



Announcing . . .

# CU\*BASE Software Upgrade

## Effective November 12, 2001\*

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10/08/01

### Introduction

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Time for our Fall CU\*BASE upgrade! As usual, this one is chock full of new and exciting products and features, from daily ACH Exception Handling to new Thermal Receipt Printing options.

The features that pack the biggest wallop from a programming standpoint are the **G/L balance file expansion** and the new **printer ID and hardware configuration** projects. While the impact isn't as visible and "showy" as some of the other features, these are the projects that have the potential to affect your day-to-day activity the most. Also be sure to pay special attention to the following:

- Non-email addresses will be removed from the *Email* field in the MASTER file!  
(See "MASTER File Fields Added" below.)
- Reverse transactions and delete Audit Keys at the same time . . . get your member service staff trained!  
(See "NEW Error Correction Feature" below.)
- Deliver a marketing message or special alert to hundreds of members at once . . . using CU\*@HOME!  
(See "NEW Push Marketing Feature" below.)

### Where's The Doc?

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You've probably noticed that this packet is a little lighter than usual. With the implementation of CU\*BASE GOLD almost complete at all credit unions, we are moving away from traditional "paper" documentation and taking advantage of both CU\*BASE GOLD On-Line Help and the link through WESCO NET to our various topical reference booklets. As you read through the summary below, notice the book  and mouse  symbols indicating where detailed information can be found.

- ☛ If you really *must* have a hard copy of a topical booklet, come to the training event on November 8!  
(See the separate announcement for details.)

Remember that on-line help can be accessed from any screen or menu in CU\*BASE GOLD. Just pull down the Help menu and choose Help Table of Contents. **New and revised help topics mentioned below will be available when you receive your GOLD updates on November 12.**

#### Contents

### CU\*BASE Software Upgrade, November 12, 2001

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Following is a brief synopsis of the new features and enhancements that will be included in this upgrade (listed alphabetically):

#### ◆ ACH Exception Handling and Fedline Upload

This project lets you take care of your daily ACH exceptions in a snap! In a nutshell, a new file will be created to display all of the day's ACH exceptions. With a link to the recently-released ACH Returns and NOCs system, you can now create returns using data from the original record, instead of keying it in by hand. Simply mark the items you wish to return and CU\*BASE will automatically

*\*Self Processing credit unions will receive this release during the week of November 26, 2001.*

generate an ACH Return record—all you need to do is enter the Return Code! The project also includes a back-office upload feature so that WESCO Operators can pull your Return and NOC records directly into the Fedline system, making the process even more streamlined and accurate.

- ☞ Self processors and credit unions with their own Fedline terminals can choose to take advantage of the new system as well depending on their own internal procedures and preferences.

**Please note that the system does not include a re-post option at this time. It will not affect notices, fees or the way NSF transactions are handled.** We are currently analyzing the scope and ramifications of a project that would provide similar re-posting and fee features for your ACH activity as are in the current share draft system. If you have ideas or suggestions please contact Jim Vilker at [jvilker@cubase.org](mailto:jvilker@cubase.org).

- 📖 *For details, refer to the “Handling ACH Daily Exceptions” booklet, available on our web site (in CU\*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the “Reference” tab).*

- 📖 *Complete details on this and other daily ACH tasks are also available via CU\*BASE GOLD On-Line Help. (In the Help Table of Contents, expand the “ACH Processing (MNACHP)” chapter.)*

#### ◆ **Configurable Pop-Up Windows: Member Comments & Delinquency**

This project allows your credit union to specify whether or not you want the Member Comments window and/or Loan Delinquency window to automatically “pop up” when using Teller and Inquiry screens.

Although the pop-up feature is designed to ensure that member service personnel are alerted to important member information, some of you have expressed a desire to turn this feature off, particularly to save keystrokes for tellers. The flag to control the Member Comments window will be separated for Teller and Inquiry/Phone functions so you can choose to speed up teller work but still have the notification when performing inquiries.

If you wish to change the settings for how the Member Comments and Loan Delinquency pop-up windows behave for Teller processing and Inquiry functions, please contact a CU\*BASE Client Service Representative.

- ☞ Self Processing credit unions can control their own settings using the “Master CU Parameter Config.” command (OPER #10, then #1).

#### ◆ **Custom Loan Forms Enhancement: Pre-Printing Loan Forms from Applications**

This project introduces a new option for credit unions who print custom loan forms. This optional feature would allow credit unions to print their custom loan forms prior to actually “booking” the loan on the CU\*BASE system. Many credit unions send loan documentation out for signatures but do not wish to create the loan on the system until the paperwork is received back from the member, or they wish to avoid having to remove the loan account when the member changes his mind or other requirements are not met.

- ☞ For example, a member contacts the credit union by phone asking for a home-equity loan. All loan request and application details are entered into CU\*BASE and the loan is approved. However, the credit union does not wish to actually create the loan account until all paperwork has been signed. Because the member lives in a different state and cannot come to the office, the loan officer prints a set of forms using the data already keyed into the loan application and

mails or faxes it to the member. When the signed forms are returned, the loan officer simply goes back into the loan request record and creates the loan account in CU\*BASE.

CU\*BASE standard loan forms have always been designed to be printed prior to creation of the loan account. This includes the standard 5-page application, short-form application and loan officer worksheet forms. This enhancement refers primarily to a credit union's custom loan form package, including the note and disclosure or other key documents that need to be produced prior to the loan account being opened. Normal custom programming fees and lead times apply.

- ✉ If your credit union is interested in pursuing this feature for one or more of your custom loan forms, please contact Jim Vilker at [jvilker@cubase.org](mailto:jvilker@cubase.org).

#### ◆ **NEW Error Correction Feature: Combined Member Transaction Reversal / Drawer Correction System**

This long-awaited project allows you to reverse a member transaction and also adjust the teller drawer by deleting the associated audit key at the same time. In the past, reversing a transaction required two separate steps to be completed. First the transaction was reversed to adjust the member account. Next, the audit key(s) associated with the transaction were deleted to adjust the teller drawer. The steps were separated as a type of "check and balance" system between the two different accounting environments, members and teller drawers.

The new combined system streamlines the process by identifying both transactions and audit keys, allowing a user to mark both the transaction and the audit key for an adjustment, and completing both steps in a single process. Not only will this save time in performing the correction, it will also save the previous inquiry steps needed to look up the audit key that was involved in the transaction.

**Because the combined system affects the teller drawer, it can be used only to reverse current-day transactions.**

Both the "Member Transaction Reversal" and "Adjust Teller Drawer/Audit Keys" features will still be available separately. For security reasons, some credit unions may still choose to allow only certain staff to manage audit keys, while allowing tellers to perform simple transaction reversals. In addition, the independent Transaction Reversal system will allow reversals to a transaction from a previous day or a previous month, independent of the teller drawer. The independent system would also be used for reversing transactions such as transfers or loan disbursements that do not affect a teller drawer.

NOTE: The independent Member Transaction Reversal system was modified to allow for previous day and previous month transactions to be reversed. Additional warnings were added to help prevent accidental reversals. It is now necessary to use a command key to post a reversal, instead of just using the Enter key.

📖 *For complete details, refer to the "Reversing Teller Transactions Using the Combined Transaction Reversal / Drawer Correction System" booklet, available on our web site (in CU\*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).*

🔍 *Details are also included in CU\*BASE GOLD On-Line Help. (In the Help Table of Contents, click the Index tab and type the key words "Reversing a Transaction.")*

#### ◆ **General Ledger Balance Fields Expanded to \$99 Billion Maximum**

Who would have thought that credit unions would ever reach the plateau of over \$1 billion? Or that cars would cost \$75,000? Or that it might be common for a member to write a \$100,000 check?

General Ledger systems now need to track and accumulate these dollar figures, and therefore require the ability to handle even much larger numbers than ever anticipated in the past.

With this project, each and every program that interacts with the G/L for recording debits and credits has been changed, so that the G/L balance file can now accommodate account balances of up to \$99 billion.

⇒ **ALERT:** In order to allow for the additional digits, financial reports were revised so that they can display a maximum of 7 columns per report, instead of 8. Please alert all accounting and management personnel who print or view financial reports to make them aware of this change.

⇒ **ALERT:** Also pay special attention when printing or viewing financial reports and G/L history; watch all daily G/L activity even more closely than usual, and be aware that although you may not ever need an account balance of \$99 billion, the impact of this change can trickle down into every area of CU\*BASE back office processing that uses the G/L balance files.

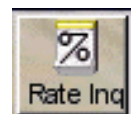
⇒ **ALERT:** Remember that ALM downloads use balances from the G/L also. The first time you attempt to perform a download for your ALM software, you may need to contact your provider for assistance in making the necessary configuration changes to accommodate the additional 3 digits added to resulting balance fields. (This is usually just a simple change in your ALM software setup and only needs to be done once.)

#### ◆ **NEW Loan “Product” Configuration for Rate Inquiry**

This feature will allow credit unions to build *loan products* for use in selling loans to members, either through the existing CU\*BASE Rate Inquiry feature, or through the new CU\*@HOME Loan “Rate Board.”

A *Loan Product* is a specific type of loan offered to members. The *Loan Category* is the CU\*BASE configuration that governs how the loan is serviced (payment and interest calculations, payment matrix, G/L accounts, etc.). Examples of loan products include your credit union’s used car loan offering, new car loan, RV loan, etc.—these products could all be tied to the same generic “closed-end” or “vehicle loan” category.

All loan products configured will appear in the Rate Inquiry feature available from any CU\*BASE menu. This will provide your staff with a comprehensive rate inquiry that will give a complete look at the credit union’s loan offerings and most current rates, as well as whether a member can view loan information on line.



Up to 999 loan products can be configured per corporation, each with a long descriptive name and a rate range. Up to 50 of those products can be flagged to appear in the Loan Rate Board in CU\*@HOME, similar to share and certificate products, which eliminates the need to maintain a separate location for PC banking products when loan rates are changed. (See the separate “Member Self Service Products Software Upgrade” summary for more information on the Rate Board feature.)

⇒ **ALERT:** Any loan rates that you have set up using the “Rate Inquiry - Loan Config” feature (MNCNFB #6) will automatically be converted over to the new product configuration format for use with the CU\*BASE Rate Inquiry feature. **You will need to alter the configuration, however, if you wish to display any loan products on the CU\*@HOME PC Banking Loan “Rate Board.”**

- ☞ For complete details refer to CU\*BASE GOLD On-Line Help (in the Help Table of Contents, click the Index tab and type the key words “Loan Rate” and select the “Loan Rate ‘Quote Sheet’ Maintenance” topic).
- 📖 Or review the newly revised booklet, “CU\*@HOME Internet Member Services: Configuration, Implementation and Daily Monitoring” available on our web site (in CU\*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the “Reference” tab).

#### ◆ MASTER File Fields Added

Changes will be made to your credit union’s MASTER membership file—the file that contains key information about each membership, including name, address, and other general details. The following new fields will be added, to be displayed on various update and inquiry screens:

Other Phone	To be used for a cell phone or other miscellaneous phone number. Ten characters, to be displayed on all update and inquiry screens that show member name and address information.
Date of Death	Eight-character date field, updated using the Update Membership Information screen (MNUPDT #1) and displayed on main Teller and Inquiry/Phone screens.  ☛ <b>If a date is entered into this field, the system will automatically place a freeze level 3 (all activity) on ALL accounts under that membership.</b>
Account Executive	A 2-character alphanumeric field to be used for an Employee ID assigned to take care of this account for special needs, such as an investment counselor. Can be updated using the Update Membership Information screen (MNUPDT #1) and when opening a new membership; displayed on main Teller and Inquiry/Phone screens.
Email Address	Existing field in MASTER; will be also added to the master Non-Member file (MSNONMBR). See below for additional details on this field.

#### ⇒ **ALERT: Conversion of Data in the *Email Address* Field**

In preparation for the future delivery of member statements through CU\*@HOME, we are changing the way that the *Email Address* field behaves on various maintenance screens. Edits will be added so that only an email address can be entered into this field, and it can no longer be used for miscellaneous data such as a cell phone number.

**Therefore, any existing data in this field that does not match an email address format will be removed as of November 12, 2001.** Data that is removed will be printed on a report that will be available in your DAILYxx OUTQ that morning. (File name: UMAEMLPF; User Data: UMAEML) If necessary, use this report to manually record cell phone numbers into the new *Other Phone* field using the Update Membership Information feature (MNUPDT #1).

- ☞ For details on using the Update Membership Information feature to access these fields, refer to CU\*BASE GOLD On-Line Help. (In the Help Table of Contents, expand the “Member Update Functions (MNUPDT)” chapter.)

#### ◆ Printer ID Expansion and New CU\*BASE Hardware Configuration

CU\*BASE today works with over 80 credit unions, 1,800 terminals, and over a thousand printers. Because the current 2-character printer ID limits the number of terminals that the system can handle, we needed to expand the ability to identify printers on our system so that we can grow even further.

While your actual printer IDs might not change, every screen that ever sends anything to a printer has been modified to allow for a 10-digit printer name. As you can imagine, the behind-the-scenes impact of this is huge and we appreciate you keeping your eyes peeled for any changes in your print settings.

Following are some other features introduced with this project:

- The rewrite allowed us to prevent a user from printing to *another* credit union's printer! This should reduce support calls and headaches when someone accidentally enters the wrong printer ID and a job starts printing somewhere it shouldn't! There will even be a "lookup" on all report screens (in GOLD, click the help button ◀ next to the printer name field) so you can view all of your credit union's configured printers and choose just the one you want.
- Up to 9 copies of a report can now be printed at once from any report screen.
- Reports can now be printed to a standard "virtual" printer called HOLDxx (where xx represents your 2-character CUID) instead of designating an actual printer ID. This means the report to be sent to your spool file, but will not be directed to any printer. Reports sent to this "printer" will be purged automatically after 10 days.
- The revised hardware configuration feature (MNCNFC #10) streamlines configuration of your terminals/workstations and printers, while providing for new features such as thermal receipts (see below). The list of workstations and printers is now separated to make things easier to find, and can be sorted by either Description or ID.
- Each workstation can now designate a "general" printer that will be used as a default for reports. Report screens will no longer "remember" the last settings you used for printer ID; rather, they will always use the defaults defined for the workstation device (so you won't get your report on your co-worker's printer!).

⇒ **ALERT:** To start, we will attempt to set up all workstations with a general printer ID that matches the default printer configured on the AS/400. This is the printer to which a "print screen" is sent now. Because this correlation may not be exactly what you wish, please verify your workstation configurations carefully after November 12 and make any adjustments as needed (MNCNFC #10).

- Each workstation can also designate the appropriate time zone. This will be used to calculate the correct time to print on receipts (see "Receipt Enhancement" below).
- A workstation device can now be designated as "general" or "drive-up." Although it will have no affect now, this new flag is intended for use by new transaction source analysis tools planned for the future.

⇒ **ALERT:** We will NOT be choosing a time zone for any of your existing workstation/terminal devices. If you wish to use a different time zone for receipts, you will need to access Hardware Configuration (MNCNFC #10) and record the time zone setting for the appropriate workstations.


- Printer configuration now includes a "duplex" flag for future use with custom loan forms or other laser forms. NOTE: This simply records whether or not the device is capable of duplexing; it does NOT add duplex capabilities to any laser printer.

◆ **NEW "Push" Marketing Feature:  
Mass Generation of CU\*@HOME PC Banking Messages**

This new tool allows you to put the CU\*@HOME personalized messages feature to work as part of your credit union's marketing efforts. In addition to their use in communicating one-on-one with individual members, personalized PC Banking messages can also be used as part of a comprehensive marketing or promotional campaign. Whether a standalone




message just to your CU\*@HOME users or to reinforce a campaign that is being handled through newsletters, mass mailings and/or statement inserts, CU\*BASE can automatically generate a batch of PC Banking comment types using a list of memberships in a database file.

 For complete details, refer to the revised booklet, "Leaving Special Messages for Members via CU\*TALK and CU\*@HOME" available on our web site (in CU\*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).

#### ◆ **Receipt Enhancement: Printing Time Based on Workstation Time Zone**

Teller receipts will now print the time based on the time zone for the teller's workstation. This time will be taken from the new workstation device configuration (MNCNFC #10), which can now be set to any of the standard time zones in the U.S. This should prevent member confusion when your credit union is located in a different time zone than the physical AS/400 on which your data is processed.

This change will affect receipts ONLY. **Remember that the transaction record itself will still be marked with the time as shown on the physical AS/400.**


 For example, a credit union in Wisconsin uses Central Standard Time, while the WESCO AS/400 in Michigan runs on Eastern Standard Time. A member requests a transaction in Wisconsin at 10:00 a.m. CST. His receipt will read 10:00:00, but the transaction record in the credit union's CU\*BASE files will show 11:00:00, the time shown on the AS/400 when the transaction was processed.

It will be important to remember this difference when comparing a receipt to transaction history and other reports in CU\*BASE.

#### ◆ **Risk-Based Lending Enhancements**

This project expands the existing Risk-Based Lending feature which prices loans based on a member's credit score. Currently, a loan category can be configured with a single risk-based pricing group that contains 5 balance tiers, and is tied only to the member's credit risk score.

This enhancement is designed to recognize the importance of **paper grade** in addition to risk score when evaluating and pricing a member's loan. The new configuration will create a separate risk-based pricing group for each possible paper grade used by the CU's credit bureau. Within each group, there will be 8 balance tiers, up from the current 5, for a greater range of balances and prices.

 For complete details, refer to the "CU\*BASE Lending: Risk-Based Tiered Pricing for Loans" booklet, available on our web site (in CU\*BASE GOLD, click the WESCO NET icon, choose cubase.org, then click the "Reference" tab).

#### ◆ **NEW "Secondary Address" Feature**

This project adds a new flag to the Alternate Address record that allows a CU to designate the address as an alternate mailing address (as now) or a **secondary/street address**. This would be used in cases where the main mailing address on the MASTER record is a PO box, but the CU wants to record a street address for use in collections efforts or other needs.

**IMPORTANT:** This system would allow only ONE extra address to be recorded for a member, either an alternate mailing address or a secondary/street address, NOT BOTH. Therefore, if a CU has a member with a PO box as his main address, and a secondary address recorded as a street address, that same member cannot also have a temporary, alternate address for mailings (such as if they move to another state for the winter) without a manual change to the MASTER address.





- ✉ We are taking orders for equipment now! If your credit union is interested in getting in on the beta testing for this exciting new feature, please contact Scott Page at ext. 103 or [spage@cubase.org](mailto:spage@cubase.org).

### **For Self Processing Credit Unions Only**

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#### ◆ **New Option for Daily Backups**

In 1999, we introduced a new feature that allowed self-processing credit unions to save monthly backups to disk rather than directly to tape, to save time and increase reliability for monthly processing, as well as to allow faster recovery time when pulling reports requiring end-of-month files.

We are pleased to be introduce a similar option for your daily end-of-day and beginning-of-day backups. Saving your backup to disk rather than directly to tape will not only save time during the nightly process, but will prevent a BOD or EOD process from failing due to problems with a tape or the tape drive. Once EOD and BOD have been successfully completed, the backup will automatically be stored as a save file (SAVF) on your AS/400, complete with a description showing the date and time when the backup was performed. This file can then be copied to tape using a separate process that can be performed immediately or even the next morning.

📖 *For complete details, refer to the “New Daily Backup Procedure for Self Processing Credit Unions” booklet, available on our web site ([www.cubase.org](http://www.cubase.org), click the “Reference” tab and scroll to “B”).*

#### ◆ **Change to Monthly Maintenance Billing Report**

When you run your monthly maintenance billing report at the end of November (option 22 from the OPER Monthly Processing menu), you’ll see a change related to the way the total number of members is added, to exclude members with written-off loans.

Other minor enhancements and changes have also been implemented based on reported issues. These will be reported in the next issue of the *CU&A* newsletter, as usual.