

# CU\*BASE<sup>®</sup> & Risk Assessment Tools

# QualiFile

By ChexSystems, Inc.

Brought to you by:

**Lender\*VP**  
CU\*ANSWERS Management Services

& **FIS**

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## Introducing an integration between CU\*BASE and the QualiFile risk assessment feature by ChexSystems

CU\*BASE can streamline how your MSR's use QualiFile to assist with decisions about approving new accounts and memberships. This integration simply takes the data you enter onto CU\*BASE screens when opening a new membership or account and sends it to ChexSystems (no re-keying!). After the QualiFile scan is run, a notification of Pass, Fail or Partial Pass is sent back to CU\*BASE (this notification will be recorded in an Audit Tracker note). The MSR then clicks a link and types in a special temporary password to display the QualiFile results report in a secure web browser session.

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### New Account Creation

Corp ID 01 Member branch 01  
Account base [ ] Date membership opened Sep 11, 2013  
Name [ ] MEMBER

Application [ ] Reason code [ ]

Type	Description	Low	High
BC	BUSINESS CLUB	003	006
BS	BUSINESS/ORG SAVINGS	001	001
BU	BUSINESS CHECKING	110	115
CC	CHRISTMAS CLUB	051	051
CK	REGULAR CHECKING	110	112
EC	ESCROW	030	033
ED	COVERDELL SHARES	024	024
ES	EDUCATION SAVINGS	040	040
ET	ETA	001	001
FE	SAFE N EASY CHECKING	110	112
GS	GROWTH SAVINGS I	080	081
GT	GROWTH SAVINGS II	082	083
GU	GROWTH SAVINGS III	084	085
GV	GROWTH SAVINGS IV	086	087

■ Select ■ Marketing Tips ■ Procedures ↑ ↓

Session 5 CU\*BASE GOLD Edition - QualiFile Risk Assessment

Name SAMPLE A MEMBER  
Result QualiFile risk assessment completed  
QualiFile score 9999 QualiFile decision REVIEW  
Passphrase [Copy] words conform sequentially

[View Report]

To see the risk assessment report, copy the temporary password and paste it into the browser address bar.

Continue [ ]

https://t... cuanswers.com

File Edit View Favorites Tools Help

**Consumer Information (As Entered)**

SAMPLE A MEMBER SSN/ITIN: 364-58-9611  
1234 ANYSTREET DOB: 11/12/1960  
ANYCITY, MI 499991086

Home Phone: (989)555-4444  
Country of Citizenship:

**Account Actions**

Action: REVIEW

Recommended Actions: ASK FOR SECOND FORM OF ID  
ASK FOR UTILITY BILL/PAY STUB

**Product Offer**

Product	Limits	A.P.R.
CHECKING ACCOUNT WITH ATM		

**QualiFile® Detail**

QualiFile Score:	Reasons:	Code	Text
9999		Z3	NO DEBIT OR CREDIT DATA FOUND

Scans can be run:

- ◆ Before opening sub-accounts such as checking or sub-shares
- ◆ When applying for a loan
- ◆ While opening new memberships\*
- ◆ When adding a new non-member to a new or updated membership

\*You can set your Workflow Controls to run the scan automatically for new members.

## Tools for Auditors

Whenever a scan is completed, a note will be added to the member's Audit Tracker record. Audit Tracker records are stored with the base share (000) account record (for members only). You specify the Memo Type codes you want to use for analysis purposes.

Contact - Date: 02/24/2012 Time: 16:15:34 By Emp: ;D  
Name: [REDACTED] Memo Type: QP QualiFile Pass  
Result QualiFile risk assessment completed  
QualiFile score 0840 QualiFile decision ACCEPT

Contact - Date: 02/24/2012 Time: 16:14:00 By Emp: ;D  
Name: [REDACTED] Memo Type: QF QualiFile Fail  
Result QualiFile risk assessment completed  
QualiFile score 0119 QualiFile decision DECLINE

Contact - Date: 02/24/2012 Time: 16:17:23 By Emp: ;D  
Name: [REDACTED] Memo Type: QR QualiFile Revw  
Result QualiFile risk assessment completed  
QualiFile score 0000 QualiFile decision REVIEW

## Pricing

Setup and configuration by Lender\*VP .....\$500 (one-time fee)

Risk assessment processing fee.....\$0.50 per report pulled

**IMPORTANT:** This is *in addition to any charges assessed directly to your credit union by ChexSystems.*

## Getting Started

1. Go to <http://lendervp.com> and get these two forms:
  - ⇒ FIS Electronic Access Request Form (EARF)
  - ⇒ Lender\*VP QualiFile: Sign Me Up!
2. Complete both forms (make sure your CEO signs where indicated)
3. Fax both forms to Lender\*VP at **616.285.0825**

You will be contacted by Lender\*VP within 3 business days. Lender\*VP will coordinate all remaining steps with FIS and other teams as needed.

Need help? Email us:

**[lendervp@cuanswers.com](mailto:lendervp@cuanswers.com)**

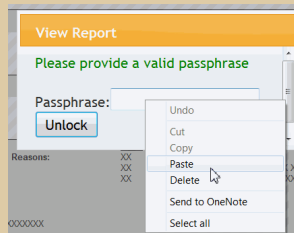
Contact Lender\*VP by phone:  
**800.327.3478**

Or visit our website:  
**<http://lendervp.com>**

## Running a Scan in CU\*BASE

After the interface is activated, use these steps to run a QualiFile scan:

1. To initiate a scan, click the Risk Assessment button on any of these CU\*BASE screens:
  - Open New Membership\* (member and new joint owner/beneficiary)
  - Update Membership (new joint owner/beneficiary)
  - New Account Creation (member)
  - Process Member Applications (member)
2. When the QualiFile Risk Assessment Results window appears, click Copy (*this copies the passphrase to your computer's clipboard*)
3. Click View Report (*this launches your web browser*)
4. A View Report window will appear in your browser:



5. Right-click in the Passphrase box and click Paste
6. Click Unlock to view the report\*\*
7. When done, close your browser
8. Click Continue on the QualiFile Risk Assessment Results window to return to your starting point

\*If you want to **run a scan automatically** every time a new membership is opened, be sure to adjust your Workflow Controls via **Workflow Ctrl's: Open Mbrs/Accts** on the General Configuration 1 (MNCNFC) menu). (NOTE: Non-member scans will need to be done manually.)

\*\*The report itself is not saved by CU\*BASE. Follow the instructions provided to you by ChexSystems to **view your previously-requested reports.**