

CU*BASE Release's That Matter to You

AUDIT AND COMPLIANCE RELEASES 2013 TO PRESENT

15.0 CU*BASE Release April 19, 2015

- Included in this release was:
 - CU*BASE tracks when a member declines to change their online banking password
 - Enhancement to Account to Account (A2A) transfers made in online banking
 - Timestamp added to underwriter audit report

CU*BASE Tracks When a Member Declines to Change Their Online Banking Password

- Prior to release, the existing Password Change History log (Mbr PIN/Password Change History on the Miscellaneous Processing (MNMISC) menu) listed all the times a member changes their online banking password.
- With this release, members are now asked every thirty days to change their online banking password. The presentation of this reminder and the member's response (change or skip) will be all recorded in the Password Change History log. Refer to the "Member Facing" section for what the member sees in online banking.

Enhancement to Account to Account (A2A) Transfers Made In Online Banking

- Beginning with this release, members making Account to Account (A2A) transfers in online banking now must check a box in front of the sentence "I authorize the credit union to initiate an electronic transaction to the financial institution indicated above."

I authorize the credit union to initiate an electronic transaction to the financial institution indicated above.
 This transfer is subject to the following fee(s): **\$1.00 A2A TRANSFER W/D FEE**

- After they click the "I authorize this transfer" button (already existing), they will then move to a new screen which gives them the option to print the transaction.
- Response to CU*Answers independent ACH audit.

Timestamp Added to Underwriter Audit Report

- Previously there was no easy way to track exactly how long it took for a loan to be processed. With this release a new "Time" column was added to the far right of the Underwriter Audit Report (Underwriter Audit Report on the Reports D (MNRPTD) menu).
- While we were at it we added a multiple select for Employee ID so it is easy to run the report for several employees at a time.
- Result of an idea form!



14.2 CU*BASE Release September 4, 2014

- Included in this release was:
 - New Maintenance File and Inquiry for CU Risk Level
 - Existing Members Applying for a Loan Now Scanned Against Blocked Persons Database
 - All Non-Member Co-Applicants Now Run through OFAC Scan – Regardless of Method Used to Add Them

New Maintenance File and Inquiry for CU Risk Level

- Previously there was not an easy way to provide the examiners with the history of changes to the credit union risk level. This release provided a new file to track changes to this field.
- A new inquiry screen listing the changes to this level will be accessible via a new Risk Level History (F13) button on the Delinquency window from Member Account Inquiry. Additionally, we have added the risk level to the "Outstanding Loan Recap/Inquiry" accessible when the OL (Open Loans Inquiry) action code is used on the Process Member Applications screen on the Lending Functions (MNLOAN) menu.
 - Changes to a member's risk level still are made via Miscellaneous Loan Maintenance on the Lending Functions menu, by selecting Credit Bureau link, and then changing the score in the CU Risk Level field.

Existing Members Applying for a Loan Now Scanned Against Blocked Persons Database

- Prior to release, if an existing member applied for a loan and their name or Social Security number was on the Blocked Persons Database, this may not have been caught since no scan was being performed.
- With this release, we added the Blocked Person's scan to the loan application process so that every loan application is run through the scan. This will ensure that your credit union is always aware when members on this list apply for additional credit.

All Non-Member Co-Applicants Now Run through OFAC Scan – Regardless of Method Used to Add Them

- Previously there were two ways to add a non-member co-applicant to a loan on the Loan Application – Select Co-Signers screen (accessed by selecting Complete Loan Application on the Loan Recap screen). You either enter the non-member's Social Security number directly in the screen or use the Additional Signers (F12) button to move to the Additional Signer's Maintenance screen, where you can also enter the non-member SSN. Currently, the second method runs the co-applicant through an OFAC scan, but the first method does not. With this release, both methods of adding a co-applicant are now run through an OFAC scan.

14.1 CU*BASE Release June 30, 2014

- Included in the release was:
 - Reset an Employee ID Password without Using Management Security
 - New Auditing Tool Allows Inquiry into the Details of a Journal Entry Debit or Credit

Reset an Employee ID Password without Using Management Security

- Previously, an employee could not reset another employee's employee ID without having the full employee security feature on the Management (MNMGMT) menu.



- HUGE security issue since this menu also gives access to other menu security tools.
- We added a stand-alone employee ID reset feature with this release. After being granted access to the new Reset Employee ID Password on the Back Office (MNBACK) menu, your employee will be able to reset passwords.

- Another result of an idea Form!



New Auditing Tool Allows Inquiry into the Details of a Journal Entry Debit or Credit

- A new auditing tool was introduced along with this new database. This feature will help you follow the trail of breadcrumbs leading from "TR" entries to member transaction detail.
- You are now able to search the "TR" by J/E date, G/L account, branch or sequence, as well as find a G/L entry and view the supporting member transactions for the entry.
- In instances such as interest accrual, vault transfers, or share draft exceptions where the G/L entry was system generated, a window will display information to assist you in researching the entry.
- Access this new auditing tool via Research the TR Journal Entry on the General Ledger (MNGELE) menu.

13.5 CU*BASE Release March 9, 2014 Automated Upload of CTR's

- Now, credit unions can select to have their completed CTR forms sent directly from CU*BASE to FinCEN. This removes the time consuming step of re-entering the information into the FinCEN website.
- Fill out request form to turn on auto-filing
- Work CTR, Lock and DONE! We will transmit for you.



13.3 CU*BASE Release December 8, 2015 Credit Union Controls for Employee ID Settings

- Prior to this release, if your credit union wanted to change the length of an employee ID password or the length of time until that password expires, you had to return a signed form to a Client Services Representative.
- With this release, you no longer need a CSR's and CU*Answers security officer's assistance. We gave the control of this decision to you to configure yourself.

Credit Union Controls for Employee ID Settings cont.

- Access the new configuration from CU*BASE Security on the Management Processing/Active Beta Tests (MNMGMT) menu. From the entry screen, use CU Options (F9) to access a new screen that allows you configure the minimum characters required in CU*BASE employee password (2-8) and the Number of days for CU*BASE password expiration (999 is non-expiring).
- We recommend that access to this configuration be limited on a few people including your security officer.

What Snuck in Between Releases

- January 2015
- Scanning the new Consolidated Sanctions Lists with the SDN list.
 - Includes:
 - Foreign Sanctions Evaders (FSE)
 - Sectoral Sanctions Identifications (SSI)
 - Palestinian Legislative Council (NS-PLC)
 - The List of Foreign Financial Institutions Subject to Park 561 (Part 561 list)
 - Non-SDN Iranian Sanctions Act (NS-ISA)

