



Sample Request for Proposal

RFP
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INTRODUCTION/BACKGROUND INFORMATION

Purpose of this Document

The purpose of this Request for Proposal (RFP) is to help credit unions identify the core processing system and vendor/partner that will best meet their needs. This document specifically provides information typically requested of a core data processing vendor when performing the RFP and evaluation process.

Important Notice: Please note that the information included within this document may not be accurate as of the current date. This document is meant to provide a snapshot of the CU*BASE system and CU*Answers as of the date of this document's publication and may not include the newest features added or any changes made within the software or organization. For the latest information and news on CU*Answers, please visit our website, <http://cuanswers.com/>.

Who is CU*Answers?

In short, we make credit unions go.

From data processing and computer support to marketing campaigns and teller training, CU*Answers helps credit unions address their every need, every day.

Why such an expansive approach? Because credit union needs are our needs too; CU*Answers is a CUSO owned by more than 100 credit unions nationwide. We're not just a service provider; we're an extension of your credit union's staff; programmers, designers, hardware gurus and service professionals all ready to ensure your credit union excels at everything it does, from kids clubs to mortgages. We succeed when you succeed.

Speaking of success, more than 190 credit unions across the nation have partnered with us to find the answers to their credit union questions. We don't promise to have all the answers; anyone who claims that is lying. Work with us, though, and you'll see while we don't have every answer, we're pretty darn good at finding them.

VENDOR CORPORATE INFORMATION

Question		Response
1.	Vendor Name	CU*Answers
2.	Street Address	6000 28 th St
3.	City	Grand Rapids
4.	State	MI
5.	ZIP	49546
6.	Phone Number	800-327-3478
7.	Fax Number	616-285-5735
8.	Web Address	www.cuanswers.com
9.	Name of CEO	Randy Karnes
10.	CEO Email Address	rkarnes@cuanwers.com
11.	Contact Name	Scott Page
12.	Contact Phone Number	616-285-5711 x 103
13.	Contact Email Address	spage@cuanswers.com
14.	Current number of employees	191 and 8 contractors/temps
15.	Number of employees twelve months ago	162 and 14 contractors/temps
16.	Average employee tenure with company	12 years
17.	Average tenure of account representatives with company	6.5 years
18.	Year the company was established	1970
19.	Information current as of:	May 31, 2012

Financial Information

Question	Response
1.	Is your firm or its parent company publicly traded? If so, what is your trading symbol? No - N/A
2.	If not publicly traded, please identify your principal owners (those owning 5% or more of the company) CU*Answers is a 100% credit union-owned CUSO. As of this date, we have 104 stockholders. The linked documentation provides information about all CU*BASE users. Those credit unions that are also owners of our CUSO are represented by an 'X' in the 'Owner' column. http://www.cuanswers.com/pdf/spec_interest/2011peeranalysis.pdf
3.	If not publicly traded, please provide your last 3 years audited financial statements with your response to this RFP and comment on any irregularities or anomalies impacting the last 3 years financial performance. http://www.cuanswers.com/pdf/financials/Final_CUAnswers_2008_Financial_Report.pdf http://www.cuanswers.com/pdf/financials/Final_CUAnswers_2008_Financial_Report.pdf http://cuanswers.com/pdf/financials/2010_Financial_Audit_CU_Answers.pdf
4.	Provide the rate of annual increase in your base support fees for 2008, 2009, and 2010. Zero percent annual increase in base support fees for all years - 2008, 2009 and 2010.

5.	<p>Do you conduct a periodic client survey? If yes, please provide the results of your two most recent surveys with your response to this RFP.</p>	<p>Yes, via Clients Services contact campaigns. We stay 'One Step Ahead' with CU*Answers-initiated contact to CU*BASE clients. The goal is to ensure we connect and build a lasting relationship by exceeding your expectations. We contact CEO's, frequent callers and new clients to gain information for improvement and make having a happy client experience a reality.</p> <p>The Client Service Team has an initiative where our Management and Account Executives participate in helping clients adjust after their conversion to CU*BASE®. This initiative is called the Client Service Transition Group (formerly Account Representative). As with any change, adjustment can be difficult; this group is responsible for working with the CU Management Team to oversee the transition. Our commitment to clients includes:</p> <ul style="list-style-type: none"> ○ Monthly conference calls where we collaborate with the credit union for continued success ○ Educational webinars presented by CU*A Leaders ○ Regular tracking and review of client inquiries <p>The Transition Group has extensive experience, both at CU*Answers as well as in the credit union industry. We are committed to working with our credit union partners to make their conversion a success!</p> <p>This process is Audited by the Client Service Organizational Resource Development Team with results provided to our Board of Directors.</p>
6.	<p>Is the solution proposed dependent upon any third party technology/service providers without whom the solution is not functional? If so, please identify the providers upon whom you are dependent.</p>	<p>The core processing solution, CU*BASE is not dependent upon any third party technology/service providers. CU*Answers optionally partners with a variety of 3rd party vendors, such as our cuasterisk.com network CUSO partners. This includes eDOC Innovations for providing a providing of image archival/ retention solutions.</p>
7.	<p>Is your company subject to any litigation regarding the solution proposed in this RFP? If so, please briefly describe the nature of the dispute.</p>	<p>No - N/A</p>

8.	Has your company been involved in any mergers or acquisitions in the past 5 years? If so, please describe the transaction and the status of any integration.	No - N/A
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Outsourcing Service Information

	Question	Response
1.	Does your company provide item-processing services?	Yes. CU*Answers has offered premier Check Processing services since the early 1980's via our CU*Check application. We also partner with eDOC Innovations (www.edoclogic.com) for providing Check 21 and Merchant Capture services via its CheckLogic solution.
2.	Does your company provide ATM processing services?	Yes. CU*Answers provides a variety of on-line and batch interfaces with many different regional and national switches for ATM/Debit Processing.
3.	Does your company provide debit card processing services?	Yes. See above answer.
4.	Does your company provide credit card processing services?	Yes. CU*BASE online credit card servicing is a set of integrated tools designed to extend your line-of-credit programs in the same way that the debit card has given life to your checking account offerings. More than the basics, this package embeds credit card servicing and income features into the teller line, phone centers, online banking, and all member contact points. Features like 999 balance buckets per card, rate management, and 2,996 promotional offerings will give your Credit Union the variable that is missing in creating credit card products close to home.
5.	Has your company established any unique partnerships with other vendors to provide item processing, ATM, debit card, or credit card processing services?	Yes. CU*BASE supports a variety of interface options between your credit union and card service providers. A variety of connectivity options are provided to all major regional national networks, plus your Credit Union can combine its ATM/Debit card as a single card or offer them separately. Additionally, CU*BASE offers an instant card issuer capability via a partner relationship.
6.	Are there any other unique outsourcing services available? (e.g. processing of investment products)	Yes. CU*Answers partners with Xend, Inc. as part of the cuasterisk.com network. Xtend provides a multitude of collaborative services designed to assist your credit union in managing operations such as Daily and Periodic Compliance/ Auditing (AuditLink), Mortgage Loan Servicing and Back Office processing (Xtend SRS), inbound and outbound call center (Xtension) and more. Refer to their website at www.xtendcu.com .

Partnership Orientation

Question	Response
1.	The credit union is interested in learning “best practices” from high performing vendor clients. Do you maintain a “best practices” database and training materials for your clients?
Yes. This includes an array of tools including a Best Practices database for a variety of items; AnswerBook digital knowledgebase tools for client FAQ's, Online Help and more. CU*BASE even includes tools such as "Show Me The Steps" for instantly guiding staff through various CU*BASE processes. Additionally, CU*Answers provides each client a CU*BASE Peer Analysis Guide to facilitate client discussion in keeping every CU*BASE client updated per CU*BASE features utilized; embedded software tools for allowing your CU to compare yourself to other CU*BASE peers for various performance/ product penetration, configuration utilized and more. All CU*BASE reference materials/ documentation and related training materials are free of charge to your CU.	
2.	Please provide a list of 2-5 “best practice” clients who have creatively and successfully utilized the system proposed in this RFP.
Please refer to Best Practice Clients discussion. (Frankenmuth CU - \$215 Million, Honor CU - \$314 Million, Progressive CU - \$542 Million, Sioux Empire CU \$67 Million, Alpena Alcona CU - \$248 Million & Focus CU - \$38 Million)	Open the 2011 Peer Analysis
3.	How often will the credit union executive team be visited personally by an account manager for a given partnership? (Quarterly, monthly, etc.)
As determined by the relationship with the credit union. There is no set number of times for CU*Answers representatives to visit as each client’s desires/ expectation may differ. The determination is based upon working closely with and needs of your Credit Union.	

4.	<p>Does your company provide an Annual System Performance Audit to gauge how well the CU is using your systems? Is this included in your proposed base charges? If not, what is the charge for this audit? Please provide an overview of the audit process.</p>	<p>Yes. It is CU*Answers goal to provide the necessary tools, education offerings and peer networking opportunities to develop every client into a “Power User”. However, each client moves at their preferred pace of learning and desired change – for which we fully understand. To better build this unique collaborative client network, CU*Answers has architected a robust information data base for credit unions to use in considering, reviewing and implementing various CU*BASE products such as the CU*BASE Peer Analysis. This tool is organized into two sections: an analysis worksheet and an explanation of the feature categories. The analysis itself is a worksheet showing all CU*Answers credit union clients, both Online (SaaS) and In-House. Features are grouped by type and marked if the credit union makes current use of the feature in any way. This data is located and viewable in the CU*Answers Client Master Database and is accessible from the Main Menu. Another example to assist your Credit Union in analyzing CU*BASE tools and their effectiveness with peers, CU*Answers has provided “Learn from a Peer” tools to easily compare product and service penetration with credit unions of similar membership or asset size, including select CU*BASE parameter configuration settings! We will also personally visit any CU*BASE client on a pre-scheduled basis to determine the scope in which CU*BASE is currently being utilized, and upcoming CU implementation goals.</p>
5.	<p>Do you hold User’s meetings? If so, how often? What is the meeting format? What are the key takeaways?</p>	<p>Yes. As a 100% credit union owned CUSO, one of the philosophies that CU*Answers has been nationally recognized for its collaborative client participation model. The opportunity for clients to interact directly with other peers and CU*Answers – either face to face or electronically - is second to none. This interaction includes a combination of User/ Focus Group meetings, CU*BASE Education offerings, Web Conference’s (900+ already in 2011!), CEO Workshops and Leadership Events. For 2010, CU*Answers saw 1,500+ clients personally as part of this combined network strategy. Every CU*BASE client is welcome to attend any User Group meeting or Focus Group event. Focus groups meet three to six times a year, depending on the size and scope of the project. The agenda for these meetings is put together by CU*Answers and all credit unions are invited to participate. The most successful focus group events normally involve various credit unions participating in an open forum exchanging ideas and thoughts on how the new product or service should work.</p> <p>2011 Annual Leadership Conference</p> <p>2010 CEO Strategies</p>

<p>6.</p>	<p>Do you have a User's board? If so, please provide a summary of credit unions on the board and their asset size.</p>	<p>Yes. The CU*Answers Board of Directors is comprised of 7 credit union CEO's. Their primary function is to plan the course for CU*Answers and ensure that CU*Answers maintains its sound financial condition. One of the key functions is to ensure open communication between the board and all CU*Answers clients about the direction of the CUSO, education about key initiatives and progress on CU*Answers Leadership towards goals and objectives.</p> <p><u>Chris Butler, Chairman</u> Community CU (La Crosse, WI) \$104M</p> <p><u>Scott McFarland, Vice Chair</u> Honor CU (St. Joseph, MI) \$297M</p> <p><u>Vickie Schmitzer, Secretary/Treasurer</u> Frankenmuth CU (Frankenmuth, MI) \$211M</p> <p><u>Jeff Jorgenson, Board Member</u> Sioux Empire FCU (Sioux Falls, SD) \$69M</p> <p><u>Don Mills, Board Member</u> Alpena Alcona Area CU (Alpena, MI) \$244M</p> <p><u>Dean Wilson, Board Member</u> Focus CU (Wauwatosa, WI) \$38M</p> <p><u>Dave Wright, Board Member</u> Services Center CU (Yankton, SD) \$37M</p>
<p>7.</p>	<p>Do you offer Regional training sessions? If so, is there a cost involved?</p>	<p>Yes, CU*Answers offers Regional Training events. Currently there are three events held each year: Wisconsin, East Coast and Northern Michigan. The courses offered during these event weeks are determined after surveying all credit union in the region to decide on topics of interest, and will often include special training on upcoming releases and new software. The only charge for participation is the credit union's T&E expense. Access our Education website resource for additional information: CU*Answers Education</p>

System Delivery Options

- ✓ In house
- ✓ CUSO Partnerships (Ability to act as a host site for several credit unions)
- ✓ Online

*CU*BASE is delivered to credit unions as both an SAAS (Application Service Provider/Service Bureau) and fully “turn-key” In-House (Self Processing) Solution, offering a credit union or group of credit unions the ability to be shared processors. CU*BASE provides identical functionality across all delivery methods, and allows credit unions the ability to pick and choose, and even move from one delivery method to another based upon a credit union’s business plan.*

Client Base Summary

Please provide the following information regarding the current number of installations of your system. Please indicate the total number of clients in each asset size.

	Under \$100 million	\$100 million - \$500 million	\$500 million – 1 billion	Over 1 billion
Banks	n/a	n/a	n/a	n/a
Thrifts	n/a	n/a	n/a	n/a
Credit Unions	128	30	2	0

Largest Installed Client: Fox Communities CU
 Address: 3401 E. Calumet St.
 City, State, Zip: Appleton, WI, 54915
 Asset Size: \$842M
 Contact Information: Greg Hilbert, CEO, (920) 993-9000

Average Installed Client: Quest FCU
 Address: 12837 S.R. 68 South
 City, State, Zip: Kenton, OH, 43326
 Asset Size: \$72M
 Contact Information: Matt Jennings, CEO, (419) 674-4998

Smallest Installed Client: East River Development Alliance FCU
Address: 1303B 40th Ave
City, State, Zip: Long Island City, NY, 11101
Asset Size: \$682K
Contact Information: Jeffrey Eschwege, CEO, (718) 784-5050

CORE SYSTEM

Vendor Functional Application Requirements

The following charts list the application requirements and related questions for Core System application(s). Upon selecting finalist vendors on which to conduct further due diligence, ABC Credit Union will further augment these requirements for incorporation into any executed vendor contracts. Vendors should check the currently listed requirements that can be met by their products. Specify if item is included in base price, requires an add-on, or will require custom programming outside of the proposed solution. Also, space has been provided for accompanying comments.

Product Information

Question		Response
1.	Product Name	CU*BASE GOLD
2.	Current Release Number	12.0
3.	First Installation Date	The original release of CU*BASE was in May of 1994. The CU*BASE system is constantly being enhanced, including 3 major releases annually, plus regular monthly updates. Please see included links for CU*BASE Release Summaries for the previous 12-year period – and the depth of detail for which they include.
4.	Number of credit unions installed with this version (Current Release above) within the past year	All credit unions upgrading to CU*BASE are installed with the most recent release of the software.
5.	Date of last installation	6/8/12 – Greensboro Municipal FCU, Greensboro, NC
6.	Is the core system software or browser based? If it is browser based, does anything need to be installed on end user PCs for the software to function properly?	Software-based. CU*BASE utilizes a full graphical interface. Based on JWalk/LegaSuite from NV Holdings, the interface resides on each client PC. By eliminating the movement of graphical data across communications channels, CU*BASE dramatically reduces the bandwidth required to move data.
7.	Programming language(s)	RPG, XML, .NET, SOAP and others
8.	Database utilized	IBM's DB2 Database
9.	Communication protocols utilized	MPLS Router. For more information regarding Data Communications Guidelines refer to the linked best practices information: CU*Answers Best Practices

Branch Solutions

Question	Response
1.	What is the maximum number of branches that can be supported?
<p>Nearly unlimited. CU*Answers presently processes for hundreds of branches from our Grand Rapids-based data center. During the 2nd quarter of 2010, CU*Answers upgraded to a new System i POWER6 i550 server, which has the scale and capacity to handle virtually unlimited growth.</p>	
2.	What does the user interface of the system consist of?
<p>CU*BASE utilizes a full graphical interface. Based on JWalk/LegaSuite from NV Holdings, the interface resides on each client PC. By eliminating the movement of graphical data across communications channels, CU*BASE dramatically reduces the bandwidth required to move data.</p>	
3.	<p>Is the client used to access the system considered a thick- or a thin-client?</p> <ul style="list-style-type: none"> • If a thin-client, what software is used to access the system? • If the thin-client access is via a web-browser, which browsers (including version information) are supported? • Please explain how you support mobile browsing platforms (e.g. Apple IOS, Android, Blackberry) and “alternative” browsers (e.g. Chrome, Firefox, Opera, etc.). If no support is available, please explain why. If support is planned for the future, please include a timeframe with your explanation. • What support for W3C Standards is included? (e.g., HTML5, XHTML1.x, HTML4, etc.) • If the client is a thick-client, how is the application delivered to the end-user workstation? • If the thick-client is delivered via web, which browsers are supported (including version information)?
<ul style="list-style-type: none"> • Thick-client. Minimal "Thick/fat" client software is installed on workstations per existing network capabilities. • n/a - see above answer • n/a - see above answer • The CU*BASE core system is a thick client. But it's NET button is integrated to launching a web browser to supported sites. • It's Me 247 online banking supports all modern, standards compliant, browsers and strives for XHTML compliance with W3C standards. • CU*BASE GOLD updates are delivered using the GOLD Update Appliance or “GUAPPLE”. The GUAPPLE is designed to act as a stand-alone, hands-free network appliance. Because this is an appliance based on a secure, hardened platform, your credit union does not have to worry about antivirus, spyware removal or other Windows specific problems affecting the GOLD-Master. • n/a - see above 	

4.	What is/are the primary language(s) the client is written in? (Examples: PHP, Java, VB.NET, C#, C++, JSP, etc.)	RPG, XML, .NET, SOAP and others
5.	Which runtime environment(s), if any, are required for any proposed application? Be sure to include version information. Example runtime environments include Java, Adobe Flash/AIR, .NET Framework	.NET Framework 2.0
6.	How are the workstations defined (e.g. terminal record, IP address, etc.)?	IP address.
7.	Describe any experience your company has in facilitating shared branching for credit unions.	CU*Answers facilitates shared branching via National Networks such as FSCC and CUSC, as well as CU*BASE shared branching. Information is included: http://www.cuanswers.com/pdf/cb_ref/CUSCAcquirer.pdf http://www.cuanswers.com/pdf/cb_ref/S-Sharedbranching.pdf
8.	Are interfaces between the host system and shared branches included in the base price? If not, please include the pricing for both Issuer and Acquirer.	<ul style="list-style-type: none"> • FSCC Shared Branching: There is no additional charge for either Issuer setup fees or monthly branch acquirer processing fees (unlimited branches). • CUSC Shared Branching: There is a one-time setup fee of \$1,500 associated with CUSC Issuer interfacing. The monthly acquirer processing fee is \$250 (unlimited branches).
9.	Please provide a list of receipt printers that are supported. Also, indicate which, if any, require custom programming.	For use with GOLD: Supported receipt printers include Epson TM-T88III/IV with Carswell module. For use with ProDoc: Epson TM-T88III/IV with Carswell module, Epson TM-T88IV (USB or Ethernet), Star TSP700II (USB or Ethernet), and Star TSP100 (USB or Ethernet). For more information about CU*BASE Network and Hardware Specifications access the linked documentation: CU*BASE Network and Hardware Specifications
10.	Please provide a list of signature pads that are supported. Also, indicate which, if any, require custom programming.	Anything Topaz and does not require custom programming. There are pads that will optionally display a marketing message or transaction information, and these would require certain programming. These features are typically found in the In-House product from eDOC.

11.	Which laser printers are supported for printing reports and corporate/cashier's/counter checks from the core system?	<p>Reports:</p> <ul style="list-style-type: none"> • HP LaserJet P4014-series (Windows XP/Windows 7) • HP LaserJet P4015-series (Windows XP/Windows 7) • HP LaserJet P3015-series (Windows XP/Windows 7) • Dell 2330-series (Windows XP/Windows 7) • Dell 5330-series (Windows XP/Windows 7) • HP Color LaserJet CP3525 (Windows XP/Windows 7) <p>Laser Checks and Money Orders:</p> <ul style="list-style-type: none"> • HP LaserJet P4014-series (Windows XP/Windows 7) • HP LaserJet P4015-series (Windows XP/Windows 7) • HP LaserJet P3015-series (Windows XP/Windows 7) • Dell 2330-series (Windows XP/Windows 7) • Dell 5330-series (Windows XP/Windows 7)
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Conversion Management

Question	Response
1.	<p>How many conversions to the proposed system did you perform in 2010, 2009, and 2008? Please provide vendor and platform converted from.</p> <p>For fiscal years 2008 through 2010, CU*Answers converted 51 new clients to CU*BASE (combination of SaaS and In-House). This total includes 38 new credit union clients and 13 mergers. For 2011 fiscal, we are scheduled for 13 new CU*BASE conversions to be completed.</p> <p>2010: 17 (11 new, 6 mergers) 2009: 15 (13 new, 2 mergers) 2008: 19 (14 new, 5 mergers)</p>

2.	Please provide a summary of the conversion process and include work sample documents including, but not limited to, work breakdown structure, timeline, communication plan and task/project tracking.	There are three major phases of the conversion cycle, starting with Phase 1: Conversion Preparation, followed by Phase 2: Conversion Implementation, and finally Phase 3: Post-Conversion and Assessment. These phases and a sample timeline are outlined in the Conversion Promise Booklet: http://www.cuanswers.com/pdf/2011_Conversion_Promise.pdf
3.	How many de-conversions did you perform in 2010, 2009, and 2008? Please provide vendor and system converted to.	The only deconversions performed during years 2008-2010 were due to credit union mergers.(4)
4.	How many conversions have you performed from CUA to this system in 2010, 2009, and 2008?	2010: 17 (11 new, 6 mergers) 2009: 15 (13 new, 2 mergers) 2008: 19 (14 new, 5 mergers)
5.	Do you use subcontractors or software vendors as part of your conversion team?	No. The Conversion Team consists of dedicated CU*Answers Conversion Experts.
6.	Is there an ongoing training program after conversion? If so, is it for all end users or “train the trainer” sessions?	Yes, many on-going education offerings are provided to every CU*BASE client. For instance, CU*Answers provides extensive ongoing education and training for credit union clients, which is available for all end users or your credit union's preference. Online courses <i>and</i> pre-recorded OnDemand training videos as well as all CU*BASE Reference Materials are available 24X7 directly from the CU*Answers website. CU*BASE Gold Online Help and the new ‘Show Me the Steps’ Online Help system are accessible directly from CU*BASE, or any time from the CU*Answers web site. CU*Answers prides itself on providing comprehensive training not only before and during a conversion, but also provides extensive ongoing training and education for your credit union.

Product Ordering

	Question	Response
1.	When new products are ordered, is there an avenue for testing and training prior to purchase? If so, please explain the process.	Yes. However, in most situations, this is never an issue as so many modules are incorporated as standard within the core CU*BASE system. All testing for new products from CU*Answers is included as part of our comprehensive Software Development Life Cycle (SDLC) processes. All CU*BASE Releases are included with no separate fee charged. Client’s will often have the opportunity for testing various modules of CU*BASE prior to going live.

2.	Can modules that have been purchased be returned? If so, please explain the process.	Normally n/a - as CU*BASE includes a deep level of core functionality not commonly found in core processing systems. Additionally, CU*Answers and its cuasterisk.com network partners will offer a deep level of integrated functionality with a very low upfront capital outlay required.
3.	When does maintenance billing begin on modules ordered?	CU*BASE modules – upon first live usage. Third party vendors - TBD per desired package offering.
4.	Is maintenance billing for modules ordered after initial contract coterminous with original contract billing?	CU*BASE modules – yes. Third party vendors - depends upon timing for ordering and implementing desired packages.

Application System Support

Question		Response
1.	How many major updates of your applications do you release per year?	The CU*BASE system is constantly being enhanced, including 3 major releases annually, plus regular monthly updates. Please see included links for CU*BASE Release Summaries for the previous 12-year period – and the depth of detail for which they include. Release Summaries
2.	How many major releases were rolled out to clients in the last three years?	For fiscal years 2008 - 2010, there were a total of 22 CU*BASE releases provided at no additional cost to our clients. Of this total, more than 10 would be considered to be 'major' upgrades as based upon the amount of feature enhancements included.
3.	How many other updates of your applications (outside of major releases) were released to clients in the last three years?	Approximately 12, dependent upon what is considered to be a major or minor release.
4.	Are all major releases and “fixes” included in your standard quoted fees?	Yes. All CU*BASE Releases and Fixes are provided at no additional cost to our clients.
5.	What are the average number of bugs reported after each update?	Very minimal - may provide greater detail as desired.

6.	Will Client Support provide immediate fixes for bugs to Client or does Client have to wait for next release?	A combination of CU*Answers support teams including Client Services, Programming and Technical Support teams work directly with clients to resolve any potential or known bug. Depending upon the nature of the bug and its impact will determine the final strategy employed for resolving each issue. In many cases, CU*BASE clients do not have to wait for the next update.
7.	Has every regulatory release in the past two years been delivered to clients at least six weeks prior to the regulatory deadline?	CU*Answers hit every regulatory deadline over the last two years at no cost to our credit unions. Without researching every project, difficult to determine that each of these changes went in at least six weeks in advance. For instance, in several cases the final changes incorporated within the final Reg. verbiage were not provided much more than 6 weeks prior to the Reg. actually taking affect. Certainly, it is our goal to provide our clients as much as time as possible for verifying any required Reg. update included.
8.	What kind of training is provided for each release?	A combination of webinar and classroom education is available well before the new software is distributed to the client. All release training is recorded and stored at http://ondemand.cuanswers.com for employees to view at any point in time.
9.	Do you solicit ideas from the credit union users for possible system upgrades?	Apprx. 80% of CU*BASE software enhancements come from direct client "suggestions" and direct input provided.

User Support Information

Question	Response
1. Is a Help Desk available? Please explain.	Yes (see below).
2. How many Help Desk employees are employed? Please provide number of employees available for support issues during work shifts (e.g. 8-5, after hours, etc.) Are they working from the office or remotely?	Yes, the Client Service Department is the main source for CU*BASE support. There are currently 13 team members. However, CU*Answers has over 50 software support experts that will contribute to implementing new product offerings, coordinating third party vendor processing, provide on-site training and planning sessions. During regular support hours, Client Service support is performed from the office.
3. What are the hours that the Help Desk is physically manned in Pacific Standard Time (PST)?	4:30am to 6:00pm PST Monday through Friday. After 6 pm and on weekends, calls are routed to our Operations Department, which is staffed 24x7. If the assistance of a CSR is needed, one of the on-call CSRs is contacted and will return your call immediately. Client Service Info
4. Is there any additional cost to the customer for Help Desk services? Please explain.	No. There is no additional cost for client support.
5. Do you offer support on Saturdays?	Yes. On-Call support is available 24X7.

6.	Is there a limit to the number of employees from the CU that can call support? If yes, please explain.	No. There are no restrictions defining the number of employees that can contact the Client Service Department for assistance.
7.	Describe the problem escalation process at the Help Desk. Include specifics on when a problem is escalated and what happens.	<p>CU*Answers has a comprehensive Call Escalation Policy for CU*BASE software, hardware connections, configurations and Network related issues. In addition to the structured Escalation Process, every user device has a direct email link to every client-facing member of the CU*Answers staff. The CEO's email address is at the top of the list.</p> <p>Level 1: These first level calls guarantee a prompt and effective response from Client Service Representatives. Most calls fall into this category.</p> <p>Level 2: These calls require more technical expertise specific to the issue that cannot be solved from the initial contact.</p> <p>Level 3: These client interactions require taking a business response to client issues that might need modifications to a process, approval to spend resources on new processes or a CEO-to-CEO response to ensure that our clients can act.</p>
8.	How are Help Desk calls/tickets/issue severity levels classified?	Please see response to questions 6.
9.	Can CU employees set the call priority level?	Not directly – as we treat every client call as being a priority. However, per the CU*Answers Call Escalation process, our team automatically engages with you for determining the priority level, and possible CU*Answers support resource required.
10.	What is the average response time based on call priority level?	We do not have the ability to assign a priority level, but we can generate a report that shows the times to resolve a question. As a CU*answers client this report is available to the CU at any time via the Manager of Client Services. The first level of response to a question is to a CSR, then an Account Executive CSR, then to the Assistant Manager or Manager of the CSR area, then to a Senior VP.
11.	What type of after-hours support do you provide and what is the cost, if any? Please explain the after-hours support procedures.	After hours calls are routed to our Operations Department, which is staffed 24X7. If the assistance of a CSR is needed, the on-call CSR is reached. Typical response time is 20 minutes or less.

12.	Is there online support available? Is it included as part of the base pricing? If yes, please explain and provide examples in electronic format.	<p>Yes. Online support is available via CU*BASE Gold Online Help, Show me the Steps as well as Answerbook. All are included as part of the base pricing.</p> <p>Show Me The Steps.</p> <p>CU*BASE Online Help</p> <p>Using the Answerbook</p>
13.	Is there onsite support as part of the base pricing in this proposal? If yes, please explain.	<p>Yes. Onsite support for conversion preparation is included with the proposal. Onsite support following the period after conversion is normally subject to only applicable T&E fees. CU*Answers almost never charges an hourly support fee for onsite support/ education services provided following your CU*BASE conversion.</p>
14.	Is there an active user group for the proposed product? Is there a group on the West Coast? How many members are in the group? How often do they hold meetings? Please provide name and contact information for the leader of the user group.	<p>Yes. CU*Answers and its cuasterisk.com network partners help support several regional CU*BASE user groups – such as in Wisconsin <u>and</u> our Board of Directors, who personally meet at least 7 times annually to attend CU*BASE workshops provided; additional contact details may be provided. Also, as a 100% credit union owned CUSO, one of the philosophies that CU*Answers has been nationally recognized for its collaborative client participation model. The opportunity for clients to interact directly with other peers and CU*Answers – either face to face or electronically - is second to none. These interactions include a combination of User/ Focus Group meetings, CU*BASE Education offerings, Web Conference’s (150+ already in 2010), CEO Workshops and Leadership Events. In 2010, CU*Answers has seen 1,500+ clients personally as part of this combined network strategy. Every CU*BASE client is welcome to attend any User Group meeting or Focus Group event. Focus groups meet three to six times a year, depending on the size and scope of the project.</p> <p>CU*Answers Board of Directors Contact Info</p>

Training Philosophy and Offerings

	Question	Response
1.	Describe what a typical training timeline would look like prior to conversion, and/or provide a copy of your training syllabus.	For a new CU*BASE user, there are three major phases of the conversion cycle, starting with Phase One: Conversion Preparation, followed by Phase Two: Conversion Implementation, and finally Phase Three: Post-Conversion Assistance and Assessment. These phases and a sample time are outlined in the included 2011 Conversion Promise.

2.	What materials do you provide for training staff at the credit union? Are these included in the base pricing?	<p>A steady stream of Online courses and pre-recorded OnDemand training videos as well as all CU*BASE Reference Materials are available 24X7 directly from the CU*Answers website. CU*BASE Gold Online Help and the new 'Show Me the Steps' Online Help system are accessible directly from CU*BASE, or any time from the CU*Answers web site. CU*Answers prides itself on providing comprehensive training not only before and during a conversion, but also provides extensive ongoing training and education for your credit union. There is no additional cost to clients for utilizing training and reference materials. For more information access the Education Catalog and other materials linked below:</p> <p>2011 Education Catalog</p> <p>Client Education - Exercises for Success : CU*Answers</p> <p>http://cuanswers.com/client_education_exercises.php</p> <p>Plan Your Training</p>
3.	What types of video, computer-based, and web-based training does your company have available? Are these included in the base pricing?	<p>As noted previously, multiple levels of training are provided using a combination of Online classes pre-recorded OnDemand sessions. There is no additional cost associated for these resources.</p> <p>CU*Answers also has a Credit Union University option available in partnership with Harland Clarke Educational Services. A custom quote would be provided as based upon a program personalized to the needs of your credit union. Additional information can be found with the link below:</p> <p>CU University</p> <p>CU*Answers OnDemand</p>
4.	What percentage of the system are there already training classes available for?	There are normally multiple training options available for all aspects of the CU*BASE system.
5.	What percentage of the system are there self-paced online classes for?	<p>Most CU*BASE training is available online (CU*A University; OnDemand, new Exercises for Success offerings (see attachment) as based upon each client's schedule.</p> <p>http://cuanswers.com/client_education_exercises.php</p>

6.	What percentage of functions in the system are documented to the current release level?	All functions are documented to the current release level.
7.	What percentage of documentation is available to clients online?	100% of our documentation is available online, free of charge - 24x7.
8.	Does the documentation provide additional insight into the functionality, or does it simply re-iterate the on-screen information? (e.g. Describes what each item in a drop-down menu does, versus simply stating the menu choices.)	<p>Yes. Included in release documentation is a Release Summary Guide, a schedule of Release Training classes (both classroom in Grand Rapids and web-based). Our training/ education tools are uniquely designed to not only help train clients to "press the buttons", but often provide suggestions for how modules may be implemented as based upon your CU's goal for performing business. The documentation is designed Release Training Sessions are schedule in advance and noted on the Release summary that is emailed to your Credit Union. The training sessions are recorded and made available 24X7 online OnDemand for those unable to attend live sessions. Additional supporting documentation for those features that require Menu Changes that may impact security and a listing of file changes implemented with the release are also included. To review the last twelve years of CU*BASE software releases, please access the Release Summaries page. There is also a dedicated page to assist your credit union in planning for future software releases and understanding the Software Development Life Cycle, linked below.</p> <p>Release Summaries</p> <p>Software Release Planning</p>

9.	What is the lead time for system updates/releases? When is existing documentation updated?	<p>Generally, at least 4-6 weeks in advance for reviewing final updates included. Each client is encouraged to visit the "Kitchen" (www.cuanswers.com/kitchen/) directly from the CU*Answers website to regularly review upcoming planned enhancements. Additionally, every year at the Leadership Conference CU*Answers introduces several of the major initiatives and projects that we will be working on over the coming year. Links to presentation documents are included. We also provide a comprehensive Project Release Planning document available on our website which shows the major projects in the pipeline for upcoming releases. Most releases also contain a number of smaller program mods and fixes that may not be outlined in this document. This is the most important document used on a daily basis by our Production team that best represents projects anticipated for release but may be updated, removed or rescheduled as needed. Supporting documentation is updated in advance of projects being implemented and live.</p> <p>All major releases (and most monthly GOLD updates) are communicated via a Release Summary that is emailed to all clients and posted on our News page. This same information is also available via the "What's New" topic in CU*BASE GOLD online help.</p> <p>Monitor the Projects You've Submitted: PLM Monitor</p>
10.	Describe your process for testing system updates/releases prior to making them available to clients.	<p>The included document provides information on the project origination and approval process. Software Development Life Cycle</p>
11.	Describe any wizards available to walk employees through complicated tasks.	<p>CU*BASE provides "Show Me the Steps! Online Help", which includes step-by-step directions on many Member Service tasks. The table of contents is broken down by job task, but also includes an Index or Search option to find the directions you're looking for. Please review included documentation.</p> <p>Show Me the Steps</p> <p>Step-by-Step</p>
12.	Does the system provide an online, context-sensitive help facility which can be customized by the CU?	<p>Yes, for some processes. CU*BASE allows for "linking" of materials interactively within many screens. With CU*BASE Marketing Tips and Procedures comments, your staff can access your management team's marketing message interactively. Designed to work interactively with key inquiry and member service screens, the information will lead your employees through these everyday issues. Each of these screens provides the option of a custom text message or a link to information on the credit union portal/intranet.</p>

13.	Can the online help facility be accessed from within the system without interrupting a transaction in progress?	<p>Yes. Whether you are new to CU*BASE, or an experienced user looking for news about updates or a refresher course on features you don't use often, help is ALWAYS available. Updated every time the CU*BASE software is changed, online help is the first place to keep up on your skills. Four access options are always available.</p> <p>While using the CU*BASE application, go directly to information about the screen you are viewing. Click the question mark at the top of the screen and choose Help for this topic or choose Help Table of Contents to scroll through a list of available topics.</p> <p>Click on 'Learn about this Feature' at the bottom right hand corner of any screen.</p> <p>From your workstation, even when CU*BASE is not active by creating a shortcut on your desk to: c:\cubase\gold\gold.hlp</p> <p>From anywhere, when you have Internet access by accessing CU*BASE GOLD Online Help</p>
14.	Are the terms for products, services, and functionality in the system in common credit union, easy-to-understand language? For example, are automated account transfers called transfers (versus allotments), loan payments called loan payments (versus receivables), certificates called certificates (versus time deposits), debit cards called debit cards (versus agreement)?	Yes. Standard credit union terminology is used to describe products, services and functionality within CU*BASE.
15.	What functionality exists for re-naming/re-labeling any items that are not in common, easy-to-understand terms?	This capability is not needed within CU*BASE as items are named as easy-to-understand, common credit union terms.
16.	Does the system have a "training" mode?	Yes, CU*BASE provides an Online Training Credit Union (rather than your live CU data).
17.	Is the training mode separate from any "testing" mode used to preview software updates, etc.?	Yes. The training mode does not allow for any testing to preview software updates.
18.	What support is provided for the training mode?	Bedrock Credit Union, is the "training mode" available and is supported by CU*Answers the same as any other CU*BASE client.

19.	Is there an additional charge for maintaining a training mode?	No.
20.	Does the CU have constant, on-demand access to the training mode?	Yes.
21.	Can all functions performed in the live mode be performed in the training mode? If not, please specify limitations.	All core CU*BASE functions can be performed in the live mode - with some restrictions as pertaining to integrating with eDOC's portal for electronic doc. verification and other 3rd party providers.
22.	How is the training mode accessed?	By logging into the CU*BASE software.
23.	Can the training mode and "live" mode be accessed at the same workstation without uninstalling/reinstalling software?	Yes.
24.	When software updates/fixes are loaded to the live mode, is the training mode updated simultaneously?	Yes.
25.	Will the training mode contain CU-specific data and be unique to the credit union (i.e. CU products, CU members and transaction history, etc.) or is it a generic training platform used by multiple financial institutions? What will be available for pre-conversion training?	It is a generic platform – and is regularly utilized by existing CU*BASE clients.
26.	Is data in the training mode static or can it be periodically refreshed from the live mode? (e.g. last week's transaction history, new product offerings, etc.) Describe the process to refresh the data in the training mode.	Training library is automatically updated by CU*Answers (simultaneously w/ clients) to incorporate all new CU*BASE Release features.
27.	Can specific features be disabled within the training mode independent of the live mode if desired? (e.g. The same accounts are used repeatedly during teller training sessions and we wish to disable automated CTR warnings.) Can these modifications be made by the CU as needed, or would they require contacting the Support Desk?	No. This is not normally an option made available to CU*BASE clients.

28.	Do start day/end day processes occur in the training mode to simulate teller cash-drawer balancing?	Yes
29.	Can beginning teller cash-drawer totals be manually assigned in the training mode on demand?	No.
30.	Do month-end processes run in the training mode? (e.g. average account balance, dividend posting, fee posting, etc.)	Yes.
31.	Does the training mode have the ability to interface with third-party vendor training platforms? Would this require any customization or additional programming?	Not generally; further definition required.
32.	What reports available in the live system can also be run on the training system?	All reports are available to run on the training system.
33.	Does the training mode print teller receipts, reports, and checks like the live environment?	Yes. A training mode can be configured to print receipts.

Member Information File (MIF)

Item	Base	Add On	Custom	Comments
1. Flexible statement grouping/generation	✓			CU*BASE has full support for flexible statement grouping/generation, based on a single month-end statement run. This includes Selective Statement Insert options, and the capability to add Onserts (versus separate insert) directly to any member's statement. Check out newesMember Selected Statement Style Options (see 11.3 CU*BASE Release – page 5). http://cuanswers.com/pdf/release_summaries/11ReleaseSummaryVer11.3.pdf
2. Graphic user interface	✓			CU*BASE has a full graphical interface. Based on JWalk/LegaSuite from NV Holdings, the interface resides on each client PC. By eliminating the movement of graphical data across communications channels (whether SAAS or In-House), CU*BASE dramatically reduces the bandwidth required to move data.
3. Menu-driven	✓			CU*BASE is fully menu-driven.

4.	Multi-tiered security protocol system	✓			Yes, CU*BASE supports multi-tiered security on several levels - menu security is flexible down to the individual item level on each menu - system security leverages the power of MS Windows® user security - employee security is flexible enough to allow different employees to have different ID/Password requirements, depending on their job functions.
5.	Online real-time architecture	✓			CU*BASE offers online real time transaction processing, member information updates and transaction display.
6.	Secondary relationship records/reporting	✓			
7.	SQL/ODBC compliant data base format			✓	The database is not ODBC compliant, but it provides a variety of ODBC AND XML interface capabilities. The credit union can use the IBM Query feature and the full data dictionary from our MNQUERY #2 screen. The Cu will have the ability to query any data they see.
8.	Automatic updating to linked system and records	✓			Within CU*BASE
9.	Duplicate record resolution and purging	✓			
10.	Extensive member contact tracking/notepad capabilities	✓			The Tracker system in CU*BASE is flexible, and will allow your Credit Union to define specific Tracker types to record information and ongoing discussions with your members: The Member Tracker System: An Overview
11.	Ability to integrate and display third party products on member profile (e-statements, insurance, investments, text banking, debit, credit, and ATM cards, etc.)	✓		✓	CU*BASE has the ability to integrate with third parties via a standard OTB - Off Trial Balance file upload/download process or via optional Custom Program interface strategies.
12.	Look up/query by all data fields	✓			CU*BASE incorporates a fully integrated DB2 relational database, providing online query access to every database field.
13.	Ability to use member SSN/TIN with multiple accounts	✓			The CU*BASE global search tool uses SSN/TIN and a system of “links” between members and their associated joint owners, IRA beneficiaries, and loan co-signors.

14.	Look up/inquiry results reflect whether account is opened or closed	✓			A variety of CU*BASE techniques, including the New/ Closed Account Dashboard feature , which instantly provides 24 different analytic breakdowns of data. Additionally, the Global Search (http://www.cuanswers.com/doc/gold/371g.htm) capability readily displays all of the many different relationships your credit union has with individuals and organizations— whether members, joint owners, non-member co-borrowers or IRA beneficiaries, or even someone who was denied membership. This search tool uses Social Security or Tax ID numbers and a system of “links” between members and their associated joint owners, IRA beneficiaries, and loan co-signers.
15.	Integrated module for member profitability analysis	✓			As based upon comparing various Service Level incomes to weighted Transaction Fee costs. The Transaction Management and Analysis feature includes several tools that provide a complete picture of all member transactions that can be performed in CU*BASE such as Transaction Cost/Weight Factors, Reg. D Transaction Policy and Reversal Cross Reference: http://www.cuanswers.com/doc/gold/489g.htm
16.	Shared record basis for all related systems (e.g. ability to conduct single address change)			✓	CU*BASE does not offer universal record basis for all related systems. However, changing an address for a member in CU*BASE will automatically change this information for the member in all of CU*BASE automatically, eliminating the need to rekey in multiple places. Individual members are assigned to a household, and can be moved in and out of the household. Members with different addresses can also be included in the same household (e.g., parents who still live independently, children who have moved out). For this reason, address changes must be made for each membership.
17.	Appropriate account information is changed when MIF is changed (name, address, phone number, email address, etc.). Please describe your ability to interface these changes to subaccounts as well as third party vendors (e.g. online banking, credit card, etc.)	✓			When information is changed, these changes are reflected on the member's sub accounts as well. Changes to accounts with third party vendors would require file upload/download processes, for which CU*BASE fully supports.
18.	Automated Zip+4 creation	✓			http://www.cuanswers.com/pdf/cb_ref/CASSCertificationProcedures.pdf

19.	Automated Address/Zip verification at account opening	✓			Once your name and address file has been extracted, you may continue to add new memberships and perform normal maintenance as requested by your members.
20.	Zip Code CASS certification for address bar coding				Further definition required.
21.	Support for alternate mailing addresses and foreign addresses (e.g. PO Box)	✓			Updating Master Membership Information - Alternate/Secondary Address: http://www.cuanswers.com/doc/gold/1644g.htm
22.	Support for temporary mailing addresses for specific date ranges	✓			See Link above
23.	Every type of member activity tracked on system and reportable-file maintenance logs	✓			<p>Most types of member activity are tracked on the system and reportable. The CU*BASE software goes beyond just presentation and is designed to add to credit union member service without adding another layer of work for employees. Instead of analyzing trends using separate spreadsheet programs, included features create new monthly files for trend analysis. The core structure of CU*BASE is designed with the member in mind. A consistent view of key member information appears in all of the software tools where your employees interact with members: Inquiry, Phone Operator, and Teller Processing. This "View of the Member" is designed to make every user an expert on the member's interaction with the credit union. Using relationship labels, activity labels, family and household relationship inquiry, pre-approvals and cross sales tools, a Member Service Representative can quickly identify the member's relationship with the credit.</p> <p>Knowing Your Members</p> <p>Household Statistics</p> <p>Teller & Cash Activity Analysis Tools</p>

24.	Ability to integrate and report on member activity in third party systems (e.g. online banking, etc.)			✓	Many third party systems often required are provided within the core CU*BASE system or via a cuasterisk.com network partner.
25.	Notes field available for every record			✓	
26.	Ability to see notes for all account holders on one screen	✓			Via CU*BASE Tracker modules.
27.	Ability to pop or not pop messages based on message type or priority	✓			
28.	Ability to display scanned identification automatically upon pulling up account, or with one keystroke	✓			See the Electronic Photo ID Capture User Guide: http://www.cuanswers.com/pdf/cb_ref/ElectronicPhotoIDCaptureUserGuide.pdf
29.	Ability to show a profile that lists all accounts, subaccounts, loans and credit cards the person is the primary owner or joint owner on	✓			Pending CU*BASE enhancement in development.
30.	Ability to profile and link accounts/subaccounts by household (address)	✓			http://cuanswers.com/kitchen/tiered-services.php

31.	Ability to disable joint account relationships from showing on primary member's account (i.e. if a profile is generated on the primary member, accounts that the joint member is the primary on will NOT be displayed)	✓			Pending CU*BASE enhancement in development.
32.	Ability to identify members that do NOT want Marketing materials-Opt Out	✓			
33.	Ability to verify mailing addresses against the USPS database, suggest corrections, and permit exceptions	✓			http://www.cuanswers.com/pdf/cb_ref/CASSCertificationProcedures.pdf
34.	Ability to automatically display account notes/warnings before a transaction or maintenance may be conducted. Explain what steps would be required to proceed to the transaction.	✓			Selecting the 'enter' key.
35.	Ability to restrict an account on the membership level, not just the share or loan level.	✓			By member and joint owner
36.	Ability to choose the order in which account warnings are displayed	✓			Refer to Creating Member Account Comments documentation: http://www.cuanswers.com/doc/gold/1823g.htm

37.	Ability to manage Safe Deposit Boxes (e.g. tracking box ownership, box joint signers, waiting list management). Does the system also provide notices for box payments, delinquent safe deposit box notices, etc...	✓		Refer to the Safe Deposit Box Processing overview: http://www.cuanswers.com/doc/gold/safe_deposit_box_processing_overview.htm
38.	What personal information is stored for primary members?			Name, address, secondary address, alternate address, email address, other personal information (License #, mother's maiden name, code word, marital status, birth date) and more.
39.	What personal information is stored for joint members?			Same as primary.
40.	The credit union allows joint members to vote if another par value is secured on the account. Does your system have the ability to flag them as a joint member and not just a joint owner?			CU*BASE currently supports the primary member only with the required par value as an "owner". The par value is held on the account base Regular Share Account with suffix 000.
41.	How many phone numbers can be stored for one individual?			3 - home, work, other
42.	Is a field available to store an email address? Can separate email addresses be stored for the primary member and joint member?			Yes there is an email address field. CU*BASE does not allow for more than one email address per member but it does include an indicator box if the email address on file is incorrect.
43.	Please list the number of user-defined fields within the MIF applications			There are six user-defined fields within the MIF application.
44.	Does the credit union have the ability to restrict or specify the type of data and data format that must be entered in a user-defined field, at the field level?			No.

45.	Does your system provide cross selling, relationship pricing, and member/demographic information? If yes, please provide the name and addresses of 1-3 “best practice” clients operating in this environment. If not, what are your future plans for these tools? And if so, how does it support cross selling? (PPT uploads, prompts based on relationship levels, etc.?) Is there functionality available for trigger-based cross selling, i.e. next-best product cross sell?	<p>CU*BASE features a comprehensive Sales Tool feature which provides a “one-stop” focus for all of the CU*BASE marketing and sales promotion tools in one pop-up window. Work cross-selling tasks, quote a loan, enroll a member into a Marketing Club, fill out member service survey questions, or check on a member's Tiered Service scoring parameters, all from a command key available from the Member Inquiry, Phone Inquiry and Teller systems. The CU*BASE Sales Tracker system helps Credit Union staff follow-up on previous conversations, and even creates Telemarketing Campaigns and “Ticklers” that link specific Cross Sales tasks, so that final results on the follow-up can be tracked along with other cross-selling activity.</p> <p>This functionality is embedded as standard in CU*BASE and generally used to some degree by all of our clients. Please refer to the 2011 Peer Analysis for more information. CU*Answers Peer Analysis</p>
46.	Does your system support sales tracking and reporting? Can incentive amounts be tied to sales?	<p>Yes.</p> <p>http://www.cuanswers.com/pdf/cb_ref/HowtoTrackerfromCrossSales.pdf</p> <p>http://www.cuanswers.com/pdf/cb_ref/C-Cross-selling.pdf</p>

Combined Statements and Statement Customization

Question	Response
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1.	Does your system provide the ability to customize statements without programming?	Limited. Statement Format Configuration options are included in CU*BASE. Your Credit Union is able to define statement selection criteria (which members should receive a statement) and statement reporting criteria (which data is included on the statement.) Statements include information on share accounts (savings and checking), certificates, and loans (installment and LOC). http://www.cuanswers.com/doc/gold/2790g.htm
2.	Can you securely provide our statement printer electronic access to our statements? If so, please describe the method that is used.	Yes. Statement files are typically transmitted via secure method such as FTP.
3.	Please indicate if the following applications are included in your standard combined statement offerings: <ul style="list-style-type: none"> • Share Drafts • Regular Shares • Share Certificates/IRA • Money Market • Overdraft • Consumer Loan • Credit Card Accounts • Mortgages • Commercial accounts • Commercial loans 	<ul style="list-style-type: none"> • Share Drafts <ul style="list-style-type: none"> ○ Yes • Regular Shares <ul style="list-style-type: none"> ○ Yes • Share Certificates/IRA <ul style="list-style-type: none"> ○ Yes • Money Market <ul style="list-style-type: none"> ○ Yes • Overdraft <ul style="list-style-type: none"> ○ Yes • Consumer Loan <ul style="list-style-type: none"> ○ Yes • Credit Card Accounts <ul style="list-style-type: none"> ○ Separate Statement (if online CC) • Mortgages <ul style="list-style-type: none"> ○ Yes • Commercial accounts <ul style="list-style-type: none"> ○ Yes • Commercial loans <ul style="list-style-type: none"> ○ Yes
4.	Do you currently have any clients who have incorporated third party information (e.g. investments, credit cards, and insurance) into their statements? If yes, please name the clients.	Printing third party information such as credit card statements is not a standard option when configuring your credit union's combined statements, however statements for credit cards (as an example) may be mailed in the same envelope as regular statements providing significant postage cost savings. http://www.cuanswers.com/doc/gold/2790g.htm

5.	Do you zip code certify and bar code addresses?	This is no longer used for statements printed by our preferred vendor, Sage direct. Further discussions would be required to determine if this may be useful for your particular third-party vendor.
6.	Do your statements print one line per transaction?	Yes, with the exception of ACH transactions which include a brief description on the line below (Check # for draft converted to ACH as an example)
7.	How many member names can be displayed on the statement above the address line, visible in the envelope window?	The window address will show the primary member's info and the DBA line if used. Then under each individual suffix the member's joint owners up to two can print over to the right hand side.
8.	Do you have an e-statement solution? If yes, please explain how e-statement processing works. Are e-statements included in standard pricing?	Yes. The introduction of CU*SPY browser-based statement retrieval has given credit union staff immediate access to member statements with both HTML and print-quality PDF formats. You can also give your members access to their own statements using the same browser-based software, with E-Statement features in It's Me 247 online banking. (this is included in the standard pricing)
9.	How are statement copies archived?	The CU*SPY vault archives both daily reports and eStatements which has great search, notation and printing features. Statements are retained online for a period of 18 months by CU*Answers, or for whatever client time desired as per the in-house image/ archive system utilized.
10.	Can statement production be controlled at the account/subaccount level? For example, can the credit union choose not to include certificate account information on a statement that is produced for a monthly account?	Yes. Your Credit Union may define the Statement format preferred for your membership. Options for member statements include share product information (regular, share draft, share certificates), loan accounts (line of credit, mortgage/installment), and relationship pricing information (points, participation level, YTD club benefits). Note that all modifications to the Statement format required by various regulatory agencies over the past year were implemented for CU*BASE clients without any additional cost to our clients/owners. Statement Format Configuration
11.	Can marketing messages be added to the statement at the product level? If so, can messages include graphics?	✓ Yes. CU*BASE supports statement 'onserts', graphical advertisements printed within a member's statement. http://www.cuanswers.com/pdf/cb_ref/statementonsertbrochure.pdf http://www.cuanswers.com/pdf/cb_ref/S-SelectiveStatementInserts.pdf
12.	Can marketing messages be added to every type of form?	No - depends upon form type. Further definition may be provided.

Automatic Teller Machines (ATMs)

Item	Base	Add On	Custom	Comments
1. Member activity analysis	✓			Yes
2. Account activity analysis	✓			Yes
3. Device activity analysis	✓			Yes
4. Management report generation	✓			Yes
5. Electronic journal for transactions	✓			Yes
6. Card activation ability				No
7. ATM connectivity status/changes/errors (notifications and reports)	✓			Yes
8. Real-time transaction authorization at host	✓			Yes
9. Variable daily cash limits by product	✓			Yes
10. Variable daily cash limits by member	✓			Yes
11. Ability to set cash limits by machine	✓			Yes
12. Online real-time balance	✓			Yes
13. Ability to set individual hold days by member for ATM Deposits.	✓			Yes
14. Personalized PIN selection				Currently not supported
15. Automated daily settlement	✓			Yes
16. Out of network ATM fee charging	✓			Yes on a network or terminal basis
17. Surcharge rebate reward program		✓		Yes we could, but it would have to be a service charge custom configuration program.
18. Which parts of ATM Services does your firm provide? <ul style="list-style-type: none"> • Local Transaction Processing • Switch Transaction Processing • Card Management • Card Issuance (Batch and Real-Time Instant Issue/Activation) • Online Transaction Processing 				<p>CU*Answers provides a variety of on-line and batch interfaces with many different regional and national switches for ATM/Debit Processing.</p> <ul style="list-style-type: none"> • Local Transaction Processing <ul style="list-style-type: none"> ○ Further definition required • Switch Transaction Processing <ul style="list-style-type: none"> ○ Interface provided to a variety of switches. • Card Management <ul style="list-style-type: none"> ○ Yes • Card Issuance (Batch and Real-Time Instant Issue/Activation) <ul style="list-style-type: none"> ○ Card ordering - yes; Instant issue - optional. • Online Transaction Processing <ul style="list-style-type: none"> ○ Yes

19.	What ATM networks are you currently supporting?	<p>CU*BASE supports a variety of interface options between your credit union and card service providers. A variety of connectivity options are provided to all major regional national networks, plus your Credit Union can combine its ATM/Debit card as a single card or offer them separately. Access the linked documentation for more information about Supported ATM Networks:</p> <p>Real-time: Co-op, JHPA, Metavante, Fiserv, PSCU, Fifth Third, FIS, Elan, Shazam, TNB, Visa DPS, OneBridge</p> <p>Batch: Advantage, Corp One, Fifth Third, FIS, Fiserv, Instant Cash STAR NE, Metavante, Shazam, STAR, US Bank.</p>
20.	What third party processors do you currently support? (Co-op, FIS, Fiserv, Pemco, etc.)	<p>Real-time: E-Funds (Co-op), PEMCO, Metavante, Fiserv, Star (PSCU), Star (STAR), Fifth Third, FIS, Elan, Shazam, Star (TNB), Visa DPS, OneBridge</p> <p>Batch: Advantage, Corp One, Fifth Third, FIS, Fiserv, Instant Cash STAR NE, Metavante, Shazam, STAR, US Bank.</p> <p>http://www.cuanswers.com/pdf/cb_ref/ATM-DebitinterfacesSupportedFeatures.pdf</p>
21.	Do you currently have credit unions operating in an online real-time mode with Co-Op / FIS as a processor? If so, may we talk to them regarding their experience with your processing system?	Yes, and if the credit union wishes to.
22.	Please describe the available fee processing criteria built into your system as it relates to ATM processing. Do fees post to accounts as transaction occurs (real-time) or are they batch posted at the end of the day?	<p>There are two ways to configure services charges for ATM transactions, by Tran Type or Combine Usage. Included help documentation provides more information ATM Service Charge Config (1)</p> <p>Service Charge Config (2)</p>
23.	What is the process for converting ATMs? Will there be a cutoff time for all ATMs at once or do you convert them on a schedule?	<p>This process will vary slightly per vendor but the general steps include: Convert member data to CU*BASE files from current processor, receive ATM/Debit file from ATM/debit switch, convert card base to CU*Answers - Cutoff time varies by vendor; we try to use the switch cutoff time when able as to make balancing easier.</p>

Electronic Funds Transfer (EFT) / Fund Transfer and ACH

Item	Base	Add On	Custom	Comments
1.	Core System on-line ACH return	✓		
2.	Ability to view warehoused items online	✓		CU*BASE includes pending view of warehoused transactions by member via Online Banking and in Member Account Inquiry. There is also a full View of the full warehoused file.
3.	Postdating and warehousing	✓		
4.	Automated re-submission of rejected items	✓		
5.	Automated ACH exception processing	✓		
6.	ACH interface management reporting			Further definition required.
7.	ACH credits automatically distributed to subaccounts (ACH distributions)	✓		
8.	ACH distribution reversal options	✓		
9.	Multiple ACH deposits to same account with different distribution options	✓		http://www.cuanswers.com/doc/gold/2250g.html . In addition distributions can be processed to G/L numbers automatically.
10.	Ability to originate debits and credits	✓	✓	Yes, CU*BASE supports ACH Origination Functionality via a third party partner. Account-to- Account (A2A) transfer capabilities in CU*BASE and It's Me 247 Online Banking allow members to initiate transfers between their credit union accounts and accounts at other financial institutions. CU*Answers has also developed an interface to a third-party partner, Magic-Wrighter, which uses the ACH system to handle the movement of funds. Magic-Wrighter's tool is referred to as "On Demand Transfers" or ODT.
11.	Ability to originate multiple debits from the same sub share			This requires further definition
12.	ACH stop payment options by company ID, company name, dollar amount and date range	✓		http://www.cuanswers.com/doc/gold/stoppayoverview.htm
13.	ACH return file creation	✓		
14.	Ability to apply ACH fees to accounts	✓		

15.	Incoming wire approval and automated posting-OFAC check on wires			✓	CU*BASE provides Wire Tracking tools to more efficiently post a wire and related fee to member accounts and replace your existing paper procedures and paperwork. CU*BASE does not include the actual wire processing functionality. Clients will normally utilize their existing Fedline or Corporate relationship for processing the wire. http://www.cuanswers.com/pdf/cb_ref/WireTransfers.pdf
16.	Automatic transfer and payment processing on daily, weekly, and monthly intervals	✓			
17.	Ability to post Payroll deposits	✓			http://www.cuanswers.com/doc/gold/1342g.htm
18.	Ability to designate the distribution of incoming Payroll deposits	✓			
19.	Automated wire transfer posting options	✓			
20.	If stop payment has been placed on a check & the check was converted into an ACH transaction, it does not show on account history when the item was returned as stop payment?				CU*BASE does not show it on the member's transaction history but we do provide an exception report for ACH Exceptions including stop pay, we also provide a Share Draft Exception report listing stop pays.

Draft Processing

	Item	Base	Add On	Custom	Comments
1.	Share and loan draft retrieval and processing interface with item processing center	✓			
2.	Automated overdraft transfer and fee options	✓			
3.	Creation of draft exception report	✓			
4.	Automated reprocessing of approved exceptions	✓			
5.	Ability to create a Share Draft Return File	✓			

Account Management

Item	Base	Add On	Custom	Comments
1. Menu-driven	✓			
2. Graphical user interface	✓			
3. Multi-tiered security protocol system	✓			
4. Online exception reporting	✓			
5. Is the system: 1. Online real-time 2. Database 3. Credit Union defined (either)	✓			1. Yes. 2. Yes. 3. Requires Further Definition.
6. User-defined <i>ad hoc</i> query and report writing capability	✓			
7. History available online	✓			
8. Available history period determined by CU	✓			
9. Ability to integrate member account statements, cleared drafts, and deposit items and view/access these through account history screens			✓	These are all available while working in the member's profile, though viewing of check images and statements are not via direct access from the member history screen via staff.
10. Ability to view/look up file maintenance activity on an account	✓			
11. Member look-up by partial fields				Further definition required.
12. Dormancy control	✓			
13. Flexible interest rate and product definition	✓			
14. Float adjustments				Further definition required.
15. Multiple float brackets				Further definition required.
16. Funds availability information	✓			
17. General ledger transfer ability	✓			
18. Current balance reflects current day transactions	✓			
19. Integration with member information file (MIF)	✓			
20. Item searches				Further definition required.
21. Track source/destination of funds for account openings and closings	✓			

22.	Track account closure reasons	✓			
23.	Ability to post multiple transactions on a single screen. Please specify how many and types.	✓			
24.	If multiple transactions can be posted via a single screen, ability to correct single pieces of that transaction without correcting all transactions.	✓			Depends upon transaction types performed. Further definition may be provided.
25.	Ability to view and modify a portion of a transaction (e.g. check amount, etc.) prior to posting without having to start the entire transaction over	✓			
26.	Same day reversals that revert all fields to pre-transaction status	✓			
27.	Reversals of transactions posted on prior calendar days (effective-dated reversals) that revert all fields to pre-transaction status	✓			Via multiple CU*BASE posting processes.
28.	Source and audit trails	✓			
29.	Stop/hold processing	✓			
30.	Teller productivity reporting by product/transaction type	✓			
31.	Zip+4 tracking capability	✓			

32.	<p>The following applications are included in your standard combined statement offerings:</p> <ul style="list-style-type: none"> • Share Drafts • Regular Shares • Share Certificates/IRA • Money Market • Overdraft • Consumer Loan • Mortgages • Credit Card accounts • Commercial accounts • Commercial loans 				<ul style="list-style-type: none"> • Share Drafts <ul style="list-style-type: none"> ○ Yes • Regular Shares <ul style="list-style-type: none"> ○ Yes • Share Certificates/IRA <ul style="list-style-type: none"> ○ Yes • Money Market <ul style="list-style-type: none"> ○ Yes • Overdraft <ul style="list-style-type: none"> ○ Yes • Consumer Loan <ul style="list-style-type: none"> ○ Yes • Mortgages <ul style="list-style-type: none"> ○ Yes • Credit Card accounts <ul style="list-style-type: none"> ○ Online CC's processed by CU*BASE; separate CC statement required – may be included in same envelope as regular statement saving considerable postage/mail costs. • Commercial accounts <ul style="list-style-type: none"> ○ Yes • Commercial loans <ul style="list-style-type: none"> ○ Yes
33.	<p>Ability to pay dividends on Share/Drafts/Certificates on the following frequencies options:</p> <ul style="list-style-type: none"> • Daily • Monthly • Quarterly • At Maturity • Weekly 	✓			
34.	<p>Ability to tie (change) memberships to branches to determine Branch Profitability</p>	✓			
35.	<p>Ability to track negative balance write-offs and recovery at an account level</p>	✓			

36.	Ability to perform simple account purges as well as shares, loans, certificates, transactions, plastics (expired and ghost records), memberships, holds, authorizations, rate tables, and third party credit card records	✓			
37.	Process to handle Holiday Club – multiple ways to distribute payouts of accumulated balances (dates and percentages)	✓			
38.	Ability to waive fees, charge different fees, etc...for certain accounts based on set criteria. Ex-senior checking for certain age fee is waived on checking account.	✓			

Shared Branching

Question		Response
1.	What is your method for accessing member accounts?	Depends upon the chosen Shared Branch network. As previously described, CU*Answers supports relationships with the CUSC and FSCC national networks, and the Xtend CU*BASE client network.
2.	How are shared branching transactions posted to member accounts? Can a transaction be reversed?	Depends upon chosen network. Yes.
3.	What transaction reporting and tracking do you have available?	Depends upon chosen network.
4.	Describe your functionality and history/experience with shared branching.	See links below. Shared branching is available on a National level via FSCC and CUSC Shared Branching Online Interface, as well as Xtend Shared Branching via CU*BASE for credit unions processed on the same server. http://www.cuanswers.com/pdf/cb_ref/S-Sharedbranching.pdf http://www.cuanswers.com/pdf/cb_ref/CUSCAcquirer.pdf
5.	Does your system allow for deposit holds to be placed at shared branches?	Yes.

6.	Will shared branch personnel have the ability to view stop payments and attention messages on the Credit Union's member accounts?	Stop payment notifications are displayed in member comments. All of the detail is not displayed in the comments but check number or amount of stop is listed.
7.	Will the CU have the ability to prevent certain accounts (e.g. new accounts) from being accessed from the shared branch?	Yes.
8.	Will the CU have the ability to modify shared branching system limits?	Yes.
9.	Does your system report on the Acquirer side of shared branching, what CU branch was used?	FSCC Acquirer does support the branch identifier and we currently have a project in our Quality Control testing that will be implementing this field. CUSC does not support the branch identifier.

Share Drafts

Item	Base	Add On	Custom	Comments
1. Flexible service charging routines at the account level	✓			CU*BASE service charge options may be defined or periodic service charges that are assessed to members who hold certain types of accounts, such as a monthly service charge for a business checking account.
2. Multiple product support	✓			The sub-account suffix is 3-characters. This means that the credit union can construct 999 different Shares, CDs, and Loan products. Adding a new share product is as simple as going into the "Share Account Configuration Menu" and selecting a new share product. From there, some basic account information must be selected to configure how the new product will behave on the CU*BASE system.
3. On-demand statements	✓			The introduction of CU*SPY browser-based statement retrieval has given credit union staff immediate access to member statements with both HTML and print-quality PDF formats. You can also give your members access to their own statements using the same browser-based software, with E-Statement features in It's Me 247 online banking.

4.	Overdraft protection processed on DDA system	✓			CU*BASE provides a complete solution for your Credit Union's Overdraft Protection and NSF Processing. Activating Overdraft Protection and NSF fee processing in CU*BASE allows you to define certain parameters related to Automated Non-Return processing for various CU*BASE systems: http://www.cuanswers.com/pdf/cb_ref/AutoNonReturns.pdf
5.	Automatically track and limit Reg. D transactions and charge applicable fees	✓			CU*BASE includes a comprehensive solution for assisting your Credit Union for the purpose of compliance to Regulation D. The Reg. D Transaction Policy screen lets your Credit Union use Tran Codes and Tran Type Codes to identify the types of transactions you consider to be "telephone orders", "automatic transfers", etc., for compliance to the regulation. Helpful messaging will alert your member service staff when a Phone Operator transfer will exceed the number of transfers allowed by the Reg. D requirements for the account.
6.	Sweep account customization at the account level	✓			CU*BASE provides different types of 'Sweep Account' functionality. An AFT Balance Sweep allows members to put money into an account and sweep the entire available balance to another account, such as a loan account. Optional controls allow the user to define if the entire remaining balance is moved, or transfers are made in certain increments (even designating a certain amount to remain in the account after the sweep).
7.	Zero/Negative balance accounts	✓			
8.	Flexible interest rate capabilities	✓			CU*BASE provides credit unions with flexible rate control.
9.	Qualified Dividend account (reward checking) where a higher dividend is paid for meeting requirements and a lower one paid for not meeting.	✓			
10.	Tracking of fee waived at account level	✓			
11.	Ability to support criteria post				Further definition required.
12.	Automatic cash concentration				Further definition required.

13.	Ability to automatically waive fees based upon total member relationship (usage, balance, and products base)	✓			<p>CU*BASE includes a full Member Relationship Tracking and Pricing system, called Tiered Member Services. Tiered Member Services provides a way to look at your membership and evaluate participation objectively by setting up a “scoring” system. http://ondemand.cuanswers.com/2009/11/03/learn-from-a-peer-tiered-services-peer-analysis/</p> <p>In addition to the Tiered Services program, Marketing Clubs are designed to manage groups with a common link and special status beyond that of the entire membership. It is designed to encourage on-going member participation by requiring certain activity, such as a minimum Monthly Direct Deposit. CU*BASE will automatically monitor each member’s eligibility, suspend and even revoke the special reward associated with the Club if the member is not eligible according to Club rules. Refer to the CU*BASE Marketing Clubs booklet for additional information: http://www.cuanswers.com/pdf/cb_ref/M-MarketingClubsConfigBenefits-new.pdf</p>
14.	Overdraft Privileges as defined and managed by the credit union.	✓			http://www.cuanswers.com/pdf/cb_ref/AutoNonReturns.pdf
15.	Does the system have a Reg E Opt In/Out program? Will this program automatically generate a notice that can be sent to the member for their choice?	✓			
16.	Automatic generation of customized NSF and overdraft transfer notices as defined and managed by the credit union.			✓	
17.	Ability to deliver notices by mail, email, or automated phone call.	✓		✓	Notices may be delivered via mail, email or both. Phone call notification services may be provided by the Xtension Call Center, custom quote to be provided.
18.	Ability to purge a share draft account opened in error	✓			Perform account close.

19.	Ability to label shares with nicknames (e.g. “vacation savings”). Please specify if the nicknames will be displayed on the host system, statements, online banking, etc.	✓			Nicknames will appear on host system, statements, and online banking.
20.	Ability to print temporary checks	✓			CU*BASE Member Starter/Replacement Checks are an ideal way to get a member started with his or her new checking account. For those members who forget to order their next set of checks in time to mail bills this month, this feature allows you to print checks on demand – and turn your unhappy member into a grateful one!
21.	Automatic assignment of check digit/MICR	✓			
22.	Ability to view MICR at share level	✓			
23.	Ability to inquire on accounts by MICR			✓	

Debit Card

Question		Response
1.	Do you have a preferred Debit Card Strategy? Is the solution a proprietary product or a product supplied by a third party vendor? (Please be sure to include the name of the product used.)	CU*Answers provides a variety of on-line and batch interfaces with many different regional and national switches for ATM/Debit Processing.
2.	Do you currently have credit unions operating in an online real-time mode with Co-Op / FIS as a processor? Please provide reference information so may we talk to them regarding their experience with your processing system.	Yes. Honor Credit Union (Signature side only), TBA Credit Union (Signature side only), Lakeview Credit Union, Brewery Credit Union, Services Center Credit Union, Vermillion Credit Union, Ohio Catholic Credit Union, Saginaw County Employees Credit Union.
3.	What third party processors do you currently support for real-time POS transactions (signature/PIN)? (Co-Op, FIS, Pemco, Fiserv, etc.)	CO-OP (eFunds), JHA (PEMCO), Metavante, Fiserv, Star (First Data) with several gateways (PSCU) (TNB) (ICUL) etc. Fifth Third, FIS, Elan, Shazam, Visa DPS, OneBridge
4.	Do you support online hot carding from the host to the processor and from the processor to the host?	Yes.

5.	Can you support the following card files with Co-Op /FIS and can you confirm file formats for: <ul style="list-style-type: none"> • Card Batch File • Positive Balance File • Falcon File • Mass Reissue File 	<ul style="list-style-type: none"> • Card Batch File <ul style="list-style-type: none"> ○ Yes • Positive Balance File <ul style="list-style-type: none"> ○ Yes • Falcon File <ul style="list-style-type: none"> ○ Yes • Mass Reissue File <ul style="list-style-type: none"> ○ No
6.	Can you support card number generation by set parameters or by random numbering?	Yes.
7.	Do you store the card offsets to be sent later for mass reissue?	This is processed by the network
8.	Can you default new cards to order with a three year expiration date and prevent renewals from being ordered with an expiration date greater than three years?	Yes.
9.	Can you force a card to hot card if the membership is being closed?	Yes.
10.	Can you mail a card to a different address but then later default the card renewal to the member address?	Currently not supported
11.	What is the process for card renewal? Do you store the old expiration date as well as the new? Do you maintain a ghost record of the previous record or just the expiration date?	CU*Answers currently processes Card Reissue for JHA (PEMCO) and OneBridge. All other networks perform this function for the credit union.
12.	Can limits be customized for POS/ATM withdrawals and deposits either globally by default or at the cardholder level?	Yes.
13.	Please describe the available fee processing criteria built into your system for Debit transactions. Do fees post to accounts as transaction occurs (real-time) or are they batch posted at the end of the day?	Service Charge Group codes can be configured by either Type of Transaction or by Combining Transactions. There are a number of free items per month available. More than one group code can be configured to handle different segments of members.
14.	Can you support a debit card that has savings access only, whereby the POS transaction will post to the savings account?	Yes.
15.	Do you have a warning that indicates a card is being ordered for an address changed within the last 30 days?	Currently not supported on card ordering, but there is a warning message provided in Member Inquiry.
16.	Do you provide balancing assistance after conversion?	Yes
17.	Please describe any POS reconciliation tools that you provide to proof processor's postings to the core system.	Each network sends a daily 'reconciliations file' that we translate into a report for your review. This streamlines research for any settlement offages.
18.	Please describe your debit card purge options.	Currently CU*BASE does not purge EFT cards. We do mark them with a status of Closed or Deleted
19.	Do you offer an automated solution for debit card disputes and issuance of provisional credit?	Dispute processing is provided by the network
20.	Do you have an identifier option for PIN-based versus signature-based transactions?	Yes.

21.	Please describe your card issuance and card management program.	We support new card, replacement card and Pin orders. Full card maintenance reports are available as well as a real time maintenance inquiry.
22.	Do you support creation of dual embossed debit cards, and cards for both primary and joint members?	Yes.
23.	Do you support card ordering through: <ul style="list-style-type: none"> • Mass reissue? • Real-time Instant Issue & activation? 	<ul style="list-style-type: none"> • Mass reissue? <ul style="list-style-type: none"> ○ Only for JHA and OneBridge • Real-time Instant Issue & activation <ul style="list-style-type: none"> ○ Yes
24.	Do you allow debit card access to multiple checking accounts under the same membership?	Our EFT Standard online platform allows for up to two debit card savings, two checking accounts and two LOC accounts. The number of linked accounts is also impacted by the EFT vendor. These are not limited to the same account base of the cardholder.
25.	Does your Debit Card Platform provide the maintenance and reporting to the third party that allows all maintenance to be done your system? Ex-now we have to maintain some items in core system and some in CO-OP Card Holder Maintenance	Our EFT platform supports card maintenance for standard card maintenance such as member address/phone changes, online/offline daily limit values, card status changes (closed/ hot card). Each EFT vendor also has the option to accept these field changes or not. They may also have maintenance fields that our platform does not know about (fraud alert options is an example). We do design our platform to process as many card maintenance fields as possible so our credit union clients have fewer items that require dual maintenance.

Credit Card

	Question	Response
1.	What third party processors do you currently support for credit card processing, whether outsourced or in-house?	Online Credit Card- FIS, Onebridge, JHA (Pemco), and FTPS. OTB Credit Card-FIS, PSCU, TNB, TMG.

2.	<p>Can you support/provide the following 3rd party files from/to FIS and can you confirm file formats for:</p> <ul style="list-style-type: none"> • non-monetary data changes on accounts with credit cards to FIS of address changes/name changes/phone number changes? • Daily Visa Payment File to FIS • 3rd party from FIS 	<ul style="list-style-type: none"> • non-monetary data changes on accounts with credit cards to FIS of address changes/name changes/phone number changes? <ul style="list-style-type: none"> ○ This would only occur with the Online Credit Card interface. • Daily Visa Payment File to FIS <ul style="list-style-type: none"> ○ This would only be used in the OTB interface as with online Credit Card interface all payments would be made to the credit union as loans held on CU*BASE. • 3rd party from FIS <ul style="list-style-type: none"> ○ OTB can receive update file from FIS, PSCU, etc. but there is a transmission cost for this process.
3.	<p>What specific 3rd party credit card data will be displayed on the member record?</p>	<p>OTB environment depends on which vendor it is and what they will provide.</p>
4.	<p>Credit Card In-house Program: Can your system support in-house credit card loans to include fee posting, insurance posting, statement cycle with varied cycle dates, promo rates, intro rates and default rates, in addition to being compliant with the CARD Act with regard to late fees?</p>	<p>CU*BASE Online Credit Card interface can handle all of the items mentioned except varying statement cycles. To provide our clients a cost savings with statement mailings, our credit unions statements are all cycled at the end of each month and inserted with the credit union regular statement, saving considerable postage and mail costs.</p>
5.	<p>How are credit card payments processed?</p>	<p>Via OTB with a sweep account.</p> <p>Tracking "Off Trial Balance" (OTB) Products with CU*BASE</p> <p>Or via</p> <p>CU*Answers Online Credit Card Processing which has 999 balance buckets per card, rate management, and 2,996 promotional offerings. With this product/service by CU*Answers the members credit card is an actual product on the CU*BASE system and the staff or member has access to all information, even via home banking.</p> <p>http://lendervp.com/experience/expand-your-credit-card-options/</p>
6.	<p>What process do you have for correcting third party visa payments?</p>	<p>Further definition may be required - For online credit cards, payments and adjustments are performed on CU*BASE, if OTB portfolio all adjustments would need to be made on that Vendor' platform.</p>

7.	What process do you have for purging third party credit cards that have expired or otherwise closed?	CU*BASE credit cards are not purged, but rather statused as Closed with an appropriate 'Block Code as well. Depending on your third party vendor, Closed and BLOCK codes can be included in the card transmission files that would indicate Closed/Hot status coding. CU*BASE feels that this card information is valuable even on a closed account or membership. Card Purge options are available at your network to keep your plastics cost at a minimum.
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Business Checking

	Item	Base	Add On	Custom	Comments
1.	Flexible service charging routines at the account level, Ex-per check deposit fee	✓			CU*BASE fully supports Business Deposit Accounts, including select fee options.
2.	Combined account analysis	✓			It's Me 247 online banking features Teller Receipt Analysis Tools for members, designed especially for high-volume and Business Accounts. A variety of Transaction Management Analysis tools and reports are also available to assist your credit union in understanding the entire relationship of your members.
3.	Ability to link master/subsidiary accounts			✓	Yes, within the In-sourced credit card processing system. The system does not support linking master and subsidiary share accounts at this time.

4.	Sweep account customization at the account level	✓			<p>CU*BASE supports Sweep Account functionality. Automatic transfers can be configured by the Credit Union to run end-of-day or beginning-of-day processing. If configured to run end-of-day, you can also configure whether on the first business day after a weekend or holiday, transfers will be processed one additional time prior to start of business, to catch anything that was missed over the weekend. Any transfers that can be completed will do so at that time, and then the normal transfer process will be repeated at end of day that evening. AFT Frequency codes can be defined using one of two methods: either 1 = Specify Days/Months or 2 = Semi-Monthly by Day.</p> <p>http://www.cuanswers.com/pdf/cb_ref/A-AFTCFT.pdf http://www.cuanswers.com/doc/gold/3891g.htm http://www.cuanswers.com/doc/gold/whatsnewg.htm</p>
5.	Ability to transfer and concentrate holds in a concentration account	✓			Cash concentration can be accomplished through standard sweep accounts, with the concentrator account either at the credit union or at another financial Institution.
6.	TT&L processing	✓			Separate sub-share accounts can be set up to receive and retain Treasury Tax and Loan payments.
7.	Automatic controlled disbursement processing			✓	Need additional details to answer question.
8.	Same day reporting	✓			Yes
9.	Ability to tie more than one account to disbursement account that is funded by share accounts			✓	Need additional details to answer question.
10.	Ability for the CU to change earnings credit rate			✓	This is not currently supported by CU*BASE.
11.	Ability to produce statement with attached analysis	✓			<p>This is available to all members utilizing eStatements through the link in It's Me 247 online banking. The Teller Receipt analysis shows summary totals and detail for common receipt line items.</p> <p>http://www.cuanswers.com/pdf/cb_ref/TellerReceiptAnalysis.pdf</p>

Regular Shares

Item	Base	Add On	Custom	Comment
1.	Statement Option for all savings products	✓		
2.	Flexible service charging routines at the account level	✓		Yes. CU*BASE service charge options may be defined or periodic service charges that are assessed to members who hold certain types of accounts, such as a monthly service charge for a business checking account. The screenshots below provide direct links to more information.
3.	Tracking of fee waivers at the account level	✓		Yes, within reason. CU*BASE provides several tools that are designed to assist your Credit Union in tracking activity for your membership. The Fee Income/Waiver Analysis provides you with a centralized view to analyze month-to-month member service fee income, along with data on the frequency of your opportunities to earn. Included is information on the number and dollar amount of your fee waivers, for example through Tiered Service and Marketing clubs, so you can get a quick look at how they are affecting your bottom line. http://www.cuanswers.com/doc/gold/3503g.htm
4.	Variable and tiered rates	✓		
5.	Ability to pledge multiple share accounts to a loan as security with automatic de-pledging as the loan is paid	✓		
6.	Ability to use the dividend rate of the pledged share as the index rate for the loan it is securing	✓		
7.	Ability for the credit union employees to purge a share opened in error	✓		

Share Certificates

Item	Base	Add On	Custom	Comments
1. Statement option for all products	✓			
2. Auto check transfer for interest payment elsewhere	✓			
3. Automatic renewal/single maturity option	✓			
4. Automated rate bumps to APR or APY based on account relationship	✓			Bump Certificates
5. Complex/tiered step-up interest rate capabilities	✓			
6. Maturity/renewal activity reporting	✓			
7. Renewable or non-renewable	✓			
8. Automatic renewal to all other certificate account types. If a special certificate, can we set the certificate type it is renewed to.	✓			
9. Account type change at maturity or during share certificate term with same account number	✓			
10. Ticklers/maturity reporting	✓			
11. Variable or fixed rate	✓			
12. Relationship-based and profiled rate exception routines	✓			
13. Rate exception reporting	✓			
14. Ability to generate certificate for statement accounts	✓			
15. Ability to link multiple certificates to a loan as security with de-pledging as the loan is paid	✓			
16. Ability to use the dividend rate of the certificate pledged as security as the index rate for the loan it is securing			✓	This is not currently supported by CU*BASE.
17. Automatic generation of customized renewal and/or maturity notices	✓			

18.	Ability for credit union employees to purge a certificate opened in error	✓			
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Individual Retirement Accounts

Item	Base	Add On	Custom	Comments
1. Automatic payout distributions	✓			CU*BASE supports automatic payout distributions and allows members to receive their required minimum distributions in many different ways (cash, check, automatic transfer, etc.). The linked documentation provides more information: http://www.cuanswers.com/doc/gold/2311g.htm
2. Ability to assess annual fee on IRA accounts automatically			✓	Currently annual fees of any type require custom fee programming option. However updates to the frequency of our CU*BASE service charge features to include an annual frequency is a programming specification currently under consideration.
3. Automatic charge/waiver of IRA fees	✓			
4. Automatic warnings for prohibited transactions	✓			CU*BASE provides interactive, online warnings when a deposit will cause a member to exceed his/ her annual limit on an IRA account (based on that IRA Plan Type). The IRA Deposit Limit Warning is used not only in Teller Posting, but for Transfers (Teller, MNSERV, Phone), Mail/Direct Post, Account Adjustments (regular and coded), Opening/Redeeming an IRA Certificate, and Wire Transfers (MNSERV, Phone)
5. User-defined tracking				This requires more definition.
6. Withholding distribution support-system automatically calculated and post Fed and state taxes	✓			The Required Minimum Distribution Inquiry tool is used to calculate the yearly Required Minimum Distribution amount for an individual's IRA, letting you experiment with "what if" scenarios to help a member plan for future IRA distributions. It is a simple and quick way to look up RMD amounts rather than using printed IRS tables.

7.	Flexible withholding options	✓			CU*BASE IRA Withdrawal screens allow the teller to select the appropriate code for the Withdrawal, and separately for withdrawing the withholding amount and transferring it to the appropriate GL account. CU*BASE keeps track of the tax dollars withheld, and reports to the government.
8.	IRA transaction codes match IRS codes on forms	✓			We use the same IRA transaction codes as does the IRS reporting forms.
9.	Ability to adjust withholding tables in-house				Further definition required.
10.	Compliance support	✓			CU*BASE provides verification reports and year-end tax reporting support to assist your Credit Union in meeting compliance expectations.
11.	Automatic reporting to Ascensus	✓			
12.	In the event of error, the ability for the credit union to correct the taxes, taxable amount or coding without needing to submit a ticket for Core to correct. Please specify if this applies to current year information, prior year information, or both.	✓			
13.	Ability to allow direct transfer of IRA funds in the deceased owner's name for the beneficiary's benefit. (<i>"Beneficiary's name" as beneficiary of "Original IRA owner's name"</i> with IRA information reported under beneficiary's SSN.)	✓			
14.	Ability to look up and maintain beneficiary information online	✓			When a member opens a new savings or certificate account (online), they will first be presented with a list of Joint Owners or Beneficiaries they have already added on other accounts. When opening a certificate the option is also available to specify whether the person should be named as a joint owner or a beneficiary. An "Add More" button directs the member that if they don't see a name that they want to add, they should collect that person's Social Security Number and contact the credit union directly.
15.	Management reporting	✓			

16.	Support for Roth IRAs	✓			
17.	Support for Traditional IRAs	✓			
18.	Support for SEP accounts. Please explain how SEP contributions are handled – does the system permit SEP contributions into a traditional IRA, or are there designated SEP accounts?	✓			Designated Simplified Employee Pension Plan
19.	Support for Coverdell Educational IRAs	✓			

Delinquencies, Collections and Foreclosures

Item	Base	Add On	Custom	Comments
1.	Automatic non-accrual capability	✓		Yes on write off accounts.
2.	Account aging by degree of delinquency	✓		
3.	Delinquency reporting by loan counselor code	✓		Yes, tracking by loan officer is an option in the Collections Delinquency Report.
4.	Automated customized past due notices depending on level of delinquency	✓		Up to four.
5.	User-defined past due notice frequency by product		✓	Not by product. There are two methods for distributing notices, either preset levels or recurring notices. CU*BASE is designed to use one method or the other, not both.
6.	Charge-off recovery system	✓		CU*BASE provides a system for both Writing-Off Loan Accounts, as well as Charging Off Savings/Checking
7.	Delinquency rating as of the last day of the month	✓		
8.	Ability to track delinquency on a daily basis	✓		Dashboard, Summary and Reports
9.	Ability to import credit card delinquency information from FIS	✓		
10.	Automated collection notes and tickler file	✓		A Collection Card tracker is specifically to maintain a complete record of all collection efforts pertaining to your member. For more information about using Collect Card trackers, refer to the CU*BASE Collections Overview http://www.cuanswers.com/doc/gold/collectionoverview.htm

11.	Bankruptcy tracking	✓			
12.	Automated customized collection letters	✓			
13.	Tracking of original credit score in loan record	✓			
14.	Tracking of current (updated) credit score in loan record		✓		This requires a file upload and typically consists of social security numbers and credit scores. There is a \$500 fee each time the scores are refreshed and also is subject to fees if seeking assistance to create query of members to be scored.
15.	Describe the functionality in place to link related members or accounts that have default account messages or negative/delinquent account information.	Household information and global search. The household links by a chosen field such as address or phone.			

Courtesy Pay – Standard Overdraft Practices

Item	Base	Add On	Custom	Comments
1.	Ability to set tiered criteria for eligibility	✓		
2.	Ability to determine criteria used for tiers	✓		
3.	Ability to set criteria for automatic payment of qualifying items	✓		
4.	Ability to allow courtesy pay on: Drafts, ACH, POS, and ATM	✓		
5.	Ability to set global qualifications	✓		
6.	Automated system that will grant/remove Courtesy Pay based on criteria	✓		Yes, see links below. http://www.cuanswers.com/doc/gold/gold.htm#2589g.htm http://www.cuanswers.com/doc/gold/gold.htm#2588g.htm

7.	Describe the options for opting in to courtesy pay.	<p>Using the Opt In/Out Maintenance screen, staff can record the member's Opt In/Out selections. Membership level selection is made by checking the In or Out checkboxes at the top of the screen. Messaging alerts the employee if an initial selection has not been made. Refer to included documentation for more information.</p> <p>http://www.cuanswers.com/pdf/lc2010/OptInCollateralsFlyer.pdf http://www.cuanswers.com/pdf/cb_ref/regeoptinoptout.pdf</p>
8.	Does the frontline staff have the ability to see whether or not a member has courtesy pay and the tier? Please specify what they can view.	Yes, staff is able to view the Negative Balance Limit established for the member.
9.	Are courtesy pay/overdraft fees tracked separately from returned draft fees?	Yes.

Lending

Item	Base	Add On	Custom	Comments
1. Loan product support for: <ul style="list-style-type: none"> • Automobile • Checking overdraft lines of credit • Dealer Indirect • Direct and Indirect installment lending • Equity • Home equity lines of credit • Home improvement • Line of credit • Share secured loans • Business loans • Variable rate loans • First mortgage • Other titled vehicles (e.g. RVs, trailers) • Balloon loans • Single payment loans • Interest only loans • Credit cards 	✓			Yes to all products.
2. Integration of credit department information (last financial state date, net worth, etc.)	✓			
3. Ability to adjust loans automatically based on a credit bureau account review				"adjust loans automatically" requires further definition
4. Ability to automatically track and adjust automatic loan payments and their corresponding interest rate discount	✓			

5.	Ability to fix portions of a revolving line of credit and aggregate to one bill	✓			
6.	Automatically track and terminate when a borrower ages out of credit life and disability or debt protection coverage. Describe how the process works for all borrowers covered.	✓			Enter the maximum member age at which a borrower is eligible for coverage. For joint coverage, when the amortization is calculated and/or printed, as well as when premiums/fees are posted, the system will automatically adjust from the joint to the single settings when the oldest borrower exceeds the maximum age, or to no coverage at all when the next oldest borrower exceeds the maximum age. When amortizing a new loan, the system will also warn if a member is already past the age where he/she is eligible for coverage. http://www.cuanswers.com/doc/gold/2360g.htm
7.	Ability to search on SSN and name and pull up all shares and loans attached to that individual. Address any limitations.	✓			
8.	Ability to search on all borrowers of a loan even if information is in a user-defined field	✓			Loan borrower information would be accessible for all borrowers on the loan in a search fashion.
9.	Ability to prevent a closed membership from purging due to loss/write-off	✓			
10.	Ability to prevent a delinquent or charged off loan from purging	✓			
11.	Non-credit union members can be loaded to track guarantees	✓			
12.	User-defined statements	✓			http://www.cuanswers.com/pdf/cb_ref/Notices.pdf
13.	Flexible preparation dates for statement and late notices	✓			Additional statement prep detail required. Notices - via the Misc. Member Accounts Forms system http://www.cuanswers.com/pdf/cb_ref/MiscMbrAcctForms.pdf or via Notices (http://www.cuanswers.com/pdf/cb_ref/Notices.pdf)
14.	Local printing capability	✓			
15.	Online printing capability	✓			

16.	Product support for: <ul style="list-style-type: none"> • Accident insurance • Charged-off loans/recoveries (full and partial) • Credit life and disability insurance • GAP Insurance • Extended Warranties 	✓			Yes to all products.
17.	Automated posting of disability and life insurance and collateral protection insurance with a third party vendor	✓			Because of the flexible design of CU*BASE insurance configurations, it is possible to have multiple vendors and calculations so your payment protection offerings can meet your members' needs. Please refer to this document for additional information: http://www.cuanswers.com/pdf/cb_ref/CUBASE_Insurance_Calc2.pdf
18.	Odd day interest to first payment and track	✓			
19.	Payoff options such as one-time fee	✓			
20.	Final payment notices	✓			
21.	Support for coupon books	✓			
22.	Flexible skip payment options for CU-selected loans	✓			
23.	Fee option for skip payment programs	✓			Credit Union can do it through MNLOAN #3. The new project will be for an automated process for consumer loans. This ability within CU*BASE already exist as an automated process for online credit cards.
24.	Skip a payment tracking and processing	✓			Credit Union can do it through MNLOAN #3. The new project will be for an automated process for consumer loans. This ability within CU*BASE already exist as an automated process for online credit cards.
25.	Deferment capability	✓			
26.	Automatic payment reversal capability through the last statement date	✓			"Automatic" may require further definition - CU*BASE provides many automated tools to assist in error corrections. The number of steps required for error corrections will depend on when the original transaction was posted on the system. Refer to the included links for additional information: http://www.cuanswers.com/doc/gold/1524g.htm http://www.cuanswers.com/doc/gold/2908g.htm

27.	Ability to post the following types of payments to all loan types when source is cash, check, or transfer from a credit union share: <ul style="list-style-type: none"> • Principle only • Interest only • Fee only • Payoff 	✓			Yes to all post types.
28.	Share Secured loans – ability to release funds from Share/Certificate automatically as funds become available when payments are made	✓			
29.	Ability to post principle-only payments without advancing the loan due date	✓			
30.	Ability to prevent the due date from advancing if interest owed is not satisfied	✓			
31.	Ability for the CU to define when loan due dates would be advanced or not advanced in relation to excess or principle payments			✓	Loan due date advances are part of the CU*BASE core system and do not require the CU to define loan due date advancements.
32.	Extensive user-defined fields; ability to have free form and predefined options (e.g. a drop-down menu)	✓			
33.	Graphical user interface	✓			
34.	Menu-driven	✓			
35.	Multi-tiered security system	✓			
36.	Record exception reporting	✓			
37.	Online real-time architecture	✓			
38.	Automatic generation of customized delinquency notices and report generation	✓			

39.	Flexible pricing and servicing options at loan level and describe flexibility; 365 vs. 360 day calendar options	✓			
40.	Ability to have Escrow accounts attached to real estate or business loans with solution for annual analysis. Capability of cutting checks on set accounts automatically (mass account numbers.)	✓			Standard for CU*BASE for all accounts that the CU configures. Escrow Processing with CU*BASE. http://www.cuanswers.com/doc/gold/gold.htm#1113g.htm
41.	Integration with share products and MIF	✓			
42.	Ability to have more than one LOC loan with drafts on a single member number	✓			
43.	Full FASB 91 compliance automation using straight line or interest method of fee deferral	✓			Straight line is supported.
44.	Full FASB 122 and 125 compliance	✓			
45.	Ability to combine statements for multiple loans with share and other accounts	✓			
46.	Ability to automatically renew loans/lines on system	✓			
47.	Ability to track special loan fees separately	✓			
48.	Ability to fund and support a zero balance loan	✓			
49.	Ability to support loan add-ons/increases and track/report as additional loan dollars	✓			
50.	Ability to track consumer lending plan enrollment				Further definition is required.
51.	Ability to ACH interest only or principle plus interest payments	✓			

52.	Flexible late charge calculations	✓			
53.	Ability to access the following items online: <ul style="list-style-type: none"> • Per diem • Recording fees • Late charges 	✓			Yes to all.
54.	Automatic classification of non-performing loans			✓	Manual classification reports are available.
55.	Ability to support loan participations related to business, mortgage and consumer loan types. Explain methods for tracking payments and percentage of ownership and servicing.	✓			
56.	Ability to track business loans for monitoring reviews, status and outstanding tasks/issues				Further definition is required.
57.	Ability to service sold real estate loans	✓			
58.	Ability to settle sold loans – secondary market tracking and settlement	✓			
59.	Ability to track HMDA data (is it an automated process)	✓			
60.	Ability to access the following information online: <ul style="list-style-type: none"> • Total borrower liability • Current loan payoff • Complete transaction history • Rate and margin history from origination date • Availability of credit • Participation information by investor • Loan review grade 	✓			Access is allowed for all of the listed information.

61.	Ability to tie more than one co-borrower/co-maker to a loan	✓			
62.	Ability to report to credit bureaus on all borrowers indebted; if limited, what is the maximum number of borrowers that will have information reported to bureaus?	✓			
63.	Ability to segment and aggregate business loans by borrowers and guarantors	✓			
64.	Unlimited guarantors on loan record			✓	CU*BASE allows 999 additional signer records to be assigned to a loan.
65.	Ability to report delinquency to credit bureaus based on status at time of last payment vs. last day of the month			✓	Last day of month.
66.	Describe how the behavior of a loan is determined	✓			Loan Product Code configuration allows your credit union to define basic default settings that control how loans behave (http://www.cuanswers.com/doc/gold/3272g.htm).
67.	Ability to centrally administer variable rates and automatically update individual notes	✓			
68.	Automated interfaces to credit reporting agencies	✓			CU*BASE interfaces with Trans Union, Innovis, Equifax and Experian.
69.	Automated escrows and disbursement journal	✓			
70.	PMI disbursements	✓			
71.	Ability for the CU to design loan inquiry screens				Not supported - CU*BASE includes sophisticated loan inquiry "dashboard" screens that provide an instant snapshot of your credit union's activity. The Loan Application Dashboard (http://www.cuanswers.com/doc/gold/1103g.htm), as well as the Work/View Application Status screen (http://www.cuanswers.com/doc/gold/1104g.htm) provides management with the ability to gain a quick overview on their pipeline status.
72.	Online help and user documentation	✓			

73.	CU-defined application of payment to interest, principle, and fees (i.e. order applied)	✓			CU*BASE includes a number of configuration options designed to let your credit union define application of loan payments. Please see Configuring Tools for Your Loan Team for Additional Information: http://cuanswers.com/pdf/cb_ref/LoanTeamTools.pdf
74.	Ability to carry irregular fees to next payment due if short payment is received			✓	
75.	Ability to easily post fees or batch-add to loans	✓			
76.	Ability to assess annual fees on Line of Credit loans automatically	✓			
77.	Single transaction to process multiple payments due	✓			When multiple payments are due on a given loan, configuration values within the individual loan product will guide the application of the payment to late fees, interest and principal.
78.	Monthly statements	✓			
79.	User-defined holds for special conditions				More definition of this question is required.
80.	Billing statement or coupon options	✓			
81.	Ability to produce coming due billing statement with projected principle and interest due	✓			
82.	One-step payment reversals and corrections which completely revert loan back to status prior to payment	✓			Same-day account adjustments are performed in one step. For more information on Account Adjustments, access the linked documentation: Effective dating for member transactions http://www.cuanswers.com/pdf/cb_ref/effectivedating.pdf and Reversing a Member Transaction and Correcting Teller Drawer Audit Keys http://www.cuanswers.com/doc/gold/tran_reversal_overview.htm
83.	Ability to track partial payments and adjust automatically when a correction is made on a loan payment			✓	Not currently supported on CU*BASE.

84.	<p>Ability to support the following repayment types:</p> <ul style="list-style-type: none"> • Interest only • Level payments • Fixed principle plus interest • Variable principle plus interest • Negative amortization • Single payment loans • Balloon notes 				<ul style="list-style-type: none"> • Interest only <ul style="list-style-type: none"> ○ Yes. • Level payments <ul style="list-style-type: none"> ○ Yes. • Fixed principle plus interest <ul style="list-style-type: none"> ○ Yes. • Variable principle plus interest <ul style="list-style-type: none"> ○ Yes. • Negative amortization <ul style="list-style-type: none"> ○ Not currently supported. • Single payment loans <ul style="list-style-type: none"> ○ Yes. • Balloon notes <ul style="list-style-type: none"> ○ Yes.
85.	Ability to allow due date to be any day of the month on all loan types including 30/360 real estate loans	✓			
86.	Payment tables for different loan types	✓			
87.	Auto payment recalculations and re-amortization when rate changes	✓			
88.	Ability to automatically do ARM rate adjustments using multiple indexes, margins, and dates	✓			
89.	Ability to select whether or not the payment will change on ARM rate adjustments	✓			
90.	Ability to post payment without special fees due	✓			
91.	Simple interest with final payment adjustment	✓			

92.	Ability to support the following interest rate calculation types: <ul style="list-style-type: none"> • Daily 365 • Daily actual days (365 or 366) • Daily 360 • Daily 30/360 • Amortized • Bi-weekly only 				<ul style="list-style-type: none"> • Daily 365 <ul style="list-style-type: none"> ○ Yes. • Daily actual days (365 or 366) <ul style="list-style-type: none"> ○ Yes. • Daily 360 <ul style="list-style-type: none"> ○ Yes. • Daily 30/360 <ul style="list-style-type: none"> ○ Yes. • Amortized <ul style="list-style-type: none"> ○ Yes. • Bi-weekly only <ul style="list-style-type: none"> ○ Not currently supported.
93.	Ability to support the following repayment frequency for all loan types: <ul style="list-style-type: none"> • Single • Weekly • Bi-Weekly • Semi-Monthly • Monthly • Quarterly • Semi-Annually • Annual • Customized schedule 	✓			Yes to all repayment frequencies. "Customized schedule" requires further definition.
94.	Rate caps availability				Requires further definition.
95.	Automated back dating of loan payments and payoffs	✓			"automated" may require further definition as previously described.
96.	Please list all loan origination interfaces currently supported		Meridianlink		
97.	Describe how the loan rate table works.		CU*BASE Loan Processing Tools are part of the core system and allow for your Credit Union to customize Loan Products and Delivery Channels to fit the needs of your membership.		
98.	Does the credit union have the ability to prevent a loan suffix from being reused if the loan origination system is automatically assigning a suffix?		This is N/A as the LOS system is embedded in the core functionality of CU*BASE.		

99.	What is the available range of loan suffixes?	Presently up to 999 loan products can be configured per credit union, however there is presently a project underway to expand available loan product suffixes.
100	Describe the relationship between suffix, collateral codes, rates, and loan type	Please refer to the Configuring Tools for Your Loan Team booklet for this information: http://cuanswers.com/pdf/cb_ref/LoanTeamTools.pdf
101	Explain how delinquent loans are reported and what the current delinquency status is based on	CU*BASE provides a comprehensive delinquency and collections module with reporting functionality. Please refer to included documentation for additional information. http://www.cuanswers.com/pdf/cb_ref/C-CollectionsTools.pdf http://www.cuanswers.com/doc/gold/612g.htm
102	Describe the fixed and variable automatic pay capabilities	Loan category configuration in CU*BASE allows your credit union to govern how the loan is serviced (payment and interest calculations, payment spread, G/L accounts, etc).
103	Describe the Real Estate Loan Escrow module for tracking and annual analysis process	CU*BASE Escrow Processing tools let you set up escrow accounts tied to CU*BASE loans, record escrow payment information (taxes, insurance, fees, etc.), automatically process incoming loan payments to fund the escrow, and pay funds out of the escrow account quickly and efficiently. http://www.cuanswers.com/pdf/cb_ref/escrow.pdf
104	Is there a closed/paid off date field for installment loans?	Yes.
105	Is there a way for the CU to completely purge a loan opened in error?	Via account close.
106	Describe the steps involved in the following loan payment adjustments: <ul style="list-style-type: none"> • Interest adjustment • Same day payment correction • Later date payment correction w/additional transactions • Later date payment correction w/no additional transactions • One payment posted incorrectly • Multiple payments posted incorrectly 	CU*BASE provides many options for account adjustments. Please refer to included documentation for additional information: Effective Dating for Member Transactions http://www.cuanswers.com/pdf/cb_ref/effectivedating.pdf and Reversing a Member Transaction and Correcting Teller Drawer Audit Keys) http://www.cuanswers.com/doc/gold/tran_reversal_overview.htm
107	Explain delinquency and workout tracking and reporting	CU*BASE includes a complete collections and delinquency tracking system embedded in the core functionality of CU*BASE. Please refer to included documentation for more information: Configuring Tools for Collections http://www.cuanswers.com/pdf

Lending – Asset Management

Item	Base	Add On	Custom	Comments
1.	Ability to track classification history	✓		
2.	Ability to split classification on a loan	✓		
3.	Ability to track specific loan loss and reserves at loan level	✓		
4.	Ability to track charge-offs and recovery at loan level	✓		
5.	Ability to track loans by risk tier	✓		
6.	Ability to track loan interest by loan type	✓		
7.	Ability to track loan losses and recoveries by product type	✓		

Lending – Management Reporting

Item	Base	Add On	Custom	Comments
1.	Ability to track productivity/transaction activity	✓		Several reports and statistical data mining tools are available to assist in tracking your Lending activity. Refer to linked documentation for more information: Knowing Your Members http://www.cuanswers.com/doc/gold/collectionsoverview.htm , CU*BASE Management Reports http://www.cuanswers.com/pdf/cb_ref/MgmtReportsCatalog.pdf , Our Favorite Lending Reports http://www.cuanswers.com/pdf/fav_reports/MyFavoriteLending.pdf
2.	Daily/Monthly/Quarterly reporting	✓		
3.	IRS Reporting	✓		
4.	Reconciliation reporting by: <ul style="list-style-type: none"> • Loan originated • Servicing sold 	✓		Yes to all reports.
5.	Loans originated	✓		

6.	Servicing sold	✓			
7.	Ability to forecast/report maturing loans	✓			
8.	Automated loan management tickler system	✓			
9.	Ability to present full descriptive statement information for Reg. Z	✓			More definition is required as to how this relates to Management Reporting.
10.	Explain historical credit score and LTV tracking for trending and underwriting use – credit migration for all loan types				Tracking of all credit scores by loan suffix and most recent score is easily accessible by individual as well as analysis of that members score history. System wide reports also allows the analysis of credit scores ranges across all portfolio for detailed analysis and performance review. LTV reports that allow you to calculate both original as well as current LTV for all secured loan types.

Collateral Tracking

Item	Base	Add On	Custom	Comments
1. Exception tracking by member, note, and collateral	✓			CU*BASE includes Collateral Title and Property Tax Tracking to assist your Credit Union in tracking the status of important paperwork for loan collateral using special fields available on vehicle and real estate-type collateral screens. Refer to the Collateral Title and Property Tax Tracking Booklet for more information. http://www.cuanswers.com/pdf/cb_ref/CCollateralTitlePropertyTaxTracking.pdf
2. Support for multiple note types	✓			
3. Collateral pledged is tracked through standard loan fields for reporting value and loan to value on all types of collateral	✓			
4. Direct and Indirect tracking by member	✓			CU*BASE enables your Credit Union to link dealers to member loans.
5. Ability to send information to third party for flood and insurance tracking? Who do you currently interface with?				The credit union would request our Operations Department to send a file. The operations department can send a file to anyone that can accept the file.

6.	<p>Describe your solution for tracking:</p> <ul style="list-style-type: none"> ✓ Date title sent to DMV ✓ Date trust deed sent for recording ✓ Receipt of physical title or trust deed ✓ Type of collateral transaction ✓ Seller/Dealer ✓ Financial institution for refinance ✓ Notes related to collateral tracking 	<ul style="list-style-type: none"> ✓ Date title sent to DMV <p>For collateral items where the credit union is required to maintain a copy of the Title on file, the Title Tracking fields can be used to keep track of the status of this paperwork. As you receive the appropriate Title paperwork, this collateral item should be maintained and the Title Status field updated.</p> <ul style="list-style-type: none"> ✓ Date trust deed sent for recording <p>Collateral item tracking fields as described above.</p> <ul style="list-style-type: none"> ✓ Receipt of physical title or trust deed <p>Collateral item tracking fields as described above.</p> <ul style="list-style-type: none"> ✓ Type of collateral transaction <p>Four collateral definition types are used when adding a collateral item to a new loan request or maintaining collateral on an existing loan.</p> <ul style="list-style-type: none"> ✓ Seller/Dealer <p>CU*BASE includes Indirect Lending/Dealer Processing options to track activity and key information for your indirect lending/dealer program:</p> <ul style="list-style-type: none"> ✓ Financial institution for refinance <p>Further definition required.</p> <ul style="list-style-type: none"> ✓ Notes related to collateral tracking <p>Via the Tracker System and credit-union defined memo-types/custom reports - further definition required.</p>
7.	Explain how loans with multiple collateral are supported	More than one collateral record may be added to a loan.
8.	How is a share or certificate pledged as security for a loan tracked?	Adding a collateral item into a new loan request or when maintaining existing collateral on an existing loan and defining the information for the related collateral.
9.	Are the fields used to define collateral standard fields or user-defined fields?	CU*BASE includes four collateral type definitions (vehicle, real estate, stocks or other) but your credit union may configure up to 26 different collateral codes from those four definitions.

Financial Management

	Item	Base	Add On	Custom	Comments
1.	Multi-tiered security protocol system	✓			
2.	Online real-time architecture	✓			

3.	Significant data download and upload capabilities	✓			Any data can be exported to another application, in a wide variety of formats. The ability to import data directly into the GL depends on the source and destination. Import issues are generally not an issue because the entire GL is contained within the core system. Yes, the ability to export information to Excel is included in many CU*BASE screens.
4.	User friendly and flexible	✓			
5.	User-defined <i>ad hoc</i> query and report writing capability	✓			Included within the core system is IBM's powerful DB2 Query program, providing the Credit Union complete access to every data field in CU*BASE. CU*Answers has created an overlay for Query, making it easier for a non-technical person to use this tool.
6.	Multiple format financial statement preparation accumulators within G/L account structure	✓			CU*BASE supports 99 different independent financial statement formats. Each financial statement can have its own configuration, drawing directly from the GL.
7.	Current, backdated, and future-dated transaction posting	✓			Depends upon transaction type.

General Ledger

Item	Base	Add On	Custom	Comments
1. Ability to utilize long, "user friendly" descriptions for GL accounts and postings	✓			GL entry description field is 25 characters. Behind every GL account is a 'Purpose' screen, enabling up to 99 lines of Purpose text (or a link to an intranet/portal URL); and a 'Procedures' screen, enabling up to 99 lines of Procedures text (or a link to an intranet/portal URL).
2. Account reconciliation and maintenance	✓			http://www.cuanswers.com/pdf/cb_ref/G-GLBalancingtools.pdf
3. Audit trail generation	✓			
4. Automatic recurring entry management	✓			CU*BASE includes unlimited recurring templates for entry management: simply select the template and simply change the dollar amounts for debits and credits.
5. Budgeting	✓			

6.	Cost center, product, and member accounting	✓			In CU*BASE, location/branch numbers are configured and used to allow for branch-level accounting, by assigning members to a specific branch.
7.	Extensive forecasting capability	✓			The CU*BASE Management Processing/Dashboards Menu provides various Processing/Forecasting tools to perform “what if” analysis functions.
8.	Forecasting based on historical data	✓			Actual member data is used to calculate “what if” analysis with these tools.
9.	Unlimited availability of GL history online				Depends. 18-months detail provided in Online environment; unlimited In-house. <i>SP updated.</i>
10.	Multiple budget support	✓			Further definition required. The CU*BASE Budget system provides an easy, flexible and powerful tool for calculating and saving your credit union’s annual budget projections. The system allows users to work with the annual budget in many different ways using budget, actual, or annualized figures for various budget comparisons.
11.	On-demand account inquiry	✓			
12.	Online account posting	✓			
13.	Retroactive posting to the effective date	✓			
14.	Ability to automatically update history and calculations after chart of account update	✓			
15.	Standard journal entries and online descriptions	✓			
16.	Ability to view historical day-end balances by GL	✓			
17.	30-day average balance	✓			
18.	Year-to-date average balance	✓			
19.	Average balances adjust when effective date transactions are posted	✓			Effected dated journal entries will perform a recalculation of current account balance and resulting balance.
20.	Ability to inquire while batch processing	✓			
21.	Ability to report weighted average yield by assets or liability type	✓			
22.	Export/download database	✓			
23.	Report writer for user-defined reports	✓			
24.	Branch accounting capabilities	✓			

25.	Accounts payable capabilities	✓			The main purpose of the CU*BASE Accounts Payable system is to improve the efficiency of handling payables, by automating the check printing and record-keeping processes. If used properly, the vendor record-keeping can be used by credit union management to effectively control pricing, budgets, and ensure that all payments are properly authorized.
26.	Duplicate AP payment and vendor alerts	✓			http://www.cuanswers.com/doc/gold/1654g.htm
27.	AP vendor 1099 tracking and reporting	✓			Using the Work With AP Vendors feature, set up records for vendors to which payments will be made. When invoices are paid, the system will automatically keep track of the total amount paid to each vendor. If appropriate, 1099-MISC forms can be created for vendors at the end of the tax year.
28.	Journal entry out of balance restrictions	✓			
29.	Journal entry reversal	✓			This functionality is available for those users delegated security access to this function. Additionally, CU*BASE allows users to un-post an entire journal entry batch that was posted in error, rather than manually reversing each debit and credit, and then re-entering the data correctly.
30.	Journal entry tracking and reporting options	✓			Any journal entries created by CU*BASE (fixed asset depreciation, investment accruals, etc) are generated and are put into a "waiting to be posted" status. This allows for a separation of duties for the individual(s) who may be creating the journal entries through the process and the individual(s) who may be posting the journal entries.
31.	Loan/Share/Certificates must balance to appropriate GL	✓			
32.	Is the GL platform ODBC accessible?				Yes. This can be done through Query, and our full data dictionary from MNQUERY #2. They have the ability to query any data they see. For GL's specifically this can be done through the GLHIST (journal entry history) and GLBALA (end of month GL balances) files.

Fixed Asset

Item	Base	Add On	Custom	Comments
1. Automated audit trail creation	✓			Dependent upon the definition of “all activity”. Subsidiary Processing in CU*BASE provides the ability to track the detailed accounting life of fixed assets, prepaid expenses, and accrued expenses, all separately from the general ledger.
2. Extensive asset history maintenance – book and tax basis	✓			Maintaining Subsidiary Transaction History is done on the Subsidiary Item Maintenance Screen, which calculates the Net Book Value for Prepaid Expense and Fixed Asset Items.
3. Integration with GL and AP systems	✓			The Subsidiary Processing system in CU*BASE creates a Work File of journal entries which will be generated when the Create Monthly Subsidiary J/Es command is taken. After the work file is generated and any needed maintenance is performed, the file may be posted. When the work file is posted, the system calculates the transaction amount (depreciation, amortization, or accrual), subtracts 1 from the number of months remaining, and generates the journal entries to be posted to the GL.
4. Monthly and annual capital expenditure reporting	✓			The Depreciation/Amortization/Accrual Schedules screen linked below is used to print a report showing monthly expense amounts for fixed assets, prepaid and accrued expenses.
5. Multiple depreciation methods			✓	Depreciation/Amortization of Fixed Assets and Prepaid Expenses is done using the Straight Line Method only.
6. Personal property tax tracking and reporting	✓			
7. Ability to forecast future depreciation by month, quarter, and year by GL number			✓	Rate Forecasting features are not supported for Subsidiary Processing, however are included to analyze credit union deposit products utilizing most current CU data.
8. Predefined and customized reports	✓			CU*BASE includes a series of Inquiry functions and predesigned (canned) reports, as well as allows users to create their custom reports using the CU*BASE Report Builder (powered by IBM DB2 Query).

9.	Real-time update of records including departmental transfers	✓			
10.	Compliance with all IRS updates	✓			It is CU*Answers stated attempt to comply with all Regulatory updates as provided.
11.	Unlimited number of depreciation categories				Further definition is required.

Investment Portfolio Accounting

Item	Base	Add On	Custom	Comments
1.	Amortization and accretion capabilities	✓		
2.	Cash flow based, segmented portfolio valuation	✓		
3.	Regulatory reporting/compliance tools (FASB 115)	✓		The Investment Trial Balance reports key balances and dates for all investments in a single detailed report. Included in the Trial Balance Reports is the option to select multiple FASB Codes or multiple Investment Types.
4.	Volume, mixes, and average maturities of yields	✓		CU*BASE provides many options for your Credit Union to monitor investments and view details about rates and maturity/review dates. http://www.cuanswers.com/doc/gold/2293g.htm

Planning and Budgeting

Item	Base	Add On	Custom	Comments
1.	Annualization of both actual, YTD and budget figures	✓		The CU*BASE Budget system provides an easy, flexible and powerful tool for calculating and saving your credit union's annual budget projections. The system allows users to work with the annual budget in many different ways using budget, actual, or annualized figures. http://www.cuanswers.com/doc/gold/budget_overview.htm

2.	Cost allocation	✓			The Branch/Location field allows users to work with the budget figures for one branch/location at a time.
3.	General ledger integration	✓			The CU*BASE Budget tool is designed to set the base budget by using the historical recordkeeping features of its General Ledger. Through the comparison of historical budgets and actual financial activity, CU*BASE can project a detailed budget in a single pass. This detailed budget will reflect not only the entire General Ledger, but also past history with branch accounting. Today's credit unions will often have over 350 G/L account numbers, multiplied by several branches.
4.	Multiple budget maintenance and reporting	✓			Yes. A simple Budget Report screen is used to print a simple listing showing the monthly budget figures entered for all GL accounts over a particular date range. For greater flexibility in reporting your Credit Union's budget, use the Print CU Financials command on the MNGELE to print budget figures in a financial statement layout.
5.	Profit planning	✓			The CU*BASE Budget system lets you project any part of this year's performance to plan for the coming year. This method is helpful to identify lending patterns and member habits which are representative of distinct revenue cycles that may directly impact your Credit Union's bottom line.
6.	Working budgets	✓			After a "base" budget is set-up, your credit union may work the monthly figures for individual GL accounts. Refer to the following documentation for more information: http://www.cuanswers.com/doc/gold/1996g.htm

Management Reporting and Data Warehousing

ABC Credit Union seeks a technology partner who can offer high levels of integration for management reporting. The vendor's software should either provide a set of enterprise management tools or provide account level information in a database format to support this capability. The credit union seeks to implement systems that facilitate the user's ability to prepare these requests without the use of technical or programming resources. Vendors should answer the following questions in regard to their management reporting and data warehouse solutions.

	Question	Response
1.	Do you have a preferred data warehouse strategy? If yes, please describe the strategy.	<p>Yes. The CU*BASE Management Functions menu (MNMGMT) is organized to allow CU leaders to instantly and easily gain a snapshot picture for how their CU may be performing in a variety of categories. CU*BASE incorporates a broad array of "fingertip research" statistical data mining and graphing tools designed to provide instant grasp to any leader wishing to learn more. These range from tracking member relationships and behavior, to product penetration, branch/ teller performance, cash analysis and much more. CU*BASE will even provide a peer-to-peer analysis system so you may instantly determine how your CU stacks up compared to other CU*BASE peers. In essence, these products are intended to provide an easily accessible, PDF presentation format to allow any leader to take a detailed look at how your organization is performing, through reviewing one of your CU's most precious assets—data. For more information access the CU*BASE Management Functions documentation http://www.cuanswers.com/doc/gold/mgmtoverview.htm</p>
2.	What database are you employing?	CU*BASE utilizes the IBM DB2 database.
3.	What <i>ad hoc</i> query tools do you make available?	<p>The CU*BASE Report Builder can be used to create custom inquiries and reports that can be viewed, printed, or even saved as a database file ready for downloading. The CU*BASE Report Builder uses IBM Query as its engine, allowing you to manipulate data from any of your CU*BASE member files, using any layout, calculation and formatting parameters you wish. In addition to custom reports and inquiries, the CU*BASE Report Builder menu (MNQURY) also provides many pre-written inquiries designed to give you access to the most commonly-used CU*BASE files.</p>
4.	Are household fields/reports available via the data warehouse interface?	Yes.
5.	Is access to the data warehouse available via ODBC connections?	<p>Yes. This can be done through Query, and our full data dictionary from MNQURY #2. They have the ability to query any data they see.</p> <p>For GL's specifically this can be done through the GLHIST (journal entry history)and GLBALA (end of month GL balances) files.</p>
6.	Is your data warehouse included in your core system proposal or do you include a separate proposal for the purchase and installation of these enterprise management tools?	Yes. All Database Management and Report Writing tools are included in the core functionality of CU*BASE.

7.	Are any clients currently running your data warehouse applications? If yes, please indicate how many credit unions are currently running in this environment with the current release of the product.	Most CU*BASE clients, if not all utilize these features.
8.	What is your strategy for allowing enterprise access to information gathered in the system?	Proper CU security access as maintained within CU*BASE.
9.	Provide a data dictionary/diagram of your database.	Please view the CU*BASE GOLD Report Builder overview flyer: http://www.cuanswers.com/pdf/cb_ref/ReportBuilder.pdf

Forms Management

Question		Response
1.	Do you have a proprietary forms management package that is part of your system?	Yes. A Misc. Accounts Forms generation and printing is included as a core functionality of CU*BASE. There is no additional forms provider licensing required.
2.	What form format is required to implement online forms on your system?	N/A
3.	Can the forms print to a laser printer?	Yes. From loan and certificate forms to notices and TIS disclosures, from checks and money orders to reports, CU*BASE laser printing can meet your credit union's member communication needs with style and professional, high-quality results. See Printing Generic eLoan Forms Booklet: http://www.cuanswers.com/pdf/cb_ref/PrintingGenericForms.pdf
4.	Can the forms created be filled out and printed independent of a member session or product sale?	Yes.
5.	What is your strategy for digital storage and distributing forms?	Different strategies are available as based upon CU need. Included documentation provides more information about various solutions available. http://www.cuanswers.com/pdf/cb_ref/ChoosingYourVault_book1.pdf http://www.cuanswers.com/pdf/cb_ref/Day-to-day_e-FormsExperience_book2.pdf http://lendervp.com/wp-content/uploads/ProgrammingYourForms_book3.pdf http://cuanswers.com/pdf/lc2k9/eDOCASPvsInhousematrix_eLoanForms.pdf

6.	Can forms be grouped and printed by loan type? Share type?	Yes.
7.	What is the process to create, change, or delete forms?	Unless the form is purchased from and controlled by a third party (e.g., LoanLiner forms), forms can be created, modified and edited by the credit union without CU*Answers support – and without charge.
8.	What, if any, forms can be modified by the CU?	See answer above
9.	Can notices produced on the system (NSF, Loan Coupons, Certificates, etc.) be customized with the forms tool?	Yes, with the exception of changes to those purchased from and controlled by a third party (e.g., LoanLiner forms). Those can be controlled and distributed centrally, but not changed by credit union staff – in keeping with your contract with that provider.
10.	Can data from fields on system be added to notices?	Yes. Your credit union determines text for notice events, which data fields to print and which events you want to communicate to your members.
11.	Can calculated fields be added to notices (ex. Loan payment + late fee)?	Yes - but further definition may be required. CU*BASE allows you to contact your members with notices either by printed notice, or electronic e-Notices. CU*BASE provides transaction data according to default notice “events” such as loan delinquency activity, NSF and overdraft transactions, certificate renewal and maturity activity, loan payment and rates changes, and various other activities. Your Credit Union chooses the text for each event, which data fields to print, and which events you want to communicate to your members.
12.	Can signature pads be integrated in with the forms as part of the forms package?	Yes - per image/ archival vendor determined.
13.	Can barcodes be added to forms for barcode based scanning?	This is not currently supported by CU*BASE.

Risk Management

Item	Base	Add On	Custom	Comments
1.			✓	There are two on-line suspicious activity monitoring options on the system which detail the number of total transactions by origin. These are not reports. They are an end of month analysis of activity which, when reviewed, will pinpoint potential kiting schemes.
2.	CTR, MIL reporting/warnings on transactions	✓		

3.	Employee reporting	✓			
4.	Field and transaction security	✓			Yes. Standard practice is to add/enhance field level reasonability edits for all fields.
5.	Tiered security levels	✓			
6.	File maintenance reports that can be sorted by type of maintenance	✓			

Compliance

Item	Base	Add On	Custom	Comments
1.				This is not a standard practice.
2.				This is not a standard practice.
3.	✓			
4.	✓			
5.	✓			
6.	✓			
7.	✓			
8.	✓			The HSA 5498 Report is used to view what your current HSA Balance File holds for deposits to HSA accounts, and is used to verify contribution data before 5498 forms are printed and filed.
9.	✓			http://www.cuanswers.com/doc/gold/3022g.htm
10.	✓			CU*BASE functionality includes tools for AIRES file management review and download for preparing files to be reviewed by an examiner. Refer to the Working with AIRES and CU*BASE Booklet for more information http://www.cuanswers.com/pdf/cb_ref/AIRES-NEW.pdf
11.	✓			PROFITStar (through partnership with CUNA Mutual Group) is a supported ALM package. See ALM Downloads Booklet: http://www.cuanswers.com/pdf/cb_ref/ALMDownloads.pdf

12.	Raddon downloads	✓			CU*Answers has worked directly with representatives from Raddon Financial Group to develop a system where CU*BASE member data can be downloaded for use by Raddon tools http://www.cuanswers.com/pdf/spec_interest/Raddon.pdf .
13.	5300 report downloads	✓			So far, 110 online CU*BASE credit unions have created a Call Report in CU*BASE, and several have uploaded Call Reports directly to the NCUA. In the 11.0 release (Spring 2011), a new dashboard will show key ratios, calculated automatically using your 5300 Call Report data (even for the in-between months when you don't file one). 5300 Call Report automation in CU*BASE goes beyond making a tedious requirement easier to complete; it turns it into a trending tool you can use to monitor your income, expenses, and more. Review the 5300 Call Report & CU*BASE Tools for more information: http://www.cuanswers.com/kitchen/5300CallReport.pdf
14.	2900 report downloads	✓			
15.	OFAC data extraction	✓			OFAC scans are part of the core application and downloads to secondary systems is not required.
16.	Ability to match the TIN/Social Security numbers to the Members Name automatically through the IRS			✓	No
17.	HMDA Data Extraction	✓			The Collateral Identification screen is used to enter data necessary for HMDA quarterly reporting. This screen gives you the option of collecting additional geographic information and data on ethnicity, race and sex, for example.
18.	Child Support Enforcement Data Matching	✓			
19.	Automated Call Report Completion	✓			http://www.cuanswers.com/kitchen/5300CallReport.pdf including a complete 5300 Trend Analysis Dashboard feature for instantly comparing multiple periods via a single screen.

	Question	Response
20.	What interfaces do you have in place for OFAC compliance? Do you have an interface with Bridger?	<p>Because OFAC is part of the core our clients do not use secondary interdiction software. However, if the credit union finds it necessary to run Bridger creating the data file and exporting it to Bridger can be completed by the credit union without any assistance.</p> <p>CU*BASE can be instructed to automatically scan all new memberships against the current OFAC file before they are created. This feature helps catch possible matches before they are entered into your membership. It also verifies all new non-member records as they are created. A variety of CU*BASE processes automatically perform an OFAC scan, such as when Opening a new Membership, Corporate Checks, Money Orders and more. The entire CU membership may be checked against the most current OFAC list at any time via a CU*BASE menu option.</p> <p>Downloading OFAC File List OFAC Data Match International ACH Transactions (IAT) Processing</p>
21.	Does your system automatically OFAC on new/updated membes, wires, corporate checks, etc...?	Yes, all of these practices are standard on CU*BASE.
22.	Does the system have the ability to automatically stop all transactions that would exceed Regulation D limits?	<p>The system does not automatically stop transactions however includes a comprehensive solution for assisting your Credit Union for the purpose of compliance to Regulation D. The Reg. D Transaction Policy screen lets your Credit Union use Tran Codes and Tran Type Codes to identify the types of transactions you consider to be “telephone orders”, “automatic transfers”, etc., for compliance to the regulation. Helpful messaging will alert your member service staff when a Phone Operator transfer will exceed the number of transfers allowed by the Reg. D requirements for the account. These warning messages will only appear with Phone Operator transfers since with these transactions the member would not be there in person, and therefore, the transfer would apply to the Regulation. When a credit union employee makes a transfer through Phone Operator from an account affected by the Regulation, a real-time counter will appear on the Transfer screen to alert the employee of how many transfers have been made that apply. This counter advances one number when an applicable phone transfer is posted.</p>

Online Banking Interface

ABC Credit Union recognizes the rapidly changing consumer preferences for “anytime, anywhere” access to information. Vendors should respond to the following questions based on their Internet Banking solutions.

Item	Base	Add On	Custom	Comments
1. Ability to modify distributions	✓			ACH Distributions.
2. Ability to see holds	✓			
3. Account to account transfers		✓		Optional feature.
4. Ability to stop payment on a check	✓			
5. Inter account transfers	✓			
6. Account history	✓			
7. Ability to see pending ACH transactions	✓			
8. Loan payments from share accounts	✓			
9. Loan advances	✓			
10. Mortgage payments	✓			
11. Principle only payments	✓			
12. GL to account transfer				Greater definition required.
13. Account to GL transfer				Greater definition required.
14. Online deposits	✓			
15. Account opening	✓			
16. Sub share opening – New and existing	✓			
17. Certificate opening – New and existing	✓			
18. Account funding – New and existing			✓	
19. Certificate deposit	✓			
20. Address change	✓			It's Me 247 allows members to request change of postal or email address (to assist your CU in compliance with red flag requirements)
21. E-statement enrollment	✓			Your Credit Union also has the ability to allow members to enroll in e-Notices from It's Me 247 . http://www.cuanswers.com/doc/gold/197g.htm

22.	Online banking enrollment	✓		Members may enroll in online banking, however your CU must activate it for them. Members are also able to enroll in online bill pay via It's Me 247 - which will provide your members with single sign-on access to this service.
23.	Opt in/opt out for fees	✓		If configured "credit unions choice" they can have the ability to allow members to opt in/opt out for their overdraft services (Reg E.). They can also have the ability to allow members to set their contact preferences in the event that a credit union needs to contact them.
24.	Opt in/out for e-statements	✓		
25.	Opt in/out for Reg E	✓		
26.	e-Notices	✓		
27.	Online Banking messages	✓		
28.	Mobile Banking	✓		
29.	Ability to view cleared checks online	✓		
30.	Quicken, Quickbooks, Money download	✓		CU responsible for any 3 rd party related fee.
31.	PIB-Online Banking Security, strong passwords, authentication questions	✓		
32.	Do you have a preferred strategy for Internet banking and what are your plans for the future? Please be specific in terms of future product or service deliverable dates.			It's Me 247 is a very robust and full-featured online banking solution. Like CU*BASE, It's Me 247 is constantly enhanced with new and/or improved features to allow your credit union to provide a topnotch virtual banking experience for your membership. Some of the specific updates scheduled for It's Me 247 per the 'Working' Project Release plan include: enhancements to Tiered Services, full release of Bump Rate CDs to all clients (currently in beta), Increase number of secured funds visible, displaying OTB account information (dependent upon information received from 3rd party vendor), loan coupons via It's Me 247 , and Smart Messaging.
33.	What specific products do you offer for this solution?			It's Me 247 also includes Web Mobile Web Banking as standard for no additional fee.
34.	How many of your credit union customers currently have your Internet banking solution installed and operational?			Nearly all installed CU*BASE clients (180+ CU's) nationally utilize It's Me 247 as their Online Banking solution. It is currently the only solution supported by CU*Answers.
35.	Does your product include a bill payment system? If so, which bill payment provider do you use? How many of your credit union customers currently have members utilizing this bill pay solution?			CU*BASE interfaces with both iPay and CheckFree, allowing your Credit Union to choose which solution best fits the needs of your membership. Well over 100 existing CU*BASE clients are using these services.

36.	Is Internet Banking included in the base system, or is it an add-on module?	It's Me 247 Online Banking is packaged with the CU*BASE core data processing suite.
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Intelligent Voice Response Unit (IVR)

	Question	Response
1.	Do you have a preferred strategy for IVR? If not, what systems are currently used by your clients?	Yes, CU*TALK is CU*Answers IVR solution, providing around-the-clock financial services to members, in either a SaaS or In-house IVR environment. The following booklet provides additional information: http://www.cuanswers.com/pdf/cb_ref/C-NEWFullAudioBooklet.pdf
2.	Are any additional hardware, software, or communication resources required? If so, please list.	Actual hardware and communication requirements are dependent upon your Credit Union's chosen operations environment (CU*Answers SaaS or In-house).
3.	How many of your clients are currently running the current release of the IVR product?	Over 100 CU*BASE clients use CU*TALK as their IVR solution.
4.	Is the IVR bilingual in English and Spanish?	Spanish (standard call flow) is a free standard ASP option.
5.	Does the IVR have speech recognition capabilities?	Optional for in-house audio system users only.
6.	How are menus programmed or modified? Can the credit union make these changes without vendor assistance?	N/A – typically changes to IVR menus not an option for ASP clients. In-house IVR clients are provided added flexibility – optional In-house IVR strategy may be quoted.

Systems

	Item	Base	Add On	Custom	Comments
1.	Compatibility with Windows Server 2003, Windows Server 2008 and Windows 2008 R2 32bit and 64 bit operating systems				N/A: Core platform is IBM Power I.
2.	High Availability application and database capabilities in an Active/Active or Active/Standby configuration (The "standby" system is considered to be in a "Hot" standby state)	✓			CU*Answers incorporates a comprehensive HA strategy for all SaaS clients.

3.	Any failover for High Availability must take place in under 1 second	✓			Failover to HA facility is about 10 minutes; tested multiple times per year in production.
4.	Multiple network connections at 1 Gigabit/second or faster		✓		
5.	Link aggregation support (LACP, PAgP, etc.)			✓	
6.	Load Balancing over multiple network links			✓	
7.	Failover capability between network links		✓		
8.	Support for IP Version 6			✓	
9.	Support for IP Version 4	✓			
10.	Support for IPv6/IPv4 operations			✓	
11.	Support for accessing the Core System through the use of MS Remote Desktop Protocol or similar desktop sharing protocol (i.e., VNC)	✓			
12.	Support for system health and resource monitoring using SNMP, NetFlow, HP Systems Insight Manager, Nagios, Cacti, OpenNMS, etc.	✓			
13.	Remote event notification (i.e. SMS, SMTP, SNMP) in case of system failure or resource threshold issues (available drive space, CPU utilization, etc.)	✓			
14.	Support for multiple types of removable & backup media, including tape, USB Flash Drive, USB Hard Drive, Network Attached Storage, External storage devices (e.g. SCSI drive shelf)	✓			
15.	Ability for servers, including the core server, to run in a virtualized environment under Windows Hyper-V			✓	
16.	Ability for servers, including the core server to run in a virtualized environment under VMWare products			✓	
17.	Support for Disk-to-Disk-to-Tape backup		✓	✓	

18.	Support for real-time, off-site backup of system and data over a WAN connection		✓		
19.	Ability for Core System to run using cloud-based services (e.g. Amazon EC2, Microsoft Azure)		✓		
20.	Support for accessing the core system from a virtualized environment (i.e. the connection is originated from a virtual device to the core system)		✓		
21.	Support for accessing the core from a Microsoft Terminal Server or through Citrix Desktop Services		✓		
22.	All remote access for support is logged, including all actions performed and commands logged		✓		
23.	Use of a standards-based database (e.g., MS SQL Server 2008 or later)		✓		
24.	Remote Support access using a CU-provided access method and credentials	✓			
25.	Support for Cisco WebEx or Citrix GoToMeeting technologies		✓		
26.	Ability to mass file maintain database with PC-generated and transmitted files			✓	
27.	Windows Active Directory Integration			✓	
28.	Ability to maintain a month end "snap shot"		✓	✓	
29.	Ability to concurrently run at least two non-production copies of the system for testing and training while the production system is running		✓		
30.	Ability to schedule/automate at least 95% of all back office/system operations	✓			
31.	Ability to automate file transfer operations	✓			
32.	Ability to transfer files securely using standard protocols (SFTP, FTP/SSL, etc.)	✓			

33.	Ability to have a shadowed system at remote location for disaster recovery		✓		
34.	Ability to reverse any posting job				N/A
35.	Program/table change auditing capabilities				N/A
36.	Online database defrag/reorgs	✓			
37.	Ability to be schedule processes to run automatically		✓		
38.	Automation of End Day / Start Day / Month End / Backup processes unmanned		✓		
39.	Automation of GL Posting File processes				N/A
40.	A application that will notify set individuals if the scheduled process fails		✓		
41.	Are any of the appliances proposed solutions in Alpha/Beta with a limited release status?	No.			
42.	What removable media types are supported? (If including tape backup in your answer, please be specific to what tape formats are supported.)	LTO-4/5			
43.	Can all core servers be run in a virtual environment (Microsoft Hyper-V or VMWare)? If not all, which ones can and cannot?	IBM's OS/400 supports Logical Partitioning, which is IBM's virtualization on the Power I. VMware/Hyper-V is not supported.			
44.	Can core servers run in a cloud hosting environment such as Windows Azure or Amazon EC2, and is it supported?	No			
45.	Can Core application be accessed via a Remote Desktop Protocol? If so, is there any additional licensing required to access it this way? How many RDP sessions can be supported? What RDP protocol(s) can be used?	There is additional licensing and support required to run in a Remote Desktop Protocol. Yes, licensing purchase would be in accordance with vendor requirements. Citrix, MS RDP and VMware can all be used.			
46.	Can the core be accessed from a virtualized desktop environment, and is it supported?				
47.	How is IP Version 6 supported? Does this include a dual-stack mode of operation?	IP version 6 is not currently supported.			

48.	What support does the system have for load-balancing and/or operations over multiple network connections? What network protocols are used (802.3ad/LACP, PAgP, other protocol(s), etc.)?	
49.	How are workstations and devices referenced in the system? (e.g. fully-qualified domain name, IP address, fqdn and/or IP address, NetBIOS, etc.)?	Unique ID.
50.	What support for external monitoring systems/protocols is available? (Cisco IP SLAs, SNMP (include versions), Netflow, sFlow, etc.)	SNMP, Syslog
51.	What is the process for determining the appropriate “size” of the core system to meet current and future needs?	The IBM I-Series is utilized to run the CU*BASE core system. Currently the CU*BASE system uses ‘single digit’ percentage of total processing power of the IBM I-Series server.
52.	How is disk space capacity calculated for current database size? How much growth does the proposed system allow for?	The IBM I-Series will allow for a tremendous amount of growth with the CU*BASE system.
53.	What are the minimum free disk space, CPU utilization, and memory requirements for the core system to function properly?	Yes. The hardware requirement for PCs can be found at: Network and Hardware Specifications
54.	What is the typical length of time before more resources need to be added to the core system (and/or ancillary systems) because of credit union growth? How and when do you determine that more resources are needed?	As far as the core system is concerned; it has never happened. CU*Answers will work with THE CU on an IT strategy that makes sense financially and allows for growth.

Security

Item	Base	Add On	Custom	Comments
1. Ability to encrypt backup/removable media (required for compliance purposes)	✓			

2.	<p>Support a minimum of the following encryption ciphers and hashing algorithms for protection of data, whether at rest or in transit. The list is in preference order.</p> <p><u>Symmetric</u></p> <ul style="list-style-type: none"> • AES (256-bit key preferred) • Blowfish • Twofish • 3DES <p><u>Asymmetric</u></p> <ul style="list-style-type: none"> • RSA (2048-bit key preferred) <p><u>Hashing Algorithms</u></p> <ul style="list-style-type: none"> • <i>No MD5 or SHA-1</i> • SHA-2 • RIPEMD-320 • RIPEMD-160 • Whirlpool 	✓			<p>The supported encryption included:</p> <ul style="list-style-type: none"> • AES (256-bit key preferred) • <i>No MD5 or SHA-1</i> • SHA-2
3.	No Telnet or SSH v1 capability. Remote command line access requires SSH v2.	✓			
4.	Logging of username, server name, client's IP, client's fully-qualified domain name, date/timestamp, action performed, Syslog Level (e.g., Local0-7, et al), Process ID	✓			
5.	Logs are exportable using standard, customizable syslog facilities that support both encrypted and TCP-based connections to the logging server with exceptions to this requirement being noted in the comments	✓			
6.	Customizable password complexity requirements, including alphanumeric and special characters	✓			
7.	Documentation of all acceptable characters in password fields and maximum password length(s) supported by the software	✓			

8.	Customizable password expiration timelines	✓			
9.	Each user account must be able to accept “User”, “Group”, and “Global” permissions anywhere in the Core System and supporting applications/servers			✓	
10.	Automatic sign-off of a user after a specifiable period of inactivity	✓			
11.	No server may require a user to be logged in for any part of the Core System or its supporting functions to operate properly	✓			
12.	Support for industry standard authentication methods. This includes, but is not limited to MS Active Directory/AD DS, LDAP, LDAPS, RADIUS, Tacacs+, SAML, OAuth. Note which authentication methods are supported.		✓	✓	
13.	Support for SSO (Single Sign-On) technologies		✓	✓	
14.	Support for One Time Password (OTP) authentication methods/tokens (RSA SecurID, Yubico Yubikey, etc.)		✓		
15.	Support for multifactor authentication, including OTP and fingerprint scanner			✓	
16.	Support for fingerprint scanning and identification for MIF data. (In other words, a member can swipe their own fingerprint as authentication at a teller station.)			✓	
17.	How are connections to the system logged? What information is logged? Does the system record both IP and fully-qualified domain name? If not, what is necessary to enable that detail of logging and at what cost?	IP Address.			
18.	What access controls are available on the server?	Requires further definition.			

19.	Under the system security, does each user have an individual: <ul style="list-style-type: none"> • Password • User ID 	Yes.
20.	What authentication methods are available and how are they implemented? (Example: LDAP, LDAPS, RADIUS, Tacacs+, SAML, OAuth, Active Directory (including domain level compatible with))	Not supported.
21.	Is Single Sign On supported, if so from which protocols? (Active Directory, OpenID, OAuth, SAML, etc.)	Not supported.
22.	Are passwords systematically required to be changed on a periodic basis?	Yes.
23.	Is frequency of password change defined by the system administrator?	CU*Answers.
24.	Does the system allow for the requirement of complex passwords?	Yes
25.	Does the system provide an automatic sign-off after a period of inactivity?	Yes. 90-minutes.
26.	Is data/application access security established in each user's profile?	Yes.

Online Environment/Downtime

Question	Response
1. We require the system to operate in an on-line real-time environment. If the goal of 100% up time is not achieved and the system goes down is there an option for memo posting transactions?	No, though this is generally not a concern. CU*Answers is proud of its history of availability for the POWER I platform, which scheduled uptime exceeds 99.99%. Please see our System Availability website page for more information: http://cuanswers.com/systemavailability.php#scheduptime
2. Describe what "Real-time" means to you.	http://cuanswers.com/client_disasterPlanning.php http://www.cuanswers.com/systemavailability.php http://www.cuanswers.com/highavailability.php
3. Is there any process for obtaining member account balances when the system is down?	Depending upon CU archiving strategy, a Member Trial Balance report look-up option may be available.

4.	During down time how does your system manage the warehousing of POS and ATM transactions? When and how will these transactions be posted to accounts?	In the event that either the EFT vendor or CU*Answers is in a down time mode, the vendor will warehouse the transactions and use offline limits for valid card transaction approval. At the time connectivity is restored, those transactions are sent to the CU*Answers for posting.
5.	Describe your BCP (Business Continuity Plan) options that are available to the CU.	<p>At CU*Answers we feel that a sound, tested business resumption strategy is imperative for your credit union to survive in today's competitive marketplace. Wesco Net (a division of CU*Answers) has spent several years developing and deploying an effective High Availability (uptime) and Disaster Recovery plan for 2,000+ devices. During this time we have made strategic investments in both capital and equipment and resources that you should consider leveraging in support of your own enterprise. Because of these investments, we are able to offer multiple solutions to our clients. For more information about our Business Continuity solutions, please access the following links:</p> <p>http://www.visionsolutions.com/Downloads/Case-Studies/CU_Answers_Case_Study.pdf</p> <p>High Availability Business Continuity Solutions – WESCO Net</p> <p>DataBP Continuous Data Protection Solutions – WESCO Net</p> <p>FAQ – WESCO Net</p>

Service Level Standards and Agreements

For the following measures, please indicate if your company is prepared to meet the following proposed operating standards in a proposed contract. If the service levels are written into a contract, penalties in the form of credits or reduced processing fees will be required for non-compliance with service levels. Continued non-compliance with one or more service level will be contractually defined as non-performance and cause for termination of the contract.

	Measure	Expectation	Can be included	Not included	Not applicable
1.	System response time, internal	1 second for 95% of transactions		This is a loaded question. Don't know how to answer it. For the transactions we track, yes, but there are too many variables here.	

2.	Member transaction response time, measured at a PC within the same LAN as the core server.	< 25 ms		Up to CU's network. We can't guarantee CU's network.	
3.	Member transaction response time, measured at a PC connected via WAN (1.5mbps T1) link.	< 100 ms		Usually, but we don't guarantee this.	
4.	System up time, measured at the host	100%		http://www.cuanswers.com/systemavailability.php	
5.	System up time, measured at the terminal	100%		http://www.cuanswers.com/systemavailability.php	
6.	Helpdesk/Client Support response time	30 minutes for initial response, updates every 2 hours after initial response		Best effort to meet these requirements.	
7.	Internet Banking Channel Available	100%		http://www.cuanswers.com/systemavailability.php	
8.	ATM/POS up time	100%			N/A
9.	Voice Response	100%		http://www.cuanswers.com/systemavailability.php	

Miscellaneous

	Question	Response
1.	Credit Bureaus – What is the method of retrieving credit bureaus? How many employees can pull a report at the same time? Which credit bureaus are you certified with?	Online credit bureau access with CU*BASE is available through Equifax, Experian, Trans Union, and Innovis.
2.	Ability to Assess Fees – Does the system support the ability to charge overdraft transfer and NSF fees to accounts? Does functionality exist to change these fees by Class/Collateral Codes?	There are some parameters in place that allow your Credit Union to exclude certain accounts when charging against the Negative Balance Limit for a member. It is not currently supported functionality for CU*BASE to define fees by Class/Collateral code. http://www.cuanswers.com/pdf/cb_ref/F-AutoFeeOptionsApplyingRelationshipMgmt.pdf
3.	Ability to Assess Fees – Does the system post the following? <ul style="list-style-type: none"> • Checking [Inactive, monthly (per item & set amount dependent on minimum balances), NSF, Transfer] • Savings (Single Service, NSF, Transfer) • Loans (annual, origination, transfer, and NSF) • IRA (Annual) • Safe Deposit Boxes. 	Yes to all fee assessments.
4.	Ability to Assess Fees – Does the system support a process that will assess the following fees automatically? <ul style="list-style-type: none"> • CU Single-Service fee (based on total household balances and/or number of services) • Business Service fees 	CU*BASE provides many options for your Credit Union to configure fees and charges (or waive them) based upon a member's overall relationship with your Credit Union. Please refer to the Marketing Clubs and Tired Services Booklets for more information: http://www.cuanswers.com/pdf/cb_ref/M-MarketingClubsConfigBenefits-new.pdf http://www.cuanswers.com/pdf/cb_ref/T-TieredServiceLevels-NEW.pdf

5.	Safe Deposit Box – Describe how your system is able to track Safe Deposit Boxes.	The purpose of the CU*BASE Safe Deposit Box Processing software is to enable the credit union to track the rental of safe deposit boxes to members. In addition, a flexible fee system allows the credit union to set up a fee structure which takes into account not only on the size and type of box, but also the status of the member and any special promotional offerings. Fees are charged to member accounts using an automated fee processing program. Refer to the Safe Deposit Box Processing Overview for additional information: http://www.cuanswers.com/doc/gold/safe_deposit_box_processing_overview.htm
6.	Imaged Item Processing – Does your system support imaged item processing? Can the images be included in member statements? On the Home Banking solution?	CU*Answers provides Electronic Check Processing services which is tightly integrated with CU*BASE. Members have access to view check images through It's Me 247 online banking. Images are not provided with paper statements but are viewable online along with eStatements.
7.	Third Party Vendor Interconnectivity – Are there any restrictions for interfacing the core system with third party vendor systems? List any vendors you are unable to interface with. Detail any additional fees for interfacing with third party vendor systems.	Any Third Party interface may be discussed with CU*Answers. We will work closely with the CU to determine if incorporated within an upcoming CU*BASE Release, or an optional programming quote provided.

TELLER PLATFORM

The following charts list the application requirements and related questions for a Teller Platform. Upon selecting finalist vendors on which to conduct further due diligence, ABC Credit Union will further augment these requirements for incorporation into any executed vendor contracts. Vendors should check the currently listed requirements, which can be met by their products. Specify if item is included in base price, requires an add-on package, or will require custom programming outside of the proposed solution. Also, space has been provided for accompanying comments.

General Application Requirements

Item	Base	Add On	Custom	Comments
1. Compatibility with Windows XP, Vista, Windows 7 32 bit and 64 bit Operating Systems				Windows 7 (32-bit) is fully certified with CU*BASE GOLD. We are currently working towards certifying the 64-bit Windows platform. Windows Vista is not certified and there are no plans to certify as Windows 7 is the flagship operating system of Microsoft.
2. Compatibility with Apple iPad			✓	
3. Compatibility with Apple iPhone				Mobile Web Banking is fully provided.
4. Compatibility with Android devices				Mobile Web Banking is fully provided.
5. Compatibility with Blackberry devices				Mobile Web Banking is fully provided.
6. Windows Active Directory installation via group policy			✓	
7. The ID of the user making an entry attached to all transaction records in all application modules, monetary and non-monetary	✓			
8. Desktop application that allows for more than one printer to be utilized by each individual workstation	✓			
9. No default printer requirement on the workstation				Having a default printer is required by Windows and will be used for print job routing by the DP software.
10. Support of multi-tasking	✓			The CU*BASE "Time Out" Window gives staff access to many different helpful CU*BASE features, and can be accessed from any screen in CU*BASE, at any time. CU*BASE also allows a user to have up to nine GOLD sessions running at a time.

11.	Ability for more than one user to access the same account and process transactions at the same time	✓			Yes, but not process a transaction concurrently.
12.	Ability for workstation updates and modifications to be distributed electronically over the WAN			✓	No, they are distributed via currently installed GUAPPLE's strategy.
13.	Ability to schedule deployment of workstation updates				This is not required as the installed GUAPPLE(s) automates this procedure.
14.	Teller system utilizes standard navigation keystrokes (Tab, Shift-Tab, etc.)	✓			
15.	Web based platform using HTML				N/A
16.	Does the vendor provide and use an incident reporting and tracking system?	Yes, via the AnswerBook.			
17.	Does a committee of users participate in defining and prioritizing enhancements?	Yes, as a 100% credit union owned CUSO, one of the philosophies that CU*Answers has been nationally recognized for its collaborative client participation model.			
18.	Please list the software required by name that must be installed on a workstation to run the teller platform including printing of checks, new account documents, and receipts.	Please refer to Appendix A - as the Teller Platform is part of the core and has the same requirements.			

New Account Automation

Item		Base	Add On	Custom	Comments
1.	Ability to utilize user-defined product and service menus	✓			CU*BASE provides options for customizing each workstation, typically geared to each person's unique job requirements. This flexibility includes customizing of Menu and Speed Sequence key functions, certain Graphics Panel displays for promoting various products and wallpaper selections.
2.	Auto-assignment of account numbers for new accounts and subaccounts	✓			
3.	Ability for the CU to control the assignment and distribution of account numbers and subaccount numbers	✓			

4.	Account opening process begins with MIF record and flows to all subsequent new account records. If the information flows into subsequent new account records what is the process for preventing the flow of information if the member needs to have a different mailing address on another account?	✓			Additional details may be provided re: Workflow Control features embedded within CU*BASE.
5.	Ability to automate the upload of data or interface to the MIF and Shares system to book the new account	✓			
6.	Ability to carry information between both share and loan accounts supported by the system	✓			Via the household database: http://www.cuanswers.com/doc/gold/household_database_overview.htm
7.	Ability to provide safeguards to ensure that new account information is not uploaded more than once	✓			N/A – all performed via core CU*BASE system.
8.	Ability to distinguish between new money deposits and transfers from existing accounts.	✓			Please refer to the Transaction Source Analysis Booklet: http://www.cuanswers.com/pdf/cb_ref/TransSourceAnalysis.pdf
9.	Ability to report the source of funds used to open new accounts.	✓			See above.
10.	Features to automate the opening of IRA/retirement accounts	✓			http://www.cuanswers.com/pdf/cb_ref/I-IRAProcessing.pdf
11.	Automated interface built with Chex Systems/Qualifile, E-Funds, OFAC or another verification service				Likely pending CU*BASE option re: ChexSystems. CU*BASE already provides many standard OFAC; Experian AS Level 1 fraud authentication tools.
12.	Credit bureau automated interface for account opening and/or lending purposes. Please name.	✓			Online credit bureau access with CU*BASE is available through Equifax, Experian, Trans Union, and Innovis.

13.	Fraud detection systems to which current users interface. Please name.	✓		<p>OFAC: OFAC Data Match embedded as standard in CU*BASE: http://www.cuanswers.com/doc/gold/2603g.htm</p> <p>BSA: BSA Monitoring tools embedded as standard in CU*BASE: http://www.cuanswers.com/pdf/cb_ref/BankSecrecyMonitoring.pdf</p> <p>Experian: From the point of first inquiry into membership creation, the interface between CU*BASE and AS Level 1 allows you to verify membership applicants: http://www.cuanswers.com/pdf/spec_interest/ExperianAS1Brochure.pdf</p> <p>Red Flag: To comply with Red Flag requirements to monitor things like address changes, we have added Red Flag monitoring feature to CU*BASE. This tool provides alerts to both the credit union and the member when changes are made to a member's personal information to provide an extra layer of security against fraudulent activity: http://www.cuanswers.com/doc/gold/red_flag_warning_message_overviewg.htm</p> <p>Automated CTRs and FinCen: Please review the information about the CTR project in development: http://www.cuanswers.com/kitchen/ctrs.php</p>
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14.	Check ordering company interface. Please name.				CU*BASE Best Practices is to use a system bar link directly to the check printer of your choice, entering the personalization desired by the member (often not the same information contained in the MIF) into the check printer's system. CU*BASE will calculate the check digit required by the check printer, and present a completed MICR line for the MSR to copy and paste into the check printer's website.
15.	Ability to risk rate accounts for Customer due diligence				You can classify loan accounts from the MNLOAN menu to classify a loan as a potential loss. We also have the ability to flag accounts as high risk and ensure that monitoring of these accounts is performed, based on the high risk factor, at any time interval the credit union desires.
16.	Is the system menu driven or in a graphical format?	The system has a graphical interface display; navigation is menu driven.			
17.	Please list any calculators included in the system such as: <ul style="list-style-type: none"> • Loan payments • Projected certificate dividends • Projected certificate penalties • Projected share dividends 	Yes to all listed calculators.			

Account Maintenance Activities

Item	Base	Add On	Custom	Comments
1.	Post the following transactions. Please comment if there is the ability to limit the transactions by employee. <ul style="list-style-type: none"> • Withdrawals • Deposits • Transfers • GL transactions • Account maintenance • Check cashing • Loan payoffs (by loan type, e.g. commercial loan, home equity loan, etc.) • Loan payments (regular, principal only, interest only, late charge only) where source of funds is cash, check, or transfer from account • Issue Cashier's Checks when source of funds is cash or transfer from account • Issue Cashier's Checks from a GL account • Sell products (money orders, savings bonds, Visa travel cards, Visa gift cards, Travelers Checks) when source of funds is cash or transfer from account • Reversals or corrections 	✓		CU*BASE will post all of the listed transactions.

2.	Ability to restrict levels of account access per employee	✓			<p>Employee Special Security is used to control this employee's access to special CU*BASE features, such as opening and closing accounts, un-posting journal entries, and more, when these features are access from within another CU*BASE feature: http://www.cuanswers.com/doc/gold/2765g.htm</p> <p>Please refer to information about the Employee Security Audit Report: http://www.cuanswers.com/doc/gold/3664g.htm</p> <p>The employee Security Profile window is used to add or update the general details about an employee's security profile. When done, use Enter to save changes and return to the first security screen: Employee Security - Employee Profile</p>
3.	Ability for the CU to define transactions to sell specific promotional/donation-related products (e.g. candy bars for charitable fundraising with funds going to a designated GL)	✓			Via miscellaneous receipt codes.
4.	Ability to document cash denominations at the appropriate step during the transaction (i.e. cash in is documented at beginning of transaction, cash out is documented at the end of transaction)	✓			Via an EDI e-receipt parameter option.
5.	Ability to require or not require documentation of cash on a per-employee basis			✓	
6.	Ability to track currency exchanges (e.g. exchange \$100 bills for \$20 bills) when an account balance is not affected	✓			Further definition required.
7.	When a member has multiple account numbers and information is changed, (e.g. address, phone number, last name, etc.) system must automatically populate to their other accounts and subaccounts	✓			

8.	Automate a research request and automatically input MIF data into the request				N/A
9.	Automation of the NSF/OD decision process	✓			<p>The Overdraft Protection & NSF Processing screens are used to configure fees for NSF activity and to activate overdraft protection for your credit union's share draft/checking accounts: http://www.cuanswers.com/doc/gold/2601g.htm</p> <p>Automated Non>Returns is the CU*BASE answer to what has been coined as the "Courtesy Pay" share draft program, where accounts are taken negative in the posting of electronic debits (share drafts, ACH, debit cards) for a fee. For complete details on how to configure, implement and monitor a courtesy pay program for your credit union, including special negative balance notices, refer to the Automated Non>Returns booklet: http://www.cuanswers.com/pdf/cb_ref/AutoNonReturns.pdf</p>
10.	Three or fewer steps to move from a MIF transaction to a deposit transaction	✓			
11.	Three or fewer steps to move from MIF to loan application	✓			
12.	Three or fewer steps to move from shares to loans	✓			
13.	Ability to automate account fee charging for account research and statement creations	✓			
14.	A system for employees to post into the general ledger using codes or shortcuts for miscellaneous fees and disbursements eliminating the need for the employee to use the general ledger account number. If so, how many codes or shortcuts are available? Can posting be done directly to a GL without using a member or dummy account?	✓			Via miscellaneous posting codes. Misc posting codes are three alpha numeric positions that can be used in any combinations

15.	Ability to make multiple GL entries in the same transaction while in the member account and produce checks	✓			
16.	Ability for teller to inquire on information (e.g. account history, account status) without interrupting the transaction in progress. Please explain how this would be handled if the inquiry is on a separate account number.	✓			Various short cut options (Proc. Codes, etc.) while in tellering designed to quickly navigate to another account number.
17.	Ability for teller to input a secondary transaction description on each sub account or loan prior to posting	✓			They can after posting the transaction.

Cross Sales Support

Item	Base	Add On	Custom	Comments	
1.	User-defined maintainable sales programs	✓			The CU*BASE Cross Sales Tracking system allows users to enter cross-sales activities that need to be performed and can assign by Need group, User or Task.
2.	A sales program that provides a “feature and benefit” screen and scripting for each product	✓			Policies and Procedures screens are available on a wide array of CU*BASE screens, including Membership/ Account Opening, Lending and many Back Office and GL screens. Additionally, CU*BASE includes Marketing Tips screens (for enhanced Cross Sales experience), providing the capability to build marketing tips directly into CU*BASE, or providing URL linkage to a credit union’s portal, Intranet or product-specific website page.
3.	System tracking for a “sold/fulfilled” product vs. a “referred” product	✓			The Member Tracker system records previous conversations related to cross sales activities with your members – and their responses. A Cross-Sales or Pre-Approvals button is also displayed on the Member Inquiry screen showing the results of the auto-decision process for that member.

4.	Ability for users to save and reopen sessions vs. starting a new session if the member leaves without a product sale	✓			Yes, for some functions. Working a loan request can be saved and executed by other staff members (regardless of branch) for up to three months.
5.	Ability to define options within the cross-sell system	✓			The CU*BASE Cross Sales Tracking system allows users to enter cross-sales activities that need to be performed and can assign by Need group, User or Task.
6.	Canned reports exist from the cross-sell system	✓			Want to know who on your staff is getting out there and making the sales on your Cross Sales tasks to offer commission bonuses? Or who is closing the deal? This robust report gives you the information you need to reward your high performing employees. The Cross Sales Analysis Report's effectiveness comes from its multiple filter options that make it flexible enough to meet the needs of your credit union: Cross Sales Analysis Report
7.	Ability to create custom reports from the cross-sell system	✓			The CU*BASE Report Builder uses IBM Query as its engine, allowing you to manipulate data from any of your CU*BASE member files, using any layout, calculation and formatting parameters you wish. In addition to custom reports and inquiries, the CU*BASE Report Builder menu (MNQUERY) also provides many pre-written inquiries designed to give you access to the most commonly used CU*BASE files.
8.	Ability for the CU to define how long session records can be saved			✓	Further definition required.
9.	Ability to setup "tickler" or reminders to ensure that incomplete sales sessions are followed up on	✓			CU*BASE features a comprehensive Sales Tool feature which provides a "one-stop" focus for all of the CU*BASE marketing and sales promotion tools in one window. Work cross-selling tasks, quote a loan, enroll a member into a Marketing Club, fill out member service survey questions, or check on a member's Tiered Service scoring parameters, all from a command key available from the Member Inquiry, Phone Inquiry and Teller systems. The CU*BASE Sales Tracker system helps Credit Union staff follow-up on previous conversations, and even creates Telemarketing Campaigns and "Ticklers" that link specific Cross Sales tasks, so that final results on the follow-up can be tracked along with other cross-selling activity.

10.	Tickler or reminder items become “pop-up” screens that are presented when MSRs/FSRs log onto their system	✓			Available via a single menu selection.
11.	Ability for these sessions to be viewed across the organization by whomever the CU designates	✓			
12.	Ability to provide an online directory of products	✓			
13.	Ability to display online rate board information	✓			
14.	Ability to display a member relationship matrix that quickly and graphically illustrates the member’s entire credit union relationship	✓			Yes, there are several “Knowing Your Members” Analysis tools in CU*BASE that provide your staff with quick insight into your members’ relationships with the Credit Union. Refer to the Booklet: Knowing Your Members – CU*BASE Relationship Management Tools for more information: http://www.cuanswers.com/pdf/cb_ref/KnowingYourMembers.pdf
15.	Ability to prompt an teller/FSR with cross-sell suggestions, given the current product profile of the member	✓			Including pending Next Suggested Product option.
16.	Ability to provide any type of universal member needs assessment module that can be customized to fit clients into certain product solutions (e.g. trust referral vs. investment vs. credit union share certificate.)				
17.	Needs assessment module available or accessible from transaction (teller) screens as well as account maintenance (member service representative) screens.			✓	Account maintenance screens standard.
18.	Ability to allow the employee to mark products the member has selected during the sales encounter and carry this information forward to account opening screens	✓			
19.	System notates the documentation needed for all of these products selected and adds the appropriate screens to the account opening process	✓			Via CU*BASE Workflow Controls.

20.	Customization of online “pop-up” help screens available during a sales encounter (content, frequency, location, duration, audience, etc.)			✓	While not displayed as a 'pop-up', Policies and Procedures screens are available on a wide array of CU*BASE screens, including Membership/ Account Opening, Lending and many Back Office and GL screens. Additionally, CU*BASE includes Marketing Tips screens (for enhanced Cross Sales experience), providing the capability to build marketing tips directly into CU*BASE, or providing URL linkage to a credit union’s portal, Intranet or product-specific website page.
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Document Preparation

Item	Base	Add On	Custom	Comments	
1.	Ability for the system to automate production of documents for new accounts and new subaccounts	✓			
2.	Ability to designate documents as “required” or “optional”	✓			
3.	Ability for forms to be printed at once with a single command (batch) vs. individually	✓			
4.	Ability to package documents for email		✓	✓	
5.	Ability to package documents in multiple formats (e.g. PDF, TIF, DOC, etc.)		✓	✓	
6.	Ability for the system to download data from MIF files to automatically prepare new documents with existing member information	✓			
7.	Ability for the CU to create new documents and forms and tie them to transactions (i.e. without vendor support)	✓			
8.	Ability to change documentation and forms and distribute centrally	✓			
9.	Ability to utilize multiple forms generation software			✓	Forms generation and printing is included as a core functionality of CU*BASE. There is no additional forms provider licensing required.

10.	Ability for the CU to control automated letter generation	✓			
11.	Ability for the CU to determine delivery method of automated letter generation (e.g. print, email, secure email, secure FTP)	✓			
12.	Ability for the system to automate letter generation. Do we have the ability to determine how they are delivered? (e.g. print vs. email)	✓			
13.	Ability for the system to integrate with any PC-based office suites. If yes, which ones and how is the integration implemented?	✓			
14.	Ability for system to print check starter kits and MICR encoded documents.	✓			

Sales Management and Reporting Tools

Item	Base	Add On	Custom	Comments
1.	Ability for system to display cross-sell ratios for each new and existing member. Ability for ratios to be calculated on the system.	✓		
2.	Ability to display a summary cross-sell matrix for each employee and total branch	✓		
3.	Ability to produce sales reports combining information from all branches	✓		
4.	Ability to track product/services information for purposes of product/services contests or incentives	✓		Want to know who on your staff is getting out there and making the sales on your Cross Sales tasks to offer commission bonuses? Or who is closing the deal? This Cross Sales Analysis report gives you the information you need to reward your high performing employees.
5.	Ability for services (e.g. direct deposit, automatic loan payment) to be tracked as well as products	✓		CU*BASE includes a Transaction Labeling system which helps your credit union identify various ways your membership interacts with your credit union and performs transactions: http://www.cuanswers.com/doc/gold/2443g.htm

6.	Track and report member/prospect encounters and retain data for sales follow-up and reporting	✓			The Cross Selling analysis report provides status of tasks on your credit union's Cross Sales Task List. All members for whom task information has been recorded will be included. This is a canned query.
7.	Modeling capabilities for member profitability analysis	✓			CU*BASE offers full interactive member profitability analysis on the Share side. The credit union can either assign a dollar value to each transaction or assign a relative weight. In either case, the system will track and report on each transaction for each member.
8.	Transaction volumes and types maintained at branch and teller levels and can be uploaded for analysis	✓			
9.	Produce status or trial balance reports that summarize the total shares, loans, and other products within the portfolio being serviced by an individual personal banker	✓			
10.	Track and report referrals to other non-branch product areas such as investments and trusts	✓			
11.	View updated sales reports for any desired period of activity (e.g. daily, weekly, custom)	✓			
12.	Custom reporting module	✓			Inherent in the included IBM DB2 Relational Database.
13.	Explain any built-in calendars for time management				WCalendar (http://www.cuanswers.com/doc/gold/3082g.htm) allows credit union staff to access employee calendars stored on a CU*BASE terminal, to verify and schedule appointments. Designed for the lending department to schedule member appointments, this software can be a real aid to every credit union department. Employees can record appointments and activities on their own calendar, and authorizations can be granted to allow other employees to view and/or modify appointments on the calendar as well. Complete Staff Time Card Processing/ Reporting system included.
14.	How many fields/options are available on the system for tracking product/services information for the purpose of product/services contests or incentives?				A variety of strategies; further information desired.

Prospect and Member Tracking System

Item	Base	Add On	Custom	Comments
1. Track member service history with an area for comments from other employees who made contact with the member	✓			
2. Member contact information stored so that all employees can access the information	✓			
3. A total financial profile of the client to be input, including current relationships with competitors			✓	A 'total financial client profile' is not supported, however CU*BASE provides similar functionality by way of the "Where Your Members Shop" and "Where Your Members Branch" fingertip data mining tools.
4. Track all outstanding sales and member service items with tickler dates and a variety of reporting capabilities	✓			CU*BASE features a comprehensive Sales Tool feature which provides a “one-stop” focus for all of the CU*BASE marketing and sales promotion tools in one window. Work cross-selling tasks, quote a loan, enroll a member into a Marketing Club, fill out member service survey questions, or check on a member's Tiered Service scoring parameters, all from a command key available from the Member Inquiry, Phone Inquiry and Teller systems. The CU*BASE Sales Tracker system helps Credit Union staff follow-up on previous conversations, and even creates Telemarketing Campaigns and “Ticklers” that link specific Cross Sales tasks, so that final results on the follow-up can be tracked along with other cross-selling activity.
5. Tickler items to be presented as automatic “pop-up” screens to ensure follow-up occurs			✓	Follow-ups are easily accessible, but not displayed as a "pop-up"
6. System to report when a member record was last updated and who updated the record	✓			

Teller Assignments

Item	Base	Add On	Custom	Comments
1.	Ability for a supervisor to perform remote queries and see teller status (logged status, cash in drawer, number of transactions posted)	✓		
2.	System automatically sets date and time at sign-on	✓		
3.	Cash assigned to the teller carried forward and used as opening cash	✓		
4.	Teller profiles and cash limits set automatically with sign-on	✓		
5.	A quick sign-on/sign-off procedure available for the same user returning to the same workstation that has automatically timed out	✓		
6.	How would a teller profile be assigned to a teller who works at multiple branches? Is there the ability to use one teller number and sign on and off at multiple branches instead of using a floater teller			At this time no. A CU*BASE software upgrade called "Roving Teller" will allow for a teller to be able to sign on and off with one teller number at multiple branches. http://www.cuanswers.com/pdf/kitchen/Roving_Teller_Drawers.pdf
7.	Is the branch vault assigned a teller number, or is it a separate entity? Explain.			Separate entity.
8.	Does system prevent a teller from closing if they are out of balance?			Yes.
9.	When a teller posts a transfer of cash to/from the vault, is the other half of the transaction automatically recorded in the vault totals?			Yes.

Teller Productivity Analysis

Item	Base	Add On	Custom	Comments
1. System must track and report member sessions and transaction counts by <ul style="list-style-type: none"> • Teller • Branch • Credit Union • Product 	✓			Yes to all.
2. Ability to track outages by branch and by teller – please explain solution	✓			There are extensive reporting capabilities embedded in CU*BASE. Please refer to the Teller and Cash Activity Analysis Booklet for more information: http://www.cuanswers.com/pdf/cb_ref/TellerCashActivityAnalysis.pdf

Input and Product Attributes

Item	Base	Add On	Custom	Comments
1. Ability to display multiple deposit screens (split deposit to all products with one step.)	✓			
2. System will carry a “cash due” or “cash back” total across multiple transactions or screens	✓			
3. Ability for the CU to customize member receipts (e.g. account number masking, branch location, etc.)			✓	Limited customization options.
4. Ability for receipts to itemize funds received (cash, checks, etc.)		✓		Yes, via optional eDoc Innovations system integration with CU*BASE.
5. Ability to access to MIF records	✓			
6. Input of an account on any screen causes an automatic MIF inquiry and display of member profile	✓			
7. Ability to access/show account histories	✓			

8.	Electronic teller journal and balancing	✓			
9.	Teller Journals to be maintained online for any period specified by the CU	✓			
10.	Support of e-signatures and e-receipts		✓		Simply requires interface to eDOC software.
11.	Check 21 Solutions (please describe)		✓		CU*Answers item processing services as well as partners with eDOC Innovations to provide CheckLogic for Check21 needs
12.	Scanning of checks and teller work received at transaction level		✓		Pending option via eDoc Innovations.
13.	What multiple transaction screens are available? Please describe the types and number of transactions available on the multiple transaction screens.	In addition to the Teller Deposits/Withdrawals screen, CU*BASE includes a Direct/Mail Member posting feature which is used for batch processing of transactions with a single G/L account as the offset. You may post to member savings, checking, tax escrow, and loan accounts. This screen may also be used to post transactions from files that have been uploaded to the iSeries.			

Teller Processing and Inquires

Item	Base	Add On	Custom	Comments	
1.	System to provide "speed keys" or shortcut keys that automate special transactions such as overrides	✓			CU*BASE includes several personalization options at the employee level, such as choosing preferred Menus and Speed Sequence, Auto Password Activation, Graphics and more.
2.	Ability to perform overrides remotely for any user - not restricted by location	✓			
3.	Ability to attach an override requirement to account messages	✓			Via member account pop-up.
4.	Ability to attach an override for dormant accounts	✓			
5.	Ability to set expiration dates for account messages along with the option to set no expiration date	✓			
6.	Automation of multi-step transactions into a single entry for the teller (e.g. IRA distribution, account closing)	✓			This is dependent upon the transaction.

7.	Automation of multi-step transactions without programming support	✓			Generally n/a as CU*BASE includes automation of multi-step transactions.
8.	Ability to place check holds and account holds for various timeframes and purposes	✓			
9.	Ability to remove or adjust check holds and account holds, and ability to set privileges to do so per individual	✓			Check holds can be defined based on default number of days, by check amount, by R&T, member electronic hold group (“member in good standing”). There is a selection available for a teller to override the number of hold days (configurable).)
10.	Are check holds defined by days as per Reg CC for new account holds vs teller holds				Check holds are either defined by business days or calendar days (depending on the credit unions preference) and will release the hold according to Reg CC.
11.	Ability to automatically print a hold notice on the transaction receipt	✓			
12.	Display accounts with security flags or holds that can easily be noticed by the teller	✓			There are several warnings within CU*BASE to indicate that attention should be called to a specific member or action. When credit union employees enter selected screens (such as Teller, Inquiry and Phone Operator), they receive a warning message noting how many changes have been made to these personal information items in the last 30 days. Each time a change is made to the member personal information, a Tracker entry is made on the Audit Tracker that records the old and new values. The CU*BASE Red Flag configuration settings allows the credit union to select which CU*BASE options will display the message in CU*BASE. Additionally, the configuration allows the credit union to configure the number of days that the warning message will appear in CU*BASE.
13.	Ability for a teller to move to any machine within the branch and carry their totals with them	✓			
14.	List transactions at any time by teller, including the following: <ul style="list-style-type: none"> • Separate by cash • Separate by check • Separate by types of transactions • Sequential order 	✓			Yes to all.

15.	Ability for the system to operate in an off-line mode with transactions and automatic posting when the system is restored				This is not a supported option.
16.	Ability to process new account openings to occur at the teller workstation	✓			
17.	Customization of help screens by the CU to reflect our specific policies and procedures			✓	Limited customization options provided.
18.	Help screens available for tellers to “walk through” unfamiliar transactions	✓			
19.	Ability to automate the creation and printing of official checks with remitter and name, etc.	✓			
20.	Warning for CTR and MIL during transaction	✓			
21.	Generation of a CTR form when required that is pre-filled with information from the MIF	✓			Pending project - in development.
22.	One step reversals	✓			This is dependent upon the type of transaction being adjusted and the day it was performed.
23.	After a reversal, all information is restored to pre-transaction status	✓			For most teller transactions, yes. However, at times is necessary to post an additional transaction adjustment.
24.	Ability to flag transactions as needing correction and report them to the appropriate employee/supervisor	✓			Such as transfer w/d's and deposit's not balancing. May require further definition.
25.	Supervisory approvals must be: <ul style="list-style-type: none"> • Transaction-based • Dollar (\$) based • Performed from any machine • Sent to the supervisor's location 				<ul style="list-style-type: none"> • Transaction-based <ul style="list-style-type: none"> ○ Yes • Dollar (\$) based <ul style="list-style-type: none"> ○ No • Performed from any machine <ul style="list-style-type: none"> ○ Yes • Sent to the supervisor's location <ul style="list-style-type: none"> ○ Yes
26.	Ability to flash messages explaining why a certain transaction requires a supervisory override				CU*BASE provides messages for many situations, but does not specifically explain why a transaction requires a supervisory override.
27.	Ability for a teller go from transaction entry to inquiry mode with 2 or less keystrokes without custom programming	✓			CU*BASE includes many short cuts designed for fast navigation.

28.	Automated tracking of: <ul style="list-style-type: none"> • Cash drawer totals • Check received totals • Checks disbursed totals • Sold products (e.g. money orders, Visa gift cards, Traveler's checks, etc.) 	✓			Yes to all.
29.	Automatic production of an over/short report	✓			
30.	Automated delivery of over/short report (e.g. printer, xml file, email)	✓			
31.	Automatic fee charges for teller-posted items such as wire transfers, cashier's checks, money orders, etc.	✓			Many CU*BASE fee configuration options.
32.	Ability for such fees to be waived on a case-by-case basis	✓			
33.	Ability to display a pop-up box for the tellers notifying them that the current day is the member's birthday			✓	However, current day birthdate automatically highlighted in Inquiry/Phone Operator systems.
34.	How many screens have built-in balancing controls to ensure transactions have been applied correctly?	All teller posting screens include balancing controls.			
35.	How many keystrokes does your system require for a single deposit transaction?	Simply enter account number, \$ received, deposit to desired account(s) suffix, Press F5 (Post) to complete.			
36.	To which large currency reporting systems does the system interface?	Several tools are available in CU*BASE to assist your credit union with required due diligence regarding compliance to the rules and guidelines of the Bank Secrecy Act. Please refer to: http://www.cuanswers.com/pdf/cb_ref/BankSecrecyMonitoring.pdf (Bank Secrecy Act Monitoring Tools) and Our Favorite Audit Reports: http://www.cuanswers.com/pdf/fav_reports/MyFavoriteAudit.pdf .			

Printing, Reports, and Other Outputs

Item	Base	Add On	Custom	Comments
1.	Receipt printing to incorporate the following fields: <ul style="list-style-type: none"> • Account number • New balance amount • Transaction description • Teller ID number • Date/time • Transaction sequence number • Member name • Hold information • Itemization of deposit items • CU-defined marketing message 			<ul style="list-style-type: none"> • Account number <ul style="list-style-type: none"> ○ Yes • New balance amount <ul style="list-style-type: none"> ○ Yes • Transaction description <ul style="list-style-type: none"> ○ Yes • Teller ID number <ul style="list-style-type: none"> ○ Yes • Date/time <ul style="list-style-type: none"> ○ Yes • Transaction sequence number <ul style="list-style-type: none"> ○ Yes • Member name <ul style="list-style-type: none"> ○ Yes • Hold information <ul style="list-style-type: none"> ○ Yes • Itemization of deposit items <ul style="list-style-type: none"> ○ Yes • CU-defined marketing message <ul style="list-style-type: none"> ○ No.
2.	Ability for the CU to customize the information included on the receipt without additional support		✓	Limited customization such as masking of Account Number/ Name provided.
3.	Teller/FSR cues for document preparation (i.e. when to print which documents.)	✓		
4.	Ability to print the member's name and address automatically on a receipt for mailings with window envelopes		✓	Laser envelope print option easily accessible.
5.	Ability to provide detailed teller transaction data and reports by time period to assist in branch peak staffing analysis	✓		

6.	System must automatically track and report fees collected and waived. <ul style="list-style-type: none"> At any point during the day without closing Daily Previous days By teller By branch By fee type 	✓			Yes to all fee reports.
7.	Reporting support for: <ul style="list-style-type: none"> Audit reports by operator and workstation Exception letters to member SIC code reporting Unfunded loan commitments 				<ul style="list-style-type: none"> Audit reports by operator and workstation <ul style="list-style-type: none"> Yes Exception letters to member <ul style="list-style-type: none"> Yes SIC code reporting <ul style="list-style-type: none"> Further information required Unfunded loan commitments <ul style="list-style-type: none"> Yes
8.	Ability to provide overage and shortage reports	✓			
9.	Ability to automate large currency and suspicious transaction reporting	✓			
10.	Ability to mask account numbers on receipts	✓			
11.	Ability to print checks to different printers	✓			
12.	Ability to print receipts to different printers	✓			
13.	Local printing capability	✓			
14.	Online printing capability	✓			
15.	Ability to suppress printing (turn off different printing options)	✓			
16.	Provide samples of each CAN report				CU*BASE includes hundreds of canned reports. Please access the My Favorite Reports Series for several popular ones: http://www.cuanswers.com/client_fav_reports.php
17.	Does the system have a print queue for all reports?				Yes.
18.	Does the system have a way to manage the print queue (sending reports to the imaging system and deleting the reports)? Please describe.				Yes.

19.	Reports - Describe the process to export reports from your system to an imaging system.	Via iSweep to the CU*SPY or other preferred archival vault. May describe in considerable greater detail.
20.	Reports - Describe how reports are managed (purged) from your system.	Variety of Report/ Spool file control options.
21.	Print Queue - Does your system have a print queue for back-office checks (AP, Certificate Dividends, Share Dividends, IRA distributions, etc.)?	Yes.
22.	How is the information masked on receipts?	Using an 'x' over account numbers; CU controlled option.
23.	Is the receipt mask configurable by the CU?	No.

Sales Items

(Cashier's checks, money orders, travelers checks, savings bonds, travel money cards, Visa gift cards, etc.)

Item	Base	Add On	Custom	Comments
1. Support printing of cashier's checks without custom programming	✓			
2. Printing of the entire check with MICR on blank stock without custom programming	✓			
3. Ability to print a "protected" amount on a check without custom programming				This requires further definition.
4. Ability to print signatures on a check	✓			
5. Ability to automatically assess fees for sales items, and waive fees on a case-by-case basis	✓			
6. Ability to produce end-of-day registers for sales items	✓			
7. Ability to produce branch inventory tracking for all sale items listed above				Not necessary for CU issued Cashier Checks, Money Orders, Starter Checks.

Miscellaneous

Item	Base	Add On	Custom	Comments
1.	Ability to balance vault on the system	✓		
2.	Ability to balance cash drawer on the system	✓		
3.	Ability for the CU to define screen flow	✓		CU*BASE includes flexible workflow configuration options.
4.	Ability to support online cash counting by denomination	✓		Including vault denomination tracking, Cash Activity Analysis dashboards and more.
5.	Ability to provide full calculator functions	✓		There are many calculator functions available throughout CU*BASE, such as a Date Calculator, a Check Digit Calculator, Certificate Penalty Calculator, Dividend/Interest Calculator, and many more.
6.	Ability for the CU to build procedures and processing instructions at the screen level via pop-up window			Though not in a 'pop-up' window, Policies and Procedures screens are available on a wide array of CU*BASE screens, including Membership/Account Opening, Lending and many Back Office and GL screens. Additionally, CU*BASE includes Marketing Tips screens (for enhanced Cross Sales experience), providing the capability to build marketing tips directly into CU*BASE, or providing URL linkage to a credit union's portal, Intranet or product-specific website page.
7.	Ability to interface with cash dispensing machines. What companies do you support?	✓		Talaris, CashMaster, Glory, Diebold and Arcatech models, refer to the Best Practices site for additional information: http://cuanswers.com/client_pm_bp.php http://www.cuanswers.com/pdf/cb_ref/TCDRGettingStarted.pdf http://www.cuanswers.com/pdf/cb_ref/tcduser.pdf
8.	Ability to support magnetic stripe readers for member card swipe and identification			✓
9.	Ability to support online report viewing	✓		
10.	Ability to automate cash supply ordering			✓ However, CU*BASE includes several cash analysis tools, including denomination breakdowns by vault/ teller, previous date cash usage statistics and more to facilitate more efficient cash ordering.

11.	Ability to purge every table on the system so that no data is left on the system indefinitely.				Requires further definition.
12.	Is there programming necessary for the CU to define placement of fields on screens?	N/A			
13.	How does the system broadcast security alerts?	Via the Network links button on every CU*BASE screen and immediate email.			
14.	To what signature card imaging systems have current users interfaced?	eDoc Innovations and other in-house third party systems. May provide additional detail as desired.			
15.	Describe your on-site demonstration process including primary job functions and responsibilities for employees that will be attending.	Customized to each client situation; normally multiple CU*BASE experts to attend, focusing upon specific knowledge areas and discipline. CU*Answers will work closely with CU leadership team to develop a final agenda.			