






CU\*BASE

12.1









# CU\*BASE® Software Upgrade

Online CUs	CU*NorthWest/CU*South	Self Processing CUs
August 19, 2012	August 19, 2012	December 17-18, 2012

Updated booklets  mentioned in this summary will be available on our website no later than **August 17, 2012**. Access the CU\*BASE Reference page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then CU\*BASE Reference. Access the **It's Me 247** Reference page by selecting "I am a Client" from <http://www.cuanswers.com>, Docs & Information, then It's Me Reference. Documentation 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.

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

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## Member Services

### Automated Handling of Wrong Email Addresses Sent by CU\*BASE


We are proud to announce automated “wrong email address handling” for emails sent by CU\*BASE! Currently, unless your credit union uses Xtend to handle your invalid email addresses, it’s a time-consuming process to keep them up to date. Starting with the 12.1 release, however, when emails are sent via CU\*BASE (such as those sent via Member Reach, e-Statement reminders, and e-Alerts), and the email address bounces back as invalid, CU\*BASE will *mark the email address as a wrong email address and create a Tracker record.*

With the new process, invalid email addresses are collected by the system throughout the day. Then during BOD processing, CU\*BASE marks each email address as a wrong email address and records a Tracker conversation with the name of the operator who ran BOD. (With the manual process currently in place today, the name of the employee making the change is recorded in the Tracker.)

An email address is marked as being a wrong email address during BOD processing if it is returned with a “fatal” error. If the system receives a non-fatal error, such as a bounce back due to a mailbox being full or an “out of office” email, CU\*BASE will not mark this address as being invalid.

This will not only be a time saver for your staff, but is a very important piece of programming for our network! The danger of sending emails with wrong email addresses is that our servers could be marked as sending spam. This wrong email management will significantly decrease the number of fatal emails we send and will improve our success with sending emails directly to our members.

**Note for Self Processors:** To use the new automation feature, self processors will need to select the new option on MNOP08 (OPER #7) #28-Gather Undeliverable Email Addr (at any time during the day) to prepare the emails for BOD processing.


 Details for all related screens will be available via CU\*BASE GOLD online help with the release.

### Last Ten Accounts Feature Added

Five additional screens now have the last-ten-lookup feature, which allows you to quickly search for accounts by showing you the account numbers of the last ten accounts you have accessed.

- **Lending Functions Menu: MNLOAN #12-Loan App File Verification:** Feature is now included when entering the Electronic Check List screen, which is used to track the progress of the loan application by way of an electronic “to do” list of tasks to be completed.
- **Lending Functions Menu: MNLOAN #21-Print Coupons:** Feature is now included when entering the Print Loan Payment Coupons screen where you can print loan coupons that a member can use when making payments on a loan account.
- **Lending Functions Menu: MNLOAN #5-Miscellaneous Loan Maintenance:** Feature is now included when entering the Additional Loan Information Selection screen where you can maintain miscellaneous loan information, such as automated transfers, payroll deduction, pledged shares, and collateral.


- **Speed Sequence PIN:** Feature is now included when entering the Update Audio/Online Banking Access screen, which can be used to update a member's access privileges to either system, such as changing an online banking password.
- **Update Functions 1 menu: MNUPDT #4-Update Auto Transfer Information:** Feature is now included when viewing Automated Funds Transfers (AFTs) for a member.

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

## Lending

### Balloon Loans Filter Added to Loan Information Report

Currently CEOs use Queries and other research tools to report on data of balloon loans in the 5300 Call Report. Now that information is easily retrieved directly from CU\*BASE by a new filter on the Loan Trial Balance report (Loan Information Report: Trial Balance, Loan Delinquency Analysis and Loan Interest Analysis (Reports E menu: MNRPTE #2-Selective Loan Information Rpt.) New selections to filter for “balloon loans” and “general loans” have been added in addition to the already existing “lease loans” filter on all three of the Loan Information Reports: Trial Balance, Loan Delinquency Analysis, and Loan Interest Analysis.

 Details for all related screens will be available via CU\*BASE GOLD online help with the release.

### Loan Payment Automated Funds Transfers Synch up AFT Payment Date and Loan Payment Date

Automated funds transfers are an excellent way for members to ensure they make their loan payments on time. However, infrequent problems were occurring when a monthly automated-funds transfer (AFT) was set up as a backup method for when members did not make a full payment themselves. If the AFT was configured with an AFT next-payment date that preceded the loan next-payment date, the AFT actually could make the payment before the member had a chance to, causing confusion and sometimes double payments. In order to follow the spirit of these types of AFTs, CU\*BASE will now change the next-payment date and day of the AFT to match the next-payment date of the loan once the AFT record is saved.

This change only affects AFTs configured to make payments to loan accounts if the member “did not make a payment any other way” (by selecting either option #2 or #3 on the final loan AFT screen shown below). All other types of AFTs such as AFTs to savings or checking accounts or to loans configured to “make this payment every time” are not affected.

Transfer type R Make a regular loan payment to FIX MORT 5 - 30.

**Payment & Delinquency Controls**

Selection   0 = Use the default settings configured in the loan category

1 = Make this payment every time, no matter whether I'm behind or whether a payment is made via another channel.


2 = Make this payment ONLY if a payment is not made another way;

3 = Make this payment ONLY if a payment is not made another way, and pay enough to catch up my loan completely.

4 = Make this payment every time. If the loan becomes delinquent, make transfers every day until the loan is caught up.  
(This setting is recommended only for loans that cannot be paid ahead.)

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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- Regrouped Filters on the Loan-to-Value and Packaging Loans for Sale Entry Screens  
You will notice that we have reorganized the filters on the Loan-to-Value Report (Reports E menu: MNRPTE #18-Loan-to-Value Analysis Report) and the entry Packaging Loans for Sale screen (Management Processing Dashboards menu: MNMGMT #25-Package Loans to be Sold). No filters have been removed, but we hope the regrouping and friendlier wording assists you with using these two screens.

	Details for all related screens will be available via CU*BASE GOLD online help with the release.
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## Auditing

- Memberships Exempt from CTR Highlighted in BSA Dashboard  
With the 11.3 release in September, we added CTR fill-in screens right in CU\*BASE, with prompts to remind tellers to complete them. Part of that release was an “Exempt from CTR” box in Membership Update (Update Functions 1 menu: MNUPDT #1-Update Membership Information). If this box is checked, tellers do not receive the prompts to fill out a CTR for that membership.  
  
Now the “Exempt from CTR” checkbox also affects how the membership appears on the Bank Secrecy Monitoring dashboard (Auditing menu: MNAUDT #1-Work Daily BSA/CTR Activity). If checked, the Social Security number of the membership will be highlighted in the listing, to indicate that a CTR form should not be necessary.

Since multiple memberships may be tied to a BSA record, all memberships with activity on that SSN must be exempt for the SSN to appear highlighted on the Bank Secrecy screen.

	For further details, refer to the “Bank Secrecy Monitoring” booklet available on the CU*BASE Reference page.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

- Interest-Only Loan Exclusion for Loans with Interest Greater Than Payment  
The Loan Interest Greater than Payment Report (Auditing menu: MNAUDT #18-Loans with Int Above Payment Amount) now includes a new “Include interest only loans” filter. This allows you to exclude interest-only loans, which often have interest due greater than the payment, from appearing in the results of the report.



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

- CU\*BASE Employee Security for Instant Card Issue  
You can now control (by Employee ID) who can create a new plastic via the Instant Issue software – right from within CU\*BASE. (This is in addition to Employee Security controls via the CardWizard software that are also required and have always been in place.) Permissions through CU\*BASE are now granted via the new “Instant card issue” checkbox in CU\*BASE Employee Security’s “Update Special Security” settings. Employees who do not have permissions correctly configured will now receive the messaging explaining that they are not authorized. (Previously there was no messaging.)

**Important:** Once the release is implemented, be sure to update all authorized employees' Special Security settings and check this new box in order for them to continue to be able to issue plastics via "Instant Card Issue." Without this change, they will receive the warning message that they are not authorized and will not be able to access the Instant Card Issue screen to issue cards.

To update an employee's CU\*BASE Special Security to allow the employee to issue plastics via Instant Card Issue, first access the CU\*BASE Employee Security (Management Processing Dashboards menu: MNMGMT #1). From there, select the appropriate Employee ID from the listing and "Update Spcl Security." Check the new "Instant Issue" checkbox and press Enter to save the changes. (Additionally, you will need to grant this person permissions via the CardWizard software.)

	For further details, refer to the "ATM/Debit User Guide" booklet available on the CU*BASE Reference page.
	Details for all related screens will be available via CU*BASE GOLD online help with the release.