

# QCash Client User Group

*Recent Enhancements for Corelation Clients*

*Helping members when they need it most.*



# CORELATION: KEY FOCUS AREAS

1. Update to description-based exclusions for deposits
2. Option to evaluate only primary accounts for decisioning
3. Dual Account Selection feature for funding and autopay
4. FI Manager control of the Contact Info Change Fraud Exclusion

# Deposit Exclusions by Description

Applies to all Corelation Clients

# What Are Description-Based Deposit Exclusions?

*A description-based exclusion is a rule that tells QCash to ignore certain deposits based on the words used to describe the transaction, not just the dollar amount or source.*

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- Manage FI Configuration
- Decision Engine Settings**
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- Manage Products
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Home > Decision Engine Settings

### Decision Engine Settings

#### Eligibility Attributes

- Exclusion Loans
- Member Warning Codes
- Account Warning Codes
- Exclusion Base Account Types Loan Initiate
- Exclusion Sub Account Types Loan Initiate
- Exclusion Base Account Types Decision Engine
- Exclusion Sub Account Types Decision Engine
- Exclusion Loan Types For Payment History Calculation
- Exclusion Transaction Descriptions**



### Exclusion Transaction Descriptions lookup list

Value	Description
ABB CASH BALANCE	ABB CASH BALANCE
ACCOUNTS PAYABLE	ACCOUNTS PAYABLE
ACE CASH EXPRESS	ACE CASH EXPRESS
ADP - TAX	ADP - TAX
ADP TAX/401K	ADP TAX/401K
ADVAMERICA	ADVAMERICA
ADVANCE AMERICA	ADVANCE AMERICA
ADVANCED GROUP I	ADVANCED GROUP I
AFFIRM.COM PAYME	AFFIRM.COM PAYME
AMSCOT CORP	AMSCOT CORP

# Deposit Exclusions by Description

*What changed?*

## Before

The exclusion logic compared the Exclusion Transaction Descriptions lookup list in the Admin Portal against *ONE* field from Corelation.

## Field Before

Description

# Deposit Exclusions by Description

With this enhancement, if any one of these fields contains an exact match to a value from your exclusion list, the deposit will be excluded.

## After

The exclusion logic compared the Exclusion Transaction Descriptions lookup list in the Admin Portal against *THREE* fields from Corelation.

## Fields After

Description  
ACH Company Name  
ACH Company Entry Description

# Optional: Use Only Primary Accounts for Decisioning

# Optional: Choose to Decision Using Only a Member's Primary Accounts

## Before

The Corelation integration was originally designed to evaluate both a member's primary and other ownership accounts by default.

*This remains the default setting.*

### Use only primary accounts

- Enabled
- Disabled

## After

QCash now supports decisioning based solely on accounts where the member is the primary owner.

This approach reduces “*double dipping*,” may decrease allowable deposits, and aligns decisioning with a more conservative risk posture.

# Optional: Dual Account Selection Feature

# Optional: Dual Account Selection

Dual Account Selection allows members to choose different accounts for loan funding and autopay, giving credit unions more flexibility while setting clear guardrails.

Members see two different dropdowns when this feature is enabled.

## Greater flexibility for real-world member behavior

Supports a common scenario where members may prefer to fund loans into one account but pay from another

## Configurable account types for each selection

The credit union controls which account types are eligible for:

- Loan proceeds selection
- Autopay selection

\*Fees are always taken from loan proceeds account.

# Contact Change Exclusion Controlled by CU FI Manager

# Contact Change Exclusion

## Before

To bypass the Contact Change Exclusion, credit unions needed to open a support ticket, usually for a single member's application, and later coordinate to re-enable the exclusion.

## After

FI Managers can make this change themselves—no support ticket required.

Home > Financial Institution > Loan Application

General Financial Coaching **Loan Exclusions** Calc Engine Fee Refund NSF Bankruptcy Originati

Fraud Control Unsecured Loan Limit QCash Connect Data Collection Insurance Products

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### Loan Exclusions

Denied Loan Exclusion	Number of Denied Loans	Denied Loans Threshold (days)
<input type="radio"/> Active	<input type="text" value="0"/>	<input type="text" value="0"/>
<input checked="" type="radio"/> Inactive		

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**Contact Info Changed Fraud Exclusion**  
(for Symitar, this requires SearchFmHistoryPagedSelectField SymX Service)

Active

Inactive

**Risk Callout:** When this feature is disabled, it is disabled for *all* applications. Members with recent contact changes will not be flagged while this is disabled.

# Thank you for attending!

For further assistance, please open a support ticket within the Client Portal or email [support@qcashfinancial.com](mailto:support@qcashfinancial.com)

Q CASH