

**Just
\$350/month**
after a \$4,000
one-time setup
fee!

A Customized Training Edition: CU*BASE CTE

The CU*BASE Custom Training Edition (CTE) is a new alternative to the shared simulated training environment (Bedrock Community CU) currently used by all CU*Answers online clients. For a fee, you can have a copy of your own membership data set up as a training environment, available only to your credit union's employees.

The CTE gives your team a safe place to practice using CU*BASE tools, learn new skills, and experiment with new features without potential harm to your live member data. Because it's a copy of your actual files, both the product configurations and member accounts will be familiar and will behave like they do in your day-to-day environment.

CTE is launched via a separate desktop icon, and employees will sign on using one of the four special training IDs included in your CTE package. Daily and monthly processing will be run by our Operations team as usual, and training data will be refreshed from your live files on a quarterly basis.

Whether introducing new employees to CU*BASE or helping existing employees practice new skills, your CTE environment is perfect for keeping your team up to speed on the tools they'll use every day to serve your members.



Supported Features

Like the shared Bedrock environment, CTE lets your employees work with CU*BASE member service, loan processing, inquiry and maintenance tools. But unlike Bedrock, CTE will display your own credit union's product and service configurations, and your own familiar memberships and accounts.

- Teller and Member Services (including opening and closing memberships and accounts, teller posting, account adjustments, transfers, and related features)
- Member Inquiry, Phone Operator, and membership and account maintenance functions
- Loan Processing (including all loan application functions and disbursements)
- Collections Processing (including Tracker setup and maintenance)
- General ledger and other accounting functions (including ACH and payroll maintenance, subsidiaries and investments)
- Report Builder and most management dashboards

CU*Answers reserves the right to restrict access to any configuration or other feature deemed necessary to protect data or avoid conflicts with specific software functionality. For details on restrictions and limitations, refer to the Custom Training Edition Term & Conditions agreement.



Unsupported Features

Because the CTE will be a copy of your real membership files, the environment is strictly limited in order to protect the data from external exposure.

- No 3rd-party integrations or file exchanges (such as ATM, ACH, bill pay, etc.)
- No ordering of ATM/debit or credit cards
- No bill pay enrollment
- No processing of draft or ACH returns
- No credit report pulls or indirect lending
- No data downloads or uploads
- No shared branching
- No Member Reach emails
- No access to **It's Me 247** or CU*Talk
- No printing of receipts, notices, loan forms or checks
- No custom forms
- No access to OPER menus
- No integration with ProDOC
- No data backups or Disaster Recovery services
- No access to employee security controls
- No access to any configuration functions*

NOW AVAILABLE! Limited access to configurations to allow you to experiment with new products or new settings in a test environment. For example, you could create a new loan product and experiment with creating a few sample loan applications to verify product settings, before creating that product in your live environment.



Understanding the CTE Environment

Keep these things in mind when deciding how you will use the CTE in your training efforts:

- **Private copy of your member database** - Your CTE will be a copy of your live membership and account files, and only your employees will be working with the data and manipulating it during training exercises. Remember that although the database is restricted to your credit union staff, it still contains private member data, so your team will need to follow your usual practices for keeping that information confidential.
- **Duplicate product configurations** - Your CTE will be a copy of your own credit union's product configurations, so account types and other settings will be the same as what your employees work with every day.
- **Printing and imaging** - Printing and image archival/retrieval features are not supported. Any reports that are generated are sent to a temporary output queue that will be cleared each day.
- **Daily and monthly processing** - Just as with your live credit union files, normal daily (EOD and BOD) and monthly (EOM) processes will be run on your CTE data, strictly for the purpose of keeping dates in sync, handling teller drawer closings, and to handle other routine processing requirements. However, because normal production work takes precedence over training files, we reserve the right to complete month-end processes as late as the 3rd business day after actual month-end. Reports generated by daily/monthly processes will not be retained.
- **No backup or disaster recovery** - No daily backup will be made and the CTE is not included in our normal disaster recovery procedures.
- **Month-end files for dashboards** - Only the current month and one prior month's files will be retained for use with various dashboards or inquiries. Dashboards that display multiple prior months of history may not work as usual.
- **External connections** - Third-party vendor interfaces and outside communications channels (such as email, online banking, audio response, etc.) are blocked.

Security and Employee Access

CTE will be installed as a separate launch icon on all of the workstations you designate for training purposes. CU*BASE GOLD updates will be deployed to these workstations at the same time as all your other workstations. Employees will launch this special edition then sign on using one of the four special user IDs assigned to your credit union. Once logged in, employees will use one of four specific Employee IDs to access CU*BASE menu options and features. These special IDs have limited access.

Third-party vendor interfaces and outside communications channels (such as email, online banking, etc.) are blocked. Printing and image archival/retrieval features are not supported. Any reports that are generated are sent to a temporary output queue that will be cleared each day.

CU*Answers will control all employee security settings. CU*Answers reserves the right to block access to any menu options or settings that might compromise the security of the data in the CTE library or the integrity of the files on our system.

Member account security and masking controls are also copied to the CTE. To maintain the privacy of employees, board members and other insiders, accounts with an Insider/Employee Code other than 0 will not be copied to the CTE.



Comparing Bedrock CCU and the CTE



This shared training resource lets employees practice using CU*BASE without risk to live data. Available to all online CUs free of charge.



A copy of your credit union's own files used for training purposes, refreshed quarterly and available only to your credit union's own employees.

Feature

■ Feature is supported

■ Feature is supported

Teller activation	■	■
Posting teller functions	■	■
Member account adjustments and reversals	■	■
Opening new accounts	■	■
Closing accounts	■	■
Creating account comments	■	■
Direct/mail post	■	■
Member transfers	■	■
Member inquiry	■	■
Phone operator	■	■
Head teller functions	■	■
Collections functions	■	■
Trackers ¹	■	■
Setting up loan requests and applications	■	■
Creating a loan	■	■
Disbursing a loan	■	■
General ledger posting functions	■	■
Back office/accounting functions ²	■	■
Report Builder (Query)	■	■
Management dashboards ³	■	■
End-of-day (EOD), beginning-of-day (BOD), and end-of-month (EOM) processing ⁴	■	■
Your own member data	Not supported	■
Your own products and services and related configurations	Not supported	■
Your own configuration settings for other software features (such as workflow controls, ect.)	Not supported	■
Quarterly refresh of data from live files	Not supported	■
Limited access to modify or add new product configurations ⁵	Not supported	■
3 rd party integrations and file exchanges ⁶	Not supported	Not supported
Shared branching ⁷	Not supported	Not supported
Printing reports, notices, and checks ⁸	Not supported	Not supported
Printing/archiving receipts and loan forms ⁸	Not supported	Not supported
Integration to teller cash dispensers (TCDs) and recyclers (TCRs)	Not supported	Not supported
Integration with ProDOC	Not supported	Not supported
Pulling or viewing a credit report	Not supported	Not supported
Custom forms	Not supported	Not supported
Ordering ATM/debit or credit cards	Not supported	Not supported
Enrolling a member in Bill Pay	Not supported	Not supported
Member Reach emails	Not supported	Not supported

Comparing Bedrock CCU and the CTE continued

It's Me 247 online/mobile banking	Not supported	Not supported
CU*Talk audio response	Not supported	Not supported
Data downloads and uploads	Not supported	Not supported
Employee security configuration	Not supported	Not supported
Access to OPER configurations and functions	Not supported	Not supported
Indirect lending	Not supported	Not supported
Data backups	Not supported	Not supported
Disaster Recovery services on training files	Not supported	Not supported
Prior month EOM files	Current + 3 prior months	Current + 1 prior month
# of user (login) IDs	2	4
# of employee IDs	2	4

Trackers can be added to existing test accounts, and trackers added in the test environment can be viewed. However, tracker notes are removed whenever test files are refreshed.

Access to back office/accounting functions will be limited to basic data maintenance functions, but any processing related to third-party integrations will be blocked. For example, employees can practice working whatever ACH exceptions happened to be copied in during the last data refresh, but no returns would ever be transmitted. We reserve the right to block access to any features deemed necessary to protect data or avoid conflicts with specific functionality.

Most management dashboards will be available unless they include features that allow configuration changes or posting functions that are otherwise not allowed in the training environment.

Reports generated by daily/monthly processes will not be retained.

NOW AVAILABLE! Limited access to configurations to allow you to experiment with new products or new settings in a test environment. For example, you could create a new loan product and experiment with creating a few sample loan applications to verify product settings, before creating that product in your live environment.

Examples of interfaces that will be disabled in the test environment: Bill pay access, receiving/posting share drafts, ACH transmissions, ATM/debit/credit card orders and activity, etc.

All shared branch functionality, both via integrated CU*BASE tools as well as via the national interfaces, are disabled in the training environment.

Neither printing nor image archival/retrieval is supported in the test environment. To avoid problems with hardware device and printer setup, features that produce printed output will either be blocked entirely, or any printed output that is generated will be sent directly to a temporary OUTQ that is automatically cleared at the end of each day.

The Quarterly Refresh

One of the main benefits of the CTE is that your test files will be a copy of your live, production files. This allows for the product and feature configurations to mirror your actual live settings. In addition, the member accounts will also be familiar to your staff.

A quarterly refresh is included in your annual CTE maintenance fees. During the first week or so of each calendar quarter, we'll take a fresh copy of your current files to refresh the data in your test environment. As part of the refresh routine, we'll also apply our standard security precautions, including:

- Clearing all Employee Security settings and restoring the four generic employee IDs (plus any settings required for CU*Answers to administer the security on your test files and run daily processing).
- Removing accounts, history, and credit data for any accounts designated as insiders (with an Insider/Employee Type code other than 0).
- Removing all workstation devices and printers (to prevent anyone from printing checks or other documents to production devices).
- Removing all shared branch configuration settings.
- Changing all member email addresses to invalid addresses and deactivating outgoing email.
- Clearing high-volume files for privacy and more efficient processing, including removing all Tracker notes and credit bureau history files.
- Other data scrubbing as deemed necessary by CU*Answers to protect system integrity and data security.



Pricing

All pricing is tentative and subject to change.

Initial one-time setup fee.....\$4,000.00

Includes creation and configuration of initial training files, up to 2 hours of remote workstation technical support provided by Network Services, and up to 4 hours of remote training sessions within the first month after launch.

Monthly maintenance.....\$350.00/month

Billed on your monthly invoice; includes one data refresh each calendar quarter.

Special requests.....Quoted upon request

Examples: an extra mid-quarter data refresh, a copy of an individual file for special training needs (like a batch of sample ACH exceptions) from your production files, etc. Refer to the [Project Management: Initiating a Special Project Request](#) page on our website for timelines and other restrictions. On-site technical support can also be provided and will be quoted at an hourly fee plus T&E.

A one-year subscription contract will be required at initial signup. A six-month notice is required for subscription cancellation. Client requests and daily support will be facilitated by the Client Services and Education Team.

Participating in the Program

1. Contact Client Services and Education at 1.800.327.3478 x 255, or via email at cte_team@cuanswers.com.
2. Submit a signed copy of the "CUSTOM TRAINING EDITION TERMS & CONDITIONS" agreement. This is a one-year subscription commitment.
3. We will contact you with a target launch date. A minimum of 4 - 6 weeks will be required for us to set up your initial CTE environment, copy the files and configure them.
4. Detailed instructions will be provided to show your system administrator how to set-up.
5. Web-based training sessions will be arranged with your training coordinator or other representatives to explain how users will access the CTE and answer your questions. You will be provided with four login IDs and four employee IDs and passwords for use with the CTE.

Sign Me Up!

- ☐ I have reviewed the CUSTOM TRAINING EDITION TERMS & CONDITIONS agreement, and understand the limitations that CU*Answers will impose on the training environment in order to protect its data and production environment. I understand this is a one-year commitment beginning after my signed contract is received. I agree to pay the one-time setup fee and monthly maintenance fee as outlined in this document and the CUSTOM TRAINING EDITION TERMS & CONDITIONS. If I wish to cancel my subscription, I agree to provide a six-month written notice, during which time I understand I will continue to be billed the normal monthly maintenance fee.

Credit Union		CU#	
Your Name		Title	
Email		Phone	
Signature		Date	

Return to CU*Answers

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Fax: 616.285.7285

