

CU*BASE

14.0

CU*BASE® Software Upgrade

Online CUs		
June 8, 2014		



This will be the last non-FEP release until Nov. 2014 when all CUs have been converted! Take a look at the FEP/ING page on the cuanswers.com website to learn more about the rollout process and keep an eye out for announcements about when your credit union is slated to get

Updated booklets mentioned in this summary will be available on our website no later than **June 6, 2014**. 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 247 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.

- Important: If you are using the Automated Reports & Queries feature to automate Queries each month, you'll need to keep a close eye on file changes each time there's a release and update any files used in your automated Queries so they run properly. Refer to the File Changes document attached to the announcement for this release for details.

- 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.
- May Incur a Fee** There may be a fee involved to implement this feature for your credit union, such as a one-time setup and/or a monthly maintenance fee, or related charges from a third-party vendor.

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Affects the Member

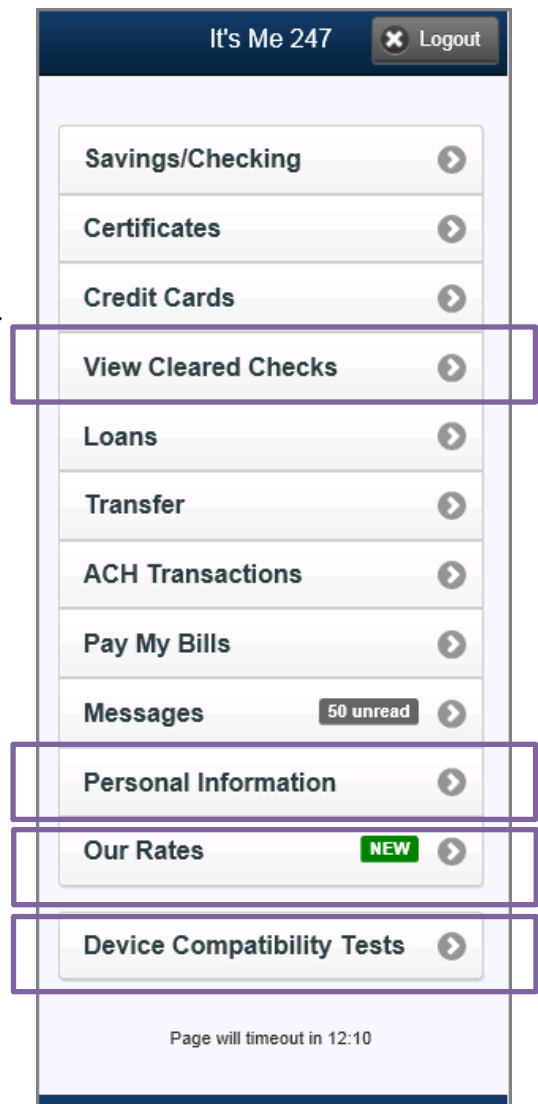
A Greatly Expanded Feature Set for Mobile Web Banking

As announced in the 2013 Leadership Conference, this is the year for Mobile Web Banking.

The 14.0 release includes **several new features** members can do on their mobile device or phone, including:

- **Apply for a loan** using the loan application designed for a mobile device (accessed via “Our Rates”)
- **View rate boards** (same as shown in standard online banking)
- **Open new sub account** (savings/checking/certificate accessed via “Our Rates”)
- **View if a check has cleared** (view cancelled checks, including front and back)
- **Update personal information** (such as email address, address, code word, etc.)
- **Check the compatibility of their own phone** with the features offered

Look at the full listing of available features on a mobile phone in the example to the right. Did you know that Mobile Web Banking already allows your members to pay bills online, view incoming ACH transactions, view online banking messages, transfer funds, and more? The new features added with this release only add to an already full feature set. Be sure to market Mobile Web Banking to your members since it is free to both your credit union and your members!



Are you recommending that your members use Mobile Web Banking to access their accounts on their mobile devices? Now might be the time to start marketing

it! With new car season around the corner, wouldn't you want your members know how easy it is for them to apply for a new car loan right from their phone (as they stand in the dealership parking lot)? Learn more about the new mobile loan application and other new features on the following pages.

Learn more about the features available in Mobile Web Banking in the "Mobile Web Banking" booklet available under "M" on the **It's Me 247** Reference page http://www.cuanswers.com/client_reference_itsme.php. This booklet will be updated with the release.

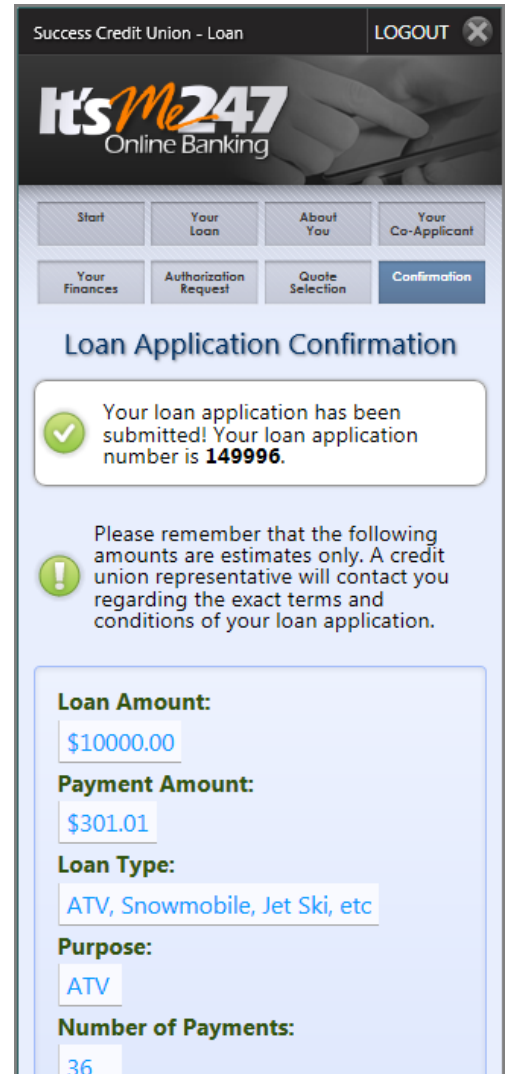
 **Members Can Apply for a Loan via Mobile via Mobile Web Banking**

The most exciting change with this release is the introduction of loan application screens designed specifically for a mobile device. These screens have similar styling as the standard online banking loan application, but they fit into the size of a member's phone. (The Mobile Web loan application is currently only available in the coloring shown to the right. However, if your credit union has a branding logo, it replace the **It's Me 247** logo.)

These on-the-go loan applications allow members to apply for loans whenever and wherever they want to!

Members access these new loan application screens by first selecting "Our Rates" on the entry screen and then "Apply for a Loan Online." From there they can access the rate board and select from the available loan products, which are identical to the products offered through **It's Me 247**. Members will then walk through screens similar to the ones they use in online banking to enter all pertinent information (even adding co-signers and selecting debt protection products).

For products that appear in the rate board, but are not offered online, a message will inform the member that these cannot be opened via this channel just as is done in **It's Me 247**.



Your loan officers will receive these loan requests in the loan queue in CU*BASE (**Work/View Application Status** on the Lending Functions (MNLOAN) menu). They will appear with a "96" in the "DC" (Delivery Chanel) column, just as with applications submitted through **It's Me 247**.

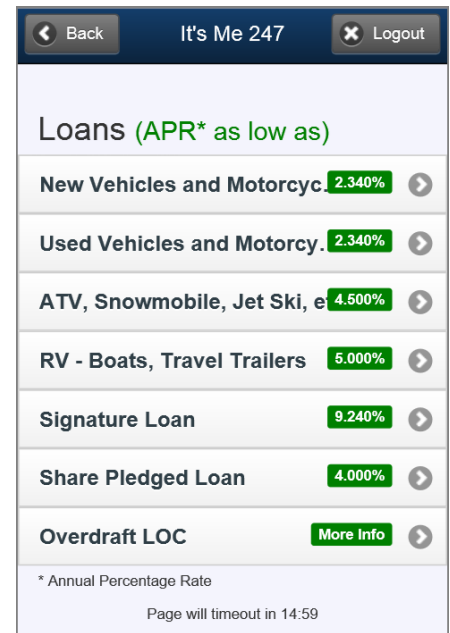
For pictures of all the screens used to apply for a loan on a mobile device, refer to the "Mobile Web Banking" booklet available under "M" on the **It's Me 247** Reference page http://www.cuanswers.com/client_reference_itsme.php. This booklet will be updated with the release.

 **Members Can View Rate Boards via Mobile Web Banking**


As mentioned in the previous section, members will now be able to view your rate board for lending, savings/checking and certificate products via the new “Our Rates” on the entry Mobile Web Banking screen. These rates are the same rates shown via **It’s Me 247**.

If the rate is tiered (offering different rates for different balance amounts), the rate board will list a “More Info” button that moves them to a second screen listing the different rates offered. (This is similar to **It’s Me 247**, but due to the smaller screen size of a phone, the two pieces of information are displayed separately in Mobile Web Banking.)

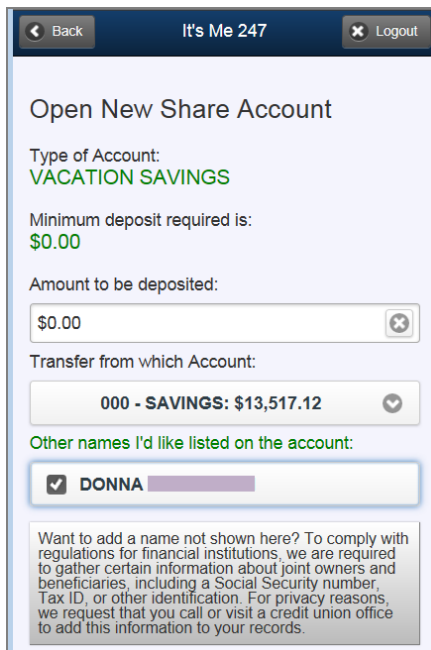
From the rate board, it is an easy next step for the member to open a new account on their phone or apply for a loan.



Remember that the rates presented in Mobile Web Banking are identical to these presented in **It’s Me 247**. (They pull directly from CU*BASE.) Make sure you have a procedure in place to keep these in synch with any rates your Mobile App might be presenting. Contact your mobile app vendor to make any necessary changes based on these new features in Mobile Web.

 Refer to the “Mobile Web Banking” booklet available under “M” on the **It’s Me 247** Reference page http://www.cuanswers.com/client_reference_itsme.php for details. This booklet will be updated with the release.

 **Members Can Open Sub Accounts via Mobile Web Banking**




Opening a new account on their phone, for example a new vacation savings account, is a snap for the member after the 14.0 release. Members can easily open any savings, checking, or certificate products you offer via **It’s Me 247** on their mobile device.

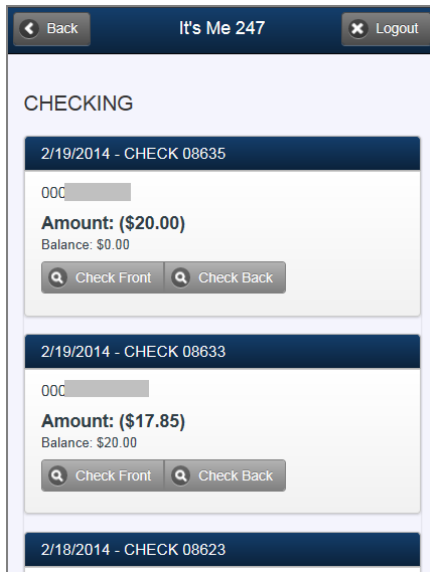
Members select “Our Rates” from the entry screen and then either “Purchase a new Certificate” or “Open a New Savings or Checking Account.” On the next screen, they select the product they want to open, for example your vacation savings product. In the following screens your member can select everything needed to open the sub account, even adding co-signers and overdraft protection accounts.

On the final screen the member transfers funds into the new account and clicks “Open.” The process is completed and the new sub account is ready for use.

If the product appears on the rate board, but cannot be opened in **It’s Me 247**, the member will see messaging that the product is “Not Available Online.”

 Refer to the "Mobile Web Banking" booklet available under "M" on the **It's Me 247** Reference page http://www.cuanswers.com/client_reference_itsme.php for details. This booklet will be updated with the release.

 **Members Can View if a Check Has Cleared via Mobile Web Banking**



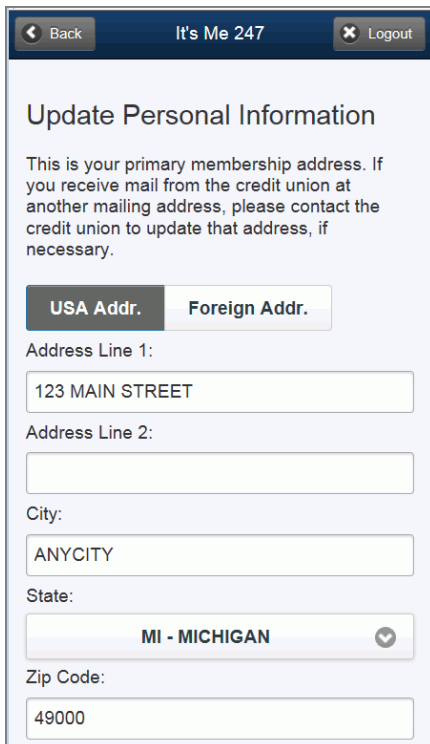
Members can view cancelled checks right from their phone by selecting "View Cleared Checks" on the entry Mobile Web Banking screen. From there they can either enter a check number to see if that check has cleared. They can also select a specific checking account to view all checks that have cleared for that account.

By clicking the "Check Front" and "Check Back" buttons, members can view a small graphic of both sides of the check.

If your credit union does not offer cleared check viewing in **It's Me 247**, this feature will also not be available in Mobile Web Banking.

 Refer to the "Mobile Web Banking" booklet available under "M" on the **It's Me 247** Reference page http://www.cuanswers.com/client_reference_itsme.php for details. This booklet will be updated with the release.


 **Members Can Update their Personal Information via Mobile Web Banking**



Members can update their email address or physical address by selecting "Preferences" on the entry Mobile Banking screen. The next screen allows them to either view their account details or use the "Edit My Information" button to make a change.

Once the member clicks "Edit My Information," the fields become input capable so the member can adjust anything that is also shown on the "My Personal Information" page in **It's Me 247** (including code word). Once the member clicks "Update My Information" the results are automatically synched with the system.

If this feature is not allowed by your credit union in **It's Me 247**, it will also not be available in Mobile Web Banking. If your credit union requires credit union approval of personal address changes, the member will receive a message alerting them to this procedure, just as they would in **It's Me 247**.

 Refer to the "Mobile Web Banking" booklet available under "M" on the **It's Me 247** Reference page http://www.cuanswers.com/client_reference_itsme.php for details. This booklet will be updated with the release.

Members Can Confirm their Device Supports

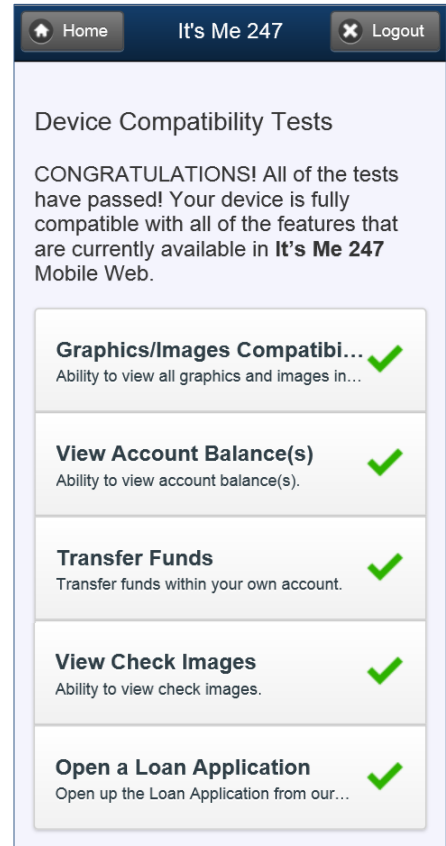
Mobile Web Features

Members can now select the new “Device Compatibility Tests” on the Mobile Web Banking entry screen to view if certain features are supported by their particular phone or mobile device. This was designed to allow the Mobile Web Banking feature set to grow, while still supporting its use on older devices.

By using this new option, members can quickly find out if their particular phone is the reason they cannot use a feature – resulting in fewer support calls to your credit union!

The Mobile Web Banking programming checks the “user agent string” of the phone, which gives details about its compatibility with certain features. This list will be expanded as additional features are added to Mobile Web Banking.

If the feature is supported, the member will see a green check (as shown to the right). If the feature is not supported, a crossed-out red circle will appear.



The screenshot shows a mobile web banking interface with a dark blue header containing 'Home', 'It's Me 247', and 'Logout' buttons. Below the header, the title 'Device Compatibility Tests' is displayed. A congratulatory message reads: 'CONGRATULATIONS! All of the tests have passed! Your device is fully compatible with all of the features that are currently available in It's Me 247 Mobile Web.' Below this, a list of features is shown, each with a green checkmark icon indicating support:

- Graphics/Images Compatibi...** (Ability to view all graphics and images in...)
- View Account Balance(s)** (Ability to view account balance(s).)
- Transfer Funds** (Transfer funds within your own account.)
- View Check Images** (Ability to view check images.)
- Open a Loan Application** (Open up the Loan Application from our...)



Refer to the “Mobile Web Banking” booklet available under “M” on the **It's Me 247** Reference page http://www.cuanswers.com/client_reference_itsme.php for details. This booklet will be updated with the release.

Lending

Be sure you don't miss the new Mobile Web Banking loan application that will affect your lending department. Members can also now view rate boards via their phones. **Refer to Page Error! Bookmark not defined..**

Lender*VP

CU*ANSWERS Management Services

Lender*VP forms is offering two new custom loan forms to its credit unions with the CU*BASE 14.0 release. With these changes, a new “No Score” page will automatically print (with both the updated and new form) indicating that a credit score is not available.

Thanks to the cooperative resources of the network, these forms are available at prices well below market average, and one may even be free to your credit union!



New! Consumer Price You Pay for Credit form

First we have embedded the new “No Score” form into the existing “Reg V Price You Pay for Credit” form to build a new “Consumer Price You Pay for Credit” form.

If you are using a different vendor for your “Reg V Price You Pay for Credit” form, contact Lender*VP forms at lendervpforms@cuanswers.com to receive this new

form for the lower cost of a one-time fee of \$200, along with the annual maintenance fee of \$50.

Any client who currently has the “Reg V Price You Pay for Credit” form will also need to contact Lender*VP forms at lendervpforms@cuanswers.com to update their ProDOC files to receive the new “Consumer Price You Pay for Credit” form **at no additional cost to your credit union.**

Once the configuration changes are made, the system will be smart enough to determine whether the member has a credit score on file and will print the extra “No Score” form if necessary.

“If you are using the current “Price You Pay for Credit” form this is something your loan department definitely should ask for. If you are using a different vendor for this form, our prices are so competitive, that now is the time to switch to our form.”

Jim Vilker, Vice President of Professional Services

New! Real Estate Price You Pay for Credit form

In addition to the fields in the Consumer version, the new “Real Estate Price You Pay for Credit” form contains an additional section including “key factors that adversely affected your credit score.” This section was added to be in compliance with the model form found in the regulation. As with the new Consumer form, the system will determine (based on the availability of a credit score) whether the new “No Score” form will print.

The new “Real Estate Price You Pay for Credit” form requires a one-time fee of \$200, along with the annual maintenance fee of \$50. You must contact Lender*VP forms at lendervpforms@cuanswers.com to receive this new form.

CEO/Management

Patronage Comparison Dashboard (“Active Beta”) – Compare Two Segments of Your Members on Patronage and Activity

Back in October 2013, we introduced the Targeted Tiered Services Dashboard, which allows you to analyze the participation of a specific segment of your membership by Tiered Service score. With the new Patronage Comparison dashboard, you can compare two segments of your membership to see how they measure up to each other with respect to their activity and patronage.


Think of all the questions you might ask using this new dashboard!

- What segment of your membership uses credit cards the least, and are they a good target for a cross sales campaign?
- How are individual and organizational accounts different in their transaction activity? Should you consider different types of marketing for the two groups?
- Are 20-30 year-olds generally in a good position to lend to based on their average account balances?
- Is a certain segment of the population using a transaction channel far more frequently? Is it time to consider a new type of transaction service charge?

Session 0 CU*BASE GOLD - ABC CREDIT UNION					
Patronage Comparison Per Member Avg					
Origin 16 DEBIT CARD					
Activity (Average Last 3 Months)					
Group 1		Group 2		Difference	
Members	4,809	Members	4,737	Members	72 1.5 %
Debits	794	Debits	680	Debits	114 14.4 %
Credits	52	Credits	45	Credits	7 13.5 %
Activity	23	Activity	20	Activity	3 13.0 %
Cost factor	5.70	Cost factor	4.91	Cost factor	.79 13.9 %
Patronage (Annual Avg of Monthly Avg Daily Balance)					
Shares	3,171	Shares	3,204	Shares	33- 1.0-%
IRA	71	IRA	84	IRA	13- 18.3-%
Checking	1,691	Checking	1,328	Checking	363 21.5 %
Certificates	78	Certificates	158	Certificates	80- 102.6-%
Escrow	52	Escrow	33	Escrow	19 36.5 %
Closed end loans	17,473	Closed end loans	11,101	Closed end loans	6,372 36.5 %
Open end loans	2,727	Open end loans	2,237	Open end loans	490 18.0 %
Total savings	5,063	Total savings	4,807	Total savings	256 5.1 %
Total loans	20,200	Total loans	13,338	Total loans	6,862 34.0 %

Access the new Patronage Comparison dashboard via **NEW! Patronage Comparison** on the Management Processing/Active Beta Tests (MNMGMT) menu.

Set up your two population segments using a variety of parameters. Enter to see how your two groups compare in terms of their transaction activity for designated transaction origins. And drill down further into a transaction origin to see further analysis on the comparison of the two groups, including their respective patronage. You can even select one of the comparison groups and jump straight into the membership or account analysis.

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

 Credit Score History Dashboard (“Active Beta”)

The Credit Score History dashboard gives you a new opportunity to both create a segment of the population to contact based on credit score history, and to analyze your entire credit report portfolio to see what percentage is improving their scores, worsening, and more.

This is an extremely powerful tool with many uses:

- Look at all individuals with a credit report pulled in the last six months (or more) to see how they break down in terms of improved, worsened, or the same score.
- Find individuals whose credit score has improved, but that did not create a new loan.
- Find individuals whose score has worsened, and who did get a loan.
- Determine the average number of reports your team is pulling per day.
- Find out the average number of months between pulls based on the criteria you select.
- And much more!

Session 1 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Credit Score History Analysis All

Date range: From **Feb 13, 2014** To **May 14, 2014**
 Credit score: From **0000** To **0900** Change of +/- **00000** %
 Pull method **ALL** Grade/level Bureau **ALL**

Score Trends	Count	%	Avg Score	Avg Points	Avg % Chg
Total reports	412	100	648	1-	
Improved	109	26	678	33	5
Worsened	110	27	640	36-	5-
Unchanged	52	13	653		
Single score	141	34	628		

Report Counts & Conversions			
Total reports	412		
Converted to loans	75		
Percent	18		
Average days	1		
Reports per day	5	Days	91

Avg months between pulls: 8
 Score range: 435 to 840
 Zero scores
 Scores over 900

Credit Bureau	Count	%
Equifax		
Experian	383	93
TransUnion		
None/Invalid	29	7

Pull Method	Count	%
Full	383	93
Manual	29	7
Soft		

For more detail, click next to any score trend, conversion, bureau, or report pull method.

Show Total Reports

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Access the new Credit Score History dashboard via **NEW! Credit Score History Dshbrd** on the Management Processing/Active Beta Tests (MNMGMT) menu.

Quickly generate a list of individuals for which a credit report has been pulled based on a variety of criteria. This list can then either be exported for use with Member Connect or analyzed to give a deeper understanding of your portfolio. For example, you can see what percentage of the credit reports were converted to loans and the average number of days it took to go from pull to close.

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

- Allowed Months for Default Stop Payment Purge Date Increased**
 Currently, the maximum number of months you can enter in the *Purge Stop Payment Records* field on the Teller and Member Service Workflow screen is twelve months. This screen is accessed via **Workflow Ctrs: Teller/Mbr Svc** on the General Configuration 1 (MNCNFC) menu, and this field determines the default date that tellers see when they enter a stop payment. Although a teller can always manually enter 99999 (never purge) when creating a stop payment request, the current configuration only allows the default purge date to be a year from the current date.

With this release, the configuration screen will now accept a number up to 99 months, meaning that the date presented to tellers can be over eight years from the current date.



EFT

 Coming Soon! Multiple Card Numbers per Credit Card Loan Account and Special Stock Code Handling for ATM/Debit and Credit Cards


We are in the process of authorizing vendors to allow for more than one credit card number per loan account (allowing multiple PANs). Another enhancement in the development will allow credit unions to have special stock handling, including raised embossing or not (for credit cards) and the ability to select that a special design be printed on to white card stock (for ATM, debit and credit cards). More details will be available as certification procedures are completed with specific vendors.

 Enhancement to Credit Card Ordering and Authorized Users

The changes mentioned previously will have a small effect on a few credit card ordering screens. More details will be sent in a separate announcement.


	Refer to the "Credit Card User" booklet available under "C" on the CU*BASE Reference page http://www.cuanswers.com/client_reference.php for details. This booklet will be updated with the release.
	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.

Accounting/Back Office

 Additional Fields Added to the G/L History (GLHIST) file

When journal entries are posted via **Create/Post Journal Entries** on the General Ledger (MNGELE) menu, the user name, employee ID and workstation of the person posting the batch will now be captured and stored in the G/L history file (GLHIST). This will allow for better auditing of G/L activity as well as more flexibility in how the JE ID can be used to identify batches.

At the present time, the only way to access these new fields is to run a Query on the GLHIST file. For the journal entry batch (JEID), select the field names GHWRKSTN, GHUSRNAM or GHEMPLID. We will be monitoring how these added fields are used in credit union research and plan to include them on a general ledger related dashboard or report in the future.


	Details for all related screens will be available via CU*BASE GOLD Online Help with the release.
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File Expansion Project (FEP) Preparation

 New Query Report Helps You Prepare for FEP

Start your preparation for the File Expansion Project (FEP) by deleting unneeded Queries in your Query library. The new Query Analysis Report, accessed via **Query Analysis Report** on the Report Builder 1 (MNQUERY) menu, can assist you with determining the last time a Query was viewed or printed, who created the Query and the files included in the Query. (It does not record if a Query was simply run to generate a file, however.)

This will assist you with determining if a Query is not used and whether it can be deleted and to evaluate which Queries will be affected by the changes coming with the FEP project.

	Details for all related screens will be available via CU*BASE GOLD Online Help with the release. Also refer to the Answer Book for more information, keyword: FEP.
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