it is difficult to say with certainty what happened.

To solve this common problem, a new inquiry feature has been created that allows you to research a history of when funds were secured in any account (including online credit card loans) during any particular point in time. As secured funds and pledged

Date	Time	Orig	Description	Activity	Amount	Secured Balance
Jan 11, 2006	11:04	SH		ADD	2,394.75	2,510.20
Jan 11, 2006	11:11	01	TEST SECURED FUNDS	CHANGE	3.00-	2,515.20
Jan 11, 2006	11:12	01	TEST 2ND RECORD	ADD	20.00	2,535.20
Jan 11, 2006	11:12	01	TEST SECURED FUNDS	CHANGE	2.00-	2,533.20
Jan 11, 2006	13:55	01	TEST NEG	ADD	20.00	2,553.20
Jan 12, 2006	10:44	01	TEST NEG	DELETE	20.00-	2,533.20
Jan 13, 2006	10:04	SH	Pledge 134580-	DELETE	2,533.20-	0.00
Jan 13, 2006	10:13	SH	Pledge 134580-	ADD	1,197.37	1,197.37

Total secured 1,197.37

shares records are added, deleted, changed, or purged, the system will now write out a history record showing the secured balance at that moment in time. You can see the new inquiry via a new command key on the Secured Funds Information Inquiry screen (F15-Secured from the Account Inquiry screen).

NOTE: This particular inquiry only shows activity on the SECBAL (Secured Balance) field. This includes Secured Funds and Pledged Shares records only. Remember that there is also an UNCOLL (Uncollected Funds) field that affects the member's available balance. A history of uncollected funds (check holds) activity is being developed as a separate project and will be coming in a future release.

## Collateral Changes

You can now add miscellaneous free-form text comments to any collateral type, similar to the free-form fields used to add legal description to real estate collateral types.

In addition, any collateral types that use Definition Type V (vehicle) will now have two additional fields on the Collateral Identification screen:

- **Value type** (can choose MSRP or NADA)
- **Trade-in** (this is a checkbox to indicate whether or not there was a trade-in as part of the downpayment)

(Both fields will appear on the standard CU\*BASE Loan Officer Worksheet.)

Finally, we have reorganized and consolidated the files used to store collateral information. There is now a single collateral trailer file CLMTRL that stores comments/legal descriptions for all collateral records.

QUERY ALERT: If you have custom reports and inquiries that use either of the old collateral files CLMATRL or CLMLTRL, you will need to modify them to use the new file name CLMTRL.

## Online Credit Card Enhancements

The CU\*BASE online credit card processing system will now allow you to configure special penalty rates to be used when a member is over limit or delinquent on the credit card loan. We are also adding a new rate maintenance feature that lets you override rates at the card level, so you can respond to individual members requesting special rate consideration.

## Default to Nicknames in Inquiry, Teller, and Phone Operator

If you wish, you can now set a flag to display a member's account nickname automatically when using Inquiry, Teller, or Phone screens. The toggle feature could then be used to see the standard account description.

Contact a CU\*BASE Client Service Representative to change the setting of this flag. (Self processors can make this change using Master CU Parameter Config on MNOP09.)

## Misc. Member Account Forms Enhancement

You can now elect to include the *DBA name* field on any of your configured Misc. Member Account Forms. Because credit unions also use this field for Trust Name on individual trust accounts, the form will not print a label for this field; it will simply print the contents of the field in your designated location on the form.

All other minor enhancements and changes will be outlined in the What's New feature of online help when you receive the release.