CU*BASE® Software Upgrade

CU*BASE 10.0	Online CUs	CU*NorthWest/CU*South	Self Processing CUs
	May 16, 2010	**May 23, 2010**	**June 7&8, 2010**

Updated booklets 📖 mentioned in this summary will be available on our website no later than **May 13, 2009**. These will also be available through the What's New topic in online help when you get the release. Updated online help 🖱, including the "What's New" summary list of all changes, will be included when you receive the release.

❗ New Photo ID Indicator Tells if Photo ID Indicator is Checked!

Have you ever wondered whether a member has a photo ID on file while servicing a member? Credit unions have been asking for an easy way to determine if a photo ID is available, and we have answered this request with this release! We have added a new setting which, when activated, turns the Verify ID button from a red button that says "No ID on file" to a blue button that says "Verify My ID." This colorful button will certainly help your front line staff tell if a photo ID is available on file in your system. The new placement of the button from the top right of the screen to the left panel will also assist your staff since that is where the eye naturally looks when viewing a screen.

Instead of looking at an eDOC archive or any other vendor's archive for the existence of a photo ID, CU*BASE simply looks for the existence of a check in the new Photo ID checkbox. This box is accessed via the Add New Membership screen used when opening a membership (Member Service Menu (MNSERV) #13 – Open/Maintain/Memberships/Accts) or when updating membership information (Update Functions 1 Menu (MNUPDT) #1 – Update Membership Information). When this box is checked, the Verify ID button for that member will change color to the blue color with the "Verify My ID" text. Otherwise the button will remain red. Regardless of the color and text, clicking the button will retrieve a photo ID for a member if one is scanned and in the database.

> This checkbox must be manually checked to activate the blue coloring with the "Verify ID" text. To change the indicator on existing memberships to the blue Verify My ID button, credit unions will need to update the Photo ID indicator on these memberships by using the Member Update Functions Menu (MNUPDT #1 – Update Membership Information. Credit unions also may need to revisit their procedures when opening or updating a membership to include a process for using the new Photo ID checkbox (as well as handling the new warning message).

To assist employees with remembering to check this new box when opening or updating a membership, credit unions have the option to activate a message that employees will see when they leave the screen without checking the new Photo ID box (indicating that there is a photo ID). This message, similar to the invalid email messaging, will simply provide a reminder to the employees that they should collect a photo ID and check the box. The employee will not be restricted from simply pressing Enter again to exit the screen. To activate the warning message check the Photo ID checkbox in the CU*BASE Workflow Controls (General Configuration Controls 1 Menu (MNCNFC) #26 – Member Service Workflow Controls).

📖	For a preview of the updated Teller, Phone, Inquiry and Transfer screens, check out the "Teller, Phone, Inquiry, and Transfer Preview" PowerPoint. Refer to the Sneak Previews Page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🛈 Phone Operator and Inquiry Screens Have Been Updated!

This release brings with it a huge revamp of several frequently used screens, and it really leverages the changes we have made with our larger screen size! Let's look at the enhancements that have been made to the Phone Operator and Inquiry screens first. (The Phone Operator screen is shown to the right).

Verify ID Button Indicator

The Verify My ID button, as mentioned previously, now indicates whether the Photo ID checkbox is checked. Regardless of the text and color, clicking this button will retrieve a photo ID if one is scanned.

Tiered Services are Clearer and More Prominent

The Tiered Service scoring has been moved up on the page to the area previously occupied by the Verify My ID button. It is now a prominent green badge which clearly states the member's Tiered Service Scoring level. Clicking this newly designed button will have the same functionality of the old Tiered Services button, allowing you to view a breakdown of the member's points (with graphs), as well as an access point for your front line staff to assist the member in redeeming those points.

Graphical Representation of Gender Field

You will instantly be able to tell if this membership is an individual membership or an organizational account with the new graphical representations. Additionally, the gender of an individual account will be more obvious.

The purple silhouette of a person's head will appear for an individual membership (a girl for a female gender and a boy for a male gender), while three heads will indicate that the account is marked as an organizational membership. If the field for gender contains an O, meaning unknown, a question mark will appear in the middle of a red silhouette.

Member Name Now in Larger Font

Well that about says it, the name is now larger and easier to read! We are sure you will like this change to a more prominent member name. The DBA label, if available, remains below the member name and is in the standard font to create an easy separation of the two pieces of information.

Driver's License Number Clearly Posted

The driver's license is now posted in the left column just above the newly designed Verify My ID button and below the relocated mother's maiden name. This number is subject to Privacy controls so you can mask part of this number.

Quick Access to AFT, ACH and Savings Deposit Box Screens
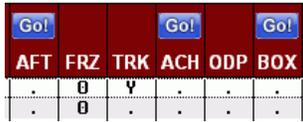
 New blue Go! buttons above the AFT, ACH and BOX indicators on the Inquiry and Phone Operator screens give you quick access to Inquiry versions of the Automated Funds Transfer/Check Funds Transfer screen, the ACH Distribution screen, and the Safety Deposit Box screen. The associated function keys buttons have been removed from the Phone Operator screen to make way for new features; however, the keystrokes still work. (You can hover the mouse over the button to see the associated keyboard shortcut.)

Click for Procedures Button

 A new red Procedures button is now available in the upper left hand corner of the screen. Clicking the button takes you to the Procedures screen for the Membership Designation. Access to this screen is not new, just more noticeable. This screen used to be accessed via a graphic of a red light bulb in the same location.

Just on Phone Operator…

The following two changes have been made just to the Phone Operator screen. (This does not affect Inquiry.)

- **Alphabetized Options**

The options on the Phone Operator screen below the member's accounts (such as Average and Transfer) have been alphabetized so that they are easier to find.

- **New Check Digit Calculator Access**

A new function key F12-Check Digit now accesses the Check Digit Calculator screen directly from within Phone Operator.

📖	For a preview of the updated Teller, Phone, Inquiry and Transfer screens, check out the "Teller, Phone, Inquiry, and Transfer Preview" PowerPoint. Refer to the Sneak Previews Page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ New Look for the Main Teller Posting Screen Too!

It's not just the Phone Operator and Inquiry screens that have an updated look with this release…

We've made some changes to the Main Teller Posting screen as well, with new teller posting aids and short cuts making special features stand out. Check out its new look to the right!

Read below for a description of the new changes to this screen.
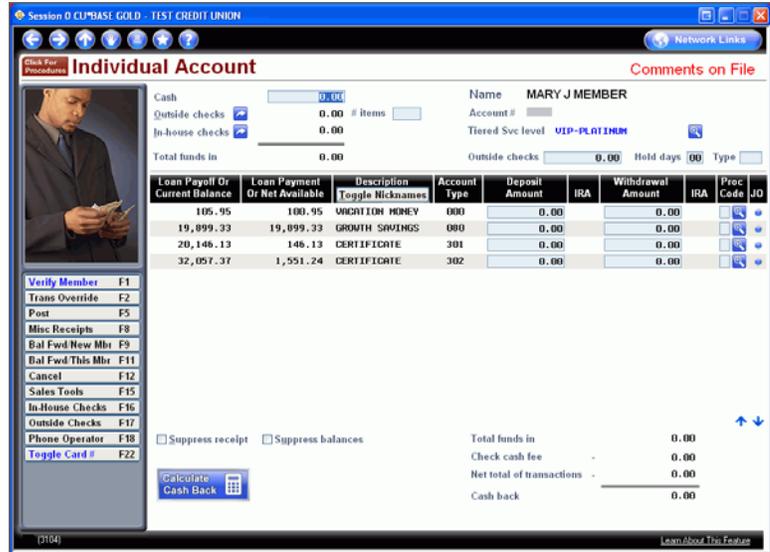
Proc Code Lookup Now Available

Next to the Proc Code field on the Teller screen, there is now a Proc Code lookup to help you find those less frequently used Process Codes right when you need them. Now help is right there at your finger tips!

Access to Phone Operator Directly From Within Main Teller Posting

Access Phone Operator from within the Main Teller Posting screen with just a keystroke! Use the new F18-Phone Operator to see if a check cleared, place a stop payment, etc.

Calculate Cash Back Button

A new, blue "Calculate Cash Back" button makes it more obvious how to calculate cash back for a member. (You can still press the Enter key or the Enter button for the same action.)

Toggle Nicknames Buttons

A new nickname button now toggles between the standard account name and the member's chosen nickname for the account. Although the F21-Nicknames button has been removed from the screen, the keyboard functionality still remains.

Click for Procedures Button

Just as on the Inquiry and Phone Operator screens, the new red Procedures button is now available to list the procedures for the Membership Designation, instead of the previous less-noticeable light bulb graphic.

Member Name Now in Larger Font

Again, just as on the Inquiry and Phone Operator, the name is now more prominent. If there is a designation on the account, this will appear in a smaller font below.

📖	For a preview of the updated Teller, Phone, Inquiry and Transfer screens, check out the "Teller, Phone, Inquiry, and Transfer Preview" PowerPoint. Refer to the CU*BASE Reference Page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ Verify Member and Comments Screen Also Updated

The Verify Member screen, accessed prior to the Main Teller Posting screen, has had a revamp with this release as well.

To help emphasize the importance for staff to pause when this window appears and look at account comments, verify the member's identity, etc., we have changed the label for the button that the user clicks to exit the window. Instead of "Backup" it will now read "Verified Member." (It's a just another way to reinforce that employees do in fact pause and look at this screen.) There is also a reminder tip at the bottom of the window that pressing enter confirms verification of member identity and comments. (The "F3-Backup" button has been replaced with a clearer "Verified Member – Ent" button. The keystroke F3 still works even though it is no longer visible.) The screen has the new Photo ID indicator button (which follows the new color and labeling rules), the new Tiered Services button, the member's license number, and the member name in larger font. Additionally the comment area has been streamlined to allow for more comments.

The Comments window, accessed before entering Phone and Inquiry, has also been streamlined for a cleaner look to allow for more comments.

📖	For a preview of the Teller, Phone and Inquiry screens, check out the "Teller, Phone and Inquiry Preview" PowerPoint. Refer to the Sneak Previews Page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🤝 Use the Gender Generator to Flood Your Memberships with the Correct Gender

Do you have many members whose gender is not identified in the MASTER file? Want to use gender in analysis tools, such as the Relationship Analysis in the "Knowing Your Member" MNMGMA menu? We've mentioned the more prominent indicator of gender in Phone Operator and Inquiry. Maybe you are thinking that it is time to update your memberships and flood them with the appropriate gender.

Well we have just the tool for you! The Gender Generator effectively reduces the number of individual memberships without gender associated with them with an estimated 75% accuracy rate or better. Use it to make your dashboards and analysis tools more effective!

By careful analysis of over 11,000 names, we have developed a database which we can use to update these "unknown" members. Our tool quickly and efficiently brings your membership database up to date, and you get to decide with what gender to flood the memberships that are "undecided" (have names common to both genders, such as Chris or Pat) or are "unknown" (are unique enough not to be included in our list). (You can also choose to leave these memberships unchanged.) Once the Generator is run, you can work your membership yourself as needed with the accompanying reports that are created when the generator is run. Since the Generator reviews all memberships with a designation of MI (Individual), the analysis might even point out some memberships that are erroneously marked with this designation.

In order to protect your data and ensure a smooth transition, the Gender Generator is designed to be run for your credit union by a Client Services. (Self processors, we will also assist you with this process.) Contact a CSR for more information. A nominal fee will be charged for this service.

📖	Learn more about our Gender Generator offering. Check out the "Gender Generator" brochure, available on the Reference Page.

⚠ Wrong Address Flag Turns Off Automatically

With this release we've removed the need to remember that "other step" that sometimes was overlooked when correcting a member's wrong address. Now when you change any part of a member's address, including: address 1, address 2, city, state or zip code while in the Name/Address screen or in Membership Update, the wrong address flag will automatically be unchecked by CU*BASE. It was easy to forget to uncheck this flag in the past and we hope making this change helps you out since it now will be done automatically for you!

🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

⚠ Enhancements to the Transfer Screen

This release also brings some changes to the Transfer screen that you can access from several screens, including the Phone Operator screen (Transfer option), the Account Selection screen (F13-Transfer), as well as through the Member Service menu (MNSERV #5 – Member Transfers).

Optional Secondary Description

You can now manually add your own secondary description to a transfer transaction. The transfer screen includes a new input capable field above the From: and To: account information, which allows the person making the transfer to add a secondary description of the transaction. This secondary transaction description is visible to members on statements and in online banking so an additional checkbox allows you to select whether to add this secondary description on the To: account when the To: account is different than the From account. (For example, a member might want to note that he or she is "transferring money to Aunt Barb," but might not want Aunt Barb to see the text on her statement.)

More Security with Code Word Access

We've added a new security feature which gives your employees access to a screen similar to the Verify Member screen, and all of the personal information it contains, *while they are making a transfer!* Your employees will no longer need to leave the transfer screen and move to other screens (for example, Phone Operator) for this information!

We have added a new F1-Verify Mbr on the transfer screen which gives employees direct access to the Verify Member window. This allows them to check (and ask for) personal information on this screen, such as a code word, before making the transfer. This feature will really be a big help to your tellers processing transfers through Phone Operator when the member is not directly in front of them. This feature is subject to the new Privacy settings.

Who is the Joint Owner on the Transfer Account?

It happens all the time…a member's spouse calls to make a transfer, but his or her name is not the primary name on the account, That person's name does not appear when the account is accessed to make the transfer. Previously, there was no easy way to confirm this spouse's identity. With an enhancement in this release, however, you are only a click away from this information. Simply click one of the new Secondary Names buttons (available on the To: and From: sides) to access the Secondary Names screen to view all the secondary names on the selected membership. (These buttons are only available if there *is* in fact a secondary name on the account!) It's just that easy to confirm that the person you are speaking with is in fact a joint owner (or any other secondary owner such as beneficiary) of the selected account.

> We're not done making changes to this screen!   There's more transfer screen changes in the pipeline..watch for effective dated transfer functionality coming in future releases!

Post One Transfer After Another

Once you have set up your transfer on the transfer screen, use the new F6-Post/Return to post your current transaction and return back to the transfer screen to process a second one.

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🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🛈 Reg D Counter Warning for Phone Operator Transfers

Helpful messaging will alert your member service staff when a Phone Operator transfer will exceed the number of transfers allowed by the Reg D requirements for the account. These warning messages will only appear with Phone Operator transfers since with these transactions the member would not be there in person, and therefore, the transfer would apply to the Reg.

To make this possible, we have expanded the number of Transaction Origin Codes associated with transfers. Previously Transaction Origin Code 07 applied for all transfers, but now we have added additional Teller (01) and Phone (15). (Tran Code 07 is still used for AFT transfers.) With this change we are now able to differentiate the phone transfers that apply to Reg D. (This is also a great tool when you are using Report Builder and developing some detailed Queries!

Now that we can count the transfers, we have added a real-time counter that advances incrementally each time a phone transfer is made. When an employee makes a transfer using the phone operator method, CU*BASE checks this new counter and displays the count on the screen. CU*BASE also compares this number with the Reg D configuration for this account, and if this transaction will exceed the allowed number, CU*BASE also displays a warning message: "Transfer will cause Reg D violation; follow CU policy."

While this does not replace watching your Reg D monitoring reports, it certainly provides you with one additional tool to keep you in compliance.

> You will need to alter your Reg D configuration (MNCNFA #10-Regulation D Configuration) to count the new Transaction Origin Code 15 (Phone Operator transfer). You also may need to define your policy for handling this new Reg D warning message and provide additional training to your staff on your new policies.

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🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

New Management Menu (MNMGMX)

Introducing a new Management Menu (MNMGMX)—think of this as being your entry to all of the Management menus that we are creating! This new menu will have access to many management menus, such as the "Knowing Your Member" (MNMGMA), Knowing the Industry (MNMGMB) and of course the newly named Management Processing/Dashboard menu itself (MNMGMT).

Access this new menu through the Main CU*BASE Menu (MNMAST). Instead of accessing the MNMGMT menu, #4 CU Management Processing will now access the new MNMGMX menu.

Know Your Members' Average Age

Ever wondered about the average age of your members and thought it was too much work to figure it out? Now it's easy to find this information on the Relationship Analysis online report on the Knowing Your Member menu (accessed via the "Knowing Your Member menu (MNMGMA) #8 – Relationship Analysis). This fairly recently added report tells you statistics by gender of your members in different age ranges. Now it also adds another statistic, the average age of your members – by gender and as a credit union – yet another analysis tool to add to your arsenal.

> 🖱 Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

New! NSF/ANR Management Summary Dashboard

The NSF/ANR dashboard was first introduced during the CEO Strategies Week and is an excellent and timely addition considering the current climate (with Reg E and increased interest in the collection of this income).

The dashboard gives CEOs a full picture of the NSF and Courtesy Pay income credit-union wide for an entire year. Now CEOs have the power to understand their BIG picture income and to identify members who are generating it in a whole new way! It is accessed via the Management Processing/ Dashboard menu (MNMGMT) # 26 – NSF Statistics Dashboard.

Some of the features of this dashboard include:

- Full transaction counts by month, toggle to see income by month – by channel so as Congress divides these tactics you will have a full idea of the effect

- Associated graphs then show the data according to counts or income (amount)

- Calculates ongoing averages throughout the year and highlights measured deviations for researching surges and drops in activity. (Deviations from a selected range appear in blue in the example above.)

- Gives quick access to the members affected by the fees by number of transactions and month to identify members needing education

- F12-Summary shows a summarized list of the data

- Allows you to drill down for the members who are doing the most and being most affected by your policies and their usage.

> 🖱 Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ New! Check Processing Management Summary Dashboard

Session 0 CU*BASE GOLD - Check Processing Statistics

Check Processing Statistics   Actual/Average Values

Date range: From Mar 01, 2010 [MMDDYYYY] To Mar 31, 2010 [MMDDYYYY]   Check files 10

Description	Check Amount ACTUAL	Check Amount AVG DAILY	Fee Amount ACTUAL	Fee Amount AVG DAILY	# of C ACTUAL
Total Checks in file	13,025,276	1,302,527			31,720
MEMBER CHECKS					
Total mbr checks received	10,051,540	1,005,154			30,547
Mbr checks posted	9,931,276	993,127			30,247
Mbr checks posted to neg bal	69,256	6,925	13,650	1,365	350
Not posted in 1st pass	120,271	12,027			300
Re posted	53,238	5,323			160
Force posted to neg bal			1,190	119	
Returned	44,955	4,495	3,255	325	
CORPORATE CHECKS					
Total corp checks received	2,973,727	297,372			1,173
Corp checks posted	2,972,369	297,236			1,165
Corp check exceptions	1,350	135			8
OVERDRAFT TRANSFERS					
Transfers made 1st pass	1,339,131	133,913			1,468
From shares	1,303,276	130,327			1,289
From loans	35,854	3,585			179
Transfers made re post	4,355	435			17
From shares	3,037	303			13
From loans	1,310	131			4

Description	HIGH VALUES	DATE
Total Checks in file	2,027,797	Mar 02, 2010
MEMBER CHECKS		
Total mbr checks received	1,711,170	Mar 02, 2010
Mbr checks posted	1,697,834	Mar 02, 2010
Mbr checks posted to neg bal	9,581	Mar 03, 2010

Description	LOW VALUES	DATE
Total Checks in file	906,638	Mar 10, 2010
MEMBER CHECKS		
Total mbr checks received	695,842	Mar 10, 2010
Mbr checks posted	685,596	Mar 10, 2010
Mbr checks posted to neg bal	4,130	Mar 11, 2010

Backup F3 Cancel F7 Detail By Day F9 Fee Analysis F15 Show High Values F17

The second dashboard provides credit union leaders with data so that they can be more aware of their check processing statistics. We have shown you the day-to-day for years, now you can trend it over time. Are you driving your checking relationships enough, do they yield what they should? Use this new tool to answer these questions!

- Includes information of the online Check Processing Status Report (MNSDAT #12-Check Processing Statistics Rpt), such as the daily counts of the average number of checks posted to a negative balance

- The date range on the online report defaults to the current month, but can be adjusted to select just the range needed, for example a week or ten days

- Includes columns for the highest and lowest number of checks processed in the selected period, as well as fee amounts. Use F17 to toggle between the original data and high (and low value) amounts and dates

- Using F15-Fee Analysis on this dashboard takes you directly to the Fee/Waiver Income Analysis, where you can view the income you have received from check processing or waivers you have given

Access this dashboard via the Management menu (MNMGMT #25-Check Processing Statistics); you will see the dashboard first, followed by more detailed data on daily check processing that you previously accessed via this menu.

🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ Learn from a Peer – Configuration Comparison

As promised in the CEO Strategies meetings, we are moving ahead with developing more Learn from a Peer features in CU*BASE. Learn from a Peer was designed to encourage an environment of innovation where we learn from each other's combined experience. Our first foray into this functionality was the Tiered Services comparison where we compared aggregate Tiered Service statistics between credit unions. Now we are moving forward with our second style of comparison, the ability for one credit union to compare its individual configuration side-by-side with the configuration of another credit union. With the introduction of these comparison configuration screens, more people can have access to this information, such as managers and auditors. Take a moment to consider your configuration!

We've added the Learn from a Peer options on the existing "Know the Industry" (MNMGMB) menu so they are all available in one place under the Learn from a Peer Section on this menu. There is now # 18 - Cashed Check Fee Configuration as well as the previously released #17 – Tiered Services Peer Analysis.

For our first example of this configuration style of comparison, we decided to use the Check Cashing Fee Configuration. Since this is a one-screen configuration, we are able to create a side-by-side comparison of your credit union with another credit union's configuration.

To access this new Check Cashed Fee Configuration option, select MNMGMB #18 – Cashed Check Fee Configuration, then use F10-Learn from a Peer. (You can also access this configuration screen from MNCNFD #15). Then similar to the Learn from a Peer Tiered Service Comparison, choose your comparison credit union comparison range (by size or asset range) and select the comparison credit union from a list of credit unions that fit that criteria. (You can even adjust the range to compare your credit union with a much larger credit union.)
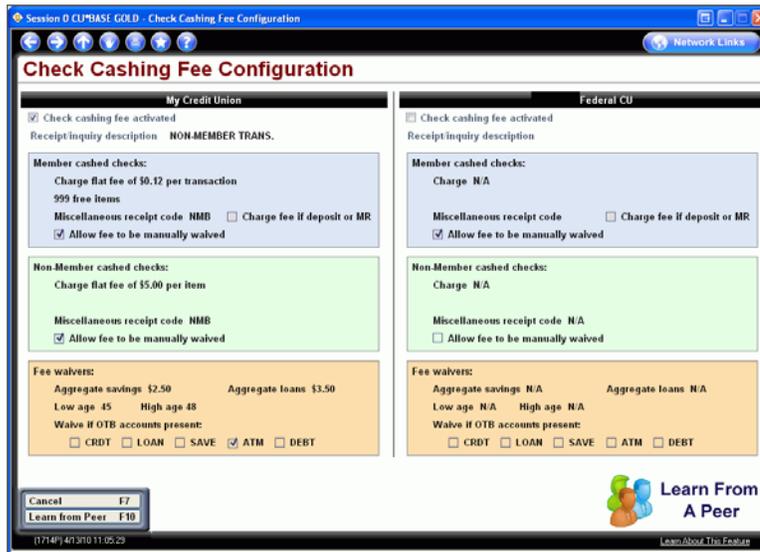
That's where the similarities between these two Learn from a Peer comparisons diverge. For this model we have developed a completely new configuration comparison screen to display the results. The Check Cashing Fee Configuration screen is broken down into three sections: Member Cashed Checks, Non-Member Cashed Checks and Fee Waivers. The final Learn from a Peer screen provides a color separated side-by-side view of both credit unions' selections to provide easy one-to-one comparison. Interested in a another comparison? Just use F10-Learn from a Peer and select different comparison criteria.

> Interested in what configurations are next for Learn from a Peer? Check out the configurations on the MNCNFD menu. We are planning on working on side-by-side comparisons of these configurations next.

> 🖱 Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

ⓘ View Only Versions of Configuration Screens

In order to make the new Check Cashing Fee Configuration Learn from a Peer screen available, we needed to have a view-only version of the configuration screen. In fact, we have created view-only versions of nine different configuration screens. These view-only versions will not only allow us to move ahead with our Learn from a Peer ambitions, they provide a safer way for you to review the configurations. Previously our Fee Waiver/Income Analysis, for example, sometimes pulled up the actual configuration screens. Now, if you use the Fee Waiver/Income Analysis or other features that let you jump to configurations, you will now be jumping to an inquiry-only version, so it's safer to allow other staff access to these types of analysis tools!

> 🖱 Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

ⓘ OFAC Changes

We have learned a lot from our International ACH Transactions (IAT) OFAC Scan project, and we are putting this knowledge to good use with two OFAC projects with this release. Someone at your credit union will be very happy we made these changes!

Batch OFAC Scan Improved

First, we have enhanced the scanning capabilities of the batch OFAC scan. This may result in your having a few more suspects than you traditionally have received, but as you will see we have also greatly improved

the OFAC report to help you determine which hits you need to take action on. Previously the OFAC report simply reported the last name on the MASTER file of the account that received a hit, which fell short of the mark now that we are scanning items for Account-to-Account transfers, for example. Now the updated OFAC report is broken down into four sections (open memberships, closed memberships, non-members and A2A) and clearly states the actual name that was deemed suspect by the OFAC scan.

The batch scan option is still available on both the Auditing Functions menu and the File Transfers/Audit Functions menus (MNAUDT #3 or MNFILE #11, with both options now named "Run OFAC Data Match (Batch Scan)," which more clearly states the purpose of this sort of scan.

Standalone OFAC Scan

Many of you have been asking for a way to run an OFAC scan on any data at any time, and we are now providing you with menu option access with this release. A new, standalone OFAC scan feature can be accessed via three locations: the CU*BASE Time-Out window or via two menu options (MNAUDT #4 or MNFILE #12-Scan a Single Name Through OFAC. This new feature allows you to run a quick OFAC scan on a single item on demand, such as incoming wires, vendor names, other miscellaneous corporate checks, etc. While an employee must enter an employee ID and password to access it from the Time Out window, no additional security has been placed on this option. (The Employee ID is used when documenting a failed scan on a member account.)

🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

ⓘ Introducing the New ATM/Debit Card Inquiry
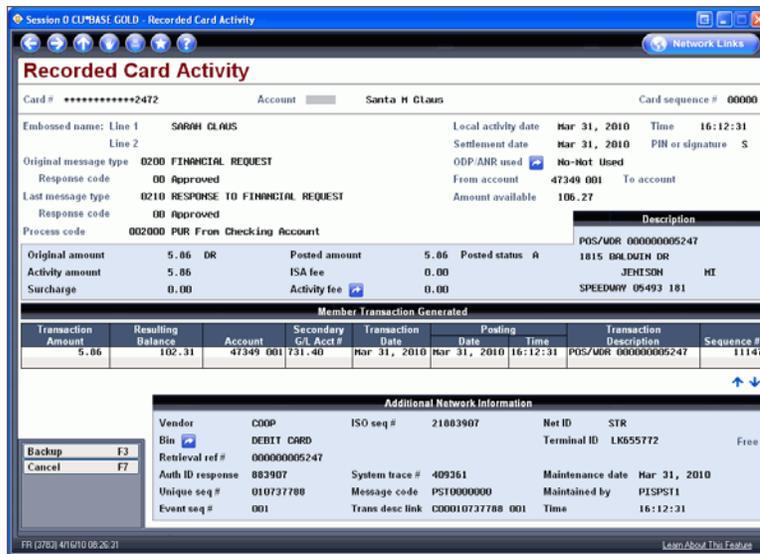
As we move forward with our new ATM/Debit card platform, we are able to offer you more and more exciting features for you to use when you are processing or inquiring on your member's ATM or Debit cards. We have two new enhancements we know you will enjoy!

These enhancements will help your internal EFT Team with responses to member inquiries about their card activity as well as deliver this information to your member service representatives. Members will receive faster response to their questions and your team will be more informed. This will be especially helpful for assisting those members who call from the checkout line after their cards have been declined!

ATM Inquiry Screens Gives You Clearer and Complete Information for Research

The first is an enhanced set of inquiry screens that include all of the information we receive from the network! Now, you will be able to view reasons for denials, authorizations and final postings in a date/time order. Network Message Types, Reason Codes, ISO fees, Surcharge fees as well as your member activity fees will be displayed. Sort features allow you to sort by Date/Time and Location/Merchant, with a feature to position to a specific merchant on the list.

> When we say data from the network, we really mean *data!* As you can see, the screen will take some studying...and plan on making heavy use of our online help to interpret the various indicators and messages. But the power is that now even your front-line staff can learn to help members with questions about their ATM/Debit activity.

All ninety-five credit unions who have currently converted to the new ATM/Debit platform will be able to begin using these Inquiry screens with this release. Interested in learning more about the data on these screens? Be sure to check out the CU*BASE Online help for documentation for the wealth of information now available on these screens.

These inquiry screens can be accessed from the Online ATM/Debit Card Processing menu (MNATMD) #1-ATM/Debit Card Maintenance and #2-ATM/Debit Card/Activity Inquiry, as well as from from Member Inquiry and Phone Operator using F17-OTB/Cards. This information can be accessed via Transaction Inquiry, Additional Transaction Information as well.

Interested in how your front-line staff is affected by these changes? Read on…

New Access Point for Inquiry on Online Credit Cards and the new ATM/Debit Cards

The second enhancement will give your Member Service Representatives access to information on all the cards the member currently holds. This is handy for those "I lost my wallet" questions—now you can see all the cards the member has in his or her possession! Access this new summary screen through the OTB/Cards F17 Tab, located in Member Inquiry and Phone Operator. All cards (ATM Debit and Credit) as well as all OTB records will be shown, allowing you to choose them for more detail. The network activity detail mentioned previously will also be available via this channel.

📖	Refer to the "ATM Daily Maintenance" booklet available on CU*BASE Reference Page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ Brand Commonly Used Screens in CU*BASE

Have a special offering at your credit union, such as Holiday Skip-a-Pay? Or is your loan department running a "May is Lending Month" promotion? Reminding your employees of these promotions is only a CU*BASE screen away with CU*BASE Branding.

With the 10.0 Release, you can now add your own graphics to the upper left hand corner of selected frequently used screens – brand CU*BASE for your credit union. Access to a GUAPPLE device and a simple change to the credit unions' computer Workstation Favorite screens is all that is needed – and of course the graphics themselves. Several categories of screens are already available including: Lending, Member Service, Collections, and Management. And Branding not only allows you to customize these CU*BASE screens; you can also add your own credit union logo to the login page and in the upper left hand corner of all CU*BASE menu screens as well.

Once the graphics are created according to requirements, you will need to place them in new folders on the GUAPPLE device (that will be created with the release). Once the workstations are activated with a new setting on the Workstation Favorites screen, your employees will see the graphics. Want your tellers to communicate a consistent message to your members when servicing them? Use CU*BASE Branding.

No activation is necessary for CU*BASE Branding once the 10.0 release is available. Easy to follow directions are included in CU*BASE online help (Index "Branding"). Or check out the introductory "CU*BASE Branding" brochure and "CU*BASE Branding" booklet for more details (available on the Reference Page).

📖	For a more details about CU*BASE Branding, refer to the "CU*BASE Branding" brochure and the CU*BASE Branding" booklet available on CU*BASE Reference Page for details.
🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🔘 Credit Unions Can Offer Sales Tax with CU*BASE

CU*BASE now supports charging sales tax on various service charges and over the counter fees, for states that have this requirement. A new Service Fees Sales Tax configuration (accessed via the General Configurations 2 menu (MNCNFD) #24 - Configure Sales Tax on Srvc Fees) allows credit unions to define the parameters for the fee (amount or % of fee calculation, transaction description, and G/L account) as well as to activate the charging of sales tax calculations. Fee programs that have been altered to accommodate this charging of fees include, but are not limited to, monthly service charges for minimum account balances, overdraft transfer fees, stop pay fees, and starter replacement check fees. Refer to the CU*BASE online help for a complete listing of fees which are programmed to be able to charge a sales tax. (We developed this for some new partners just converting in the state of Iowa.)

🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🔘 Enhancements to Miscellaneous Fees and Charges

While we were programming the Sales Tax project, we included the ability to implement miscellaneous fees and charges with a Miscellaneous Receipt transaction. A credit union can use this feature to charge a fee for issuing items such as traveler's checks or starter/replacement checks. Previously, credit unions who wanted to charge a fee for these services generally had to enter two miscellaneous receipt items, one for the service and a second for the fee. Now a credit union can associate newly configured fees (similar to a sales tax) with the miscellaneous service so that the fee is automatically charged, a handy feature since it was easy to forget to add the additional fee in the past! Fees can be configured to be charged as a flat rate per miscellaneous receipt item or as a percentage of the miscellaneous receipt charge.

These new fees are configured as a new Miscellaneous Posting code (General Configuration 1 menu (MNCNFC) #8 Misc. Posting Code Config) – a new Fee (Type F) configuration, which is also used to configure the new Sales Tax introduced with this release. The fee code is then associated with the miscellaneous receipt posting code (Type R); new fields on this code configuration now allow for the entry of associated fees.

> Fees can be charged either as a percentage or as a flat fee per item. If you would like to charge a fee per travelers check issued, you will need to enter each check individually in the Miscellaneous Receipt screen. Also, if the fee is not charged each time, then a separate R code charge must be configured to cover the independent fee.

🖱	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

🤝 iPay Online Bill Pay Development

We are laying the groundwork for an integrated interface between CU*BASE and the web-based bill pay presentment process offered by iPay, which adds a second bill pay option for credit unions, especially those already using this vendor. This will change the arrangement with iPay from being treated as any other third party processor, and was orchestrated through custom processing iPay services their payments through a good funds model similar to the older CU*EasyPay. We are not necessarily recommending iPay over Fiserv, formally Check Free; we are just giving credit unions a second bill pay model to select.

We are currently in BETA for this new offering with two credit unions and will convert an additional credit union to this platform in May. Watch for more information on iPay at the Leadership Conference in June.

🔘 Middle Name Field Added to Membership

Some credit unions have asked for way to determine what the middle name for a member was since this would be helpful to them when filling out governmental forms, such as the driver's license verification form. We have added a new field in the Add New Member screen, accessed when opening a membership via the Member Service menu (MNSERV) #13 – Open Maintain Memberships/Accounts) or when updating a

membership via the Update Functions 1 menu (MNUPDT) #1 – Update Membership Information). This middle name does not replace the Middle Initial field that already exists and does not print on statements or any other credit union publications for members. It is simply to be used for internal documentation.

🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

❗ Credit CARD Statement Updates

Same Day Payment Dates

According to the new rules, if a credit union is closed on the date a member's credit card payment is due, the credit union must apply the member's payment on the next business day as if it were applied on the due date.

Where this became an issue was during the calculation of finance charges within the grace period on delinquent loans. To address this issue, CU*BASE will review your credit union's Non-Business Days Configuration (MNCNFD #23) to determine the days you have configured as non business days, and adjust the finance charges appropriately.

In a nutshell, if your credit union is not open on the member's due date, we will calculate finance charges as if the due date was actually the next business day, as long as that doesn't cross over into a new statement period. (In other words, this method will not apply is when the last day of the month is both a non-business day and the due date since, in this instance, end-of-month processing has already occurred.)

These changes will all be behind the screens (you won't notice and changes), and will be put in place for the April statement produced in May.

> IMPORTANT: Remember that the Processing Days shown on this configuration represent when we run BOD/EOD processing for you, so do NOT change these days without contacting us! If you are going to be closed on a day that isn't a typical Federal holiday, use the F6-Add feature to add specific additional days you will be closed. And don't forget that this same configuration may be used for your teller check holds as well! Refer to online help for instructions on completing this screen.

❗ Account Service Charge Allows for Negative Balance

We noted in the 9.6 release summary that we added a change to the Account Service Charge configuration (MNCNFA #8, then #3 Account), so that credit unions could select to have the minimum balance field set at a negative number. Also, when setting up program comparison criteria to define which accounts are charged the fee, if credit unions choose the CURBAL (Current Balance) field they could enter a negative number as the "data value to compare on."

This is helpful for credit unions who may want their Account Service Charge to deliver a tolerance for a current balance negative amount. For example, negative balances can occur when other types of fees are assessed or when there are force posts for debit card purchases.

🖰	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

⚠ New Access to Reprint Receipt from CU*BASE

Print Receipt ● ●

Now instead of using the "Print Receipt" option when reprinting a receipt through the Transaction History screen in Phone Operator, you will now click on the handy blue dot indicator in the new more visible "Print Receipt" column to the right of the screen. A blue dot will only appear when a receipt can be reprinted in this manner. This provides more clarity on this screen since previously it was not clear if there *was* a receipt, and you would get an error message if none was available. Reprinting an archived e-Receipt will still be done in the same manner as before, by using the "Print e-Receipt" option on this screen.

⚠ Security Email Sent to Member When Online Banking Password is Reset

Starting with the 9.6 release (February/March 2010), the system automatically began generating an email any time an employee resets or changes a member's password using the tools in CU*BASE (such as Member Personal Banker on MNSERV). The email is sent automatically to the email address already on file for the member. This is a security feature that is intended to warn members if someone else initiates a password change on their accounts without their knowledge. The content of the email reads as follows:

```
In order to help protect you, our valued member, we wanted to notify you that
per your request we reset your online banking password on mm/dd/yy. If you did
not initiate this change please contact your credit union immediately.
```

> HINT: This is another reason why it is so important for staff to carefully verify a member's identity when resetting passwords, and to have extra controls in place if someone wants them to update both an email address AND reset a password at the same time. Could be a bad guy!

Additionally, the member receives a similar message if the password is changed via **It's Me 247**:

```
In order to help protect you, our valued member, we wanted to notify you that
someone changed your online banking password on MM/DD/YYYY.  If you did not
initiate this change please contact your credit union immediately.
```

In both instances, the member will also receive a message in the **It's Me 247** secure message center with the same text.

Miscellaneous

- **5300 Account Codes Require a Positive Number –** There is a new edit in the 5300 software for dollar amount Account Codes requiring a positive number by the NCUA. If a negative number is entered manually OR is automatically populated (i.e. from the G/L quarterly balance auto-pop) to these NCUA defined Account Codes, the system will change the number to be positive. This will help to ensure a successful upload to the NCUA. On the Call Report Data screen, you will see the message, "NCUA does not allow a negative # in this field" for these Account Codes.

- **Indirect Dealer Report Now Has Breakdown by Dealer** – The Dealer Delinquent report accessed via the Extended Loan Processing menu (MNEXL2) #4-Print Dealer Member Delinquency, which lists the delinquency status of loans linked to a dealer, now includes a breakout total by dealer in the current balance column. Additionally, Grand Total amounts have been added to the Current Balance and Delinquent Balance columns.

- **Settlement Loan Form Enhancement** – Five check boxes have been added to the Settlement Loan Form screens for items that have been labeled P.O. C. These fees have been prepaid and will not be itemized in closing fees. Designated lines on the statement include 804, 807, 903 and 1101.

- **Number of Allowed Household Records Increased** – The number of records that can be included in a household has increased from fourteen to ninety-nine.

- **Automated Report Helps Determine Why Mass Emails are Not Received** – The new Mass Email Exception Report (PALTEMAIL), implemented with the 9.6 release (Feb/March 2010), can assist you

with identifying the reason why a member might not have received an expected email or how many members you are trying to send emails to that have invalid email addresses. This report is automatically generated whenever mass emails are sent through CU*BASE (Member Reach, e-Statement notifications, e-Alerts, etc.) and is archived in the Miscellaneous category.

	Immediate Effect	Changes automatically in place on the day the release is implemented; no additional configuration required.
	Must be Activated	Your CU must make a decision either to activate it or modify configuration parameters. Sometimes requires contacting a CSR.
	Team Implementation	Work with a CU*BASE Client Service Representative before implementation.