
Member-Elected Loan Skip-a-Payment

INTRODUCTION

The Skip-a-Payment toolset automates most of the manual processing done by credit unions for member-elected skip-pay programs. Many credit unions offer this type of program, and the manual steps can be very time consuming.

In a nutshell, the member-elected skip pay program works as follows:

1. The credit union configures a program and advertises that it is available for a certain period (i.e., Dec. for Christmas).
2. Then the member opts in and agrees to pay a fee for the privilege of skipping a payment. Members can be enrolled via CU*BASE or opt in themselves using **It's Me 247** (if configured by the credit union).

This is different from credit card batch marketing skip-pays where the CU grants a skip-pay to all members based on general eligibility rules; no fee is charged, and the member does not have to opt in. See more about this type of Skip-a-Payment in the booklet, [Skip-a-Payment for Online Credit Cards](#).

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For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cubase-reference/>
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BEING AN INTERNET RETAILER

Internet retailers utilize all online banking tools at their disposal to maximize the targeted exposure of their products.

This section covers the skip-pay tools built right into CU*BASE and **It's Me 247** your credit unions can use to be more effective in selling products online. Use them as part of your arsenal to provide special pricing and discounts, and to create meaningful differentials between what is offered via other channels and what is offered via online banking.

What is the member experience online?

Skip pay programs allows the credit union to offer the member the opportunity to skip a payment on their consumer loan, should they qualify.

If the loan may qualify for a skip pay based on loan category, the member will view a SP button next to their loan listed on the rate board. This allows them to access a button for more details, which takes them to the loan detail screen. There they will view a button labeled "Skip A Pay." (The member can also view the button by navigating directly to the loan detail screen.)

Once the member clicks this button, the system evaluates whether the member qualifies for the skip based on the configuration of the program.

If the member qualifies, the member is presented with a screen showing the details of the program (including a fee if one is charged). The member checks a box to agree to the conditions and selects an account to pay the fee if one is charged.

The member finally clicks Submit and is presented with a confirmation window.

How does the member see the DIFFERENCE in participating with you online?

The member sees the difference in participating with your credit union online when this results in them being able to skip a payment without even needing to speak to a lending officer. Since this is very visible online, this program can be advertised simply by activating the feature in online banking. The member does not even need to read a marketing piece advertising the program!

Who can I turn to for more assistance?

The logo for Lender*VP, featuring the word "Lender" in a bold, blue, sans-serif font, followed by a blue asterisk, and then "VP" in a larger, bold, blue, sans-serif font.

Don't have time to set it up? Engage the Lender*VP team to help you design and execute this initiative.

What is a breakdown of the steps for my credit union?

- Your credit union configures a program and advertises that it is available for a certain period (i.e., December for Christmas). *Refer to the configuration section starting on page 9.*
- Your credit union types the online banking instructions that the member views in online banking explaining the program once the member qualifies. *Refer to the configuration section starting on page 9.*
- Your credit union then activates the feature to allow a member to skip a payment in online banking. *Refer to the online banking features starting on page 32.*

AUTOMATED PROCESS OF SKIP A PAYMENT

In a nutshell, the member elected skip pay program works as follows: CU configures a program and advertises it is available for a certain period (i.e., December for Christmas). Then the member opts in and agrees to pay a fee for the privilege of skipping a payment. Members can be enrolled via CU*BASE or opt in themselves using **It's Me 247** (if selected by the credit union).

HIGHLIGHTS OF THE AUTOMATED PROCESS

Here is a highlight of what our new automated process will do:

1. Your credit union configures the eligibility rules by program.
 - Specify the number of skip pays allowed per year and per life of loan.
 - Determine eligible loan categories
 - Set criteria to exclude member loans for a program (i.e., credit score, times late, etc.)
2. The member opts in for the program either by a credit union employee in CU*BASE or via **It's Me 247** (if allowed by the program configuration).
 - At this time, the member pays interest due at opt in (if specified in the program configuration).
 - The member pays a fee and applicable taxes on the fee (if one is configured in the program configuration).
 - CU*BASE advances the Next Payment Date by one month at opt in. (NOTE: The Review date is not changed.)
 - CU*BASE charges a skip pay fee at opt in by debiting a specified account (if one is configured in the program configuration).
 - CU*BASE keeps track of the "Skip payments per year" and "Skip payments per life of loan."
 - If the program is not configured to require interest to be paid, CU*BASE generates a zero-dollar transaction to identify the skip payment in the loan history.
 - CU*BASE creates a Tracker record for a successful or declined skip-a-pay transaction (if specified in the program configuration). *This Tracker will appear on the loan account, and not the base share account.*
 - **It's Me 247** may create a Tracker record if a skip-a-pay is declined (if specified in the program configuration). *This Tracker will appear on the loan account, and not the base share account.*
3. CU*BASE provides a Skip-a-Pay report and dashboard that records all skipped payments.

See Page 42 for a detailed accounting of the transactions that occur when a member skips a payment.

IMPORTANT NOTE ON SCHEDULED PAYMENTS TO THE SKIPPED LOAN (AFT, ACH AND PAYROLL TRANSFERS)

Automated funds transfers (AFT), ACH, and payroll transfers to the loan will NOT be affected if a member elects to skip a payment. These transfers to the loan will need to be manually cancelled for the month of the skipped payment. CU*BASE will provide warnings that these monthly payments exist, and the member will be instructed to contact the credit union for assistance with cancelling the payment for a month.

- **NOTE:** AFT payments that are configured to only post if the payment is not made in any other way will not require any action.

If you decide to, you can configure skip payments to exclude members with an ACH, AFT, or payroll distribution set to pay on the loan. See **Page 22** for more information.

HANDLING OF PARTIAL PAYMENTS

If interest is paid as part of the skip a pay transaction set, the partial pay field on the member record will be set to zero.

DOES THE MEMBER PAY A FEE WHEN THEY ENROLL OR WHEN THEIR PAYMENT IS SKIPPED?

The skip-pay program can be configured to require a member to pay a fee when they opt in to skip the payment. However, a credit union may choose not to charge a fee for a program or choose to allow the fee to be waived when the member opts in via CU*BASE.

HOW MANY TIMES CAN A MEMBER SKIP A PAYMENT?

The skip-pay configuration allows you to configure the total number of payments the member can skip, per year and per life of loan. This configuration determines the number of times the member can skip a payment.

- **IMPORTANT:** The system will not allow two skipped payments for a program within a 60-day period for a program. If a member skips a payment on day one, then they cannot skip again (for that program) until day 61. For this reason, a member cannot skip two payments in a row for a single program.
- **SOME CAVEATS:** If a program has a 90-day window, a member may be able to skip two payments. If the loan qualifies for two programs, then it may be possible for the member to skip a payment twice in a shorter time frame.
- **NOTE:** If a member skips a payment on a loan with payments other than monthly (for example weekly or bi-weekly), CU*BASE will count this as only one skip pay for the full month.

CAN I CREATE A SKIP PAY PROGRAM FOR A LOAN WITH A PAYMENT FREQUENCY OTHER THAN MONTHLY?

You can offer skip-pay programs on loans with a payment frequency of monthly, weekly, or bi-weekly. *Annual and twice monthly (for example on the 15th and 30th) payment frequencies are not supported.*

With all skip pay programs, each time the member elects to skip, the next payment due date is advanced ahead a *month*.

WHAT SHOULD I CONSIDER IF I OFFER SKIP PAY ON WEEKLY OR BI-WEEKLY FREQUENCY PAYMENTS?

As mentioned above, when a member skips a payment, their next payment date is advanced a month. At the time of the skip, the payment dates skipped are recorded in the member's Tracker record for the sub account. The next payment for the member will be shown in the secondary transaction record for the skipped payment.

Read further to understand how this affects your skip pay opportunity.

We will use the example of a credit union that charges \$25 to skip a payment. They configure this feature for a loan with a weekly payment frequency. They allow members to skip payments twice in a calendar year. John Member qualifies for this skip pay program.

- John pays the \$25 fee to skip a payment. His next payment advances a month and his next payment due date is at that time.
- If (later in the year) John pays another \$25 to skip a payment a second time, his payment due date will skip ahead a month again.
- In this manner, John can pay \$50 to skip ahead eight payments.

CAN YOU BLOCK A MEMBER FROM BEING INCLUDED IN A SKIP PAY PROGRAM? CAN YOU BLOCK A MEMBER FROM ENROLLING IN A PROGRAM?

You can elect to block members from being included in skip pay program (even though they otherwise might qualify). Access **Tool #15 Update Membership Information** (Shortcut: *umbr*) and check *Block from skip-pay program* on the final membership screen. Once this box is checked the member is excluded from all skip-pay programs.

For these members, employees will see the message "Member has been blocked from skip pay programs" when they attempt to use **Tool #821 Skip-a-Payment Program Member Opt-in** (skip) to enroll the member in CU*BASE. In online banking members will still see the SP button on the Account Summary screen, but when they attempt to enroll, they will be stopped and will see the "Contact your credit union for assistance" messaging.

CAN A MEMBER USE A MOBILE PRODUCT TO SKIP A PAYMENT?

Yes, members can use both the desktop and mobile **It's Me 247** to skip a payment. Since this is the banking interface for Mobile App Banking, members using this product can skip payments as well.

SKIPPING PAYMENTS FOR CREDIT CARD LOANS

Skip-a-Payment for Online Credit Cards

INTRODUCTION

Now you can set up a batch skip-a-pay program for your online credit cards any time you wish and run it in an automated fashion at no charge.

Using Tool #317 *Credit Card Skip-a-Payment Configuration*, you can define multiple programs (such as a "Holiday Visa Platinum Skip-Pay" or "MasterCard Summer Break") according to loan category and statement period. Set up eligibility rules such as delinquency status, how long the account has been opened, presence of a block code, etc. Simulation reports help you to tweak the settings as needed ahead of time.

The program is automatic for all eligible members (no opt-in is necessary), so for the designated statement period the minimum amount due for the account will be set to \$0.00 for one month only. The following month the normal payment will resume automatically. You can define a marketing message that includes the required "finance charges will continue to accrue" language, and it will appear in the transaction detail area of the credit card statement.

Members can still make their regular payment if they wish, and automated payment features such as ACH distributions or AFT will continue to work as before. (HINT: If you've set up any AFTs to automatically pay the minimum payment amount, since the minimum will be \$0, those members who qualify won't have a transfer that month.)

Member-elected Skip-a-Payment is also available for credit card loans in Tool #820 *Skip-a-Payment Program Configuration*. Read more about Skip-a-Payment options in the booklet, "Member-Elected Skip-a-Payment"

The consumer Skip-a-Pay feature is different from batch marketing skip-pays where the credit union grants a skip pay to all members based on general eligibility rules. In these cases, no fee is charged, and a member does not have to opt-in. This feature is currently only supported for credit cards.

Refer to the *Skip-a-Payment for Online Credit Cards* booklet for more information.

http://cuanswers.com/pdf/cb_ref/SkipaPayforCreditCards.pdf

For an updated copy of this booklet, check out the Reference Materials page of our website:
<http://www.cuanswers.com/resources/doc/cuabase-reference/>
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SKIP-PAYMENT CONFIGURATION

SCREENS

Credit unions can create and maintain “programs” using the configuration screen accessed through **Tool #820 Skip-a-Payment Program Configuration**. For example, your credit union might configure one program for a Christmas Skip-Pay and another for a skip-pay program for loans of a specific loan category. In this configuration, you can configure eligibility rules, program dates, loan category restrictions, number of payments a member can skip on an annual basis, etc.

- NOTE: Loans that use the 360-day mortgage interest calculation are not supported by this feature.
- NOTE: The loan payment frequency must be monthly, biweekly, or weekly. Twice monthly (for example the 15th and 30th) and other frequencies are not supported.

A view-only version of the configuration screens (so that people can see the programs without accidentally making edits) can be accessed by **Tool #819 Skip-a-Payment Program Config Inquiry**.

Skip-a-Payment Program Configuration (Tool #820)

# Catg	Program Description	Skip Pay Program Active	Eligible Due Dates	Maint Date	By
25	HOLIDAY PAYMENT RELIEF	11/01/2014 to 01/31/2015	11-2014 to 01-2015	12/16/2014	60
19	PAYMENT RELIEF PROGRAM	12/01/2017 to 07/01/2018	12-2017 to 12-2018	06/21/2018	60
19	PAYMENT RELIEF PROGRAM	07/01/2018 to 12/31/2018	07-2018 to 02-2019	10/16/2018	60
14	PAYMENT RELIEF PROGRAM	07/01/2018 to 01/21/2020	11-2018 to 04-2020	04/03/2020	60
15	CLOSED END LOAN SKIP A PAY	03/16/2020 to 04/30/2020	03-2020 to 04-2020	04/10/2020	60
14	CLOSED END LOAN SKIP MAY 2020	03/16/2020 to 05/31/2020	05-2020 to 05-2020	04/10/2020	60
12	STUDENT LOAN SUMMER SKIP	05/14/2020 to 12/31/2022	06-2020 to 07-2022	09/22/2021	/Q
43	CREDIT CARD SKIP PAY PROGRAM	01/01/2000 to 01/01/2022	07-2021 to 09-2021	06/12/2021	;C
3	HOLIDAY SKIP 2021	10/01/2021 to 12/31/2021	10-2021 to 12-2021	09/22/2021	/Q

From this screen you can select to add a skip-pay configuration, view an existing skip-pay configuration, copy a skip-pay configuration, or delete one. There is a confirmation window if you choose to delete a skip-pay configuration.

Number of Times a Member Can Skip a Payment

This screen lists your existing skip-pay programs and allows you to create new ones. At the top of the screen, enter the **Maximum skips per year per loan** (the total number of payments the member can skip per loan, per year) and the **Maximum skips life of loan** (the total number of times a member can skip per life of loan). These rules apply to all programs offered. For example, if the “maximum skips per year per loan” is two, then the member can only skip two payments during the course of the year regardless of how many programs they qualify for. A change to these numbers applies to all programs.

- **IMPORTANT:** The system will not allow two skipped payments for a program within a 60-day period for a program. If a member skips a payment on day one, then they cannot skip again (for that program) until day 61. For this reason, a member cannot skip two payments in a row for a single program.
- **SOME CAVEATS:** If the loan qualifies for two programs. Then it may be possible for the member to skip a payment twice in a shorter time frame.
- If a program has a 90-day window, a member may be able to skip two payments for a single program. If programs overlap, a member could potentially skip several payments in a row.

Allow Opt-in Through Phone Operator

This screen also allows you to decide whether staff can opt members into a skip payment program via Phone Operator. This is a system wide configuration, meaning if activated, it is available for all configured consumer skip payment programs.

Other Qualifiers for the Program

Screen 2 (standard program)

Session 1 CU*BASE GOLD - SUCCESS CREDIT UNION

File Edit Tools Help

Configure Consumer Loan Skip Payment Program UPDATE

Description: **STUDENT LOAN SUMMER SKIP** Corporation ID: **01** Loan category: **Select** 12 selected

Skip pay program active from: **May 14, 2020** to **Dec 31, 2022** [MMDDYYYY] Use year 9999 for annual program
 Applies to due dates from: **Jun 2020** to **Jul 2022** [MMYYYY] Use year 9999 for annual program

Pay interest due on loan when opting in

Tracker for when skip pay applied: Tracker type: **SK** Memo type: **SK**

Allow opt-in via online banking
 Tracker for follow-up when not eligible for skip pay: Memo type:

Assign follow up to employee ID:

Fee amount to collect when opting in: **0.00**

G/L account for fee:

Allow skip fee to be waived

Fee transaction description:

Loans to be Excluded Determined by Status at Opt-In

Delinquent **30** days or more Balance currently % or more of available credit limit
 Delinquent times or more over life of loan Freeze code present
 Accounts open **90** days or less Membership designation: **Select**
 Accounts currently over limit Credit score or below

ACH distribution is set to pay on loan
 AFT transfer is set to pay on loan
 Payroll distribution is set to pay on loan
 Loan balance is less than or equal to dollars

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Add/Update Staff Instructions Member Instructions

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Screen 2 (credit card program)

Session 1 CU*BASE GOLD - SUCCESS CREDIT UNION

File Edit Tools Help

Configure Credit Card Loan Skip Payment Program UPDATE

Description: **HOLIDAY SKIP 2021** Corporation ID: **01** Loan category: **Select** 3 selected

Skip pay program active from: **Oct 01, 2021** to **Dec 31, 2021** [MMDDYYYY] Use year 9999 for annual program
 Applies to due dates from: **Oct 2021** to **Dec 2021** [MMYYYY] Use year 9999 for annual program

Tracker for when skip pay applied: Tracker type: **LD** Memo type: **RC**

Allow opt-in via online banking
 Tracker for follow-up when not eligible for skip pay: **BI** Memo type: **BI**

Assign follow up to employee ID: **RD**

Fee amount to collect when opting in: **20.00**

G/L account for fee: **131.00**

Allow skip fee to be waived

Fee transaction description: **SKIP PAYMENT FEE**

Loans to be Excluded Determined by Status at Opt-In

Delinquent **10** days or more Balance currently % or more of available credit limit
 Delinquent **5** times or more over life of loan Freeze code present
 Accounts open days or less Membership designation: **Select**
 Accounts currently over limit Credit score **600** or below

ACH distribution is set to pay on loan
 AFT transfer is set to pay on loan
 Payroll distribution is set to pay on loan
 Loan balance is less than or equal to **25** dollars
 Negative block code present on all cards

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Add/Update Staff Instructions Member Instructions

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On this second screen, enter the details of your skip-payment program. The top of the screen allows you to configure details of the program, including

the date range when the member can opt in and the date range used to determine if the member has a loan payment that qualifies.

The bottom section includes reasons that the loan would not qualify, for example that it is delinquent a specified number of days.

Field Descriptions

<i>Field Name</i>	<i>Description</i>
Description	(Required) The description for the skip-a-pay program. (30 positions) Try to use a description that will assist staff with selecting the correct Skip-a-Pay program, should the member be eligible for more than one. Additionally, the program name is used in reporting.
Corporation ID	Enter the Corp ID.
Loan Category	Use the Select button to reveal a loan category selection screen. You can select one or more loan categories. To select more than one category, hold down the Ctrl key while making the selection. <ul style="list-style-type: none"> NOTE: This screen will only present loan categories of Interest Calc Type 0 or 4.
Skip pay program active from MMDDCCYY to MMDDCCYY	(Required field). Enter the “from” and “to” dates for the period that the member can opt in to the program . Use this format: MMDDYYYY. NOTE: This may be different than the dates entered for the “Applied to due dates from” field. Please review these two field descriptions to understand their differences. <ul style="list-style-type: none"> NOTE: If you want this program to be an annual program, such as a Christmas skip a pay program, enter 9999 in the “from” and “to” fields. For example, if you wanted members to be able to opt in between October 1 to December 31 every year, enter 10/01/9999 in the “from” field and 12/31/9999 in the “to” field. If you want the program to never end, enter a valid year in the “from” field and 9999 in the “to” field. For example, if you want members to be able to opt in from January 1, 2018 on, enter 01/01/2018 in the “from” field and a date with a 9999 in it in the “to” field.
Applies to due dates from MMCCYY to MMCCYY	(Required field) Enter the “from” and “to” dates for the period that the payment will be skipped . (The due date that will be skipped.) Use this format: MMCCYY. NOTE: This may be different than the dates entered for the “Skip pay program active from” field. Please review these two field descriptions to understand their differences.

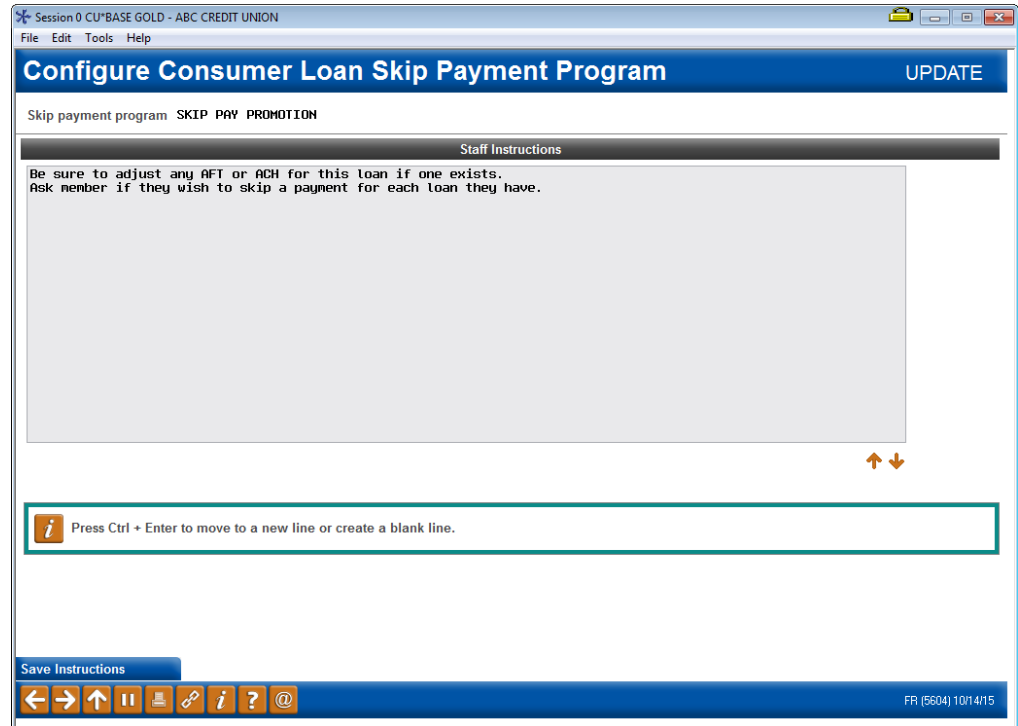
<i>Field Name</i>	<i>Description</i>
	<ul style="list-style-type: none"> NOTE: If you want this program to be an annual program, such as a Christmas skip a pay program, enter 9999 in the “from” and “to” fields. For example, if you wanted to skip loans that had payments between October 1 to December 31 every year, enter 10/01/9999 in the “from” field and 12/31/9999 in the “to” field. If you want the program to never end, enter a valid year in the “from” field and 9999 in the “to” field. For example, if you want to skip loans that had payments in from January 1, 2018 on, enter 01/01/2018 in the “from” field and a date with a 9999 in it in the “to” field.
Pay interest due on loan when opting in (<i>consumer loans only</i>)	Check to indicate that loan interest due on the loan should be paid (moved from interest due to interest paid) when opting in. Defaults to unchecked.
Fee amount to collect when opting in	Enter the fee to be charged for the skip payment.
G/L account for fee	(Required if a fee is collected at opt in.) Enter the G/L account for the skip-pay fee.
Allow skip fee to be waived	Check to indicate if the skip payment fee can be waived. (This setting applies to CU*BASE only.) Members are not allowed to waive their fee in online banking. This field defaults to unchecked.
Fee transaction description	(Required if a fee is collected at opt in.) Enter the transaction description for the skip-pay fee. (20 positions.)
Tracker Type/ Memo Type when skip pay applied	Enter Tracker and Memo types that that will be used to record when a payment is skipped (the member skips a payment). This record is generated on the date the member opts in to skip payment. <ul style="list-style-type: none"> NOTE: <i>This Tracker will appear on the loan account, and not the base share account.</i>
Allow opt in via online banking	If your credit union wants to allow members to opt in while in online banking (standard or Mobile Web Banking), check this box. If this is unchecked, the only way a member can opt in is with the assistance of a credit union employee. Defaults to unchecked.
Tracker Type/ Memo Type (for follow up when not eligible for skip pay)	(Optional and only used if “Allow opt in via online banking” is selected) Enter Tracker and Memo types that that will be used to record when a member attempts to skip a payment online but is not allowed. (Employees can set up trackers if a member does not qualify in CU*BASE).

<i>Field Name</i>	<i>Description</i>
	<ul style="list-style-type: none"> This is meant to be a way to alert you to potential members who may wish to skip but do not qualify. <i>If a member has already skipped a payment for a loan for a program in the last sixty days, the member will receive a message saying that they do not qualify, but a Tracker message will not be created.</i> NOTE: <i>This Tracker will appear on the loan account, and not the base share account.</i>
Assign follow up to employee ID	<p>Optional and only used if “Allow opt in via online banking” and Tracker Type/Memo Type (for follow up when not eligible for skip pay” are both selected). Use this to record the Employee ID for the follow up for when a member attempts to skip a payment and is not allowed due to being ineligible.</p> <ul style="list-style-type: none"> This is meant to be a way to alert you to potential members who may wish to skip but do not qualify. <i>If a member has already skipped a payment for a loan for a program in the last sixty days, the member will receive a message saying that they do not qualify, but a Follow-up will not be created.</i>
<p>Loans to be Excluded is determined by status at Opt In</p> <ul style="list-style-type: none"> IMPORTANT: These rules are evaluated when the member opts in. Subsequent changes to the loan do not disqualify the member. <p>Check a box and enter days/time/score when needed.</p>	
Delinquent xxx days or more	The month delinquent and days delinquent fields on the loan record are used. If checked, if the loan is xxx days or more delinquent, the loan will not be allowed to skip a payment.
Delinquent xx times over the life of the loan	<p>The number of times the loan can be delinquent. If checked, any loan that has been delinquent the entered number of times (or greater) will not be allowed to skip a payment.</p> <ul style="list-style-type: none"> NOTE: This number (on the loan record) is increased every time the members is 30 days delinquent.
Accounts open xxx days or less	If the loan account was opened less than this number of days, the loan will not be allowed to skip a payment.
Accounts currently over limit	<p>If checked, loans over limit will not be allowed to skip a payment.</p> <p>Note for credit card skip-a-payment loans: If you allow credit card accounts to be over limit (<i>Add overline to payment</i> on the loan category configuration is set to Yes), and the account qualifies for a skip-pay program, then the member’s statement will not reflect</p>

<i>Field Name</i>	<i>Description</i>
	that a payment was skipped. The overline amount will display as the “Minimum Payment” due and statement message that is configured for the batch skip-a-pay program will not appear. Since this might be confusing for members, you may elect to exclude members who are overline from being eligible for the skip-pay program.
ACH distribution is set to pay on loan	If checked, loans with an ACH distribution set to pay the loan will not be allowed to skip a payment.
AFT transfer is set to pay on loan	If checked, loans with an AFT transfer set to pay the loan will not be allowed to skip a payment.
Payroll distribution is set to pay on loan	If checked, loans with a payroll distribution set to pay the loan will not be allowed to skip a payment.
Loan balance is less than or equal to xxx dollars	Excludes loans from performing a skip payment if the current loan balance is less than or equal to the configured dollar amount. <i>One use of this field is to prevent situations where the configured skip pay fee amount exceeds the loan balance.</i>
Negative block code present on all cards <i>(credit card loans only)</i>	This excludes members that have block codes on all cards that are tied to the specific loan.
Balance currently xxx % or more of the available credit limit	If the balance of the loan is over xxx percent or more of the available credit limit, the loan will not be allowed to skip a payment.
Freeze code present	If the loan has any freeze code applied, the loan will not be allowed to skip a payment.
Membership designation	Use the Select button to reveal a screen where you can select Membership Designation(s). Use the Ctrl key to select multiple designations on the pop-up window. Loans with the selected designations will not be allowed to skip a payment.
Credit Score xxx or below	Loans with a credit score at or below this score will not be allowed to skip a payment. The credit score associated with the loan is used to determine eligibility. <ul style="list-style-type: none"> NOTE: If the member has received a different score independent of the score used to qualify for this loan, this second score will not be used.
Last maintained by	The current date and employee ID that is populated when a program is configured or maintained.

From the skip-pay configuration (shown on Page 11) you can use **Staff Instructions** (F21) to enter instructions that employees will read when they opt a member in to skip a payment. See **Page 25** for an example.

“Staff Instructions” (F21)

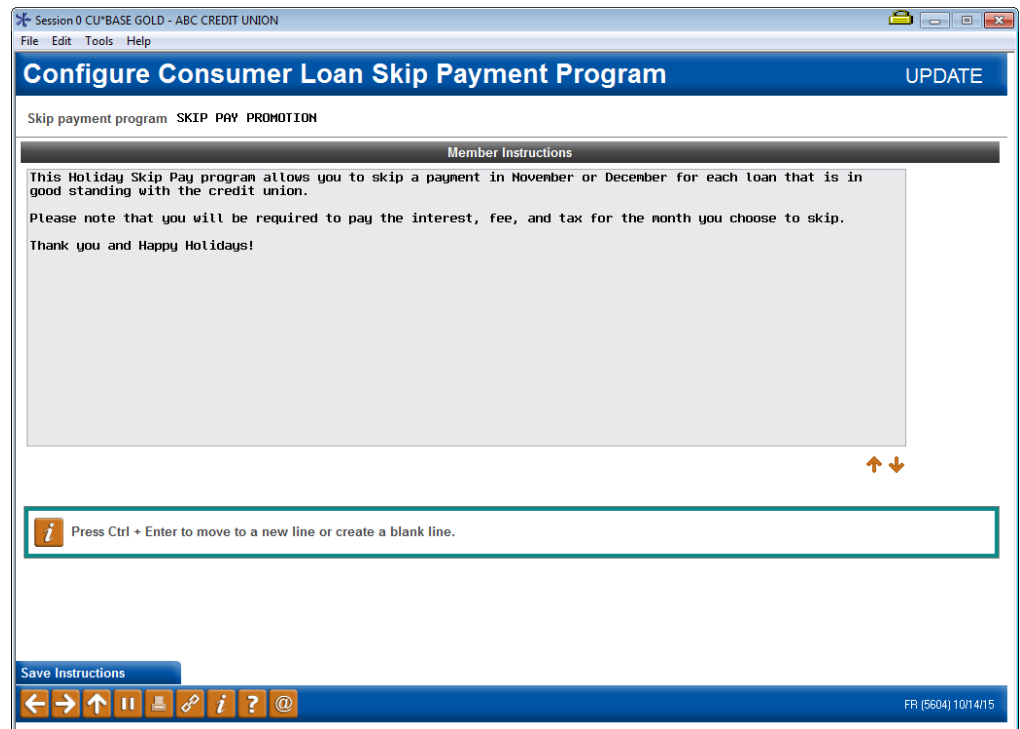


NOTE: Though this screen presents you with a “Save Instructions” button, CU*BASE also requires that you “Update” your skip-a-pay program to retain these instructions.

From the skip-pay configuration (shown on Page 11) you can enter **Member Instructions** (F22) that members will read when they opt to skip a payment via **It’s Me 247** (if allowed by your credit union. See **Pages 19 and 32** for an example of what the member will see.)

Remember to format your message with appropriate paragraph spacing so your content is displayed properly in **It’s Me 247**.

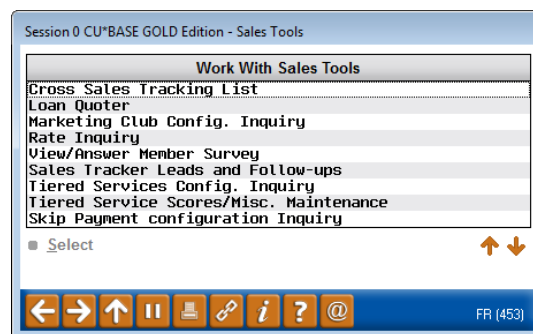
“Member Instructions” (F22)



NOTE: Though this screen presents you with a “Save Instructions” button, CU*BASE also requires that you “Update” your skip-a-pay program to retain these instructions.

Skip Pay Configuration Inquiry

A skip payment configuration inquiry is available from the Sales Tools button in Phone Operator for staff to view when assisting members.



SALES TAX

If your state requires that sales tax be configured for the service of skipping a loan payment, this can be configured in the Sales Tax configuration screen. Be sure to click the Page Down button to see it on a subsequent screen.

Configure Sales Tax on Service Fees (Tool #273)

Session 1 - SUCCESS CREDIT UNION
File Edit Tools Help

Configure Sales Tax on Service Fees

General Ledger Interface

G/L account: 131.00
Transaction description: SERVICE FEE TAX
Amount: 0.00 - Or - Percentage of fee: 0.006

Calculate & Post Sales Tax on the Following Fees

- Account Service Charges Select
- Minimum Balance Service Charge Select
- Transaction Service Charge Select
- A2A Fees
- On Demand Posting of ACH Deposits
- Mobile Text Banking Fees
- Mobile Text Subscriber Fees
- Online Bill Pay Enrollment Fee
- Online Bill Pay Non-use Fees
- Online Bill Pay Subscriber Fees
- Online Bill Pay Excessive Activity Fees
- Overdraft Transfer Fees
- Promise Deposit Fees

Update

← → ↑ || 🖨️ 🔗 ⓘ ? @

Use the arrows to page down to see the Skip a Pay charge configuration.

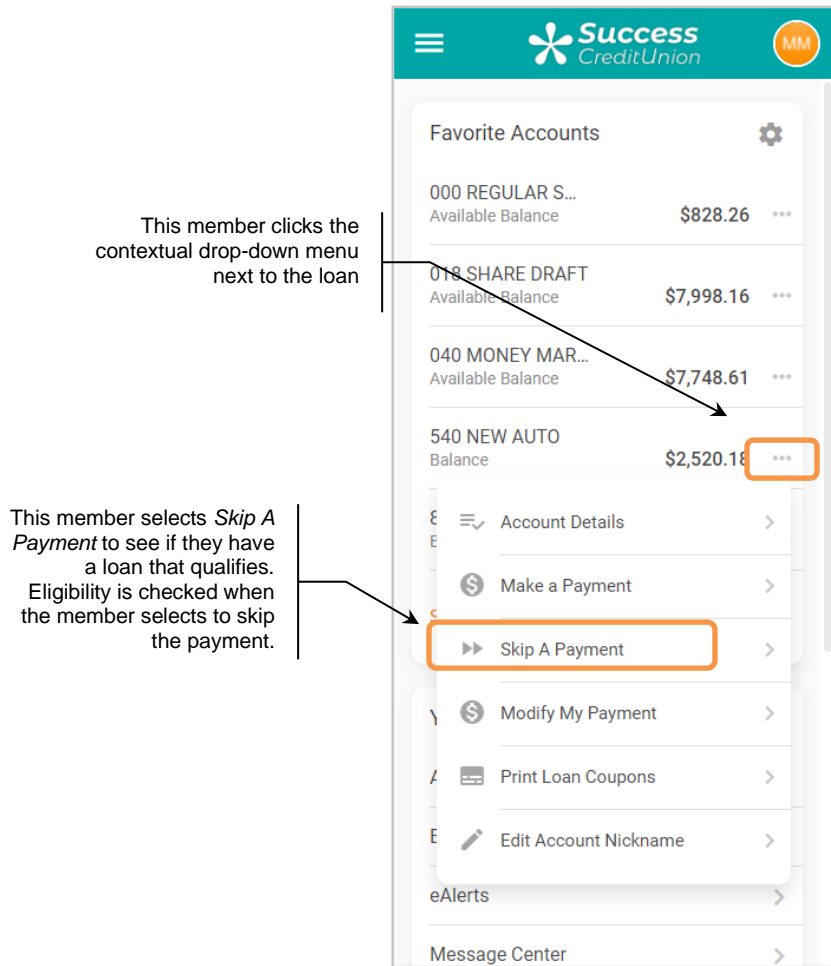
Refer to online help for assistance using this screen.

GRANTING THE MEMBER ACCESS TO SKIP PAY ONLINE

For the member to access Skip Pay online, you must grant them access points to the feature. Below are several examples of options you might configure in ItsMe247 Manager. Other options and wording are available.

For more information contact the Internet Retailer Support Center at irsc@cuanswers.com. To purchase ItsMe247 Manager go to the CU*Answers store at <https://store.cuanswers.com/store/irsc/cupublisher-self-service/>

Contextual Menu Method for Member to Access the Skip Pay Module

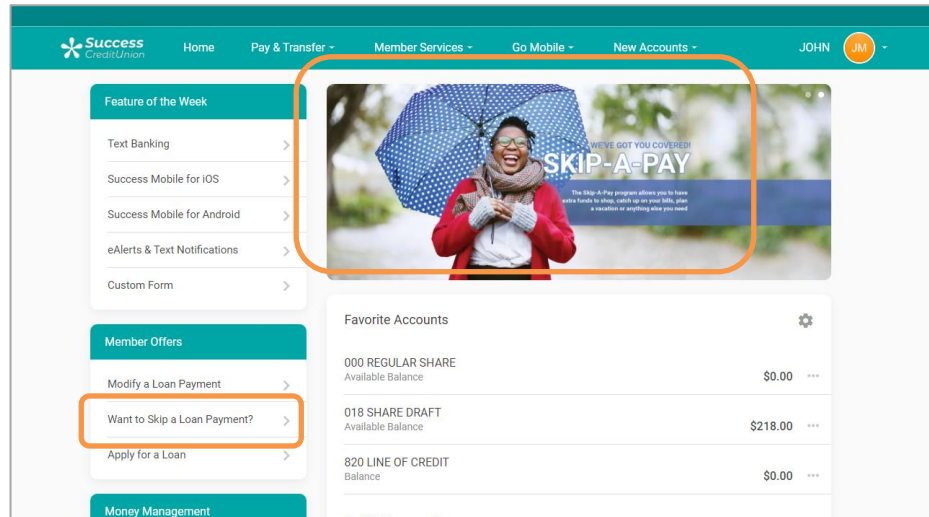


OTHER Ways To Advertise Skip Pay to Members

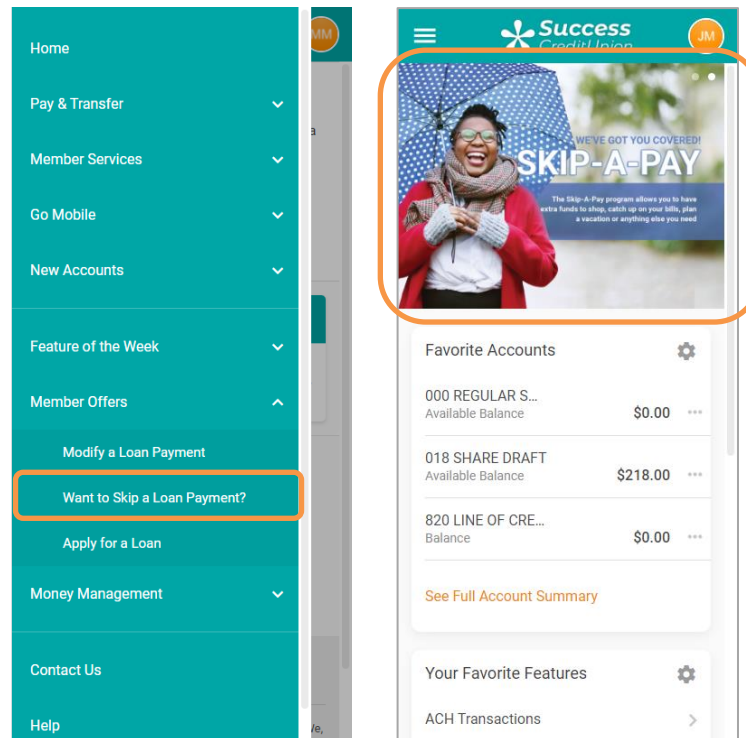
Other ways that your credit union can advertise your skip pay program include adding it in a Member Offers section in the left navigation of your website and creating an online banking advertisement about the feature. Below is how the left navigation might look in the full **It's Me 247** desktop and mobile versions.

This will take the member directly to the skip pay module as well.

Desktop Version



Mobile Version



If the member selects any of these options, they will move to the listing of loans that may qualify for a skip. *See page 32 for this experience.*

If they do not have a loan with a loan category that qualifies, they will see the messaging shown on page 37.

OPT IN PROCESS

CHECKS ON LOAN

At this point, the loan is evaluated to see if it qualifies for a Skip-a-Pay program:

- The loan is checked to see if it has reached the “Maximum skips per year” or “Maximum skips life of loan” per the Skip-a-Pay configuration.
- CU*BASE checks the Interest Calc Type of the loan. It must be a 0 or 4 to qualify for a skip-payment program.
- The payment frequency for the loan must be monthly, weekly, or bi-weekly. *Annual and twice monthly (for example on the 15th and 30th) payment frequencies are not supported. (In all cases, a full month of payments are skipped.)*
- The current date must be within the Opt in Period on the configured skip payment programs.
- The next payment date must be within the Skip Payment Period of any of the current programs. NOTE: A member who has paid ahead can skip their next payment should this payment fall within your eligible dates.
- For credit card programs, the loan category must be type V.

If the loan does not comply, CU*BASE will produce an error message.

The loan is also checked to see if it is eligible according to the eligibility requirements on the configuration screen. A delinquent loan, for example, may not qualify. This is dependent on the program configuration. An error message is produced if the loan is not eligible.

NUMBER OF TIMES A MEMBER CAN SKIP A PAYMENT

The entry skip-pay configuration screen allows you to configure the total number of payments the member can skip per year and per the life of loan. Additional restrictions and rules are listed below.

- **IMPORTANT: The system will not allow two skipped payments for a program within a 60-day period for a program. If a member skips a payment on day one, then they cannot skip again (for that program) until day 61. For this reason, a member cannot skip two payments in a row for a single program.**
- **SOME CAVEATS:** If the loan qualifies for two programs. Then it may be possible for the member to skip a payment twice in a shorter time frame.
- If a program has a 90-day window, a member may be able to skip two payments for a single program. If programs overlap, it should be understood that a member could potentially skip several payments in a row.

WARNING MESSAGES FOR SCHEDULED PAYMENTS

If the program is not configured to exclude them, CU*BASE checks if the member has ACH, AFT, or payroll set up for the loan payments. This will determine the conditionally displayed message in CU*BASE and online banking and Mobile Web Banking. Action will be need to be taken or the payment will still process (except in the instances of “Warning Message AFT #2, shown below).

Warning Message AFT #1

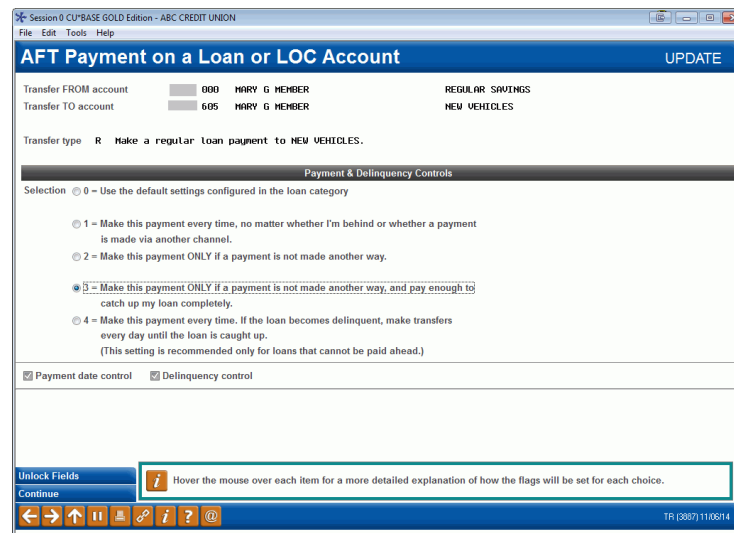
Automatic Payment Transfers

Member has an AFT transfer to this loan. The AFT record will NOT automatically adjust to the new due date; maintenance to the settings and/or new due date on the AFT record is recommended.

This message is displayed if the member has an AFT that **DOES NOT** have the “Payment & Delinquency Controls” setting of “Make this payment ONLY if a payment is not made any other way and pay enough to catch up the loan completely.” (See below.) This AFT payment will need to be cancelled for the skipped month or it will process.

Warning Message AFT #2

This message is displayed if the member has an AFT that **DOES** have the “Payment & Delinquency Controls” setting of “Make this payment ONLY if a payment is not made any other way and pay enough to catch up the loan completely.”



Automatic Payment Transfers

Member has an AFT distribution to this loan account. The AFT record WILL automatically adjust to the new due date.

EMPLOYEE ASSISTING MEMBER SKIP A PAYMENT

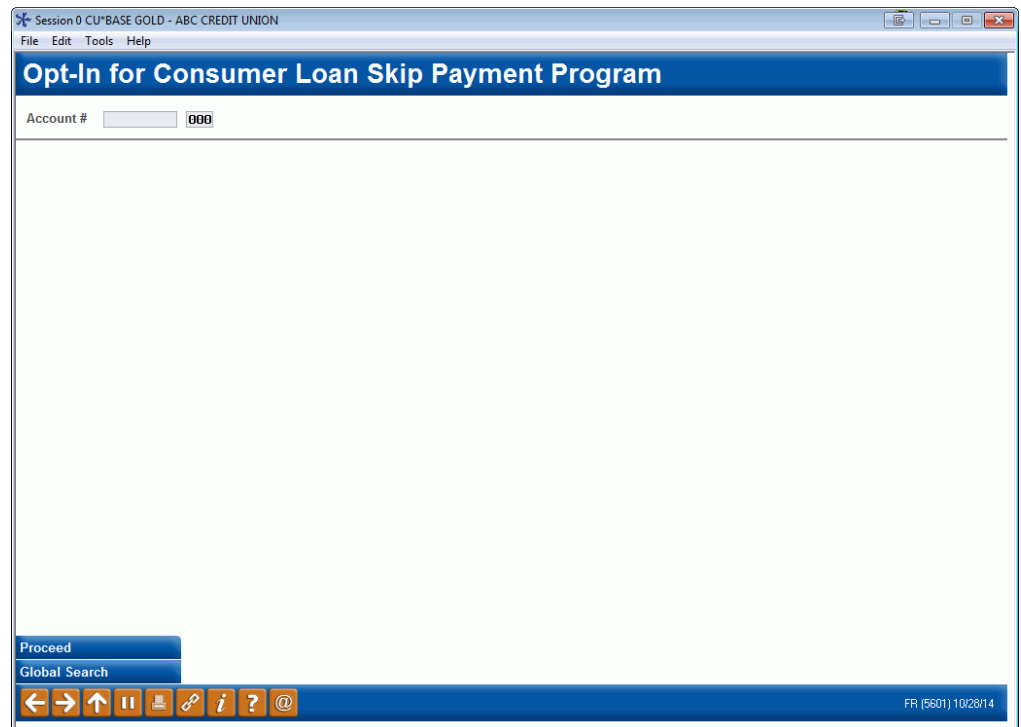
Once the program is activated, your employee can enroll members via **Tool #821 Skip-a-Payment Program Member Opt-in**. Your employee enters the account number and presses Enter to see the programs for which the member is qualified.

- Note:** If configured to allow opt-in via Phone Operator, your employees will be able to access the opt-in screen by selecting the loan and clicking the **Skip Pay** action code.

Typ	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM Go!	AFT Go!	FRZ	TRK	ACH Go!	ODP	BOX Go!	J/O
000	REGULAR SAVINGS	4,960.95	4,950.95	7/23/15	.	.	Y	.	0	Y	.	.	.	.
050	VACATION SAVING	628.00	628.00	10/08/15	.	.	.	.	0	.	.	.	.	.
110	CHECKING	28.54	0.00	10/13/15	.	.	Y	Y	0	Y	Y	Y	.	.
300	CERTIFICATE	500.00	0.00	8/23/18	.	.	.	.	0	.	.	.	.	.
605	NEW VEHICLES	0.00	0.01	7/30/20	.	.	.	.	0	.	.	.	.	.
610	USED VEHICLES	4,090.71	123.11	1/02/16	.	.	.	Y	0	Y	.	.	.	.
626	GOOD MONEY LOAN	0.00	100.16	10/08/15	.	.	.	.	0	.	.	.	.	.
645	SIGNATURE LOAN	0.00	178.74	7/22/15	.	.	.	.	0	.	.	.	.	.
646	SIGNATURE LOAN	0.00	223.42	7/22/15	.	.	.	.	0	.	.	.	.	.
705	FIX MORT 5 - 30	67,239.52	983.79	8/01/15	.	.	.	Y	0	Y	.	.	.	.

Average Bump CD Rate Check History
 Inquiry List Misc Rcpts Nicknames
 Payoff Stop Transfer Wire
 CC Inquiry Skip Pay

Screen 1



Your employee enters the account number and presses Enter to see the programs for which the member is qualified.

- IMPORTANT:** Refer to **Page 21** for more information on the checks that are process on the loan to determine if it qualifies for a skip-pay

program. Also refer to the *Field Descriptions* section of the final configuration screen beginning on Page 12.

- **IMPORTANT:** Refer to **Page 21** for more information on restrictions on the number of times a member can skip a payment.
- A member can be blocked from enrolling in a skip pay program. In this case the member will see “Member has been blocked from skip pay programs.” Refer to page 7.
- **NOTE:** Skip pay opt-in follows account security rules. This feature is used, for example, to stop employees from performing maintenance on employee accounts.
- The fee for the skip pay cannot be taken from the par value.

If the member does not qualify for a skip pay, the following message will appear:

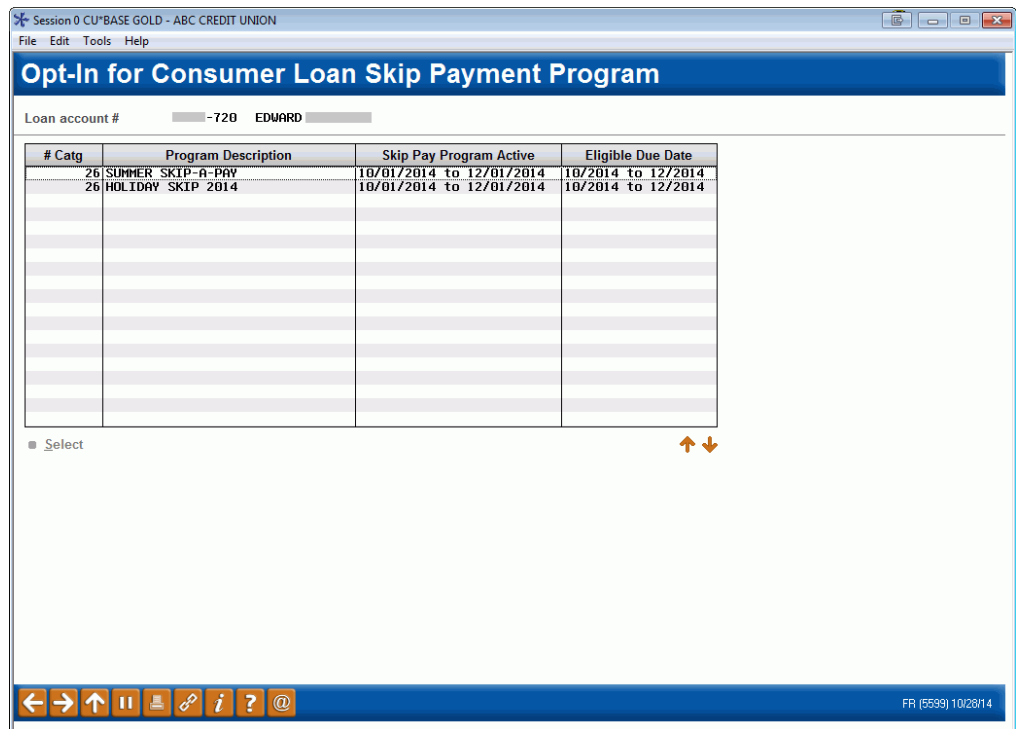
Messaging if Member Does Not Qualify for Skip-Pay Program

8212-This loan does not qualify for any Skip Payment Programs at this time.

If the member does qualify for a skip-pay the employee will advance to either the first or second opt in screens. The second will only appear if the loan qualifies for multiple programs.

On this screen you would select a program from the list and then *Select*.

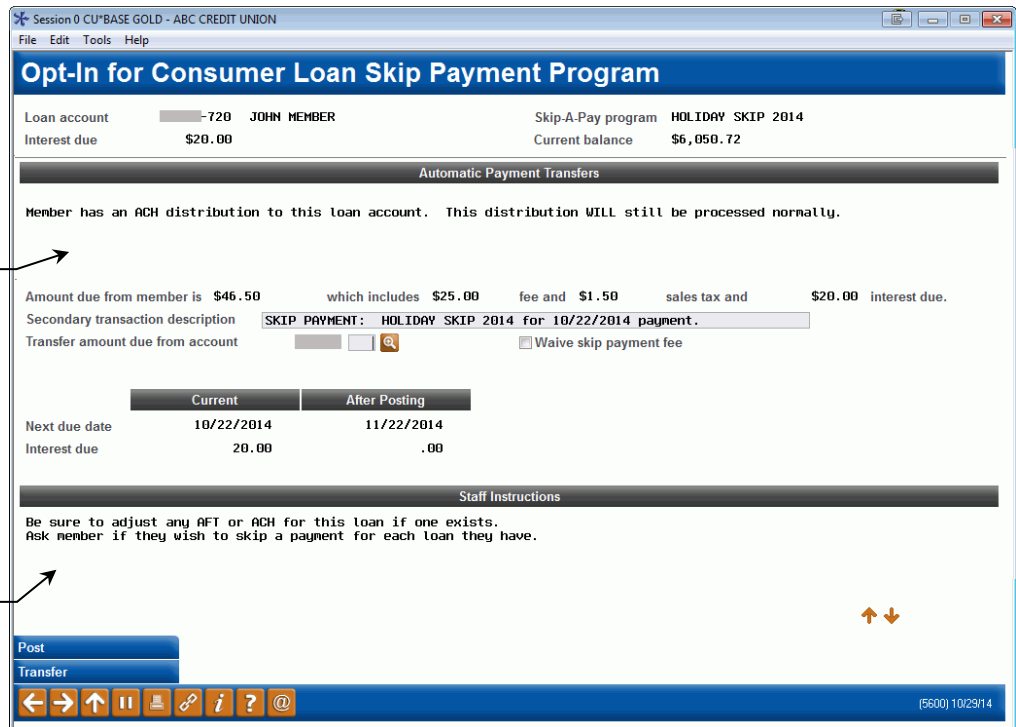
Screen 2 (Shown only if loan qualifies for more than one skip-pay program)



What the member sees in *It's Me 247* if they qualify for multiple programs is shown on **Page 41**.

If the loan is only eligible for one program you will advance directly to the next screen.

Screen 3



A warning will appear on this screen if an ACH distribution, Automated Funds Transfer (AFT) payment or payroll payment is configured to pay this loan payment. **For AFTs, there are two possible messages. Refer to Page 22 for more details.**

In the area at the bottom of the screen, the employee can read staff instructions that are configured in the program configuration.

On this screen you can skip their next loan payment for the selected loan. The screen includes the interest due on the loan, and the current balance of the loan as well as a breakdown of the amount due (which may include a fee, interest, and sales tax). Further down the screen is the due date and interest due before and after the skip.

- **Important:** An automatic payment message will appear on this screen if an ACH distribution, Automated Funds Transfer (AFT) payment or payroll payment is configured to pay this loan payment. ***This message will alert the employee that special action is needed to cancel this payment for the selected month.*** NOTE: AFT payments that are configured to only post if the payment is not made in any other way cause a different message to appear; no action will be required. See **Page 22 for more information.**

The secondary transaction description defaults to the program name from the configuration but can be adjusted.

If the configuration allows the employee to waive the fee, check the *Waive Skip Pay Fee* box. Then press Enter to recalculate the fee.

SELECTING AN ACCOUNT TO PAY THE AMOUNT DUE

If enough funds are not available, or to select an initial sub account, the employee can use the lookup next to the *Transfer amount due from account field* to find a sub account of this membership to pay the amount due.

Selecting an Alternate Account to Pay the Fee

Use this lookup to select a different sub account to pay the fee.

If the account paying the fee does not have sufficient funds, use the *Transfer* button to transfer funds into the account.

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Opt-In for Consumer Loan Skip Payment Program

Loan account **720 JOHN MEMBER** Skip-A-Pay program **HOLIDAY SKIP 2014**
 Interest due **\$20.00** Current balance **\$6,050.72**

Automatic Payment Transfers

Member has an ACH distribution to this loan account. This distribution WILL still be processed normally.

Amount due from member is **\$46.50** which includes **\$25.00** fee and **\$1.50** sales tax and **\$20.00** interest due.
 Secondary transaction description **SKIP PAYMENT: HOLIDAY SKIP 2014 for 10/22/2014 payment.**
 Transfer amount due from account Waive skip payment fee

	Current	After Posting
Next due date	10/22/2014	11/22/2014
Interest due	20.00	.00

Staff Instructions

Be sure to adjust any AFT or ACH for this loan if one exists.
 Ask member if they wish to skip a payment for each loan they have.

Post
 Transfer

(5600) 10/29/14

A window will appear listing available accounts and their balance.

Accessing a Payment Sub Account

Session 0 CU*BASE GOLD - Account Types

Type	Description	Available Funds
000	REGULAR SAVINGS	4,950.95
050	VACATION SAVING	628.00
110	CHECKING	0.00

Select

(5532)

Using Select returns you to the opt out screen with that sub account entered.

Accessing the Transfer Screen to Transfer Funds to Pay the Fee

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Opt-In for Consumer Loan Skip Payment Program

Loan account JOHN MEMBER Skip-A-Pay program HOLIDAY SKIP 2014
Interest due \$20.00 Current balance \$6,050.72

Member has an ACH distribution to this loan account. This distribution WILL still be processed normally.

Amount due from member is \$46.50 which includes \$25.00 fee and \$1.50 sales tax and \$20.00 interest due.
Secondary transaction description SKIP PAYMENT: HOLIDAY SKIP 2014 for 10/22/2014 payment.
Transfer amount due from account Waive skip payment fee

	Current	After Posting
Next due date	10/22/2014	11/22/2014
Interest due	20.00	.00

Staff Instructions

Be sure to adjust any AFT or ACH for this loan if one exists.
Ask member if they wish to skip a payment for each loan they have.

Post
Transfer

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

(5600) 10/29/14

If enough funds are not available, the Transfer (F9) button can be used to access the Transfer screen to transfer additional funds into the account.

Transfer Screen (F9)

Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Member Account Transfer

Loan Skip-A-Pay Transfers

Transfer date Oct 29, 2014 Transfer amount

From account IRA/HSA code
To account IRA/HSA code

Description MEMBER TRANSFER
 Print receipt

Post Post/Return Skip

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

(5129) 10/29/14

Press Enter before using *Post* (F5) to post the transaction. (If you use Post/Return (F6) you will remain on this screen to make another transfer.

POSTING THE TRANSACTION

The Opt-In Screen Ready to Post the Transaction

Session 0 CU*BASE GOLD - ABC CREDIT UNION

File Edit Tools Help

Opt-In for Consumer Loan Skip Payment Program

Loan account **720** JOHN MEMBER Skip-A-Pay program **HOLIDAY SKIP 2014**
Interest due **\$20.00** Current balance **\$6,050.72**

Automatic Payment Transfers

Member has an ACH distribution to this loan account. This distribution WILL still be processed normally.

Amount due from member is **\$46.50** which includes **\$25.00** fee and **\$1.50** sales tax and **\$20.00** interest due.
Secondary transaction description **SKIP PAYMENT: HOLIDAY SKIP 2014 for 10/22/2014 payment.**
Transfer amount due from account **000** Waive skip payment fee

	Current	After Posting
Next due date	10/22/2014	11/22/2014
Interest due	20.00	.00

Staff Instructions

Be sure to adjust any AFT or ACH for this loan if one exists.
Ask member if they wish to skip a payment for each loan they have.

Post
Transfer

Navigation icons: back, forward, up, down, print, search, help, @

(5600) 10/29/14

The member's base account is prefilled to pay the fee, **but the suffix must be manually entered.** The employee then uses *Post* (F5) to post the transaction. The sub account balance is checked for enough funds. If it has funds to cover the amount due, a confirmation screen will appear.

Confirmation Screen

Session 0 CU*BASE GOLD - Skip Payment Confirmation

Account **720**

Skip-A-Pay program **SKIP PAYMENT: HOLIDAY SKIP 2014 for 10/22/2014 payment.**
Skip payment fee of **\$25.50** and interest due amount of **\$20.00** will be debited from account **000**

Confirm & Post

Navigation icons: back, forward, up, down, print, search, help, @

5598

On the confirmation screen the employee uses *Confirm & Post* to finalize the posting of the skip-payment.

See Page 42 for a detailed accounting of the transactions that occur when a member skips a payment.

RECORD OF SKIP PAYMENT IN CU*BASE

Once the skip payment is processed at opt in, you will see a record in the transaction history. In the share account this may include a fee, tax, and an interest payment. In the loan account, this may include an interest payment or a zero-dollar transaction if no interest is paid.

Additionally, if configured, a Tracker will be created **for the loan account, not the share account, as is with most other Tracker records.** (An example of this Tracker record follows the transaction examples.)

Example of the fee amount, tax, interest payment drawn from the member's regular savings account

Below you see transactions for the fee and interest. (Tax is not shown.) Interest and tax would only be posted if configured by the program.)

Transaction Inquiry							SHARE SAVINGS		
Account #	40-000 SHARE SAVINGS			Current balance	141.70				
Name	R SMITH			Available	136.70				
Search by: Date	Jun 05, 2019 [MMDDYYYY]			Transaction amount	0.00 Desc ID				
Debits Only		Credits Only		All		Toggle Description		Teller/Cash Activity	
Business Date	Activity Date	Activity Time	Amount	Balance	Description	Transfer Acct	ID	Print Receipt	
6/03/19	6/05/19	09:25:54	24.80-	166.70	SKIPPAY INTEREST PMT	40-501	.H		
6/03/19	6/05/19	09:25:54	25.00-	141.70	SKIP A PAY FEE		.H		

The secondary transaction description shows when the next payment is due.

Session 0 CU*BASE GOLD Edition - Additional Transaction Information					
Account	40-000 R SMITH		Receipt available for reprint No Seq # 0004974		
Business Date	Activity Date	Activity Time	Amount	Balance	Transaction description
Jun 03, 2019	Jun 05, 2019	09:25:54	24.80-	166.70	SKIPPAY INTEREST PMT HOLIDAY SKIP A PAY PROGRAM next payment due 07/05/2019

Example skip-a-pay Interest Payment transaction found in Loan Account

Below you see the interest payment in the loan account.

Transaction Inquiry							FIXED RATE MORTGAGE			
Account #	1 FIXED RATE MORTGAGE			Current balance	60,896.12					
Name	MARY G MEMBER			Available	0.00					
Search by: Date	000000 [MMDDYY]									
Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Sup	Print Receipt
11/04/14	11/06/14	09:12:06	58.17-	58.17	60,896.12	SKIPPAY INTEREST PMT	1-000	96	N	

Example of Zero Dollar Transaction found in Loan Account

When no interest payment is made (either no payment is required, or the skip-a-pay program is configured without requiring an interest payment) a zero-dollar transaction is written to the Loan account and simply titled “SKIP PAY MEMO”.

Transaction Inquiry							NEW VEHICLE LOAN		
Account #	-501 NEW VEHICLE LOAN			Current balance	14,394.24				
Name	R SMITH			Available	0.00				
Search by: Date	Jun 26, 2019 [MMDDYYYY]			Transaction amount	0.00			Desc	ID
Debits Only		Credits Only		All		Toggle Description		Teller/Cash Activity	
Business Date	Activity Date	Activity Time	Amount	Interest	Balance	Description	Transfer Acct	ID	Print Receipt
6/26/19	7/29/19	11:28:44	0.00	0.00	14,394.24	SKIP PAY MEMO		.H	

Example of Tracker Record on the Loan Account

*NOTE: This Tracker record recording the skip is generated only if it is configured in the skip-pay configuration. **This Tracker record is under the loan account, not the base share account.***

Member Tracker Review			
Account	MARY G MEMBER		
Conversations	2		
Position to date	[MMDDYYYY]		
Contact - Date:	11/06/2014	Time: 09:12:07	By Emp: 96
Name:	MARY G MEMBER		Memo Type: CL COLLECTOR UPDT
Skip payment processed on 11/05/2014 for the payment due on 11/01/2014			

If the payment on the loan has more than one payment skipped, all payment dates skipped will be shown in the Tracker. (See below.)

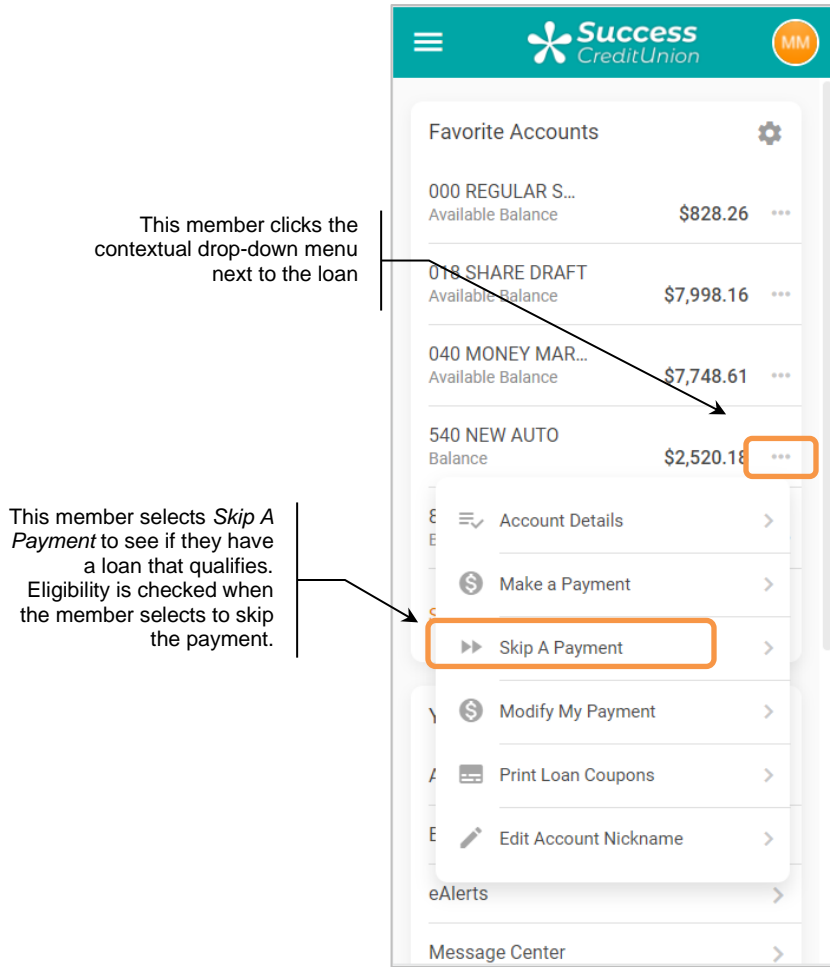
Member Tracker Review			
Account	40 R SMITH		
Conversations	1		
Position to date	[MMDDYYYY]		
Contact - Date:	06/05/2019	Time: 09:25:54	By Emp: .H
Name:	R SMITH		Memo Type: SP Skip a Pay done
Skip payment processed on 06/05/2019 for the payments due on 06/07/2019 and 06/21/2019			

If configured by the skip-pay program, a Tracker is created if a member attempts to skip a payment in **It’s Me 247** and is disqualified. See **Page 39** for details. No automated Tracker is created if an employee attempts to assist a member in CU*BASE and the member is disqualified. This documentation will need to be handled per credit union policy.

MEMBER SKIPPING A PAYMENT

Below is the contextual menu method of access to skip a pay. Other access methods are covered on page 19. All of these access points will need to be configured in the ItsMe247 Manager. Refer to page 19 for more information.

Contextual Menu Method for Member to Access the Skip Pay Module



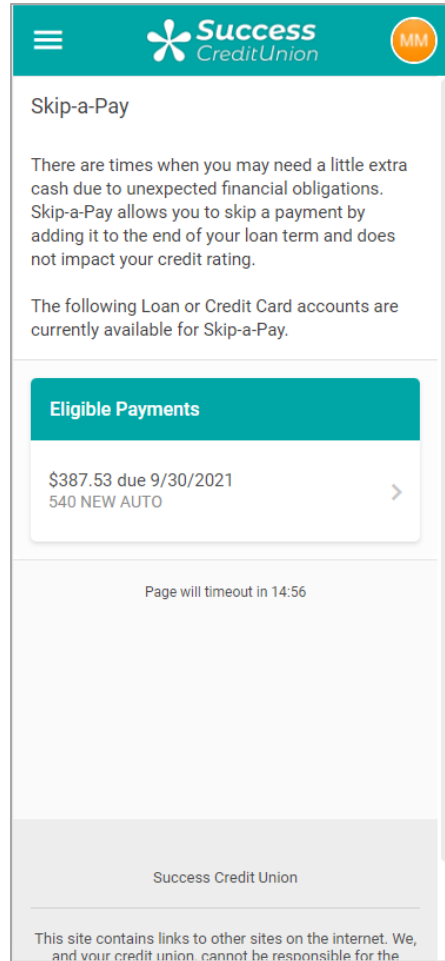
From any access point, they will advance to the Skip Pay module where they will see if they qualify for a skip pay offer.

MEMBER MAY QUALIFY FOR A SKIP A PAY

If a member's loan potentially qualifies for a skip-pay program (loan category is eligible), the member will see the loan in the entry skip pay module screen as shown below.

- **NOTE:** At this point full eligibility has not been evaluated. This item in the list simply means that the loan *may qualify* for a skip pay. The idea here is to capture members interested in skipping a payment.

Entry Skip Pay Module Screen (Member May Qualify)



If the member clicks the loan that qualifies for a program, they will move to a page that tells them more information about the skip pay program. (See following page.)

- **IMPORTANT:** Refer to **Page 21** for more information on the checks that are processed on the loan to determine if it qualifies for a skip-pay program. Also refer to the *Field Descriptions* section of the final configuration screen beginning on Page 12.
- **IMPORTANT:** Refer to **Page 21** for more information on restrictions on the number of times a member can skip a payment.

If they do not qualify, they will advance to the window on **Page 37**.

At this point if the member qualifies for the skip pay, they can read about the fees and details.

Details of Skip Pay

The member instructions you defined in your skip-pay configuration appear at the top of the instructions

It also includes the cost of the skip pay. In this case, we configured the skip-pay configuration to charge a fee of \$25.00. The configuration also requires that the member pay interest when skipping a payment.

The total amount due appears here.

540 NEW AUTO	
Skip-a-Pay Fee Amount	\$25.00
Interest Due	\$4.41
Tax Due	\$0.00
Total Due Now	\$29.41
Your Next Payment Will be Due 10/30/2021	
Total Amount Due: \$29.41	
From which account would you like to	

(Refer to next image to see more of this page.)

Details of Skip a Pay

The next loan payment due date appears here.

This member can select an alternate account to pay any fee, interest, or taxes.

This member has an AFT scheduled to pay toward this loan and they are warned that this will still process unless they act. They are encouraged to contact the credit union for assistance. See these messages on the page after the next.

The member must agree to the terms on this page to skip this payment. (Shown to the right).

Success Credit Union

Your Next Payment Will be Due 10/30/2021

Total Amount Due: \$29.41

From which account would you like to transfer this amount due?

000 REGULAR SHARE: \$828.26

We see that you already have an incoming payroll distribution or other automated deposit set up to make payments on this loan account. The next distribution will still process normally, unless you contact us. Please contact the credit union a few business days prior to your due date and ask us to adjust your ACH distribution record.

I have read and agree to the terms of this Skip-a-Pay program.

Skip Payment

Page will timeout in 14:07

Success Credit Union

Your Next Payment Will be Due 10/30/2021

Total Amount Due: \$29.41

From which account would you like to transfer this amount due?

000 REGULAR SHARE: \$828.26

We see that you already have an incoming payroll distribution or other automated deposit set up to make payments on this loan account. The next distribution will still process normally, unless you contact us. Please contact the credit union a few business days prior to your due date and ask us to adjust your ACH distribution record.

I have read and agree to the terms of this Skip-a-Pay program.

Skip Payment

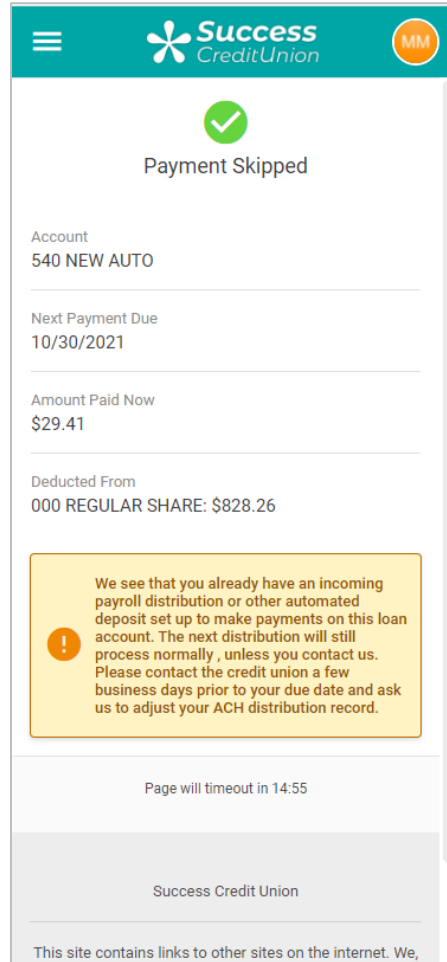
Page will timeout in 13:22

Once the member accepts the terms and conditions, they then click *Skip Payment*.

A confirmation screen appears.

In this example, the member has an AFT scheduled to pay toward the loan, so again they are encouraged to contact the credit union for assistance with cancelling this payment for the skipped month.

Confirmation of Skip Payment



Refer to the next page for the text messages a member might see.

- NOTE: If configured in the skip-pay program configuration, a Tracker record is generated now that the member successfully skipped a payment. This Tracker record appears under the loan account and not the base share. An example of this Tracker is shown on **Page 31**.

See Page 42 for a detailed accounting of the transactions that occur when a member skips a payment.

Messages a Member May See

Depending on your configuration, the member may see alternate messaging than the example on the previous page. Below are the messages members will receive in certain situations:

Member has an ACH distribution that will not be adjusted:

We see that you already have an incoming payroll distribution or other automated deposit set up to make payments on this loan account. The next distribution will still process normally, unless you contact us. Please contact the credit union a few business days prior to your due date and ask us to adjust your ACH distribution record.

Member has a payroll distribution that will not be adjusted

We see that you already have a payroll distribution set up to make a payment on this loan account. The next distribution will still process normally unless you contact us. Please contact the credit union a few days before your next paycheck and ask us to make adjustments to your payroll distribution record.

Member has an AFT that will adjust

We see that you have an automatic transfer set up to make payments on this loan account. Don't worry, the system will automatically adjust so that this transfer will be skipped. After that, automated transfers will resume for your next regularly scheduled payment.

Member has an AFT that will not adjust

We see that you already have an automatic transfer set up to make payments on this loan account. The next transfer will still process normally, unless you contact us. To make sure that payment transfer doesn't happen, please contact the credit union a few days prior to when that transfer normally occurs and ask us to adjust your AFT record.

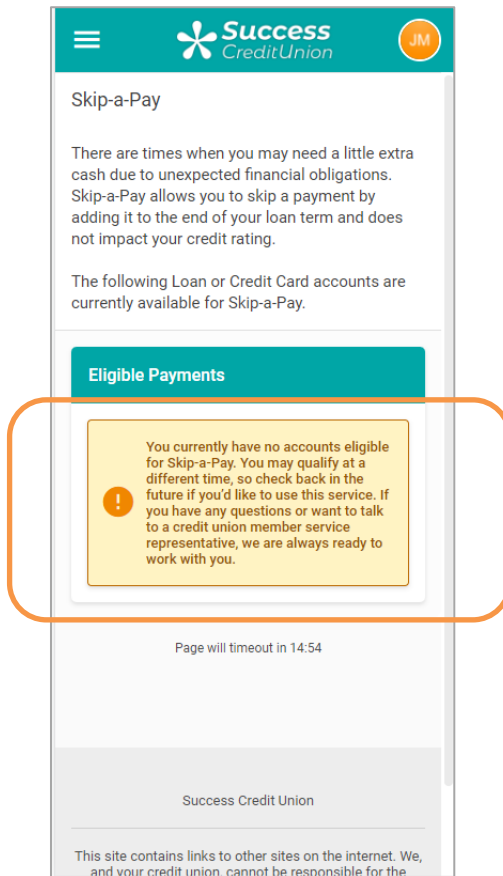
WHAT MEMBERS SEE IF THEY DO NOT HAVE A LOAN THAT IS ELIGIBLE

There are many reasons why a member may not qualify for a skipped payment.

- **IMPORTANT:** Refer to **Page 21** for more information on the checks that are processed on the loan to determine if it qualifies for a skip-pay program. Also refer to the Field Descriptions section of the final configuration screen beginning on Page 12.
- **IMPORTANT:** Refer to **Page 21** for more information on restrictions on the number of times a member can skip a payment.

When this happens, they will see the following window:

Entry Skip Pay Module Screen (No Loans Eligible)



No Loans Eligible Messaging

You currently have no accounts eligible for Skip-a-Pay. You may qualify at a different time, so check back in the future if you'd like to use this service. If you have any questions or want to talk to a credit union member service representative, we are always ready to work with you.

RECORD IN CU*BASE IF A MEMBER IS DISQUALIFIED IN ONLINE BANKING

If configured in your skip-pay configuration, CU*BASE will record a Tracker record documenting that this member attempted a skip payment on a loan listed in the entry skip pay module in online banking but was declined because it did not qualify.

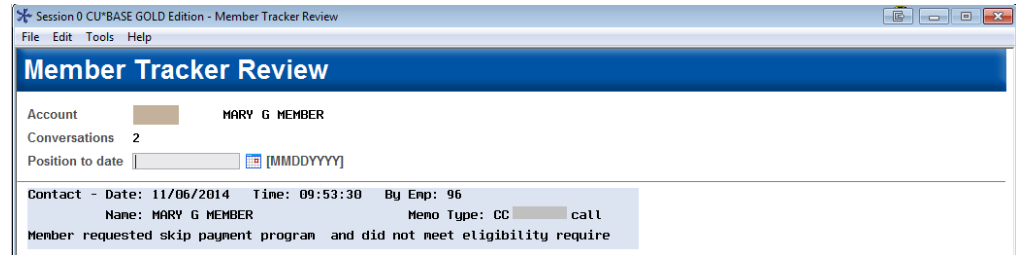
- **IMPORTANT:** Refer to **Page 21** for more information on the checks that are processed on the loan to determine if it qualifies for a skip-pay program. Also refer to the Field Descriptions section of the final configuration screen beginning on Page 12.

Entry Skip Pay Module Screen (Member May Qualify)

The screenshot shows the 'Skip-a-Pay' interface for Success Credit Union. At the top, there is a teal header with the Success Credit Union logo and a member ID 'MM'. Below the header, the title 'Skip-a-Pay' is displayed. The main content area contains explanatory text: 'There are times when you may need a little extra cash due to unexpected financial obligations. Skip-a-Pay allows you to skip a payment by adding it to the end of your loan term and does not impact your credit rating.' Below this, it states: 'The following Loan or Credit Card accounts are currently available for Skip-a-Pay.' A teal box labeled 'Eligible Payments' contains a list item: '\$387.53 due 9/30/2021' with '540 NEW AUTO' below it and a right-pointing arrow. At the bottom of the screen, there is a 'Page will timeout in 14:56' warning, the 'Success Credit Union' logo, and a disclaimer: 'This site contains links to other sites on the internet. We, and your credit union, cannot be responsible for the'.

Example of Tracker Record on the Loan Account

NOTE: This Tracker record appear only if it is configured in the skip-pay configuration. **This Tracker record is attached to the loan account, not the base share account.**



If configured in your skip-pay configuration, CU*BASE will also record a follow-up for this member who was disqualified *during an attempt in online banking only*. The follow-up will be assigned to the employee ID configured in the skip-pay configuration.

- **NOTE:** If the member has already skipped a payment for this loan and for this program in the last 60 days, they will see the disqualification message in online banking (shown previously), but a Tracker and Follow-up will not be generated. This is to ensure that the Trackers (and Follow-ups) are not from members who repetitively attempt to skip payments.

PAYMENTS MEMBER SEES IN ONLINE BANKING

The member will see a separate transaction for each debit item from a skip-a-pay program. There might be three transactions on the payment side: interest payment, fee amount, and tax amount. (NOTE: The example below does not include a tax payment.)

Example of the fee amount and interest payment drawn from the member's regular savings account

Transaction History for B [REDACTED] E R SMITH (account ending 40)			
Date	Description	Amount	Balance
06/12/2019	Activity occurred on 06/13/19 SKIP PAY FEE SKIP PAY PROGRAM next payment due 07/19/2019	(\$25.00)	\$901.64
06/12/2019	Activity occurred on 06/13/19 SKIPPAY INTEREST PMT SKIP PAY PROGRAM next payment due 07/19/2019	(\$12.30)	\$926.64

Below is an example of an interest payment in the loan account.

Example skip-a-pay Interest Payment transaction found in Loan Account

Transaction History for I R SMITH (account ending 40)			
Date	Description	Amount	Balance
06/12/2019	Activity occurred on 06/13/19 SKIPPAY INTEREST PMT SKIP PAY PROGRAM next payment due 07/19/2019 PRINCIPAL: \$0.00 INTEREST: \$12.30	\$12.30	\$14,526.80

When the skip-a-pay program is configured without requiring an interest payment or there is no interest, a zero-dollar transaction is written to the Loan account and simply titled “SKIP PAY MEMO”.

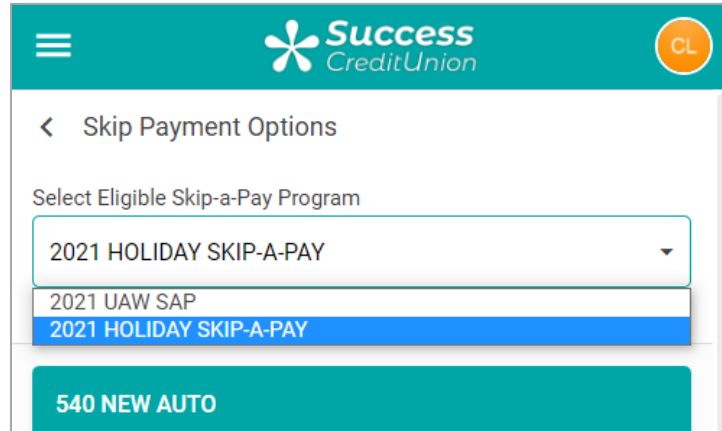
Example of Zero Dollar Transaction

Transaction History for R SMITH (account ending 40)			
Date	Description	Amount	Balance
06/26/2019	Activity occurred on 07/29/19 SKIP PAY MEMO SKIP PAYMENT PROGRAM next payment due 08/02/2019	\$0.00	\$14,394.24

MEMBER QUALIFIES FOR MORE THAN ONE PROGRAM

If the loan qualifies for multiple programs, then online banking will display all programs available. The member will then select the program they would like to use.

Member Qualifies for Multiple Skip a Pay Program



SUMMARY OF WHAT OCCURS WHEN MEMBER SKIPS A PAYMENT

The following steps are followed when a member opts in to skip a payment.

1. The Next Payment date and Maturity date on the loan are advanced by one month. (The Review date is not advanced.)
2. If a skip pay fee applies, the appropriate fee amount is transferred from the account indicated and the “G/L account for fee” specified on the skip-pay configuration is credited. The primary transaction description for the transaction comes from the program configuration.’
3. The Partial pay field is cleared if an interest payment was made.
4. Interest payment:
 - A) If “Pay interest due on loan when opting in” is checked in the program configurations, then the interest due amount from the account is processed as a regular payment to the loan for this amount. The payment matrix is not followed for this transaction.

If no interest is due, then a zero-dollar transaction is generated with the description of “Skip Pay Memo.” The secondary transaction description is pulled from the final opt in screen.

OR

- B) If “Pay interest due on loan when opting in” is not checked in the program configuration, then a zero-dollar transaction is generated to the loan account and a transaction description of “Skip Pay Memo.” The secondary transaction description is pulled from the final opt in screen.
5. The “Skip payments per year” and “Skip Payments per life of loan” is incremented by one.
6. If configured, a Tracker is with the appropriate Tracker and Memo Type is created.

VIEWING IF A MEMBER HAS SKIPPED A PAYMENT

From Inquiry

The screenshot shows a 'Member Account Inquiry' window for 'JOHN MEMBER'. The account is a '2ND MORTGAGE - EQUITY' with a current balance of 6,050.72. The window displays various fields such as 'Date opened', 'G/L account', 'Interest rate', 'YTD interest', and 'Pmts skipped this year'. A navigation menu on the left includes options like 'New Account', 'History', and 'Tracker Review'. At the bottom, there are buttons for 'Scan e-Document' and 'View e-Document', and a 'Transaction inquiry date' field set to 'Oct 29, 2014'.

Field	Value	Field	Value	Field	Value
Account #	JOHN MEMBER	Date opened	Aug 22, 2006	G/L account	704.00-01
Account	720 2ND MORTGAGE - EQUITY	Category	09 RETAIL 1ST MTG.	Purpose	51 SECOND MTG CLOSED END 1ST LIEN
Security	23 CLOSED END SECOND MT	Proc type	M MORTGAGE LOAN	Current balance	6,050.72
Interest rate	7.550%	Club benefits		+ Interest	0.00
Daily interest	0 1.25	Accrued	0.00	+ Delinquent fine	0.00
YTD interest	424.22	YTD	0.00	- Insurance rebate	0.00
Variable interest	000	Amort/maturity date	Aug 22, 2016	= Loan payoff	6,050.72
Review date	Jul 22, 2016	Pmts skipped this year	01		
		Pmts skipped life of loan	01		
Disbursement limit	21,664.59	Int accrued through	Oct 08, 2014	Secured funds	0.00
Available funds	0.00	First payment	Sep 22, 2006		
Total disbursed	21,664.59	Last disbursed	May 22, 2007		
Last disbursed bal	21,664.59	Last payment	Oct 29, 2014	ECO code	2
Last payment	20.00	Next payment	22 Nov 22, 2014	Escrow	
Regular payment	270.82	# pmts remaining	22 of 119	Escrow pmt	0.00
Amount due	0.00	Frequency	MONTHLY	# of refinances	0
Partial pay	0.00				

The *Pmts skipped this year* indicates the number of times the payment was skipped with a skip-pay program this calendar year and the *Pmts skipped life of loan* indicates the total number of times a payment was skipped per the life of the loan.

By using the lookup next to "Pmts skipped life of loan" you can view a history of the payments skipped on the loan. (See next page.)

Skip Pay History Screen

Skip Pay Date	Program Description	Payment Skipped	Skip Fee	Sales Tax	Before		After		Emp ID
					Interest Due	Loan Balance	Interest Due	Loan Balance	
10/29/2014	HOLIDAY SKIP 2014	10/22/2014	25.00	1.50	20.00	6,050.72	0.00	6,050.72	;V

Member: JOHN MEMBER
Account: 720 RETAIL 1ST MORTGAGE
Opened: 00/22/2006

Navigation icons: back, forward, up, down, refresh, print, search, help, @

FR (5530) 10/29/14

This screen allows you to view the number of times a skip-pay program has been used to skip a loan payment for this loan. This can be used for research purposes to view the date the skip was made, the program, the date of the payment that was skipped, the breakdown of the fee (fee, sales tax, and interest), the loan balance and the interest due (before and after), and the employee ID of the person who processed the skip.

From Account Update


Session 0 CU*BASE GOLD - ABC CREDIT UNION
File Edit Tools Help

Account Information Update Loans

Account # 720 JOHN MEMBER 123 MAIN STREET ANYCITY MI 49000	Loan category 09 Loan officer 13	Last maintenance date Jul 16, 2014 Current balance 6,050.72
--	---	--

Credit Reporting Information

G/L account 704.00 Purpose code 09 Security code 23 <input type="checkbox"/> Allow teller disbursement <input checked="" type="checkbox"/> Member loan payment protection ECOA 2 Date opened Aug 22, 2006 [MMDDYYYY] 1st payment Sep 22, 2006 [MMDDYYYY] Day of next payment 22 Next payment Nov 22, 2014 [MMDDYYYY] Interest date Oct 08, 2014 [MMDDYYYY] Amort/maturity Aug 22, 2016 [MMDDYYYY] Review date Jul 22, 2016 [MMDDYYYY] Scheduled payment 270.82 Disbursement limit 21,664.59 Disbursed amount 21,664.59 Last disbursed bal 21,664.59 Partial payment 0.00	Loan type <input checked="" type="radio"/> Close <input type="radio"/> Open Payment frequency M # of payments left 022 of 119 User defined code Process type M Interest rate 7.550 Interest payment code Interest calc code 0 Variable interest 000 Next Interest Calc 0000 [MMYY] Census Tract 0000000 Delinq control Pay ahead # of times delinq 000 Delinq fine 1 # of extensions 000 Delinq fine YTD amount 0.00 Delinq fine amount 0.00 YTD interest paid 424.22	Tax escrow acct 00000000 000 Insurance exp 00000000 [MMDDYYYY] Original term 000 Remaining term 000 Original amount 0.00 Rebate amount 0.00 Delq fine date 00000000 [MMDDYYYY] <input type="checkbox"/> Freeze placed by delinquency monitoring 1st date of delq 00000000 [MMDDYYYY] <input type="checkbox"/> No delinquency notices printed Freeze 0 = All activity allowed Statement indicator 0 <input type="checkbox"/> Passbook process ID Write-off ID 0 Payments skipped this year 01 Payments skipped life of loan 01
---	--	--


[Scan e-Document](#)
[View e-Document](#)

Lease/Ball/ResVal	Loan Coverages	Payment History	Skip-A-Pay History	Credit Report Info
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Like Inquiry, Member Account Update also lists the payments skipped this year and per the life of the loan. The credit union may choose to adjust the number or payments skipped in this year or over the life of the member's loan. Tier 2 security permissions are required to adjust these figures.

Tracker Records

If configured by the skip-pay program configuration, Tracker records may be generated. See **Page 31** for an example of the "successful skip" Tracker and **Page 40** for the "unsuccessful skip" Tracker.

REVIEWING SKIPPED PAYMENTS

Skipped payments can be reviewed either via a CU*BASE dashboard or a printed report.

SKIP-PAY HISTORY DASHBOARD

Tool #817 Skip-a-Payment History Dashboard gives you a powerful tool for slicing and dicing your skip-pay programs to determine how successful they've been, and when and where they're being used the most.

Skip Payment History Inquiry

The screenshot shows the 'Skip Payment History Inquiry' interface. At the top, it indicates 'Members Analyzed: 6'. Below this are filter options: 'Filter By' with an 'Include adjustments' checkbox, 'Range' set to 'May 05, 2019' to 'Jun 05, 2019', and 'Program' and 'ID' search fields. A summary table on the right shows: Skips: 6, Fees paid: 150.00, Interest paid: 41.03, and Skip payments: 2,031.46. The main data table has columns: Account #, Program Description, First Pymnt Skipped, Fee Charged, Total Amount Skipped, Pay Frq, Loan Balance, Processed Date, Time, and Emp ID. The table lists several entries for account 520 and 610, and account 31 with account 500.

Account #	Program Description	First Pymnt Skipped	Fee Charged	Total Amount Skipped	Pay Frq	Loan Balance	Processed Date	Time	Emp ID
520	HOLIDAY SKIP A PAY PROGRAM	07/03/2019	25.00	473.00	M	8985.61	06/05/2019	9:36:06	.M
610	HOLIDAY SKIP A PAY PROGRAM	07/05/2019	25.00	78.00	M	446.58	06/05/2019	9:35:47	.M
610	HOLIDAY SKIP A PAY PROGRAM	06/14/2019	25.00	160.00	B	1528.53	06/05/2019	9:18:30	.M
610	HOLIDAY SKIP A PAY PROGRAM	06/14/2019	25.00	386.46	B	7513.20	06/05/2019	9:35:01	.M
501	HOLIDAY SKIP A PAY PROGRAM	06/07/2019	25.00	334.00	B	14659.08	06/05/2019	9:25:54	.M
31 500	HOLIDAY SKIP A PAY PROGRAM	06/03/2019	25.00	600.00	U	17879.16	06/05/2019	9:34:37	.M

At the bottom of the interface, there are buttons for 'Clear Filter', 'Export', 'Member Connect', 'Show Name', 'Common Bonds', and 'Analysis'. A 'Print' button is also present with a sub-option 'Show Interest Paid'.

The "Pay Frq" column shows the payment frequency of the loan. At this time weekly, biweekly, and monthly are supported. (Twice monthly, for example on the 15th and 30th of the month, and annually are not supported.)

Enter your search criteria at the top and press Enter to create a list of skip payments performed during that period. From there, export the results for use with Member Connect or use the **Common Bonds** or **Analysis** features to dive deeper into the data.

Skip Payment History Analysis (Detail)

Skip Payment History Analysis											
From range	4/01/2015 to	4/30/2015	Programs used	01	Internal opt-in	5	5 %				
Skipped payments analyzed	99	Members analyzed	81	Online opt-in	94	95 %	Fees waived	0			
	Payments Skipped	Skip %	Dollars Skipped	Average Pmt	Average Fee	Fee %	Fees Collected	Interest Collected	Total Collected	Remaining Interest	
All activity	99	100.0	28,198	285	35.00	100.0	3,465	3,960	7,425	0	
Online activity	94	94.9	26,956	287	35.00	94.9	3,290	3,838	7,128	0	
Internal activity	5	5.1	1,241	248	35.00	5.1	175	121	296	0	
Opt-in after due date	26	26.3	7,757	298	35.00	26.3	910	1,292	2,202	0	
Most Used Program											
PAYMENT RELIEF PROGRAM	99	100.0	28,198	285	35.00	100.0	3,465	3,960	7,425	0	
Least Used Program											
PAYMENT RELIEF PROGRAM	99	100.0	28,198	285	35.00	100.0	3,465	3,960	7,425	0	
Most Used Loan											
USED VEHICLES	47	47.5	13,998	298	35.00	47.5	1,645	1,755	3,400	0	
Least Used Loan											
OVERDRAFT PROTECTION	1	1.0	15	15	35.00	1.0	35	9	44	0	
Most Active Employee											
LINDSAY	4	4.0	1,040	260	35.00	4.0	140	81	221	0	
Most Active Month/Year											
April	2015	99	100.0	28,198	285	35.00	100.0	3,465	3,960	7,425	0
Active Time Frames		8 AM - 1 PM		1 PM - 5 PM		5 PM - 12 AM		12 AM - 8 AM			
Count and percentage		48	48.5 %	20	20.2 %	21	21.2 %	10 10.1 %			

Hide Interest Toggle Filtered by:

Navigation icons: back, forward, up, down, search, info, help, refresh

(5775) 10/4/15

SKIP-PAY REPORT

Data on your members who skipped a payment (by date range and program) is also available on a printed report accessed from **Tool #818 Skip-a-Payment History Report**.

You must enter the period that the skip pay was processed. This is the date of the payment that was skipped and not the date the member opted to skip.)

You can also optionally select a specific program. (Otherwise, the results will list all programs in one listing.) Results are listed by account number.

Skip-a-Payment History Report (Tool #818)

Report Options		Response
Job queue	<input checked="" type="checkbox"/>	
Copies	<input type="text" value="1"/>	
Printer	<input type="text" value="P1"/>	
Skip pay processed between	<input type="text"/> and <input type="text"/>	[MMDDYYYY]
Skip Pay program	<input type="text"/>	Optional
Include adjustments	<input type="checkbox"/>	Optional
Employee ID	<input type="text"/>	Optional
O/I/A	<input type="radio"/> Online <input type="radio"/> Internal <input checked="" type="radio"/> All	Optional

Print

Navigation icons: back, forward, up, down, search, info, help, refresh

FR (5595)

Report Sample

10/14/15 15:21:41		ABC CREDIT UNION						LNSKPPHP		PAGE					
		SKIP PAYMENT REPORT								USER					
		04/01/2015 TO 04/30/2015													
		|-- BEFORE SKIP --| |---- AFTER SKIP ----|													
ACCOUNT	SKIP-A-PAY	SKIP	PAYMENT	SKIP	TAX	LOAN		LOAN		-SKP-	EMP	-MAINT REQ			
NBR	DESCRIPTION	DATE	SKIPPED	FEE	FEE	PAYMENT	INTEREST	BALANCE	INTEREST	TY	LL	ID	AFT	ACH	PA
-610	PAYMENT RELIEF PROG	04/20/15	05/15/15	35.00	.00	883.00	29.32	42,631.25	.00	2	2	96			
-611	PAYMENT RELIEF PROG	04/03/15	04/02/15	35.00	.00	332.38	52.32	23,794.90	.00	1	1	96			
-645	PAYMENT RELIEF PROG	04/13/15	04/10/15	35.00	.00	257.77	28.54	8,801.03	.00	1	1	96			
-646	PAYMENT RELIEF PROG	04/17/15	04/20/15	35.00	.00	536.02	188.49	43,006.35	.00	1	1	96			
-611	PAYMENT RELIEF PROG	04/27/15	04/03/15	35.00	.00	190.72	51.43	7,948.94	.00	1	1	96			
-612	PAYMENT RELIEF PROG	04/29/15	04/15/15	35.00	.00	133.39	23.96	5,573.33	.00	1	1	96			
-693	PAYMENT RELIEF PROG	04/27/15	04/28/15	35.00	.00	15.00	9.12	498.44	.00	1	1	96			
-610	PAYMENT RELIEF PROG	04/10/15	04/10/15	35.00	.00	137.05	11.23	4,047.61	.00	1	1	96			
-605	PAYMENT RELIEF PROG	04/19/15	04/17/15	35.00	.00	243.07	29.06	6,128.02	.00	1	1	96			
-649	PAYMENT RELIEF PROG	04/15/15	04/15/15	35.00	.00	416.21	179.31	15,750.55	.00	1	1	96			
-615	PAYMENT RELIEF PROG	04/11/15	07/01/15	35.00	.00	129.16	1.16	4,284.38	.00	1	1	96		Y	
-610	PAYMENT RELIEF PROG	04/29/15	05/01/15	35.00	.00	248.01	32.41	9,420.78	.00	1	1	96			
-610	PAYMENT RELIEF PROG	04/26/15	04/28/15	35.00	.00	242.01	5.89	2,857.55	.00	1	1	96			

Field Name	Description
Account Number	The account base and suffix.
Skip-a-Pay Description	The description for the skip-a-pay program, truncated.
Skip Date	The skip pay date stored on the skip-a-pay history file.
Payment Skipped	The payment date skipped.
Skip Fee	The fee charged for the skip payment.
Tax Fee	The sales tax charged for the skip payment.
Before Skip Loan Balance	The loan balance at the time of opt in.
Before Skip Interest	The interest due amount at the time of opt in.
After Skip Loan Balance	The loan balance after the skip payment was processed (from the skip payment history file).
After Skip Interest	The interest due amount after the opt in is processed (from the skip payment history file).
SKP TY	The total number of skips this calendar year.
SKP LL	The total number of skips per the life of the loan.
EMP ID	The employee who performed the skip payment. Will show '96' if performed by the member in online banking.
Maint Req'd AFT	A Y indicates that the loan is set up for AFT payments. Blank means it is not set up for AFT payments.
Maint Req'd ACH	A Y indicates that the loan is set up for ACH payments. Blank means it is not set up for ACH payments.
Maint Req'd Payroll	A Y indicates that the loan is set up for Payroll payments. Blank means it is not set up for Payroll payments.