

CU*BASE 24.10 Release Training



Training Sessions: September 26, 2024 & October 3, 2024

Presenters: Kristian Daniel & Patty Saladin

24.10 Release Deployment – October 6th, 2024

Featured Enhancements



- * Multi-Factor Authentication in Online Banking
- * View Reports in a PDF Browser

MFA for Online Banking Logins

- * Tool # 569 – Online/Mobile/Text Banking VMS Config, Option 2
 - * Select which online banking products will require MFA
 - * Select which communication options you want to offer
 - * **It's Me 247** (Email, Text, Both)
 - * **BizLink 247** (Email only)
 - * Specify the length of registration options offered (if any)
 - * For browser-based access
 - * For mobile app access
 - * Select Update to save your changes

File Edit Tools Help

Online Banking Password and Security Settings

Corp ID 01

Require two factor authorization No Personal Business Both

Standard Online Banking Member Login

If two factor, use Code sent via text or email Code sent via email Code sent via text

Remember my device feature for desktop/mobile web:
Expire device registration after days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

Remember my device feature for mobile app:
Expire device registration after days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

Business Banking Multi-Login

Remember my device feature for desktop/mobile web:
Expire device registration after days (0=Expire after every login, 1-998=actual # of days, 999=never expire)

Remember my device feature for mobile app:
Expire device registration after days (0=Expire after every login, 1-998=actual # of days, 999=never expire)


Update

← → ↑ || 🖨️ 🔗 ⓘ ? @

MFA for Online Banking Logins

* It's Me 247

- * These examples show a CU configuration that allows text and email, as well as an opportunity to bypass MFA for subsequent logins




ID Verification Required

For your security, Cartoon City FCU requires 2-factor authentication for online banking access. Choose a method below, and you will receive a one-time verification code.

Registering this device will allow you to bypass this step for a duration of time.


- Register this Browser (Chrome)
- Text Code to (***) ***-2500
- Text Code to (***) ***-2525
- Text Code to (***) ***-5711
- Text Code to (***) ***-7237
- Text Code to (***) ***-7237
- Email Code to
ava*****k@cuanswers.com

[Send Code](#)



Enter Your One-Time Verification Code

You should receive your verification code shortly. If no code was sent, you can request a new one using the previous step.




This field is required

[Back](#) [Sign In](#)

MFA for Online Banking Logins

* BizLink 247

- * Email is the only method to send the OTP for **BizLink 247**, since that is the only communication method linked to each employee



ID Verification Required


For your security, Cartoon City FCU requires 2-factor authentication for online banking access. Choose a method below, and you will receive a one-time verification code.

Registering this device will allow you to bypass this step for a duration of time.

Register this Browser (Chrome)


Email Code to
boo*****2@cuanswers.com

[Send Code](#)



Enter Your One-Time Verification Code

You should receive your verification code shortly. If no code was sent, you can request a new one using the previous step.



This field is required

[Back](#) [Sign In](#)

View Reports as PDF

- * Tool # 388 – Go to daily (Dailyxx) output queue
 - * View your report as a PDF
 - * Available in all OUTQs
 - * Max number of pages is 1000

Work With Spooled Reports

Search for file name containing User data containing Device or queue containing

Show only reports from date [MMDDYYYY] Time 00:00:00

To date [MMDDYYYY] Time 00:00:00

Total # 22

File Name	User	Device or Queue	User Data	Status	Total Pages	Current Page	Copy	Date	Time	File	Job	Job #
QPRINT			PCTMXX2	RDY	408		1	06/04/24	17:00:58	29		364897
QPRINT2			PCTMXX2	RDY	1		1	06/04/24	17:00:58	28		364897
QPRINT2			PCTMXX2	RDY	1		1	06/04/24	16:55:32	20		364897
QPRINT			PCTMXX2	RDY	281		1	06/04/24	16:55:32	21		364897
QPRINT2			LADMXX1	RDY	1		1	06/04/24	16:53:52	18		364897
QPRINT			LADMXX1	RDY	1		1	06/04/24	16:53:52	19		364897
QPRINT2			LADMXX1	RDY	1		1	06/04/24	16:52:08	15		364897
QPRINT			LADMXX1	RDY	7		1	06/04/24	16:52:08	16		364897
QPRINT2			PCTMXX2	RDY	1		1	06/04/24	16:45:59	12		364897
QPRINT			PCTMXX2	RDY	2		1	06/04/24	16:45:59	13		364897
QPRINT2			PCCPXX	RDY	1		1	06/04/24	16:45:18	10		364897
QPRINT			PCCPXX	RDY	1		1	06/04/24	16:45:18	11		364897
QPRINT			PDVRTU	RDY	1		1	03/11/24	11:44:37	1		608893
QPRINT2			PADMXX6	RDY	1		1	03/08/24	12:44:27	7		590644
QPRINT			PADMXX6	RDY	1		1	03/08/24	12:44:27	8		590644
QPRINT			PADMXX6	RDY	1		1	03/07/24	15:18:38	7		584655
QPRINT2			ADMXX6	RDY	420		1	03/07/24	15:18:38	8		584655
QPRINT2			YR210	RDY	1		1	11/22/23	11:39:13	1		827368

Delete View
 View attributes View as PDF

Printers

Cannot use this feature for more than 1,000 report pages. As an alternative, send these reports to your INSTANTxx output queue then use CU*Spy to view as a PDF.

Continue

← → ↑ || 🖨️ 🔗 ⓘ ? @

Member Facing



- * Round-up Enhancements for Charitable Contributions
- * Request Membership Documents from Time-Out Window

Round-up Enhancements for Charitable Contributions

- * Tool # 777 – Savings/Checking Products Configurations
 - * New Allow Donation Transfers
 - * Create new donation recipients

File Edit Tools Help

Configure Debit Card Round Up

Dividend application **CK** REGULAR CHECKING

Round up to nearest **1.00**

Transactions to be included in the round up calculations:

- Debit card signature-based purchases
- Debit card PIN-based POS transactions

Accounts eligible to receive transfers **Select** 13 selected

Transaction description for account-to-account round up transfers **DEBIT ROUND UP**

- Allow donation transfers
- Post partial transfers
- Allow Debit Card Round Up to be activated in online banking

Donation Recipients

Sales Info

← → ↑ || 🖨️ 🔗 ⓘ ? @

Round-up Enhancements for Charitable Contributions

- * Tool # 777 – Savings/Checking Products Configurations
 - * Configure New Donation Recipients
 - * Create transaction description
 - * Configure GL account to receive funds

File Edit Tools Help

Configure Round Up Donation Recipients

Dividend application CK REGULAR CHECKING

Code	Recipient Name	G/L Acct	Description	Last Maint	By Employee
AMERI	AMERICAN CANCER SOCIETY DONATIONS	801.08	AMERICAN CANCER SOCIETY DONATI	8/16/2024	
REDCR	RED CROSS	801.04	RED CROSS DONATIONS	8/16/2024	
STJUD	ST. JUDE	801.05	ST. JUDE DONATIONS	8/16/2024	

■ Edit

Recipient code CHANGE

Recipient name

GL account

Description for member withdrawal transactions

Tax ID and other comments

Done
Add Recipient
Copy From DivApl

Round-up Enhancements for Charitable Contributions

- * Tool # 14 – Member Personal Banker
 - * Enroll member in debit card round up

The screenshot displays the 'Member Personal Banker' interface. At the top, it shows 'Account #', 'MARK A MEMBER', 'Membership designation Individual', and 'Opened Aug 09, 2024'. Below this is a search bar for features. A table lists various features and their status for the member:

Feature or Service (click to select)	Status For This Member (click to change)
Go! A2A Account Relationships (add, modify or remove relationships)	Not Enrolled
Go! Bill Payment Enrollment	Not Enrolled
Go! Debit Card Round Up (enroll or change transfer account)	Enrolled
Go! eAlerts/eNotices (subscribe or change settings; view eAlert history)	Not Enrolled
Go! Enroll in Bill Payment	Not Enrolled
Go! eStatements	Not Enrolled
Go! Online Bill Payment	Not Enrolled
Go! Online Bill Payment	Not Enrolled
Go! Personalized Alerts	Not Enrolled
Go! PI Bill Payment	Not Enrolled
Go! P2P Payments	Not Enrolled
Go! RDC Bill Payment	Not Enrolled
Go! Rebill	Not Enrolled
Go! Sequester	Not Enrolled
Go! Statement	Not Enrolled
Go! Telemarketing	Not Enrolled
Go! Third Party A2A Enrollment	Not Enrolled

A red arrow points to the 'Debit Card Round Up' feature. A modal window is open for this feature, showing the member's account details: 'Member MARK A MEMBER' and 'Account REGULAR CHECKING'. The 'Activate debit card round up' checkbox is checked. Below it, there is a field for 'Round up debit card to nearest \$1.00 and:' followed by a dropdown menu. The dropdown is open, showing two options: 'Post an end of business day transfer to the following account' and '- OR - Donate to recipient'. The '- OR - Donate to recipient' option is highlighted with a red box. Below the dropdown are 'Save' and 'Learn More' buttons. At the bottom of the modal, it says 'Last maintained Aug 16, 2024 by [user name]'. The interface also includes a navigation bar with various icons and a footer with navigation arrows.

Round-up Enhancements for Charitable Contributions

- * Tool # 3 – Open/Maintain Memberships/Accounts

- * Enroll member in debit card round up

New Account Creation Individual

Name: MARK A MEMBER

New account #: [REDACTED] **Next Available** Account type: REGULAR CHECKING

Opened: Aug 16, 2024 **Next Available** Share draft check digit: [REDACTED]

MICR account: [REDACTED] Corp ID: 01

Secondary Names
 Print starter checks
 Order checks
 Order ATM/Debit card
 Account nickname
 Custom Fields
 Enroll in marketing club

Dividend Payment
Dividend pay code: Addback

Automated Non>Returns
Maximum negative balance: 0.00 (Only if eligible)
 Lock this limit so it will not be changed by automated scoring

Round Up
 Activate debit card round up
Transfer to savings account: [REDACTED] [REDACTED] [REDACTED]
- OR - Donate to recipient REDCR [REDACTED]

Overdraft Service for ATM & Everyday Debit Card Transactions
Opt in/out: IN = Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions
 OUT = Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions
Verified: Aug 09, 2024 By: [REDACTED]

Create Skip Round Up Info Work Checklist Procedures Dividend Pay To

Unlock Fields

Navigation icons: back, forward, home, search, info, help, @

Round-up Enhancements for Charitable Contributions

- * Online Banking

- * Members have option to enroll in online banking

< Debit Card Round Up

This is an optional sales message where no link is configured.

Round Up Settings for: 009 REWARDS CHECKING

- I don't want to round up purchases made on my debit card for this account.
- I would like to round up purchases on my debit card to another account.
- I would like to donate purchase round-ups on my debit card.

Deposit Round Up Cents from this Account to:

Select a Donation Recipient...

Update

Round-up Enhancements for Charitable Contributions

* Round-Up Enhancement Transaction Register

- * Reports broken out by G/L for charitable transfers or by Account for member transfers

```

8/16/24 12:59:34          CREDIT UNION
RUN ON 8/16/24          ROUND UP TRANSFER TRANSACTION REGISTER          TRUPST          PAGE 1
                                USER *****

ACCOUNT TRANSFERS
ACCOUNT #   DIVAPL          DEPOSIT    WITHDRAW    PREVIOUS    CURRENT    DESCRIPTION
          -110      KX              .71          .71         735.91     735.20     DEBIT ROUND UP
          -000      SH              .71          .71         10.90     11.61     DEBIT ROUND UP
** TOTAL NUMBER OF TRANSACTIONS --          1
** TOTAL AMOUNT OF TRANSACTIONS --          .71
-----
DONATIONS TO 801-04 RED CROSS DONATIONS
ACCOUNT #   DIVAPL          DEPOSIT    WITHDRAW    PREVIOUS    CURRENT    DESCRIPTION
          -110      KX              .51          .51         1045.44    1044.93    RED CROSS DONATION
          -110      KX              .65          .65         1879.32    1878.67    RED CROSS DONATION
** TOTAL NUMBER OF TRANSACTIONS --          2
** TOTAL AMOUNT OF TRANSACTIONS --          1.16
-----
DONATIONS TO 801-05 ST. JUDE DONATIONS
ACCOUNT #   DIVAPL          DEPOSIT    WITHDRAW    PREVIOUS    CURRENT    DESCRIPTION
          -110      KX              .90          .90         2983.47    2982.57    ST. JUDE DONATIONS
** TOTAL NUMBER OF TRANSACTIONS --          1
** TOTAL AMOUNT OF TRANSACTIONS --          .90
-----
DONATIONS TO 801-08 AMERICAN CANCER SOCIETY DONATIONS
ACCOUNT #   DIVAPL          DEPOSIT    WITHDRAW    PREVIOUS    CURRENT    DESCRIPTION
          -110      KX              .20          .20         191.84     191.64     CANCER DONATION
** TOTAL NUMBER OF TRANSACTIONS --          1
** TOTAL AMOUNT OF TRANSACTIONS --          .20
-----
*** SUMMARY OF TRANSACTIONS
TRANSACTION TYPE                                TOTAL NUMBER    TOTAL AMOUNT
ALL ACCOUNT TRANSFERS                            1                .71
DONATIONS TO 801-04 RED CROSS DONATIONS          2                1.16
DONATIONS TO 801-05 ST. JUDE DONATIONS           1                .90
DONATIONS TO 801-08 AMERICAN CANCER SOCIETY DONATIONS 1                .20

*** GRAND TOTAL                                5                2.97

***END OF REPORT***
    
```

Round-up Enhancements for Charitable Contributions

* Round-Up Enhancement Exception Report

* Displays transactions exceptions

- Frozen
- No Available Funds
- Partial transfers

ACCOUNT #	TRANSACTION ATTEMPTED	CURRENT BALANCE	AMOUNT WITHDRAWN	ERROR REASON
111111-110		1,044.93	.00	CHECKING ACCOUNT IS FROZEN
111111-110		.90	.00	NO AVAILABLE FUNDS FOR TRANSFER
111111-110		.65	.00	NO AVAILABLE FUNDS FOR TRANSFER
111111-110		.71	.50	PARTIAL TRANSFER
111111-110		.20	.00	NO AVAILABLE FUNDS FOR TRANSFER
TOTAL NUMBER OF EXCEPTIONS --		5		

END OF REPORT

Document Request 2.0

- * Timeout Menu

- * New Option

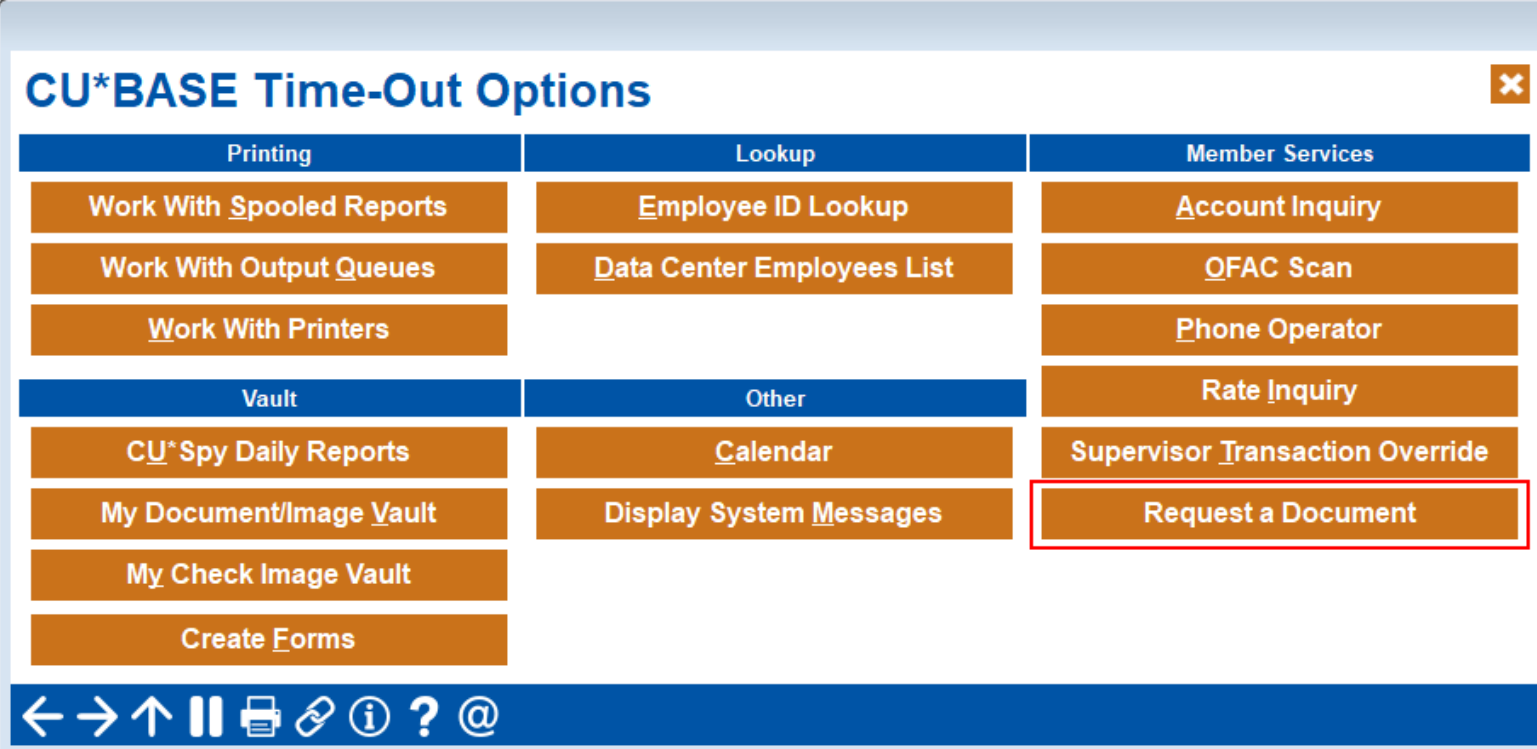
- * Request documents On-The-Fly

- * Proof of Income

- * Drivers License

- * Copy of Insurance

- * Configure your own Request!




The screenshot shows a window titled "CU*BASE Time-Out Options" with a close button in the top right corner. The window is divided into a grid of buttons organized into four categories: Printing, Lookup, Member Services, and Vault. The "Request a Document" button in the Member Services section is highlighted with a red border. At the bottom of the window is a navigation bar with icons for back, forward, up, pause, print, link, info, help, and search.

Printing	Lookup	Member Services
Work With <u>S</u> pooled Reports	<u>E</u> mployee ID Lookup	<u>A</u> ccount Inquiry
Work With Output <u>Q</u> ueues	<u>D</u> ata Center Employees List	<u>O</u> FAC Scan
<u>W</u> ork With Printers		<u>P</u> hone Operator
Vault	Other	<u>R</u> ate Inquiry
<u>C</u> U* Spy Daily Reports	<u>C</u> alendar	<u>S</u> upervisor <u>T</u> ransaction Override
<u>M</u> y Document/Image <u>V</u> ault	<u>D</u> isplay System <u>M</u> essages	Request a Document
<u>M</u> y Check Image Vault		
<u>C</u> reate <u>F</u> orms		

Document Request 2.0

* Timeout Menu



- * Last ten lookup for Credit Union members
- * Multiple methods
 - * Email
 - * Text
 - * Online Banking
- * Will work with default web browser configured on your system
- * Requires eDocSignature



Request a Document

- 1 Select the request method.
- 2 Verify/Enter the member's information.
- 3 Enter requested document type and message text.
- 4 If desired, click "Add Additional Request" and repeat steps 1-3.

13:48 minutes left

Select a request method Search Accounts  

Email

First Name Last Name

Email Phone Number

Document #1

Document Type

Where do you want to save the document?

Email Text (3-69 characters)

+ Add Additional Request

Send

Teller/Member Service



- * New Search in Phone Operator
- * A2A Limits Displayed to Employees and Members!

New Search Engine For Phone Operator

- * Phone Operator (F2)
 - * Refreshed Look
 - * Refined Search Criteria
 - * First or Last Name Specific Searches
 - * Person Vs Organization Searches
 - * Special Character Searches
 - * Apostrophe
 - * Hyphens
 - * Suffixes (Jr., Sr., II, III)
 - * Increase Character Limit for "Other"

The screenshot displays the 'Phone Operator Member Lookup' web application. The interface includes a menu bar (File, Edit, Tools, Help) and a title bar. The main content area features a search form with the following elements:

- Account #**: A text input field.
- Search for person**: A section with 'First name...' and 'Last name...' input fields, separated by a radio button.
- Search for organization**: A text input field.
- Other search**: A text input field.
- Advanced Search**: A button with a refresh icon, highlighted by a red box and a red arrow.
- Privacy controls**: A box indicating 'Privacy controls are OFF' with options for 'Masking' and 'Questions', and a note 'This workstation is CU Staff'.
- Search in:** A section with 'Check All' and 'Uncheck All' buttons, and a list of search criteria with checkboxes:
 - Account #
 - ATM/Debit/Credit card #
 - DBA name
 - Driver's license
 - Email address
 - Employee #
 - Online banking username
 - OTB acct # (last 4)
 - Phone #
 - Reference
 - SSN/TIN
- Navigation bar**: A blue bar at the bottom with icons for back, forward, up, down, print, link, info, help, and search.

A2A Limits Displayed in CUBASE

- * Phone Operator – Phone Transfer
 - * Displaying A2A limits configured in Tool# 569 – VMS
 - * Error message will present if transfer exceeds either limit
 - * Snippet from VMS Config:

A2A Outgoing		
<input checked="" type="checkbox"/>	Activate A2A transfers	
Max \$ per day	<input type="text" value="5,001"/>	(debit)
Max \$ per last 30 days	<input type="text" value="15,001"/>	(debit)

The screenshot shows the 'Member Account Transfer' screen in CUBASE. The transfer date is Aug 16, 2024, and the amount is 50.00. The description is 'A2A TRANSFER W/D'. A2A limits are displayed in a red-bordered box on the right: Max \$ per day is 5,001 and Max \$ per last 30 days is 15,001. The account balance summary shows a beginning available balance of 130.00, a transfer amount of 50.00, and an ending available balance of 79.00.

Member Account Transfer		Phone Transfers	
Transfer date	Aug 16, 2024	Transfer amount	50.00
From account	[Redacted]	IRA/HSA code	<input type="checkbox"/> My Other Accounts
To account	[Redacted]	Total shares	135.00
Description	A2A TRANSFER W/D	Total loans	3,145.00
<input checked="" type="checkbox"/> Print receipt	<input checked="" type="checkbox"/> Charge fee	Age	36
Optional secondary transaction description:		Fee amount	1.00
		A2A Outgoing Limits:	
		Max \$ per day	5,001
		Max \$ per last 30 days	15,001
From Account		To Account	
Name	MARK A MEMBER	Name	[Redacted]
Mbrshp designation	Individual		
Beginning available balance	130.00		
Transfer amount	50.00-		
Transfer adjustment	0.00		
Fee amount	1.00-		
Ending available balance	79.00		
Verify Member	Post	Skip	A2A In
			Phone

A2A Limits Displayed in CUBASE (Continued)

- * Tool # 884 – Update Auto Transfer Information
 - * Displaying A2A limits configured in Tool# 569 – VMS
 - * Error message will present if transfer exceeds either limit

Auto Funds Transfer Maintenance ADD

Transfer FROM account [REDACTED] MARK A MEMBER REGULAR SAVINGS
Transfer TO A2A account [REDACTED] Tom A Member Test FCU Savings
Transfertype A Let me specify an amount to transfer every time.

Transfer amount
Frequency
Next transfer date [MMDDYY] Transfer day
End transfers End as of date [MMDDYYYY]
 After maximum # of transfers
 Never end

Optional secondary transaction description:

 Show secondary description in the TO account

i If the transfer amount is the regular payment then escrow is included.

A2A Outgoing Limits:
Max \$ per day 5,001
Max \$ per last 30 days 15,001

Miscellaneous Controls

Lock record to prevent changes in online banking
Priority (If other transfers are setup on same FROM account)

Last maintained Aug 19, 2024 By [REDACTED]

A2A Limits Displayed in Online Banking

- * Online Banking - Transfers
 - * A2A Limits being added to Transfers in Online banking for members
 - * Error messages will present if member attempts a transfer that exceeds either limit

Quick Transfer

Transfer From
CAPITAL ONE MONEY MARKET

Transfer To
Select an Account...

Amount
\$0.00

Memo – *Optional*

! Transfers from external accounts have a daily limit of \$10,000.00 and a 30-day limit of \$100,000.00.

Continue

CEO/Management



- * Enhancements to Member in Good Standing
- * New Dormancy and Escheat Notices

Member in Good Standing Parameter Expansion

- * Tool # 499 – Member In Good Standing Configuration
 - * Basic Parameters have expanded to include:
 - * Aggregate Combined Savings and Loan Balance
 - * Deposit hold group for X or more NSF occurrences over the last 6 months
 - * The parameters for aggregate savings balance and aggregate loan balance have changed from an “and” condition to an “or” condition

Member in Good Standing Configuration

Activate member in good standing based on Tiered services Marketing clubs Basic parameters

Basic Parameters (Complete One or More of The Following Minimums)

Minimum age

Minimum length of membership months

Minimum aggregate savings balance

Or

Minimum aggregate loan balance

Or

Minimum aggregate combined savings and loan balance

Deposit hold group code to assign

If minimums above are met

If minimums above are not met

Assign deposit hold group for new memberships

Deposit hold group for delinquent balance accounts

Deposit hold group for negative balance accounts

Ignore if within negative balance limit

Deposit hold group for or more NSF occurrences over last 6 months

Electronic Hold Config

Navigation icons: back, forward, up, down, refresh, print, link, info, help, search

Dormancy Monitoring Enhancement

- * Tool # 346 – Dormancy/Escheat Configuration
 - * New notices available for dormancy and escheat status
 - * New configuration for fee processing

The screenshot shows the 'Dormant Membership Processing Configuration' window. The interface includes a menu bar (File, Edit, Tools, Help) and a title bar with window controls. The main content area is divided into several sections:

- Configuration Section:** Contains fields for 'Activate dormancy after' (12 months), 'Activate escheat flag after' (36 months), 'Freeze indicator for dormant members' (All transactions allowed (no freeze)), and 'Generate dormancy predictor file (DIWARN)' (1 months before declaring dormant). Checkboxes for 'Generate dormancy notices', 'Generate escheat notices', and 'Generate dormancy warning notices' are all checked and highlighted with red boxes.
- Dormancy Exclusions Section:** Includes checkboxes for 'Exclude if present' (ATM card, Debit card, Credit card, OTB savings acct, OTB loan acct), 'Exclude from dormancy if activity in household', and 'Monitor for activity on multiple memberships (same SSN)'. All are currently unchecked.
- Service Charges Section:** Includes 'Apply dormant fee' (checked), 'Allow fee to go below par' (checked and highlighted with a red box), 'Dormant fee amount' (10.00), 'Fee general ledger account' (111.10), 'Frequency' (Monthly), and 'Fee transaction description' (Dormancy Fee). There is also an unchecked checkbox for 'Exclude IRA accounts from fees'.
- Fee Waivers Section:** Includes 'Low age' (18), 'High age' (999), and 'Aggregate savings' (1,000,000.00). Under 'Waive if present', 'Credit card' is checked, while 'ATM card', 'Debit card', 'OTB savings acct', and 'OTB loan acct' are unchecked.

An information message at the bottom states: 'Contact Client Services before changing the time periods for dormancy or escheat. It might be appropriate to refresh your dormancy master file first.'

The bottom of the window features a 'Priority' label and a navigation bar with icons for back, forward, home, stop, print, link, help, and search.

Dormancy Monitoring Enhancement



- * Tool # 258 – Configure Laser Notices
 - * New Notice Events configured

File Edit Tools Help

Notice Event Configuration

Search by event ID

Event	Description	Maint Date	Form
CDMAT5	Full CD Transfer	Apr 17, 2001	CDMAT
CRCNSF	Credit Card - NSF	Aug 27, 2002	
CRCODP	Credit Card - ODP	Sep 09, 2002	
CVRPMT	Contract Pmt Change	Apr 25, 2006	
DEPBOX	SAFE DEPOSIT BOX	Oct 23, 2016	
DESCHT	ESCHEAT NOTICE	Nov 16, 2023	
DORMNT	DORMANT NOTICE	Nov 16, 2023	
DRWARN	DORMANCY WARNING	Nov 16, 2023	
LNBALL	LOAN BALLOON PAYMENT	May 27, 2004	
LNSNGL	SINGLE-PAYMENT LOAN	May 27, 2004	
LOANL1	Level 1 Past Due	Jan 23, 2024	DELQ
LOANL2	Level 2 Past Due	Jan 23, 2024	DELQ
LOANL3	Level 3 Past Due	May 09, 2001	DELQ
LOANL4	Level 4 Past Due	May 09, 2001	DELQ
MORTL1	MTG DELINQUENT LVL 1	Sep 12, 2014	mort
MORTL2	MTG DELINQUENT LVL 2	Sep 12, 2014	mort
MORTL3	MTG DELINQUENT LVL 3	Sep 12, 2014	mort
MORTL4	MTG DELINQUENT LVL 4	Sep 12, 2014	mort
NSFCHK	NSF/Returned Checks	Jan 31, 2009	ODPNSF
NSFREP	NSF Non-Return Fee	Oct 01, 2003	ODPNSF

Change  

← → ↑ || 🖨️ 🔗 ⓘ ? @

Dormancy Monitoring Enhancement

- * Tool # 258 – Configure Laser Notices
 - * New Forms to be configured

The screenshot shows a software window titled "Notice Form Configuration". At the top, there is a menu bar with "File", "Edit", "Tools", and "Help". Below the menu bar is a search field labeled "Search by form ID". The main area contains a table with three columns: "Form", "Description", and "Maint Date". Two rows are highlighted with red boxes: "dormnt" with description "Dormant Account" and "Drnncy" with description "Dormancy Warning", both having a "Maint Date" of "Aug 08, 2024". Below the table are buttons for "Change", "Delete", and "Print Sample", along with up and down arrow icons. At the bottom left, there are buttons for "Add" and "Define Event Details". A navigation bar at the very bottom contains icons for back, forward, up, down, print, link, info, help, and search.

Form	Description	Maint Date
dormnt	Dormant Account	Aug 08, 2024
Drnncy	Dormancy Warning	Aug 08, 2024

Dormancy Monitoring Enhancement

- * Tool # 653 – Print Laser Member Notices
 - * Notices available to be printed
 - * Works with both Credit Union and Vendor Printing

File Edit Tools Help

Notice Forms Printing Selections

Notices have been purged through Aug 09, 2024

Job queue
Copies
Printer
Drawer

Form	Description	Print	# in File	Date Generated
drmnt	dormant notice	<input type="checkbox"/>	1	Jul 16, 2024
ESCH	ESCH	<input type="checkbox"/>	4	Jul 16, 2024
ESCH	ESCH	<input type="checkbox"/>	1	Jul 16, 2024
Eschet	Escheat Description	<input type="checkbox"/>	4	Jul 16, 2024
ESCH	ESCH	<input type="checkbox"/>	1	Jul 17, 2024
ESCH	ESCH	<input type="checkbox"/>	30	Jul 17, 2024

↑ ↓

Previously Printed

← → ↑ || 🖨️ 🔗 ⓘ ? @ Press ENTER to generate notices.

Dormancy Monitoring Enhancement

- * Tool # 258 – Configure Laser Notices
 - * Example of Dormant Account Notice

04/11/24 Drmntf

Dormant Form Title

This is introduction text

DORMANT NOTICE DORMNT

Account Number: [REDACTED] Dormancy Date: **08/02/23**
Last Contact Date: **06/04/18**

000 REGULAR SAVINGS	\$8.00
001 SECONDARY SAVINGS	\$27.68
002 SECONDARY SAVINGS	\$0.00
003 SECONDARY SAVINGS	\$0.00
004 SECONDARY SAVINGS	\$0.00
005 SECONDARY SAVINGS	\$0.00
006 SECONDARY SAVINGS	\$0.00
007 SECONDARY SAVINGS	\$0.00
008 SECONDARY SAVINGS	\$0.00
009 SECONDARY SAVINGS	\$0.00
021 CHECKING	\$41.28
022 MONEY MARKET	\$0.00
023 CHECKING	\$0.00
024 CHECKING	\$0.00
031 ADVANTAGE SAVINGS	\$0.00
041 HSA CHECKING	\$0.00
050 HIGHER YIELD (RC)	\$0.00
055 QUEST MONEY MARKET	\$0.00
060 HOLIDAY CLUB	\$0.00
114 SMART SAVINGS	\$0.00

This is to notify you that your membership is in dormant status as of the date listed above. Contact the credit union to discuss your options.

This is conclusion text

Dormancy Monitoring Enhancement

- * Tool # 985 – Work Dormant Members
 - * May produce additional Dormancy Notices

Dormant Membership Inquiry/Maintenance All Dormant/Escheat Members

Search for account base
Position to account base

Account	App Type	Name	Fees	Dormancy Status	Current Balance
	SH		0.00	DORMANT	517.86
	SH		0.00	DORMANT	273.69
	SD		0.00	DORMANT	0.00
	SH		0.00	DORMANT	242.00
	SH		0.00	DORMANT	5.00
	SH		0.00	ESCHT PND	11.08
	OC		0.00	ESCHT PND	0.00
	SH		0.00	DORMANT	5.00
	SH		0.00	DORMANT	1,070.47
	SH		0.00	ESCHT PND	5.00
	SD		0.00	ESCHT PND	0.00
	SH		0.00	DORMANT	5.00
	SD		0.00	DORMANT	6.54
	SH		0.00	DORMANT	349.12

Change View Detail Delete
 Inquiry Reinstate Suspend

Navigation icons: ← → ↑ || 🖨️ 🔗 ⓘ ? @

Lending



- * Loan Category Switch During Interest-Only Loan Payment Switch
- * Ability to Prevent Credit Card and LOC Accounts to be Used in Overdraft Protection
- * Pull Participation Loan Reports by Investor Number

Interest Only Switch Enhancement

- * Tool # 458 – Loan Category Configuration
 - * New Switch to Loan Category configuration
 - * Must be the same process type
 - * Must be a P&I loan category for switching

File Edit Tools Help

Loan Category Definition UPDATE

Category code 41

General Ledger Interface		Payment Matrix Priorities	
Loan category	701.31	Fine amount	1
Interest earned	111.35	Interest Due	2
Accrued interest	751.31	Principal	3
Insurance rebate		Escrow	0
		Misc. G/L	0
Loan category for write-offs	99	Over payment indicator	PRN
		Miscellaneous G/L account	
		Miscellaneous G/L transaction description	
		Miscellaneous G/L amount	0.00 or 0.000 %

Additional Information

Send 1098 tax form

Maximum loan disbursement 250,000

Add overline to payment

Apply stepdown
(Reduce disbursement limit each month based on amortization term)

Allow tax-escrow accounts

Allow to be used for overdraft protection

Interest Payment Only Loans - Scheduled Payment Calculation

Update payment on day 31

Minimum payment amount 1.00

Next payment calculation month and year Jul 2024 [MMYY]

Print payment change notices

Switch to principal & interest pmt calc type

Switch 024 months after month opened

Term for calculating new maturity date 120 months

Switch loan to loan category 84

Principal curtailments made prior to due date on non-delinquent loans
Allowed/Processed automatically

Principal curtailments after due date until next calc date

Allowed/Processed automatically Not allowed/follow matrix

Skip
End Update
Payment Controls

← → ↑ || 🖨️ 🔗 ⓘ ? @

Interest Only Switch Enhancement

* Updates to reports

* PLNI2P

- * Posting and Exceptions

* LLNCAT

7/20/24 09:49:18
RUN ON 07/22/24

Switched from Interest Only to Principal & Interest

PLNI2P PAGE 1
USER

ACCOUNT NO	BALANCE	NEXT PAY DATE	INTR RATE	LOAN CTGY	PAYMENT	FINAL PAYMENT	TERM	PMTS LEFT	MATURITY DATE	REVIEW DATE	
LLNCAT-001	59,696.60	08/20/2024	8.000	54 84	395.79 724.52	568.54 722.84	180 120	180 120	11/20/2042 07/20/2034	12/20/2032	OLD NEW
LLNCAT-002	44,976.86	07/20/2024	8.000	54 84	294.90 542.25	319.30 541.52	180 120	180 120	03/20/2036 06/20/2034	03/20/2026	OLD NEW
LLNCAT-003	8,894.12	08/20/2024	8.000	54 84	58.80 107.95	247.80 106.88	180 120	180 120	02/20/2036 07/20/2034	02/20/2026	OLD NEW
LLNCAT-004	28,316.49	07/20/2024	8.500	54 84	197.70 348.73	260.94 348.25	180 120	180 120	08/20/2034 06/20/2034	08/20/2024	OLD NEW
LLNCAT-005	49,085.65	07/20/2024	8.000	54 84	321.90 591.79	179.36 590.38	180 120	180 120	07/20/2037 06/20/2034	07/20/2027	OLD NEW

7/20/24 09:23:47
RUN ON 08/15/24

Exceptions: Interest-Only Loans not Switched

PLNI2P PAGE 2
USER

ACCOUNT NO	BALANCE	NEXT PAY DATE	INTR RATE	LOAN CTGY	PAYMENT	FINAL PAYMENT	MNTH DELQ	DAYS DELQ	REASON
LLNCAT-001	.00	08/20/2024	8.000	54	83.02	206.72	0	0	Zero/Negative Balance
LLNCAT-002	.00	08/20/2024	8.000	54	102.95	323.63	0	0	Zero/Negative Balance
LLNCAT-003	48,769.92	07/20/2024	8.000	54	319.80	345.59	0	0	Account is frozen
LLNCAT-004	32,317.71	07/30/2024	8.000	54	438.70	320.93	0	0	Account is frozen
LLNCAT-005	.00	08/20/2024	8.000	54	79.96	192.80	0	0	Zero/Negative Balance
LLNCAT-006	700.00	08/20/2024	8.000	54	52.74	481.41	0	0	Zero/Negative Balance
LLNCAT-007	.00	08/20/2024	8.000	54	257.21	256.52	0	0	Zero/Negative Balance
LLNCAT-008	20,643.40	07/20/2024	8.000	54	72.16	81.53	0	0	Account is frozen
LLNCAT-009	.00	08/20/2024	8.000	54	69.74	345.01	0	0	Zero/Negative Balance
LLNCAT-010	.00	08/20/2024	8.000	54	16.87	272.89	0	0	Zero/Negative Balance
LLNCAT-011	27,318.69	07/20/2024	20.000	54	65.44	255.73	0	0	Rate tolerance range
LLNCAT-012	24,154.41	02/20/2024	9.000	54	1,084.53	160.68	5	0	Delinquent
LLNCAT-013	19,445.68	07/15/2024	4.250	91	219.75	218.83	0	5	Delinquent
LLNCAT-014	.00	10/28/2024	5.250	91	526.00	.00	0	0	Zero/Negative Balance
LLNCAT-015	48,869.67	06/27/2024	6.000	91	668.00	.00	0	23	Delinquent
LLNCAT-016	711.36	08/05/2024	3.990	91	178.00	.00	0	0	Zero/Negative Balance

Loan Category Setting to prevent Line of Credit or Credit Cards from Overdraft Protection

- * Tool # 458 – Loan Category Definition
 - * You now can prevent specific line of credit or credit card products from being used for overdraft protection
 - * If a category is changed from 'Allow' to 'Not Allow' all existing loans/credit cards already used for overdraft protection will function the same
 - * New Overdraft configurations will not be able to use products in this changed category

File Edit Tools Help

Loan Category Definition UPDATE

Category code 10

General Ledger Interface		Payment Matrix Priorities	
Loan category	701.32	Fine amount	1
Interest earned	111.36	Interest Due	2
Accrued interest	751.32	Principal	3
Insurance rebate		Escrow	0
		Misc. G/L	0
		Over payment indicator	PRN
		Miscellaneous G/L account	
		Miscellaneous G/L transaction description	
Loan category for write-offs	99	Miscellaneous G/L amount	0.00 or 0.000 %

Additional Information

Send 1098 tax form

Maximum loan disbursement 50,000

Allow tax-escrow accounts

Allow to be used for overdraft protection

Skip
End Update
Payment Controls

← → ↑ || 🖨️ 🔗 ⓘ ? @

Loan Category Setting to prevent Line of Credit or Credit Cards from Overdraft Protection – cont.

- * Tool # 908 – Update Overdraft Protection
 - * If user would attempt to include a loan that was not eligible for overdraft protection, they will receive an edit message and will need to remove that account to proceed

The screenshot shows the 'Member Overdraft Protection Maintenance' window for member 'MEMBER, MARK A'. It displays a table of overdraft protection accounts and a detailed view of the 1st account.

Type	Description	Overdraft Protection Accounts			
		Account #1	Account #2	Account #3	Account #4
000	REG SAVING				
110	CHECKING				
680	CLASS LOC				
811	CLASSIC				

Account	Base	Type	Available	Member Name
1st account		811	2,000.00	MEMBER, MARK A
2nd account		680	1,355.00	MEMBER, MARK A
3rd account		000	130.00	MEMBER, MARK A
4th account		000		
Total available			3,485.00	

Warning: UODMST 014-Account type not allowed to be used for overdraft protection.

Participation Report Output To Allow For Choice of Investor Number

- * Tool # 577 – Participation Loan Balance Verification Report
- * Tool # 578 – Participation Loan Delinquency Analysis Report
 - * Both tools above now have the option to display the Investor number upon output

Corp ID 01

PL investors **Select** 0 selected

Member Account balance to compare to participation loan balance

Current balance End-of-month balance

Pull by account or reference

Account Reference

Job queue
Copies 1
Printer P1

i This is an exception report that compares the calculated member principal balance (Mbr Prin Bal times PLI Part %) either using current or EOM member balance to the PL master file principal balance. Be sure that your PL work file processing is up-to-date.

Navigation icons: back, forward, up, pause, print, link, info, help, search.

File Edit Tools Help

Participation Loan Delinquency Analysis

Report Options	Response
Corp ID	01
Process date	Aug 2024 [MMYYYY]
PL investors	Select
Report type	<input checked="" type="radio"/> Detail & summary <input type="radio"/> Summary
<input type="checkbox"/> Include 30 to 59 day call report term	
Pull by account or reference	<input type="radio"/> Account <input checked="" type="radio"/> Reference
<input type="checkbox"/> Export report to file	

Job queue
Copies 1
Printer P1

i The investor portion of the loan delinquency displays on this report.

Auditing



- * Enhancements to Abnormal Activity Monitoring
- * Enhancements to CTR Forms

Abnormal Activity Monitoring Enhancements

- * Tool # 101 – Abnormal Activity Monitoring Configuration
 - * MCC Groups added to monitoring settings

The screenshot shows a web application window titled "Configure Abnormal Activity Monitoring Settings" with a "CHANGE" button in the top right. The interface is divided into several sections:

- Set Up Transaction Patterns to Monitor:** This section contains fields for "Pattern name" (Debits) and "Description" (Debits). It also shows "Last maintained" as 08/06/2024. Below these are two rows of checkboxes for "Saving product(s) to watch" (SH, SD, CD, IR, IX) and "Loan product(s) to watch" (Closed-end (E), Open-end (O), Construction (C), Line of Credit (L), Student loans (S/P), Mortgage (M), Credit Cards (V)).
- Specific Transactions to Include:** This section includes an "Origin code(s)" dropdown (set to "Select") and three unchecked checkboxes: "Include only shared branch transactions", "Include only if RDC transaction", and "Include only if P2P transaction". It also features an "Include" dropdown (set to "Any transaction") and a "Select trans code(s) to include" button. A "CU MCC group" dropdown (set to "Select") is highlighted with a red box.
- Pattern Type:** This section has a "Choose one" label and three radio button options: "Velocity trigger (# and/or amount of transactions in a certain period)", "Idle activity trigger (# and/or amount of transactions after period of inactivity)", and "Out-of-the-ordinary trigger (% increase in # and/or amount of transactions compared to prior period)". The "Out-of-the-ordinary trigger" option is selected.

At the bottom of the window, there is a "Continue" button and a navigation bar with icons for back, forward, home, refresh, print, link, help, and search.

Abnormal Activity Monitoring Enhancements

- * Tool # 101 – Abnormal Activity Monitoring Configuration
 - * Updated calculation for average dollar amount

File Edit Tools Help

Configure Abnormal Activity Monitoring Settings

CHANGE

Set Up Transaction Patterns to Monitor

Pattern name **Debits** Last maintained **08/08/2024** by

Description **Debits**

Out-of-the-ordinary Triggers

For Individual Memberships

Watch for % or higher increase in average # of transactions over a -day period
Compared to average count over the past days
Look at an account only if there were at least transactions over that period

Watch for % or higher increase in average daily trans amounts over a -day period
Compared to average \$ amount over the past days **Calc average based on** # of days # of transactions in the period
Look at an account only if there were transactions totaling at least during that period

For Organizational Memberships

Watch for % or higher increase in average # of transactions over a -day period
Compared to average count over the past days
Look at an account only if there were at least transactions over that period

Watch for % or higher increase in average daily trans amounts over a -day period
Compared to average \$ amount over the past days **Calc average based on** # of days # of transactions in the period
Look at an account only if there were transactions totaling at least during that period

i If a percentage is configured for both # and amount, the period must be the same for both.
In order to be shown in the monitoring queue, an account would need to match all criteria for that membership type.

Save/Update

← → ↑ || 🖨️ 🔗 ⓘ ? @

Abnormal Activity Monitoring Enhancements

- * Tool # 537 – Monitor Abnormal Transaction Activity
 - * Updated description for abnormal activity trigger

Monitor Abnormal Activity Transaction Patterns

Date to monitor: [MMDDYYYY] Show only members with due diligence flag

Account base to monitor: Show results only for pattern(s)

Flag if member age is below or above Show most recent notes for these memo types

DD	Account	Member Name	Age	*	Pattern	Trigger
0			60		FOOD2	92 trans over period of 30 days
0			65		FOOD2	3 trans over period of 30 days
0			82		Drafts	# trans up 175%, \$ amt up 113% (over 3 days comp to 90-day avg)
0			84		FOOD2	1 trans over period of 30 days
0			83		FOOD2	3 trans over period of 30 days
0			94		FOOD2	3 trans over period of 30 days
0			79		FOOD2	1 trans over period of 30 days
0			82		Drafts	# trans up 371%, \$ amt up 942% (over 3 days comp to 90-day avg)
0			78		FOOD2	11 trans over period of 30 days
0			78		FOOD2	1 trans over period of 30 days
0			77		Drafts	# trans up 809%, \$ amt up 807% (over 3 days comp to 90-day avg)
0			79		FOOD2	4 trans over period of 30 days
0			70		FOOD2	5 trans over period of 30 days
0			81		01 Debit \$	# trans up 999%, \$ amt up 999% (over 10 days comp to 20-day avg)
0			75		FOOD2	1 trans over period of 30 days
0			73		test 2	2% incr in trans \$ over 30 days compared to 60-day avg

Inquiry
 Tracker Review
 Current Month Activity
 View Pattern Config

Total # of accounts: 5,265
 Total # of employee accounts (highlighted): 270

Export Member Connect Show Tracker Info Refresh Common Bonds Print Report

Data Source

Auto-Populate RSSD# for BSA Records

- * Tool # 169 – BSA Monitoring Configuration
 - * New Entry Field
 - * Auto-Populates for CTR Forms
 - * Manual Forms
 - * Transactional Forms

UPDATE

Contact office

Contact phone #

Contact extension

Financial institution where transaction(s) takes place

Alternate name

Address

City

State ZIP Country

Financial Institution RSSD #

← → ↑ ⏸ 🖨 🔗 ℹ ? @

**Thank you for
attending!**



Reference Materials:

<https://www.cuanswers.com/resources/doc/release-planning/>