



CU*BASE Release's That Matter to You

RECENT AUDIT AND COMPLIANCE RELEASES

Did You Know?

- Every time a new release change occurs, your entire staff is given access to those new menus?
- Someone should be reviewing the releases and making sure only the proper staff have access to those menu options

16.5 CU*BASE Release May 15, 2016

- Included in this release was:
 - Who was served now easier to research
 - Enhancements to the teller SARs/Fraud alert
 - Better tool for tracking cashed-check activity
 - ATM transactions now included in BSA monitoring

Who Was Served?

- The person served will now show on the Additional Transaction Information screen

Session 0 CU*BASE GOLD Edition - Additional Transaction Information

Account ED MEMBER
Receipt available for reprint Seq # 0000430

Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Transfer Acct.
Mar 23, 2016	Mar 23, 2016	14:06:12	159.03~		4,475.22	

Employee or Shared Branch CUID	Transaction description
92 CU*ANSWERS PROGRAMMING SUPPORT	CHECK W/D Person served LARRY W TEST

- Must have Member Currently Serving turned on!
 - MNCNFC #26

Enhancements to the Teller SARs/Fraud Alert

- Tellers entering through fraud alerts without researching?
- You can now customize the fraud alert to ensure your tellers will pay attention
- You can also elect to trigger the warning based on activity from one day ago up to 9 days ago.

MNCNFC #26

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Teller and Member Service Workflow Controls

CHANGE

Teller Processing Controls

☐ Print teller audit reports when closing drawer

☒ Display warning (fraud alert) if other transaction(s) occurred within past (0=today only, or 1-9) calendar day(s)

For transactions originated via: ☒ Teller posting (01) ☒ PIN-based ATM/debit (13) ☒ Phone Op (15) ☒ ARU/online banking (96)

☒ Auto-display the pop-up window for ID verification and account comments

☒ Auto-display warning window for wrong email address in Teller

Default process code ☒ Funds in/serving primary member ☐ Funds in/serving another owner

☒ If serving a joint owner, print joint owner name in place of primary member name on receipt

Other Member Service Controls

Auto-display warning window for wrong e-mail address in ☒ Inquiry ☒ Phone

☐ Print daily follow-ups report

☒ Auto-display member account comments window in Inquiry/Phone

☒ Auto-display delinquent loan account info window in Inquiry

☐ Auto-freeze all sub-accounts if member is deceased Freeze code ☐ Allow ☒ No DR ☐ No CR ☐ No transactions

Purge stop payment records after months

☒ Print current balance on receipts

☒ Allow ACH distribution maintenance via Phone Op

Phone operator wrap up ☐ Call type and purpose ☐ Call type only ☒ None

Teller/Inquiry/Phone Shared Controls

☐ Automatically toggle to account nicknames (Teller/Inquiry/Phone) ☒ Dis

☐ Automatically toggle to credit card # (will override nickname) (Teller/Inquiry/Phone)

☒ Highlight base share accounts below par value

☒ Highlight share accounts with negative balance

View Privacy Controls View BSA Configuration View Check Holds Config

← → ↑ || ⏏ 🔗 ⓘ ? @

Session 0 CU*BASE GOLD - Suspicious Activity/Fraud Alert

This member shows activity today or in the previous 3 day(s) via at least one of the monitored origination points.

VERIFY ACTIVITY BEFORE PROCEEDING.

Skip

Verify Activity

← → ↑ || ⏏ 🔗 ⓘ ? @

(6003)

Click on Verify Activity

Verify for Suspicious Activity

Account # ED MEMBER

Teller ID Transaction amount to Processing date Mar 26, 2016 to Mar 29, 2016 [MMDDYYYY]Processing time to Person served 000000000

Origin code 01 13 15 96

Audit key type ALL Account type Deleted flag ☐ Active ☐ Deleted ☒ Both

Date	Time	Tlr ID	Audit Key	Audit Key Type	MR/MA/Transaction Description	Origin Code	Acct Type	Transaction Amount	Del Flag	Served
3/29/2016	10:12:54	92	168	B	Cash Out	01		18.95		ED MEMBER
3/29/2016	10:12:53	92	167	6	Outside Check	01		18.95		ED MEMBER
3/29/2016	9:18:39	92	166	4	Misc Receipt	01		5.25		ED MEMBER
3/29/2016	9:18:35	92	165	9	Cash In	01		5.25		ED MEMBER
3/28/2016	13:46:17	92	164	B	Cash Out	01		5,000.00		ED MEMBER
3/28/2016	13:45:03	92	162	8	Withdraw/Disbur	01	110	5,000.00		ED MEMBER
3/28/2016	13:45:03	92	163	N		01	110	35.00		ED MEMBER
3/28/2016	8:57:11	;Y			PHONE TRANSFER FEE	15	000	2.00		
3/28/2016	8:57:11	;Y			PHONE TRANSFER	15	000	500.00		



New Cashed Check Activity Tool

- Who is tired of going to the Teller Audit Log to research transactions?
- This new feature will allow you to see account activity across multiple teller IDs!

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Individual Account

SSN/TIN ***-**-8629
Birthdate Mar 05, 1953

Name **ED MEMBER**
Account # _____ Name ID **ME** Corp ID **01**

VIP-PLATINUM member with **455 points!**
(click for more info)

Tab: **Contact Information** | Participation & Configuration | Miscellaneous Information

Mother's maiden name: *****
Driver's license: ***** 444

Address _____ Opened Jan 18, 1965
Home (989) 111-1111
Email No Email Address On File

My Other Accounts | Follow-Ups
Secondary Names | Cross Sales
Transaction Activity | Print Envelope
Online Banking | Household Stats

Verify My ID !
Comments
New Account
Closed Accounts
Name/Address
Sales Tools
OTB/Cards !
Tax File Inquiry
ARU/HB Transfers
Statements
Show Nicknames !
Show Card # !
Procedures

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM	AFT	FRZ	TRK	ACH	ODP	BOX	J/O
000	REGULAR SAVINGS	48,517.75	48,512.75	3/30/2016	.	.	.	V	0	V	V	.	.	V
020	TRAD IRA SHARES	26,087.17	26,087.17	3/23/2016	V	.	.	.	0	.	.	.	.	.
045	SAVE TO WIN	17,990.71	0.00	2/18/2017	.	.	.	.	0	.	.	.	.	.
110	CHECKING	440.47	440.47	3/29/2016	.	.	.	.	0	V	V	V	.	V
300	CERTIFICATE	3,000.25	0.00	5/29/2016	.	.	.	V	0	.	V	.	.	.
301	CERTIFICATE	1,350.25	0.00	5/22/2016	.	.	.	.	0	.	.	.	.	.

Select Account type desired **000**

Scan e-Document | Imaging Solutions | Log

Navigation icons: back, forward, up, down, search, etc.

(362) 3/31/16

- New Teller/Cash Activity button

Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION

File Edit Tools Help

Transaction Inquiry CHECKING

Account # **CHECKING** Current balance **440.47**
 Name **ED MEMBER** Available **440.47**

Search by: Date **Feb 09, 2016** [MMDDYYYY] Check # **0000000** Transaction amount Desc ID

Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Description	Transfer Acct	ID	Print Receipt
2/09/16	2/09/16	19:09:10	700.27-	2452	3,056.01	ACH/KROGER		99	
2/10/16	2/10/16	19:32:13	60.00-	2454	2,996.01	CHECK 00000738074		-C	
2/16/16	2/16/16	19:35:06	44.94-	2455	2,951.07	CHECK 00000747343		.E	
2/17/16	2/17/16	19:37:23	60.00-	2456	2,891.07	CHECK 00000750438		-C	
3/14/16	3/14/16	08:54:07	108.93		3,000.00	OVERDRAFT TRANSFER	1-000	92	
3/14/16	3/14/16	08:54:04	3,000.00-	1234	0.00	CHECK W/D		92	
3/15/16	3/15/16	10:59:20	25.00-		25.00-	CHECKING CASH W/D		92	■
3/15/16	3/15/16	10:59:20	35.00-		60.00-	BOUNCE PROTECT FEE		92	■
3/22/16	3/22/16	08:39:55	150.00		90.00	CHECKING DEPOSIT		92	■
3/22/16	3/22/16	08:40:57	300.98		390.98	CHECKING DEPOSIT		92	■
3/22/16	3/22/16	08:43:47	5,400.99		5,871.97	TRANSFER DEPOSIT		92	■
3/22/16	3/22/16	10:14:33	129.15-	5005	5,742.82	CHECK W/D		92	
3/22/16	3/22/16	14:57:51	85.18		5,828.00	CHECKING DEPOSIT		92	■
3/23/16	3/23/16	09:33:39	1.00		5,829.00	PHONE TRANSFER	1-000	-9	
3/23/16	3/23/16	12:26:45	58.95-	2452	5,770.05	CHECK W/D		92	
3/23/16	3/23/16	13:11:51	15.00-		5,755.05	CHECKING CASH W/D		92	■

☐ Additional Transaction Information
 ☐ Retrieve e-Receipt

i Highlighted rows indicate transactions that have been suppressed from the statement.

New Account	New Type	Dividend/Interest Calc	NSF	Uncollected Funds	Secured Funds
OTB/Cards	Payroll	Tracker Review	O/D Protection	A2A Tran History	

(3774) 3/31/16

- Shows not only transactions that hit the member's account but also teller drawer-only activity such as cashed checks or misc receipts.
- You can view activity for all employee ID's at one time, and all the members account types, not just the account suffix that you were viewing.
- New fields: origin code, account type (teller audit has account base instead), and person served.
- Origin code – represent the origination point for the transaction (the process that posts the transaction)

Session 0 CU*BASE GOLD - ABC TEST CREDIT UNION

File Edit Tools Help

Activity for This Member

Account # ED MEMBER

Teller ID

Transaction amount to

Processing date Feb 29, 2016 to Mar 31, 2016 [MMDDYYYY]

Processing time to

Person served 000000000

Origin code Select 00 selected

Audit key type ALL

Account type

Deleted flag ☐ Active ☐ Deleted ☒ Both

Date	Time	Tlr ID	Audit Key	Audit Key Type	MR/MA/Transaction Description	Origin Code	Acct Type	Transaction Amount	Del Flag	Served
3/30/2016	11:30:29	92	181	9	Cash In	01		15.00		BELINDA A MEMBER
3/30/2016	11:30:29	92	182	2	Deposit/Payment	01	000	15.00		BELINDA A MEMBER
3/29/2016	11:27:21	92	171	W	TransferWithdraw	01	000	1,000.25		ED MEMBER
3/29/2016	11:27:21	92	172	1	TransferDeposit	01	110	1,000.25		ED MEMBER
3/29/2016	10:12:54	92	168	8	Cash Out	01		18.95		ED MEMBER
3/29/2016	10:12:53	92	167	6	Outside Check	01		18.95		ED MEMBER
3/29/2016	9:18:39	92	166	4	Misc Receipt	01		5.25		ED MEMBER
3/29/2016	9:18:35	92	165	9	Cash In	01		5.25		ED MEMBER
3/28/2016	13:46:17	92	164	8	Cash Out	01		5,000.00		ED MEMBER
3/28/2016	13:45:03	92	162	8	Withdraw/Disbur	01	110	5,000.00		ED MEMBER
3/28/2016	13:45:03	92	163	N	NSF/ANR Fee	01	110	35.00		ED MEMBER
3/28/2016	8:57:11	;Y			PHONE TRANSFER FEE	15	000	2.00		
3/28/2016	8:57:11	;Y			PHONE TRANSFER	15	000	500.00		
3/23/2016	15:47:27	92	146	2	Deposit/Payment	01	045	86.01		BELINDA A MEMBER

Session 0 CU*BASE GOLD - Origin Code Selection

Jump to description starting with

Jump to code starting with

Search for description containing

Code	Description		Code	Description	
01	TELLER PROCESSING				
02	SHARE DRAFT FROM BANK PROCESS				
04	DIRECT POSTING PROCESSING				
08	ERROR CORRECTION PROCESSING				
10	CERTIFICATE PROCESSING				
11	ACH NETWORK PROCESSING				
15	PHONE OPERATOR TRANS				
96	AUDIO RESPONSE PROCESSING				
99	AUTOMATIC SYSTEM PROCESSING				

Select

Select All Unselect All

Navigation icons: back, forward, up, down, search, etc.

(4132)

ATM Transactions Now Included in BSA Monitoring

- You asked for it and we delivered!
- ATM cash withdrawal transactions will now be included in your daily BSA logs
- Have a Smart ATM? We will also include ATM cash deposits!

15.3 CU*BASE Release December , 2015

- Included in this release was:
 - New audit report for non-transactional overrides
 - Accessed via MNADJ or MNRPTB
 - Reports transactions that required an override, such as for a frozen account.

15.2 CU*BASE Release October 18, 2015

- Included in this release was:
 - Easily audit your OFAC scans on Non-members
 - CUs can now define when ACH debits and credits are posted

Audit Non-Member OFAC Scans

The new OFAC Non-Member Scan History feature on the Auditing Functions 1 (MNAUDT) menu shows scans run on non-members for the last 18 months, the range most commonly asked for by auditors, although you can choose any range you like. You can also look for a name, a SSN, or scan status.

For example, this search would find failed OFAC scans for John Member or Mary Johnson:

Look for a name or SSN or scan status containing

JOHN%FAILED

NOTE: This history dashboard includes a LOT of data, so be patient as the list populates!

Define When ACH Debits and Credits Post

- With the new ACH Posting Controls configuration on the General Configuration 1 menu (MNCNFC), you can now choose when your ACH transactions are processed.
- You can also expand the number of times per day to post transactions.

Time to get ready for Same Day ACH

Speaking of Same Day ACH

- Phase One - Effective September 23, 2016
- Credits Only
- RDFIs responsibility is to make sure same day ACH items are posted by end of processing day
- CU*Answers will be making the necessary adjustments to posting time to meet requirement.
- Exceptions are still Exceptions!
- Return windows are not changing

15.1 CU*BADE Release July 12, 2015

- Included in this release was:
 - Red Flag Warning Added to Outgoing Wire Scans

THIS WAS NOT TURNED ON FOR EVERYONE

- MNCNFC #29

Session 0 CU*BASE GOLD Edition - Configure Audit/Red Flag Alerts

UPDATE

Auto-Display Contact Info Change Alert

Auto-display message in the following:

<input checked="" type="checkbox"/> Teller	<input checked="" type="checkbox"/> Inquiry	<input checked="" type="checkbox"/> Phone
<input checked="" type="checkbox"/> Payroll	<input checked="" type="checkbox"/> ATM/debit card maintenance	
<input checked="" type="checkbox"/> Update/order online credit cards		
<input checked="" type="checkbox"/> Member personal banker		
<input checked="" type="checkbox"/> ATM/DR card activity inquiry		
<input type="checkbox"/> Outgoing wire transfer		

Days to display message 30



Questions?