

# AuditLink

## 2022 Audit & Compliance

Our Favorite Dashboards and Reports

*"CU\*BASE has some of the best analytical tools to handle best practice requirements and tasks associated with regulatory requisites. This brochure describes some of my favorite software features which save our credit unions countless hours and money, thereby lowering the cost of compliance."*

**Jim Vilker**

AuditLink

Vice President, Professional Services, CU\*Answers

 **CU\*ANSWERS**  
Management Services

# Get to Know the Expert

Mr. Vilker has been in the credit union compliance, regulatory, and audit space for over 30 years. Over that time he has served as a regulator, credit union executive, and currently as the leader of AuditLink, a division of cooperative CUSO CU\*Answers. Jim's tenure at CU\*Answers began in 1998 where his knowledge and skills were immediately recognized, becoming resident advisor on regulatory compliance and audit functions. Mr. Vilker was also instrumental in developing the AuditLink business. As the leader of AuditLink, Jim has assisted in the development of state of the art core data processing solutions in the areas of compliance, audit, and risk management for CU\*Answers' flagship product, CU\*BASE. Jim has propelled AuditLink into a number of business lines including daily BSA and high risk activity monitoring for credit unions, and consulting services in loan portfolio risk management, ALM assumption review, automated



vendor management solutions, and more. Jim's depth of knowledge into regulations in the financial institution industry coupled with his ability to build solutions to drive down the burden of compliance has been critical in the development of CU\*Answers' and AuditLink's reputation as a trusted partner for credit unions in auditing and compliance. Jim achieved his NAFCU Certified Compliance Officer (NCCO) designation in 2009 and recently received his Certified Anti-Money Laundering Specialist (CAMS) certification from ACAMS.

## Why These Reports Fit

"I selected the following sample dashboards and reports to draw attention to the power of the data analytics the system provides and areas where your executive team can get immediate answers to more complex questions.

We pride ourselves in helping our owners meet new regulatory and third-party audit requirements utilizing already existing data and member activity in record time. This is done in a cooperative environment including multiple compliance professionals throughout the network.

CU\*BASE has some of the best analytical tools to handle best practice requirements and tasks associated with regulatory requisites. This brochure describes some of my favorite software features which save our credit unions countless hours and money, thereby lowering the cost of compliance."

**Jim Vilker, NCCO, CAMS,  
Vice Presidents of Professional Services AuditLink, CU\*Answers**

*These dashboards and reports change on an annual basis as new regulations and loss mitigation come to light. It is a living document.*

# Abnormal Activity | Transaction Pattern Dashboard

## Why Jim thinks this report is an important tool to remain in compliance:

"The Abnormal Activity Monitoring Dashboard is one of the largest investments CU\*Answers has made to help credit unions monitor and mitigate losses due to fraud and uncover high risk activity. The patterns used to make this functionality align with your unique membership, geography, and product structure are designed by you using your data verses sending it to a third party."

Session 0 CU\*BASE GOLD -

File Edit Tools Help

### Monitor Abnormal Activity

### Transaction Patterns

Date to monitor:  [MMDDYYYY]

Account base to monitor:

Flag if member age is below ☐ or above ☐

Show only members with due diligence flag

Show results only for pattern(s)

Show most recent notes for these memo types

DD	Account	Member Name	Age	*	Pattern	Trigger
0			53	03	ATM #	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			51	07	ACH DLY	40 trans totaling \$7,873 over a period of 1 days
0			44	06	RDC #	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			38	07	ACH DLY	8 trans totaling \$6,954 over a period of 1 days
0			50	07	Heloc#	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			39	I5	Debit #	2 trans totaling \$1,023 after 30 days of no activity
0			46	V10	Wires	6 trans over period of 30 days
0			46	V9	HB DLY	11 trans totaling \$89,122 over a period of 1 days
0			46	010	HB \$	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			45	06	RDC #	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			30	I3	ATMPOS#	2 trans totaling \$1,040 after 30 days of no activity
0			37	02	ACH \$	999% incr in trans # and \$ over 1 days compared to 60-day avg
0			29	V1	SB DLY	7 trans totaling \$1,457 over a period of 1 days
0			29	I1	SB #	7 trans totaling \$1,457 after 60 days of no activity
0			42	V8	DRAFT D	6 trans totaling \$13,505 over a period of 1 days
0			42	09	Dfts #	999% incr in trans # and \$ over 1 days compared to 90-day avg

Total # of accounts 22

Total # of employee accounts (highlighted) 0

Export	Member Connect	Show Tracker Info	Refresh	Common Bonds	Print Report
Data Source					

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## What you can analyze with this report:

In response to the increase regulatory pressure to have systems in place to monitor abnormal activity across all channels CU\*Answers had built robust native fraud management functionality. This is part of the core platform, included at no additional cost to your credit union.

## How to access this report:

Access this report by selecting **Tool #537: Monitor Abnormal Activity**.

# Blocked Persons Dashboard

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"This dashboard allows your credit union to easily deny members from using a type of transaction or service they have abused or been involved in fraudulent activity in the past. Your credit union can block members who share online banking credentials with scam artists or lose money through Person to Person (P2P) transactions by giving up their credentials. Also, you can stop employees who do not take the time to read comments which describe restrictions from accidentally reissuing a debit or credit card."

List Name	List Type	What to Block	Table Name
Bill Pay	Service Denial	Bill Pay Enrollment (Any Vendor)	BLOCKBP
Country	Trans Attribute	Transaction From/To Specific Country Code Name	BLOCKCTRY
Lending	Service Denial	Loan Applications	BLOCKLNAPP
New Membership	Service Denial	Creation of New Membership Accounts	BLOCKMST
Online Mobile	Service Denial	Activation of Online/Mobile Banking	BLOCKOLB
Pay To Name	Trans Attribute	Transaction From/To Specific Pay To Name	BLOCKPAYTO
Plastic Orders	Service Denial	Plastic Orders (ATM, Debit, Credit, OTB)	BLOCKCRD
P2P	Service Denial	P2P Enrollment (Any Vendor)	BLOCKP2P
Wires-Incoming	Service Denial	Incoming Wire Transfers	BLOCKWIREI
Wires-Outgoing	Service Denial	Outgoing Wire Transfers	BLOCKWIREO

## What you can analyze with this dashboard:

The Blocked Persons Dashboard creates a centralized place to see and stop activity based on patterns the credit union sees as risky or potentially fraudulent. Additionally, this database allows you to record names and, if known, Social Security Numbers (SSNs) of individuals for whom membership should be denied using an infrastructure independent from membership and other key data tables.

## How to access this dashboard:

Access this report by selecting **Tool #892 View Fraud Alert/Blocked Persons List**.



# Fraud Incident Dashboard

## Why Jim thinks this report is an important tool to remain in compliance:

"At one push of a button your Chief Financial Officer (CFO) can instantly see how much and what types of fraud is affecting the credit union. This dashboard gives them vital information in determining additional loss mitigation controls to put in place to limit future losses."

Session 0 CU*BASE GOLD -									
File Edit Tools Help									
Fraud Incidents									
VIEW									
# Fraud types 10									
Fraud Type	Last Fraud Date	# Events	Fraud Amount	Pct	Provisional Credit Amount	Pct	Recovery Amount	Pct	
CHECK FRAUD	01/18/22	13	65,730.31	46.9	.00	.0	21,147.73	84.9	
ACH FRAUD	12/29/21	28	45,434.00	32.4	.00	.0	.00	.0	
REMOTE DEPOSIT CAPTURE FR	01/13/22	7	15,291.07	10.9	.00	.0	3,775.80	15.1	
DEBIT CARD FRAUD-CONSUMER	11/15/21	26	4,556.83	3.2	.00	.0	.00	.0	
LOAN FRAUD	12/16/21	1	4,200.00	3.0	.00	.0	.00	.0	
P2P FRAUD	12/08/21	2	2,560.00	1.8	.00	.0	.00	.0	
DEBIT CARD FRAUD-BUSINESS	11/24/21	2	2,000.44	1.4	.00	.0	.00	.0	
CREDIT CARD FRAUD-REWARDS	11/07/21	1	524.97	.4	.00	.0	.00	.0	
ONLINE ACCOUNT OPENING FR	11/25/21	2	.00	.0	.00	.0	.00	.0	
ACCOUNT TAKE OVER	12/29/21	2	.00	.0	.00	.0	.00	.0	
Total 84 140,297.62 .00 24,923.53									
Show detail									
Export Select Filters									
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## What you can analyze with this report:

This tool is a centralized place for our network to log fraud incidents for the first step in a process to shift focus from compliance monitoring to fraud prevention. It allows you to research how the losses occurred and drill deeper to document the particulars of each instance.

## How to access this report:

Access this report by selecting **Tool #1710 Fraud Incident Dashboard**.

# Online Banking and Audio Response Dashboard

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"Very recently FinCEN has requested that IP addresses be included in a suspicious activity reports. When a members account is compromised, and the criminal gains access to their online banking account, this dashboard documents the IP address where the log on initiated."

Session 0 - CU\*ANSWERS TEST FEDERAL CREDIT U

File Edit Tools Help

### Display Report

Report Builder

Position to line

Shift to column

Report width 93

Line	CU	Corp	Member	Logon	Input Sys.	MMDDCCYY	Member	IP
ID	ID	Account	Type	Id #			Last Name	Address
000035								
000036								
000037				8				
000038				8				
000039								
000040	5	1	19	1	I	CUAPROD	12/22/2021 BROWN	10.
000041	5	1	19	1	I	CUAPROD	12/22/2021 BROWN	10. 109
000042	5	1	19	1	I	CUAPROD	12/22/2021 BROWN	10.
000043	5	1	19	1	I	CUAPROD	12/22/2021 BROWN	10. 109
000044	5	1	19	1	I	CUAPROD	12/22/2021 BROWN	10. 109
000045								
000046								
000047				5				
000048				5				
000049								
000050	5	1	36	1	I	CUAPROD	12/21/2021 BROWN	10. .109
000051	5	1	19	1	I	CUAPROD	12/21/2021 BROWN	10. .109

<< Move Left Move Right >>

Move Left  
Move Right  
Split  
Show Width 80

Your report may contain more columns than are shown. Use the Move Left & Move Right buttons to adjust the view.

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## What you can analyze with this dashboard:

The Online Banking and Audio Response Detail Statistics tool uses IBM Query to produce a display showing all member activity using online banking. Use this to crucial information relating to where the log on occurred.

## How to access this dashboard:

Access this report by selecting **Tool #565 Online Banking Detail Stats (AUDICC)**.

# BSA/SAR Structuring Report

## Why Jim thinks this report is an important tool to remain in compliance:

"There is growing concern in the regulatory environment regarding the detection of cash related activity performed by an individual on their primary account and then subsequent activity on accounts they on which are only joint. This tool is designed to uncover those events and many more by virtue of it robust analytical capabilities."

The screenshot shows a web-based application window titled "Session 1 CU\*BASE GOLD - ABC CREDIT UNION". The main heading is "BSA/SAR Structuring Report". Below this is a "Report Options" section with several controls:

- Date range:** A dropdown menu.
- SSN/TIN:** A text input field with "Optional" text next to it.
- Organize data according to:** Three radio button options:
  - ☐ Who did the transaction (sort/stack by SSN/TIN for the person served)
  - ☐ Which membership had the activity (sort/stack by ACCTBS for the activity account)
  - ☐ What this person owns (sort/stack by SSN/TIN: include all activity by anyone on all accounts where this SSN/TIN is an owner)
- Report daily transaction amounts equal to or over:** A text input field with the value "0".
- ☐ Export report to file

On the right side of the "Report Options" section, there is a control panel with:

- ☒ Job queue
- Copies:** A text input field with the value "1".
- Printer:** A text input field with the value "P1" and a search icon.

Below the "Report Options" section, there is a message box with an information icon and the text: "This process may take greater than 15 minutes to run depending on your selections. Please avoid running another report until the first is complete."

At the bottom left, there are two buttons: "Retrieve Settings" and "Save Settings". At the bottom, there is a navigation bar with icons for back, forward, up, down, print, link, information, help, and search.

## What you can analyze with this report:

This report provides a more comprehensive and detailed analysis of smaller denomination cash transactions that would normally fall below the standard range for BSA monitoring, to help your auditors look for signs of structuring or other suspicious activity. Multiple filtering options allow you to add multiple attempts to hide transactions that might not be caught by standard reporting and analysis. The file used by the report is organized not only by primary member but by joint owners allowing you even deeper analysis

## How to access this report:

Access this report by selecting **Tool #1990 Print BSA/SAR Structuring Report**.

# File Maintenance Dashboard (CUFMAINT)

## Why Jim thinks this dashboard is an important tool to remain in compliance:

“Reviewing file maintenance can be one of the most tedious tasks in an audit department’s day. It can take hours to sift through all the logs to determine what is important for further reviews. This dashboard gives staff the capability to instantly sort through all the noise and go right to those critical data elements deserving a deeper dive.”

Session 1 - ABC CREDIT UNION
File Edit Tools Help

CU File Maintenance Inquiry
What Was Changed

Date range: From  [MMDDYYYY]  
To  [MMDDYYYY]  
Account #

Program   
Column/Field   
Table/File   
Emp ID

Date	Time	ID	Account	Type	Table/File	Column/Field	Change Made (Before/After)	Misc Info
Nov 27, 2019	15:34:03	-9			IRABL	BEGYR	001378494	2019
Nov 27, 2019	15:34:03	-9			IRABL	CURDEP	000002100	2019
Nov 27, 2019	15:34:03	-9			IRABL	DSTWDR	000000000	2019
Nov 27, 2019	15:34:03	-9			IRABL	DIUDEP	000023285	2019
Nov 27, 2019	15:34:03	-9			IRABL	OTHWDR	000001361	2019
Nov 27, 2019	15:34:03	-9			IRABL	OTHWDR	000001361	2019
Nov 27, 2019	15:08:36	-3			LNAP	INTRAT	000001200	
Nov 27, 2019	15:08:36	-3			LNAP	NOPAY	4.250	
Nov 27, 2019	15:08:33	-3			LNAP	INTRAT	60	
Nov 27, 2019	15:08:33	-3			LNAP	NOPAY	4.250	
Nov 27, 2019	15:08:33	-3			LNAP	NOPAY	60	
Nov 27, 2019	11:46:23	*W			SYSCIL	IPIFLG	N	SYSCIL LCTCN

Who made the change  
Exclude Sys Processes  
Clear filter

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## What you can analyze with this dashboard:

This dashboard is use monitor file maintenance activity made by various programs throughout the CU\*BASE system. Data from the CUFMAINT file is displayed with the most current activity at the top.

## How to access this dashboard:

Access this report by selecting **Tool #159 Audit CU File Maintenance (CUFMAINT)**

**AuditLink**

### Services Overview

AuditLink as a service has been in business since May 2008. True to its commitment, AuditLink reduces the added work imposed by regulations and compliance. Factors inherent in changing regulations mandate continuous training and frequent exposure to compliance issues with applied auditor solutions. The forecast indicates greater focus in these areas, with stronger penalties for violators. Consequently, this places a higher degree of accountability on your staff to assure these regulatory requirements are met. This increases day-to-day activities as an alarming rise absorbing time that should be devoted to serving your members.

Partnering with AuditLink will provide you with peace of mind in a strict and rapidly evolving regulatory environment.

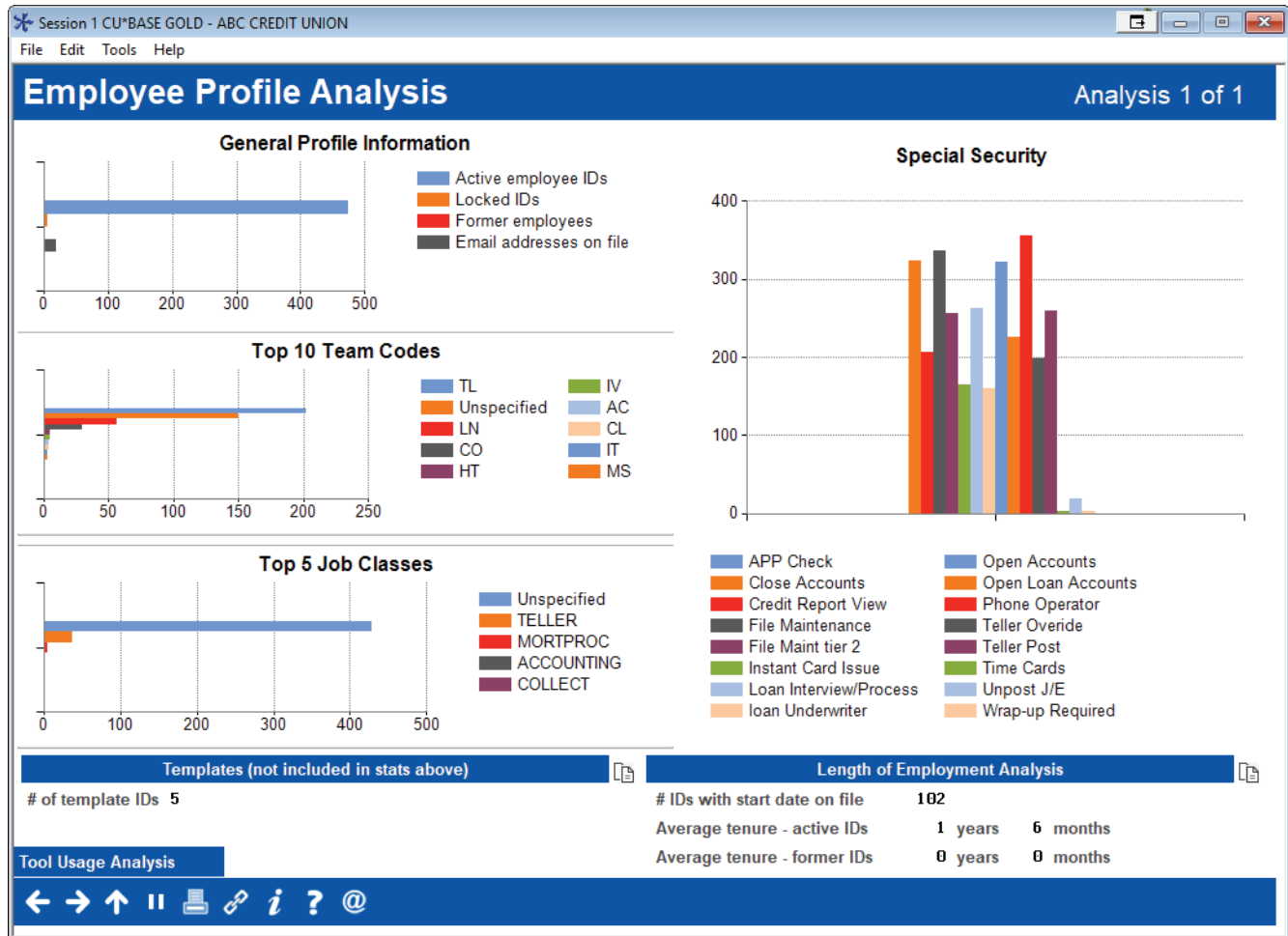
**CLANSWERS**  
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# Employee Security Profile Analysis

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"Risk managers will give this dashboard serious consideration. This graphical display paints and easily understood overall picture of the system functionality granted to all team members across the organization rated by those tools and processes used the most. In essence, displays any perceived riskier processes and the amount of team member having access to them."



## What you can analyze with this dashboard:

This screen shows summary statistics and graphs of key employee security settings, for all of your credit union's active and archived employee IDs.

## How to access this dashboard:

Access this dashboard by using **Tool #1190 Employee Security Profile Analysis**. It can also be accessed via the Profile Analysis button on the main Employee Security dashboard.

**AuditLink** CU\*BASE GOLD

**Abnormal Activity Monitoring**

**Reasons to Consider Abnormal Activity Monitoring:**

In response to growing trends of trust, identity theft, and identity abuse, the FDIC and CFPB are urging credit unions to identify and monitor high-risk activity among their member base. If they have not done so already, regulators will be asking how you are monitoring high-risk transaction activity through electronic channels. Taking a proactive approach to the expectations, but sitting through member transactions, conducting due diligence and research, and maintaining documentation of review taken time. This can place a significant burden on your internal team.

That is where the AuditLink team can help! We have experience in identifying and researching high risk activity for a diverse group of credit unions. Let us utilize the power of CU\*BASE GOLD Abnormal Activity Monitoring due diligence tool to serve your needs effectively and efficiently.

**AuditLink Can Help!**

Here's what we will do:

- Configure the tool to identify potential high-risk activity in electronic origins over the prior three months.
- Review and research account transaction activity for the prior month.
- Provide a monthly report of our review including recommendations for additional due diligence.
- Create a specific name type for audit checks to allow for easy identification of abnormal activity review notes and for printing.
- Assist in creating due diligence codes to flag high-risk accounts.
- Hold a walk-through with your team to explain all of the above and to discuss how we will be available for questions along the way.

**Pricing**

CU Membership	Implementation Fee	Setup Fee	Annual Fee
5,000 and under	\$585.00	\$124.00	\$134/week
5,001 - 10,000	\$644.00	\$155.00	\$146/week

**Contact Information:**

Jim Vitor  
jvitor@auditlink.com  
Mpls: 612.444.4444

# Abnormal Activity | Member Group Dashboard

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"This software feature was developed for a number of reasons including the FFIEC's Guidance letter on managing high-risk account activity, elder abuse, and low-level BSA and ACH activity. It goes hand in hand with the coding of member due diligence levels for the ongoing monitoring and detection of high-risk accounts."

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

File Edit Tools Help

### Monitor Abnormal Activity

Member group to monitor: 0001 INDIVIDUAL

Monitor transactions from: Current Month

Monitoring settings are based on a date range of 1 month of activity

Flag if member age is below: ☐ or above: ☐

Include all activity for members with Due Diligence flag:

DD	Account	Member Name	Age	Origin	# Trans	Trans Dollars	Risk Level	Last AT Tkr	By
0		W	56	AUDIO RE	2	200,000	HIGH RISK	OP 05/28/13	-3
0		L	69	CREDIT C	6	3,108	ABNORMAL	OP 05/28/13	-3
0		H	71	AUDIO RE	10	31,948	ABNORMAL	OP 05/28/13	-3
0		N	70	ACH NETW	8	65,086	HIGH RISK	OP 05/28/13	-3
				AUDIO RE	6	126,012	HIGH RISK		
0		D	54	CREDIT C	12	4,930	ABNORMAL	OP 05/28/13	-3
0		S	50	CREDIT C	21	3,199	ABNORMAL	OP 05/28/13	-3
0		B	50	ACH NETW	10	21,953	ABNORMAL	OP 05/28/13	-3
0		T	49	ACH NETW	6	23,990	ABNORMAL	OP 05/28/13	-3
0		Z	33	DEBIT CA	48	4,782	ABNORMAL	OP 05/28/13	-3
0		S	57	AUDIO RE	2	37,000	ABNORMAL	OP 05/28/13	-3
0		R	46	CREDIT C	31	4,764	ABNORMAL	OP 05/28/13	-3
0		B	51	CREDIT C	30	3,757	ABNORMAL	OP 05/28/13	-3
0		F	70	CREDIT C	26	3,199	ABNORMAL	OP 05/28/13	-3
0		U	46	CREDIT C	22	6,874	HIGH RISK	OP 05/28/13	-3
0		R	46	AUDIO RE	5	37,852	ABNORMAL	OP 05/28/13	-3

■ Inquiry ■ Tracker Review ■ Activity Analysis

Export  
Member Connect  
Print Report  
View Configuration  
Refresh List

Total # records	124
Total # abnormal	99
Total # high risk	25

(4531) 8/14/13

## What you can analyze with this dashboard:

Use this time-saving tool to quickly identify abnormal or high-risk transactions according to the parameters set by your credit union. Use this screen to monitor abnormal activity for a number of member groups including regular members and commercial fiduciary, and to detect smurfing.

## How to access this dashboard:

Access this dashboard by selecting **Tool #537 Monitor Abnormal Transaction Activity**

## Other related resources:

Refer to the **"Abnormal Activity Monitoring"** booklet for more details.

# Loan with Interest Due Above Payment Amount

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"This report is a pre-emptive tool which will keep you one step ahead of your examiner. The same math that we are using to uncover potentially negatively amortizing loans is used by examiners when you supply them with your AIRES file. Make sure your employees create a collection Tracker describing the situation for every one of these loans."

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD Edition - TEST CREDIT UNION". The main heading is "Loan Interest Greater than Payment Report". Below this, there are two tabs: "Report Options" and "Response". Under "Report Options", there are fields for "Business unit" and "Loan category", each with a "Select" button. There are also four checkboxes: "Include written off loans", "Include delinquent loans", "Include interest only loans", and "Export to data file". On the right side, there is a "Job queue" section with a checked box, "Copies" set to "1", and a "Printer" field with "P1" and a search icon. At the bottom, there is a navigation bar with icons for back, forward, up, down, print, link, info, help, and search.

## What you can analyze with this report:

This report lists accounts with interest due that is greater than the payment amount and not delinquent. It identifies loans with potentially inherent collections problems which are not always apparent to credit union management.

## How to access this report:

Access this report by selecting **Tool #480 Loans w/ Interest Due Above Payment Amt**

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# Loan Portfolio Concentration Risk Summary

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"Since 2010 credit union have been required to evaluate, analyze, and report on concentrations of loans and specific segments. This tool was developed to help you manage and trend all your concentration risk segments. It is the premiere software tool provided to credit unions from a compliance perspective in the last few years."

Session 1 - ABC CREDIT UNION

File Edit Tools Help

### Risk Analysis Selection

Net worth

# of segments defined 2

Working with segment \*None

Corp ID

Month/year to process Oct 2019

Loans opened From Jan 01, 1900 [MMDDYYYY] To Oct 31, 2019 [MMDDYYYY]

☐ Include written off loans

Include Loans With

Ownership of ☒ All ☐ CU ☐ Investor

% owned by CU between  and

Current balances between  and

Interest rates between 0.000 and 0.000

% of net worth over 0.00

Current credit scores between  and

Maturing after  [MMYYYY]

# of days delinquent between  and

LTV % between  and

Collateral ☒ Current value ☐ Pledged value

Dealer code

Sponsor code

G/L #

Business unit

Branch/location #

Loan officer ID

Member designation

Investor

Loan category

Loan purpose code

Loan security code

Collateral type

Loan process type

States where collateral resides

States where member resides

Reset Filters

Select Existing Segment

Data Source

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## What you can analyze with this dashboard:

This is the first of four analysis screens which help you monitor the policy limits you have in place, analyze the credit quality of the segment itself, and to review the membership, product, and collateral makeup of the loans found in the segment. Vital to this feature is your ability to save your analytics month over month for trending purposes.

## How to access this dashboard:

Access this dashboard via **Tool #592 Portfolio Analysis - Concentration Risk. Define a segment and select Summary (F12).**

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# Work Dormancy Summary Dashboard


## Why Jim thinks this dashboard is an important tool to remain in compliance:

"How many active members do you really have? Use this dashboard when determining not only members no longer using you, but what your actual active member count is. How well is your team mitigating risk through the evaluation of recent activity on inactive accounts and how is your strategy for reengaging inactive members working out? This dashboard will answer that and many other questions."

Session 1 CU\*BASE GOLD - Dormancy Summary G

Monitored as of **Nov 27, 2019**

Months Dormant	Regular Dormancy		Dormancy Suspended		Escheat Pending	
	# Accounts	Balance	# Accounts	Balance	# Accounts	Balance
0 to 11	1118	3,544,977.58	5	24,269.57	0	0.00
12 to 23	997	1,749,046.71	1	143.00	0	0.00
24 to 35	261	318,082.06	29	0.00	150	275,133.69
36 to 47	0	0.00	110	0.00	6	167.87
48 to 59	0	0.00	0	0.00	0	0.00
60 +	0	0.00	0	0.00	0	0.00
<b>Total</b>	<b>2376</b>	<b>5612106.35</b>	<b>145</b>	<b>24412.57</b>	<b>156</b>	<b>275301.56</b>

 Click on a count (# accounts or # members) to export data or view this group of members via Common Bonds dashboards.

Show Memberships

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## What you can analyze with this report:

This report lists accounts with interest due that is greater than the payment amount and not delinquent. This handy tool calculates and displays a summary of all funds in dormant accounts, suspended dormant accounts, and accounts ready to be escheated to the state, according to the length of time the member has been on the dormancy list.

## How to access this dashboard:

Access this dashboard via **Tool #985 Work Dormant Members, then Summary (F15)**.

## Other related resources:

Also check out the Dormancy Master Listing report accessed via **Tool #347 Dormant Members Master Listing**. Refer to the "CU\*BASE Dormancy and Escheat Monitoring" booklet for more details.

A Cooperative Score initiative  
Visit [score.cooperativescore.com](http://score.cooperativescore.com) to learn more!

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Need a policy? Take a policy.

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[policyswap.cuanswers.com](http://policyswap.cuanswers.com)





# Bank Secrecy Act (BSA) Dashboard

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"This is the techie way to manage your Bank Secrecy audit functions. The screen populates with the same data found on your daily BSA reports but gives you an online working queue and a way for you to electronically keep track of your verification process. You can even use this electronic log to transmit CTRs to FinCEN—no retyping required!"

Session 1 - ABC CREDIT UNION

File Edit Tools Help

### Verify Bank Secrecy Act File All Records

Go to: Date  [MMDDYYYY]  
SSN/TIN

Verified	By	SSN/TIN	Name	Amount	Processed	Last Action Taken on CTR
Nov 27, 2019	\$Z	8		9,790.58	Jun 19, 2019	
Nov 26, 2019	+S	0		12,000.00 *	Jun 19, 2019	Saved
Nov 27, 2019	\$Z	2		3,037.00	Jun 19, 2019	Saved
Nov 27, 2019	\$Z	1		17,300.00 *	Jun 19, 2019	Saved
0/00/0000		4		3,800.00	Jun 19, 2019	
0/00/0000		1		7,500.00	Jun 19, 2019	
0/00/0000		4		5,820.00	Jun 19, 2019	
0/00/0000		7		7,100.00	Jun 19, 2019	
0/00/0000		9		3,000.00	Jun 19, 2019	
Nov 26, 2019	-9	7		6,000.00	Jun 19, 2019	
0/00/0000		9		15,000.00 *	Jun 19, 2019	Saved
0/00/0000		5		4,200.00	Jun 19, 2019	
0/00/0000		3		4,000.00	Jun 19, 2019	
0/00/0000		1		7,750.00	Jun 19, 2019	Saved
0/00/0000		1		3,700.00	Jun 19, 2019	
0/00/0000		3		8,700.00	Jun 19, 2019	
Nov 07, 2019	;Y	6		7,200.00	Jun 19, 2019	
0/00/0000		5		7,100.00	Jun 19, 2019	

☐ Show details ☐ Verified ☐ Delete ☐ CTR

\* Exceeds 10,000

Change View  
Work All CTRs

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## What you can analyze with this dashboard:

Use the BSA Activity Inquiry to verify transactions against the various reports your credit union is required to submit. This inquiry allows you to mark items as "verified" as you check them against the Currency Transaction Report and/or Suspicious Activity Reports your credit union is required to file.

## How to access this dashboard:

Access this dashboard via **Tool #984 Work Daily BSA/CTR Activity**.

## Other related resources:

Also check out the Bank Secrecy Act Report accessed via **Tool #633 Print BSA/SAR Activity Report**. Refer to the "Bank Secrecy Monitoring" booklet for more details.

# Work Dormancy Summary Dashboard

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"This is yet another tool to comply with Reg. E's requirement to prove that members qualify to receive electronic communication! There is no time better than selling e-Statements at the time the member is sitting across the desk from you. However, it is many trade organizations' opinion that the member must also agree to receive electronic statements and notices through Internet channels. Use this report to audit those members who have yet to agree electronically and give them a call."

Session 1 - Batch Un-enroll Members from E-Statements

Corp ID 01

Report Options	Response
<input checked="" type="checkbox"/> Processing type	<input checked="" type="radio"/> Audit <input type="radio"/> Update
<input checked="" type="checkbox"/> Print report	
<input type="checkbox"/> Export to file	
Online banking use agreement last updated on Feb 25, 2016	
Online banking passwords expire after 90 days of non-use.	
Membership qualifications un-enroll members with an e-statement enrollment date PRIOR TO 00000000 [MMDDYYYY]	
That have: <input type="radio"/> Not accepted the use agreement	
<input type="radio"/> Not logged into the online banking in over 000 days	
<input type="radio"/> Bad email address	

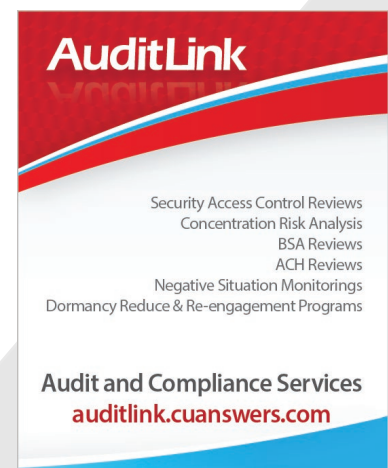
Navigation icons: back, forward, up, down, print, link, info, help, search

## What you can analyze with this report:

This feature allows you to un-enroll members based on several criteria: not having accepted the online banking use agreement, not having logged in over a certain period, or having an email address marked as invalid by the system. Select to run an audit report; then run a final update to the system.

## How to access this report:

Access this dashboard via Tool #365 e-Statement Batch Un-enrollment.



# Member Account Adjustment Report

## Why Jim thinks this dashboard is an important tool to remain in compliance:

"Our Audit Link staff uses this report to drill down to research how many teller transactions are being reversed when cash is involved. It is a vital report for monitoring the number of teller mistakes and for verifying that reversed cash transactions are reapplied appropriately."

The screenshot shows a web browser window titled "Session 1 - ABC CREDIT UNION". The browser's address bar and menu bar (File, Edit, Tools, Help) are visible. The main content area has a blue header "Account Adjustment Transactions". Below this is a form with two columns: "Report Options" and "Response".

Report Options	Response
Report type	<input type="text" value="Detail"/>
File type	<input type="text" value="Current"/>
File date	<input type="text" value="Nov 2019"/> [MMYYYY]
Application type	<input type="button" value="Select"/> Optional
Transaction code/type	<input type="text" value="(01 - 99)"/> Optional
Transaction/process	<input type="text" value="N/A"/> Optional
Transaction/process date	<input type="text"/> [MMDDYYYY] Optional
Branch type	<input type="text" value="N/A"/> Optional
Branch #	<input type="button" value="Select"/> Optional
Member G/L account #	<input type="text"/> Optional
Offset G/L account #	<input type="text"/> Optional
Employee ID	<input type="text"/> (99 = all data center employees) Optional

On the right side of the form, there is a "Job queue" section with a checked checkbox, "Copies" set to 1, and "Printer" set to P1. At the bottom left of the form are "Retrieve Settings" and "Save Settings" buttons. The bottom of the browser window shows a blue navigation bar with icons for back, forward, up, down, print, link, info, help, and search.

## What you can analyze with this dashboard:

This report is used by head tellers, back office staff, and auditors. From a head teller perspective this report will show mistakes made by the staff when applying cash. From a back office perspective this report can be a vital tool in researching why the cash account is off. From an auditing perspective this report shows cash transactions that have been reversed. Auditors will use this report to verify that the cash was reapplied appropriately.

## How to access this report:

Access this report via **Tool #493 Member AccountAdjustments Report**