

Product:	Version #:	To be released to:	On date:
CU*BASE® GOLD	<b>16.10</b>	Online CUs	<b>October 23, 2016</b>
		Site-Four	<b>October 23, 2016</b>
		Self-Processors	<b>November 7-8, 2016</b>

Updated booklets will be posted on our website no later than:

**October 21, 2016**

This release includes changes to key database tables (files). **You must update your automated Queries** prior to their next scheduled run date!

See the separate Database Changes announcement for instructions.

Key to the symbols:

-  You'll see it immediately
-  You'll need to activate it
-  You'll need to work with a CSR to set it up
-  There may be related fees; contact a CSR

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## Member Facing

### **Members Can Now Schedule Regular Transfers to “Off the Books” Accounts**

Learn more: [Account-to-Account \(A2A\) Transfers](#) and [Tracking “Off Trial Balance” \(OTB\) Products with CU\\*BASE](#). Also refer to [online help](#).

Currently members can make transfers “Right away” to “off the books” accounts (accounts not on CU\*BASE), for example a loan at another credit union or an investment account. With this release we have expanded our CU\*BASE Account-to-Account (A2A) and “Off Trial Balance” (OTB) features to create a solution for members who want to send regular transfers to these financial institutions.

This greatly maximizes your strategy to make members feel that **It’s Me 247** is the central location where they can access (and now make regular transfers to) all their accounts.

Now members can use Transfer Wizard in **It’s Me 247** to create scheduled Automated Funds Transfers (AFTs) to their accounts at foreign institutions. These can be made on a monthly basis or any AFT frequency supported by your credit union. This solution will be seamless for your members to learn as members are already familiar with the Transfer Wizard interface in **It’s Me 247**, and it is highly likely that these power users are already scheduling AFT transfers between accounts within their membership.

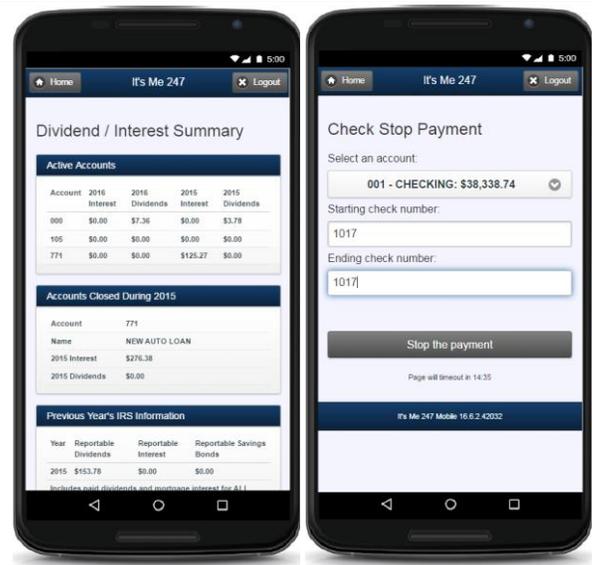
This functionality requires that the account “off the books” has a relationship set up using the CU\*BASE Account to Account (A2A) feature or is configured using the CU\*BASE Off Trial Balance (OTB) feature. Also, if you do not allow members to edit their AFT settings online, your staff will need to use the AFT/CFT maintenance tools in CU\*BASE to set up recurring transfers using either an A2A account or an OTB account.

## ✔ Members Can Now Stop Checks and View Dividends/Interest Details on Their Phone

Learn more: [Mobile Web Banking](#).

With this release members can now place a stop payment on a check and view their interest and dividend details while on their phone or mobile device just like they already can do in the desktop version of **It's Me 247**. Both options are accessed within the "My Accounts" section of Mobile Web Banking.

Mobile Web Banking is the banking interface used by the FREE CU\*Answers Mobile App as well as any third-party apps that have a wrapper around Mobile Web Banking. Because of this, both new features will be enjoyed by members using both products. This continues to show the strong commitment CU\*Answers has to the continued development of all self-service platforms.



This strong commitment to Mobile Web Banking will demonstrated again next month with the introduction of an additional five new features in the November 16.11 Online Banking release, including eAlert enrollment, viewing eStatements, and the ability for members to change their certificate renewal option on their phone. Watch for an announcement coming soon to introduce this release.

## 🏠 New Fiserv Builder Bill Pay Interface Designed and Developed

Learn more: Refer to [online help](#).

For credit unions that elected to renew their relationship with Fiserv, we are pleased to implement our completely redesigned Fiserv bill pay interface called "Fiserv Builder." Building any new process to meet the specification of a vendor is not a minor process; however much of this work was done under the covers. What will affect you and your members is the redesigned **It's Me 247** member interface and sunset of the batch file enrollment process that could take up to two days to complete. Now when members enroll it is real-time allowing the member to immediately set up payees and make payments.

This development represents CU\*Answers' commitment to offer credit unions the choice of using a managed integration option with a vendor, where the credit union pays for CU\*Answers to add a click within **It's Me 247** to their chosen vendor, and the credit union manages the entire relationship with that vendor. This strategy gives credit unions more choices in selecting a bill pay vendor, which makes the entire network more competitive in the market.

*The first credit union in our network went live on the new Fiserv Builder interface on August 29.*

## Teller/Member Service

### ✔ More Functionality at the Teller Line with Negative Balance Overrides

Learn more: Refer to [online help](#).

As a courtesy to members, many credit unions allow a member to make a teller withdrawal to a negative balance, in anticipation of a pending ACH or payroll deposit. In the past this involved posting an account adjustment, but now you can activate a new optional transaction override type that will allow tellers to post these withdrawals right at the teller line.

Because this is simply a new override code, all of your usual override controls will also be in place, including the audit report showing override transactions and the employee security setting that lets you control who can place the overrides on member accounts. As always, overrides are good for a single transaction only and are automatically reset at the end of the day whether or not a transaction is actually posted. **As with any override, there is *no* automated fee**

**mechanism for this new override type.** Your credit union can set a limit for how far negative a member's account can be overdrawn via an override transaction.

NOTE: This override type must be activated via your Teller Workflow Controls. Once activated, any employee with authority to place overrides will be able to place this new type as well.

IMPORTANT: This feature is separate from the optional Teller ANR feature which allows you to post teller withdrawals, up to the member's negative balance limit, subject to your standard ANR fee. In fact, we strongly recommend if your CU is using Teller ANR for fee income, that you do *not* also activate this new negative balance override without careful consideration of the potential conflicts between the two features, depending on your limits and a member's specific situation. Refer to the [Automated Non>Returns](#) booklet for more details.

## ✔ Easily Research All Auto Funds Transfers (AFTs) To and From an Account

Learn more: [Auto Funds Transfer/Check Funds Transfer](#). Also refer to [online help](#).

Currently when you click the *AFT* button in Inquiry or Phone Operator, only incoming AFTs are displayed. To view outgoing AFTs, you must then clear the account number and enter it in the *Transfer FROM account base* field. After this release is implemented, the redesigned *Automatic Funds Inquiry* screen shows **all** AFTs (incoming and outgoing) associated with an account by default. One click is all you need!

This also affects you if you maintain AFTs for a member via the *Funds Transfer Maintenance* screen accessed on the **Update Functions 1** (MNUPDT) menu. Here you will also only need to enter the account once to see all incoming and outgoing AFTs instead of needing to enter the account in both an incoming and outgoing field.

## ✔ Now Use CU\*BASE to Schedule AFTs to Accounts that are “Off the Books” (OTB and A2A)

Learn more: [Auto Funds Transfer/Check Funds Transfer](#), [Account-to-Account \(A2A\) Transfers](#), and [Tracking “Off Trial Balance” \(OTB\) Products with CU\\*BASE](#). Also refer to [online help](#).

Scheduled Automated Funds Transfers (AFTs) can now also be scheduled to or from “off the books” accounts (accounts not on CU\*BASE as long as they are set up using the CU\*BASE Account-to-Account (A2A) or “Off Trial Balance” (OTB) features. After entering the membership number on the redesigned *Funds Transfer Maintenance* screen (mentioned in the previous section), use Enter to see new buttons allowing you to set up scheduled AFTs to these accounts. Incoming and outgoing AFTs are allowed to A2A accounts. You may only create outgoing AFTs to OTB accounts.

## ✔ Last Ten Lookup Added to Five Additional Screens

Learn more: Refer to [online help](#).

The last ten lookup is a handy tool that gives you easy access to the last ten memberships you have accessed. With the 16.10 release this feature has now been added to five additional screens.

Find the new lookup on these screens:

- *Member Transfers* accessed via the **Member Service** (MNSERV) menu
- *Print Member Transaction History* accessed via the **Member Service** (MNSERV) and Lending Functions (MNLOAN) menu
- *Stop Pay Information* accessed via the **Update Functions 1** (MNUPDT) menu
- *Post Wire Transfers to Member Account* accessed via the **Member Service** (MNSERV) menu
- *Update Member Comments* accessed via the **Update Functions 1** (MNUPDT) menu and **Member Account Adjustment Tools** (MNADJ) menu. *This enhancement was the result of suggestions from an Idea Form.*

## 📌 New National Shared Branching Control with Deposit/Withdrawal Limits and New Member Waiting Periods

Controlling member access during Shared Branching is very important, and with this new feature, your credit union can specify a daily withdrawal limit for either a dollar amount or number of transactions, as well as set these same limits for member deposits. In addition, now instead of flagging new members to allow or disallow shared branch transactions, you can configure an automatic waiting period for a specific number of days after opening an account. Both of these configurations are set up in the back office for online credit unions; contact a CSR at [csr@cuanswers.com](mailto:csr@cuanswers.com) for assistance in configuring these new controls.

## 📌 Displaying OTB Loan Transaction History in Inquiry/Phone (An OTB “TotalLook” Project)

Learn more: [Tracking “Off Trial Balance” \(OTB\) Products with CU\\*BASE](#). Also refer to [online help](#).

The Off Trial Balance (OTB) database lets your credit union display balances and other details about your non-CU\*BASE-serviced accounts to members online and to staff via CU\*BASE, but until now the only way to show the transition activity for these accounts was to set up an SSO link to a vendor website.

We are pleased to announce the creation of a new database designed to allow you to receive transaction history records from your OTB vendor and store them in a CU\*BASE table, then display them to staff via CU\*BASE Inquiry and Phone Operator tools. Currently available for OTB loans only, if the new feature is activated you would also see the OTB account listed along with the member’s other accounts on the main Inquiry and Phone Op screen, like this (the “suffix” will depend on how your particular OTB accounts are set up):

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM Go!	AFT Go!	FRZ	TRK	ACH Go!	ODP	BOX Go!	J/O
000	REGULAR SAVINGS	74,275.21	74,170.21	8/12/16	.	.	.	.	0	Y	Y	.	.	■
020	TRAD IRA SHARES	16,128.61	16,128.61	8/12/16	Y	.	.	.	0	.	.	.	.	
045	SAVE TO WIN	17,761.79	20.92	2/18/17	.	.	.	.	0	.	.	.	.	
110	CHECKING	2,499.16	2,499.16	8/12/16	.	.	.	.	0	.	Y	Y	.	■
456	TEST OTB	153,753.96	1,351.25	8/01/16										

The next phase of this project, which will begin development this fall, will allow you to display OTB loan history to members via **It’s Me 247** online and mobile web banking. We’ll also be looking at expanding the feature to include OTB savings/investment products and credit cards.

**IMPORTANT:** Like existing OTB features, this new process **requires a custom interface** with your OTB vendor to receive and translate their history records into a format that CU\*BASE and **It’s Me 247** can use. Right now we’re working with Fox Communities CU and their CUSO partner, the Business Lending Group, to set up our pilot interface. If your credit union is interested in working with CU\*Answers and your OTB vendor on a similar project, please contact Keegan Daniel, VP Professional Services for Earnings Edge, at [kdaniel@cuanswers.com](mailto:kdaniel@cuanswers.com).

## Marketing

This release is full of new ways you can give Tiered Service points, including credit score, debit and credit card transaction, and special loan accounts. The new scoring opportunities have been implemented across all Tiered Service features including dashboards, predictive reports, simulated reporting, and online banking.

Grant points for these new additions in the Tiered Services configuration accessed via the **General Configuration 2** (MNCNFD) menu.

### Credit and Debit Card Usage Points Added to Tiered Service Scoring

Learn more: [Tiered Service Levels Implementation Guide](#). Also refer to [online help](#).

Interested in rewarding members for using their debit card or for charging items with the credit card provided by your credit union? Now you can elect to reward one activity or both! And you can reward by the number of times a member swipes their card in a month, the size of their monthly balance, or you can reward for both metrics.

With this release, the Tiered Service Goal 3 (Loan Products) gives you the opportunity to grant points for debit card usage and Goal 4 (Self Service Product Usage) does the same credit card usage. Flexible options allow you to reward members for using their card frequently, for making larger purchases, or both! Fields allowing for four “count” ranges (how many times the card was used in the month) and four “amount” ranges (total monthly balance) allow you to configure the program that meets your credit union philosophy. For debit cards, you also have the option whether to include Point of Sale (POS) transactions.

If you give points for these items, members will see new entries on the Tiered Services Points Summary page in **It’s Me 247** in the *Borrowing Points* and *Self Service Products* sections (count range, dollar amount range, or both).

### Use Credit Score to Increase Members’ Tiered Service Points

Learn more: [Tiered Service Levels Implementation Guide](#). Also refer to [online help](#).

Many credit unions have expressed an interest in rewarding their members with higher credit scores, and that reflects a trend that is gaining traction throughout the financial industry. While it is not the desire of all credit unions in our network to use credit score in relationship pricing, the 16.10 release gives your credit union the option to elect to use this metric if it fits your credit union philosophy.

With this release we have added four ranges for credit scores to the Tiered Services Goal 1 (Primary Relationship). You can elect to give only your higher scoring members points or points to lower scoring members too.

Goal 1: Primary Financial Institution Relationships			
Points	Description	Select	Count
25	Special accounts with dividend application	Select	3 selected
10	Special accounts by loan category	Select	3 selected
5	For every year of membership after	3 years of membership	
10	Credit score up to	500	
20	Credit score from	501 to 600	
100	Credit score from	601 to 700	
400	Credit score from	701 to 999	

I have a credit score on file at the credit union.

If you give points for any range and the member has a credit report on file at your credit union (with any score), the member will see a new entry (show above) in the *Primary Financial Institution Points* section on the Tiered Services Points Summary page in **It’s Me 247**. (The member will only *receive points* if they fall in a range that gives points.)

### Grant Primary Institution Tiered Services Points For Special Loans

Learn more: [Tiered Service Levels Implementation Guide](#). Also refer to [online help](#).

In the old days the thought was that the presence of a checking account was the chief indicator that the member considered you his or her primary financial institution. With the ease of setting up multiple checking accounts using debit card (as opposed to having to buy printed checks, etc.), that’s not as crystal clear anymore. Now the metric often is if the member has a home mortgage with a credit union.

However, the ease of evaluating members by the Tiered Services “primary financial institution” metric on dashboards and reports remains a valuable analysis tool. To continue to make this metric relevant, this release has added a “Special Loan Accounts” item to Tiered Services Goal 1 with a multiple Select button allowing you to narrow the granting of these points to specific loan categories, similar to the way the existing *Special Savings Accounts* allows you to select specific dividend applications.

If you give points for this item, members will see “Special Account by Loan Category” in the *Primary Financial Institution Points* of the on the Tiered Services Points Summary page in **It’s Me 247**.

## CEO/Management

### Dashboard for List Generator

Learn more: Refer to [online help](#).

This enhancement was the result of suggestions from two different Idea Forms.

The List Generator is a powerful tool for gathering lists of members for marketing, communications, database analysis, and more. And now in addition to producing a database file or a printed list, you can choose to review the list of selected accounts right on the screen in a dashboard format.

In addition to displaying the number of accounts resulted from your criteria, the new List Generator dashboard also includes many of the usual dashboard features such as column sorting and export features, as well as access to the four Common Bonds dashboards for more detailed analysis of the selected accounts. Access the List Generator via the **Member Communication** menu (MNPRTC).

### Analyze Your Loan Application Data Across Credit Score Tiers with the Look to Book Analysis Dashboard

Learn more: Refer to [online help](#).

Want to analyze your loan application data and the credit scores of your applicants to see how many loans you are approving, denying and booking in each range? Interested in the number of days a loan remains in pending status or that booked or denied loans take until they receive a decision?

The new *Look to Book Analysis* dashboard combines the power of two dashboards on the Lending Functions menu to give you a deep dive into this application data across configurable credit score tiers.

The entry screen provides the all the filters and data range power of the *Work/View Application Status* dashboard and the summarizing main screen uses the count and amount summarizing power provided by the *Loan Application Statistics* dashboard.

The screenshot shows a software interface titled "Look-to-Book Ratio Analysis" for "Members and Non-Members". It displays data for loan applications created between 7/17/2016 and 8/16/2016. The main table shows statistics for various credit score ranges, categorized by status: Totals, Pending, Denied, and Booked. Each category includes columns for Score, # Application, %, Ratio, # Applicant, %, Days, and %.

Score	Totals			Pending			Denied			Booked		
	# Application	%	Ratio	# Applicant	%	Days	# Applicant	%	Days	# Applicant	%	Days
730 to 999	69	18.0	3.00	46	66.7	26				23	33.3	
680 to 729	53	13.8	5.30	42	79.2	25	1	1.9	1	10	18.9	
640 to 679	43	11.2	4.78	31	72.1	26	3	7.0	1	9	20.9	
600 to 639	80	20.9	11.43	66	82.5	26	7	8.8		7	8.8	
580 to 599	30	7.8	15.00	19	63.3	27	9	30.0		2	6.7	
001 to 579	108	28.2	12.00	52	48.1	26	47	43.5		9	8.3	

	Totals				
	# Apps	% # Apps	\$ Amount	% Amount	Avg Days
Pending	256	66.84	4,125,753	55.41	26
Denied	67	17.49	984,197	13.22	
Booked	60	15.67	2,336,287	31.38	1
Total	383	Ratio 6.38	7,446,237		18

Additional notes: Credit scores of zero are excluded; Credit scores over 999 are excluded; Ratio is (Total # Apps / # Booked).

The second screen lists summary data by the result of the application and score that fits the entry filters. From there you can dig deeper and answer questions such as: How many members versus non-members are applying in each credit score range? What is the high/low and average score of applications for mortgages (loan categories)? What similarities can I see in my pending applications from my lowest credit score tier? And so much more.

### Enhancements for the Fee Income/Waiver and Fee Refund Dashboards

Learn more: Refer to [online help](#).

Last year in the 15.0 release we introduced some new features in the Fee Waiver/Income analysis dashboard, accessed via the **Management Analysis Dashboards 1** menu (MNMGMMD) and the **Active Beta Tests** menu (MNMGMTI). Based on feedback from the Active Beta group, we have made some additional enhancements to make this valuable dashboard even more powerful and easier to use. For example, when viewing the summary of total fee opportunity, fees charged and fees waived, you can now drill down to see the reasons why those particular fees were waived. After drilling

down, you'll see a summary of each reason (such as minimum age requirements, Marketing Clubs or Tiered Services waivers, etc.) and you can then drill down even further to see the individual members whose fees were waived.

We also separated out the two companion dashboards that were previously accessed from within that dashboard, so that they can now be accessed directly from the Management Analysis Dashboards menu as well as the **Auditing Functions** (MNAUDIT) menu. These let you see a detailed history of **fee refunds** and **fee waivers by credit union employee ID**. Refer to the *Auditing* section for more details on these two dashboards.

## ✔ **New Learn from a Peer Net Relationship Dashboard**

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Learn more: Refer to [online help](#).

Interested in learning how your savers and borrowers data compares against that of other credit unions in the network? Interested in learning whether other credit unions are net savers or net borrowers month to month? With this release we have taken the summary data you can see in the Net Relationship dashboard and have created the new Learn from a Peer Net Relationship dashboard, available on the **Learn from a Peer** (MNMGMB) menu.

View it at a high level summary data of all credit unions in the network; then drill down to see statistics month by month. Use the power of the network to analyze how your borrowing and lending statics compare with credit unions of a similar asset or membership size or against any credit union in the network.

This project is part of the CU\*BASE Active Beta program. Active (live) beta allows us to get software out in the field more quickly by expanding the testing process into a real-world environment, in place of our more typical QC testing process. This means we need your help testing these tools! Your feedback will help us continue to refine and fine-tune the functionality, so let us know what you think!

## 📁 **1-Click Trackers in Phone Op Following a Member Service Call**

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Learn more: Refer to [online help](#).

The Wrap-up Codes feature that was introduced to CU\*BASE Phone Operator in the 16.05 release. With this feature, when an employee exits Phone Operator, you can require the employee to indicate the type of the call by selecting from a list of configured wrap up codes.



With this release, we are rolling out 1-Click Trackers, which allow you to configure these wrap up codes to write out a Tracker note automatically after each call. This saves your call center operators from having to remember to log their conversation, providing some consistency in your Tracker records, and speeding up the time it takes to start serving the next caller in line. You can either standardize the Tracker text that is recorded or force your operator to enter their own tracker conversation text.

In addition, this feature builds a database of these Tracker conversations by Memo Type so you can review how credit union call center spends their resources and for further improvement analysis.

While this feature can certainly be used by the credit unions already activating wrap up codes, the Xtension Call Center championed this programming as a way to speed up and standardize the service it provides to its clients. Xtend is in the process of reaching out to its clients to activate this feature.

## ✔ **Contingent Liability Report Now Added to Report Scheduler**

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Learn more: [Automated Reports and Queries](#). Also refer to [online help](#).

*This enhancement was the result of suggestions from an Idea Form.*

With this release we have added the Contingent Liability Report to the Report Scheduler program. This will be especially helpful when you are filling out the Liquidity Commitments and Sources section on page 10 of the 5300 Call Report. Find this report on the **Report D** (MNRPTD) menu. For a complete list of reports that can be scheduled refer to the *booklet above*.

## ✔ Enhancements to Assist with 5300 Call Report Investment Section

Learn more: Refer to [online help](#).

With this release we are adding multiple Select buttons for both Investment Type and FASB codes to the Investment Maturity report. This change will allow for further breakdowns to assist with the Investments section on page 1 of the 5300 Call Report. The Investment Maturity Report can be accessed from the **5300 Call Report Tools** menu (MN5300).

## ✔ Multiple Branch Filter Added to All Accounts and All Memberships Dashboards

Learn more: Refer to [online help](#).

Currently the All Accounts and All Membership dashboards have a lookup that allows filtering by only one branch. Now regional branch managers can use the new multiple Select button for branch (added to both dashboards) to analyze all branches in their region at once. Find these dashboards on the **Management Dashboards 1** menu (MNMGMMD).

## ✔ Require Large Balance on Savings Account Product to Receive Dividend

Learn more: Refer to [online help](#).

Interested in requiring a high balance on a savings account product in order to earn a dividend? With this release we have removed the decimals to add two positions to the *minimum balance to earn a dividend* on the Share Products configuration, allowing you to enter up to a maximum of \$9,999,999 (almost \$10 million) in this field. Access this configuration on the **Savings Products** (MNCNFA) menu.

## Lending

## 🏠 New Configurable Filters for 247 Lending: More Control For Your Decisions

Learn more: For 247 Lender filters, refer to [Online Credit Bureau Access and 247 Lender and the Online Credit Bureau Access User Guide](#). For deal filters, refer to [Configuring Tools for Your Loan Team](#).



With this project we are adding two separate sets of configurable filters. The first feature is a set of evaluations of key underwriting ratios you can run as part of pulling a 247 Lender decision model. The other feature can be used to evaluate a member's collateral details and return a recommendation about the deal to the loan officer.

### Key Underwriting Ratios

Is the member creditworthy?

Now in addition to the 7 decision model filters you already have for things like credit score, employment, residency, and adverse actions, you can also set tolerances for:

- Total expense/total income (*same as monthly debt/ monthly income*)
- Unsecured debt/total income
- Mortgage expense/total income
- Total credit limit/total income

These new evaluations will happen *after* a credit report and decision are pulled and will control whether or not the system continues through the rest of the Approval Matrix process to pre-approve the member for your configured products and services.

### Deal Filters

Is this a good deal?

This feature is intended for collateral-based lending where LTV or other factors might cause you to take a second look. After the app has been filled in with collateral details and after the credit report/decision has been run, a new step in your loan app workflow lets you evaluate the deal against tolerances you set for:

- Maximum LTV
- Maximum mileage of the vehicle
- Maximum age of the vehicle
- Minimum monthly income – Applicant
- Minimum monthly income – Co-Applicant
- Minimum monthly income – Combined

A Pass, Fail, or Review recommendation will show on the loan recap and in the lending queue to help you make an underwriting decision. After adjusting the terms of the loan, you can run the deal filters again for a new recommendation.

As part of the new deal filters and also to help you track more details about collateral items, we're also adding some additional fields to the Collateral screen for vehicle types. Now you can record **mileage**, **color**, and **trim package** as part of the collateral record.

The additional credit filters can be set up using the *247 Lender Requirements* feature on the General Configuration 1 menu (MNCNFC). The new loan request (deal) filters are set up as part of the Loan Product configuration via the **Lending Products** menu (MNCNFB). Contact a CSR or Lender\*VP representative if you'd like assistance or advice.



Or visit <https://www.cuanswers.com/solutions/just-turn-it-on/> and let us help you Just Turn it On!

## Easily Update Collateral Record to Current NADA Value

Learn more: [Configuring Tools for Your Loan Team](#). Also refer to [online help](#).



New with this release we are implementing a tight integration between CU\*BASE and the NADA (National Automobile Dealer Association) to populate the automobile's current value directly into the collateral record. While adding collateral on the *Collateral Identification* screen enter the vehicle identification number (VIN) and mileage and use the *Get Value* button to update the collateral record with the vehicle's current value. (This browser window allows you to identify additional features about the vehicle such as leather seats and mileage to ensure the value used is valid.)

Identification #	2ABCDE2F2	<input type="checkbox"/> Trade in
Estimated value	0.00	<input type="button" value="Get Value"/>
Amount pledged to loan	0.00	

The *Collateral Identification* screen is used to add collateral to a loan request or when updating collateral on an existing loan via *Miscellaneous Loan Maintenance* on the **Lending Functions** (MNLOAN) menu.) Activation of this NADA flood feature and selection of the applicable collateral types is done on the Loan Workflow Controls screen, accessed on the **Loan Products** (MNCNFB) menu.

Prior to activation, you will need to work with Lender VP to set up the connection to collect the NADA data. Contact them at [lendervp@cuanswers.com](mailto:lendervp@cuanswers.com) for more information on how to get started.

**Self Processor credit unions:** To use this new feature you will need to add new subsystem. Watch for an additional announcement on its activation.

## New Escrow Format Type for Private Mortgage Insurance (PMI)

Learn more: [Escrow Processing with CU\\*BASE](#). Also refer to [online help](#).

Finally, your escrow disbursement records can be identified with a unique format type specifically for Private Mortgage Insurance (PMI). You will still define the escrow codes (PMI, NPM, etc.) as today, but when configuring the code via *Configure Escrow Type Codes* on the **Extended Loan Processing** menu (MNEXLN), you will specify "PMI" for the format type. This will make it easier to do subsequent reporting more consistently.

## Contract Variable Rate Change Notice Enhancement

Learn more: [Variable Rate Loan Products](#). Also refer to [online help](#).

Currently the loan balance that displays on the notice as the "Loan balance at time of change" is the balance of the loan on the date the notice is generated. This change is a refinement of how this balance is determined. We will now re-amortize the loan using the remaining term, payment amount, and interest rate, then display the balance from the amortization table, showing what the principal balance would be if the member made all the scheduled payments up until the interest rate change date. (Even if the member is actually past due or paid ahead.) This new balance will also be used to recalculate the payment for the "New payment amount" field on the notice. A change notice will still be generated at the time the rate changes.

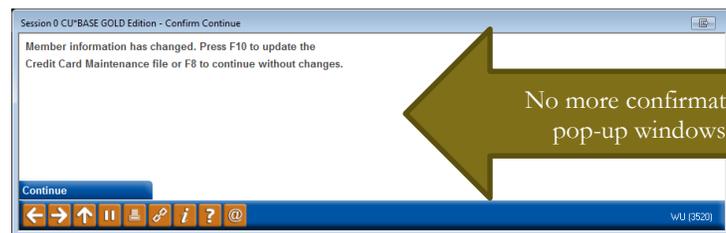
## Further Improvements to the ATM/Debit and Credit Card Ordering Process Makes Embossing Names and Ordering Cards a Breeze

Learn more: [ATM/Debit User Guide](#) and [Credit Card User Guide](#).

This enhancement is the culmination of several projects designed to improve the flow of ordering plastics for members, as well as standardizing the way that data is entered on the ordering screens. New BIN level configurations have been added to determine the max number of characters allowed to be embossed on a card in order to accommodate credit unions that may have a Visa and a MasterCard debit program with differing length requirements. This configuration also allows credit unions to be flexible when vendor requirements change. At implementation, a default value of 25 characters is entered, and credit unions can work with SettleMINT EFT to adjust as needed.

SettleMINT<sup>EFT</sup>

Additional improvements to the card ordering process will include a new way to input embossed names on plastics to ensure member names print correctly, every time. We've also fixed that pesky issue with changing a name on a credit card plastic before ordering a new card (where staff would have to access the loan to first update the name before completing the card order); this enhancement will allow all emboss names to be updated throughout the credit card creation process!



We recommend reviewing the ATM/Debit and Credit Card User guides and following the Screen Tips while ordering the first cards after the release in order to fully understand the input of embossed names and how they will transmit to your vendor. Contact the SettleMINT EFT team with any questions at [settleminteft@cuanswers.com](mailto:settleminteft@cuanswers.com).

## New Rate? No Problem – Introducing Category Change Tools for Credit Card Loans

Learn more: [Credit Card Configuration Guide](#).

We all know that members shop around, making steps to improve their credit scores for better rates on loans. We also all know that being able to look at a member and say, “Yes! I can give you that better rate!” is the stuff of dreams. When the member leaves the teller line, how many have felt the dread associated with creating a new loan and matching data to the old loan and ordering a new card just to lock in that better rate? Forget that sinking feeling, because those days are done: introducing new options to update the Loan Category for credit card loans! This function will evaluate the credit card loan, look for any restrictions that would prevent the loan category from being changed, such as a Write-off, and then take the steps to assign the new category configurations to the existing loan. Now, loan category is stored on the credit card loan card loan with the charge type buckets, meaning that there is no clean up when a loan category is moved – the old buckets retain their payoff rate even after the new category is established, and you will be able to differentiate between the previous buckets and the new buckets at a glance in the credit card inquiry screen.

## Have Members Who Travel? Alternate Address Processing Now Available as an EFT Feature within CU\*BASE

Learn more: [ATM/Debit User Guide](#) and [Credit Cards: User Guide](#).

Is your member base full of snowbirds, students, or extensive business travelers? If so, you may be familiar with routine address changes for your member’s plastics on your vendor site. Get ready to bring it back to CU\*BASE with this new enhancement! This update will allow your member’s alternate address in CU\*BASE to be used as the primary address for mailing credit and debit cards, and will also send the alternate address to your vendor for use in transaction verification. When a member’s alternate address record expires, the system will automatically update the vendor again

with the member's primary address. As the nightly maintenance file is created, a new program will check your member records for address changes and date ranges, keeping your customer database up to date and accurate across platforms.

Set up this feature with the SettleMINT EFT team at [settleminteft@cuanswers.com](mailto:settleminteft@cuanswers.com).

## Auditing

### ✔ Analyze Fee Refunds and Waivers by Employee

Learn more: Refer to [online help](#).

Last year in the 15.0 release we made some enhancements to the Fee Waiver/Income analysis dashboard, including introducing new features to analyze fee refund activity. Based on feedback from the Active Beta group, we have made some additional enhancements and created two new independent dashboards to make these valuable analyses easier to use:

- Try the new **Fee Refunds by Employee** dashboard available via the new command on the Management Dashboards (MNCNFD) and Active Beta Tests (MNMGMT) menus. This analysis shows fee refunds (credits to fee income G/Ls) being posted by your employees via Account Adjustments, including tools that let you isolate waivers being performed on insider accounts (employee and board member accounts, etc.).
- Try the new **Fee Waivers History by Employee** dashboard available via the new command on the Management Dashboards (MNCNFD) and Active Beta Tests (MNMGMT) menus. This analysis shows a history of fee waivers organized by employee ID, including tools that let you isolate waivers being performed on insider accounts (employee and board member accounts, etc.)

This project is part of the CU\*BASE **Active Beta** program. Active (live) beta allows us to get software out in the field more quickly by expanding the testing process into a real-world environment, in place of our more typical QC testing process. **This means we need your help testing these tools!** Your feedback will help us continue to refine and fine-tune the functionality, so let us know what you think!

## Accounting/Back Office

### ✔ Updated Tracker Codes Explain Why a Member Notice Was Skipped

Learn more: Refer to the [Write-Off/Charge-Off Tools for Loans](#), [Member Notices](#), and [Automated Non>Returns \(ANR\)](#).

Member notices are a great automation tool; easily configurable and a quick daily task to process and print notices for the variety of events that affect member accounts. However, occasionally a member is flagged to not receive certain notices, such in the case of a bankruptcy, and the notice is skipped and therefore orphaned in the Notice program. The confusion associated with skipped notices is over with the two new Memo Type codes being added to the Notice Tracker with this release!

Now, for members with Written-off loans or members who have their Courtesy Pay Print Flag set to skip ANR notices, a new tracker will be assigned with either the **NA NoPrint/ANRFlag** or **NL NoPrint/WrtnOff** memo code to give credit union staff an explanation as to why a Notice went unprinted. Now, what to do with the extra time that you're NOT spending researching unprinted Notices?

### ✔ Solution to Changing Social Security Treasury Company IDs – Now Only Manage One ACH Distribution List

Learn more: Refer to [online help](#).

As most credit unions know, the Social Security Administration changed its Treasury Company IDs and instead of using one number, it has been sending member SSA deposits using ten different ones. In the past CU\*Answers recommended two solutions to handle this frequent change of Company IDs: either create ten identical ACH records with identical distribution records, or create AFTs to handle the distributions. Both options worked but were difficult to keep in synch and get the timing right for things like loan payments.

With this release we have developed a new cross-reference system that will automatically funnel all incoming company IDs from the Social Security Administration and treat them as if they came from one, consistent company ID we're referring to as the "Primary ID." This will be set up as one of the existing IDs used by the SSA, but our structure allows us to be very flexible should the SSA change their list of IDs in the future. When the release goes in, we'll copy the distribution records from the most recently-used of the 10 SSA companies (based on the last post date) so that you will have just this one primary record with the most current distribution instructions on it.

Going forward all ACH transactions coming in under another Company IDs previously used by the Social Security Administration will be converted by the system to this primary record. The primary record will be the only one available for maintaining distribution listings for future payments; all other Company IDs previously used by the Social Security Administration will be purged and will no longer display.

The primary Company ID will appear on the Exceptions and Maintenance screens. However, *the original Company ID will be retained* by the system for use with returns or NOCs and you will be able to see information on both numbers in the NOC and return entry screens. The Automated Clearing House (PACXTB) report will also show both the initial and primary.

NOTE: If you have converted your members receiving SSA benefits with distributions to use AFTs, you may wish to re-evaluate this decision after the release is implemented.

### **New Notice Event for Safe Deposit Box Fees**

*Learn more:* [Safe Deposit Box Processing Overview](#) and [Member Notices](#).

You asked for it, and we delivered! This new feature was developed from an Idea Form submitted by a credit union in the network who believes in the automation power of member notices! Beginning in October, a new Notice Event will be available for members with Safe Deposit Boxes, who are charged fees. This event will print fee notices for your members one month prior to the month/year on the box rental record. Members will receive notification of their Box Number, Box Description, Fee Amount, Fee Date, and Fee Account before the fees are charged on the first of the following month.

END