# CU*Answers ITM Integration
# Setup & Questions

## INTRODUCTION

This guide is to help credit unions understand CU*Answers integration with ITMs. For additional information like the players, integration timelines, costs, and feature set. Please browse to the "Getting Started with Hyosung ITM integration with CU*BASE".

https://store.cuanswers.com/wp-content/uploads/2022/05/hyosung_itm_cuanswers_imaging_solutions.pdf

**DISCLAIMER:** This solution involves many vendors for your credit union. Be diligent about each phase of the solution and give it heightened attention in the period post launch. How will your ITM's machines balance for cash, for checks etc.? How will transactions be audited? How will your members experience change with the new machines? If you're using any third-party audit or accounting companies i.e., Verfin, Xtend, you should make them aware of the new processes and solution and understand what their involvement is or is not as the case may be. Know what your role is and is not. CU*Answers does not communicate with third party companies about a credit union's ITM solution on your behalf.
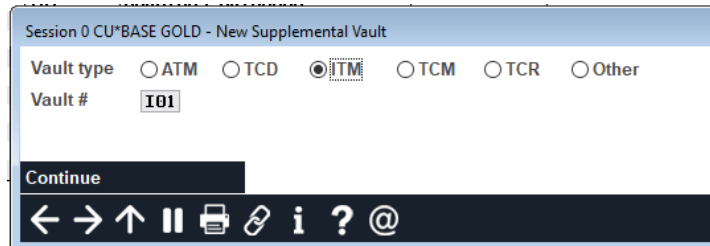
## CONTENTS

# BUILDING YOUR ITM SUPPLEMENTAL VAULTS

## Building an ITM Supplemental Vault

1. Tool 158 – Supplemental Vault Device Configuration
2. Select "Add"
3. Select "ITM" and Type Vault IXX = (example for ITM 01 – I01) – click Continue



4. Enter in the following information
   a. Machine Location, City, State, Zip, Contact name, Phone Number, GL Account (cash) and Check GL Account.
      i. GL accounts should be new and not have been used in the past.
   b. Make sure to check "Allow tellers to buy bulk cash from this vault" and "Allow tellers to sell bulk cash to this vault"



## How to change\view ITM Cash GL account and Check GL Account.

5. Tool 158 – Supplemental Vault Device Configuration
6. Select one of the ITMs that are listed and click "Edit"
7. GL Cash account is on the left and the Check GL is on right.
8. Click the 🔍 to change.

## Supplemental Vault Device Configuration

Vault type      I   ITM

Vault #      I01

Machine location      BRANCH 1 - LEFT UNIT

City      GRAND RAPIDS      State   MI

ZIP code      49512

Contact name

Phone #

G/L account      110.00 🔍   Corp ID   01      Branch/Location #   08    Check GL account   110.01 🔍

☑ Allow tellers to buy bulk cash from this vault
☑ Allow tellers to sell bulk cash to this vault

# What Branch should ITMs be attached to?

CU*BASE does not allow tellers to buy and sell from their drawers to multiple branches. So, depending on how your credit union wants to manage your Interactive Teller experience, you will want to make sure the tellers who manage the ITMs are at the same branch or make a new branch for only ITMs.

| Situation | Recommendation |
|---|---|
| My credit union has 2 branches, the employees who will be servicing the ITMs through Interactive Teller will be located at each respective branch. | ITMs can be associated to the branch they are located, allowing employees to also service the teller line. Only employees at the ITMs branch can service Active Teller. |
| My credit union has 2 branches and the employees who services the ITMs will be a call center at branch 1. | Assign all the ITMs to branch 1 or create a new branch where the call center employees activate their drawers. Only employees tied to this branch can service Active Teller. |

*Workstations are tied to branches

# UNDERSTANDING TRANSACTIONS AND THEIR WORKFLOWS

## ITM Cash Transactions
**Credit Union Member Cash Transaction**

1. ITM Machine – debits\credits member's account
2. ITM Machine – debits\credits ITM cash GL
3. No manual entries needed

**Non-Credit Union Member Cash Transaction**

1. ITM Machine – debit\credits member's account
2. ATM Network – provides settlement reports and debits\credits CU's corporate account
3. Credit Union - manual entry from ATM network settlement report to the ITM cash GL
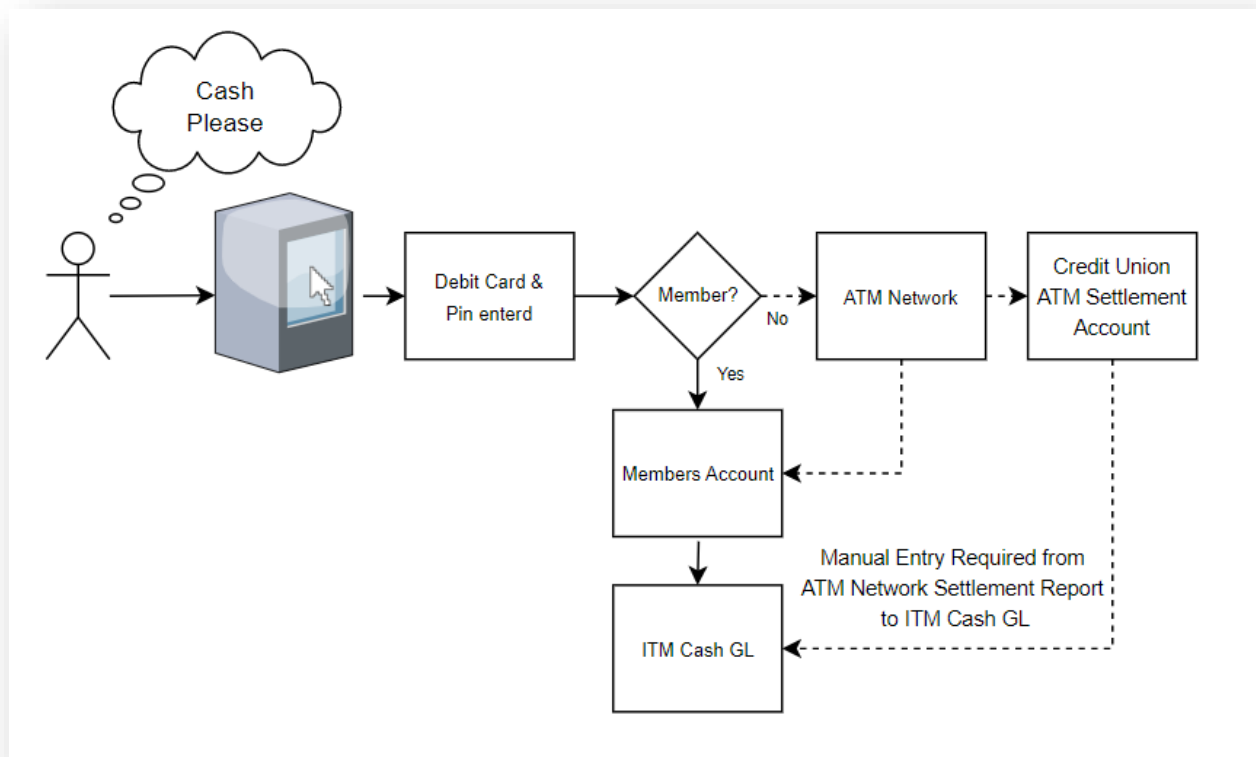
# ITM Check Transactions

## Check Transaction through ITM Integration with CU*Answers

1. ITM Machine – debits\credits member's account
2. ITM Machine – debits\credits ITM check GL
3. ITM Machine – check sent to check processor for clearing
4. Check Processor - provides settlement reports and debits\credits CU's corporate account

## Check Transaction through ATM Network not using CU*Answers Integration

1. ITM Machine – debits\credits member's account
2. ATM Network – provides settlement reports and debits\credits CU's corporate account
3. ITM Machine – check sent to check processor for clearing
4. Check Processor - provides settlement reports and debits\credits CU's corporate account
5. Credit Union - manual entry from check processor settlement report to the ITM Check GL
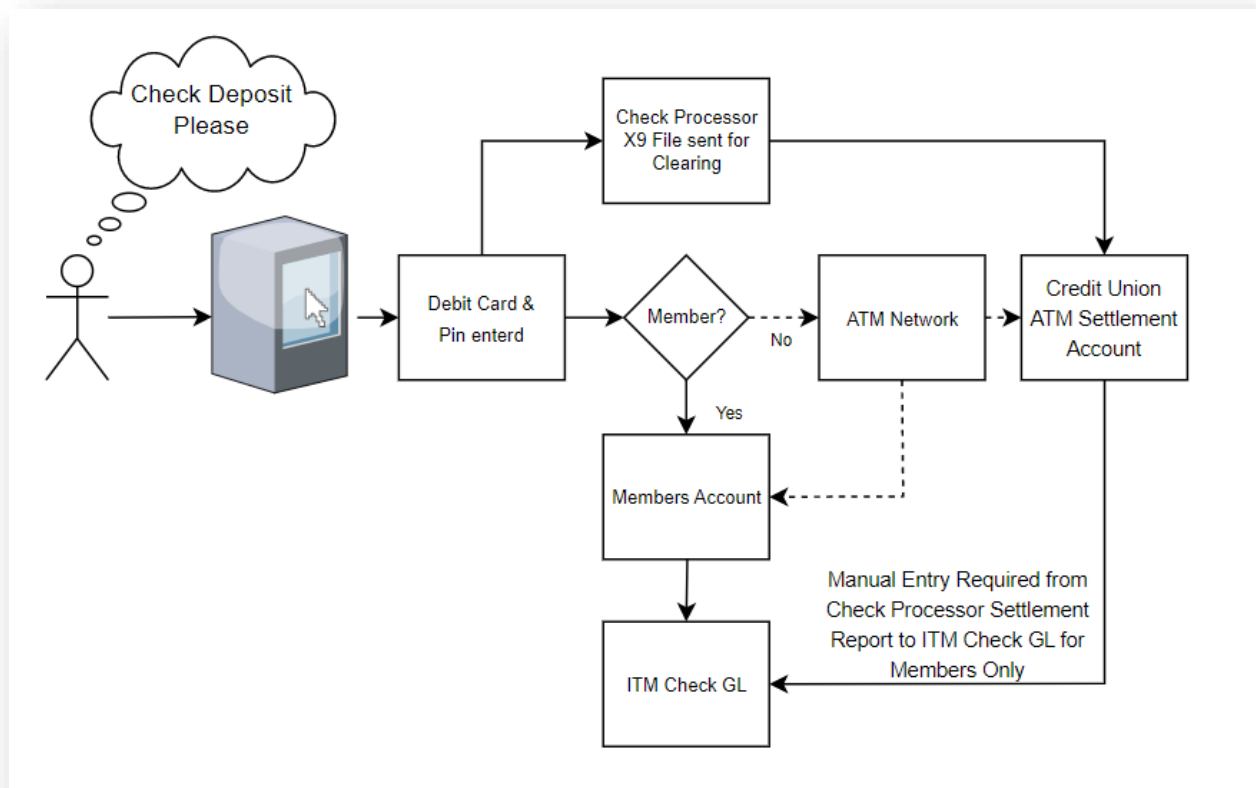
# Interactive Teller Transactions

**Cash Transactions**

1. ITM Machine – member requests to speak to a teller
2. Credit Union Teller – completes transactions
3. CU*BASE – debits/credits teller drawer and member's account
4. ITM Machine – accepts\dispenses cash at teller's request
5. Credit Union Teller – buys\sells cash from drawer to ITM Cash GL

**Check Transactions**

1. ITM Machine – member requests to speak to a teller
2. Credit Union Teller – completes transaction
3. CU*BASE – debits/credits teller drawer and member's account
4. ITM Machine – deposits check(s) at teller's request
5. Credit Union Teller – Compare teller drawer checks to ITM settlement report

**Non-Credit Union members**

1. ITM Machine – member requests to speak to a teller
2. Credit Union Teller – works with non-member
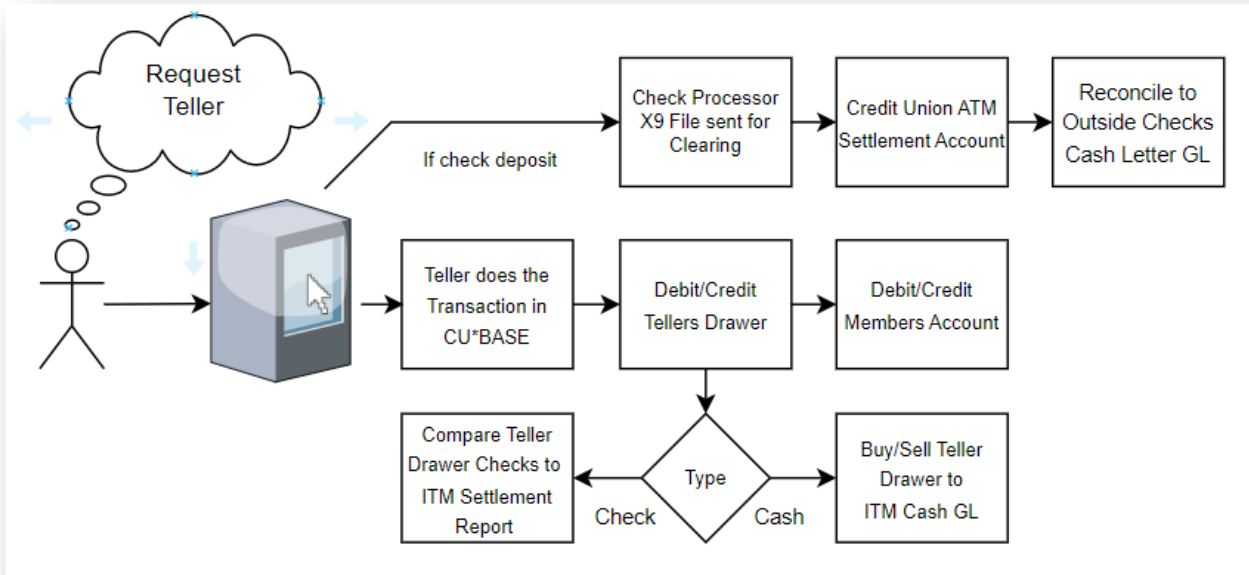
# UNDERERSTANDING ITM CHECK HOLDS

The ITM integration uses the same check holds used by ATMs. Use Tool 355 Electronic Deposit Hold Group Config to reference and configure your current hold groups.

For additional information - https://www.cuanswers.com/wp-content/uploads/AutomatedDepositHolds.pdf

## FREQUENTLY ASKED QUESTIONS

| Questions | Answers |
|---|---|
| *Do credit cards apply fees on withdrawals of cash?* | Withdrawing money from credit cards does apply fees as setup. |
| *Is it possible to block specific accounts from depositing a check without stopping the use of other ITM features?* | It is not possible to stop a single account from depositing a check only. |
| *Who do I reach out to for help?* | Email imaging@cuanswers.com |
| *Can I view IRA and HSA accounts?* | IRA and HSA accounts are not accessible currently. |
| *Why do must check payments be the exact amount of the loan payment?* | We are in discussions to change this for the future. |
| *Can you a member overpay on monthly payment?* | Yes, members can make more than the standard loan amount payment (if not using a check). |
| *Can a member overpay on a loan payment with checks?* | No, check payments must be exact. |
| *Do check payments go through electronic check holds?* | No |