

# CU\*BASE RELEASES THAT MATTER TO YOU

Recent Audit and Compliance Releases

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# **RELEASE 19.10 – OCTOBER 2019**

## **New Additional BSA/SAR Report – Tool #1990**

- Has all the filtering in Tool #633, but now includes an option for pulling in cash activity across a member's primary and joint accounts

## **Employee Security Templates and Recommended Tools**

- Organize a standard set of tools for new employees
- The Assign Tools to Employees screen now allows you to compare tool assignments for an employee or template ID to any other template or employee

# **RELEASE 19.10 – OCTOBER 2019**

## **Create an AIRE File That Includes Member Name, SSN or Both**

- Allows you to tailor the report to fit the intended audience

## **Suppressed Transactions Report Review**

- Tool #1850 should be used to monitor member transactions that were suppressed from statements.

## **Easily Exclude a Member from Dormancy When Writing/Charging Off a Loan**

- Option now included in Tool #1006 Write Off/Charge Off Loan

## **RELEASE 19.10 – OCTOBER 2019**

### **Dormancy Summary Now Shows Total Dormant Memberships in Addition to Accounts**

- A Show Memberships button has been added that toggles to display the number of memberships that are dormant.
- The ability to drill down and view the specific accounts or memberships has also been added.

## **NOVEMBER 2019 – MONTHLY MONITOR RECAP**

#51856 – Modifications to tool #159 file maintenance inquiry to run more efficiently.

#50714 – Added a new internal option for AuditLink to allow corrections for CTRs when needed.

#52472 – Update to show full program name in the display for the CU File Maintenance Inquiry in Tool #159.

## **DECEMBER 2019 – MONTHLY MONITOR RECAP**

**#51309 – Employee Security Tool Assignments screens will now hide custom programs if no CUIDs have been assigned.**

**#51723 – Change to Bank Secrecy Act Tool #984 to allow more than one user at a time.**

## **JANUARY 2020 – MONTHLY MONITOR RECAP**

**#52522/52405 – Changed CTR process to avoid having FinCEN error messages cleared before locking down CTR.**

## **RELEASE 20.07 – JULY 2020**

### **Reporting Institution Address for CTRs Now Added to Bank Secrecy Act Configuration**

- If your credit union uses a different CTR reporting address than the one in your chart of accounts
- New address lines have been added for alternate financial institution name, address and phone number.
- This information will be pre-filled on your CTRs and no longer need to be manually updated.



## **RELEASE 20.07 – JULY 2020**

### **New Tools Grant View-Only Access for Easy Auditing**

- Tool #914 Update Statement Message/Insert Instruction now has view-only via Tool #1114 View Statement Msg/Insert
- Tool #194 Certificate Products Configuration now has view-only via Tool #1194 Certificate Products Inquiry
- Tool #1394 View Household Database Stats provides view-only access to household database information without fears of making edits.

## **AUGUST 2020 – MONTHLY MONITOR RECAP**

**#54216 – Update Adapt Currency Transaction Report (CTR) to populate the phone from the Phone Number Database.**

# **RELEASE 20.11 – NOVEMBER 2020**

## **A Centralized Location for Fraud Block Lists**

- Tool #892 Update Fraud Alert / Blocked Persons List allows you to access and update the new block lists as well as the existing new membership block list
- The new block lists are grouped into two categories:
  - New Single Channel Denial of Service Block (bill pay, P2P, online/mobile banking, wire transfers, ordering ATM, debit or credit cards, loans)
  - New Multi-channel transaction attribute blocks (country and pay to)

# **JANUARY 2021 – MONTHLY MONITOR RECAP**

**#54450 – CTR Submit/Lock option will now populate Memo Type in tracker from the Bank Secrecy Act Monitoring (BSA) Config.**

## **RELEASE 21.05 – MAY 2021**

### **Now Monitor Abnormal Activity Against the Member's Patterns**

- Tool #101 can now be used to configure patterns that monitor member activity against themselves. *Is John behaving consistently for John?*
- Once configured, Tool #537 can be run to identify accounts that match pattern settings. There are three pattern triggers:
  - Velocity – large activity in a short period of time
  - Out-of-the-ordinary – activity that differs from past behavior
  - Idle activity – sudden activity after a period of inactivity

# **RELEASE 21.10 – OCTOBER 2021**

## **Time Saving Enhancements to Tool #402**

- **Tool #402 Insider Audit/Due Diligence Report enables you to generate reports on employee account activity as well as reports on members flagged with a due diligence code.**
- **Reports were updated to meet current report standards and to allow multiple selections of either employee type codes or due diligence codes.**

# **RELEASE 21.10 – OCTOBER 2021**

## **Teller Audit Key Review**

- Filter by audit key
- Flag activity greater than or equal to a dollar amount you set

## **Transaction Activity Review – no changes**

## **Negative Balance/Delinquent Account Review**

- Replaces the Account Status Review report
- Includes accounts that are currently delinquent or have a negative balance as of the day you run the report

# **RELEASE 21.10 – OCTOBER 2021**

## **File Maintenance Review**

- Now matches the logic used for tool #159 Audit CU File Maintenance
- All system processed maintenance is no excluded by default

## **Account Status/Security Audit Report**

- Removed as it was obsolete and phased out



## **RELEASE 22.05 – MAY 2022**

### **#57048 – Member Designation controls for Currently serving primary member**

- Adds an additional control to the Member Designation configuration; enables credit unions to restrict the primary member from being selected via the “currently serving” feature.
- Applies to Teller and Xpress Teller.
- Useful when the primary member is a minor, such as Representative Payee memberships.

**UNDER UTILIZED  
OR UNKNOWN  
TOOLS YOU  
SHOULD ALL  
HAVE ACCESS TO**

- Tool 559 – OFAC scan history
- Tool 327 – View employee security
- Tool 159 – Critical field monitoring
- Tool 247 – Due diligence codes
- Tool 537 – Abnormal Activity Monitoring / Pattern Recognition
- Tool 402 – Insider audit/high risk accounts
- Tool 565 – Online Banking Stats
- Tool 546 – Overpaid credit cards

**UNDER UTILIZED  
OR UNKNOWN  
TOOLS YOU  
SHOULD ALL  
HAVE ACCESS TO**

- Tool 749 – Report automation
- Tool 565 – Online banking stats
- Tool 546 – Overpaid credit cards
- Tool 749 – Report automation
- Tool 664 – Print member trackers – OFAC overrides
- Tool 260 – Configure memo types

