



Deposits 8.5.2 Procedures Guide 1

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Introduction

The Deposits Procedure documentation contains the following:

- User Procedures
- Panels and Batch Forms
- Online Messages
- Reports

Organization of This Guide

This Procedures documentation is presented in three guides and consists of 10 chapters and a glossary. Each guide has a separate index. The table below briefly describes each chapter.

Guide 1

Chapter	Title	Description
1	Introduction	Describes the guide.
2	Features	Describes the benefits and features of Deposits. Lists the enhancements and modifications applicable to this product release.
3	Application Processing	Provides recommendations and procedures to help you with the daily operations of Deposits.
4	Application Panels	Describes the different types of panels and their access. Also provides panel samples.
	Index	Provides a quick reference for locating information.

Guide 2

Chapter	Title	Description
5	Application Forms	Describes entering information in batch mode and provides samples of all Deposits batch forms.
6	MICM Parameters	Describes how to set up MICM parameters that are specific to Deposits.
7	MICM Panels	Describes the panels needed to enter and maintain Deposits parameters in MICM.
8	MICM Batch Forms	Describes the batch forms available to enter and maintain Deposits information in MICM.
	Index	Provides a quick reference for locating information.

Guide 3

Chapter	Title	Description
9	Online Messages	Describes online messages specific to Deposits.
10	Reports	Describes the conversion, daily, monthly, request and annual reports and provides report samples.
	Glossary	Describes financial and banking concepts and terms applicable to Deposits.
	Index	Provides a quick reference for locating information.

How to Use This Guide

This guide is an instructional and reference guide that should be read in the following manner.

1. Briefly browse through each chapter to obtain an overview of its contents and become familiar with the general capabilities and features of the Deposits system.
2. Carefully read through each chapter to become knowledgeable in specific information and its location.
3. After becoming familiar with the Deposits product, refer to this guide as a standard source of instructional and reference information.

Conventions Used in This Guide

Feature	Explanation
Boldface	Identifies the actual numeric and alphanumeric values of the current field. Enter values exactly as shown.
UPPERCASE	Identifies field names (such as DPBNK-BNKNBR), file and record names (such as DP-CARDFIL), program names (such as DPD100), and panel IDs (such as DPAPY).
<i>Italics</i>	Used to emphasize or define a term or concept. Highlights field requirements.
␣	Signifies a blank character or a blank-filled field value.
n	Signifies any numeric field value associated with a field name or card column.

Product Publications

The guides listed below comprise the documentation set for Deposits.

Infopoint Deposits *EFAS Reference Guide*

Contains daily processing procedures for EFAS, panels and descriptions and report descriptions (with samples). Also, this guide contains technical information about online and batch programs, files and records layouts, MICM records, and conversion information.

Infopoint Deposits *Procedures Guide*

Contains daily processing procedures for Deposits, online messages generated during processing, descriptions of the online panels (with samples), application forms (with masters), and reports (with samples). This guide also describes the MICM panels and batch forms specific to Deposits.

Infopoint Deposits *Reference Guide*

Contains technical information about online and batch programs and layouts for files and records used by Deposits. In addition, this guide provides the application-specific MICM record layouts.

Infopoint Deposits *Operations Guide*

Contains technical information about batch operations (jobs). In addition, this guide details procedures for conversion and any other miscellaneous processing procedures.

Infopoint Deposits *Installation Guide*

Contains step-by-step instructions for installing the product.

Related Publications

The guides listed below provide additional reference material relating to Infopoint Deposits.

Infopoint MICM *Procedures Guide*

Contains the online and batch forms used to maintain MICM and provides form masters. Procedures and reports produced by MICM are also included.

Infopoint MICM *Reference Guide*

Describes the online programs, batch programs, and files used by MICM.

Infopoint MICM *Operations Guide*

Contains conversion and migration information.

Infopoint MICM *Installation Guide*

Contains step-by-step instructions for installing the product.

Infopoint Runtime Components *Reference Guide*

Contains technical information on API and mapping features used by Infopoint systems running under the API architecture.

Infopoint Runtime Components *Installation Guide*

Contains step-by-step instructions for installing the product.

Features

Deposits is a multi-institution/branch application that allows the processing of up to 999 institutions. Each institution can choose its own processing parameters and select a variety of reports. The application is designed to process Demand Deposit Accounts, regular Savings Accounts, Golden Savings Accounts, and Revolving Credit Accounts.

This chapter defines the product features for Deposits. Each feature highlights and describes the major functions.

General Features and Options

Processing Deposits depends on the features and options selected by the user. These features and options are controlled by parameters entered on MICM as well as those selected for each account. The following lists the major features and options provided.

Information Retention

A complete history of account information is available for online review.

- Transaction history, current and previous statement period
- Rolling balance and service charge history for the current month, and previous 12 months
- Daily balance information for up to 12 months
- Statistical history for the current month, and previous 12 months
- Delinquency history for outstanding monies due

New Account Processing

New accounts are easily and quickly opened online. Pre-defined defaults for the product type are automatically displayed. These can be overridden if necessary. A New Accounts report is produced daily to identify accounts opened today. Additionally, an Account Information Sheet may be automatically produced for new accounts, detailing the account level processing parameters.

Automatic Transfers

The automatic transfer option supports a minimum balance in a DDA account by transferring funds from a Savings account. Transferring the excess funds to a Savings account can support a maximum balance in a DDA account.

A customer can specify a minimum balance in the Savings account. When the balance goes below the specified minimum balance, a notice is automatically sent to the customer. This feature is especially important when the Savings account is used for overdraft coverage and balance maintenance.

Overdraft coverage is optional by account, and the coverage can be done in increments or exact amounts. Overdraft coverage funds can be transferred automatically from Credit Line, Savings, Credit Line then Savings, or Savings then Credit Line. Also, they can be covered by MasterCard, VISA, or bank credit card.

Deposits provides zero-balance accounting from an affiliate account to a parent account on a daily basis, by either transferring to or from Savings or transferring to or from checking.

Preauthorized transfers are available from Savings to checking or from checking to Savings. An unlimited number of preauthorized transfers can be established. The scheduling of preauthorized transfers can be the same as statement processing, with the exception of cycles.

With Deposits, a single Savings account can support multiple checking accounts for overdraft coverage, balance maintenance, or preauthorized transfers.

Deposits allows funds to be swept to or from a deposit account to an account outside the system.

Credit Line Overview

- Open-ended – The credit line product is designed as open-ended. As advances are made against the credit line and payments are made, the credit lines available balance fluctuates. ‘Drawing to the limit,’ in effect, closes the credit line to advances until payments are made.
- Revolving instrument – There is no final due date for payment. This instrument is not a loan that typically has a maturity date. There is no way to automatically end this product. You may use the ‘Review Process’ to flag a date in the future, but the system will not automatically stop this account from having a limit.
- Checks for advances – This product can be used in one of two ways. The credit line can be strictly overdraft protection or checks can be issued to the customer for use. Stop-item processing is available for this product.
- Payment period accruals – This product is not a simple interest instrument. The accruals are not handled like a loan instrument, but calculated similar to a credit card. Every processing night the accruals are recalculated on the average balance for the entire payment period. The current rate for the account is used.
- Rate changes – The two options on MICM for changing rates are specifying a next date for a new rate, which can only take place once debit activity occurs, or picking a new prime rate at the beginning of a pay period. A rate change in the middle of a payment period will cause that rate to be used for the entire period.

- **Billing** – The actual billing takes place at statement time. When the payment is actually due depends on the lead days. The due date calculation is the statement date plus the lead days. If the lead days are zero, the payment is due the same day as the statement is dropped. If the account is auto pay and the lead days are zero, the payment will take place on statement night.
- **Payments** – Payments are taken manually or by auto pay. The customer can elect to have no payment schedule. The product can be set to advance to DDA when the funds are needed and transfer a back to Credit Line as soon as a deposit is made in DDA.
- **Current balance** – This field is the ledger balance plus interest billed. At statement time the amount of interest assessed is added to the ledger balance. The total amount due for principal and interest is not held in separate amount fields on the master.

Conversion Considerations

The following fields are necessary for successful conversion:

- **Current balance** – This is the current ledger balance including the unpaid interest and interest billed.
- **Previous balance**
- **Aggregate balance** – This is the balance used to calculate an average balance, and must be taken from the last statement date forward.
- **Last finance charge** – This is used in the aggregate balance calculation. The aggregate balance is used to calculate the average balance, which is used to calculate the interest due.
- **Previous finance charge** – This is informational only but is necessary for research purposes.
- **High balance this year** – An Officer during the review process will use the high balance information.
- **High balances last year** – An Officer during the review process will use the high balance information.
- **Chargeable transaction amount** – This amount is needed for service charging.
- **YTD amounts** – The APY must include what the regulations call chargeable transactions. They consider this part of the 'Annual Rate' the institution is charging. Credit line has reporting responsibilities to the IRS.
- **Prepaid payments** – This amount is subtracted from the next calculated bill at statement time.
- **Advance charge this cycle** – This comes under the same consideration as the Chargeable Transaction Process.

- Reg AA total – This is a total billed and not paid, so the institution can not charge late fees on late fees.
- The following fields are used in the posting program and print on the reports:
 - Last Maintenance Date
 - Previous Maintenance Date
 - Last Activity Date
 - Date Credit Limit Exceeded
 - Open Date
 - Date Of Last Payment
 - Last Advance Date and Amount
 - Last Review Dates
- Block code – This is a code to block advances. It can be manually or automatically activated by the system.
- Times past due – NSF review officers use this information.

Daily Accruals

- Account level rates – The interest rate at the account level is not the level at which the account accrues. There is an 'Apply Rate'. This apply rate is a calculation. When prime is used, the interest rate at the account level is added to the prime rate specified by the index number. This account level rate then becomes the variance. EXAMPLE: If you want to float one percentage point above prime, the account level rate is set to one and then one percent would be added to the prime rate.
- Prime rates – An account can be tied to a prime index. The MICM 2015 is used. The account can float with, above, or below prime. The prime usage on the 3005 MICM record is used in conjunction with the prime rate process.
- MICM 3005 rates – The next rate and next date fields on the MICM 3005 can control the rates to be used by accounts pointing to this type. The next date says when this is in effect and the next rate says what the rate will be. Understand that this new rate will only take place when the account has debit activity on or after the next date on MICM 3005.
- MICM 3005 split rate table – The account can be tied to a split rate table. Unlike DDA and Savings, there is not an option to use split versus tiered rates. There are 3 rate tiers and 3 amount tiers. If high enough, the balance of the account can have three different rates applied for each balance segment. For example:

Tier	Amount	Rate
1	1,000	20%
2	5,000	19%
3	9,999	18%

The first 1,000 will be assessed 20%, the next 5,000 will be assessed 19% and the rest of the balance will be assessed 18%.

- Prime Usage Code – There are 3 code options:
 - B** Default prime on the first billing day of the cycle.
 - D** Look at the index record daily for prime
 - R** If activity occurs on or after the Effective Date, pick up the current prime, otherwise use the last prime defaulted.
- Finance charge accrual option – MICM 3000 option. The last finance charge is not used when calculating the aggregate balance for accruals. Because interest is added to the current balance, interest would be added on top of interest. Consequently, this option allows you to subtract just the last finance charge, or all unpaid finance charges, from the balance before calculating the aggregate balance. Remember that the aggregate is used to calculate the average, which is used to calculate the accruals.
- Accrual calculations – The current balance minus the last finance charge, or all unpaid charges, are added to the aggregate balance daily. The aggregate balance is divided by the number of days since the last statement date to get the average balance. The current interest rate is then used with the average balance and multiplied by the number of days in the period to get the accrual. The current accrual is then REPLACED at the account level. For example:

Last finance charge was 5.00. Year Base is 365.

Day	Balance	Aggregate	Rate	Accrual
1	1,005.00	1,000.00	10%	0.27
2	1,005.00	2,000.00	10%	0.55
3	1,005.00	3,000.00	10%	0.82
4	1,005.00	4,000.00	10%	1.10
5	1,005.00	5,000.00	18%	2.47

.10 divided by 365, times 1,000.00 equals .2739. The system will add .005 to the accrual to round.

Billing and Payments

- Payment options – Payment options are broken up into alpha and numeric categories. The alpha options calculate principal plus interest. The numeric options calculate the total payment due including interest. An alpha option for 100.00 bills out at 105.00, the numeric equivalent is 100.00.

- Billing – The billing can be manually created through batch or online. The only constraint is the next due date cannot be greater than the last statement date plus the lead days. If the last statement date is 1-1 and lead days are 20, the next date cannot be greater than 1-20. The system will be expected to calculate a bill on 2-1. If you create one manually, there will be two bills out on the system.

The system, on statement night, will calculate a bill. The due date of the bill depends on the lead days. The amount of principal, interest, insurance, and service charge is broken down on the bill.

Applying Payments

The bill components are satisfied in a specific order when a payment is made. The monetary effects are to subtract the full payment from the current balance. The order the payments are subtracted from the billing is as follows:

- Late fees
- Interest
- Insurance
- Service charge
- Principal

For example:

The bill sitting on the master has the following information:

Principal billed	100.00
Interest billed	20.00
Insurance billed	3.00
Service charge billed	1.50
Late fee billed	0.00
Total billed	124.50

If the customer pays 124.50, the bill is cleared. If the customer pays 114.50, the bill will be adjusted in the following manner:

Principal billed	10.00
Interest billed	0.00
Insurance billed	0.00
Service charge billed	0.00
Late fee billed	0.00
Total billed	10.00

The remaining 10.00 difference between what was paid and what was owed is left in the principal portion of the bill.

Processing Options

- MICM Record 3000 – Options at the bank level that affect Credit Line processing are:
 - Acr Fin Chrg – This option affects the aggregate balance calculation.
 - Acr Late Fee – This option affects the aggregate balance calculation.
 - Times to advance from Credit Line to cover auto payments.
- MICM Record 3004 – Options at the type level for DDA and Savings that affect Credit Line processing are:
 - Cover OD – This option affects the allowing partial transfers to cover overdrafts.
 - CL Auto Adv – This option affects the advancing Credit Line funds to cover an auto payment.
 - CL Xcess Tfr – This option affects the transferring of funds from DDA to Credit Line whenever the balance in Credit Line is greater than zero. In this case, the Credit Line would advance to DDA and whenever a deposit was made to DDA, the funds to pay the Credit Line down would be transferred.
- MICM Record 3005 - This MICM record is entirely for Credit Line. All nightly processing options in posting are handled with this record. Some of the processing covered is:
 - Fee amounts
 - Number of months to backdate and number of months to retain history
 - Late cycle information
 - Stop payment processing
 - Service charge information
 - Partial payment information
 - Overpayment information
 - Mid-cycle payoffs
 - Rate information
 - Over limit percentage

Closing and Deleting Accounts

The process is done manually. The credit limit must be zeroed out and the balance zero. The system will close the account. The account is deleted by placing a **D** in the Status field, and after reporting requirements are met, the account is purged from the system.

Customer File Concept

A customer file concept was used in designing Deposits. This concept is achieved by using Infopoint MICM, which stores and maintains all general and application customer information. This information is available in Infopoint RCIF or MICM.

With this approach, the customer can have an unlimited number of deposit and credit accounts linked to a single customer name and address record, giving the institution a complete customer profile.

Interest

The application can pay interest on all types of Deposit accounts and Savings. The annual interest rate and interest calculations can be specified at the account level or type level.

At the account level, single-rate accruals can be based on the following balances.

- Institution and customer collected balance
- Ledger balance

At the type level, multirate accruals can be defined using split or tiered rates and can be based on the following balances.

- Low or average ledger
- Low or average interest balance
- Average ledger or collected
- Interest balance specified at the account level.

Interest is calculated for the following methods:

- Compounded daily
- Compounded continuously
- FIFO
- LIFO
- Low-interest balance
- Simple-daily

All are calculated from day of deposit to day of withdrawal, and a user-coded routine is also possible. The system also has a quarterly pay option available to the institution, which is specified on the Deposit Type Default Parameters. Additional options at the account level are the selection of the year base (360 days or 365 days) and the accrual base (30-day month or actual-day month) with any combination of the two allowed.

Non-sufficient Funds

Non-sufficient funds processing have options at institution and account levels. At the institution level, NSF items can be processed in four ways:

- Posting NSF items
- Rejecting NSF items
- Using the pay none option
- Using the pay all option

If the institution uses either of the first two processing methods, the application posts all items to the point where the account is to become overdrawn, then posts or rejects the remaining NSF items, depending on the option selected. If the institution uses the pay none or pay all option, the application determines if the account will be overdrawn by the end of the processing day. If the account will be overdrawn, every item in the account is considered an NSF item and the institution decides to either pay none or pay all of the items presented, depending on the option selected.

At the institution level, the institution can specify a charge for NSF items and determine which balance is tested (current or collected balance) when there is an NSF item or if the account is overdrawn. At the account level, the institution can determine whether a particular account will be charged for NSF items.

Two types of NSF notices are available: preprinted notices and notices printed on blank paper.

Online Features

Standard Function Keys

Function keys have been standardized throughout the application so the function of each key is always the same. In addition, the function keys available for a specific panel are always shown at the bottom of the panel.

Multi-panel Transactions

In multi-panel transactions, you can page forward or backward between panels or you can access a panel directly by entering the panel number. If you enter a panel number that is higher than the number of panels available, the last panel is displayed.

Panel-level Security

The panel level security option allows the user to define security for multiple panels per transaction. Security parameters can be defined, such as allowing a panel to be protected or dark protected (panel does not appear to the operator). Panel models can be established to allow multiple operators to use the same parameters. Attributes can be established for dormant, employee, or regular accounts. In addition, a parameter can be set at the panel level to optionally point to a field level security set. Refer to the Procedures chapter in the MICM *Procedures Guide* for information on establishing online security.

Field-level Security	The field level security option allows up to 99 variations of security to be established per panel. The same security features available at the panel level are also available at the field level. Refer to the Procedures chapter in the MICM <i>Procedures Guide</i> for information on establishing online security.
Panel Layout	The panel layout uses a multi-panel format. Since a transaction is not limited to one panel, the number of fields placed on a panel has been distributed over multiple panels, making each panel easier to read. In addition, transactions are easier to complete because data fields are grouped according to related information.

Passbook Savings

Deposits can also process Passbook Savings. If an account is set up as a Passbook account, the passbook balance can be entered in the serial number field of the input transactions. Reporting is done on those accounts with a passbook balance equaling the current balance, as well as those with a passbook balance that differs from the account current balance.

Regional Pricing

Regional pricing refers to the ability to assign different pricing structures based on the branch of domicile. Certain MICM records used by Deposits can be defined as region-specific records. Region zero is used as the default. The user is required to establish parameters for a specific region only if the processing requirements for the region are different than the default.

999 pricing regions can be established for each institution. The region numbers assigned for pricing can be different than the reporting region.

The application automatically tables parameters for a maximum of four regions. If more than four regions are used, the application automatically begins overlaying to accommodate additional regions. The application can be modified to accommodate up to 36 different regions.

Reporting Features

Deposits offers several options by institution or application to control specific reports and their format. Reports can be prepared daily, monthly, annually or as requested. Reports are sorted automatically by form code, institution, and account number. Additional sorting options are by holding company, region, branch, type, officer, or customer. Page breaks after branch or account type is another sort option available in the system. Page breaks for holding company, institution, and region, however, are done automatically by the system. Optionally, reports can be resorted in a different sequence and printed again.

Accounting Reports	Deposits produces a full complement of accounting reports, including activity recaps and transaction journals. The Activity Recap report is a summary of the day's posting and accrual totals used for balancing. Transaction journals document the activity of all accounts including maintenance, holds and stops, service charges, and preauthorized transfers.
Cash Flow Reports	Cash flow reports are used to monitor income to your organization and payments made to customer accounts. Income reports document service charging and fees assessed from automatic transfers or NSF processing. Interest payments made to customer accounts are also documented.
Cash Management Reports	Cash management reports are primarily used by officers to support money management services for accounts. Transfer information is included daily for all deposit accounts to or from which funds transfers were made.
Operational Reports	Operational reports track the processing within Deposits, including conversions, backups and reloads. A recap report is produced detailing the reports produced each day.
Auditing Reports	Auditing reports monitor system activity, account status changes, and before and after status of maintenance changes. This information is particularly helpful in monitoring sensitive activity.

Scheduled Charges

In addition to service charges, Deposits offers scheduled charges to assess to an account. These scheduled charges are user-defined, and they operate on an independent schedule from service charges. These charges can be flat charges or a percentage of a selected balance. A user routine interface is available to allow for the institution to determine the charge amount. These charges can be established for an account. Waive criteria can also be established, based on low balance, average balance, new account, and minimum or maximum age.

Service Charges

Deposits offers unlimited service charge flexibility to the user. An institution can charge for services that are used more frequently in one particular institution than in others. A number of items can be considered when calculating service charges, including multiple categories of foreign and local items, cash deposited, number of debits and credits processed, and Savings and Credit Line transfers.

Service charging is controlled at the account level by selecting a set of parameters to use for the charge calculation. There are 999 of these sets of parameters available.

Included in each set are definitions for amounts to charge for debits posted, credits posted, foreign and local items posted, flat fees, incremental fees, cash deposited, and FDIC insurance. There are 16 additional charge amounts that can be used to charge for other specific transaction activity. A user routine interface option will allow the institution to override Deposits parameters in the calculation of the charge.

At the account level, two additional predetermined charges can be established to assess at service charge time. Deposits also allows for immediate charges on specific transactions.

Service charges can be scheduled to occur with statements or assessed separately. Each account selection determines when to calculate the charge and what to do with the calculated charge, such as waive, review, combine, or charge. These charges can be applied to an affiliate account. Deposits allows the charges to be retained if they cannot be collected. Charges can be waived based on low balance or average balance for the period, on new account status, or on a minimum or maximum age.

Service charge reporting is optional by account. Deposits offers three different reports from which to choose: Service Charge Journal, Service Charge Analysis form, and the Service Charge Analysis Report.

Deposits optionally performs service charge modeling.

Statements

Deposits offers flexible customer reporting with its statement processing. The customer can have a cutoff or snapshot statement as often as desired for any account, including a Credit Line account. If an account has been inactive since its last statement, the institution has the option not to print a subsequent statement.

Cutoff and snapshot statements can be scheduled on a recurring basis by number of days, number of months, or periodically. Both statements can be scheduled for a full year using any one of 99 cycles per month available in the application.

Statement processing flexibility extends to statement form selection. The statement forms available are the customer, or business statement. Each statement can be descriptive with a 3-line advertising message, account type description and transaction description available.

With Deposits, the customer also has options in the processing of statements. The customer can have all of his Deposit and Credit Line accounts combined in one customer statement, a copy of which can be sent to 16 other customers. Each statement is printed in account number order with checks in serial number sequence or in date order. The application reports the balance in chronological order, each day that it changes, and the enclosure count is optional by transaction code within the application. The statement can have a balance and rate change history summary.

Stops and Holds

Stops and holds are applied through file maintenance processing. Each transaction carries the date entered and the expiration date. When the application reaches the expiration date, the stop or hold is deleted automatically. When stops are added online, the stop is compared to transactions already processed for a match. A match can be overridden if desired.

Serial number range and dollar amounts for incoming checks are verified. A match in serial number is considered a stop hit. If desired, a match on serial number and amount can be required for a stop hit. Variance of 99 cents can be selected on amount. Optionally, a match on the amount is considered a stop suspect, which is either posted or rejected. A memo suspect appears only when the Stop Hit Codes is 'A', indicating a match on amount or serial number. The number of stops or holds that can be applied against an account is virtually unlimited.

A description for each stop or hold can be entered, and appears on the Stop Hold Journal. Cautions for any account can be printed on this report. Stops can be applied to Credit Line accounts. If desired, the application automatically generates a charge for new stops.

Transactions

There are transaction codes for both external and internal transactions in the application. External transaction codes and internal transaction codes are printed on the reports. An asterisk to the right of the transaction codes identifies system-generated transactions. A description, which can be entered individually or tabled on MICM, is available for each transaction.

Effective-date processing automatically adjusts interest accruals, giving the application a high degree of flexibility. Checks are processed in amount sequence within transaction code for each account. Block, batch and sequence numbers are carried from the entry run of Infopoint® SuperMICR. Batch and sequence numbers are printed on the Transaction Journals.

Unmatched reversals can be posted or rejected at the institution's option. Matched reversals do not show on the statement. List posting is an account option. The application can list post checks only, or list post both checks and deposits.

Enhancements and Modifications for This Release

The following information describes the enhancements and modifications contained in the 8.5 release of Deposits.

Service Charges	<ul style="list-style-type: none">■ Home banking fee income capabilities.■ Expanded item and amount tracking capabilities for service charging.■ Expanded fee waiver capabilities, based on product, promotion, and officer considerations.■ Provides the ability to consolidate commercial accounts service charge transactions.■ Provides non-monetary transactions to adjust the service charge accumulators and service charge amount accumulators.■ Introduces service charge detail inquiry.■ Introduces alternate assessed and waived accumulators for each service charge component.
Club Processing	<ul style="list-style-type: none">■ Provides the ability to track club coupon payments, including reporting of missed coupon payments.■ Provides the ability to automatically renew club transfers for the next club period.■ Provides the ability to automatically “catch up” an account’s automatic transfers when the account is added during the club year.
Closeout Processing	<ul style="list-style-type: none">■ Provides the ability to assess service charges as part of an account closeout.■ Introduces status of ‘Pending Close’ to track accounts that have checks outstanding.■ Provides the ability to include debit card authorizations in the closing balance.
Rent Security	<ul style="list-style-type: none">■ Provides reporting for rent security account opens, verifying stated deposit amount with actual deposit amount.■ Allows tracking of administrative fees separately for GL purposes.■ Provides enhanced close out facility.■ Provides adjustments to stated deposit amount.■ Provides default administrative fee information from landlord to all tenants.■ Added rent security relationships lookup facility.■ Enhances reporting capabilities for landlord.

Technology Enhancements

- Implements scalable capabilities to batch processing using Infopoint Runtime Components database API in order to reduce operating timelines.
- Improves performance of programs in batch processing.
- Expanded account number size. Up to 18 digits can be used for an account number.
- Expanded database field sizes for:
 - Fund sweep transfer amounts.
 - Balance memo fields.
 - Preauthorized transfer amounts.
 - Balance transfer target balance fields.
 - Separated OD counters into individual fields and changed format from S9(04) COMP to 9(02).

Miscellaneous

- Provides a bonus interest rate for customers who maintain a target minimum combined balance.
- Provides the ability to pay a one time promotional interest 'bonus'.
- Introduces six additional user-defined special handling flags.
- Provides the ability to charge-off overdrawn and delinquent accounts.
- Tracks an account's previous product type and change date on DPSCHIST (SVC History Maintenance).
- Provides the ability to define valid transaction codes per product.
- Provides the ability to denote gate code settings for statement inserts based on Branch, Product Type, Open Date, Account Balance, Overdraft Coverage and Fund Sweep.
- Provides the adjustments for accounts added to Account Analysis mid-cycle.
- Optionally tracks float detail for each deposit rather than summarizing at the account level
- Added 'Last Batch Maintenance Date' and 'Previous Batch Maintenance Date' fields.
- Provides the ability to manually purge erroneously established account.
- Provides 'G/L Account Number' at the account level for Business Performance Management (BMP) roll-up.
- Provides the ability to use the NAICS codes.
- Provides the ability to process billion dollar transactions.
- Provides the ability to update the XREF file for both the child and parent accounts when a ZBA relationship is added, changed or deleted through the use of panel DPZBA. The Account master for the parent account is updated when a relationship is deleted.

Application Processing

This chapter is designed to help you with the day-to-day operations of the Deposits system. It provides suggestions for improving efficiency and answers to frequently asked questions concerning system capabilities. Procedures are presented as how-to instructions. They could take the form of a helpful hint, or they could be a detailed step-by-step explanation of an important feature.

These procedures are arranged in alphabetical order by topic.

Refer to your Deposits *Installation Guide* for specific installation procedures specific to the type of system (MVS or VSE) you use. Refer to the Conversion chapter of the *Operations Guide* for specific conversion procedures.

Account Types

An account type is a user-defined code that categorizes an account within its application. You can define up to 999 account types in *each* of the three applications in the Deposits system (DDA, Savings, and Credit Line).

Creating an Account Type

When you set up an account type for either the DDA or the Savings application, you assign values to the various parameters that reside on MICM Record 3001 (Deposits DDA/Savings Type Defaults) and 3003 (Deposits DDA and Savings Interest Parameters). You also set parameters on MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters) and 3007 (Deposits Service Charge Parameters) to further define the miscellaneous and/or service charge aspects for the account type.

When you set up an account type for the Credit Line application, you assign values to the parameters that reside on MICM Records 3002 (Deposits Credit Line Type Defaults) and 3005 (Deposits Credit Line Processing Parameters).

For more information on these MICM records, refer to the Infopoint Deposits *Reference Guide*. The values you set for the fields in these MICM records are the default values for every product type.

Changing the Account Type Online

If you are maintaining a record from one account type to another using the DDA/Savings New/Maintenance panels, you can select to change the values in certain fields to the default value established for the (destination) account type by entering an **X** in the Redefault field. Refer to the Redefault field description for DPDS panels 1, 3, 4, 5, 6, and 7 in this guide for a listing of these fields.

Adapting an Existing Account Type

Sometimes the quickest way to establish a new account type is to modify an existing account type. Follow these steps:

1. Sign on to the MICM online system.
2. From the MICM Menu panel, retrieve MICM Record 3001 (for DDA or Savings accounts) or MICM Record 3002 (for Credit Line accounts) by entering transaction code 3001 or 3002.
3. Enter the key fields (Function, Region, Effective Date, and Application Number), and the number of the Account Type that most closely resembles the account type you want to establish.
4. The first panel of 3001 or 3002 appears.
5. Press [F14] to copy the record.
6. Change the value in the Account Type field to the number of the new account type.
7. Change values on the first panel of the new record copy as needed to define parameters for the new account type.
8. Press [Enter] to proceed to the second panel of the record.

9. Change any other values until all panels of the new record define the new account type and press [Enter].
10. When complete, press [Clear] to return to the menu panel.

Balances Reported

The balances provided on all reports are based on the Collected Balance Code value entered on MICM panel 3004 (Deposits DDA/Savings Miscellaneous Parameters 2) *with the exception of* the Checks Drawn Against Insufficient Funds report (01-037) and the Notice of Non-sufficient Funds (01-061).

Since there are exceptions, and since there are a few ways to enter the balance basis, we describe three methods for setting or adjusting this value.

Method 1

To set the balance basis for most reports, notices, and statements (excluding the exceptions noted above), enter the appropriate value for the Collected Balance Code in the following panel.

3004	JRP1	Deposits DDA/Savings Misc Parms 3	0001	01-20-2000
Region . : 000 Appl . : 00 Parm . : 001 Eff Date . : 01-03-2000				More: - + Delete _
----- Miscellaneous Information -----				
CRL Auto Adv . . _	CRL Excess Xfr	Stmt Rate Prt		
Int Pay Date . . _	Stmt Rate Hist Y	Bal Rqst Chrg .00		
Labels Print . . 0	3x5 Print . . 0	Collect Bal B		
Reg D Chrg Amt .00	Reg D Max Chrg .00	Low Bal Code N		
Stmt Rqst Chrg .00	Sgnf Item Amt 0	Notice Code N		
SC Close Bal . . N	New Acct Forms N			
Command====> M30043,B,0,0,1,1032000				
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward				
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom				

3004 – Deposits DDA/Savings Miscellaneous Parameters 3

Collect Bal

Collected Balance Code. Determines how the collected balance is calculated.

Valid entries are:

- B** Ledger balance less bank float.
- C** Ledger balance less customer float.
- L** Ledger balance.

Method 2

For the Checks Drawn Against Insufficient Funds report (01-037) and the Notice of Non-sufficient Funds (01-061), you can set the balance basis with the NSF/Overdraft Option on MICM panel 3001 (Deposits DDA/Savings Type Defaults 2). A sample of this panel and a description of the valid entries for the NSF/Overdraft Option follow.

```

3001      JRP1      Deposits DDA/Savings Type Defaults 2    0001  01-20-2000
                        More: - +
Region . . . : 000 Appl . : 01 Type: 099   Eff Date: 01-01-2000   Delete _

Balance Code    N Bal Minimum . . 0          Bal Max/Xfr    0
----- Overdraft Interest Information -----
Frequency . . . C Term . . . . . 001 Credit Code . . N   Charge Code . . A
Day 01 . . . . 01 Day 02 . . . . . 00 Day 03 . . . . . 00 Day 04 . . . . . 00
Svc Int Code    S Limit Code . . . L   Limit Amount    0

NSF Charge . . . C NSF Od Bal . . . C

RegCC Code . . . N RegCC Risk Code N RegCC OD Code C   Reg E Code . . N
Reg D Chg Code Y Bal Inq Charge N FDIC Waive . . N   FDIC Analysis N
Immed Tran Chrg Y Immed Xfr Chrg Y Ea NSF Notice Y   ZBA Notice . . Y

List Post . . . . Closed Ovr . . Employee Code E   Report Code
Analysis Code . . N Recon Code . . N Short Name Req Y Due To Banks N
Bulk File Code . . Bal File Code Y Misc Parameter 100 Stop Auto Ret Y
Club Acct Flag. . Y Beg Dt Cur Yr. . 00-00-0000 End Dt Cur Yr . 00-00-0000
Coupon Book . . . N Beg Dt Nxt Yr. . 00-00-0000 End DT Nxt Yr . 00-00-0000
Command====> M30012,B,0,1,99,1012000
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom

```

3001 – Deposits DDA/Savings Type Defaults 2

NSF Od Bal

NSF/OD Option. Specifies how NSF/OD charges are calculated. Valid entries are:

- B** Use customer's collected balance, using bank float.
- C** Use customer's collected balance, using customer float.
- L** Use customer's ledger balance.
- 1 – 9** Use customer's collected balance, using customer float. Add this number of days to incoming float.

For the Checks Drawn Against Insufficient Funds report (01-037) and the Notice of Non-sufficient Funds (01-061), you can maintain the NSF/OD Option on the DPDS6 – DDA/Savings New/Maintenance 6 panel. A sample of this panel and a description of the valid entries for the NSF/OD Option follow.

```

DPDS6      DPOPERP      DDA/Savings New/Maintenance 6      001      03-13-2000

Func: M      Account: 0000000000000000001      Appl: DDA      Branch . : 10001      Type: 100
Short Name: KEVIN SMITH

Redefault . .

----- NSF OD Information -----
Freq D      Term 1      Days 00 00 00 00      Next 03 13 2000      Last: 00 00 0000
NSF/OD Opt . . C      Current OD Date 01 10 2000      Prev OD Date . . 12 31 1999
OD Int Opt . .      OD Interest . . .00      OD Charge . . . . A
OD Credit Code N      Bal Code . . . N      NSF Charge . . . C
OD Notice . . Y      Min Bal . . . 100      Max Balance . . . 000000
OD Limit Code L      OD Limit . . . 000000      EA NSF Notice . . Y
Curr NSF Items 0000      Curr OD Tme/Dys 00 00      Curr NSF Rtrn Chk 0000
CRL Acct . . . 1455391001
SAV/DDA Acct . 00000000000000000000

----- Regulation CC Information -----
Reg CC Code      N      Reg CC Rsk Code N      Reg CC OD Code . . L
Reg CC OD Days 000      Reg CC Excs OD: Y      Reg CC Excs Rtrn : N
Times-Overdrawn- Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
                0 05 0 01 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 1 01

Command====> DPDS6,M,1,DDA,
F1=Help      F3=Exit      F4=Next      F9=Edit      F11=Break      F12=Cancel

```

DPDS6 - DDA/Savings New/Maintenance 6

NSF / OD Opt

NSF/OD Option. Specifies how NSF/OD charges are calculated. Valid entries are:

- | | |
|--------------|--|
| B | Use customer's collected balance, using bank float. |
| C | Use customer's collected balance, using customer float. |
| L | Use customer's ledger balance. |
| 1 – 9 | Use customer's collected balance, using customer float. Add this number of days to incoming float. |

Changing Interest-bearing Capability

You could have a situation where you need to change a DDA or Savings account from one that earns interest to one that does not earn interest or vice versa. Essentially, you need to change the account from an account type that has one set of interest parameters to a different account type with the desired interest parameters. (For information on setting up the parameters for an account type or on adapting an existing account type, refer to the Account Types section in this chapter.)

Changing Non-interest Bearing Accounts to Interest-bearing Accounts

The procedure for converting a regular DDA account to an interest-bearing account is as follows.

1. Change the Account Type Code on the DDA Master Record.
 - a. Online – Enter the new account type number in the Account Type field of DPDS1 (DDA/Savings New/Maintenance 1). If you want to pull in the default interest-related field values for this new account type from MICM Record 3001 (Deposits DDA/Savings Type Defaults), enter X in the Redefault field of the DPDS3 panel.
 - b. Batch – Form 20 (Master Maintenance), Card 09, field 09.
2. Change the interest rate and effective date on the DDA Master Record.
 - a. Online – For single-rate accounts, enter the new rate and effective date on the DPRATE (Rate Change) panel. For multi-rate account types (the Multi-rate Option on MICM Record 3003 does not equal 'NA'), the interest rate is taken from MICM Record 3003 (Deposits DDA/Savings Interest Parameters).
 - b. Batch – Form 20 (Master Maintenance), Card 09, field 39.
3. Set up interest payment information.
 - a. Online – DPDS3 (DDA/Savings New/Maintenance 3)
 - b. Batch – Form 20, Card 09, field 53.

Changing Interest-bearing Accounts to Non-interest-bearing Accounts

The procedure for converting an interest bearing to a non-interest-bearing account is as follows:

1. Determine what is to be done with the accrued interest. The Type Code Change Option on MICM panel 3001 (Deposits DDA/Savings Type Defaults) determines whether to pay or drop the interest.
2. Change the Account Type Code on the DDA Master Record.
 - a. Online – Enter the new account type number in the Account Type field of DPDS1 (DDA/Savings New/Maintenance 1). If you want to pull in the default interest-related field values for this new account type from MICM Record 3001 (Deposits DDA/Savings Type Defaults), enter X in the Redefault field of the DPDS3 panel.
 - b. Batch – 20 (Master Maintenance), Card 09, field 09
3. Change the interest payment information.
 - a. Online – DPDS3 (DDA/Savings New/Maintenance 3)
 - b. Batch – Form 20, card 09, field 53.

With online maintenance, you can change account values to the values stored for this account type on MICM Record 3001 (Deposits DDA/Savings Type Defaults) by entering X in the Redefault field of one or more of the following panels:

- DPDS3 – redefaults interest information
- DPDS4 – redefaults statement information
- DPDS5 – redefaults service charge information
- DPDS6 – redefaults NSF/OD information
- DPDS7 – redefaults miscellaneous information

Or, you can redefault the values for all this information by entering an X in the Redefault All field of the DPDS1 panel.

Checkpoint/Restart

Checkpoint/Restart gives you the capability of rerunning the posting portion of Deposits (DPD200) in the event of an abnormal ending, avoiding time-consuming database restores. Checkpoint/Restart uses the database rollout procedure; therefore, if your institution is using VSAM for API data storage, you cannot use checkpoint/restart.

Setting the Checkpoint Option

The Posting program (DPD200) accepts a control card to indicate if this is a regular run or a rerun, and if checkpoint processing will be used. (A 'Y' in position 15 indicates for the system to perform checkpoint processing.) The choices on the control card are 'NORMAL' or 'RESTART'. If you do not use a control card, the program assumes this a regular (NORMAL) run. The control card also contains the checkpoint number. The checkpoint number (00001 – 99999) controls the frequency at which checkpoints are done. If you do not enter a checkpoint number, the program does a checkpoint every 1000 accounts.

Requirements

At checkpoint time, the following things must happen for the program to restart properly:

1. All working storage saves areas for activity accumulators are cleared, and activity records are generated.
2. Monetary adjustments are made to the suspense account for posting rejects.
3. The Checkpoint File is updated with a restart status of 'N' (no restart).
4. A checkpoint is done with a global commit on all API files to get a valid starting point.
5. The record counters on the Checkpoint File are updated to the appropriate counts, and the restart status is set to 'Y' (restart). At this point, the program can be restarted. However, the status was set to 'N' during the checkpoint, so if something were to go wrong, the program could not be restarted (since a valid restart point could not be determined).
6. The Checkpoint File is also updated with the institution number, application, and account number of the last processed account.
7. The Restart Point field, which indicates where in the program the checkpoint occurred, is updated in the Checkpoint File.
8. Record currency is restored. The checkpoint destroyed all currency, so this has to be reset for processing to resume.

Restarting

If the DPD200 program aborts, it can be restarted without having to restore the database. However, the reason the program aborted must first be determined and corrected. For instance, if there is bad data on an input file, it has to be fixed (or the program aborts in the same place again).

Once you have corrected the problem, you are ready to resume running DPD200. The steps are as follows:

1. Create the Recovery File. The Checkpoint Recovery program (DPR830) reads all recoverable non-API files and creates a Recovery File (DPRCOV). This file contains all the records from the Reports, Activity, Statement, Affiliate, Trial Balance Reports, Service Charge, Service Charge Modeling, Profitability, and Exception Administrator files. This program uses the record counts from the Checkpoint File to recover the correct number of records from each file.
2. The program produces the Checkpoint Restart Recovery report (01-989). This report contains:
 - a. Last checkpoint program ID
 - b. Location of the last checkpoint occurrence
 - c. Record totals for the recovered files
 - d. Institution, application number, and account number where the last checkpoint occurred
3. The program aborts if the specified number of records cannot be recovered. Whether this abort occurs depends on the buffering options selected for the recoverable files. We have tried to minimize problems by closing all files in the event of a planned abort.
4. Run the File Initialization program (DPD015) to initialize the files. (There is a control card to select the files to initialize.) **BE SURE THE CHECKPOINT FILE IS NOT INITIALIZED.** Be sure the selection for this file is turned off and the IDCAMS delete/define is removed from the JCL. If this is not removed, you lose the data to recover.
5. Restart the Posting program (DPD200), specifying **RESTART** in the control card. The following occurs:
 - a. The program checks the Status field on the Checkpoint File to verify that a valid restart can be done (Status = 'Y').
 - b. The program restores all recoverable files. It compares the record counts of each file with the record counters on the Checkpoint File. If they do not agree, the program does not restart (and you have to restore your files and rerun the program from scratch).
 - c. The program begins processing with the next account following the last checkpoint account.

Close an Account

The Deposits system provides the means for closing accounts. There are two basic categories of accounts processed, deposit (DDA and Savings applications) and credit (Credit Line application) accounts. Within these two categories are many (user-defined) account types. The deposit accounts are further defined as interest bearing and non-interest-bearing. These types are addressed individually.

Deposit Account (DDA and Savings)

Default parameter values for deposit accounts reside in MICM Record 3001 (Deposits DDA/Savings Type Defaults). Accounts usually close when the ledger balance is zero and there is no overdraft coverage needed to balance transfers. The value in the Automatic Close Override field determines whether the system closes an account when the balance is zero.

You can adjust the value in the Automatic Close Override in a number of ways.

1. Change the default value (online or batch) on MICM Record 3001. However, this only affects accounts opened after the change. (You still must change this value for existing accounts.)
2. Change the value (online) for individual account types using DPDS7 (DDA/Savings New/Maintenance) panel 7. There are two ways to do this:
 - a. File maintain the Automatic Close Override field.
 - b. Enter an **X** in the Redefault Option field, which changes the values (for the Automatic Close Override, as well as other certain fields) in that account type to the default values in MICM Record 3001.
3. Change the value (batch) for individual accounts with Form 20 (Deposits Master Maintenance), card 09, field 18.
4. Change the value (batch) for all accounts in the account type with Form 80 (Deposits Master Mass Maintenance), card 09, field 18.

Transaction code 790 (Check, Withdrawal or Close Interest-bearing) usually closes all deposit accounts. This discussion of deposit accounts assumes use of this transaction code. However, you can submit separate transactions to close an account manually.

Non-interest-bearing Account

Due to the definition of closed, any transaction that takes this type of account to a zero balance can be a closing transaction. (If the Automatic Close Override value for the account is 'B', a zero balance notifies the system to close the account.) For example, any withdrawal (transaction codes 750 – 780) or any adjustment transaction can yield a zero balance.

However, the closing transaction performs some additional verification to determine that the account actually reached a zero balance.

1. It rejects if the account is closed to posting.
2. It rejects if the amount of the transaction is not the same as the ledger balance.

Interest-bearing Account

Closing this type of account includes all the aspects of closing a non-interest-bearing account. However, in addition to zeroing the ledger balance, interest federal tax, and penalty transactions can generate. The transaction amount is the sum of the ledger balance plus any interest that has accrued and has not yet been paid.

There can be differences in the amount of money the customer receives. Penalty accounts operate in the same manner as accounts that are subject to withholding. These are the most common conditions:

\$616.23	-	Ledger balance
1.33	-	Accrued interest
\$617.56	-	Total

Under these conditions, the amount of the closing transaction is \$617.56. Deposits generates a transaction code 450 (Interest Payment) in the amount of \$1.33, then uses the closing transaction as if it were a regular withdrawal.

If the amount of the closing transaction is greater than the ledger balance but less than the sum of ledger balance and accrued interest, Deposits reports the difference on the Activity Recap (01-017/01-018) in the Earned Today entry of the Interest Payable portion. For example, if the transaction amount is \$617.50, Deposits removes \$.06 and generates the interest transaction for \$1.27. The Earned Today figure is then reduced by \$.06.

In addition to the transactions mentioned for the non-interest-bearing accounts, the following transactions are used for closing interest-bearing accounts:

- 710 (Force Pay and Close to Posting)
- 791 (Close Out)

The 710 transaction does the following:

- Changes the value in the Account No Post Indicator field to 'A' (closed to all transactions) on the account master, closing the account to all external posting
- Pays interest if the Force Close Option on MICM Record 3003 (Deposits DDA/Savings Interest Parameters) is 'Y' (pay any accrued interest, then turn the interest pay code off). (Otherwise, interest is dropped.)
- Changes the value of the Interest Pay Code to N (no interest)
- Clears the interest rate from the (DDA or Savings) Master Record the following night

The 791 transaction performs all the functions of the 790 transaction. In addition, the 791 changes the Account No Post Indicator field value to 'B' (closed to all internal and external transactions).

Rejects

The closing transaction rejects for the following reasons:

1. Account is closed to posting.
2. Transaction amount is less than the ledger balance minus withholding tax.
3. Transaction amount is greater than the ledger balance plus accrued interest.

Normally, the Account Status field (on the DDA or Savings Master Record) changes to 'C' (closed) when the account reaches a zero balance. However, there are several conditions that prevent this, as follows:

1. Balance Code field does not have a value of N (the account has automatic balance maintenance). To change this, file maintain the Balance Code field:
 - a. Online – with DPDS1 (DDA/Savings New/Maintenance) panel 1
 - b. Batch – with Form 20 (Deposits Master Maintenance), card 09, field 28
2. Automatic Close Override field value is equal to N (the account is coded to not close on zero balance). To change this, file maintain the Automatic Close Override field:
 - a. Online – with DPDS7 (DDA/Savings New/Maintenance) panel 7
 - b. Batch – with Form 20 (Deposits Master Maintenance), card 09, field 18
3. Overdraft Credit Code field does not have a value of N (the account has overdraft protection from another account). To change this, file maintain the Overdraft Credit Code field:
 - a. Online – with DPDS1 (DDA/Savings New/Maintenance) panel 1
 - b. Batch – with Form 20 (Deposits Master Maintenance), Card 09, field 27
4. Account is a cash-management account (controlled by DPZBA – Zero Balance Accounting).

Purging Deposit Accounts

A deposit account purges from the DDA Master after the number of days specified on the Purge Days field of MICM Record 3004 (DDA/Savings Miscellaneous Parameters). The number of days the account has been closed is the difference between the current date and the date of last activity. In order for the account to purge, the following conditions must be met:

1. Interest paid year-to-date must be zero.
2. Interest earned, but not paid, must be zero.
3. Interest penalty year-to-date must be zero.
4. M1099INT must be zero.
5. 1099 Interest Penalty field must be zero.
6. FWTYTD must be zero.

Credit Accounts (Credit Line)

Closing

Credit Line accounts do not close automatically when the current balance reaches zero. Closing the account involves the following:

1. Change the credit limit to zero:
 - a. Online – with DPCR3 (Credit Line New/Maintenance) panel 3
 - b. Batch – with Form 40 (Credit Line Master Maintenance), card 09, field 14
2. When Deposits detects a zero balance and limit, it changes the Account Status to 'C' (closed) on the Credit Line Master Record.
3. The account remains on the Credit Line Master until the Account Status Code field is changed to 'D' (delete):
 - a. Online – with DPCR1 (Credit Line New/Maintenance) panel 1
 - b. Batch – with Form 40 (Credit Line Master Maintenance), card 09, field 35

Purging

Credit Line accounts do not purge automatically. You must manually change the Account Status Code field to **D**. When the Account Status Code is 'D' and certain fields have zero balances, the account and any associated records are purged.

The fields that must have zero balances are as follows:

1. Interest Year-to-date
2. Insurance Year-to-date
3. Service Charge Year-to-date
4. Current Balance
5. 1099 Interest
6. Accrued Interest

Club Accounts

Club accounts are Savings accounts that have an expiration date. For example, a Christmas Club account could expire in November, allowing the account holder time to make purchases before Christmas. At the expiration date, the institution issues a Club Check (04-088) for the entire amount in the account (with interest added and service charges subtracted).

Club accounts are set up by type on MICM Record 3001 (Deposits DDA/Savings Type Defaults). If the Club Account Flag is set, all accounts established from that time forward with that same account type are Club accounts.

The Club Account Date is the expiration date for the account. This is the only date statements will be produced and the only date interest and service charges will be calculated and assessed.

Samples of the two online forms for MICM Record 3001 follow, with the fields that affect Club accounts highlighted. The descriptions and values of the highlighted fields follow each sample.

3001	JRP1	Deposits DDA and SAV Type Defaults 1		0001	01-20-2000
				More:	+
Region	: 000	Appl . . : 01	Type: 099	Eff Date: 01-01-2000	Delete _
----- Statement Information -----					
Frequency . . .	C	Term	001	Type	8
Day 01	00	Day 02	00	Day 03	00
Disposition	Z	No Activity . .	N	End of Month	N
				Request Charge	A
----- Interest Information -----					
Frequency . . .	M	Term	001	Day	01
Disposition		Method	S	Year Base . .	A
Penalty	N	Pay Quarterly	Y	Tenth Option	
Type Change		IRS Code . . .	Y	Rate . . . . .	.050000000
Prime Sign . .	A	Prime Index . .	000	Min Edit Rate	.040000000
Bonus	N			Max Edit Rate	.070000000
----- Service Charge Information -----					
Frequency . . .	M	Term	001	Parameter . .	245
Day 01	01	Day 02	00	Day 03	00
Report Code	2	History Detail	N	Valid Type . .	N
Lrg Bal Pntr	0	Sgnf Bal Pntr	0		
Command====> M30011,B,0,1,99,1012000					
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break					
F12=Cancel F13=Select F14=Copy F15=Bottom					

3001 - Deposits DDA and SAV Type Defaults 1

Statement Frequency	<p>Cutoff Statement Frequency. Frequency to print the cutoff statement. Valid entries are:</p> <ul style="list-style-type: none">B Passbook account. (New function only.)C Cycles.D Days.M Months.P Periodic. <p>Note: This field can also contain an A, indicating a cycle schedule has been established for the account (using DPACYC – Account Cycle Schedule). The A is for <i>informational purposes only</i>.</p>
Interest Pay Code	<p>Interest Payment Code. Determines how to pay interest on an account. Valid entries are:</p> <ul style="list-style-type: none">B Pay interest on institution collected balance.C Pay interest on customer collected balance.L Pay interest on the current ledger balance.N Do not pay interest. <p>Note: Club checks cannot be generated if the value in this field is N.</p>
Interest Frequency	<p>Interest Payment Frequency. The default value is M when not performing account or type modeling. Valid entries are:</p> <ul style="list-style-type: none">A Account Cycle Record is present on this master record.C Cycles.D Days.M Months.
Service Charge Frequency	<p>Service Charge Frequency. Indicates the frequency to assess service charges. Valid entries are:</p> <ul style="list-style-type: none">A An account cycle schedule is established for the account.C Cycles.D Days.M Months.P Periodic.

```

3001      DPOPERP      Deposits DDA/Savings Type Defaults 2      0001  03-06-2000
                                More: - +
Region . . . : 000 Appl . : 01   Type: 010 Eff Date . : 02-04-1993 Delete _
Balance Code . . N Bal Minimum . . 0          Bal Max/Xfr      100
----- Overdraft Interest Information -----
Frequency . . . M Term . . . . . 006 Credit Code . . N Charge Code W
Day 01 . . . . . 31 Day 02 . . . . . 00 Day 03 . . . . . 00 Day 04 . . . . . 00
OD Int Code . . . Limit Code . . . L Limit Amount      2
NSF Charge . . . C NSF OD Bal . . . L Notice Opt . . N
RegCC Code . . . N RegCC Risk Code N RegCC OD Code L Reg E Code . . N
Reg D Chg Code Y Bal Inq Charge A FDIC Waive . . N FDIC Analysis N
Immed Tran Chrg Y Immed Xfr Chrg N EA NSF Notice Y ZBA Notice . . Y
List Post . . . Y Close Ovr . . . Employee Code Report Code 4
Analysis Code . . D Recon Code . . . 4 Short Name Req Y Due To Banks N
Bulk File Code . . Bal File Code Y Misc Parameter 104 Stop Auto Ret N
Club Acct Flag N Beg Dt Cur Yr 00-00-0000 End Dt Cur Yr 00-00-0000
Coupon Book . . . N Beg Dt Nxt Yr 00-00-0000 End Dt Nxt Yr 00-00-0000

Command====> M30012,B,0,1,10,02-04-1993
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom

```

3001 – Deposits DDA and SAV Type Defaults 2

Club Acct Flag

Club Account Flag. Indicates whether to use the club account date as the default date. Valid entries are:

- N Do not use the club account date as a default date.
- Y Use the club account date as a default date.

Combining Accounts

The Deposits system allows you to combine a DDA account with a Credit Line account or a DDA account with a Savings account. This is useful when you want to combine accounts for statements, affiliate service charges, or interest payments.

You designate a DDA account to be the parent account for the combination of accounts. Access is made to the parent (DDA) account even when the associated Credit Line and/or Savings accounts change. The parent (DDA) account number is placed in the Statement Account field of the Credit Line and/or Savings accounts, and the Credit Line and/or Savings account(s) statement parameters are changed to match the parent (DDA) account statement parameters.

You can combine as many accounts for a combined statement as you want. The DPCMB (Combine Statements) panel allows you to combine up to five accounts with the parent account at one time. To combine more than five accounts, use the DPCMB panel again.

Combining DDA Accounts with Credit Line and/or Savings Accounts

Combine accounts through online or batch maintenance as follows:

Online

1. If they do not exist, set up the accounts to combine.
 - a. Set up the (parent) DDA account using the nine DDA/Savings New/Maintenance (DPDS1 – DPDS9) panels, including information for statements, service charges, and interest. Be sure to enter **8** for the Statement Type on DPDS1. (This establishes this DDA account as the parent account.)
 - b. Set up Credit Line accounts using the five Credit Line New/Maintenance (DPCR1 – DPCR5) panels.
 - c. Set up Savings accounts using the nine DDA/Savings New/Maintenance (DPDS1 – DPDS9) panels.
2. Combine the accounts with the DPCMB – Combine Statements panel.
 - a. Enter the (DDA) parent account number in the Account field.
 - b. The parent accounts service charge parameters display (and can be maintained).
 - c. Enter the Application Code (CRL and/or SAV and/or DDA) and the Account Number for the accounts to combine with the parent (DDA) account.
 - d. Enter an **X** under the columns S/C (Service Charge Parameters Code), Int (Interest Schedule Code), and/or ODI (Overdraft Interest Parameters Code) if you want to change these attributes of the Credit Line and Savings accounts to match those of the parent (DDA) account.

- e. If there are any reasons why the accounts cannot be combined with the parent account, a message displays under the Error Message heading.

Batch

1. If they do not exist, set up the accounts to combine.
 - a. Set up the (parent) DDA account using Form 20 (Deposits Master Input) including information for statements, service charges, and interest. Be sure to enter **8** for the Statement Type in Card 02, column 27. (This establishes this DDA account as the parent account.)
 - b. Set up Credit Line accounts using Form 40 (Credit Line Master).
 - c. Set up DDA/Savings accounts using Form 20 (Deposits Master Input).
2. Combine accounts with Form 20 (Deposits Master Maintenance). Enter the following values in Card 09:
 - a. Header Portion: Enter **01** (DDA) in columns 1 – 2, institution number in columns 3 – 5, parent (DDA) account number in columns 6 – 23.
 - b. Account number of the (Credit Line or Savings or DDA) account to combine with the parent account:
 - If combining a Credit Line account with the parent (DDA) account, enter the Credit Line account number in field 91.
 - If combining a Savings account with the parent (DDA) account, enter the Savings account number in field 90.
 - If combining a DDA account with the parent (DDA) account, enter the DDA account number in field 92.

Cost Center Migration

Traditionally, Deposits tracks financial activity by branch and product type. To accomplish this, the system summarizes activity at the branch/type level and provides this information to the General Ledger.

The following procedure outlines a means of migrating an institution from its present method of branch G/L reporting to cost center G/L reporting. This migration method also supports cost center to branch migration.

One of the features in Deposits is the ability to assign cost center at the account level. This allows Deposits to track financial information at the cost center/product type level. To accomplish this, the system replaces branch summary with cost center summary. This option is controlled through an institution level parameter, MICM Record 3000 (Deposits Institution Processing Parameters).

Migrating from branch and product type to cost center and product type for GL reporting purposes is a major undertaking for an institution. The following procedures are designed to help you through this process.

Setup

Setup can be completed ahead of the actual migration.

1. Identify new cost centers. Ensure that no duplication of cost center number and branch number exists.
2. Establish new cost centers using MICM panel 0248 (Cost Center Information).
3. Determine how accounts are to be linked to a cost center, and make the assignments. Accounts can be linked through mass maintenance, when an entire branch and/or type can be changed, or at the individual account level.

Mass maintenance changes can be made using:

DDA/Savings – Form 80, Card 09, Field 65
Credit Line – Form 85, Card 09, Field 83

Account changes can be made through either batch or online maintenance using:

Batch Maintenance:

DDA/Savings – Form 20, Card 09, Field 65
Credit Line – Form 40, Card 09, Field 83

Online Maintenance:

DDA/Savings – DPDS1 – DDA/Savings New/Maintenance 1
Credit Line – DPCR1 – Credit Line New/Maintenance 1

4. Create the appropriate MICM Record 0245 entries to support General Ledger reporting by cost center. When you make the G/L account number assignment, the system replaces branch with cost center.

In order to provide proper transfer tracking, leave, in tact, the current MICM 0245 entries supporting branch reporting. These can be removed after the cut over to cost center reporting is complete.

Migration

After the setup procedures have been completed, migrate your institution's reporting from branch to cost center through the following steps:

1. Activate the institution level parameter for cost center reporting.

3000	JRP1	Deposits Institution Processing Parm 2				0001	01-20-2000
						More: -	
Eff Date . . . : 01-01-2000		Escheat Flag N		Escheat Date 00-00-00		Delete -	
				Fed Funds Yield .00000			
Fiscal Month	12	Fiscal Day	25	Accr Fin Chrg	X	Accr Late Fee	X
Listpost Item	010	Max CRL Adv	002	MM Excess . .	T	Max Region Sub	00
NSF Category	A	NSF OD Limit	Y	Cost Center	Y	Svc Model . . .	Y
Apply Bal CR	1	Apply Svc CR	2	Apply NSF CR	3	Apply Chg Cr	5
Apply OD CR	4	POR Reversal	P	Preauth Xfr	Y	Post Dated . .	0
Bulk File . .	Y	Immed Purge	Y	Amount Sort	Y	Eff Date Sort	Y
Time ACH Fund	55555	Pending Close	N	CRL LF Opt . .	N	PB/TL Intfc . .	N
A.A. Cycle Adj	N	A.A. Conv Adj	N	RP/Home Bkng	N	Check Stub Opt	B
----- Significant Change Amounts -----							
Amt 1	1,000	Amt 2	2,000	Amt 3	3,000	Amt 4	4,000
Amt 6	6,000	Amt 7	7,000	Amt 8	8,000	Amt 9	9,000
----- Large Balance Amounts -----							
Amt 1 . . .	1,000	Amt 2 . . .	2,000	Amt 3 . . .	3,000	Amt 4 . . .	4,000
Amt 5 . . .	5,000	Amt 6 . . .	6,000	Amt 7 . . .	7,000	Amt 8 . . .	8,000
Amt 9 . . .	9,000						
Command====> M30002,B,1012000							
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F9=Edit							
F11=Break F12=Cancel F13=Select F14=Copy							

3000 - Deposits Institution Processing Parameters 2

2. Execute the migration program DPR180 (Branch/Cost Center Migration). This program moves the branch number of each account to the old cost center number for those institutions with the Cost Center option set to 'Y'. The system automatically transfers the balances from the old branch number into the new cost center number during the next daily posting run.

The branch/cost center migration program creates an exception report (01-180 - Branch to Cost Center/Cost Center to Branch Exceptions) identifying any account that has a value of '00000' in the cost center field. These accounts need to be assigned to a valid cost center.

Migration to cost center reporting occurs in the first daily cycle after the institution level parameter is activated.

The following G/L accumulators are affected in the transfer:

DDA / Savings

007 / 008	Principal Transfer In/Out
034 / 035	Interest Earned Transfer In/Out
043 / 044	Interest Paid YTD Transfer In/Out
111 / 112	Interest Penalty YTD Transfer In/Out
113 / 114	FWT YTD Transfer In/Out

Credit Line

021 / 022	Principal Transfer In/Out
053 / 054	Interest Earned Transfer In/Out
061 / 062	Interest paid YTD Transfer In/Out

Refer to the Deposits *Reference Guide* for more information regarding program DPR180.

Reporting

When the cost center option is activated (MICM 3000 Cost Center option is equal to 'Y'), the system automatically produces the Activity Recap reports (01-017 and 01-018) by cost center, when the sort option by branch is being used.

A special sort order has been added for report 01-017 (Activity Recap) to allow sorting to occur by cost center within product type. In order to obtain this special sort order, specify 'C0' as the sort option (MICM Record 0307) for this report. This new sort order is only available for report 01-017.

DDA Overdraft Protection and Balance Maintenance

This procedure describes how to give an existing DDA account overdraft protection and balance maintenance via either online or batch maintenance. You can specify overdraft protection for an account without also specifying balance maintenance.

Overdraft Protection

The overdraft protection feature allows you to tie a DDA account to a Savings, Credit Line, and/or (another) DDA account that can provide funds in the event of an overdraft. The value you enter in the Overdraft Credit Code determines which account(s) provide funds and in which order.

Online

A sample of the DPDS1 panel follows. The highlighted fields affect overdraft protection. They are described (with their values) after the sample panel. Change the values, as necessary, for these fields to establish or adjust overdraft protection.

DPDS1	DPOPERP	DDA/Savings New/Maintenance 1	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch . : 10001 Type: 100				
Short Name: KEVIN SMITH				
Redefault All . .		Cost Center . . .	90909	
Branch	10001	Type	100	
Date Open	02 03 1993	Birth Date . . .	08 02 1950	
Opening Amt . . .	999,999,999.00	Class		
Officer	OFFICER01	Fund Source . . .		
Secondary Officer		Map Code	777	
Soc Sec Number .	550222900	Waive Reason . .		
NAICS Code . . .	123456	Signature Index .	123456794	
FWT Code	1	Statement Acct .	0000000000000000	
Statement Type .	3	Balance Code . .	N	
OD Credit Code .	N	Savings Acct . .	0000000000000000	
Credit Acct 1 . .	1455391001	Credit Acct 2 . .	0000000000000000	
Interest Disp . .	I	Interest Acct . .	0000000000000000	
Svc Charge Code .	A	Affiliate Acct .	0000000000000000	
Special Hndlg . .		User Area		
Alert Codes . . .		Accounting Code .	939393	
Command====> DPDS1,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS1 – DDA/Savings New/Maintenance 1

Credit Acct 1

Credit Line Account. Credit Line account number associated with this account.

OD Credit Code	<p>Overdraft Credit Code. Valid entries are:</p> <ul style="list-style-type: none">B Transfer from Credit Line first, then Savings.C Transfer from credit card.D Transfer from a higher DDA account number.L Transfer from Credit Line.M Transfer from MasterCard.N No credit allowed.S Transfer from Savings.V Transfer from VISA.X Transfer from Savings first, then Credit Line.
Savings Acct	<p>Savings or Another Demand Deposits Account Number. Account number of the savings (or another DDA) account used for balance maintenance transfers or overdraft protection. If the Balance Code field contains 'B', 'H', or 'L', this is a Savings account. If the Balance Code value is 'Z', this is another DDA (with a higher account number).</p>
Batch	<p>Maintain this change with Form 20 (Deposits Master Maintenance), Card 09.</p> <ol style="list-style-type: none">1. Header Portion: Enter 01 (DDA) in columns 1 – 2, the institution number in columns 3 – 5, the DDA account number in columns 6 – 23, 20 in columns 30 – 31, and 09 in columns 32 – 33.2. Enter the appropriate values for columns 36 – 72 of field 27, depending on whether you are adjusting the way the transfer is made (with the Overdraft Credit Code) or establishing a Credit Line or Savings/DDA account for the overdraft coverage.<ol style="list-style-type: none">a. Enter the number of the Credit Line account that provides overdraft coverage in columns 36 – 53.b. Enter the appropriate Overdraft Credit Code in column 54. (See values for the Overdraft Credit Code in the online description for overdraft protection.)c. Enter the number of the Savings (or another DDA) account that provides overdraft coverage in columns 55 – 72.

Note: Balance maintenance should not be added to an account *without* overdraft coverage if you are using a Balance Code value of 'B' or 'L'. This prevents counting an item as NSF and then transferring funds to cover the item.

A sample of the DPDS6 (DDA/Savings New/Maintenance) panel 6 follows. The highlighted fields affect balance maintenance. They are described (with their values) after the sample panel. Change the values, as necessary, for these fields to establish or adjust balance maintenance.

```
DPDS6      DPOPERP      DDA/Savings New/Maintenance 6      001      03-13-2000

Func: M      Account: 0000000000000000001      Appl: DDA      Branch . . : 10001      Type: 100
Short Name: KEVIN SMITH

Redefault . .

----- NSF OD Information -----
Freq D      Term 1      Days 00 00 00 00      Next 03 13 2000      Last: 00 00 0000
NSF/OD Opt . . C      Current OD Date 01 10 2000      Prev OD Date . . 12 31 1999
OD Int Opt . .      OD Interest . . .00      OD Charge . . . . A
OD Credit Code N      Bal Code . . . N      NSF Charge . . . C
OD Notice . . Y      Min Bal . . . 100      Max Balance . . . 000000
OD Limit Code L      OD Limit . . . 000000      EA NSF Notice . . Y
Curr NSF Items 0000      Curr OD Tme/Dys 00 00      Curr NSF Rtrn Chk 0000
CRL Acct . . . 1455391001
SAV/DDA Acct . 0000000000000000000

----- Regulation CC Information -----
Reg CC Code      N      Reg CC Rsk Code N      Reg CC OD Code . . L
Reg CC OD Days 000      Reg CC Excs OD: Y      Reg CC Excs Rtrn : N
Times-Overdrawn- Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
                  0 05 0 01 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 1 01

Command====> DPDS6,M,1,DDA,
F1=Help      F3=Exit      F4=Next      F9=Edit      F11=Break      F12=Cancel
```

Bq| Code

B Both H and L.

N Balance code option not used.

Z Cash management accounting. This entry is similar to **B** in that a low balance and a high balance are maintained for the account. Transfer, however, is made to or from a DDA account rather than Savings. The DDA account activating the transfer must have a lower account number than the receiving DDA account. This code usually applies to business accounts.

Max Balance	Maximum Balance to Maintain. Maximum balance to maintain in the account. For Savings, this is the transfer increment.
Min Bal	Minimum Balance to Maintain. Minimum balance allowed without customer notification. Amount expressed in whole dollars.
SAV/DDA Acct	Savings or Another Demand Deposits Account Number. Account number of the savings (or another DDA) account used for balance maintenance transfers or overdraft protection. If the Balance Code field contains 'B', 'H', or 'L', this is a Savings account. If the Balance Code value is 'Z', this is another DDA (with a higher account number).
Batch	<p>Maintain this change with Form 20 (Deposits Master Maintenance), Card 09.</p> <ol style="list-style-type: none">1. Header Portion: Enter 01 (DDA) in columns 1 – 2, the institution number in columns 3 – 5, the DDA account number in columns 6 – 23, 20 in columns 30 – 31, and 09 in columns 32 – 33.2. Enter the DDA or Savings account number to sweep funds to or from in field 27, column 55 – 72.3. Enter the Minimum Balance to maintain in field 28, column 36 – 40.4. Enter the Balance Code in field 28, column 41. (See values for the Balance Code in the online description for balance maintenance.)5. Enter the Maximum Balance to maintain in field 28, columns 42 – 46.

Dormant Account Processing

The number of days that elapse between the last customer contact date and the current date determine whether an account is dormant. These elapsed days are compared with the Dormant Days parameter on MICM Record 3004 (DDA/Savings Miscellaneous Parameters).

3004	DEPOSITS	Deposits DDA/Savings Misc	Parms 1	0001	02-04-2000
					More: +
Region . . . 000	Appl . . . 00	Parm . . . 001	Eff Date . . . 01-03-2000	Delete	_
Inactive Days . . . 0	Bal Hist Months . . . 000	Purge Days . . . 015			
Dormant Days . . . 61	Backdate Months . . . 000	History Days . . . 000			
Escheat Months . . . 072	Close Days 0				
SC Detail Days . . . 0					
----- Overdraft Information -----					
Cover OD	First Day Opt N	Notice Days 000			
Charge Amt00	Max Charge000	Interest Code N			
Int ClosedN	Int Bal Code B	Interest Rate000000000			
		Min OD Bal 0			
		OD Fee Amt00			
----- NSF Information -----					
POR Option . . . P	Notice Option . . . N	Charge 100	Nbr/Amt 1 . . . 0		
Adjust Flag . . .	Cover Card N	Charge 200	Nbr/Amt 2 . . . 0		
Max Charge . . . 000	Charge Code A	Charge 300	Nbr/Amt 3 . . . 0		
EA Code Y					
Command====> M30041,B,0,0,1,01032000					
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break					
F12=Cancel F13=Select F14=Copy F15=Bottom					

3004 – Deposits DDA/Savings Miscellaneous Parameters 1

If the number of elapsed days is greater than or equal to the number of dormant days specified in this field, the account is dormant.

You can make the following adjustments:

1. Maintain the Date Last Customer Contact field.
 - a. Online -- with panel DPDS7 (DDA/Savings New/Maintenance 7)
 - b. Batch -- with Form 20 (Deposits Master Maintenance), Card 09, field 63
2. Maintain the Dormant Account Flag.
 - a. Online -- with panel DPDS7 (DDA/Savings New/Maintenance 7)
 - b. Batch -- with Form 20 (Deposits Master Maintenance), Card 09, field 45

Note: If you change an account from dormant to active, the current date is moved to the contact date. However, if you change an account from active to dormant, the current date is moved to the Dormant Date field and the Contact Date field remains the same.

Special Considerations

- When processing preauthorized transfers between two Deposit accounts, the contact date of the Key Line account is updated (if the contact date of the Key Line account is prior to the contact date of the other account).
- Any transaction code updates the Contact Date field if that transaction is specified on MICM Record 2013 (Transaction Code Parameters).

To change a dormant account to active, submit the change on Form 20 (Deposits Master Maintenance), Card 09, field 45. Use online panel DPDSBAL2 (DDA/Savings Balance Inquiry 2) to see the value in the Dormant Account Flag field.

Dormant Account Trial Balances

There are two methods you can use to print separate trial balances for dormant accounts.

Method 1

You can print separate trial balances, by application, for dormant accounts by selecting report 050 (01-050 – Dormant Trial Balance) on MICM Record 0307 (Application System Report Flags).

0307	DPOPER3	Application System Report Flags				0001	01-03-2000
						More: +	
						Delete _	
Application Nbr: 1				Record Number : 1			
Nbr	Sort	Form	Print	Nbr	Sort	Form	Print
1	00	ST	1	2	00	ST	1
4	00	ST	1	5	00	ST	1
7	00	ST	1	8	00	ST	1
10	00	ST	1	11	00	ST	1
13	00	ST	1	14	00	ST	1
16	00	ST	1	17	00	ST	1
19	00	ST	1	20	00	ST	1
3	00	ST	1	6	00	ST	1
9	00	ST	1	12	00	ST	1
15	00	ST	1	18	00	ST	1

Command====> 0307,B,1,1
 F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel
 F13=Select F14=Copy F15=Bottom

0307 – Application System Report Flags

You enter values that determine the sorting and printing of the reporting the five positions of the Report Flag 50 field, as follows:

- Positions 1 and 2 – Sort Sequence. Refer to the description of Report Flags in the System Flags section of this chapter for possible values and an example.)
- Positions 3 and 4 – Form Code. This user-defined code specifies the form used for printing reports. Consult your data center before adding or changing this code. Any character other than **A – K** in the first position (with ANY character in the second position) directs the report to print on the standard printer **PRINTR**. You can direct the report to an alternate printer by typing any character in the second position with either **A – J** (representing printers A – J) or **K** (reports printed on disk) in the first position.

- Position 5 – Print/Fiche Code. This code determines the type of output to produce. Valid entries are:
 - 0 Do not print or fiche.
 - 1 Print only, no fiche.
 - 2 Print and fiche.
 - 3 Fiche only.

Method 2

You can also print separate trial balances for dormant accounts using the control card for DPD310 (Trial Balances Print).

Dormant Account Statements

Printing

You can choose not to print statements for dormant accounts by entering **Y** (bypass, print statements on request only) for the Statement Dormant Account Option on MICM Record 3000 (Deposits Institution Processing Parameters).

```

3000      JRP1      Deposits Institution Processing Parm 1      0001 01-20-2000
                        More:  +
Eff Date . . . : 01-01-2000                        Delete  _

----- Statement Options -----
Name Print . . Y   New Account Y   Closed Account Y   Dormant Account Y
No Activity . . Y   Multi Page Y   Officer . . . . Y   Closed Notice Y
Average Rate Y   POD Sequence Y   Social Security Y   Cycle Maint . . N
No Acty Min 1000

----- Report Options -----
Report 004A . . Y   Report 004B . . A   Report 007 Rej X   Report 007 LP X
Report 012 . . . Y   Report 013 . . . Y   Report 020A . . X   Report 020B X
Report 021 . . . Y   Report 022 . . . Y   Report 023 . . Y   Report 024 . . Y
Report 025 . . . B   Report 037A . . X   Report 037B . . 2   Report 039 . . Y
Report 053 . . . Y   Report 077 . . . 1   Report 079 . . Y
Report Br Sort Y   Report Name Prt X
Report Sep DDA Y   Report Sep SAV Y   Report Sep CRL Y   Trial A . . . 2
Trial B . . . . 1   Trial C . . . . Y   Listpost to OD Y   Listpost Hist Y
Listpost Bps OD N   Int Rptg Opt . . 3   ZBA Replen DDA N   ZBA Replen SAV N
Ea Intfc DDA . . N   EA Intfc SAV . . N   EA Intfc CRL . . N   EA NSF All . . N

Command====> M30001,B,1012000
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break
F12=Cancel  F13=Select  F14=Copy  F15=Bottom
  
```

3000 – Deposits Institution Processing Parameters 1

Creating

To avoid creating a statement for the account, do not enter **C** in the Statement Frequency field in the account's Master Record. A Frequency of 'C' is ignored by the system, and dormant statements print.

Dormant Account Interest

The Dormant Pay Code on MICM Record 3003 (Deposits DDA/Savings Interest Parameters) specifies whether to pay interest on dormant accounts.

3003	JRP1	Deposits DDA/Savings Interest Parms 2		0001	01-20-2000
More: - +					
Region . . :	000	Appl . . :	01	Type . . :	000
Eff Date . . :	01-01-2000		Delete	_	
----- Balance Pay/Accrue Information -----					
Int ENP Opt	N	Int ENP Amt	.00	Int Pay Opt	N
Period Opt	N	Period Amt	0	Avg Int Opt	N
Min Bal Opt	N	Min Bal Amt	0	Max Bal Opt	N
Base Reserve	N	Base Amt/Pct	00000	Max Bal Amt	0
		RP Cmb Bal	N		
		Bonus Amount	99,999.99		

-- Payment Flags --		----- Reaccrual Balance Information -----			
Dormant Pay . . .	K	Ledger Bal Opt . .	N	Ledger Bal Amt . .	0
Force Close . . .		Int Bal Opt	N	Int Bal Amt	0
Closed Pay . . .	D	Lowest Ldgr Opt . .	N	Lowest Ldgr Amt . .	0
Escheat Pay . . .	D	Lowest Accr Opt . .	N	Lowest Accr Amt . .	0
Blocked Acct . .	P				
Command====> M30032,B,0,1,0,1012000					
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward					
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom					

3003 – Deposits DDA/Savings Interest Parameters 2

Dormant Pay

Dormant Pay Code. Determines how interest is paid on dormant accounts. Valid entries are:

- D** Drop interest. This amount appears on the Activity Recap (01-017/01-108) under DROPPED.
- K** Keep interest. This amount stays in accrued at the account level.
- P** Pay interest.

Dormant Account Activation

The Post Dorm field on MICM Record 2013 (Transaction Code Parameters) indicates whether this transaction can be posted to a dormant account. To activate a dormant account, enter **S** in this field. When a transaction posts to a dormant account with this option activated, the transaction appears on report 01-044 (Auditor's Report) with the message *Dormant Account Activated*. This change also appears on reports 01-019 (Status Change Report) and 01-053 (Dormant Accounts Report).

2013	DPOPER3	Transaction Code Parameters		0001	01-03-2000
				More:	+
				Delete	_
Application Nbr: 1		Tran Code . . . : 410			
Description		PENALTY ADJUSTMENT CREDIT			
Alt Desc					
Ea Onl Tran		Language		Alt Accum	000
Internal Tc	0440	Dr/cr Code	0	Sc Flag-03	—
Sc Flag-01	—	Sc Flag-02	—	ACH Debit	—
Sc Flag-04	—	Sc Flag-05	—	Source Code	0
Immed Sc . . . . .	.00	Imm Chg Accm	000	Option Fl-03	—
Option Fl-01	—	Option Fl-02	—	Mnemonic	CR
Option Fl-04	—	Option Fl-05	—	Post Dorm	Y
Tran Sort	000	Post C/o	Y	Post Coll	Y
Pit Code	—	Post Payoff	Y	Post Blocked	—
Post Litigtn	Y	Audit Rpt	—	Last Deposit	—
Misc Jrnl	—	Lst Activity	—	Last Contact	—
Last W/draw	—	Reg Cc Tran	—	Irs W/draw	—
Pull Pit Cod	—	Selected Debit	—	Selected Credit	—
ACH Credit	—				
Command====> M20131,B,1,410					
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel					
F13=Select F14=Copy F15=Bottom					

2013 – Transaction Code Parameters (Panel 1)

Post Dorm

Post to Dormant. This option indicates whether this transaction can be posted to a dormant account. Valid entries are:

- b** Do not post this transaction to a dormant account.
- S** Activate a dormant account.
- Y** Post this transaction to a dormant account.

Dormant Account Service Charges

MICM Record 3007 (Deposits Service Charge Parameters) specifies whether to assess service charges on dormant accounts.

3007	INFPOPR	Deposits Service Charge Parameters 2		0001	08-26-2000
				More: - +	
Region: 000	Appl: 01	Parm: 001	Eff Date: 01-01-2000	Model:	Delete _
----- Cash Information -----					
Cash Charge . . . . .	.0000	Cash Waive Mgr1	N	Cash Waive Mgr2	N
Cash Assess Acc 0		Cash Wv Min . . . N	Cash Waive Mgr3	N	Cash Waive Mgr4
Cash Waive Accm 0		Cash Wv Avg . . . N	Cash Waive Mgr5	N	Cash Waive Mgr6
		Cash Min Age . . . N	Cash Waive Mgr7	N	Cash Waive Mgr8
Cash New	N	Cash Max Age . . . N	Cash Waive Mgr9	N	Cash Waive Mgr10
----- FDIC Information -----					
FDIC Chg Cd	N	FDIC Wv New . . . N	FDIC Waive Mgr1	N	FDIC Waive Mgr2
FDIC Bal Opt	AB	FDIC Wv Min . . . N	FDIC Waive Mgr3	N	FDIC Waive Mgr4
FDIC Prime	000	FDIC Wv Avg . . . N	FDIC Waive Mgr5	N	FDIC Waive Mgr6
FDIC Pr Sign	A	FDIC Min Age . . . N	FDIC Waive Mgr7	N	FDIC Waive Mgr8
FDIC R/a Cd	A	FDIC Max Age . . . N	FDIC Waive Mgr9	N	FDIC Waive Mgr10
FDIC Amount . . . . .	.00	FDIC Assess Acc	0		
Rate . . . . .	.000000000	FDIC Waive Accm	0		
Command====> M30072,B,0,1,1,1012000,					
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward					
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom					

3007 - Deposit Service Charge Parameters 1

Dormant Opt

Dormant Service Charge Option. Indicates whether to apply service charges to dormant accounts. Valid entries are:

- N** Do not apply service charges to dormant accounts.
- Y** Apply service charges to dormant accounts.

Special Dormant Account Service Charges

Special service charges can be assessed on dormant accounts by running DPR410 (Service Charge Dormant Accounts). Selections are made on the control card for the program.

The frequency selected (program run daily, monthly, or annually) determines which dormant accounts are service charged. When you select a daily frequency (run program DPR410 daily), only the dormant accounts that are scheduled for service charging that night are charged. With the other frequencies, all dormant accounts are service charged.

Escheat Processing

The following is an overview of how escheat accounts are processed by Deposits.

Determination of Escheat Accounts

The following check on dormant accounts determines if they are to be placed in escheat status.

1. The date of the last customer contact is incremented by the number of escheat months from MICM Record 3004 (DDA/Savings Miscellaneous Parameters).
2. If this calculated date is less than or equal to today's date, the account is automatically placed in escheat status. The Escheat Status Change Report (01-100) shows all accounts that were placed in escheat status today.

Taking Funds from Escheat Accounts

In order to take the monies from the escheat accounts and pass them to the General Ledger, Deposits uses an option on MICM Record 3000 (Deposits Institution Processing Parameters). Located on the form are two fields that relate to escheat processing: Escheat Flag and Escheat Date fields. The Escheat Flag is a 'Yes/No' Type Flag that determines whether the account balances are to be passed to the General Ledger. The Escheat Date is used to determine which accounts to pass to the General Ledger. When the flag is on and the account is escheat, the customer contact date is bumped by the number of escheat months from MICM Record 3004 (DDA/Savings Miscellaneous Parameters). If this calculated date is less than the Escheat Date from MICM Record 3000 (Deposits Institution Processing Parameters), escheat closeout takes place.

Note: The Escheat Date from MICM Record 3000 is an 'as-of' date. This means 'as of' the beginning of the day. For example, if you want to pass to the General Ledger all accounts that went escheat by July 31, you must enter August 1 in the Escheat Date field on MICM Record 3000. This means that accounts that went escheat on July 31 are considered escheat as of August 1.

The following occurs when an escheat account is closed:

1. A 0733 Force Closeout for Escheat transaction is initiated.
2. Accounts are reported on the Escheat Closeout Report (01-102).
3. Accumulator 098 is adjusted for account balance.
4. Accumulator 038 is adjusted for any dropped interest earned, but not paid.

Escheat Notices

Request program DPR700 (Escheat Notice Request) produces notices for all accounts that are escheat during a user-defined period. A beginning and ending Escheat Date is entered on the control card. (The beginning date defaults to zero if it is not entered.) In order for a notice to be produced, the account must be dormant and the calculated Escheat Date must be greater than or equal to the escheat starting date and less than the escheat ending date. This program also bypasses creating notices for any accounts that fall below a user-defined, low-dollar limit.

Escheat Accounts Report

Request program DPR710 (Escheat Accounts Report Request) produces a report of all accounts that are escheat during a user-defined period. The beginning and ending dates described in DPR700 (Escheat Notice Request) are defined the same for DPR710. To meet regulatory reporting requirements, this program is used to predict and provide information about dormant accounts that become escheat during this period.

Federal Withholding Processing

The value in the Federal Withholding Code field on the (DDA or Savings) Master Record determines whether to withhold an amount to send to the Internal Revenue Service (IRS) from the interest earned on a customer's account. You set or modify the FWT Code value on the DPDS1 (DDA/Savings New/Maintenance) panel 1, as shown below.

DPDS1	DPOPERP	DDA/Savings New/Maintenance 1	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch . . : 10001 Type: 100				
Short Name: KEVIN SMITH				
Redefault All Cost Center 90909				
Branch 10001 Type 100				
Date Open 02 03 1993 Birth Date 08 02 1950				
Opening Amt 999,999,999.00 Class				
Officer OFFICER01 Fund Source				
Secondary Officer Map Code 777				
Soc Sec Number 550222900 Waive Reason				
NAICS Code 123456 Signature Index 123456794				
FWT Code 1 Statement Acct 000000000000000000				
Statement Type 3 Balance Code N				
OD Credit Code N Savings Acct 000000000000000000				
Credit Acct 1 1455391001 Credit Acct 2 000000000000000000				
Interest Disp I Interest Acct 000000000000000000				
Svc Charge Code A Affiliate Acct 000000000000000000				
Special Hndlg User Area				
Alert Codes Accounting Code 939393				
Command====> DPDS1,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS1 – DDA/Savings New/Maintenance 1

Often this value is based on the status of the taxpayer identification number (TIN). The Federal Withholding Code (FWT Code) is defined as follows:

FWT Code

Federal Withholding Tax Code. Determines whether this account is exempt from withholding. Valid entries are:

- B** 30 days elapsed since B-Notice received – withhold.
- C** Two B-Notices within three-year period – withhold.
- D** No tax ID – withhold.
- E** IRS withdrawal occurred while awaiting TIN certification (FWT 6).
- F** IRS withdrawal occurred while in grace period for B-Notice (FWT 9).
- S** Self-assessed withholding.
- 1** Exempt account – do not withhold.
- 2** Account with certified TIN – do not withhold.
- 3** Account with uncertified TIN – do not withhold.
- 4** Account with expired 60-day exemption – withhold.
- 5** Risk account per IRS – withhold.
- 6** 60-day exemption from withholding on IRS withdrawals for no TIN. If TIN is not entered within 60 days, FWT code changes to **4**.
- 7** Three-year exemption from withholding for nonresident aliens. At the expiration date, FWT code changes to **8**.
- 8** Expired exemption for nonresident aliens – withhold.
- 9** B-Notice received. FWT code changes to **B** after 30 days.

Note: A backup withholding according to values established on MICM Record 0234 is assessed at interest payment time for codes **4, 5, 8, B, C, D, E, F,** and **S**.

The following outlines the withholding procedures to follow when setting up a new account or maintaining an existing account.

1. Set up a MICM Record 0234 (Federal Withholding Information) for Deposits with the parameters needed for federal withholding tax processing, as shown in the sample below.

0234	DPOPER3	Federal Withholding Information	0001	01-03-2000
			More:	+
			Delete	_
Application Nbr: 1				
Cert Option	. . Y	Cert Days St	. . 60	
Cert W Opt	. . . Y	Cert W Days	. . 7	
B Notice Option	Y	B Notice Days	30	
B With Option	Y	B With Days	. . 7	
FWT Rate	. . . . .20000	Non-Res Rate	. . .30000	
Non Res Opt	. . Y	Non Res Months	36	
W8 Notice Lead	00			
Agr Int Option	N	Agr Int Amount	600	
Command====> 0234,B,1				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				
F13=Select F14=Copy F15=Bottom				

0234 – Federal Withholding Information

2. View your institution's list of transaction codes used for determining IRS withdrawals.
3. Set the IRS Withdrawal Code to **Y** on the second panel of MICM Record 2013 (Transaction Code Parameters) for each of those transactions.

2013	DPOPER3	Transaction Code Parameters		0001	01-03-2000
				More:	+
				Delete	_
Application Nbr: 1		Tran Code . . . : 410			
Description . . . PENALTY ADJUSTMENT CREDIT					
Alt Desc . . .		Language			
Ea Onl Tran . . .	Internal Tc . . . 0440	Dr/cr Code . . . 0	Alt Accum	000	
Sc Flag-01 . . .	Sc Flag-02 . . .	Sc Flag-03 . . .			
Sc Flag-04 . . .	Sc Flag-05 . . .	ACH Debit			
Immed Sc	Imm Chg Accm . . .	Source Code . . .	0		
Option Fl-01 . . .	Option Fl-02 . . .	Option Fl-03 . . .			
Option Fl-04 . . .	Option Fl-05 . . .	Mnemonic	CR		
Tran Sort	Post Dorm	Post Esch	Y		
Pit Code	Post C/o	Post Coll	Y		
Post Litigtn . . .	Post Payoff . . .	Post Blocked . . .			
Misc Jrnl	Audit Rpt	Last Deposit . . .			
Last W/draw . . .	Lst Activity . . .	Last Contact . . .			
Pull Pit Cod . . .	Reg Cc Tran . . .	Irs W/draw			
ACH Credit	Selected Debit . .	Selected Credit . .			
Command====> M20131,B,1,410					
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel					
F13=Select F14=Copy F15=Bottom					

2013 - Transaction Code Parameters

New Account - Regular

If you do not have a certified TIN when you open a new account, set the Int FWT Code to **6** (60-day exemption for no TIN) using the DPDSBAL3 (DDA/Savings Balance Inquiry) panel 3.

Note: If a TIN is not entered within 60 days, the Int FWT Code automatically changes to '4' (account with expired 60-day exemption – withhold).

DPDSBAL3	DPOPERP	DDA/Savings Balance Inquiry 3		001	03-13-2000
Account: 00000000000000000001 Appl: DDA Type: 100 Short Name: KEVIN SMITH					
Next Stmt Date . . . : 04 03 2000		Last Stmt Date . . . : 03 03 2000			
Interest Rate : .050000000		No Activity Stmt . . : Y			
Int Prime Code : 300		Multi Rate Opt . . . : NA			
Apply Int Rate : .160000000		Int Prime Sign . . . : A			
Next Int Rate : .000000000		Aggr Int Rate : 10.720000000			
Next Int Date : 02 01 2001		Next Rate Eff Date . : 00 00 0000			
Int Penalty : .00		Last Int Date : 02 03 1993			
Int Code : L		Int Force			
Int FWT Code : 1		Int Earned Not Paid . : 68.25			
Next Svc Chrg Date . . : 04 03 2000		Int FWT Estimate . . : .00			
Svc Chrg Rtn : 001		Int FWT Held : .00			
Next OD Int Date . . . : 03 13 2000		Last Svc Chrg Date . : 03 03 2000			
Overdraft Int : .00000		Svc Chrg Code : A			
Next OD Int Date . . . : 03 13 2000		Last OD Int Date . . : 00 00 0000			
Overdrawn Date . . . : 01 10 2000					
Command====> DPDSBAL3,1,DDA,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPDSBAL3 - DDA/Savings Balance Inquiry 3

The account is now in the Awaiting TIN Certification period. Deposits uses the number of days specified in the Cert Days St field of MICM Record 0234 (Federal Withholding Information) to calculate the expiration date for this period.

For any interest payments made during this period, Deposits calculates the withholding amount, using the percentage specified in the FWT Rate field of MICM Record 0234, and adds it to the Int FWT Held field in the (DDA or Savings) Master Record. This field is zeroed on the expiration date.

If an IRS withdrawal occurs during the Awaiting TIN Certification period, Deposits automatically debits the account for the amount in the Int FWT Held field by generating a transaction code 921 (IRS Withdrawal Withholding). The Int FWT Code is automatically changed to 'E', indicating that withholding is to automatically apply to future interest payments during the waiting period.

If the Aggregate Interest Option and the Aggregate Interest Amount fields on MICM Record 0234 (Federal Withholding Information) are used, the Interest YTD field in the account master record must be greater than the Aggregate Interest Amount field in order for the 921 to post and for the Int FWT Code to change.

If the expiration date is reached and the Int FWT Code is still '6' (indicating no response to the certification request), Deposits automatically changes the Int FWT Code to '4', and withholding starts with the next interest payment.

If there is a certified TIN, the FWT Code should be changed to 2 (account with certified TIN). If there is no IRS withdrawal during the awaiting TIN period, you can put through an IRS Withdrawal Credit (530) transaction to credit the account with the amount in the Int FWT Held field. This 530 transaction does not appear on the statement.

New Account – Nonresident Alien

When you open a new account for a nonresident alien, you should have certification of the nonresident alien status. The Int FWT Code should be set to 7, indicating a 3-year exemption period from withholding. Deposits uses the number of months specified in MICM Record 0234 (Federal Withholding Information) to calculate the expiration date.

Using the Lead Days parameter (W8 NTCE LEAD field) in MICM Record 0234, Deposits automatically generates a new W-8 Certification of Foreign Status to send to the customer. This certification recertifies the nonresident alien status of the customer prior to the expiration date.

Note: This notice does not include all the instructions the customer needs to correctly fill out the certification, so you must include instructions with the notice.

If the nonresident alien status of the account has not been recertified by the expiration date, Deposits automatically changes the Int FWT Code to '8' and withholding begins with the next interest payment.

B-Notice Received

If the IRS sends your institution a B-Notice, indicating a discrepancy in the taxpayer identification name and/or TIN, set the Int FWT Code to **9** (indicating B-Notice received) on the DDA/Savings New/Maintenance (DPDS3) panel 3.

DPDS3	DPOPERP	DDA/Savings New/Maintenance 3	001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch . . : 10001	Type: 100
			Short Name: KEVIN SMITH	
Redefault . .				
----- Interest Information -----				
Freq A	Term 1	Day 00	Next 02 01 2001	Last: 02 03 1993
Multi Rate: NA				
Pay Code L	Method . . . S		Tenth Y	
Year . . . A	Month . . . A		IRS Y	
Int Disp I	Int Acct . . 000000000000000000			
Prime Code 300	Prime Sign A		Int Rate . . : .050000000	
Type Chg Y	RPS Cd . . : N		Apply Rate . . : .160000000	
Int Bonus N	Cmb Bal Ind : N		Aggr Rate . . : .720000000	
	1099 Int . . .00		Prev Year . . : .00	
Penalty . . N	1099 Penalty .00			
FWT Code 1	1099 FWT . . .00		FWT Exp Date 00 00 0000	
	FWT B Date 00 00 0000		FWT Stat Date 12 30 1999	
Int Force :	Int Low Bal 21,575.00-			
	Int Low Accr .00			
Command====> DPDS3,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS3 – DDA/Savings New/Maintenance 3

At this time, you should also maintain the B-Notice Beginning Date to the date on the B-Notice using the Date B-Notice Received (FWT B Date) field on this same panel. If you do not change this date, Deposits defaults to the current date and uses the number of days specified in the B Ntce Days field of MICM Record 0234 (Federal Withholding Information) to calculate the expiration date of this period.

When the Int FWT Code is set to '9', Deposits produces a W-9 (Certification of TIN) to send to the customer to correct the invalid information.

If you receive a second B-Notice, change the Int FWT Code to **9** (even if it is already **9**) and change the FWT Status Change Date to the current date. **Do not change the FWT B-Notice Date.** Deposits does the following:

- Calculates a new expiration date
- Produces notification to send to the customer that a second B-Notice has been received within a three-calendar-year period
- Sets the FWT Code to C (two B-Notices within a three-year period – withhold)

Note: The FWT Status Change Date must be one year and one day later than the B-Notice date for the second B-Notice to be recognized by Deposits.

For any interest payments made during this period, Deposits calculates the withholding amount (using the percentage specified in MICM Record 0234) and adds it to the Int FWT Held field in the (DDA or Savings) Master Record. This field is cleared on the expiration date.

If an IRS withdrawal occurs during the B-Notice Received grace period, Deposits debits the account for the amount in the Int FWT Held field by generating transaction code 921 (IRS Withdrawal Withholding). The Int FWT Code changes to 'F', indicating that withholding automatically applies to future interest payments during this period.

If the Aggregate Interest Option and the Aggregate Interest Amount fields on MICM Record 0234 are used, your Interest YTD must be greater than the Aggregate Interest Amount in order for transaction 921 to post and for the Int FWT Code to change.

If the expiration date is reached and the Int FWT Code is still set to '9', indicating no response to the certification request, Deposits automatically changes the Int FWT Code to 'B' (30 days elapsed since B-Notice received -- withhold) and withholding starts with the next interest payment.

Whenever Deposits automatically changes the Int FWT Code or produces a notice, the account appears on report 01-104 (Federal Withholding Journal) and/or report 01-004 (Maintenance Journal).

Note: The amount in the Int FWT Held field is accumulated daily and can be passed to the General Ledger using Accumulator 016. This is a replacement amount each day and not an adjustment to the prior day. The total amount in Accumulator 016 can be found on the Activity Recap (01-017 or 01-018) under 'Other Totals'.

Second B-Notice Received

If the IRS sends your institution a second B-Notice, you should set the Int FWT Code to C (two B-Notices within a three-year period – withhold). With this value in place, the system automatically produces a notice to send to the customer stating that a second B-Notice was received and that backup withholding will begin.

Whenever the system automatically changes the tax exempt code or produces a notice, the affected account appears on report 01-004 (Maintenance Journal). Notices are produced by report 01-112 (Second B-Notice).

Recertification of FWT Status

Change the FWT Status Change Date to the current date. The system zeros out the FWT Expiration Date. This forces the recalculation of the expiration date during nightly processing.

Fund Transfers

Fund transfers establish minimum and maximum balances in a DDA account with automatic transfers to and from an internal and/or external fund account to maintain the DDA balance. For example, a fund account could be a commercial loan account, an investment account with a brokerage firm, or an overnight Eurodollars account. Transfers can be specified as:

- Out – to a fund account only
- In – from a fund account only
- In or out – to or from a fund account

Types of Transfers

Transfers out can be based on ledger, bank-collected, or customer-collected balance. Transfers in are based on the balance selected by the account's NSF/OD Option; thereby providing coverage for items being presented for payment during the posting process.

Transfer Functions

1. When an account needs additional coverage for today's items, the system attempts to make the coverage transfer from any internal account first. For example, if the DDA account has a Fund account and a Savings account providing overdraft coverage (OD Credit Code equals 'S'), the system transfers money from the Savings account before transferring money from the Fund account.
2. If an account receives coverage for an insufficient balance, the system does not attempt to transfer out any excess balance that day because any excess balance would be due to an overdraft coverage transfer.
3. An investment percentage can be specified to divert monies into more than one fund account.
4. A minimum amount to transfer in/out can be selected for each fund account.
5. If there are multiple fund accounts, transfers out are processed as follows:
 - a. The total amount to transfer out is based on the minimum and maximum balances established.
 - b. The amount transferred out to individual fund accounts is determined by the sweep out percentage and the transfer out amount.

- c. If the sweep percentage is zeros, the transfer is the total transfer amount.
- d. If the amount to transfer is less than the transfer out amount, transfers to this fund account do not occur.
- e. If the collective sweep out percentage does not equal 100%, the difference is transferred to the last fund account. The amount to transfer must not be less than the transfer out amount.

Setup

This section of the Sweep Fund panel establishes transfer criteria for the primary DDA account. The Minimum and Maximum Balance, Partial Transfer, and Balance Code fields are used to determine when to transfer money to/from the primary DDA account and the amount of the transfer.

DPSWEEP	DPOPERP	Sweep Fund	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch . . . : 10001 Type: 100				
Fund Number : 01				
Minimum Balance . . . 00000000000		Maximum Balance . . . 00000000000		
Partial Transfer . . . N		Balance Code C		

DPSWEEP – Sweep Fund

This section of the Sweep Fund panel pertains to individual fund accounts. Up to 5 accounts can be linked to the primary DDA.

Account Number 2	Application 00
Fund ID 1	ACH Flag N
Sweep Flag B	Sweep Out Pct 00
Statement Flag Y	Trial Flag N
Transfer Increment . 00000000000	
Transfer In 00000000000	Transfer Out 00000000000
Balance : 00	Last Transfer Date . . : 00 00 0000
Adjust Amount + 00	
Last Dividend Amt . . 00	Last Dividend Add . . N
Last Dividend Date . 00 00 0000	Dividend YTD 00
Delete _	
Command====> DPSWEEP,M,1,1,	
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel	

DPSWEEP – Sweep Fund

Note: For any funds transfers sweeping accounts external to the Deposits application (e.g., Time Investment or Installment Loans), the following MICM records must be established.

- 0320 – Deposits Fund Information
- 0322 – Deposits Fund Sweeping Destination Information
- 0323 – Deposits Fund Sweeping Bank Information
- 0324 – Deposits Fund Sweeping Fund Information

Transactions Generated	<p>The monetary transaction codes used to uniquely identify the debits and credits posted by the fund transfer facility to accounts within Deposits are:</p> <p>510 Fund Transfer Credit 910 Fund Transfer Debit</p> <p>Offsetting transactions to accounts external to Deposits are generated in ACH format.</p>
Fund Balances	<p>Fund balances for individual fund accounts external to Deposits can be updated using the DPSWEEP panel online, or through batch maintenance using Form 23.</p> <p>The daily batch program DPD090 can optionally update the balances of fund accounts of the applications selected on the program's control card. A batch interface program must exist for the application being read, and should be identified on MICM Record 0237. A program is supplied to interface to Infopoint Integrated Installment Loans.</p> <p>When funds are transferred in or out, the fund balance stored is naturally updated accordingly.</p>
Related Reports	<p>The following reports relate to the Fund Transfers:</p> <p>01-011 External Transfer Notice 01-012 Transfer Notice 01-063 Cash Management Report 01-114 Deposit Fund Sweep Trial Balance 01-119 Fund Sweep Interface Exceptions 01-121 External Coverage OD Report</p> <p>Refer to the Daily Reports for detailed information about these reports.</p>
Restrictions	<ul style="list-style-type: none">■ If a DDA is serving as a fund, its account number must be numerically higher than the primary account.■ Only transfers out are allowed to DDA and Savings Fund accounts.■ In order to have fund transfers, the primary account cannot have overdraft protection (OD Credit) from a credit card, MasterCard, or VISA.

Interest Processing

Deposits offers the following features for processing interest:

- Accrual Options
- Payment Options
- Calculations

Each feature is described in the sections that follow.

Identifying the Account Type Interest Rate

Account type interest rates can be set up through different MICM records. Identifying the rate for a particular account type can involve looking at values in MICM Records 3003 (Deposits DDA/Savings Interest Parameters) and 2015 (Index Rate Record). To identify the account type interest rate, do the following.

1. Get the account type from MICM Record 3003 (Deposits DDA/Savings Interest Parameters).
2. Check MICM Record 3003 for the value in the Multi-rate option. If this value is anything other than 'NA' (option not used), the account is using multiple rates specified in the Accrue Rates Information portion of the record.
3. If there is a value in one of the Accrue Rate Table Prime 01-06 fields, the account type is tied to a prime rate specified in MICM Record 2015 (Index Rate Record). The value in the Accrue Rate Table Prime field in MICM Record 3003 corresponds with the value in the Index field of MICM Record 2015. The index rate is tied to this index value.
4. If there is no value in one of the Accrue Rate Table Prime 01-06 fields in MICM Record 3003, check the value in the Mass Rate field of the same record.
5. If the mass rate is not specified, look at the account record values entered through the DPDS3 (DDA/Savings New/Maintenance) panel 3. Either or both the Interest Rate and Prime Code fields can be specified. This prime code corresponds to the Index field in MICM Record 2015.

Interest Accrual Options

Interest accrual is available via many methods; furthermore, it can be based on different account balances. You can choose split-rate or tiered-rate processing. There are even accommodations for accruing interest on backdated transactions.

Interest Calculation Methods

You set the interest calculation method on the DPDS3 (DDA/Savings New/Maintenance) panel 3 with the Interest Method field. Valid entries are:

- B** Compounded daily, calculated from day of deposit to day of withdrawal. This interest is included in the available balance.
- C** Compounded continuously, calculated from day of deposit to day of withdrawal.
- D** Compounded daily, calculated from day of deposit to day of withdrawal. This calculation is the same as 'B', except that interest is not included in the available balance.
- F** FIFO – First in, first out, projected.
- L** LIFO – Last in, first out, projected.
- M** Pay on low interest balance for each month.
- S** Simple daily interest, calculated from day of deposit to day of withdrawal.

Interest Balance Options

Interest accrual calculations for single-rate accounts can be based on the following balances. These are established at the account level with the value in the Pay Code field (online with DPDS3 (DDA/Savings New/Maintenance 3); batch with Form 20, card 05, field 26 or Form 20, card 09, field 40).

- Bank-collected balance
- Customer-collected balance
- Ledger balance

Interest accrual calculations for multi-rate accounts (those using split or tiered rates) can be based on the following balances. Multi-rate interest balance options are defined at the type level, on MICM Record 3003 (Deposits DDA/Savings Interest Parameters).

- Low ledger balance
- Average interest balance

Note: Interest balance is the balance specified at the account level (institution or customer collected) or ledger.

- Low interest balance
- Average collected
- Average ledger
- Interest balance specified at account level

The following options are available at the type level to control interest accrual. The options are established on MICM Record 3003 (Deposits DDA/Savings Interest Parameters).

- Maximum interest balance to accrue
- Minimum balance required to accrue interest
- Reserve amount/percentage to subtract from accruing balance
- Ability to accrue daily or to recalculate interest for the period each day
- Ability to establish multirates that override account level rates. These multirates can be split or tiered rates.

Split/Tiered Interest Rate Processing

Multiple rate processing can be established at the type level. This allows for split (different rates used against balance segments) or tiered (one rate used for entire balance) rates. Multirates are defined on MICM Record 3003 (Deposits DDA/Savings Interest Parameters). If the multirate options are used, all accounts within that product type use those options, overriding any rates established at the account level. Up to 6 balance segments can be established. Each segment has a corresponding interest rate and can optionally be tied to a prime rate. In other words, a multirate can be an actual rate or a plus-or-minus index to a prime rate. Each segment amount can be an actual whole-dollar amount, or it can be represented in hundreds or thousands of dollars.

Split Rates

When using split rates to accrue, the rate associated with the balance segment is used when the accruing balance is less than or equal to the balance segment. For example, consider the following split rate segments:

BAL AMOUNT	RATE
\$1000	5%
\$2000	5 1/4%
\$ -0-	6%

1. An account with a \$4000 balance accrues at the following rates:
 - 5% on the first \$1000
 - 5 1/4% on the next \$2000
 - 6% for the remaining balance of \$1000
2. An account with \$500 accrues at a rate of 5%.

Tiered Rates

When using tiered rates to accrue interest, the rate associated with tier amount is used when the accruing balance is greater than or equal to the tier amount. Therefore, the tiered amounts needs to be established from high to low (tier one amount is to be greater than tier amounts two through six). Remember, when tiered rates are used, only one rate is used. For example, the following tiered segments are established:

AMOUNT	RATE	TIER
\$5000	5%	1
\$3000	4%	2
\$2000	3%	3
\$0	2%	4

1. An account with a \$6000 balance would accrue at 5%.
2. An account with a \$4000 balance would accrue at 4%.
3. An account with a \$1000 balance would accrue at 2%.

Note: If tier 4 rate was not established, accounts with a balance of less than \$2000 would not accrue interest.

Interest Accruals on Backdated Transactions

Backdating causes a recalculation of interest by using the Rate History File and the Daily Balance File, if *both* are present. If neither is present, interest is calculated only on the transaction amount. If the backdated transaction goes into a prior interest or statement period, the interest adjustment is reflected in the current period. The statement period has no effect on backdated interest accrual calculations.

Interest Payment Options

The following options are available at the type level to control the interest payment. These options are established on the first panel of MICM Record 3003 (Deposits DDA/Savings Interest Parameters).

```

3003      JRP1      Deposits DDA/Savings Interest Parm 2      0001 01-20-2000
                                     More: - +
Region . : 000  Appl . : 01  Type . : 000  Eff Date . : 01-01-2000 Delete _

----- Balance Pay/Accrue Information -----
Int ENP Opt  N  Int ENP Amt  .00      Int Pay Opt  N  Int Pay Amt  0
Period Opt   N  Period Amt   0        Avg Int Opt   N  Avg Int Amt  0
Min Bal Opt  N  Min Bal Amt   0        Max Bal Opt  N  Max Bal Amt  0
Base Reserve N  Base Amt/Pct 000000
                                     RP Cmb Bal   N
                                     Bonus Amount 99,999.99

-- Payment Flags --      ----- Reaccrual Balance Information -----
Dormant Pay . . . K      Ledger Bal Opt . . N      Ledger Bal Amt . . 0
Force Close . . .      Int Bal Opt . . . N      Int Bal Amt . . . 0
Closed Pay . . . D      Lowest Ldgr Opt . . N      Lowest Ldgr Amt . . 0
Escheat Pay . . . D      Lowest Accr Opt . . N      Lowest Accr Amt . . 0
Blocked Acct . . P

Command====> M30032,B,0,1,0,1012000
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom

```

3003 – Deposits DDA/Savings Interest Parameters 2

- The ability to keep, pay, or drop interest for dormant, closed, blocked, and escheat accounts (Dormant Pay, Force Close, Closed Pay, Escheat Pay, Blocked Acct)
- Minimum interest to be paid (Int ENP Opt, Int ENP Amt)
- Minimum ledger balance required at interest pay time (Int Pay Opt, Int Pay Amt)
- Minimum ledger balance required and/or minimum average ledger balance required for the interest period (Period Opt, Period Amt)
- Minimum average balance required at interest pay time (Avg Int Opt, Avg Int Amt)

Additionally, at the account level, the disposition of the interest payment can be set on the DPDS3 (DDA/Savings New/Maintenance) panel.

DPDS3	DPOPERP	DDA/Savings New/Maintenance 3	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch . : 10001 Type: 100				
Short Name: KEVIN SMITH				
Redefault . .				
----- Interest Information -----				
Freq A	Term 1	Day 00	Next 02 01 2001	Last: 02 03 1993
Multi Rate: NA				
Pay Code	L	Method . . .	S	Tenth Y
Year . . .	A	Month	A	IRS Y
Int Disp	I	Int Acct . .	000000000000000000	
Prime Code	300	Prime Sign	A	Int Rate . . : .050000000
Type Chg	Y	RPS Cd . . .	N	Apply Rate . : .160000000
Int Bonus	N	Cmb Bal Ind :	N	Aggr Rate . : .720000000
		1099 Int . .	.00	Prev Year . : .00
Penalty . .	N	1099 Penalty	.00	
FWT Code	1	1099 FWT . .	.00	FWT Exp Date 00 00 0000
		FWT B Date	00 00 0000	FWT Stat Date 12 30 1999
Int Force :		Int Low Bal	21,575.00-	
		Int Low Accr	.00	
Command====> DPDS3,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS3 – DDA/Savings New/Maintenance 3

Method

Interest Payment Disposition. Valid entries are:

- b** Capitalize interest.
- A** Pay interest and principal to another Savings account.
- B** Pay interest and principal by club check.
- C** Pay interest by club check.
- D** Pay interest year to date by check at month 12.
- E** Transfer interest to Infopoint Time Investment account.
- F** Pay interest and principal to another DDA account.
- G** Transfer interest and principal to Infopoint Time Investment account.
- I** Pay interest by check.
- P** Pay interest and principal by check.
- R** Pay interest to another Savings account.
- S** Pay interest and principal to another DDA account. The interest and principal transfers are made separately.
- T** Pay interest to another DDA account.
- Y** Pay interest year-to-date and principal by check at month 12.

Reaccrual can take place on interest payment night, based on balances or transaction activity. Multirates can be established for reaccruing. These rates work identical to the accrual multirates. Single rate accounts reaccrue interest using the balance specified on the Recalc Option. These values are set on the second panel of MICM Record 3003 (Deposits DDA/Savings Interest Parameters).

```

3003      JRP1      Deposits DDA/Savings Interest Parms 1      0001  10-16-2000
                                More: - +
Region . : 000  Appl . : 01  Type . : 100  Eff Date . : 01-01-2000 Delete  _
Multi Period  N
Tran Option   R

----- Accrual Rates -----
Rate      Amount      Index      Sign
1 .000000000 0      000      S
2 .000000000 0      000      S
3 .000000000 0      000      S
4 .000000000 0      000      S
5 .000000000 0      000      S
6 .000000000 0      000      A

----- Reaccrual Rates -----
Rate      Amount      Index      Sign
1 .000000000 0      000      A
2 .000000000 0      000      A
3 .000000000 0      000      A
4 .000000000 0      000      A
5 .000000000 0      000      A
6 .000000000 0      000      A

Multi Rate      NA
Split/Tier      T
Accr Amt Cd     _

Rate Option      DA
Split/Tier      T
Amount Code     _

Command====> M30031,B,0,1,100,1012000
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom  F16=Sp

```

3003 – Deposits DDA/Savings Interest Parameters 1

```

3003      JRP1      Deposits DDA/Savings Interest Parms 2      0001  01-20-2000
                                More: - +
Region . : 000  Appl . : 01  Type . : 000  Eff Date . : 01-01-2000 Delete  _

----- Balance Pay/Accrue Information -----
Int ENP Opt  N  Int ENP Amt  .00  Int Pay Opt  N  Int Pay Amt  0
Period Opt   N  Period Amt   0    Avg Int Opt   N  Avg Int Amt   0
Min Bal Opt  N  Min Bal Amt   0    Max Bal Opt   N  Max Bal Amt   0
Base Reserve N  Base Amt/Pct 00000
RP Cmb Bal   N
Bonus Amount 99,999.99

-- Payment Flags --
Dormant Pay . . . K
Force Close . . .
Closed Pay . . . D
Escheat Pay . . . D
Blocked Acct . . P

----- Reaccrual Balance Information -----
Ledger Bal Opt . . N  Ledger Bal Amt . . 0
Int Bal Opt . . . N  Int Bal Amt . . . 0
Lowest Ldgr Opt . . N  Lowest Ldgr Amt . . 0
Lowest Accr Opt . . N  Lowest Accr Amt . . 0

Command====> M30032,B,0,1,0,1012000
F1=Help  F2=Begin  F3=Exit  F4=Next  F7=Backward  F8=Forward
F9=Edit  F11=Break F12=Cancel F13=Select F14=Copy  F15=Bottom

```

3003 – Deposits DDA/Savings Interest Parameters 2

- Number of allowable transactions exceeded (Tran Opt)
- Average ledger required at interest pay time (Ledger Bal Opt, Ledger Bal Amt)
- Low ledger balance required at interest pay time (Lowest Ldgr Opt, Lowest Ldgr Amt)
- Average interest balance required at interest pay time (Int Bal Opt, Int Bal Amt)
- Low interest amount required at interest pay time (Lowest Accr Opt, Lowest Accr Amt)

Interest Calculations

Deposits offers many different ways to calculate interest, based on the value entered in the Interest Method option on MICM Record 3001 (Deposits DDA/Savings Type Defaults) or at the account level (DPDS3 – DDA/Savings New/Maintenance 3), as follows:

Interest Method. Method to use when calculating interest. Valid entries are:

- B** Daily (accrued interest is added to the available balance each day, but an interest transaction is generated at interest pay time only. The interest calculated is the same as compounded daily).
- C** Compounded continuously – calculated from day of deposit to the day of withdrawal.
- D** Compounded daily – calculated from day of deposit to the day of withdrawal.
- F** FIFO (first in, first out projected).
- L** LIFO (last in, first out projected).
- M** Pay on low balance for each month in the period.
- S** Simple daily – calculated from day of deposit to the day of withdrawal.

Calculating the Interest Base

First, you need to decide the basis for your interest calculations. This is determined by the value in the Interest Month Code on MICM Record 3001 and at the account level.

1. If the Month Code is actual, use year base.
2. If the Month Code is monthly (30-day month), then calculate a base using the year base and number of days in the current period, as follows:

$$\text{Base} = \frac{\text{year} - \text{base} \times \text{days}}{\text{months} \times 30}$$

Where:

- days** Represents the number of days in the current period.
- months** Represents the number of months in the current period.

Simple Interest

Simple interest is calculated in Deposits as follows:

$$I = \frac{R \times D \times A}{B}$$

Where:

- A** Balance or amount to accrue for.
- B** Base (or year base).
- D** Days to accrue for.
- I** Interest accrued for current days.
- R** Annual interest rate.

Compound
Continuously

There are two steps to calculating this interest:

Step 1:

$$F = \frac{R \times D}{B}$$

Step 2:

$$I = ((E^F) - 1) \times (A + N)$$

Where:

- A** Balance or amount to accrue for.
- B** Base (or year base).
- D** Days to accrue for.
- E** Base log (2.718281828).
- F** Interest factor for days.
- I** Interest accrued for current days.
- N** Previous interest earned, but not paid.
- R** Annual interest rate.

Compound Daily

There are two steps to calculating this interest (using the same abbreviations described for Compound Continuously, above):

Step 1:

$$F = \frac{R}{B} + 1$$

Step 2:

$$I = ((F^D) - 1) \times (A + N)$$

$$\text{Year} - \text{base} \times \text{days}$$

Credit Line Interest

Interest is calculated on the average balance for the period.

$$I = \frac{(A \times D \times R)}{B}$$

Where:

- A** Average balance for period.
B Year base.
D Days in period to date.
I Interest accrued.
R Annual interest rate.

Note: Average balance equals the balance aggregate/days aggregated. The Finance Charge Accrual Option on MICM Record 3000 indicates whether to subtract the accumulated unpaid finance charges from the balance instead of the last finance charge when calculating the aggregate balance. Valid entries are:

- b** Do not exercise this option.
X Exercise this option.

LIFO/FIFO Calculations

Calculations must be from the first of one month to the end of another. They cannot start in the middle of the month.

If the transaction is made before the eleventh of the month and the tenth flag is on, deposits are credited for that month. Debits are taken immediately. For example, this account had a starting balance of \$1000 and the tenth flag is turned off. The period is June through August.

Deposits

Jul 1	100
Jul 15	200
Aug 3	300

Withdrawals

Jul 3	400
Jul 18	200
Aug 10	100

FIFO calculations would result in the following:

BUCKET1 (JUNE)	1000		-400		-200	-100	300
BUCKET2 (JULY)	1000		-400		-200	-100	300
BUCKET3 (AUG)	1000	+100	-400	+200	-200	-100	600
					Totals		1200

$$(1200 * .0525) / 12 = 5.25$$

LIFO calculations would result in the following:

BUCKET1 (JUNE)	1000						1000
BUCKET2 (JULY)	1000		-400		-200		400
BUCKET3 (AUG)	1000	+100	-400	+200	-200	-100	600
					Totals		2000

$$(2000 * .0525) / 12 = 8.75$$

LIFO and FIFO accounts accrue interest on the day interest is paid and on days that the account has transactions. They do not accrue interest every day.

Accrued interest on a LIFO or FIFO account is projected through the day interest is to be paid.

If multiple rate changes are made to a LIFO or FIFO account during the interest period, the last rate change made is the rate used to calculate interest for the entire period. In addition, the following conditions must exist:

- The interest parameters must match the statement parameters.
- The Interest Frequency and Statement Frequency must be 'M'.
- The Interest Term and Statement Term must not be greater than '6'.

When you change from LIFO or FIFO to another type of interest calculation, the account must reaccrue using the new method from the first day of the period. LIFO/FIFO interest accruals are projected out until the end of the period. If you do not force a reaccrual or adjust the accrual amount, interest can be overpaid.

Maintenance History Processing (DPMaint)

The panel DPMaint (Maintenance History) allows you to inquire on maintenance, both batch and online, that has occurred on a specific account. The maintenance history records are extracted from Deposits and warehoused on a MICM File MIFHST, which can be fed from multiple applications.

You will need to set up MICM Record 2017 (Maintenance History) for each institution being processed as follows:

Manager	Record
01	DDM
01	CLM
01	SVM

This record defines how long to keep the maintenance history records.

Note: One MICM Record 2017 must exist for Bank 000, Manager 00 and Record of spaces. This needs to be done once, regardless of the number of applications to be extracted from.

The following jobs need to be included in your daily job stream with control cards as described.

1. MID030 – Maintenance History Daily Transaction File Create. This job initializes an intermediate file, MIHDTs, which is eventually merged into MIFL04 creating the HST record with MID410 (Maintenance History Merge). This step must be added to the daily job stream and executed once for each application (e.g., Deposits, Time Investment) that is passing maintenance history to MICM.
2. DPD035 – Online Maintenance Extract. You need to make sure the control card option Update MIHDTs is set to 'X'. This adds maintenance history to MIHDTs, in addition to creating report records for 01-046 (Online Maintenance Journal).
3. DPD340 – Stock Form Report Sort. Ensure the control card option Update MIHDTs is set to 'X'. This adds maintenance history to MIHDTs.
4. Normal MICM procedures should include running MID400 (Maintenance History Sequential File Create). This job loads the HST records in MIFHST to a sequential file, MIHSTs.

Run MIVSMDEF to Delete/Define and initialize MIFHST.

Run MID410 – Maintenance History Merge to merge MIHSTS with the MIHDTS file from Deposits. Because other applications can pass maintenance to MICM, MID410 can handle up to 99 MIHDTS files. When running MID410 for the first time, remove or comment MIHSTS in the JCL, as there will be nothing to merge for previous maintenance.

Note: When creating HST records for the first time, you do not need to run MID400, since MIFHST will be empty. The Input File option on the MID410 control card should be set to 'N'.

Key Structure

For Deposits, the following key structure is followed. This key structure allows data to be accessed by application and account in reverse date order. All records updated for a period (date) will be displayed for an account in external record code order. Order of records displayed will be alphabetic. Individual update data for a given external record code will display in time of day within external record code.

```
01 MIHDTS-RECORD.
03 MIHDTS-GRP-KEY.
05 MIHDTS-INST    PIC 9(04).
05 MIHDTS-MANAGER PIC 9(02).

    Value '01' (manager number).

05 MIHDTS-APPLREC  PIC X(03).

    Values – DDM: DDA Master
              SVM: Savings Master
              CLM: Credit Line Master

05 MIHDTS-RECKEY   PIC X(52).
05 WS-HDTS-KEY     REDEFINES MIHDTS-RECKEY.
07 WS-HDTS-ACCOUNT PIC 9(18).
07 WS-HDTS-DATE    PIC S9(08).
```

Format YYYYMMDD Stored as 9s complement by subtracting 99999999 from actual date.

```
07 WS-HDTS-EXTREC PIC X(03).

Values – AFD: Availability
            CLM: Credit Line Master
            DDM: DDA Master
            DDN: DDA Miscellaneous
            DDX: DDA Extension
            DSC: DDA Service Charge History
            HEQ: Home Equity
            HLD: Hold
            RAT: Rate Change History
            RSC: Rent Security
            RTN: Retained Service Charges
            SCO: Scheduled Charge Order
            STP: Stop
            SVM: Savings Master
            SVN: Savings Miscellaneous
```

SWP: Fund Sweep
TR1: Transaction History
UNP: Unpaid Billing
XFR: Preauthorized Transfers
XRL: Statement Copies

07 WS-HDTS-TYPMNT PIC X(01).

Values – A: Record Added
C: Field Changed
D: Record Deleted

07 FILLER PIC X(22) VALUE SPACE.

05 MIHDTS-DATE PIC 9(08)
05 MIHDTS-TIME PIC 9(06)
05 MIHDTS-TIEBR PIC 9(05)
05 MIHDTS-RECID PIC X(04).

NSF/OD Processing

Deposits offers flexibility in defining control parameters for handling exception items. This section defines the key options used to classify debit items that exceed the account's balance. Items that are classified as non-sufficient funds can be passed to Infopoint Exception Administrator, where they can be reviewed along with other pertinent account historical information to determine their final disposition.

In order to describe the use of these options, which exist at the institution, type, and account level, it is important to understand the definitions of terms used in Deposits.

Non-sufficient Funds	A monetary debit transaction that exceeds the available balance plus the overdraft limit and overdraft coverage amounts.
Overdraft	A monetary debit transaction that exceeds the available balance but is within the overdraft limit amount.
Overdraft Coverage	Funds in addition to an account's balance available for the payment of debit transactions.
Overdraft Limit	An amount established that exceeds the available balance, up to which debit items can be posted without being considered NSF.

Item Presentation

Deposits allows an institution to control the order in which transactions are presented for posting. There are two options that can be used to affect sorting order; both are defined on MICM Record 3000 (Deposits Institution Processing Parameters).

3000	JRP1	Deposits Institution Processing Parm 2				0001 01-20-2000
More: -						
Delete -						
Eff Date . . .	: 01-01-2000					
Escheat Flag	N	Escheat Date	00-00-00	Fed Funds Yield	.00000	
Fiscal Month	12	Fiscal Day	25	Accr Fin Chrg	X	
Listpost Item	010	Max CRL Adv	002	MM Excess	. . T	
NSF Category	A	NSF OD Limit	Y	Cost Center	Y	
Apply Bal CR	1	Apply Svc CR	2	Apply NSF CR	3	
Apply OD CR	4	POR Reversal	P	Preauth Xfr	Y	
Bulk File . .	Y	Immed Purge	Y	Amount Sort	Y	
Time ACH Fund	55555	Pending Close	N	CRL LF Opt . .	N	
A.A. Cycle Adj	N	A.A. Conv Adj	N	RP/Home Bkng	N	
Check Stub Opt B						
----- Significant Change Amounts -----						
Amt 1	1,000	Amt 2	2,000	Amt 3	3,000	
Amt 4	4,000	Amt 5	5,000	Amt 6	6,000	
Amt 7	7,000	Amt 8	8,000	Amt 9	9,000	
----- Large Balance Amounts -----						
Amt 1 . . .	1,000	Amt 2 . . .	2,000	Amt 3 . . .	3,000	
Amt 4 . . .	4,000	Amt 5 . . .	5,000	Amt 6 . . .	6,000	
Amt 7 . . .	7,000	Amt 8 . . .	8,000	Amt 9 . . .	9,000	
Command====> M30002,B,1012000						
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F9=Edit						
F11=Break F12=Cancel F13=Select F14=Copy						

3000 - Deposits Institution Processing Parameters 2

Amount Sort

Amount Sort Order. Controls whether reverse order posting is in effect for this institution. Valid entries are:

- N** Do not sort transactions in reverse order. The transactions will be presented in ascending amount sequence (low to high).
- Y** Sort transactions in reverse order amount. The transactions will be presented in descending amount sequence (high to low).

Eff Date Sort

Effective Date Sort Order. Controls whether items are sorted into effective date order. If this option is activated, effective dated transactions are not considered for list post. Valid entries are:

- N** Do not consider effective date when sorting the incoming transactions.
- Y** Sort incoming transactions into effective date order. Effective date is the highest priority in the sort order.

NSF Determination

In order to determine if an item is NSF, the system must make a determination of the accounts available balance. Consider the following options when making this determination.

DPDS6	DPOPERP	DDA/Savings New/Maintenance 6	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch : 10001 Type: 100				
Redefault . . Short Name: KEVIN SMITH				
----- NSF OD Information -----				
Freq D	Term 1	Days 00 00 00 00	Next 03 13 2000	Last: 00 00 0000
NSF/OD Opt . . C	Current OD Date 01 10 2000		Prev OD Date . . 12 31 1999	
OD Int Opt . .	OD Interest . . .00		OD Charge A	
OD Credit Code N	Bal Code N		NSF Charge C	
OD Notice . . Y	Min Bal 100		Max Balance . . . 000000	
OD Limit Code L	OD Limit 000000		EA NSF Notice . . Y	
Curr NSF Items 0000	Curr OD Tme/Dys 00 00		Curr NSF Rtrn Chk 0000	
CRL Acct . . . 1455391001				
SAV/DDA Acct . 000000000000000000				
----- Regulation CC Information -----				
Reg CC Code N	Reg CC Rsk Code N		Reg CC OD Code . . L	
Reg CC OD Days 000	Reg CC Excs OD: Y		Reg CC Excs Rtrn : N	
Times-Overdrawn- Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec				
0 05 0 01 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 1 01				
Command====> DPDS6,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS6 – DDA/Savings New/Maintenance 6

- NSF/OD Opt** NSF/OD Option. This option indicates which balance to use when determining if an item is NSF or OD. Valid entries are:
- B** Bank collected balance.
 - C** Customer collected balance.
 - L** Ledger balance.
- OD Limit Code** Overdraft Limit Code. This code indicates whether items that exceed the available balance will be considered NSF. Valid entries are:
- A** Pay all items.
 - F** Pay to the calculated limit based on format established in user routine DPB202.
 - L** Pay to the limit in Overdraft Limit, which is specified in whole dollars.
 - T** Pay to the limit in Overdraft Limit, which is specified in increments of 1000.
- OD Limit** Overdraft Limit. The amount up to which items will be paid when they exceed the ledger balance. Overdraft limit for an account is in whole dollars or thousands of dollars, depending on the OD Limit Code.
- If the OD Limit Code is 'A', this field is ignored.
 - If the OD Limit Code is 'F', this amount is calculated by the user routine DPB202.
 - If the OD Limit Code is 'L', this amount is considered to be in whole dollars.

- If the OD Limit Code is 'T', this amount is considered to be in thousands of dollars.

3000	JRP1	Deposits Institution Processing Parm 1				0001	01-20-2000
						More:	+
Eff Date . . . : 01-01-2000						Delete	-
----- Statement Options -----							
Name Print . . .	Y	New Account	Y	Closed Account	Y	Dormant Account	Y
No Activity	Y	Multi Page	Y	Officer	Y	Closed Notice	Y
Average Rate	Y	POD Sequence	Y	Social Security	Y	Cycle Maint . .	N
No Acty Min	1000						
----- Report Options -----							
Report 004A . . .	Y	Report 004B . . .	A	Report 007 Rej	X	Report 007 LP	X
Report 012 . . .	Y	Report 013 . . .	Y	Report 020A . .	X	Report 020B	X
Report 021 . . .	Y	Report 022 . . .	Y	Report 023 . .	Y	Report 024 . .	Y
Report 025 . . .	B	Report 037A . . .	X	Report 037B . .	2	Report 039 . .	Y
Report 053 . . .	Y	Report 077 . . .	1	Report 079 . .	Y		
Report Br Sort	Y	Report Name Prt	X				
Report Sep DDA	Y	Report Sep SAV	Y	Report Sep CRL	Y	Trial A	2
Trial B	1	Trial C	Y	Listpost to OD	Y	Listpost Hist	Y
Listpost Bps OD	N	Int Rptg Opt . .	3	ZBA Replen DDA	N	ZBA Replen SAV	N
Ea Intfc DDA . .	N	EA Intfc SAV . .	N	EA Intfc CRL .	N	EA NSF All . .	N
Command====> M30001,B,1012000							
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break							
F12=Cancel F13=Select F14=Copy F15=Bottom							

3000 – Deposits Institution Processing Parameters 1

Listpost to OD

List Post Items to OD Option. Indicates whether to list post items to overdraft limit and process as other than non-sufficient funds. Valid entries are:

- b** Do not exercise this option.
- Y** Exercise this option.

Available Balance

In order to test for a non-sufficient condition, the following calculation is used. If an item amount is in excess of the available balance, the item is considered NSF.

The Available Balance is calculated as follows:

Current Ledger Balance

– NSF Float (Depending on NSF/OD Option)
 – Holds
 + Fund Available (Fund Sweep)
 + Savings/DDA/Credit Line Coverage (OD CR Code)
 Available Balance Subtotal to Determine OD Condition

+ OD Limit (Depending on LP to OD Option)
 Available Balance Total to Determine NSF Condition

NSF Classification

NSF items are ranked into the following classifications for reporting and review purposes:

- Overdrawn** Indicates the account did not have a sufficient balance to pay the item.
- Payable** Indicates the account did have a sufficient balance to pay the item. This classification is only applicable for Post or Reject options 'A' or 'N'.
- Uncollected** Indicates the account has sufficient ledger balance to pay the item, but does not have sufficient collected balance.

Post or Reject Option

3004	DEPOSITS	Deposits DDA and SAV Misc Parms 1	0001	02-04-2000
				More: +
Region . . :	000	Appl . . :	00	Parm . . :
				001
Eff Date . . :	01-03-2000			Delete _
Inactive Days . . .	0	Bal Hist Months . . .	000	Purge Days . . .
				015
Dormant Days . . .	61	Backdate Months . . .	000	History Days . . .
				000
Escheat Months . . .	072	Close Days	0	
SC Detail Days . . .	0			
----- Overdraft Information -----				
Cover OD		First Day Opt	N	Notice Days
				000
Charge Amt	000	Max Charge	000	Interest Code . . .
				N
Int Closed	N	Int Bal Code	B	Interest Rate . . .
				.0000000000
				Min OD Bal
				0
				OD Fee Amt
				.00
----- NSF Information -----				
POR Option	P	Notice Option . . .	N	Charge 1
				.00
Adjust Flag		Cover Card	N	Charge 2
				.00
Max Charge	000	Charge Code	A	Charge 3
				.00
EA Code	Y			Nbr/Amt 3 0
Command====> M30041,B,0,0,1,01032000				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break				
F12=Cancel F13=Select F14=Copy F15=Bottom				

3004 - Deposits DDA and SAV Miscellaneous Parameters 1

POR Option

Post or Reject Non-sufficient Funds Checks Option. Indicates the option selected for posting or rejecting checks that result in non-sufficient funds.

Option 1 – If any individual item is considered NSF, it appears on report 01-037 (Checks Drawn Against Insufficient Funds), and it will:

- P** Post.
- R** Reject.

Option 2 – If the account balances plus the OD limit does not exceed the collective checks presented for payment, all checks are considered NSF, subject to classification, and all checks appear on report 01-037 (Checks Drawn Against Insufficient Funds), and:

- A** All checks will post.
- N** All checks will reject.

Cover Card Option

This option, specified on MICM Record 3004, indicates how to handle NSF items for accounts coded as having overdraft protection from a credit card, Visa, or Master Card (ODCR Code 'C', 'M' or 'V'). Since the available credit limit of the card is not known by Deposits, available coverage must be verified by the institution. This parameter controls whether items should be considered NSF.

- N Reject NSF items for accounts with credit card coverage.
- Y Pay NSF items for accounts with credit card coverage.

NSF Overdraft Limit

This option, specified at the institution level (MICM 3000) controls the use of an account's overdraft limit when classifying the item as payable, uncollected, or overdrawn. After an item is determined to be NSF (account has exceeded its overdraft limit), this option determines whether to consider the overdraft limit as part of the account's available balance when making the NSF categorization.

Reverse Order Posting

When items are sorted in reverse order (high to low dollar amount), the decision to pay or not pay has an impact on subsequent items being presented. For instance, if an account does not have a sufficient balance to pay a \$200 item, it may have enough to pay the next item of \$100.

Deposits has an option that is available for use when an institution is using reverse order posting, and is considering items collectively (POR Option of 'A' and 'N'). This option, called NSF Category Option, makes use of 'working balances' as items are presented to classify them. The classification is based upon a projected item disposition after review in Exception Administrator, and affects the classification of the subsequent items.

If your institution is not using reverse order posting, this classification option has no effect.

Category A

Items classified as OD (payment overdraws the account's available balance and ledger balance) are projected to be returned. The amount of the item is not subtracted from the account's available working balance).

Items classified as UNC (payment exceeds the account's available balance but not the ledger balance) are projected to be paid and their amounts are subtracted from the account's available balance. Uncollected items are not subtracted from the account's working collected available balance. This allows subsequent items of a lower dollar amount that do not exceed the working collected balance, to be classified as payable.

Category B

Items classified as OD (payment overdraws the account's available balance and ledger balance) are projected to be returned. The amount of the item is not subtracted from the account's available working balance).

Items classified as UNC (payment exceeds the account's available balance but not the ledger balance) are projected to be returned. The amount of the item is not subtracted from the account's working available balance or working collected balance so that money can be used in considering subsequent items.

For both Category A and B, items are classified as 'payable' when they do not exceed either of the account's working balances (ledger or collected), and the amounts are therefore subtracted from both working balances.

```

3000      JRP1      Deposits Institution Processing Parm 1      0001 01-20-2000
Eff Date . . : 01-01-2000                                     More:  +
                                                              Delete  _

----- Statement Options -----
Name Print . . Y      New Account Y      Closed Account Y      Dormant Account Y
No Activity Y      Multi Page Y      Officer . . . Y      Closed Notice Y
Average Rate Y      POD Sequence Y      Social Security Y      Cycle Maint . . N
No Acty Min      1000

----- Report Options -----
Report 004A . . Y      Report 004B . . A      Report 007 Rej X      Report 007 LP X
Report 012 . . . Y      Report 013 . . . Y      Report 020A . . X      Report 020B . X
Report 021 . . . Y      Report 022 . . . Y      Report 023 . . Y      Report 024 . . Y
Report 025 . . . B      Report 037A . . X      Report 037B . . 2      Report 039 . . Y
Report 053 . . . Y      Report 077 . . . 1      Report 079 . . Y

Report Br Sort Y      Report Name Prt X
Report Sep DDA Y      Report Sep SAV Y      Report Sep CRL Y      Trial A . . . 2
Trial B . . . 1      Trial C . . . Y      Listpost to OD Y      Listpost Hist Y
Listpost Bps OD N      Int Rptg Opt . . 3      ZBA Replen DDA N      ZBA Replen SAV N
Ea Intfc DDA . . N      EA Intfc SAV . . N      EA Intfc CRL . N      EA NSF All . . N

Command====> M30001,B,1012000
F1=Help   F3=Exit   F4=Next   F8=Forward   F9=Edit   F11=Break
F12=Cancel F13=Select F14=Copy F15=Bottom

```

3000 – Deposits Institution Processing Parameters 2

NSF Category

NSF Category Option. Controls categorizing of NSF items when reverse order posting option is in place and items are considered collectively (Pay All or Pay None). If reverse order posting is not being done, or items are being considered individually, this option is not used. Valid entries are:

- A** Categorize items as 'Overdraft', 'Uncollected', or 'Payable' such that if all items paid to overdraft were returned, there would not be enough money to pay any one of the returned checks. This option considers items classified as 'OD' projected to be returned, and not subtracted from the accounts available working balance in order to allow those monies to be used for subsequent, lower dollar amount items classification.
- B** Categorize items similar to Option A. This option considers items classified as 'OD' and 'UNC' projected to be returned, and the amount of these items is not subtracted from the account's available working balance.

NSF OD Limit

NSF OD Limit Code. Controls the use of the account's overdraft limit amount in determining the NSF classification. Once an item has been determined to be NSF (the account has exceeded its overdraft limit), this option is used to determine the overdraft limit as part of the accounts working balance when classifying the items as 'Payable', 'Uncollected', or 'Overdraft'. Valid entries are:

- N** Do not consider the OD Limit specified at the account level to be part of the current balance. An item will be classified as OD insufficient if the current balance falls below zero.
- Y** Consider the OD Limit to be part of the current balance.

Examples

When using the Post or Reject Option values of 'A' or 'N', all of the items presented either post or reject, if any one item would be considered NSF. This affords you the opportunity of reviewing all items for a given day in Infopoint Exception Administrator. If the items are not reviewed the following day, the classifications that are assigned in Deposits can be used to default dispositions for the ultimate payment/non-payment of the items.

The following tables present examples of an account, with the same balances and items posted. They illustrate the dramatic difference in the projected Payable, Uncollected, and OD items based upon the Order of Items Posted and the NSF Category Options selected. The projected balances detailed are those that would be used to categorize the items during the posting process, presuming given dispositions after Infopoint Exception Administrator review the following day. The actual balances represent the ledger balance, as it would be affected on the day the items are initially presented based upon the Post or Reject Option selected. The items annotated with are projected to be returned.

Reverse Order Posting

Items Presented	Projected Class	Projected Ledger	Projected Collected	Actual POR = A	Actual POR = N
Beginning Balances		\$200.00	\$100.00	\$200.00	\$200.00
\$300.00	O ¹	\$200.00	\$100.00	(\$100.00)	\$200.00
\$150.00	U	\$50.00	\$100.00	(\$250.00)	\$200.00
\$75.00	O ¹	\$50.00	\$100.00	(\$325.00)	\$200.00
\$40.00	P	\$10.00	\$60.00	(\$365.00)	\$200.00
\$25.00	O ¹	\$10.00	\$60.00	(\$390.00)	\$200.00

NSF Category A

Items Presented	Projected Class	Projected Ledger	Projected Collected	Actual POR = A	Actual POR = N
Beginning Balances		\$200.00	\$100.00	\$200.00	\$200.00
\$300.00	O ¹	\$200.00	\$100.00	(\$100.00)	\$200.00
\$150.00	U1	\$200.00	\$100.00	(\$250.00)	\$200.00
\$75.00	P	\$125.00	\$25.00	(\$325.00)	\$200.00
\$40.00	U ¹	\$125.00	\$25.00	(\$365.00)	\$200.00
\$25.00	P	\$100.00	\$0.00	(\$390.00)	\$200.00

NSF Category B

Normal Posting Order

Items Presented	Projected Class	Projected Ledger	Projected Collected	Actual POR = A	Actual POR = N
Beginning Balances		\$200.00	\$100.00	\$200.00	\$200.00
\$25.00	P	\$175.00	\$75.00	\$175.00	\$200.00
\$40.00	P	\$135.00	\$35.00	\$135.00	\$200.00
\$75.00	U	\$60.00	\$35.00	\$60.00	\$200.00
\$150.00	O ¹	\$60.00	\$35.00	(\$90.00)	\$200.00
\$300.00	O ¹	\$60.00	\$35.00	(\$390.00)	\$200.00

NSF Category A

Items Presented	Projected Class	Projected Ledger	Projected Collected	Actual POR = A	Actual POR = N
Beginning Balances		\$200.00	\$100.00	\$200.00	\$200.00
\$25.00	P	\$175.00	\$75.00	\$175.00	\$200.00
\$40.00	P	\$135.00	\$35.00	\$135.00	\$200.00
\$75.00	U ¹	\$135.00	\$35.00	\$60.00	\$200.00
\$150.00	O ¹	\$135.00	\$35.00	(\$90.00)	\$200.00
\$300.00	O ¹	\$135.00	\$35.00	(\$390.00)	\$200.00

NSF Category B

NSF Reporting and Review

Report 01-037 (Checks Drawn Against Insufficient Funds) identifies accounts with NSF items. This report lists transaction detail for these items, showing the item disposition and classification.

Notice of Insufficient Funds is available out of Deposits. The option to produce this notice is found on MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters). If your institution is using Infopoint Exception Administrator to review NSF items, this option needs to be turned off, so customer notification can occur from EA.

3004	DEPOSITS	Deposits DDA/Savings Misc Parms 1	0001	02-04-2000
				More: +
Region . . . 000	Appl . . . 00	Parm . . . 001	Eff Date . . . 01-03-2000	Delete _
Inactive Days . . . 0	Bal Hist Months . . . 000	Purge Days . . . 015		
Dormant Days . . . 61	Backdate Months . . . 000	History Days . . . 000		
Escheat Months . . . 072	Close Days 0			
SC Detail Days . . . 0				
----- Overdraft Information -----				
Cover OD	First Day Opt N	Notice Days 000		
Charge Amt 000	Max Charge 000	Interest Code N		
Int Closed N	Int Bal Code B	Interest Rate 000000000		
		Min OD Bal 0		
		OD Fee Amt 00		
----- NSF Information -----				
POR Option . . . P	Notice Option . . . N	Charge 1 . . . 00	Nbr/Amt 1 . . . 0	
Adjust Flag . . .	Cover Card . . . N	Charge 2 . . . 00	Nbr/Amt 2 . . . 0	
Max Charge . . . 000	Charge Code . . . A	Charge 3 . . . 00	Nbr/Amt 3 . . . 0	
EA Code . . . Y				
Command====> M30041,B,0,0,1,01032000				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break				
F12=Cancel F13=Select F14=Copy F15=Bottom				

3004 - Deposits DDA /Savings Miscellaneous Parameters 1

Notice Option

Non-sufficient Funds Notices Option. Indicates whether to generate notices for non-sufficient funds. If notices are generated by the Exception Administrator, enter N in this field. Valid entries are:

- N Do not generate NSF notices.
- Y Generate NSF notices.

NSF items can be passed to Exception Administrator for review in order to change the pay/return disposition, and to control assessment of fees based on item classification. The option to send NSF items to EA is defined on MICM 3004.

EA Code

NSF EA Flag. Indicates whether non-sufficient funds items are passed to the Exception Administrator for final review. Valid entries are:

- N Do not pass NSF items to EA for final review.
- Y Pass NSF items to EA for final review.

Informational Debits

The EA NSF All option on MICM Record 3000 (Deposits Institution Processing Parameters) controls generation of informational debit activity to Exception Administrator. Informational debits are non-returnable items, such as internally generated and force-pay transactions. These items are passed to EA for review only. The disposition of these items cannot be changed.

Passbook Savings Account Processing

Special Considerations

- The Passbook balance of an account is replaced with the value of the Serial Number field for transaction code 590 (Passbook Balance Adjustment). One transaction code 590 should be entered per day, each day the Passbook Balance changes.
- Transaction code 990 (Book All Unbooked Items) books all unbooked items processed prior to the current processing day. Transactions generated internally or entered externally on the day a transaction code 990 posts are not automatically booked.
- Transactions entered with Serial Number 9999999999 are considered booked transactions. All other transactions increment the number of unbooked items and amount of unbooked credits or unbooked debits.
- If the account is out of balance, all out-of-balance transactions print on report 04-079 (Passbook Unbooked Transaction).
- All transactions that are booked in this run are printed on report 04-078 (Passbook Booked Transaction).
- If the current balance of the account does not equal the balance calculated using the formula below, the account appears on the Passbook Discrepancy Report (01-080).

$$\begin{array}{r} \text{Passbook balance} \\ + \text{Unbooked credits} \\ + \text{Unbooked interest} \\ - \text{Unbooked debits} \\ \hline \end{array}$$

Current balance

- Transactions are maintained on the Deposits system for an indefinite period. The Record Pointers Reset/Booked Transactions Purged program (DPR020) deletes Passbook transactions if the following criteria are met:
 - Transaction is flagged as booked.
 - Transaction is not part of the current interest period.
 - The control card for DPR020 specifies Passbook processing ('P') or the control card for DPR020 specifies Passbook processing for accounts set to pbe purged ('C').

- A report of all transactions deleted from the file is automatically printed (04-963 (Passbook Reorganization Report)) or placed on microfiche for historical backup (depending on the value entered in the control card for the program).
- Items for Passbook accounts cannot be entered in the same run of DPD100 (Capture Listing) as items for statement accounts.

Note: For Passbook transactions, if the field DPTR1-TRDEL has 'B', it is a booked transaction; 'b' signifies an unbooked transaction.

Penalty Routines for Golden Savings

The following conditions exist for Golden Savings accounts.

1. An account is penalized when a withdrawal of money is made on a deposit before term. If the interest term is less than 12 months, the penalty is three months; if the interest term is greater than 12 months, the penalty is six months.
2. The penalty is simple interest on the amount of withdrawal.
3. Even if money on deposit for more than one full period is withdrawn, it is penalized unless it is withdrawn in the first 10 days of the period.
4. There is no penalty on withdrawals that are equal to or less than the amount in interest paid and not yet withdrawn.
5. Withdrawals are first taken from money available for withdrawal without penalty (interest paid during the life of the account and during the first ten days money has been on deposit over a full period). It is then drawn on money deposited this period. Next, it is drawn on money deposited last period. Finally, it is drawn on money deposited over one full period.
6. The current balance is reduced by the entire withdrawal amount.

Scalability Processing (VSAM)

One of the most common challenges facing the IT departments of financial institutions today is the ever-shrinking window for batch processing. Through growth and acquisition, the number of customer accounts and activity has increased, placing more demands on system resources. Add to that increasingly sophisticated customer requirements to contend with, such as later cut-off times, quicker availability of funds, and the departure of '9-to-5' banking, and it's easy to reach a saturation threshold.

Deposits provides capabilities to distribute this workload in order to complete the batch process sooner. These capabilities provide the ability to segment the customer base along physical boundaries, but maintain the ability to access these physical boundaries as one entity.

Standard practice in the past has been to provide a physical separation at the institution boundary. Where multiple institutions are involved, this results in processing multiple sets of files. Each institution is maintained apart from other institutions, and is treated as a separate entity. Different variations to this allow for a file set process to be made up of multiple institutions.

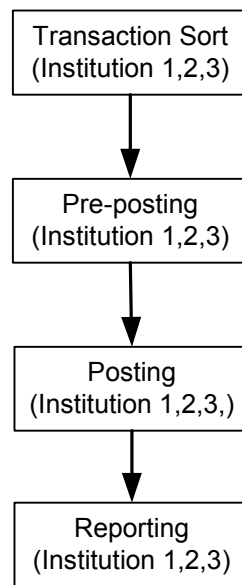
Deposits' scalable concept provides a means of further defining the institution to sections. This will allow the batch process to be concerned with a subset of the institution, a process unachievable before.

By introducing this concept, a financial institution can define their processing needs based on their size and requirements. The organizations defined can be set on application boundaries, thus allowing the DDA, Savings, and Credit Line applications for a bank to be processed concurrently. If necessary, an application can be further defined by key ranges, thus allowing for additional batch processes. By running additional batch processes concurrently, this will shorten the window for batch processing.

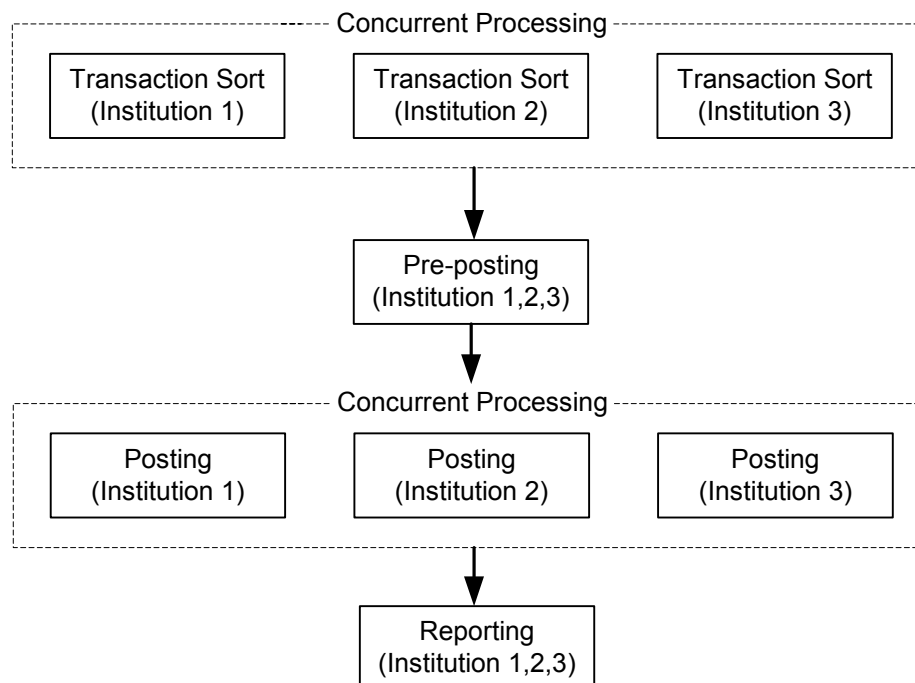
The illustration on the next page shows how non-scalable processing is linear and each phase processes each institution sequentially. With scalable processing, some phases are able to process the institutions concurrently, thereby reducing the window for batch processing.

Note: In running scalability, there are no account restraints.

Non-scalable Processing



Scalable Processing



Terminology

Organization	<p>This term is used to define the physical file set. Traditionally, an organization was comprised of one or more institutions. Processing was done for each application within the organization in a serial fashion.</p> <p>With the advent of the scalable concept, the organization can now be defined at a lower level than institution. This definition can be at the application, or even by the key range within an application. This approach will be used to allow multiple sets of files to process concurrently. Separation of the organization will be achieved through physical file sets. These will be processed concurrently in the nightly batch flow.</p> <p>Since there is still a need for some process to operate at the institution level, organizations will be logically connected through an <i>organizational segment</i>.</p>																																						
Organizational Segment	<p>An organizational segment is composed of multiple organizations or file sets. When processing at this level is deployed, access is gained to a logical perspective across the physical boundaries. This type of definition is necessary when processing at an institution level is needed, such as online access, or when producing reports. By introducing this concept, a financial institution can define their processing needs based on their size and requirements. The organizations can be set on application boundaries, thus allowing DDA, Savings, and Credit Line applications for an institution to be processed separately. If necessary, an application can be further defined by key ranges, thus allowing for additional batch processes. These additional batch processes can run concurrently, which will shorten the batch window.</p>																																						
Scalable Program	<p>This is a program that can run multiple times concurrently during a posting cycle. For example, if four organizations have been defined, then four DPD120's can be running concurrently. Following is a list of the scalable programs.</p> <table><tr><td>DPD026</td><td>Deposits Net Post Header Create</td></tr><tr><td>DPD100</td><td>Capture Listing</td></tr><tr><td>DPD120</td><td>Transaction Sort</td></tr><tr><td>DPD135</td><td>Credit Line Pre-posting</td></tr><tr><td>DPD200</td><td>Posting</td></tr><tr><td>DPD451</td><td>Transaction Merge – VSAM Version</td></tr><tr><td>DPD451L</td><td>Transaction Merge VSAM Load (JCL for BIS867B)</td></tr><tr><td>DPD452</td><td>Transaction History Search File Create</td></tr><tr><td>DPD460</td><td>Service Charge History Merge</td></tr><tr><td>DPD470</td><td>Service Charge Detail Merge</td></tr><tr><td>DPD480</td><td>Float Extract and Merge</td></tr><tr><td>DPD490</td><td>Interest History Merge</td></tr><tr><td>DPD500</td><td>Statement History Merge</td></tr><tr><td>DPD501</td><td>Statement History Merge – VSAM Version</td></tr><tr><td>DPD501L</td><td>Statement History VSAM Load</td></tr><tr><td>DPD502</td><td>Statement History Search File Create</td></tr><tr><td>DPD800</td><td>Deposits Files Backup</td></tr><tr><td>DPD820</td><td>Deposits Files Reload</td></tr><tr><td>DPR500</td><td>Statement Correction Report</td></tr></table>	DPD026	Deposits Net Post Header Create	DPD100	Capture Listing	DPD120	Transaction Sort	DPD135	Credit Line Pre-posting	DPD200	Posting	DPD451	Transaction Merge – VSAM Version	DPD451L	Transaction Merge VSAM Load (JCL for BIS867B)	DPD452	Transaction History Search File Create	DPD460	Service Charge History Merge	DPD470	Service Charge Detail Merge	DPD480	Float Extract and Merge	DPD490	Interest History Merge	DPD500	Statement History Merge	DPD501	Statement History Merge – VSAM Version	DPD501L	Statement History VSAM Load	DPD502	Statement History Search File Create	DPD800	Deposits Files Backup	DPD820	Deposits Files Reload	DPR500	Statement Correction Report
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DPR500	Statement Correction Report																																						

Note: For details, refer to Scalable Procedures for the specific program in the Batch Programs chapter of the *Reference Guide*.

Non-scalable Program This is a program than can run only once during a posting cycle, regardless of the number of organizations defined. This includes any batch program than has not been defined as scalable.

Scalable File (API) This is an API file that is defined for each organization. For example, with 4 organizations, the scalable API file DPFL03 will need to be defined 4 times

```
//DPFL03A DD DSN=BNKDVV.DP3DEVA.DP84.DPFL03A,DISP=SHR
//DPFL03B DD DSN=BNKDVV.DP3DEVA.DP84.DPFL03B,DISP=SHR
//DPFL03C DD DSN=BNKDVV.DP3DEVA.DP84.DPFL03C,DISP=SHR
//DPFL03D DD DSN=BNKDVV.DP3DEVA.DP84.DPFL03D,DISP=SHR
```

Following is a list of the scalable API files.

DPFL03	AFD, CLB, CPN, CYC, DDX, HEQ, HLD, HMB, RAT, RSC, RTN, SCO, SWP, UNP, USR, XFR, XRL, ZBA
DPFL04	DSC, SSC
DPFL06	DDM
DPFL07	SVM
DPFL08	CLM
DPFL10	DLB
DPFL11	STP
DPFL12	TR1
DPFL13	ST1
DPFL14	ST2
DPFL15	DDN, SVN
DPFL17	TRM
DPFL18	TRS
DPFL19	FLT
DPFL20	NET
DPFL21	SEG
DPFL22	SRT
DPFL23	SRS
DPFL24	SCD
DPFL25	FDI
DPFL26	DIH, SIH

Scalable File (Non-API) This is a non-API file that is defined for each organization. For example, the scalable non-API file DP-ACTY will need to be defined four times:

```
//DPACTY DD DSN=BNKDVV.DP3DEVA.DP84.DPACTYA,DISP=SHR
//DPACTY DD DSN=BNKDVV.DP3DEVA.DP84.DPACTYB,DISP=SHR
//DPACTY DD DSN=BNKDVV.DP3DEVA.DP84.DPACTYC,DISP=SHR
//DPACTY DD DSN=BNKDVV.DP3DEVA.DP84.DPACTYD,DISP=SHR
```

Following is a list of the scalable non-API files.

DP-ACTYFIL	Activity File
DP-AFFLFIL	Affiliate File
DP-CAPTFIL	Capture File
DP-EITFFIL	Exception Administrator Interface File
DP-MODLFIL	Service Charge Modeling File
DP-PROFFIL	Analysis Daily Interface File
DP-PODXFIL	SuperMICR Interface File
DP-POSTFIL	Posting Transaction File
DP-PSTOFIL	Posting Transaction File
DP-RPTSFIL	Daily Report File
DP-STMTFIL	Statements File
DP-SVCHFIL	Service Charge File

Non-scalable File This is a file that can be defined only once, regardless of the number of organizations defined (e.g., DPRHIST). This includes any file than has not been defined as scalable.

Setting Up Scalability for Deposits

The following steps identify the changes necessary to establish scalability processing.

Step 1 Back up the Deposit files (DPFL01-DPFL26) using the DPVSMBKP JCL. The files should be backed up separately; therefore, the control card for BIS861B in DPVSMBKP will need to be changed and executed for each file. The BIPUTIL files created in this step will be used as input to DPVSMRSS later in this process.

Step 2 Run DPR150 (Key Range Build Utility) to determine the key ranges for the number of organizations needed. The output from this job will be used as a model for defining the DPPR3A2 API table as described in the next step.

DPR150 reads the Deposits Master (DDM), Saving Master (SVM) and Credit Line Master (CLM) records to determine the appropriate key range for every institution and every application. The control card determines how many organizations will exist. The accounts will be distributed evenly among the organizations. Multiple control cards can be entered for each run.

Columns	Size	Description
01 – 04	4	Institution number.
05 – 05	1	Account designation. Valid entries are: D Demand Deposits. C Credit Line. S Savings. X All applications.
06 – 07	2	Number of organizations. Valid entries are A – Z and 1 – 9 .
08 – 80	73	Not used.

For example, the following control cards were used to determine the key ranges for 1 organizational segment that consists of two institutions. Institution 1 will have 4 organizations (2 for DDA, 1 for Savings and 1 for Credit Line) and Institution 2 will have 1 organization for the entire institution as shown in the 01-938 (Key Range Report) sample below.

```
0001D02
0001S01
0001Z01
0002X01
```

04-25-2001	DEPOSITS SCALABILITY				PAGE	2
DEPOSIT SYSTEM	KEY RANGE REPORT				01-938	
	INST	APPL	ORG	***** FROM KEY *****	***** TO KEY *****	
	0001	DDA	A	0000	00010000000055555555	
	0001	DDA	B	000100005555555556	00019999999999999999	
	0001	SAV	C	0000	00019999999999999999	
	0001	CLM	D	0000	00019999999999999999	
	0002	ALL	E	0000	00019999999999999999	

01-938 – Key Range Report

Depending on the size of the applications, you may divide an application into multiple organizations. For example, if DDA has 1,000,000 accounts and Savings has 400,000 accounts, you may want 2 organizations for DDA and only 1 for Savings.

Note: DPR150 will assign the organization IDs sequentially. The IDs can be changed to something that may be more meaningful to your environment. Since institution number is the logical break for defining organizations, it is recommended that you do not select organization ID's in consecutive sequence in order to allow for future growth.

Using the information from the 01-938 (Key Range Report), organizational segment 1 will be defined as follows:

Organizational Segment	Organization	Consists of:
1	A	Institution 1 (DDA, part 1)
	B	Institution 1 (DDA, part 2)
	C	Institution 1 (Savings)
	D	Institution 1 (Credit Line)
	E	Institution 2 (DDA, Savings and Credit Line)

Step 3

Within the Runtime Components table DPPER3A2 (VSAM Logical Database Entries), key ranges need to be defined for each internal record code identified in the following table. If your organizations break on application, you need to know which applications can exist for an internal record code since application may be part of the key.

File	Internal/External Record Code	DDA	Savings	Credit Line
DPFL03	JNA0 / AFD		X	
	JNE0 / CLB			X
	JOA0 / RTN	X	X	
	JOD0 / DDX	X	X	

File	Internal/External Record Code	DDA	Savings	Credit Line
	JOH0 / HEQ			X
	JOJ0 / HLD	X	X	
	JOK0 / RAT	X	X	
	JOM0 / RSC		X	
	JOO0 / SCO	X	X	
	JPT0 / UNP			X
	JPU0 / USR	X	X	
	JPV0 / XFR	X	X	
	JPW0 / XRL	X	X	X
	JQA0 / CYC	X	X	
	JQC0 / SWP	X	X	
	JQF0 / ZBA	X	X	
	JQO0 / HMB	X	X	
	JQQ0 / CPN	X		
DPFL04	JOG0 / DSC	X		
	JOP0 / SSC		X	
DPFL06	JNM0 / DDM	X		
DPFL07	JOW0 / SVM		X	
DPFL08	JNF0 / CLM			X
DPFL10	JOJ0 / DLB	X	X	
DPFL11	JOR0 / STP	X	X	X
DPFL12	JPR0 / TR1	X	X	X
DPFL13	JOS0 / ST1	X	X	X
DPFL14	JOT0 / ST2	X	X	X
DPFL15	JQS0 / DDN	X		
	JQV0 / SVN		X	
DPFL17	JQN0 / TRM	X	X	X
DPFL18	JQP0 / TRS	X	X	X
DPFL19	JFT0 / FLT	X	X	
DPFL20	JNT0 / NET	X	X	

File	Internal/External Record Code	DDA	Savings	Credit Line
DPFL21	JSG0 / SEG	X	X	X
DPFL22	JS10 / SRT	X		
DPFL23	JS20 / SRS	X		
DPFL24	JQR0 / SCD	X	X	
DPFL25	JQT0 / FDI	X	X	
DPFL26	JHD0 / DIH	X		
	JHS0 / SIH		X	

Using the output from DPR150, change the Runtime Components table DPPR3A2 to add key range values for all API files in Deposits to define organizational segments and organizations. The member DPPR3A2S delivered on the installation tape can be used as an example.

The following shows how to define the key ranges for Organizations A, B, C, D and E for DPFL11 in DPPR3A2, which contains the Stop Record. Since we are defining our organization by application for Institution 1, key ranges need to be established for each individual application (Organizations A, B, C, D) for that institution. Since we are defining only one organization (Organization E) for Institution 2, the key range for that institution includes all 3 applications.

DPPR3A2 Entry		
	DPFL11	BIMD2TAB TYPE=LDB,DDNAME=DPFL11
A		BIMD2TAB TYPE=ORG,ORGID=A,DDNAME=DPFL11A
		BIMD2TAB TYPE=ORG,ORGID=B,DDNAME=DPFL11B
		BIMD2TAB TYPE=ORG,ORGID=C,DDNAME=DPFL11C
		BIMD2TAB TYPE=ORG,ORGID=D,DDNAME=DPFL11D
		BIMD2TAB TYPE=ORG,ORGID=E,DDNAME=DPFL11E
B	C1	BIMD2TAB TYPE=ORG,ORGID=1,SEGID=1
	C2	BIMD2TAB TYPE=SEG,SEGID=1,RECID=JOR0, X
	C3	FRKEY01='0000D0000000000000000000', X
		TOKEY01='0001D00000000555555559999', X
	C4	ORGID01=A, FRKEY02='0001D000000005555555560000', X
		TOKEY02='0001D9999999999999999999', X
		ORGID02=B, X
	C5	FRKEY03='000100000000000000000000', X
		TOKEY03='000109999999999999999999', X
		ORGID03=D, X
	C6	FRKEY04='0001S0000000000000000000', X
		TOKEY04='0001S999999999999999999', X
		ORGID04=C, X
	C7	FRKEY05='0002D0000000000000000000', X
		TOKEY05='0002S999999999999999999', X
		ORGID05=E, X

Note: The key ranges must be in VSAM key order, therefore, they may not always be in organization order. Refer to the API Records chapter in the *Reference Guide* for the key format of the API records when defining the FRKEYnn and TOKEYnn. Refer to the Database Guide chapter in the Runtime Components *Reference Guide* for further information on the Logical Database Definition Table (BNKBIPD2).

- A** Defines the VSAM file (DDNAME) to be used for all records in this logical database. The ORGID is 1 position and valid entries are **A – Z** and **1 – 9**.
- B** Defines organizational segment 1 for the JOR (Stop) Record.
- C1** Defines the SEG= identifier when defining a segmented organization.
- C2** Defines a record to the segmented organization identifier (SEG=1).
- C3** Defines key ranges for Organization A (DDA, part 1 for Institution 1) for Stop Record (RECID=JOR0).
- C4** Defines key ranges for Organization A (DDA, part 2 for Institution 1) for Stop Record (RECID=JOR0).

- C5** Defines key ranges for Organization C (Credit Line for Institution 1) for Stop Record (RECID=JOR0).
- C6** Defines key ranges for Organization B (Savings for Institution 1) for Stop Record (RECID=JOR0).
- C7** Defines key ranges for Organization D (DDA, Savings and Credit Line for Institution 2) for Stop Record (RECID=JOR0).

Step 4 Change the Runtime Components table DPPR3DV1 (VSAM File Entries) to include the files for the organizations.

```
DPFL11  BIMDVTAB TYPE=FILE,KEYLEN=32,RECLEN=0200,DTB=YES,LSR=NO,      *
          STRNO=2
DPFL11A BIMDVTAB TYPE=FILE,KEYLEN=32,RECLEN=0200,DTB=YES,LSR=NO,      *
          STRNO=2
DPFL11B BIMDVTAB TYPE=FILE,KEYLEN=32,RECLEN=0200,DTB=YES,LSR=NO,      *
          STRNO=2
DPFL11C BIMDVTAB TYPE=FILE,KEYLEN=32,RECLEN=0200,DTB=YES,LSR=NO,      *
          STRNO=2
DPFL11D BIMDVTAB TYPE=FILE,KEYLEN=32,RECLEN=0200,DTB=YES,LSR=NO,      *
          STRNO=2
DPFL11E BIMDVTAB TYPE=FILE,KEYLEN=32,RECLEN=0200,DTB=YES,LSR=NO,      *
          STRNO=2
```

Step 5 Re-assemble the Runtime Components API tables by submitting the BIASMDV procedure from the installation tape to assemble and link edit the Runtime Components members BNKBIPA1, BNKBIPA2, BNKBIPDV, and BNKBIPM1.

Step 6 Create IDCAMS to accommodate the organizations added to the DPPR3DV1 table. The following table shows which IDCAMS members are affected.

DPACTY	DPFL06	DPFL12	DPFL18	DPFL23
DPCAPT	DPFL07	DPFL13	DPFL19	DPFL24
DPCKPT	DPFL08	DPFL14	DPFL20	DPFL25
DPFL03	DPFL10	DPFL15	DPFL21	DPFL26
DPFL04	DPFL11	DPFL17	DPFL22	DPRPTS

Step 7 Modify the JCL for all programs.

Scalable Programs Since these programs can run multiple times concurrently during a posting cycle, you will need to create JCL for each scalable program for each organization. For example, with 4 organizations, you will need 4 sets of JCL for DPD120 (i.e., DPD120x where x is the ORGID). In each set of JCL, you will need to define the scalable file for that particular organization.

Non-scalable Programs Since these programs run only once during a posting cycle, there will be only one set of JCL for each non-scalable program, regardless of the number of organizations being processed. For example, with 4 organizations, you will need only one set of JCL for DPD020. However, within the JCL, you will need to include the scalable files for *all* organizations. For example, with 4 organizations, scalable file DPFL03 will need to be included for all 4 organizations (i.e., DPFL03A, DPFL03B, DPFL03C and DPFL03D).

A parameter needs to be added the EXEC. The format is (PARM='ORG=(x)', where x is the organizational segment.

```
//DPD020 EXEC PGM=DPD020,PARM='ORG=(1)',REGION=1024K
```

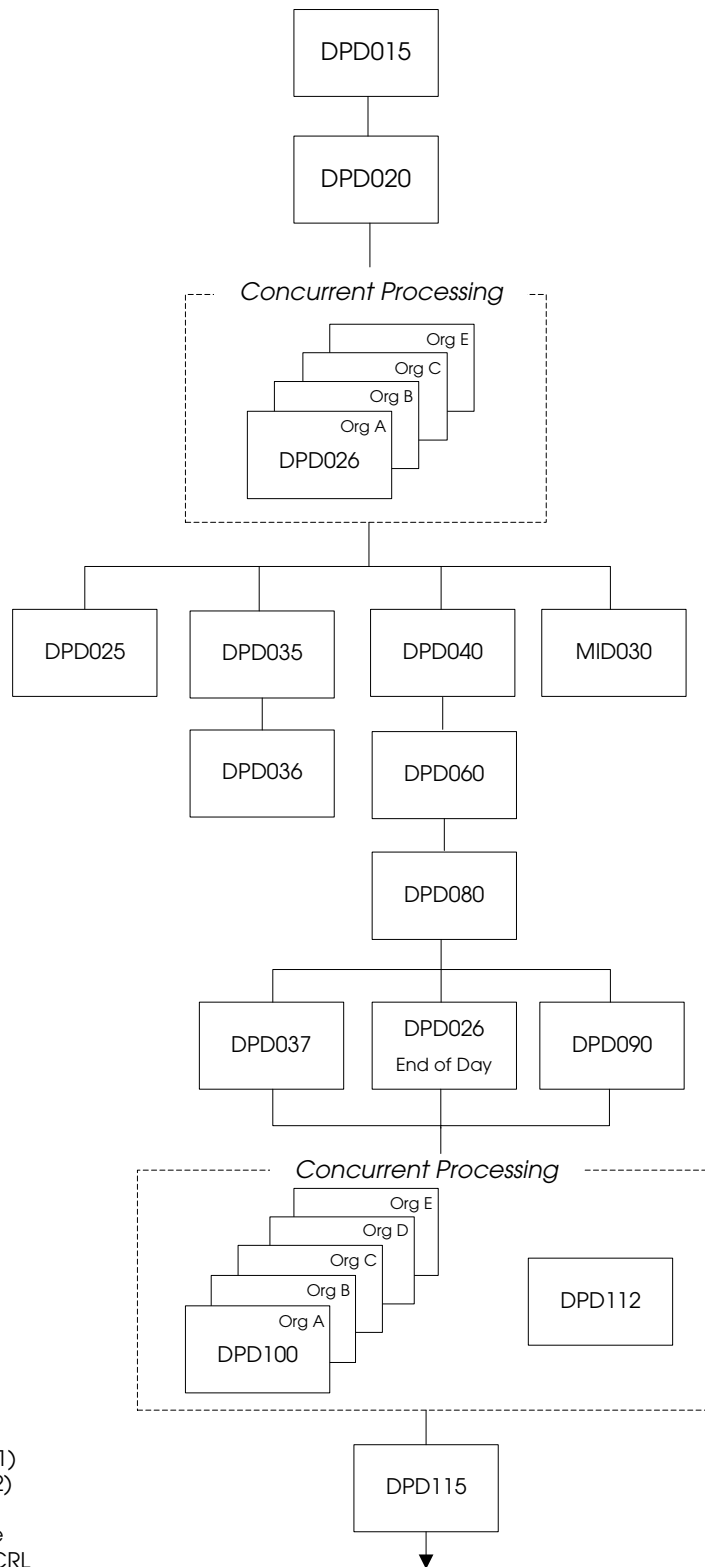
Note: Refer to the flowchart below.

- Step 8 Modify the DPVSMDES JCL to include the IDCAMS created in a previous step. Execute DPVSMDES to Delete/Define the Deposits API files.
- Step 9 Restore all Deposits API files using DPVSMRSS JCL using the BIPUTIL file created in the first step by DPVSMBKP.

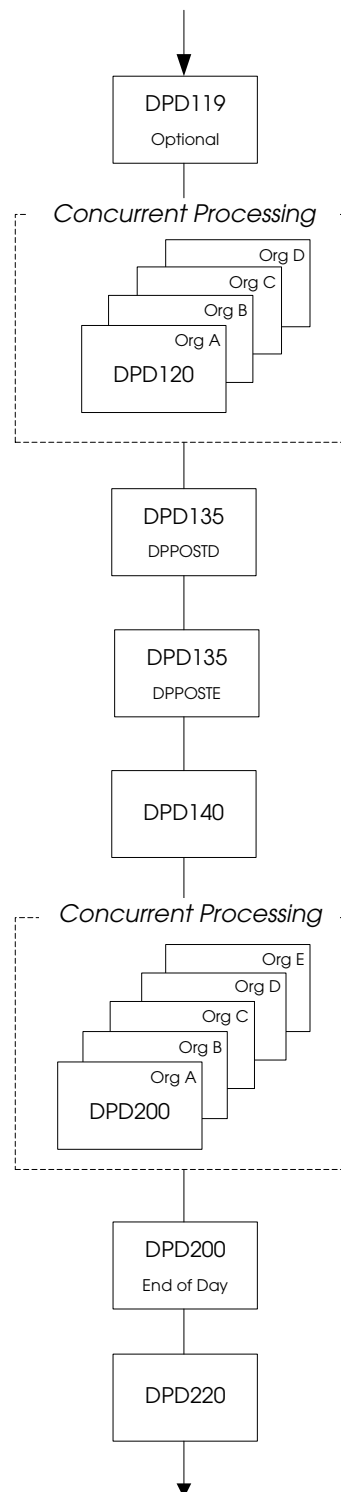
Flowchart

Using the same scenario described in Setting Up Scalability for Deposits, the flowchart below shows how a daily posting cycle might look for scalable processing.

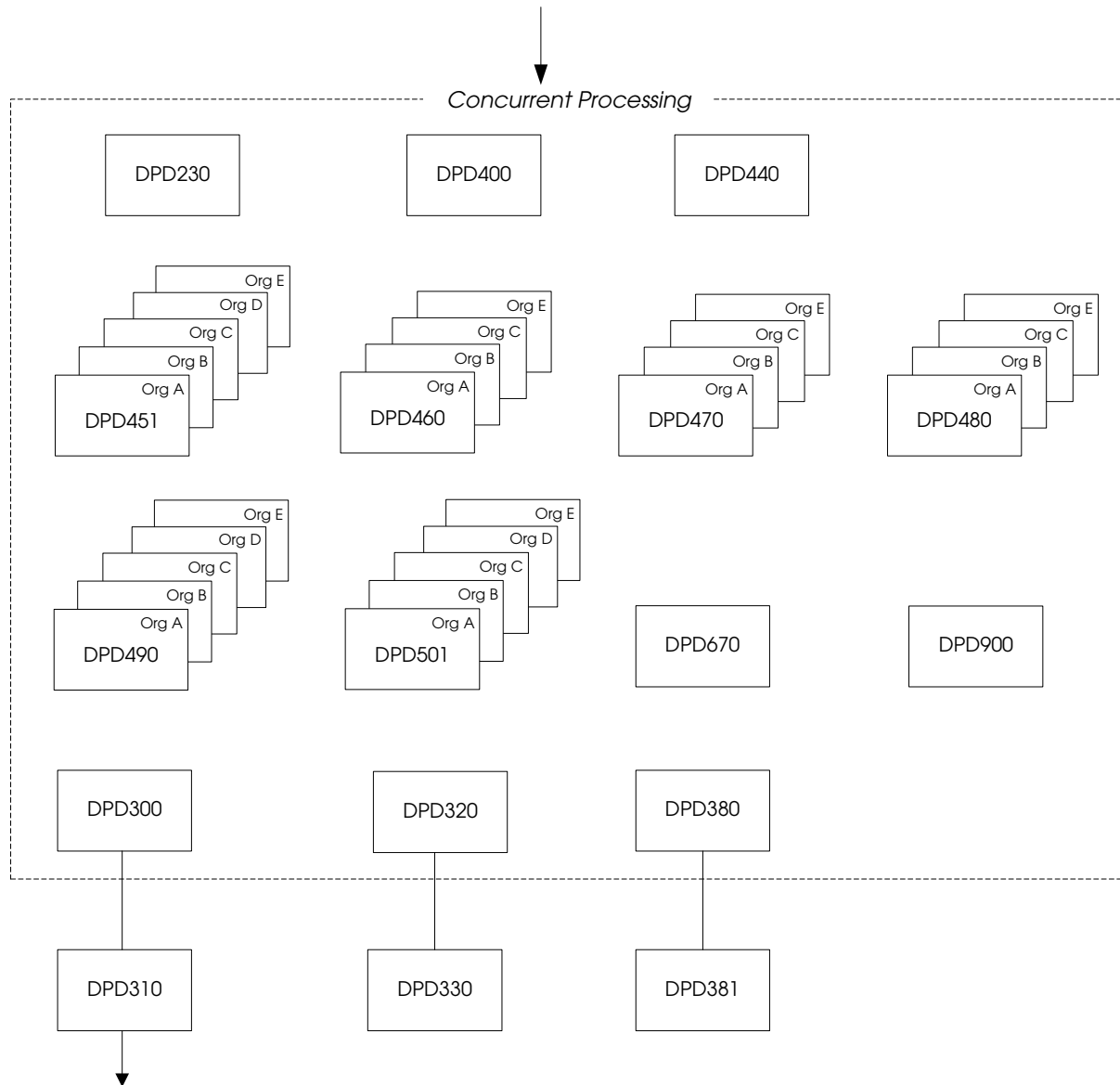
Organizational Segment	Organization	Consists of:
1	A	Institution 1 (DDA, part 1)
	B	Institution 1 (DDA, part 2)
	C	Institution 1 (Savings)
	D	Institution 1 (Credit Line)
	E	Institution 2 (DDA, Savings and Credit Line)



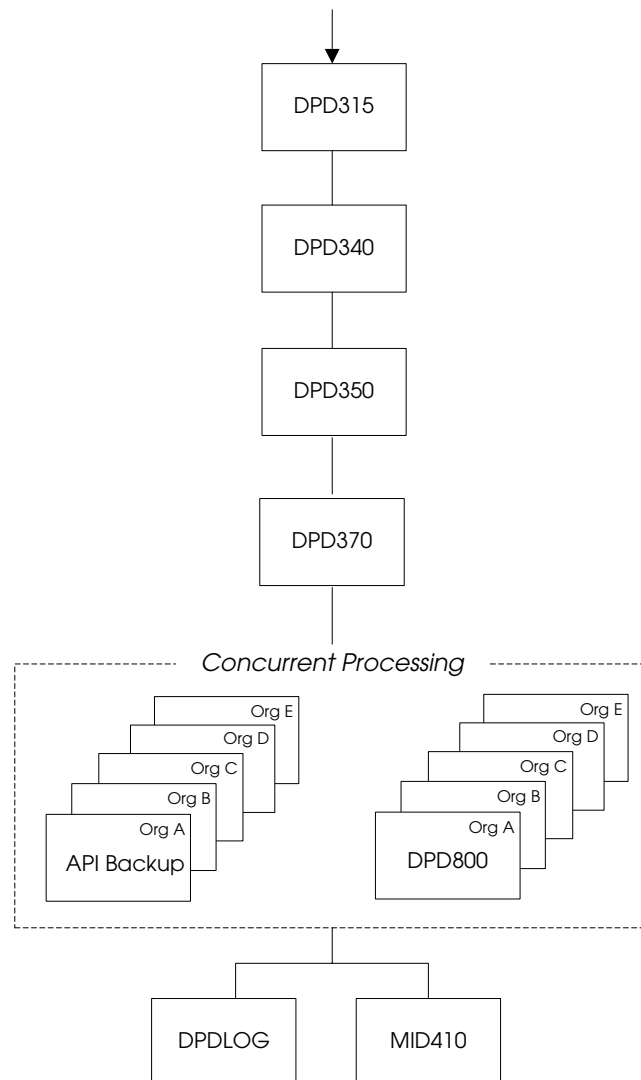
Seg 1 = Org A, B, C, D, E
 Org A = Inst 1, DDA(Part 1)
 Org B = Inst 1, DDA(Part 2)
 Org C = Inst 1, Savings
 Org D = Inst 1, Credit Line
 Org E = Inst 2, DDA, SAV, CRL



Seg 1 = Org A, B, C, D, E
Org A = Inst 1, DDA(Part 1)
Org B = Inst 1, DDA(Part 2)
Org C = Inst 1, Savings
Org D = Inst 1, Credit Line
Org E = Inst 2, DDA, SAV, CRL



Seg 1 = Org A, B, C, D, E
 Org A = Inst 1, DDA(Part 1)
 Org B = Inst 1, DDA(Part 2)
 Org C = Inst 1, Savings
 Org D = Inst 1, Credit Line
 Org E = Inst 2, DDA, SAV, CRL



Seg 1 = Org A, B, C, D, E
 Org A = Inst 1, DDA(Part 1)
 Org B = Inst 1, DDA(Part 2)
 Org C = Inst 1, Savings
 Org D = Inst 1, Credit Line
 Org E = Inst 2, DDA, SAV, CRL

Scheduled Service Charges

Scheduling

- Service charge processing is performed on a scheduled basis:
 - Cycled
 - Daily
 - Monthly
 - Periodically
- Service charges may be on a different schedule than interest and statements – unless the account is a Money Market account and the Excessive Transaction Report is desired.

Service Charge Parameters

- Up to 999 Service Charge Parameters, or *routines*, can be established.
- The calculation of the Service Charge components is determined by the parameters established on MICM Records 3007 and 3008.

User Service Charge Routines

- A user service charge routine is used if the User Routine code on MICM Record 3007 (Deposits Service Charge Parameters) is set to U.
 - DPB201 is the program where the logic should be coded.
 - User-defined service charge processing can be combined with the service charge processing established in Deposits.

General Parameters

The basic parameters that control the processing of scheduled service charges are established on MICM Record 3007.

Service Charge Transaction and Source Codes

Transaction and source codes are used for generating service charge transactions. In addition, you can use source codes to generate a description that prints on the customer's statement.

Transaction and Source Codes

The following table shows the breakdown of transaction and source codes used for generating service charge transactions.

Service Charge	Tran Code	Source Code
Flat Fee	0850	Source code from MICM Record 3007 (Deposits Service Charge Parameters). Default is 9901.
Credit Charge (SC Accumulator 07)	0850	9902
Incremental Charge	0850	9903
Foreign Item 1	0850	9904
Foreign Item 2	0850	9905
Foreign Item 3	0850	9906
Foreign Item 4	0850	9907
Foreign Item 5	0850	9908
Savings Transfer Charge (SC Accumulator 08)	0850	Source code from MICM Record 3008 (Deposits Accumulated Service Charges). Default is 9910.
Credit Line Transfer Charge (SC Accumulator 09)	0850	Source code from MICM Record 3008 (Deposits Accumulated Service Charges). Default is 9911.
Cash Charge	0850	9912
Local Item Charge	0850	9913
Miscellaneous Charge	0850	9915
Debit Charge (SC Accumulator 06)	0850	Source code from MICM Record 3008 (Deposits Accumulated Service Charges). Default is 9916.
Transaction Charges (SC Accumulators 1 – 5, 10 – 45)	0850 (or 0851 for EFT)	Source Code from MICM Record 3008 (Deposits Accumulated Service Charges), if assessed separately. Default is 9917.

Service Charge	Tran Code	Source Code
FDIC Charge	0858	9918
Check Processing Charge	0850	9919
Consolidated Charges for Non-Reg DD	0850	9932
SC Amount 1 (No retained)	0850	9933
SC Amount 2 (No retained)	0850	9934
SC Accumulator 1	0850	9935
SC Accumulator 2	0850	9936
SC Accumulator 3	0850	9937
SC Accumulator 4	0850	9938
SC Accumulator 5	0850	9939
SC Accumulator 10	0850	9940
SC Accumulator 11	0850	9941
SC Accumulator 12	0850	9942
SC Accumulator 13	0850	9943
SC Accumulator 14	0850	9944
SC Accumulator 15	0850	9945
SC Accumulator 16	0850	9946
SC Accumulator 17	0850	9947
SC Accumulator 18	0850	9948
SC Accumulator 19	0850	9949
SC Accumulator 20	0850	9950
SC Accumulator 21	0850	9951
SC Accumulator 22	0850	9952
SC Accumulator 23	0850	9953
SC Accumulator 24	0850	9954
SC Accumulator 25	0850	9955
SC Accumulator 26	0850	9956
SC Accumulator 27	0850	9957
SC Accumulator 28	0850	9958
SC Accumulator 29	0850	9959

Service Charge	Tran Code	Source Code
SC Accumulator 30	0850	9960
SC Accumulator 31	0850	9961
SC Accumulator 32	0850	9962
SC Accumulator 33	0850	9963
SC Accumulator 34	0850	9964
SC Accumulator 35	0850	9965
SC Accumulator 36	0850	9966
SC Accumulator 37	0850	9967
SC Accumulator 38	0850	9968
SC Accumulator 39	0850	9969
SC Accumulator 40	0850	9970
SC Accumulator 41	0850	9971
SC Accumulator 42	0850	9972
SC Accumulator 43	0850	9973
SC Accumulator 44	0850	9974
SC Accumulator 45	0850	9975
SC Amount 1	0850	9976
SC Amount 2	0850	9977
SC Amount 3	0850	9978
SC Amount 4	0850	9979
SC Amount 5	0850	9980
SC Amount 6	0850	9981
SC Amount 7	0850	9982
SC Amount 8	0850	9983
SC Amount 9	0850	9984
SC Amount 10	0850	9985
Home Banking Amount 1	0850	9986
Home Banking Amount 2	0850	9987
Home Banking Amount 3	0850	9988
Home Banking Amount 4	0850	9989
Home Banking Amount 5	0850	9990

Service Charge	Tran Code	Source Code
Home Banking Amount 6	0850	9991
Home Banking Amount 7	0850	9992
Home Banking Amount 8	0850	9993
Home Banking Amount 9	0850	9994
Home Banking Amount 10	0850	9995

Transaction Descriptions

To generate a transaction description using source codes, set Option Flag 4 on MICM Record 2013 (Transaction Code Parameters). Valid entries are:

- S** Use only the first line of the source code description on MICM Record 0316 (Source Code Description).
- Y** Use both lines of the source code description on MICM Record 0316 (Source Code Description).

For more information on entering information in these MICM records, refer to your Infopoint MICM *Reference Guide*.

Statement Processing

Statements are produced by Deposits on either a scheduled or a requested basis. You set statement parameters (such as frequency, term, days, and date) on MICM Record 3001 (Deposits DDA/Savings Type Defaults). In addition, you can maintain these parameters at the account level. You can request statements through online or batch maintenance. In addition, statements automatically print when certain conditions match the parameters set.

Scheduled Statements

This type of statement can be either a cutoff statement or a snapshot statement. Cutoff statements delete transactions that were posted during the statement period from the Transaction Table (TR1). These transactions can be retained on the online history file. However, at this point the transactions are no longer available to the batch system. Any reversals performed on transactions that have appeared on a cutoff statement do not match. If a snapshot statement and a cutoff statement are scheduled to be produced during the same processing cycle, the cutoff statement has priority. When a snapshot statement is produced, all transactions that have been posted since the last cutoff statement appear. If multiple snapshot statements are produced during a single cutoff cycle, all transactions that appeared on the first statement also appear on subsequent statements.

Requested Statements

Statements can be requested either as cutoff or snapshot. If a cutoff statement is requested, the account produces another cutoff statement on the date originally scheduled. The next cutoff, however, shows only those transactions posted since the requested cutoff statement was produced. Statements can be requested with online or batch maintenance, or they can be generated automatically according to the parameters set (on MICM Record 3001 or maintained at the account level).

Automatic Statements

Statements are automatically generated under the following conditions:

1. A snapshot statement is produced for a new account on the day it is opened, if the Statement New Account Option on MICM Record 3000 (Deposits Institution Processing Parameters) is set to 'Y'.
2. A snapshot statement is produced on the last processing day of the month for a Savings account that has had Regulation E transaction activity, has not received a statement that month, and has had a transaction posted.
3. A cutoff statement is produced for a closed account on the day it closes if the Statement Closed Account Option on MICM Record 3000 (Deposits Institution Processing Parameters) is set to 'Y'.

4. A cutoff statement is requested for an account that is scheduled to purge but has not received a final statement. That statement is produced the next day and the account is dropped.

Regulation E Statements

Regulation E statements are for DDA or Savings accounts that have not had a scheduled statement during the month but have had transactions posted. If the account had a posted transaction that is on MICM Record 2013 (Transaction Code Parameters), that account is flagged to print Regulation E statements. These statements are printed on the last processing day of the month with no Reg DD disclosure. These statements are produced as a snapshot statement unless the account has had an interest payment during the current statement period. If so, a cutoff statement is produced with Reg DD disclosure information.

Other Statement Options

Dormant	<p>If you do not want to print statements for dormant accounts, set the Statement Dormant Account Flag to Y on MICM Record 3000. Do not set the Statement Frequency field to C, and do not set the statements to drop on the last processing day of the month.</p> <p>If you want to print statements for some dormant accounts but not others, set the Dormant Statement Flag to N on MICM Record 3000. Then you can print statements on the desired accounts by setting the Statement Frequency to C.</p>
No Activity	<p>To avoid creating statements for accounts with no activity since the previous cutoff statement, set the No Activity Option to N on MICM Record 3000 and set the No Activity Option to Y on MICM Record 3001 (Deposits DDA/Savings Type Defaults) and on the account level with DPDS4 (DDA/Savings New/Maintenance 4). Do not schedule the account to drop a statement on the last processing day of the month.</p> <p>To create statements for accounts with no activity that have already been flagged to bypass statement processing, use the DPDS4 (DDA/Savings New/Maintenance 4) panel to schedule the statement drop for the last processing day of the month, or turn off the No Activity Option on the account's Master File.</p>
Same Characteristics	<p>Statements with the same characteristics print together. For example, statements might be separated into single statements, combined statements, and requested statements. Accounts with values 'Y', 'Z', or 'B' in the Statement Disposition field are sorted out to the back of the statement pack. Similar dispositions are then printed together. When any value other than those listed above is entered in the Statement Disposition field (either on MICM Record 3000 or at the account level), HOLD prints across the top of each statement.</p>

ZIP Code Sorted	Statements can be sorted sequentially by ZIP code. To sort statements in 5-digit ZIP code sequence, enter Z in the Statement Disposition field. A value of 'Y' in the Statement Disposition field causes the statements to be produced in nine-digit ZIP code sequence.
Combined	To print combined statements, enter 00 in the Sort Option (Account Within Bank Sequence) on MICM Record 0307 (Application System Report Flags). Any other sort option cannot sort the Combined Statement together if the accounts are in different branches and/or types. Only DDA sort options are used from MICM Record 0307 (Application System Report Flags). Savings and Credit Line applications are ignored.
Purged	If an account is scheduled to purge and a final statement has not been cut, Deposits requests that a final statement be produced. Then, the account is purged during the next processing.

Stop Auto Returns

This option at the account level allows the capability to automatically return a stop hit transaction for DDA and Savings accounts. This option provides immediate availability of funds for items that would normally be returned, and is used for institutions that would routinely pay all stop hits in Deposits (Por Hit Option is 'P'). This option is defined on panel DPDS7 (DDA/Savings New/Maintenance), and is defaulted from MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters).

When this option is activated, the stop hit debit is posted to the account, then credited using transaction codes 280/281 (enclosure/non-enclosure). Both items appear on the statement dated with the same posting date. The check should appear in the Checks Posted area. The reversal should appear in the Miscellaneous Debit/Credit information with the second line of description showing the serial (check) number returned.

Auto-returns may be identified using report 01-127 (Stop Auto Returns).

DPDS7	DPOPERP	DDA/Savings New/Maintenance 7	001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch : 10001	Type: 100
			Short Name: KEVIN SMITH	
Redefault . .				
----- Miscellaneous Information -----				
Statement Req . .	Card Req	Report Entity . .		
Label Req	Special Rpts . . A	Analysis	N	
Recon N	List Post	Cash Mgt	P	
Close to Post . .	Balance File . . Y	Due to Banks . .	Y	
Employee Code . .	Large Bal Flag 9	Signif Balance . .	9	
Close Override . .	Stop Auto Return N	Reg DD	Y	
ZBA Acty Notc . . N	GL Account . . .			
Escheat Flag . . .		Escheat Date	00 00 0000	
Dormant Flag . . .		Dormant Date	00 00 0000	
Maint Date . . : 03 13 2000		Prev Maint Date . . : 02 10 2000		
Batch Maint Date : 01 03 2000		Prev Batch Maint Dt : 12 31 1999		
Last Acty Date . . 03 03 2000		Last Cntct Date . . . 03 01 2000		
Aggr Bal 49,548.20		Soc Sec Date 1 . . . 00 00 0000		
Coll Aggr Bal . . 49,548.20		Soc Sec Date 2 . . . 00 00 0000		
Command====> DPDS7,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS7 – DDA/Savings New/Maintenance 7

Stop Payments and Cautions

Stop payment and caution orders prevent check items from posting to accounts. A stop payment rejects specific items based on serial number and/or amount. Stop payment orders are usually placed by the depositor when an item is lost in the mail, or payment is in dispute. Cautions reject all debit items. Cautions are often used to prevent items from posting when a restraint, levy, garnishment, or attachment is imposed on an account. Informational stops are used to store warnings about an account without affecting the posting of items.

Processing Parameters Stop payment and caution processing parameters are controlled by the miscellaneous parameter number. This information is established and maintained on MICM panel 3004.

3004	JRP1	Deposits DDA/Savings Misc Parms 2	0001	01-20-2000
Region . .	000	Appl . .	00	Parm . .
				001
		Eff Date . .		01-03-2000
		Delete		_
----- Stop Information -----				
Hit Code . .	A	POR Hit . . .	P	POR Suspect . .
				P
Charge 1 . .	.00	Charge 2 . .	.00	Verify Days . .
				000
Eff Days . .	0	Svc Accum . .	0	Range Suspect
				Y
				NSF_CHRG_3
				Variance Code N

3004 – Deposits DDA/Savings Miscellaneous Parameters 2

Hit Code Stop Hit Code. Indicates whether a hit is on serial number or serial number and amount. Valid entries are:

- A** Hit on serial number and amount match.
- S** Hit on serial number match only.

POR Hit Post or Reject Stop Hits Option. Indicates whether to post or reject stop hits. Valid entries are:

- P** Post stop hits.
- R** Reject stop hits.

POR Suspect Post or Reject Stop Suspects Option. Indicates whether to post or reject stop suspects. Valid entries are:

- P** Post all stop suspects.
- R** Reject all stop suspects.

Variance Code Stop Variation Code. Indicates whether to identify that a match has occurred when the item amount is within a dollar of the stop order amount. This option is not considered when matching on items for an account designated as auto return. This designation is made on Transaction DPS07 (DDA/Savings New/Maintenance). Valid entries are:

- N** Match must be for the exact amount of the order.
- Y** Indicate a match on amount if within a dollar.

Charge 1	Stop Immediate Service Charge 1. Amount to be immediately charged as a service charge when the Charge Code (DPSTOP) on the new stop is '1' during the new stop process online. It is expressed in dollars and cents. Two decimal positions are assumed.
Charge 2	Stop Immediate Service Charge 2. Amount to be immediately charged as a service charge when the Charge Code (DPSTOP) on the new stop is '2' during the new stop process online. It is expressed in dollars and cents. Two decimal positions are assumed.
Verify Days	Stop Verify Days. Number of previous days to check the online History File to determine whether the stop has already been posted. Valid entries are 000 – 999 .
Eff Days	Stop Days. Number of days that a stop payment remains in effect.
Svc Accum	<p>Stop Charge Service Charge Accumulator Code. Identifies the service charge accumulator that is to be added when the Charge Code on the new stop is '3'.</p> <p>Valid entries are:</p> <ul style="list-style-type: none"> 0 Do not accumulate. 1 Add one to service charge accumulator 1. 2 Add one to service charge accumulator 2. 3 Add one to service charge accumulator 3. 4 Add one to service charge accumulator 4. 5 Add one to service charge accumulator 5. 6 Add one to service charge debits. 7 Add one to service charge credits. 8 Add one to service charge Savings transfers. 9 Add one to service charge Credit Line transfers.
Range Suspect	<p>Stop Range Suspects Option. Controls the classification of an item as a stop suspect when the items matches on dollar amount, but does not match on a specified serial range. Valid entries are:</p> <ul style="list-style-type: none"> N Do not flag the item as an amount suspect. Y Flag the item as an amount suspect.
Setup Procedures	Stop payment and caution orders are entered and deleted using the DPSTOP panel. When the panel is processed, the system searches the current and history transactions to verify that the item is not already posted. It searches up to the number of days specified in the Verify Days field on MICM Record 3004. When an item whose serial number and/or amount match a previously posted item, a message is displayed. You can bypass the reject and place the order, by entering an X in the Match Override field.

Types of Orders

The data entered on the panel depends on the type of order established:

- Caution – The Amount field should be left blank.
- Stop – The Amount and/or Low/High Serial fields are used.
 - Specific check – Enter the check number in the Low Serial field. The data is automatically copied to the High Serial field.
 - Range of checks – Enter the lowest check number to be stopped in the Low Serial field; the highest in the High Serial field.
- Informational Stop – This type of order does not affect item posting. This option is used for informational purposes.

Confirmation Notices

If you take a stop payment order over the telephone, you may want to send a confirmation notice to the customer. A notice is generated if report 01-093 (Stop/Caution Confirmation Notice) is selected to print on MICM Record 0307 and a 'B' or 'C' is entered in the Action Code field.

Stop Payment Service Charges

Service charges can be assessed in 2 ways:

- An immediate charge, using one of the two amounts established on MICM Record 3004. This charge is assessed regardless of the account's Service Charge Code value.
- A Service Charge Accumulator can be incremented and used in the account's scheduled service charge as a separate line item, using a routine established on MICM Record 3008. Accumulating services rendered gives the flexibility to provide tiered/split rate pricing and allow account balances to bypass assessing charges. The value of the account's Service Charge Code would be used when assigning charges in this manner.

DPSTOP	DPOPERP	Stops and Cautions	001	03-13-2000
Func: M	Account: 000000000000000010	Appl: DDA	Sequence Nbr: 00001	
		Short Name : JAMES GIBBS		
Amount . . . . .	.00		Date Entered: 03-13-2000	
Type	C		Time Entered: 14:36	
Expiration Date . .	09 09 2000			
Description 1 . . .				
Description 2 . . .				
Low Serial	0			
High Serial	0			
Source Code				
Action Code				
Employee Code . . .				
Charge Code				
Match Override . .				
Delete				
Command====> DPSTOP,M,10,DDA,1,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPSTOP - Stops and Cautions

Amount	Amount. Amount of the stop order or caution. This amount must be zeros for cautions.
Date Entered	Order Creation Date. Date the stop order or caution was established. Format is MMDDYYYY.
Type	Order Type. Valid entries are: C Caution. I Informational Stop. This order is for informational purposes only and has no affect on transactions being processed. S Stop.
Time Entered	Order Creation Time Entered. Time of day the stop order or caution is entered. Format is HHMM.
Expiration Date	Order Expiration Date. Date the stop order or caution expires. Expired stop orders are automatically purged.
Description 1	Order Description 1. Description or reason line 1 for the stop order or caution.
Description 2	Order Description 2. Description or reason line 2 for the stop order or caution.
Low Serial	Low Serial Number. Low check serial number for a range.
High Serial	High Serial Number. High check serial number for a range.

Source Code	Source Code. Identifies the source of the stop order or caution. Valid entries are: b None. B Institution. O Other. T Telephone. W Written.
Action Code	Action Code. Valid entries are: b No action necessary. B Send confirmation. C Send confirmation.
Employee Code	Employee Code. User-defined code to identify employees.
Charge Code	Charge Code. Indicates whether to charge for stops placed. Values on MICM Record 3004 (DDA and Savings) or MICM Record 3005 (Credit Line) control how the stop charge is established. Valid entries are: b No charge. 1 Immediate charge using NSF Charge 1 in MICM Record 3004/3005. 2 Immediate charge using NSF Charge 2 in MICM Record 3004/3005. 3 Accumulate stops placed based on the 'Svc Accum' field from MICM Record 3004. (Not valid for CRL).
Match Override	Match Override. Allows you to enter a stop order after you receive a match message. Enter X to update the stop order.

You can inquire about stop payments and caution orders by assessing the DPSTOPI function. You can optionally limit the display of items by specifying an amount and/or serial (check) number as part of the inquiry command.

DPSTOPI	DPOPERP	Stop Inquiry		001	03-13-2000				
Account: 000000000000000010		Appl: DDA	Amount: .00						
Serial : 000000000000									
Seq	Amount	Ent-Dt	E-Time	Exp-Dt	Low Serial	Hi Serial	Ty	Sr	Ac
Desc1			Desc2				Empl		Chrg
00001	.00	03-13-00	14:36	09-09-00	000000000000	000000000000		C	
LOST CHECK								1	
<p>Command====> DPSTOPI,10,DDA,.00,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel</p>									

DPSTOPI - Stop Inquiry

Related Reports The following reports relate to the ZBA Processing.

- 01-014** Stop/Hold Journal
- 01-016** Stop Payments and Suspects
- 01-093** Stop/Caution Confirmation Notice

Note: Refer to the Reports chapter for detailed information about these reports.

Suspense Account

Suspense accounts are accounts in the General Ledger that are used for holding over unposted items so the business day can be closed in a state of balance. Each institution processed by Deposits has a total of 3 suspense accounts, one each for DDA, Savings, and Credit Line. Even if an institution does not process all of these three applications, suspense account records are required for each.

The accounts are generated at conversion and reside in specific types and branches (as designated by a control card on program DPC040 (DDA and Savings Conversion Files Create)). The types and branches do not have to have other accounts in them (e.g., the suspense accounts can be reported separately on the Activity Recap (01-017/01-018)). The only prerequisite is that the suspense types and branches be established on the following MICM records:

- 1001** Institution Information
- 1003** Type Information
- 2001** Branch Information
- 3001** Deposits DDA/Savings Type Defaults
- 3002** Deposits Credit Line Type Defaults
- 3003** Deposits DDA/Savings Interest Parameters
- 3004** DDA/Savings Miscellaneous Parameters
- 3005** Deposits Credit Line Processing Parameters

Suspense Account Number

The suspense account number has 18 numeric positions. If your institution chooses a (user-defined) check-digit routine, you must alter (with custom code) the input programs to bypass account number verification when this suspense account number is encountered. These programs are as follows:

- DPLDDM00** DDA/Savings Master
- DPLCLM00** Credit Line Master
- DPD060** New and Maintenance Input Edit

Posting Suspense Accounts

As each transaction rejects, the transaction amount is accumulated and added algebraically to the Ledger Balance field of the suspense account. After the items on 01-039 (Posting Reject Journal) are resolved, a credit or debit memo (internal transaction code 280 or 680) should be prepared for entry to Deposits. Ideally, the account should be cleared each day.

Suspense Account Statements

Transactions posted to the suspense account are not retained in the Transaction History Record (TR1); therefore, you cannot obtain a statement for the suspense account. Detail for all items posted to the suspense account is reported in the Daily Posting Reject Journal. The balance of the suspense account is shown on the Activity Recap (01-017/01-018).

Total Activity Record Accumulators

These accumulators are used by Deposits to pass totals to the Activity File. The General Ledger Interface depends on these accumulators as part of the key used by MICM Record 0245 (General Ledger Interface).

DDA and Savings

DDA/Savings Accumulator	Description
001	Credits posted.
002	Credits unposted.
003	Credit line transfers.
004	Interest paid today.
005	Interest paid credit adjustment.
006	Service charge credit adjustment.
007	Transfer in.
008	Transfer out.
009	Interest paid debit adjustment.
010	Service charge debit adjustment.
011	Service charges.
012	Credit payments.
013	Debits posted.
014	Debits unposted.
015	Accumulated current balance.
016	Total federal withholding tax withheld.
017	Transfer to account.
018	Transfer from account.
019	Penalty adjustment credit.
020	New accounts accumulated total.
021	Penalty adjustment debit.
022	Interest penalty assessed today.
023	Memo credit.
024	Memo debit.
025	NSF charge adjustment credits.

DDA/Savings Accumulator	Description
026	NSF charge adjustment debits.
027	NSF charge assessed today.
028	Transfer from DDA to another system.
029	Transfer to DDA from another system.
030	Transfer to – at interest payment time.
031	Transfer from – at interest payment time.
032	Interest earned today.
033	Interest earned credit adjustment.
034	Interest earned transfer in.
035	Interest earned transfer out.
036	Interest earned debit adjustment.
037	Interest earned paid today.
038	Interest earned dropped today.
039	Interest accumulated earned not paid.
040	Interest paid today.
041	Interest paid credit adjustment.
042	Interest paid debit adjustment.
043	Interest paid year-to-date transfer in.
044	Interest paid year-to-date transfer out.
045	Interest paid year-to-date balance.
046	Overdraft interest assessed today.
047	Overdraft interest credit adjustment.
048	Overdraft interest debit adjustment.
049	Checks paid today.
050	FWT credit adjustment.
051	FWT debit adjustment.
052	FWT withheld from interest payment.
053	Interest earned not paid.
054	Interest paid last.
055	Miscellaneous service charge credits.
056	Miscellaneous service charge debits.

DDA/Savings Accumulator	Description
057	Interest paid last.
058	FWT last amount withheld.
059	FWT last amount withheld.
060	Transfer from account.
061	Stop auto return.
062	Unposted non-financial credits.
063	Overdraft charges assessed today.
064	Add to service charges – also to today’s total.
065	Unposted non-financial debits.
066	Dormant accounts – became dormant today.
067	Dormant accounts – on file.
068	Dormant accounts – debits posted.
069	Dormant accounts – credits posted.
070	Transfer to account.
071	Net unposted account.
072	Interest paid month-to-date balance.
073	Not used.
074	Zero balance accounts.
075	Records on file.
076	Accounts purged today.
077	New accounts today.
078	Accounts active today.
079	Overdrafts on file.
080	NSF charges pending.
081	Service charges pending.
082	Overdraft charges pending.
083	Subtract from service charges.
084	Bank float.
085	Customer float.
086	Balance required reserve for money market types.
087	Immediate transaction charge.

DDA/Savings Accumulator	Description
088	Overdraft charge debit adjustment.
089	Overdraft charge credit adjustment.
090	Total 1-day bank float.
091	Total 2-day bank float.
092	Total other bank float.
093	Not used.
094	Total 1-day customer float.
095	Total 2-day customer float.
096	Total other customer float.
097	Number of escheat accounts on file.
098	Total of escheat closeouts.
099	Transfer to a Time Investment account at interest payment time.
100 – 101	Not used.
102	Charged off amount.
103 – 110	Not used.
111	Change out INTPENYTD.
112	Change in INTPENYTD.
113	Change out INTFWTYTD.
114	Change in INTFWTYTD.
115 – 120	Not used.
121	Total charge orders assessed. This amount is included in accumulator 064, total service charges today.
122	Total charge orders waived.
123	Total charge orders assessed to alternate accumulator.
124	Total charge orders waived to alternate accumulator.
125	Accumulated charges assessed.
126	Accumulated charges waived.
127	Accumulated charges assessed to alternate accumulator.
128	Accumulated charges waived to alternate accumulator.
129	Total service charges waived.
130	Immediate transaction charges to alternate accumulator.

DDA/Savings Accumulator	Description
131	Debits posted to alternate accumulator.
132	Credits posted to alternate accumulator.
133	Charge orders pending. Portion of overdraft caused by charge orders.
134 – 168	Not used.
169	Number of charge orders.
170	Number of new accounts month-to-date.
171	Number of maintenance changes.
172	Number of stops (activity).
173	Number of holds.
174	Number of preauthorized transfer charges.
175	FWT month-to-date.
176	Debits posted.
177	Credits posted.
178 – 179	Not used.
180	Miscellaneous service charges year-to-date.
181	Miscellaneous service charges month-to-date.
182	FWT year-to-date.
183	Total overdraft charges year-to-date.
184	Total overdraft charges this month.
185	Interest earned year-to-date.
186	Interest earned month-to-date.
187	Penalties year-to-date.
188	Penalties month-to-date.
189	Interest earned not paid.
190	FWT last amount withheld.
191	Service charges year-to-date (previous).
192	Service charges month-to-date (previous).
193	NSF charges year-to-date.
194	NSF charges month-to-date.
195	Interest paid last.

DDA/Savings Accumulator	Description
196	Interest paid year-to-date (previous).
197	Interest paid month-to-date (previous).
198	Interest payable balance (previous).
199	Overdrafts on file (previous).
200	Previous balance.

At the beginning of posting the Total Activity File with the Activity Posting program (DPD220), the following occurs:

- Accumulator 015 moves to 200.
- Accumulator 039 moves to 198.
- Accumulator 053 moves to 189.
- Accumulator 054 moves to 195.
- Accumulator 058 moves to 190.
- Accumulator 072 moves to 197.
- Accumulator 079 moves to 199.
- All accumulators below 150 are zeroed out.

The following activity records are then added to or subtracted from the following accumulators.

- Accumulator 004 = +037.
- Accumulator 015 = +030 -031 -099.
- Accumulator 040 = +037.
- Accumulator 064 = +064 +083 +011.
- Accumulator 078 = +015 -074.
- Accumulator 185 = +032 +033 +034 -035 -036.
- Accumulator 186 = +032 +033 +034 -035 -036.
- Accumulator 187 = -019.
- Accumulator 188 = -019.
- Accumulator 191 = +064 +083 +011.
- Accumulator 192 = +064 +083 +011.
- Accumulator 193 = +026 +027 -025.

Certain activity record numbers are then changed.

- Activity Record 64 to 10.
- Activity Record 83 to 6.
- Activity Record 41 to 5.
- Activity Record 42 to 9.
- Activity Record 71 to 15.
- Activity Record 22 to 187.
- Activity Record 21 to 187.
- Activity Record 187 to 188.
- Activity Record 30 to 17.
- Activity Record 31 to 18.

Each day the activity records are then added to the total activity accumulator of the same number.

Credit Line

Credit Line Accumulator	Description
001 – 010	Not used.
011	Cash advance charge credit adjustment.
012	Late fee charge credit adjustment.
013	Annual fee credit adjustment.
014	Unposted debit nonbalance.
015	Unposted credit nonbalance.
016	Credits posted.
017	Credits unposted.
018	Interest paid credit adjustment.
019	Insurance paid credit adjustment.
020	Service charge credit adjustment.
021	Transfer out (changes).
022	Transfer in (changes).
023	Interest charged paid.
024	Insurance charged paid.
025	Service charges.
026	Interest paid debit adjustment.
027	Insurance paid debit adjustment.
028	Service charge debit adjustment.
029	Debits posted.
030	Debits unposted.
031	Accumulated current balance.
032	Not used.
033	Transfer to DDA – system generated (debit).
034	Cash advance charge – system generated (debit).
035	Late fee charged.
036	Cash advance charge debit adjustment.

Credit Line Accumulator	Description
037	Late fee debit adjustment.
038	Bills past due 30 days
039	Bill past due 60 days
040	Bills past due 90 days
041	Bills past due 120 days
043	Bills past due 180 days
044	Total annual fee charges
045	Total annual fee debit adjustments
046	Total request statement charges
047	Not used.
048	Total stop charges.
049	Charged off amount.
050	Not used.
051	Interest earned today.
052	Interest earned debit adjustment.
053	Interest earned transfer in.
054	Interest earned transfer out.
055	Interest earned credit adjustment.
056	Interest paid today.
057	Interest earned accumulated balance.
058	Interest paid today.
059	Interest paid debit adjustment.
060	Interest paid credit adjustment.
061	Interest paid transfer in.
062	Interest paid transfer out.
063	Interest paid year-to-date.
064	Not used.
065	Add to service charges – also today's total.
066	Debits posted to alternate accumulator.
067	Credits posted to alternate accumulator.
068	Immediate transaction charges to alternate accumulator.

Credit Line Accumulator	Description
069	Not used.
070	Interest paid month-to-date.
071	Charge off payments.
072	Charge off payment reversal.
073	Unposted suspense.
074 – 078	Not used.
079	Prepayment adjustment.
080	Subtract from service charges.
081	Add to insurance – also today's total.
082	Subtract from insurance.
083	Over limit amount
084	Unpaid late charges
085	Unpaid insurance charges
086	Unpaid interest
087	Unpaid service charges
088	Payoff accumulator 31 + 57+ 84, 85, 86, and 87
090	Interest earned not paid for next month.
091	Interest paid today for next month.
092	Immediate transaction charge.
093 – 169	Not used.
170	Number of new accounts.
171	Number of maintenance changes.
172	Number of stops.
173 – 182	Not used.
183	Interest earned year-to-date.
184	Interest earned month-to-date.
185 – 186	Not used.
187	Insurance year-to-date.
188	Insurance month-to-date.
189	Service charges year-to-date.
190	Service charges month-to-date.

Credit Line Accumulator	Description
191 – 192	Not used.
193	Interest paid year-to-date (previous balance).
194	Interest paid month-to-date (previous balance).
195	Interest earned (previous balance).
196	Interest earned today for next month (previous balance.)
197	Interest paid today for next month (previous balance.)
198	Not used.
199	Previous balance.
200	Not used.

Transaction Code Processing

This section includes tables, which provide a list of the DDA and Savings Internal Transaction Codes and the Credit Line Transaction Codes. (An asterisk (*) to the right of the internal code indicates the transaction is generated internally by Deposits.) In addition, the section includes a monetary transaction matrix, which lists each transaction code and the results of using the code

DDA and Savings Transaction Codes

User-defined External Code	Internal Code	DR/CR	Transaction Description
	010 – 090	CR	Bank Float
	100	CR	Exceptional Float
	110 – 190	CR	Customer Float
	210*	DR/CR	Net Activity Header
	220	CR	Memo Credit
	250	CR	Adjusted Statement Beginning and Current Balance
	260	CR	Matching Debit Reversal
	261	CR	Matching Credit Reversal
	270	CR	Returned Check Reversal
	280	CR	Credit Memo
	280*	CR	Stop Auto Return (Enclosure)
	281*	CR	Stop Auto Return (Non-enclosure)
	282	CR	Rent Security Deposit
	290	CR	Credit Memo
	300	CR	Credit Memo
	310	CR	Force Pay and Close to Posting
	320	CR	Adjust Overdraft Interest
	330	CR	Force Deposit
	330*	CR	Force Deposit
	335*	CR	Charge Off
	340*	CR	List Post Header
	350	CR	Deposits

User-defined External Code	Internal Code	DR/CR	Transaction Description
	351	CR	Mail Deposit
	360	CR	Deposits
	370	CR	Deposits
	380	CR	Deposits
	390	CR	Deposits
	400*	CR	Credit Line Transfer to DDA
	420*	CR	Transfer Credit
	430*	CR	Preauthorized Credit Transfer
	431*	CR	Rent Security Landlord Fee Credit Transfer
	440	CR	Penalty Adjustment Credit
	450*	CR	Interest Payment
	451*	CR	Interest Bonus
	460	CR	Interest Paid Credit Adjustment
	460*	CR	Interest Payment
	461	CR	Interest Payment
	462	CR	Passbook Close Out
	470	CR	Interest Earned Adjustment
	480	CR	Miscellaneous Service Charge Credit
	485	CR	Service Charge Number Accum Credit Adjustment
	486	CR	Service Charge Amount Accum Credit Adjustment
	490	CR	NSF Charge Credit Adjustment
	495	CR	OD Charge Credit Adjustment
	500	CR	Service Charge Credit Adjustment
	510*	CR	Fund Transfer
	520	CR	Federal Withholding Tax Interest Adjustment
	530	CR	Federal Withholding Held Amount Adjustment

User-defined External Code	Internal Code	DR/CR	Transaction Description
	560*	CR	Interest Transfer
	570*	CR	Interest Transfer
	590	CR	Passbook Balance Adjustment
	610	DR	Adjust Overdraft Interest
	610*	DR	Overdraft Interest Assessed
	620	DR	Memo Debit
	630	DR	FWT Held Amount Adjustment
	650	DR	Adjusted Statement Beginning and Current Balance
	660	DR	Matching Credit Reversal
	661	DR	Matching Credit Reversal
	670	DR	Force Pay Debit Memo
	680	DR	Debit Memo
	682	DR	Rent Security Withdrawal
	690	DR	Debit Memo
	700	DR	Debit Memo
	710	DR	Force Pay and Close to Posting
	720	DR	Force Pay Returned Check
	730	DR	Force Pay
	730*	DR	Force Pay
	733*	DR	Force Close Out for Escheat
	740*	DR	List Post Header
	750	DR	Checks or Withdrawals
	752	DR	Checks or withdrawals
	760	DR	Checks or Withdrawals
	770	DR	Checks or Withdrawals
	780	DR	Checks or Withdrawals
	790	DR	Check Withdrawal or Close Interest- bearing
	791	DR	Close Out

User-defined External Code	Internal Code	DR/CR	Transaction Description
	792	DR	Closeout with Service Charge
	793	DR	Rent Security Closeout
	800	DR	Debit Memo
	810*	DR	Credit Line Payment – Automatic from DDA
	820*	DR	Transfer Debit
	830*	DR	Preauthorized Transfer Debit
	831*	DR	Rent Security Landlord Fee Debit Transfer
	840	DR	Interest Penalty Debit Adjustment
	840*	DR	Interest Penalty
	845*	DR	Excessive Transactions Charge (Reg D)
	850	DR	Service Charge Adjustment
	850*	DR	Service Charge
	851	DR	Force Service Charge
	851*	DR	EFT Service Charge
	852*	DR	Immediate Transaction Service Charge
	853*	DR	Stop Payment Service Charge
	854*	DR	Statement Request Service Charge
	855*	DR	Balance Inquiry Charge
	856*	DR	Retained Service Charge
	857	DR	Retained Service Charge
	858*	DR	FDIC Service Charge
	859*	DR	Scheduled Charge Order
	860	DR	Interest Paid Adjustment
	870	DR	Interest Earned Adjustment
	880	DR	Miscellaneous Service Charge Debit
	885	DR	Service Charge Number Debit Adjustment
	886	DR	Service Charge Amount Debit Adjustment
	890*	DR	NSF Charge Debit Adjustment
	890	DR	NSF Charge

User-defined External Code	Internal Code	DR/CR	Transaction Description
	895	DR	OD Charge Debit Adjustment
	895*	DR	OD Charge
	910*	DR	Fund Transfer
	920	DR	Federal Withholding Tax Interest Adjustment
	920*	DR	Federal Withholding Tax Interest
	921*	DR	FWT Held Amount Adjustment
	960*	DR	Interest Transfer
	970*	DR	Interest and Principal Transfer
	980*	DR	Pay Interest and/or Principal by Check
	990	DR	Book All Unbooked Items

Credit Line
Transaction Codes

User-defined External Code	Internal Code	DR/CR	Transaction Description
	230	CR	Credit Line Late Fee Reversal
	240	CR	Credit Line Cash Advance Charge Reversal
	245	CR	Credit Line Advance Amount Adjustment Regulation Z
	250	CR	Credit Line Adjusted Statement Beginning and Current Balance
	260	CR	Credit Line Annual Fee Reversal
	270	CR	Payment to Charged Off Credit Line
	335*	CR	Credit Line Charge Off
	410*	CR	Credit Line Payment
	450	CR	Foreclosure Account Adjustment
	500	CR	Credit Line Payment Prepaid by the Customer

User-defined External Code	Internal Code	DR/CR	Transaction Description
	510	CR	Credit Line Payment Made by the Customer
	520	CR	Credit Line Returned Check
	530	CR	Credit Line Credit Memo
	550	CR	Credit Line Regulation AA Total Credit Adjustment
	560	CR	Credit Line Interest Paid Credit Adjustment
	570	CR	Credit Line Insurance Paid Credit Adjustment
	580	CR	Credit Line Service Charge Credit Adjustment
	590	CR	Credit Line Interest Earned Adjustment
	595	CR	Credit Line Prepaid Amount Adjustment
	630	DR	Credit Line Late Fee Debit Adjustment
	630*	DR	Credit Line Internal Late Fee
	640	DR	Credit Line Cash Advance Charge Debit Adjustment
	640*	DR	Credit Line Cash Advance Charge
	641*	DR	Credit Line Immediate Transaction Service Charge
	645	DR	Credit Line Advance Amount Adjustment Charge Regulation Z
	650	DR	Credit Line Adjusted Statement Beginning and Current Balance
	660	DR	Credit Line Annual Fee Debit Adjustment
	660*	DR	Credit Line Annual Fee Charge
	670*	DR	Credit Line Statement Request Charge
	680*	DR	Credit Line Stop Charge
	770	DR	Payment Reversal to Charged Off Credit Line
	800*	DR	Credit Line Transfer to DDA

User-defined External Code	Internal Code	DR/CR	Transaction Description
	850	DR	Credit Line Regulation AA Total Debit Adjustment
	890	DR	Credit Line Debit Memo
	900	DR	Credit Line Payment Reversal
	905	DR	Foreclosure Account Adjustment
	910	DR	Credit Line Force Check
	920	DR	Credit Line Check
	930*	DR	Credit Line Interest Charge
	940*	DR	Credit Line Insurance Charge
	950*	DR	Credit Line Service Charge
	960	DR	Credit Line Interest Paid Debit Adjustment
	970	DR	Credit Line Insurance Paid Debit Adjustment
	980	DR	Credit Line Service Charge Debit Adjustment
	990	DR	Credit Line Interest Earned Debit Adjustment

Monetary Transaction Matrix

This matrix lists the transaction codes in numerical order. The column headings in the matrix are as follows:

Tran Code	Internal transaction code. An asterisk after the number indicates the transaction is internally generated.
Description	Brief description of each transaction.
Accum	Accumulators that are affected by the transaction. These accumulators are tied to the Activity Recap Report (01-017) and are used for the General Ledger Interface.
DR CR	Identifies if this is a debit (D) or credit (C) transaction.
Comments	Brief comments to help clarify the use of the transactions. Superscript numbers refer to notes at the end of the matrix. Further information for some transactions follows the matrix in the section titled Transaction Notes.

The rest of the columns indicate how fields are updated in the record. The codes indicate if the transaction amount is added to (P) or subtracted from (M) the field. Column headings are as follows:

Cur Bal	Current balance.
Stmt D C	Statement debit amount (D) or statement credit amount (C).
Interest PD	Interest paid.
Interest ENP	Interest earned but not paid.
Interest FED	Federal tax withheld.

DDA and Savings Transactions

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmt D C	Interest		
							PD	ENP	FED
010 – 090	Bank Float			Adds to Bank Float 1 – 9					
100	Exception Float			10 – 31 days of float.					
110 – 190	Customer Float			Adds to Customer Float 1 – 9					
210*	Net Activity Header (Debit/Credit)			Daily net activity for an account. Available balance tested for OD after day's run.					
220	Memo Credit	023	C	Adds to memo balance. Indicates an ACH item to post the next day. Equal to maturity.					
250	Adjust Statement Beginning and Current Balance	001	C	Adds to statement cutoff. Used in conjunction with Reprint Statements. Not valid for Passbook accounts. (See Transaction Notes.)	P				
260	Matching Debit Reversal	001	C	Match is on amount, effective date, and serial number. ¹ (See Transaction Notes.)	P	M	P		
261	Matching Debit Reversal	001	C	Match is on amount, effective date, and serial number. This transaction code appears on statements. (See Transaction Notes.)	P	M	P		
270	Returned Check Reversal	001	C	Add number in source field to SC and NSF number of returned checks. (See Transaction Notes.)	P		P		
280	Credit Memo	001	C	Not valid for accounts closed to posting (List Post = 'Y').	P		P		

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmt D C	Interest		
							PD	ENP	FED
282	Rent Security Deposit	001	C	Adds to Rent Security Deposit	P	P			
290	Credit Memo	001	C	Not valid for accounts closed to posting (List Post = 'Y').	P	P			
300	Credit Memo	001	C	Not valid for accounts closed to posting (List Post = 'Y').	P	P			
310	Force Pay and Close to Posting	001	C	(See Transaction Notes.) ²	P	P			
320	Adjust Overdraft Interest	047	C	Subtract from SC NSF OD and SC OD INT YTD. ³	P	P			
330	Force Deposit	001	C	(See Transaction Notes.)	P	P			
330*	Force Deposit	001 017	C	If transaction has extension code of '0000', it was generated by DPD140 (Zero Balance Accounting Transaction Generator). (See Transaction Notes.)	P	P			
335*	Charge Off	102	C	Generates credit for OD Balance and tracks amount	P	P			
340*	List Post Header		C	(See Transaction Notes.) ⁴					
350	Deposits	001	C	Not valid for accounts closed to posting (List Post = 'Y'). (See Transaction Notes.)	P	P			
351	Mail Deposit	001	C	Creates a Mail Deposit Notice (01-060). Not valid for accounts closed to posting (List Post = 'Y').	P	P			
360	Deposits	001	C	Not valid for accounts closed to posting (List Post = 'Y').	P				

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmt D C	Interest		
							PD	ENP	FED
370	Deposits	001	C	List Post = 'Y'. Not valid for accounts closed to posting (List Post = 'Y').	P				
380	Deposits	001	C	List Post = 'Y'. Not valid for accounts closed to posting (List Post = 'Y').	P				
390	Deposits	001	C	List Post = 'Y'. Not valid for accounts closed to posting (List Post = 'Y').	P				
400*	Credit Line Transfer to DDA	003	C	--	P	P			
420*	Transfer Credit	017	C	--	P	P			
430*	Preauthorized Transfer Credit	017 029	C	Activity Record '029' is generated if the transfer is out of Deposits.	P	P			
431*	Rent Security Landlord Fee Credit Transfer	100	C	Landlord's current balance is updated.	P				
440	Penalty Adjustment Credit	019	C	Subtracts from penalties YTD. When it is not January, 1099 Interest updated.	P	P			
450*	Interest Payment	032 037 038 049	C	Amount retained as last interest payment. Current date retained as last interest payment date. ⁵	P	P P			
451*	Interest Bonus Payment	041	C	Transaction Amount	P	P P			
460	Interest Paid Credit Adjustment	041	C	⁴	P	P P			
460*	Interest Payment	032 037 038 049	C	Transaction code 460* is generated instead of 450 if the Statement Disposition Flag is not spaces. ⁶ (See Transaction Notes.)	P	P P			

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmnt D C	Interest		
							PD	ENP	FED
461	Interest Payment	041 052	C	Transaction amount retained as last interest payment amount. ⁴ (See Transaction Notes.)	P	P P			
462	Passbook Close Out	037	C	Transaction amount subtracted from interest earned, not paid. ^{4,6}	P	P			
470	Interest Earned Adjustment	033	C	--				P	
480	Miscellaneous Service Charge Credit	055	C	Subtracts from miscellaneous service charge.					
485	S/C Number Adjustment		C	Adds to S/C Number Buckets. **					
486	S/C Amount Adjustment		C	Adds to S/C Amount Buckets. **					
490	NSF Charge Credit Adjustment	025	C	Amount subtracted from amount of OD because of NSF charges.	P	P			
495	OD Charge Credit Adjustment	089	C	Amount subtracted from amount of OD because of OD charges.	P	P			
500	Service Charge Credit Adjustment	083	C	Amount subtracted from service charge history amount and from amount of OD because of service charge.	P	P			
510*	Fund Transfer	017	C	Amount subtracted from the fund balance.	P				

**Transaction allows entry of bucket number in the serial number field. Adjustment number of amount is expected in the transaction amount. Service charge adjustments should be to the left of the decimal.

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmt D C	Interest		
							PD	ENP	FED
520	Federal Withholding Tax Interest Adjustment	050	C	⁴	P	P			M
530	Federal Withholding Held Amount Adjustment		C	Subtracted from FWT held balance and hold amount.					
560*	Interest Transfer	030	C	Added to online balance for memo post.	P	P			
570*	Interest Transfer	030	C	Added to online balance for memo post.	P	P			
590	Passbook Balance Adjustment		C	Invalid if not a Passbook account. ⁷					
610	Adjust Overdraft Interest	048	D	^{4,7}	M	P			
610*	Overdraft Interest Assessed	046	D	^{4,7}	M	P			
620	Memo Debit	024	D	Subtracted from memo balance. Indicates an ACH item posts the next day.					
630	FWT Held Amount Adjustment		D	Add to FWT held balance and hold amount.					
650	Adjusted Statement Beginning and Current Balance	013	D	Subtracted from statement cutoff. Used in conjunction with reprint statements. Not valid for Passbook accounts.	M				
660	Matching Credit Reversal	013	D	Match on amount, effective date, and serial number. (See Transaction Notes.) ¹	M	P M			
661	Debit Memo	013	D	Match on amount, effective date, and serial number. (See Transaction Notes.)	M	P			

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmnt D C	Interest		
							PD	ENP	FED
670	Force Pay Debit Memo	013	D	If the transaction is greater than the available balance and OD CR CD is on, then OD transaction processing is performed.	M	P			
680	Debit Memo	013	D	NSF Processing = Y. Stop Processing = 'Y'. (See Transaction Notes.)	M	P			
682	Rent Security Withdrawal	013	D	Subtracts from Rent Security Deposit Amount	M	P			
690	Debit Memo	013	D	NSF Processing = Y. Stop Processing = 'Y'. (See Transaction Notes.)	M	P			
700	Debit Memo	013	D	NSF Processing = Y. Stop Processing = 'Y'. (See Transaction Notes.)	M	P			
710	Force Pay and Close to Posting	013	D	Closed to Posting. ⁹		M P			
720	Force Pay Returned Check	013	D	Subtract from number of NSF and Service Charge returned checks. ¹	M	P			
730	Force Pay	013	D	--	M	P			
730*	Force Pay	018	D	Generated in DPD140 (Zero Balance Accounting Transaction Generator) ¹⁰	M	P			
733*	Force Close Out for Escheat	098*	D	Increases statement by current balance. Zeros are moved to current balance.	M	P			
740*	List Post Header (Debits)		D	(See Transaction Notes.) ¹¹	M	P			
750	Checks or Withdrawals	013	D	NSF Processing = 'Y'. Stop Processing = 'Y'. List Post = 'Y'. (See Transaction Notes.)	M	P			
752	Checks or Withdrawals	013	D	Process the same as transaction code 750, except List Post is not performed.	P				

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmnt D C	Interest		
							PD	ENP	FED
760	Checks or Withdrawals	013	D	NSF Processing = 'Y'. Stop Processing = 'Y'. List Post = 'Y'.	M	P			
770	Checks or Withdrawals	013	D	NSF Processing = 'Y'. Stop Processing = 'Y'. List Post = 'Y'.	M	P			
780	Checks or Withdrawals	013	D	NSF Processing = 'Y'. Stop Processing = 'Y'. List Post = 'Y'.	M	P			
790	Check, Withdrawal or Close Interest-bearing	013	D	NSF Processing = 'Y'. Stop Processing = 'Y'. List Post = 'Y'. (See Transaction Notes.)	M	P			
791	Close Out	013	D	Process the same as transaction code 790, except List Post is blocked and No Post Flag is set.					
792	Closeout with Service Charges	013	D	Process same as transaction code 791, except service charges may be assessed. (See Transaction Notes)	M	P			
793*	Rent Security Closeout	013	D	Generates closeout check to landlord	M	P			
800	Debit Memo	013	D	NSF Processing = 'Y'. Stop Processing = 'Y'. List Post = 'Y'.	M	P			
810*	Credit Line Payment – Automatic from DDA	012	D	Auto Pay from DDA.	M	P			
820*	Transfer Debit	018	D	--	M	P			
830*	Preauthorized Transfer Debit	018* 028	D	--	M	P			
831*	Rent Security Landlord Fee Debit Transfer	101*	D	Amount subtracted from tenant current balance.	M	P			
840	Interest Penalty Debit Adjustment	021	D	Add to interest penalty YTD. ⁴	M	P			

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmnt D C	Interest		
							PD	ENP	FED
840*	Interest Penalty	022	D	⁴	M	P			
845*	Excessive Transaction Charge (Reg D)	011	D	OD processing is performed, if necessary.	M	P			
849	Home Banking – Analyzed Fee	–	D	Used to send a calculated home banking fee to Infopoint Account Analysis.					
850	Service Charge Adjustment	064	D	Service charge history is adjusted. If balance is negative, SC OD	M	P			
850*	Service Charge	011	D	OD Processing is performed if necessary.	M	P			
851	Force Service Charge	011	D	Added to service charge history.	M	P			
851*	EFT Service Charge	011	D	OD Processing is performed if necessary.	M	P			
852*	Immediate Transaction Service Charge	087	D	OD Processing is performed if necessary.	M	P			
853*	Stop Payment Service Charge	011	D	OD processing	M	P			
854*	Statement Request Charge	011	D	OD processing	M	P			
855*	Balance Inquiry Charge	011	D	OD processing	M	P			
856*	Retained Service Charge	011	D	OD processing.	M	P			
857	Retained Service Charge	064	D	(See Transaction Notes.)	M	P			
858*	FDIC Service Charge	011	D	OD processing, if processing.	M	P			
859*	Scheduled Charge Order	121	D	OD processing, if processing.	M	P			
860	Interest Paid Adjustment	042	D	⁴	M	P	M	M	

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmnt D C	Interest		
							PD	ENP	FED
870	Interest Earned Adjustment	036	D	--				M	
880	Miscellaneous Service Charge Debit	056	D	Add to miscellaneous service charge.					
885	S/C Number Adjustment		D	Subtracts from S/C Number. Buckets **					
886	S/C Amount Adjustment		D	Subtracts from S/C Amount buckets. **					
890	NSF Charge Debit Adjustment	026	D	OD NSF charges increased by amount of OD created when posting the	M	P			
890*	NSF Charge	027*	D	OD NSF charges increased by amount of OD created when posting the transaction.	M	P			
895	OD Charge Debit Adjustment	088	D	If balance is negative, SC OD is adjusted.	M	P			
895*	OD Charge	063*	D	OD charge increased by the amount of OD when posting.	M	P			
910*	Fund Transfer	018	D	Adds to fund balance.	M	P			
920	Federal Withholding Tax Interest Adjustment	051	D	Stop processing is performed. ⁴	M	P			P
920*	Federal Withholding Tax Interest	052*	D	--	M	P			P
921*	FWT Held Amount Adjustment	052*	D	Amount subtracted from hold amount.		P			P
960*	Interest Transfer	031	D	Subtract from online balance for memo post.	M	P			
970*	Interest and Principal Transfer	031	D	Subtract from online balance for memo post.	M	P			
980*	Pay Interest and/or Principal by Check	049	D	--	M	P			
990	Book All Unbooked Items		D	Only valid for Passbook accts. Book all items prior to current processing date.					

**Transaction allows entry of bucket number in the serial number field. Adjustment number of amount is expected in the transaction amount. Service charge adjustments should be to the left of the decimal.

¹ Internally generated transactions are considered a no-match and should not be reversed using this transaction. On a no-match, subtract from STMT DR AMT. Matched transactions do not show on the statement.

² Stop Pay Code on MICM Record 3003 (Deposits DDA/Savings Interest Parameters). If set to **Y**, accrued interest is paid and dropped. Interest is turned off if Interest Code is set to **N**.

³ Not valid for Passbooks, dormant accounts, Golden Savings, accounts not listing credits, and accounts NSF today with list post. Closed to posting. Bypass OD option on MICM Record 3000 (Deposits Institution Processing Parameters) if set to **Y**.

⁴ If it is not January, the appropriate 1099 field is updated.

⁵ Activity Record 032 is generated. Activity Record 037 is generated if interest is paid. Activity Record '038' is generated if interest is dropped. Activity Record '049' is generated if interest is paid by check.

⁶ Transaction is rejected if the amount is greater than the interest earned but not paid.

⁷ Amount must be zero. Transaction allows entry of Passbook balance in the serial number. The transaction is sorted after all other transactions, except 990.

⁸ Transaction amount is added to SC POD INT YTD. If the account has a negative balance amount, OD amount is updated because of the service charge.

⁹ Force Pay Code on MICM Record 3003 (Deposits DDA/Savings Interest Parameters). If set to **Y**, accrued interest is paid. If not set to **Y**, accrued interest is dropped. Closed to Posting Flag set to **A** (closed to external transactions). Interest Pay Code set to **N**. Interest rate cleared on next processing.

¹⁰ If transaction amount is greater than the available balance and OD CR CD is on, OD transfer processing is performed.

¹¹ Transaction does not post for dormant, Passbook, or Golden Savings accounts, nor does it post for accounts closed to posting or not listing debits.

Credit Line Transactions

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmt D C	Interest		
							PD	ENP	FED
230	Late Fee Reversal	012	C	Subtracts late fees YTD assessed.	M	P			
240	Credit Line Cash Advance Charge Reversal	011	C	(See Transaction Notes.)	M	P			
245	Credit Line Advance Charge Amount Adjustment		C	Used in APR Calculation Regulation Z. Adjusts result of TC 640 or 240.					
250	Adjusted Statement Beginning and Current Balances	016	C	Used in conjunction to reprint statements.	M	M			
260	Credit Line Annual Fee Reversal	013	C	Subtracts from Fees YTD.	M	P			
270	Payment to Charged Off Credit Line	071	C	Reduces charged off amount.					
335*	Credit Line Charge Off	023	C	Generates credit for balance and tracks amount.	M	P			
410*	Credit Line Payment	016	C	Adds to current bill amount. (See Transaction Notes.) ¹	M	P			
450	Foreclosure Account Adjustment	016	C	--	M	P			
500	Credit Line Payment Prepaid by the Customer	016	C	Adds to prepaid for future billing. (See Transaction Notes.)	M	P			
510	Credit Line Payment Made by the Customer	016	C	Adds to current bill amount. (See Transaction Notes.)	M	P			

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmnt D C	Interest		
							PD	ENP	FED
520	Credit Line Returned Check	016	C	--	M	P			
530	Credit Line Credit Memo	016	C	--	M	P			
550	Credit Line Regulation AA Total Credit Adjustment		C	Transaction amount subtracts from Reg AA Total. ²					
560	Credit Line Interest Paid Credit Adjustment	060	C	³	M	P	M		
570	Credit Line Insurance Paid Credit Adjustment	082	C	Subtracts from Insurance YTD.	M	P			
580	Credit Line Service Charge Credit Adjustment	080	C	Subtracts from Service Charge YTD.	M	P			
590	Credit Line Interest Earned Adjustment	055	C	Subtracts from interest accrual adjustments.				M	
595	Credit Line Prepaid Amount Adjustment	079	C	Subtracts from Prepaid amount. ⁴					
630	Credit Line Late Fee Debit Adjustment	037	D	Adds to late fees YTD.	P	P			
630*	Credit Line Internal Late Fee	037	D	Adds to late fees YTD.	P	P			
640	Cash Advance Charge Debit Adjustment	034	D	Adds to advance charges cycle today and YTD.	P	P			
640*	Credit Line Cash Advance Charge	036		Adds to advance charges cycle today and YTD.	P	P			
641*	Immediate Transaction Service Charge	092		Adds to advance charges cycle today and YTD.	P	P			

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmnt D C	Interest		
							PD	ENP	FED
645	Credit Line Advance Charge Amount Adjustment Regulation Z		D	Used in APR Calculation Regulation Z. Adjusts result of TC 640 or 240.					
650	Adjust Beginning and Current Balances	029	D	Used in conjunction with reprint statements.	P		P		
660	Annual Fee Debit Adjustment	045	D	Adds to statement annual fee YTD.	P	P			
660*	Annual Fee Charge	044	D	Adds to statement annual fee YTD.	P	P			
670*	Statement Request Charge	046	D	--	P	P			
680*	Stop Charge	048	D	--	P	P			
770	Payment Reversal to Charged Off Credit Line	072	D	Adds to charged off amount.					
800*	Credit Line Transfer to DDA	033	D	Adds to amount advanced today.		P			
850	Credit Line Regulation AA Total Debit Adjustment		D	Adds to amount advanced Reg AA Total.					
890	Credit Line Debit Memo	029	D	--	P	P			
900	Credit Line Payment Reversal		D	Transaction amount added to amount of payment reversal.	P	P			
905	Foreclosure Account Adjustment	029	D	Updates last advance date and amount.	P	P			
910	Credit Line Force Check	029	D	Payment calculation flag is set. ⁵	P	P			
920	Credit Line Check	029	D	Payment calculation flag is set. (See Transaction Notes.) ^{5,6}	P	P			
930*	Credit Line Interest Charge	023	D	Current bill date is updated.	P		P	M	

Tran Code	Description	Accum	DR CR	Comments	Cur Bal	Stmt D C	Interest		
							PD	ENP	FED
940*	Credit Line Insurance Charge	024	D	Adds to insurance YTD.	P				
950*	Credit Line Service Charge	025	D	Added to SC PD YTD.	P				
960	Credit Line Interest Paid Debit Adjustment	059	D	--	P	P	P		
970	Credit Line Insurance Paid Debit Adjustment	081	D	Added to Insurance YTD. ³	P	P			
980	Credit Line Service Charge Debit Adjustment	065	D	Transaction amount is added to YTD SC.	P	P			
990	Credit Line Interest Earned Debit Adjustment	052	D	Transaction amount is added to interest earned this period.				P	

¹ Last payment date is updated with current date.

² If you do not want automatic payments taken when a customer makes a payment, use this prepayment transaction.

³ If it is not January, the appropriate 1099 field is updated.

⁴ If the transaction amount is greater than the prepayment amount, the prepayment amount moves to the transaction amount.

⁵ The date of the last advance is updated with the current date. The amount of the last advance is updated with the transaction amount. Transaction code 640 is generated and posted.

⁶ Transaction does not post if the account is blocked and the account exceeds its credit limit.

Transaction Notes

This information augments the Monetary Transaction Matrix.

DDA and Savings Transaction Notes

Tran Code 250	Adjust Statement Beginning and Current Balances Transaction amount is added to the statement beginning balance.
Tran Code 260	Matching Debit Reversal <ol style="list-style-type: none">1. If a match is found:<ol style="list-style-type: none">a. Original transaction is flagged for deletion.b. Service Charge Accumulator added to by the transaction reversed is decremented.c. Transactions do not appear on the statement nor do they appear on the Statement History File.2. If a match is not found and the option to reject unmatched reversals is turned on, the transaction does not post.
Tran Code 261	Matching Debit Reversal <ol style="list-style-type: none">1. If a match is found:<ol style="list-style-type: none">a. Original transaction is flagged for deletion.b. Service Charge Accumulator added to by the transaction reversed is decremented.c. Transactions appear on the statement and on the Statement History File.2. If a match is not found and the option to reject unmatched reversals is turned on, the transaction does not post.
Tran Code 270	Returned Check Reversal Enclosure count for statements. (If the number in the source field is zero, one is added.)
Tran Code 310	Force Pay and Close to Posting <ol style="list-style-type: none">1. If the Stop Pay Code on MICM Record 3003 (Deposits DDA/Savings Interest Parameters) is set to 'Y', accrued interest is paid.2. If the Stop Pay Code on MICM Record 3003 is not set to 'Y', accrued interest is dropped.

Tran Code 330

Force Deposit

1. The current date moves to the last deposit date.
2. The amount moves to the last deposit amount.
3. The transaction foreign item count is added to the service charge foreign item count.
4. The transaction local item count is added to the service charge local item count.
5. The transaction cash deposit amount is added to the service charge cash deposit amount.

Tran Code 340

List Post Header

The purpose of this transaction is to establish areas for list posting. Transactions are accumulated in the list area. This transaction is generated internally by Deposits.

Tran Code 350

Deposits

1. The transaction amount is added to:
 - a. Service charge foreign item count
 - b. Service charge local item count
 - c. Service charge cash deposit amount
2. If the account is a Golden Savings account, the availability record used for penalty processing is updated.

Tran Code 460

Interest Payment

1. The amount is retained as the last interest payment.
2. The current date is retained as the last interest payment date.

Tran Code 461

Interest Payment

1. If transaction code 461 is used on the same day an account is set to pay interest and transaction code 461 does not reduce the accrued interest to zero, the last interest payment amount reflects the amount of accrued interest remaining.
2. Any applicable federal tax withholding is assessed.

Tran Code 660

Matching Credit Reversal

1. This transaction does not post if the account has no matching credit on the file and the option to reject unmatched reversals has been selected on MICM Record 3000 (Deposits Institution Processing Parameters).
2. If there is a matching credit on the file, the transaction amount is subtracted from the service charge accumulator added to by the transaction.
3. The service charge accumulator added to by the transaction reversed is decremented.

Tran Code 670

Matching Credit Reversal

1. This transaction does not post if the account has no matching credit on the file and the option to reject unmatched reversals has been selected on MICM Record 3000 (Deposits Institution Processing Parameters).
2. If there is a matching credit on the file, the transaction amount is subtracted from the service charge accumulator added to by the transaction.
3. The service charge accumulator added to by the transaction reversed is decremented.
4. Transaction appears on the statement and on the Statement History.

Tran Codes 680 – 700

Debit Memo

1. The transaction does not post if the account is closed to posting.
2. The transaction does not post if the account satisfies the following conditions:
 - a. Zero balance.
 - b. No overdraft coverage.
 - c. A closed override code set to purge when closed.
 - d. A date of last activity equal to zeros.
3. If the Post or Reject NSF Code is A, the transaction posts.
4. If the Post or Reject NSF Code is P, the transaction posts.
5. If the Post or Reject NSF Code is N, the transaction posts:
 - a. The account is not OD today.
 - b. The Overdraft Limit Code is A.
 - c. The total overdraft for today is less than the limit.
 - d. The Overdraft Credit Code must be C, M, or V.
6. If the Post or Reject NSF Code is R, the transaction posts when:
 - a. The transaction amount is not greater than the available balance.
 - b. The Overdraft Limit Code is A.
 - c. The overdraft is less than the limit.
 - d. The Overdraft Credit Code must be C, M, or V.
7. List post processing is not performed.
8. If the account is Golden Savings, penalty processing is done.

Tran Code 740

List Post Header (Debits)

The transaction does not post if the account is currently NSF and the Post or Reject NSF Checks Option on MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters) is set to 'A' or 'N'. This item establishes areas for list posting and is accumulated in the transaction area. This transaction is generated internally by Deposits.

Tran Code 750

Checks or Withdrawals

1. This is a valid transaction code to close a Golden Savings account.
2. The transaction amount moves to the Amount of Last Withdrawal field if the Update the Last Withdrawal field is set to 'Y' on MICM Record 2013 (Transaction Code Parameters).
3. The current date moves to the date of the last withdrawal.

Note: Descriptions passed with this transaction code do not appear on the statement if the MICM Record 2013 (Transaction Code Parameters) Option Flag 5 is set to 'C'. Use debit memo transactions to pass descriptions you want to see on the statement.

Tran Code 790

Check, Withdrawal, or Close Interest-bearing

1. Process as a transaction code 750 if:
 - a. The amount is not greater than the current balance.
 - b. The account balance is zero.
2. The transaction does not post if:
 - a. The account is closed to posting.
 - b. The amount is less than the balance.
 - c. The amount is greater than the balance and the interest method is 'B'.
 - d. The amount is greater than the balance plus the accrued interest.
3. If the transaction posts as transaction code 790 (not as transaction code 750) the following happens:
 - a. Pays interest and federal withholding tax and drops any remaining.
 - b. Pays interest earned, but not paid.
 - c. Updates year-to-date-interest.
 - d. Processes as a transaction code 750.

Note: Do not try to close a Golden Savings account with a 790 transaction.

Tran Code 857

Retained Service Charge

The transaction amount is adjusted if it is greater than the available balance. Any excess is passed to the Service Charge Retain field and assessed later, according to the service charge codes.

Note: If this is an Infopoint Account Analysis account and the Service Charge Code is not 'A' or 'S', any amount retained is dropped. If the MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters) OD Option is turned on, the retained amount overdraws the account at service charge time (possibly defeating the use of the transaction code). If the MICM Record 3004 Retain Option is set to 'N', the retained amount is dropped.

Credit Line Transaction Notes

Tran Code 240	Credit Line Cash Advance Charge Reversal The transaction amount is subtracted from: <ol style="list-style-type: none">1. Advanced charges year-to-date.2. Advanced charges this period.
Tran Code 410	Credit Line Payment The last payment amount is updated with the transaction amount.
Tran Code 500	Credit Line Payment Prepaid by the Customer To avoid automatic payments taken when a customer makes a payment, use this prepayment transaction.
Tran Code 510	Credit Line Payment Made by the Customer <ol style="list-style-type: none">1. Last payment date is updated with the current date.2. Last payment amount is updated with the transaction amount.3. If the Block Code is B, the current balance moves to the credit limit.4. If the Overpay Transfer Flag is set to X on MICM Record 3005 (Deposits Credit Line Type Processing Parameters), overpayment can be transferred to a DDA account.
Tran Code 920	Credit Line Check <ol style="list-style-type: none">1. Stop processing is performed.2. Payment Calculation Flag is set.

Reject Reasons

The following lists the reasons why a monetary transaction might reject when entered. These reasons appear on the Posting Reject Journal (01-039).

01 **INVALID TRAN CODE**

Invalid Transaction Code. The internal transaction code entered for the transaction is either not defined for the application, or it is invalid for the type of account processed. Determine the proper internal transaction code.

02 **NO MATCHING ACCOUNT**

No matching account number. The account number could not be found on the Master File to match the account number entered for the transaction.

03 **N.S.F.**

Non-sufficient funds. The account's available balance is less than the amount of the transaction. This message prints when:

- Overdraft limit is exceeded for the account
- Line of credit is exhausted for the account
- MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters) field POR NSF Option (Post or Reject NSF's) is 'N', and the total of debits posted exceed the available balance. All debits are rejected.

04 **INSUFFICIENT CREDIT**

Insufficient credit. A Credit Line check was presented for a greater amount than the remaining line.

05 **UNMATCHED REVERSAL**

Unmatched reversal. Internal transaction code 260 (Matching Debit Reversal) or transaction code 660 (Matching Credit Reversal) was presented, and no matching transaction could be found. MICM Record 3000 (Deposits Institution Processing Parameters) Post or Reject Unmatched Reversals must have a value of 'R' (reject). A transaction must match on amount, date, and serial number in order to be considered a match.

06 CLOSED TO POSTING

Closed to posting. An account can be closed to debit posting or debit and credit posting, depending on the value entered on the Account Record in the Closed to Posting field. A value of 'D' closes the account to debit posting, while 'A' closes the account to all posting. Note that transaction codes that are designated as 'force' transactions post regardless of the conditions existing on an account.

07 DORMANT ACCOUNT

Dormant account. Transactions do not post to dormant accounts if the MICM Record 2013 (Transaction Code Parameters) Post to Dormant field contains a value of 'N', specified by this transaction code. Some transactions post to dormant accounts, while others can reject.

08 STOP SUSPECT

Stop suspect. Stop suspects optionally post or reject, depending on the value entered in the MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters) Post or Reject Stop Suspects field. Suspects are rejected if this field has a value of 'R' and posts if this field has a value of 'P'. A transaction is considered suspect if a match is found on the amount.

09 STOP HIT

Stop hit. Stop hits optionally post or reject, depending on the value entered in the Post or Reject Stop Hits field of MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters). Hits reject if this field has a value of 'R' and post if this field has a value of 'P'. A transaction is considered a hit if a match is found on serial number.

10 NO INITIAL DEPOSIT

No initial deposit. A transaction rejects with this message if *all* of the following conditions are true:

- Current balance is zero
- Overdraft Code indicates no credit allowed
- No credit is allowed
- Automatic Override Code indicates to automatically close the account when the balance is zero
- Date of the last activity is zero

11 INVALID CLOSE OUT

Invalid close out. Internal transaction code 790 (Close Account) is presented for an incorrect amount. See the Close an Account section in this chapter for further information.

12 INVALID EFFECTIVE DATE

Invalid effective date. A transaction rejects with this message for one of the following reasons:

- The effective date of the transaction is backdated beyond the number of months indicated in the Effective Date Months field of MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters).
- The effective date of the transaction is postdated beyond the number of days indicated in the Future Dated Transactions field of MICM Record 3000 (Deposits Institution Processing Parameters).
- The effective date of the transaction is prior to the opening date of the account.

13 AMOUNT NOT ZERO

Amount not zero. An internal transaction code 990 (Force Passbook Balance to Ledger Balance) was entered and the transaction amount was not zero. The transaction amount must be zero, because this transaction does not affect the General Ledger.

14 OVERPAYMENT TO C/L

Overpayment to Credit Line. Credit Line internal transaction code 500 or 510 (Credit Line External Payment) was entered and the transaction amount exceeded the payoff balance of the account. This message only appears when the Overpayment Reject field on MICM Record 3005 (Deposits Credit Line Type Processing Parameters) is a value of 'Y'.

15 ADJ AMOUNT INVALID

Adjusted amount invalid. Not used at this time.

16 C/L ACCT BLOCKED

Credit line account blocked. Blocks from further advances can be put on an account either automatically or manually. An automatic block is set when an account reaches or exceeds the number of days past due specified on the Auto Block Days field of MICM Record 3005 (Deposits Credit Line Processing Parameters).

17 BLOCKED ACCOUNT

Blocked account. The No-post Indicator has been set to not post any internally or externally generated transactions. Exceptions to this are the blocked account options for service charges and interest found on MICM Record 3007 (Deposits Service Charge Parameters) and 3003 (Deposits DDA/Savings Interest Parameters) and in Passbook transactions 590 and 990.

18 AMOUNT GR INT ENP

The transaction amount is greater than the interest not paid. A Passbook Close Out (transaction code 462) was presented for a greater amount than interest earned but not paid.

19 ESCHEAT ACCOUNT

Transaction does not post to escheat accounts if the MICM Record 2013 (Transaction Code Parameters) Post to Escheat field contains a value of 'N', specified by this transaction code.

20 FORECLOSURE ACCOUNT

Transaction codes other than 450/905 were posted to an account in foreclosure.

21 NOT FORECLOSURE

Transaction codes other than 450/905 were posted to an account not in foreclosure.

22 INVAL TRAN CD USAGE

Invalid transaction code used.

23 NOT CHARGED OFF

Transaction codes 270/770 were posted to an account not in a charged-off status.

24 CHARGED OFF

Transaction codes other than 270/770 were posted to an account in a charged-off status.

Year-end Processing

When generating the IRS formatted tapes in the year-end programs listed below, transmitter and payer information, some of which is supplied with control cards, is needed. The remainder of the information is supplied on MICM 0980 records.

DPY020	1099 Interest Reporting
DPY030	1098 Mortgage Interest Reporting
DPY050	1042S Foreign Person's U.S. Source Income Subject to Withholding Reporting
DPY080	1099C Canceled Debt Reporting

Transmitter Information

The Transmitter "T" Record identifies the entity transmitting the magnetic file and must be established for Institution 0000 on MICM Record 0980.

Field	Description
Last Name	IRS
Tie Breaker	0000
Name Line 1	Transmitter name.
N/A Line 2	Transmitter address.
N/A Line 3	5-position alphanumeric Transmitter Control Code (TCC) assigned by IRS/MCC. 'AABBC' is used in the panel sample below.
N/A Line 4	Name of the person to be contacted if IRS/MCC encounters problems with the file.
N/A Line 5	Telephone number and extension (up to 15 digits, omitting hyphens) of the person to contact regarding magnetic files. If no extension is available, left-justify and fill remainder with spaces. For example, the IRS/MCC Call site telephone number of 304-263-8700 with an extension of 52345 would be 300263870052435 .
City	Transmitter city.
State	Two-position transmitter state.
Zip Code	Transmitter ZIP code.
Tax ID Number	Right-justify with leading zeroes.

0980	DPOPER	Customer Name And Address	0000	10-16-2001
			More:	+
			Delete	-
Last Name . . . : IRS				
First Initial :				
Middle Initial :				
Tie Breaker . . : 0				
Name Line code	1	Name Line 1 . .	Transmitter name	
N/A Code Line 2	2	N/A Line 2 . . .	Transmitter address	
N/A Code Line 3	2	N/A Line 3 . . .	AABBC	
N/A Code Line 4	2	N/A Line 4 . . .	Transmitter contact name	
N/A Line Code 5	2	N/A Line 5 . . .	Telephone number	
Frqn/Domestic		City	MAITLAND	
Language Code	EN	State	FL	
Alternate N/A :		Country	US	
Taxpayer Id Ind	-	Tax Id Suffix	Zip Code	32750 0000
		Birth Date . . .	Postal Code . .	
			Tax Id Number	00123456789
Command==> 0980,B,IRS, . . ,0				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				
F13=Select F14=Copy F15=Bottom F16=Sp				

0980 - Customer Name and Address

Payer Information

The Payer 'A' Record identifies the entity reporting interest payments and must be established for each institution on the MICM Record 0980.

Field	Value
Last Name	IRS
Tie Breaker	0000
Name Line 1	Payer name.
N/A Line 2	Payer address.
N/A Line 3	Blank
N/A Line 4	Blank
N/A Line 5	Telephone number and extension (up to 15 digits, omitting hyphens) of the person to contact regarding magnetic files. If no extension is available, left-justify and fill remainder with spaces. For example, the IRS/MCC Call site telephone number of 304-263-8700 with an extension of 52345 would be 300263870052435 .
City	Payer city.
State	Payer state (2 position).
Zip Code	Payer ZIP code.
Tax ID Number	Right-justify with leading zeroes.

0980	DPOPER	Customer Name And Address	0001	10-16-2001
			More:	+
			Delete	-
Last Name . . : IRS				
First Initial :				
Middle Initial :				
Tie Breaker . : 0				
Name Line code	1	Name Line 1 . .	<i>Payer name</i>	
N/A Code Line	2	N/A Line 2 . .	<i>Payer's address</i>	
N/A Code Line	3	N/A Line 3 . .		
N/A Code Line	4	N/A Line 4 . .		
N/A Line Code	5	N/A Line 5 . .	<i>Payer telephone number</i>	
Frgrn/Domestic		City	MAITLAND	
Language Code	EN	State	FL	
Alternate N/A :		Country	US	
Taxpayer Id Ind	-	Tax Id Suffix	Zip Code	32750 0000
		Birth Date . . .	Postal Code . .	
			Tax Id Number	00123456789
Command==> 0980,B,IRS, , ,0				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				
F13=Select F14=Copy F15=Bottom F16=Sp				

0980 - Customer Name and Address

Zero Balance Accounting (ZBA) Processing

ZBA orders establish minimum and maximum balances in a DDA or Savings account with automatic transfers to another DDA or Savings Account. For example, a ZBA order could be established so that funds in excess of a defined amount (zero balance) would be transferred from the retail store's account to the corporate head quarter's account. Funds required to pay checks drawn on the retail store's account would be provided by the corporate head quarter's account.

Transfer Functions

1. Target balances are compared to the ledger balance minus holds or to the total external-transaction amount to be posted to the account upon which the order is established, depending on the balance flag.
2. All float posted is transferred to the parent account.
3. Immediate transaction charges, closed to posting, dormancy and escheat status, and stop payment rejection are considered when determining transfer amounts.
4. Transfers are processed by level (ascending) order.
5. A DDA or Savings account can be classified as a parent and/or child.

Setting Up a ZBA Order

The ZBA order is established on the child account, using the DPZBA panel. (This panel replaces MICM Record 0319 – Zero Balance Control, which was previously used to establish ZBA order information.)

DPZBA	DPOPERP	Zero Balance Accounting	001	03-13-2000
Func: M	Account: 000000000000000010	Appl: DDA	Branch . : 10001	Type: 100
			Short Name: JAMES GIBBS	
	Level	2		
	Parent Account	1000000001502000009		
	Parent Appl	01		
	Balance Flag	Y		
	Overdraft Flag	Y		
	Minimum Balance . . .	00000000		
	Maximum Balance . . .	00000000		
	Delete			
Command====> DPZBA,M,10,DDA, F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPZBA – Zero Balance Accounting

Level	Level. Two-digit number representing the order in which transfers occur. Valid entries are 01 – 99 . Level 01 occurs first and should be entered as the first entry.
Parent Account	Parent Account Number. Account into which amounts are transferred from or to (major account). This account number does not have to be higher than the minor account number.
Parent Appl	Parent Account Application. Application number of the parent account. Valid entries are: 01 DDA. 04 Savings.
Balance Flag	Balance Flag. Indicates whether to include the current balance with today's activity. Option that refers to the minor account. Valid entries are: N Do not include current balance. Y Include current balance.
Overdraft Flag	Overdraft Flag. Indicates whether transfers can be made from the parent account even when it overdraws the account. Valid entries are: N Do not overdraw parent account. Y Overdraw parent account.
Minimum Balance	Minimum Balance. Minimum balance amount established for an account before transfer is made. Amount is expressed in whole dollars.
Maximum Balance	Maximum Balance. Maximum balance amount established for an account before transfer is made. Amount is expressed in whole dollars.

Activity Notices

The ZBA Activity Notice, report 01-115, is a statement-like notice detailing all transfer activity.

001 INFOPOINT INSTITUTION ONE		PAGE 0001	
MAITLAND CENTER PARKWAY			
MAITLAND FLORIDA 32751			
ZERO BALANCE ACCOUNT ACTIVITY			
03-20-2000			

01-115 – Zero Balance Account Activity

The option to generate the notice is defaulted from MICM panel 3001 during the account opening process.

```

RegCC Code . . . N RegCC Risk Code N RegCC OD Code C Reg E Code . . N
Reg D Chg Code Y Bal Inq Charge N FDIC Waive . . N FDIC Analysis N
Immed Tran Chrg Y Immed Xfr Chrg Y Ea NSF Notice Y ZBA Notice . . Y

List Post . . . . Closed Ovr . . Employee Code E Report Code
Analysis Code . . N Recon Code . . N Short Name Req Y Due To Banks N
Bulk File Code Bal File Code Y Misc Parameter 100 Stop Auto Ret Y
Club Acct Flag. . Y Beg Dt Cur Yr. . 00-00-0000 End Dt Cur Yr . 00-00-0000
Coupon Book . . . N Beg Dt Nxt Yr. . 00-00-0000 End DT Nxt Yr . 00-00-0000
Command====> M30012,B,0,1,99,1012000
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F8=Forward
F9=Edit F11=Break F12=Cancel F13=Select F14=Copy F15=Bottom

```

3001 – Deposits DDA/Savings Type Defaults 2

This value can be maintained using DPDS7 panel.

DPDS7	DPOPERP	DDA/Savings New/Maintenance 7	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch . : 10001 Type: 100				
Short Name: KEVIN SMITH				
Redefault . . .				
----- Miscellaneous Information -----				
Statement Req . .	Card Req	Report Entity . .		
Label Req	Special Rpts . . A	Analysis	N	
Recon N	List Post	Cash Mgt	P	
Close to Post . .	Balance File . . Y	Due to Banks . . .	Y	
Employee Code . .	Large Bal Flag 9	Signif Balance . .	9	
Close Override . .	Stop Auto Return N	Reg DD	Y	
ZBA Acty Notc . . N	GL Account			
Escheat Flag . . .	Escheat Date	00 00 0000		
Dormant Flag . . .	Dormant Date	00 00 0000		
Maint Date . . . : 03 13 2000	Prev Maint Date . . .	02 10 2000		
Batch Maint Date : 01 03 2000	Prev Batch Maint Dt :	12 31 1999		
Last Acty Date . . 03 03 2000	Last Cntct Date . . .	03 01 2000		
Aggr Bal 49,548.20	Soc Sec Date 1	00 00 0000		
Coll Aggr Bal . . 49,548.20	Soc Sec Date 2	00 00 0000		
Command====> DPDS7,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS7 - DDA/Savings New/Maintenance 7

Cash Management

The Cash Management flag identifies accounts involved in ZBA processing. It is updated during the posting process when ZBA orders are added or deleted. The flag appears on the DPDS7 and DPDSBAL1 panels. Valid entries are:

- B** Account is both a child and a parent in a ZBA relationship.
- C** Account is a child in a ZBA relationship.
- N** Account is not in a ZBA relationship.
- P** Account is a parent in a ZBA relationship.

Total Avail . . .	7,984.95	Cash Mgt . . . : N
DDA/SAV Acct . . : 000000000000000000	CRL Acct . . . : 000000000000000000	
Command====> DPDSBAL1,1501400003,DDA,		
F1=Help F3=Exit F4=Next F11=Break F12=Cancel		

DPDSBAL1 - DDA/SAV Balance Inquiry 1

Transactions
Generated

The monetary transaction codes used to uniquely identify the debits and credits generated by ZBA processing to accounts within Deposits are:

- 330** Force Deposit Credit
- 730** Force Pay Debit

Related Reports

The following reports relate to the ZBA processing:

- 01-011** External Transfer Notice
- 01-012** Transfer Notice
- 01-030** Transfer Journal
- 01-075** Zero Accounts Activity Report
- 01-086** Cash Management Report – Zero Balance Account
- 01-094** ZBA Transfer Notice
- 01-115** Zero Balance Account Activity

Refer to the Reports chapter of the *Procedures Guide* for detailed information about these reports.

Restrictions

In Zero Balance Accounting processing, an account can be both a parent and child, but the child can only have one parent account.

Application Panels

Deposits panels are designed to allow easy data entry. In many cases, you can enter new information or maintain existing information using the same panel. If a panel is for inquiry only, all fields are protected.

There are four types of online panels in Deposits:

Key Panels	Used to access a primary panel.
Selection Panels	Used to specify the criterion that determines the range of data that appears on the primary panel.
Primary Panels	Used for entering new data, maintaining existing data, or displaying existing data.
Help Panels	Give further information about the field or panel selected.

This chapter describes each type of panel. The primary panels are described in alphabetical order, according to the panel IDs. (A list of primary panel IDs can be found on the Primary Panel ID Table provided in this chapter.) For easy reference, field descriptions are listed in panel order according to the sample provided. Each primary panel contains the following information.

Purpose	Describes the purpose of the panel.
Sample	Shows a sample of each key and primary panel.
Field Descriptions	Lists field names, associated descriptions, and field requirements of the primary panel.

In addition, this chapter includes information on the following.

- Accessing Primary Panels
- Function Keys
- Format for Primary Panels
- Format for Field Descriptions
- Primary Panel ID Table

Key Panels

Key panels prompt you to enter key parameter information. Entries in the key panel determine what is displayed on the primary panel. For example, the key panel for DPTRANI has Function, Account Number, and Application fields. These fields determine which account information is displayed on the primary panel that follows. After entering data on the key panel, the primary panel returns with these key fields protected.

DPTRANI	DPOPERP	Transaction Inquiry	001	03-13-2000
Enter the following key parameters:				
Function	s	A: Last Stmt & Current Transactions C: Current Transactions H: History Transactions L: Last Process Date S: Selection Parameters 1: Last Ten Debits 2: Last Ten Credits		
Account Number . .	000000000000000001			
Application . . .	dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings		
Command====> DPTRANI,,,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

Sample Key Panel

Note: The key data information is included on the Primary Panel ID Table under Key Fields and before each panel sample in this chapter. The key panel varies depending on the parameters required for the panel ID entered.

If the online transaction has required fields, you must supply values for these fields. Type in the correct values and press [Enter].

The information you enter in the key panel displays in protected fields on the (primary) panel. Entries in the key panel determine what will display on the primary panel. For example, the key panel for a panel used for establishing or maintaining information has a Function field with a choice of **N** (new) or **M** (maintenance). Your entry of **N** or **M** determines which fields are required.

Selection Panels

Selection panels are used to specify the function to be performed and to select the criteria that determine the type and/or range of data that appears on the primary panel. For example, the following selection panel allows you to determine the effective date range displayed on the primary panel.

DPTRANI	DPOPERP	Transaction Inquiry Selection		001	03-20-2000
Func: C Account: 000000000000000001 Appl: DDA Branch . : 10001 Type: 100					
Short Name: KEVIN SMITH					
Function C A: Hist Thru Curr from Stmt Date L: Last Process Date					
C: Current Transactions 1: Last Ten Debits					
H: History Transactions 2: Last Ten Credits					
Statement Date . . . 03 03 2000					
Credits					
Debits					
Posting Date (From) 00 00 0000 (To) 00 00 0000					
Transaction Code . . (Low) 0000 (High) 0000					
Serial (Low) 0000000000 (High) 0000000000					
Sequence (Low) 000000000000000000 (High) 000000000000000000					
Amount (Low) 0,000,000,000.00 (High) 0,000,000,000.00					
Effective Date . . . (From) 00 00 0000 (To) 00 00 0000					
Source Code (Low) 0000 (High) 0000					
Command====> DPTRANI,C,1,DDA,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

Sample Selection Panel

Primary Panels

Primary panels are used for adding new information or maintaining and/or inquiring on existing information. A sample of each primary panel and a description of each field on the panel are included in this chapter. In addition, refer to the Primary Panel ID Table in this chapter for a list of the panel IDs.

DPTRANI	DPOPERP	Transaction Inquiry				001	03-20-2000
						Pg Adv 00	More: +
Func: H		Account: 000000000000000001		Appl: DDA		Short Name: KEVIN SMITH	
Prev-Stm	Stm-Date	Previous---	Bal	Total-Credits	Total---	Debits	Current-Balance
02-03-00	03-03-00		2.00-	8715.15		456.61	8256.54
Proc	Eff	Serial-Nbr	TC	Amount	DC	Srce	Sequence L D
02-09-00		0 0350		968.35	C	0000	10000100001
CASH DEPOSIT							
02-09-00		0 0856*		7.00	D	9901	0
RETAINED S C							
02-09-00		0 0856*		1.98	D	9903	0
RETAINED S C							
02-09-00		0 0856*		6.66	D	9918	0
RETAINED S C							
COMMAND====> DPTRANI,H,1,DDA,							
F1=Help		F3=Exit		F4=Next		F8=Forward	
				F11=Break		F12=Cancel	

Sample Primary Panel

Help Panels

Deposits offers help panels at 2 levels:

- Panel-level help
- Field-level help

Panel-level Help

You can display a help panel that describes the function of a primary panel by pressing [F1] while the cursor is anywhere on the panel *except* on a field. For example, when a primary inquiry panel appears, the cursor is in the Command line of the panel and you can press [F1] immediately. However, when a primary maintenance panel appears, the cursor is in the first enterable field. In this case, be sure to move the cursor out of the field before you press [F1]. Press [F12] to exit the panel-level help. A sample of panel-level help follows:

```

DPDS1      DEPOSITS      DDA/Savings New/Maintenance 1      001      01-03-2000
Func: ..... : 100
Redef : DPDS1      DDA/Savings New/Maintenance 1 - Help .....
Branc : .....
Date  : Used for adding new Demand Deposits or Savings accounts or .....
Openi : performing maintenance to existing accounts. ....
Offic : .....
Secon : If a new account is added, default values from MICM Record .....
Soc S : 3001 (Type Defaults) for the account type entered display .....
SIC C : on the panel. The type defaults can be overridden at the .....
FWT C : account level. Some fields must be entered manually; the .....
State : system will calculate others. ....
OD Cr : .....
Credi : If an existing account is updated, the account's current .....
Inter : information displays. ....
Svc C : .....
Speci : .....
Alert : F12=Cancel ..... DPV201H .....
Command====> DPDS1,M,1,DDA,
F1=Help  F3=Exit  F4=Next  F8=Forward  F9=Edit  F11=Break
F12=Cancel

```

Panel-level Help

Field-level Help

You can display field-level help by placing the cursor *on* the field value you want explained and pressing [F1]. The field-level help panel appears with a description of the field, and, if applicable, the valid entries for the field. Press [F12] to exit the field-level help. A sample of field-level help follows:

DPDS1	DEPOSITS	DDA/Savings New/Maintenance 1	001	01-03-2000
Func: : 100				
Redef : Short Name - Help				
Branc : Shortened name of the account holder. This name prints on				
Date : reports. For example, 'Johnson, Rob' is a short name for				
Openi : Johnson, Robert Leroy.				
Offic :				
Secon : F12=Cancel DDM267D				
Soc S :				
SIC Code	9999	Signature Index	123456794	
FWT Code	1	Statement Acct	0000000000	
Statement Type	3	Balance Code	N	
OD Credit Code	N	Savings Acct	0000000000	
Credit Acct 1	1455391001	Credit Acct 2	1455391002	
Interest Disp	I	Interest Acct	0000000000	
Svc Charge Code	A	Affiliate Acct	0000000000	
Special Hndlg		User Area		
Alert Codes		Accounting Code	939393	
Command====> DPDS1,M,1,DDA,				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break				
F12=Cancel				

Field-level Help

Accessing Primary Panels

There are 3 ways to access primary panels: menu access, Command line access using the key panel, and Command line access bypassing the key panel.

Menu Access

The following is an example of accessing a primary panel using the Deposits Menu.

```

MENU          DPOPER3  INFOPOINT INSTITUTION ONE          0001 01-03-2000
                                     More:  +
Deposits Menu
      Panel ID      Panel Name
      1  DPACCT     DEP - DDA/SAV New/Maint Work Unit
      2  DPACYC     DEP - Account Level Cycle Dates
      3  DPAPY      DEP - Forecast Interest/APY
      4  DPBILL     DEP - Credit Line Unpaid Billings
      5  DPCHGOFF   DEP - Charge Off
      6  DPCMB      DEP - Combine Statements
      7  DPCRBAL    DEP - Credit Line Balance Inq Work Unit
      8  DPCRBAL1   DEP - Credit Line Balance Inquiry 1
      9  DPCRBAL2   DEP - Credit Line Balance Inquiry 2
     10  DPCREDIT   DEP - Credit Line New/Maint Work Unit
     11  DPCR1      DEP - Credit Line New/Maintenance 1
     12  DPCR2      DEP - Credit Line New/Maintenance 2
     13  DPCR3      DEP - Credit Line New/Maintenance 3
     14  DPCR4      DEP - Credit Line New/Maintenance 4
     15  DPCR5      DEP - Credit Line New/Maintenance 5
     16  DPDLYBAL   DEP - Daily Balance

Command====>
F1=Help  F3=Exit  F5=Refresh  F8=Forward  F12=Cancel

```

MENU - Deposits Menu

1. At the Deposits Menu, type 2 on the Command line and press [Enter]. The Account Cycle Schedule key panel appears.

```

DPACYC      DPOPERP          Account Cycle Schedule          001  03-13-2000

Enter the following key parameters:

      Function . . . . . m          N: New
                                     M: Maintenance
      Account Number . . 00000000000000000001
      Application . . . dda          DDA: Demand Deposits
                                     SAV: Savings

Command====> DPACYC,,0,,
F1=Help  F3=Exit  F4=Next  F11=Break  F12=Cancel

```

DPACYC - Account Cycle Schedule Key Panel

2. Enter the applicable data on the key panel and press [Enter]. The Account Cycle Schedule primary panel appears.

DPACYC	DPOPERP	Account Cycle Schedule		001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch . : 10001	Type: 100	Short Name: KEVIN SMITH
Expiration Date . : 02 01 2001					
Date 01 . . 02 01 2001	Date 02 . . 00 00 0000	Date 03 . . 00 00 0000			
Date 04 . . 00 00 0000	Date 05 . . 00 00 0000	Date 06 . . 00 00 0000			
Date 07 . . 00 00 0000	Date 08 . . 00 00 0000	Date 09 . . 00 00 0000			
Date 10 . . 00 00 0000	Date 11 . . 00 00 0000	Date 12 . . 00 00 0000			
Date 13 . . 00 00 0000	Date 14 . . 00 00 0000	Date 15 . . 00 00 0000			
Date 16 . . 00 00 0000	Date 17 . . 00 00 0000	Date 18 . . 00 00 0000			
Date 19 . . 00 00 0000	Date 20 . . 00 00 0000	Date 21 . . 00 00 0000			
Date 22 . . 00 00 0000	Date 23 . . 00 00 0000	Date 24 . . 00 00 0000			
Interest Y					
Statement N					
Service Charge N					
Overdraft Interest N					
Delete					
Command====> DPACYC,M,1,DDA,					
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel					

DPACYC – Account Cycle Schedule Primary Panel

Command Line
Access Using Key
Panel

1. Type **dpacyc** on the Command line and press [Enter]. The key panel appears. (Refer to the sample provided in the Menu Access section.)
2. Enter applicable key data on the key panel and press [Enter]. The primary panel appears. (Refer to the sample provided in the Menu Access section.)

Command Line
Access Bypassing Key
Panel

1. Type **dpacyc** followed by the applicable key data on the Command line. For example:
dpacyc,m,234321561501400003,dda,
2. Press [Enter]. The primary panel appears. (Refer to the sample provided in the Menu Access section.)

Function Keys

Deposits allows you to use function keys (PF keys, for keyboards containing them) to assist you in moving from panel to panel. Function keys can be used from most panels within the application. The function keys available for a panel display at the bottom of each panel.

You can enter either a function key or an alphanumeric value (word listed next to the key). Because the function keys standard for the Deposits application could already be designated for some other purpose in your system, they can be customized to meet your needs.

The following alphanumeric values are defined for Deposits. A standard MICM COBOL copybook (SRW710) is provided for you to change these alphanumeric values.

(F1) - Help	Display online help information for the current field or panel (determined by cursor location).
(F2) - Begin	Update and return to the originating transaction. If a work unit name is present, load the work unit name into the next key area and return.
(F3) - Exit	Update and return to the selection panel. If the breakaway function is invoked, you are returned to the original session.
(F4) - Next	Update and go to the next transaction (specified on the Command line).
(F5) - Refresh	Restore panel to the original values prior to maintenance.
(F7) - Backward	Update and move back to the previous panel.
(F8) - Forward	Update and move ahead to the next panel.
(F9) - Edit	Edit the panel without updating.
(F10) - Actions	Display processing options.
(F11) - Break	Invoke the breakaway function.
(F12) - Cancel	Do not update; return to menu panel. If the breakaway function is invoked, you are returned to the original session. From a help panel, you are returned to the original panel.
(F13) - Select	Return to selection panel or select item (based on cursor position).
(F14) - Detail	Display additional detailed information.
(F15) - (F24)	Function determined by user.
(PA1) - (PA2)	Function determined by user.
(Enter) - (Enter)	Update and go to the next panel.
(Clear) - (Exit)	Do <i>not</i> update; return to the menu panel.

Format for Panels

Most panels consist of 4 areas:

1. The first area of the panel consists of the top 2 lines. The first line contains the panel ID, operator ID, panel title, institution number, and current date. The second line may contain the indicator MORE – + at the right side of the panel. When there are additional panels of information to view, a plus (+) appears after the word MORE. Press [F8] to page forward. Likewise, a minus (-) next to the MORE indicates there are no further panels to view. Press [F7] to page backward.
2. The second area consists of key information required by the application.
3. The third area consists of the remaining field headings and associated data. The area is unprotected, except on inquiry panels. Some fields are required, while others are optional or calculated. When you enter numbers, you do not need to press the numeric key. Most optional numeric fields default to zeros; optional alphanumeric fields default to spaces.
4. The fourth area consists of the message line, Command line, and function keys generated by the application.

When the application finds an error, it highlights the associated field and the cursor moves to the first field containing an error. For example, a field is incorrect if it is defined as numeric but was entered as a nonnumeric character, or if the input data does not correspond to the information in the table used for verification. A key field returns an error if you attempt to create a transaction for an existing record or if you try to update a transaction for a record that does not exist. Refer to the individual key field descriptions for other error possibilities.

Format for Field Descriptions

The documentation associated with each panel shows field names in panel order with descriptions and values, and it indicates whether the field is alphanumeric or numeric. In addition, field positions, field requirements, and the field-level security (FLS) identification are shown.

Field Requirements

The documentation associated with each panel shows field names in panel order with descriptions and values, and it indicates whether the field is alphanumeric or numeric. In addition, field positions, requirements (required, optional, or protected), and the Field ID are shown.

Field requirements indicate if the field is a required, optional, or protected field. These types are defined as follows:

- Required** A field in which you must make an entry in order to successfully process the transaction.
- Optional** A field in which an entry can be made at your discretion.
- Protected** A field for which an entry is supplied by the application. You cannot enter information in a protected field.

The Field ID is synonymous with the Record Keys defined in the MICM Application Management Table. In most cases, the Field ID prefixed with 'H' is also the same name used for the help panel for the field. The Field ID is made up of three distinct areas:

- Record ID** The first 3 characters of the Field ID indicate the source or destination record of the data in that field. Those Field IDs that have a Record ID of 'XXX' do not have a corresponding field in the API records nor are they defined in the Application Management Table. Such Field IDs are used exclusively for help panels and the documentation.
- Field Number** The second 3 characters are the field's position within the API record.
- Application Code** The last character is always 'D', designating the application as Deposits.

Note: Refer to Application Management Table File of the Infopoint MICM *Reference Guide* for a complete description of these data items.

Primary Panel ID Table

The table below lists the primary panel IDs and key fields that allow you to access the online panels for Deposits. Online transactions are listed alphabetically according to the panel ID. If your data center has changed the panel IDs for any Deposits panels, enter them in the (user-defined) space provided.

Note: The internal transaction code for all Deposits panels is DP00.

Panel ID	Panel Name	Key Fields	User-defined
DPACYC	Account Cycle Schedule	Function, Account Number, Application	
DPAPY	Forecast Interest/APY	None	
DPBILL	Credit Line Unpaid Billing	Function, Account Number	
DPCHGOFF	Charge Off	Account Number, Application	
DPCMB	Combine Statements	Account Number	
DPCRBAL1	Credit Line Balance Inquiry 1	Account Number	
DPCRBAL2	Credit Line Balance Inquiry 2	Account Number	
DPCR1	Credit Line New/Maintenance 1	Function, Account Number, Branch Number, Type Number	
DPCR2	Credit Line New/Maintenance 2	Function, Account Number, Branch Number, Type Number	
DPCR3	Credit Line New/Maintenance 3	Function, Account Number, Branch Number, Type Number	
DPCR4	Credit Line New/Maintenance 4	Function, Account Number, Branch Number, Type Number	
DPCR5	Credit Line New/Maintenance 5	Function, Account Number, Branch Number, Type Number	
DPDLYBAL	Daily Balance	Account Number, Application, Date	

Panel ID	Panel Name	Key Fields	User-defined
DPDSBAL1	DDA/Savings Balance Inquiry 1	Account Number, Application	
DPDSBAL2	DDA/Savings Balance Inquiry 2	Account Number, Application	
DPDSBAL3	DDA/Savings Balance Inquiry 3	Account Number, Application	
DPDSCLS	DDA/Savings Closing Balance Inquiry	Account Number, Application	
DPDS1	DDA/Savings New/Maintenance 1	Function, Account Number, Application, Branch Number, Type Number	
DPDS2	DDA/Savings New/Maintenance 2	Function, Account Number, Application, Branch Number, Type Number	
DPDS3	DDA/Savings New/Maintenance 3	Function, Account Number, Application, Branch Number, Type Number	
DPDS4	DDA/Savings New/Maintenance 4	Function, Account Number, Application, Branch Number, Type Number	
DPDS5	DDA/Savings New/Maintenance 5	Function, Account Number, Application, Branch Number, Type Number	
DPDS6	DDA/Savings New/Maintenance 6	Function, Account Number, Application, Branch Number, Type Number	
DPDS7	DDA/Savings New/Maintenance 7	Function, Account Number, Application, Branch Number, Type Number	

Panel ID	Panel Name	Key Fields	User-defined
DPDS8	DDA/Savings New/Maintenance 8	Function, Account Number, Application, Branch Number, Type Number	
DPDS9	DDA/Savings New/Maintenance 9	Function, Account Number, Application, Branch Number, Type Number	
DPFLOAT	Float	Account Number, Application	
DPFLOATI	Float Inquiry	Account Number, Application, Processing Date, Float Type	
DPHIST	History Maintenance	Account Number, Application	
DPHMBK	Home Banking Fees	Function, Account Number, Application	
DPHMEQ	Home Equity Collateral	Function, Account Number	
DPHOLD	Hold New/Maintenance	Function, Account Number, Application, Hole Type, Sequence Number	
DPHOLDI	Hold Inquiry	Account Number, Application, Amount, Hold Type	
DPINT	Interest and FWT Paid History	Account Number, Application	
DPMAINT	Maintenance History	Account, Application, Record Type, Maintenance Type	
DPMIF	MICM Interface	Account Number, Application	
DPMISC	DDA/Savings Miscellaneous Inquiry	Account Number, Application	
DPPBCV	Passbook Conversion	Account Number	
DPPDBILL	Credit Line Paid Bills	Account Number	

Panel ID	Panel Name	Key Fields	User-defined
DPPRE	Preauthorized Transfers	Function, Account Number, Application, Record ID	
DPPREI	Preauthorized Transfer Inquiry	Account Number, Application, Amount	
DPPURGE	Purge	Account Number, Application	
DPRATE	Rate Change	Function, Account Number, Application	
DPRCAP	Activity Recap	Application, Branch, Starting Type, Ending Type, Summary	
DPRENT	Rent Security	Function, Account Number	
DPRETN1	DDA/Savings Retained Charges 1	Function, Account Number, Application	
DPRETN2	DDA/Savings Retained Charges 2	Function, Account Number, Application	
DPRETN3	DDA/Savings Retained Charges 3	Function, Account Number, Application	
DPRSCLS	Rent Security Closeout	Account Number, Close Entire Building, Closeout/Reverse	
DPSCHIST	Service Charge History	Account Number, Application	
DPSCORD	Scheduled Charge Order	Function, Account Number, Application, Charge Plan	
DPSCORDI	Scheduled Charge Order Inquiry	Account Number, Application	
DPSTCPY	Statement Copies	Function, Account Number, Application	
DPSTOP	Stops and Cautions	Function, Account Number, Application, Sequence Number	
DPSTOPI	Stop Inquiry	Account Number, Application, Amount, Serial Number	

Panel ID	Panel Name	Key Fields	User-defined
DPSWEEP	Sweep Fund	Function, Account Number, Fund Number	
DPSWEEPI	Sweep Fund Inquiry	Account Number	
DPTRAN	Transaction Update	Account Number, Application, Reference Number	
DPTRANI	Transaction Inquiry	Function, Account Number, Application	
DPTRANI2	Transaction Inquiry 2	Function, Account Number, Application, Statement Date	
DPTRANI3	Transaction Inquiry 3	Function, Account Number, Application, Statement Date	
DPTRANI4	Transaction Inquiry 4	Function, Account Number, Application	
DPUSER	DDA/Savings User Record	Function, Account Number, Application	
DPXREF	Cross-reference	Account Number, Application	
DPZBA	Zero Balance Accounting	Function, Account Number, Application	

Work Unit Table

A work unit is a series of panels logically grouped together to perform a function. Although you can define the work units that are best for your institution, for your convenience the following work units are delivered with Deposits.

Note: For details on setting up work units, refer to the Infopoint MICM *Procedures Guide*.

Work Unit	Description	Panel ID
DPACCT	DDS/Savings New/Maintenance	DPDS1
		DPDS2
		DPDS3
		DPDS4
		DPDS5
		DPDS6
		DPDS7
		DPDS8
		DPDS9
DPCRBAL	Credit Line Balance Inquiry	DPCRBAL1
		DPCRBAL2
		DPPDBILL
DPCREDIT	Credit Line New/ Maintenance	DPCR1
		DPCR2
		DPCR3
		DPCR4
		DPCR5
DPDSBAL	DDA/Savings Balance Inquiry	DPDSBAL1
		DPDSBAL2
		DPDSBAL3
DPRETN	Retained Service Charges	DPRETN1
		DPRETN2
		DPRETN3
DPUSER	User Record Maintenance	DPUSER1
		DPUSER2

Primary Panel Descriptions

This section describes the primary panels in alphabetical order, according to the panel ID. In addition, a sample of each panel is provided.

DPACYC – Account Cycle Schedule

Purpose This panel is used to establish and maintain account level cycle information for a Demand Deposits or Savings account. These cycle dates may be used for processing statements, interest, service charge and/or overdraft interest. When account level cycles are chosen for any of the above processes, the appropriate Frequency field is changed to 'A', the term to '001', and days to zeros.

Special Considerations Entering an 'N' in any flag field turns off account level cycling for that process. If Delete is chosen, account level cycling is turned off for all 4 processes.

Guidelines for establishing cycle dates are as follows:

- Date 01 must always be used.
- Fields must be entered in sequence and in chronological order (Date 04 cannot be used if Date 03 is not used).
- Fields must contain valid dates (Feb 29 is only accepted in a leap year).
- Fields must be in date sequence (Date 02 cannot be Feb 04 and Date 3 Jan 02).

Key Panel

DPACYC	DPOPERP	Account Cycle Schedule	001	03-13-2000
--------	---------	------------------------	-----	------------

Enter the following key parameters:

Function m	N: New M: Maintenance
Account Number . . 000000000000000001	
Application . . . dda	DDA: Demand Deposits SAV: Savings

Command====> DPACYC,,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPACYC – Account Cycle Schedule

Field Descriptions

- Function

Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.
- Account Number

Account Number. Account number added or updated.
Numeric, 18 positions, required.
- Application

Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPACYC DPOPERP Account Cycle Schedule 001 03-13-2000

Func: M Account: 000000000000000001 Appl: DDA Branch . . : 10001 Type: 100

Short Name: KEVIN SMITH

Expiration Date . . : 02 01 2001

Date 01 . . . 02 01 2001 Date 02 . . . 00 00 0000 Date 03 . . . 00 00 0000

Date 04 . . . 00 00 0000 Date 05 . . . 00 00 0000 Date 06 . . . 00 00 0000

Date 07 . . . 00 00 0000 Date 08 . . . 00 00 0000 Date 09 . . . 00 00 0000

Date 10 . . . 00 00 0000 Date 11 . . . 00 00 0000 Date 12 . . . 00 00 0000

Date 13 . . . 00 00 0000 Date 14 . . . 00 00 0000 Date 15 . . . 00 00 0000

Date 16 . . . 00 00 0000 Date 17 . . . 00 00 0000 Date 18 . . . 00 00 0000

Date 19 . . . 00 00 0000 Date 20 . . . 00 00 0000 Date 21 . . . 00 00 0000

Date 22 . . . 00 00 0000 Date 23 . . . 00 00 0000 Date 24 . . . 00 00 0000

Interest Y

Statement N

Service Charge N

Overdraft Interest N

Delete

Command====> DPACYC,M,1,DDA,

F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel

DPACYC – Account Cycle Schedule

Field Descriptions

- Branch

Account Branch Number. Number of the branch to which this account belongs.
Valid user-defined branch numbers are 00001 – 99999.
Numeric, 5 positions, protected.
- Type

Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999.
Numeric, 3 positions, protected.

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Expiration Date	Account Cycle Expiration Date. Expiration date of the account cycle schedule. On the expiration date, the account cycle schedule is purged from the system. Any associated schedules are automatically converted to a monthly schedule (Freq=M, Term=1, Days=31). Format is MMDDYYYY. <i>Numeric, 8 positions, protected, FLS JQA041D.</i>
Date 01 – 24	Account Cycle Date 01 – 24. Scheduled dates for this account starting with the first scheduled date and continuing for 24 dates. Format is MMDDYYYY. <i>Numeric, 8 positions, required, 24 times, FLS JQA012D.</i>
Interest	Interest Flag. Indicates whether the account cycle dates are applicable to the Interest Schedule for this account. Valid entries are: N Account level cycle dates are not tied to the interest schedule. Y Account level cycle dates are tied to the interest schedule. <i>Alphanumeric, 1 position, required, FLS XXX135D.</i>
Statement	Statement Flag. Indicates whether the account cycle dates are applicable to the Statement Schedule for this account. Valid entries are: N Account level cycle dates are not tied to the statement schedule. Y Account level cycle dates are tied to the statement schedule. <i>Alphanumeric, 1 position, required, FLS XXX136D.</i>
Service Charge	Service Charge Flag. Indicates whether the account cycle dates are applicable to the Service Charge Schedule for this account. Valid entries are: N Account level cycle dates are not tied to the service charge schedule. Y Account level cycle dates are tied to the service charge schedule. <i>Alphanumeric, 1 position, required, FLS XXX137D.</i>
Overdraft Interest	Overdraft Interest Flag. Indicates whether the account cycle dates are applicable to the Overdraft Interest Schedule for this account. Valid entries are: N Account level cycle dates are not tied to the OD Interest schedule. Y Account level cycle dates are tied to the OD Interest schedule. <i>Alphanumeric, 1 position, required, FLS XXX138D.</i>
Delete	Delete Flag. Determines whether to delete a record. Valid entries are: b Do not delete the record. D Delete the record. <i>Alphanumeric, 1 position, optional, FLS XXX163D.</i>

DPAPY – Forecast Interest/APY

Purpose

This panel is used to forecast interest and APY for a balance and interest rate with specified interest parameters. APY is a 365-day base year calculation. Interest methods include continuous, daily, and simple.

In addition, this panel is used to forecast interest and rate, given a balance and APY with specified interest parameters. Interest and APY are 365-day base year calculation. Interest methods include daily and simple.

Key/Primary Panel

DPAPY	DPOPERP	Forecast Interest/APY	001	03-13-2000
Account . .	123456789012345678	Appl . . DDA	Branch . 1	Type . . 0
Action . .	I			
	Balance	8,256.54		
	Interest Rate . . . . .	.000000000		
	Interest Earned . . . . .	.00		
	Annual Percentage Yield (APY) . . . . .	.00		
	Begin Date	03 13 2000	End Date	03 12 2001
	Interest Next	02 01 2001	Accrual Method . . .	S
	Interest Frequency . . .	A	Disposition	I
	Interest Term	1	Year Base	A
	Interest Day	0	Month Base	A
Command====> DPAPY,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPAPY – Forecast Interest/APY

Field Descriptions

Account

Account Number. Account number added or updated.
Numeric, 18 positions, optional.

Appl

Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:

DDA Demand Deposits.

SAV Savings.

Alphanumeric, 3 positions, optional.

Branch

Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, optional.

Type

Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, optional.

Action	<p>Action Code. Used to determine calculation for forecasting interest. Valid entries are:</p> <ul style="list-style-type: none">I Calculate Interest Earned and Annual Percentage Yield. An Interest rate and accruing balance must be provided.R Calculate an Interest Rate to use in order to yield a specified Annual Percentage Yield. <p><i>Alphanumeric, 1 position, optional, FLS XXX122D.</i></p>
Balance	<p>Accruing Balance. Balance to accrue interest on. If account modeling is being done, this field will be the average accrual balance for the term, unless it is changed on the panel. If account modeling is not being done, this field must be entered. Two decimals are assumed.</p> <p><i>Numeric, 13 positions, optional, FLS XXX123D.</i></p>
Interest Rate	<p>Interest Rate. Annual interest rate for this account, expressed in decimals. (For example, enter 050000000 for 5%.) Nine decimals are assumed.</p> <p><i>Numeric, 9 positions, optional, FLS JNM216D.</i></p>
Interest Earned	<p>Interest Earned Not Paid. Amount of interest earned but not paid.</p> <p><i>Numeric, 15 positions, protected, FLS JNM237D.</i></p>
Annual Percentage Yield (APY)	<p>Annual Percentage Yield. Calculated for Action Code 'I'. This field must contain an entry if Action Code is 'R'. Two decimals are assumed.</p> <p><i>Numeric, 4 positions, optional, FLS XXX124D.</i></p>
Begin Date	<p>Accrual Period Begin Date. This field initially defaults to the current date. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional, FLS XXX125D.</i></p>
End Date	<p>Accrual Period End Date. Accrue-through date for the modeling period. This date must be greater than the Begin Date. This always defaults to the current date plus 12 months. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional, FLS XXX126D.</i></p>
Interest Next	<p>Next Interest Rate Change Date. Next date to change the interest rate.</p> <p><i>Numeric, 8 positions, optional, FLS JNM238D.</i></p>

Accrual Method	<p>Interest Method. Method to use when calculating interest. Valid entries are:</p> <ul style="list-style-type: none">B Daily (Accrued interest is added to the available balance each day, but an interest transaction is generated at interest pay time only. The interest calculated is the same as compounded daily).C Compounded continuously – calculated from day of deposit to the day of withdrawal.D Compounded daily – calculated from day of deposit to the day of withdrawal.F FIFO (first in, first out projected).L LIFO (last in, first out projected).M Pay on low balance for each month in the period.S Simple daily – calculated from day of deposit to the day of withdrawal. <p><i>Alphanumeric, 1 position, optional, FLS JNM222D.</i></p>
Interest Frequency	<p>Interest Payment Frequency. The default value is M when not performing account or type modeling. Valid entries are:</p> <ul style="list-style-type: none">A Account Cycle Record is present on this master record.C Cycle.D Days.M Months. <p><i>Alphanumeric, 1 position, optional, FLS JNM240D.</i></p>
Disposition	<p>Interest Payment Disposition. Valid entries are:</p> <ul style="list-style-type: none">b Capitalize interest.A Pay interest and principal to another Savings account.B Pay interest and principal by club check.C Pay interest by club check.D Pay interest YTD by check at month 12.E Transfer interest to Infopoint Time Investment account.F Pay interest and principal to another DDA.G Transfer interest and principal to Infopoint Time Investment account.I Pay interest by check.P Pay interest and principal by check.R Pay interest to another Savings account.S Pay interest and principal to another DDA. The interest and principal transfers are made separately.T Pay interest to another DDA.X Pay interest YTD and principal at club year-end to DDA.Y Pay interest YTD and principal by check at month 12. <p><i>Alphanumeric, 1 position, optional, FLS JNM243D.</i></p>
Interest Term	<p>Interest Payment Term. Number of days or months between interest payments if the Interest Payment Frequency is 'D' or 'M'. If the Frequency is 'C', leave this field blank and the system enters 001. The default value is 001 when not performing account or type modeling.</p> <p><i>Numeric, 3 positions, optional, FLS JNM241D.</i></p>

Year Base	<p>Interest Year Base Code. Determines the year base to use for calculations to this account. Valid entries are:</p> <ul style="list-style-type: none">A Actual number of days in the year.0 360-day year base.5 365-day year base. <p><i>Alphanumeric, 1 position, optional, FLS JNM224D.</i></p>
Interest Day	<p>Specific Interest Payment Day. Specific day of the month on which interest is paid when the Interest Payment Frequency is 'D' or 'M'. Enter 31 to indicate the last day of the month, regardless of the number of days in a particular month. If the Frequency is 'C', this field contains the cycle number 01 – 99 on which interest is paid.</p> <p><i>Numeric, 2 positions, optional, FLS JNM242D.</i></p>
Month Base	<p>Interest Month Base Code. Determines the month base to use for calculations to this account. Valid entries are:</p> <ul style="list-style-type: none">A Actual number of days in the month.M 30-day month. <p><i>Alphanumeric, 1 position, optional, FLS JNM225D.</i></p>

DPBILL – Credit Line Unpaid Billing

Purpose This panel is used to add, delete, or maintain the unpaid billings for an account. All unpaid billings display. An account cannot have more than 19 unpaid billings. Any information, except the due date, can be changed. To delete an Unpaid Billing Record, enter **D** in the Delete field next to the record.

Key Panel

DPBILL	DPOPERP	Credit Line Unpaid Billing	001	03-13-2000
Enter the following key parameter:				
Function m		N: New M: Maintenance		
Account Number . .		000000000000000001		
Command====> DPBILL,,0,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPBILL – Credit Line Unpaid Billing

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Primary Panel

DPBILL	DPOPERP	Credit Line Unpaid Billing				001	03-13-2000
Func: M	Account: 000000000000000001	Appl: CRL	Branch . : 10001	Type: 301	Short Name: JACK SMITH		
Reg AA Totals:	.00						
Nbr	Principal	Interest	Insure	Svc	Lt-Fee	Assess	Due
01	100.00	.49	.14	.00	.00		01 05 2000 A
Command====> DPBILL,M,1. F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel							

DPBILL – Credit Line Unpaid Billing

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Reg AA Totals	Bill Regulation AA Amount. Total amount billed (excluding late fees) minus the total amount paid (including late fees). Late fees are not calculated when this amount is zero. <i>Numeric, 13 positions, protected, FLS JNF074D.</i>
Nbr	Sequence Number. Sequence number of the unpaid bill. Maximum number is 19 . <i>Numeric, 2 positions, optional.</i>
Principal	Billed Principal. Amount in dollars and cents. <i>Numeric, 17 positions (13 numbers, plus 4 editing marks), optional, FLS JPT011D.</i>

Interest	Billed Interest. Amount in dollars and cents. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JPT012D.</i>
Insure	Billed Insurance. Life insurance billing. Amount in dollars and cents. <i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JPT013D.</i>
Svc	Billed Service Charge. Service charge billing. Amount in dollars and cents. <i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JPT015D.</i>
Lt-Fee	Billed Late Fee. Late fees billing. Amount in dollars and cents. <i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JPT014D.</i>
Assess	Late Fee Assessed Code. Indicates whether a late fee was assessed. This field cannot be changed to blank if the late fee was previously greater than zero. Valid entries are: b No late fee assessed. X Late fee assessed. <i>Alphanumeric, 1 position, optional, FLS JPT019D.</i>
Due	Bill Due Date. Date the bill is to be paid. Note: This field cannot contain a future date. <i>Numeric, 8 positions, optional for new, protected for maintenance, FLS JPT016D.</i>
Type	Billing Indicator Code. Valid entries are: A Bill has been added to the balance. C Bill has been calculated but not added to the balance. <i>Alphanumeric, 1 position, protected, FLS JPT018D.</i>
Del	Delete Flag. Determines whether to delete a record. Valid entries are: b Do not delete this account record. D Delete this record. <i>Alphanumeric, 1 position, optional, FLS XXX162D.</i>

DPCHGOFF – Charge Off

Purpose This panel is used to generate an automatic charge off of an overdraft account. An indicator is set, which causes posting to generate Tran Code 335 (Charge Off).

Key Panel

DPCHGOFF	DPOPERP	Charge Off	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Application . . . dda				
CRL: Credit Line				
DDA: Demand Deposits				
SAV: Savings				
Command====> DPCHGOFF,0,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCHGOFF – Charge Off

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
CRL Credit Line
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPCHGOFF	DPOPERP	Charge Off	001	03-13-2000
Account: 00000000000000010 Appl: SAV Type: 400 Short Name: JAMES GIBBS				
Current Balance . . . : 29,910.00-				
Date Overdraft . . . : 01 03 2000				
OD Notice : Y				
Charge Off : N				
Command====> DPCHGOFF,10,SAV,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCHGOFF - Charge Off

Field Descriptions

Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Alphanumeric, 3 positions, protected, FLS JNM301D.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected, FLS JNM267D.</i>
Current Balance	Current Balance. <i>Alphanumeric, 1 position, protected, FLS JNM190D.</i>
Date Overdraft	Date Entered OD Status. The next due date for Credit Line account 1. This is an automatic pay date. <i>Alphanumeric, 1 position, protected, FLS JNM152D.</i>
OD Notice	Overdraft Notice Flag. Allows the Overdraft Notice to be suppressed at the account level. Valid entries are: <div style="margin-left: 20px;"> N Do not produce Overdraft Notice. S Suppress Overdraft Notice for the current OD period. Value will be returned to Y. Y Product Overdraft Notice. </div> <i>Alphanumeric, 1 position, optional, FLS JQS171D.</i>

Charge Off Charge Off Flag. Indicates whether to charge off this account. Valid entries are:
 N Do not charge off this account.
 Y Charge off this account.
 Alphanumeric, 1 position, protected. FLS JQS172D.

DPCMB – Combine Statements

Purpose

This panel is used to combine Demand Deposits, Savings, and Credit Line accounts for cutoff statements.

Enter the parent account's number in the Account field. The parent account's service charge parameters display and can be maintained.

In addition, this panel is used to force the alignment of all accounts tied to the parent account to the statement field values of the parent account. Optionally, you can select to force alignment of the service charge, interest, and overdraft interest fields across accounts tied to the parent account.

Key Panel

DPCMB	DPOPERP	Combine Statements	001	03-13-2000
Enter the following key parameter:				
Account Number . . 000000000000000001				
Command====> DPCMB,0,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCMB – Combine Statements

Field Descriptions

Account Number

Account Number. Account number added or updated.
Numeric, 18 positions, required.

Primary Panel

DPCMB	DPOPERP	Combine Statements	001	03-13-2000
Account: 000000000000000001		Appl: DDA	Branch . : 10001	Type: 100
			Short Name: KEVIN SMITH	
Action . . I	---- Cutoff Statement ----			
	Sort	B		
	Type	3		
	Disp	A		
	Freq	M		
	Term	1	Service Chrg . .	
	Days	03 00 00 00	Interest	
	Date Next . .	04 03 2000	OD Interest . .	
	Appl	Account Nbr	S/C	Int ODI
1)		123456789012345678		Error Message
2)				
3)				
4)				
5)				
Command====> DPCMB,1,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPCMB – Combine Statements

Field Descriptions

- Appl** Application Code. Valid entry is **DDA**, indicating Demand Deposits account.
Alphanumeric, 3 positions, protected.
- Branch** Account Branch Number. Number of the branch to which this account belongs.
Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, protected.
- Type** Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, protected.
- Short Name** Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.
- Action** Action Code. Indicates whether maintenance to account takes effect immediately or goes into pending status. Valid entries are:
I Update immediately.
P Update pending field.
- Note:** If you select **P**, the statement account changes immediately. The Statement Sort Code, Statement Disposition, and Statement Type also change. These changes could cause the statement to print out of sequence until pending parameters are moved to statement parameters.
Alphanumeric, 1 position, required, FLS XXX083D.

Cutoff Statement

Sort	<p>Statement Sort Code. Code that specifies the order statements print. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only, this character forces a blank on the Master File indicating date order, no balance summary. b Date order, no balance summary. For batch only, default to value entered in MICM Record 3002 (Deposits Credit Line Type Defaults). B Date order with balance summary. C Serial number order with balance summary. S Serial number order, no balance summary. <p><i>Alphanumeric, 1 position, optional, FLS JNM021D.</i></p>
Type	<p>Statement Type. Indicates which form, accounts, and order to use when printing the statement. Valid entries are:</p> <ul style="list-style-type: none"> 3 Form C, single accounts, in account number order, no combining. 4 Form C, multiple accounts, in account number order, combined with a single Credit Line account. 5 Form C, single accounts, in customer key order, no combining. 6 Form C, multiple accounts, in customer key order, combined. 7 Form C, affiliate accounts, in account number order, combined. 8 Form C, parent accounts, in account number order, combined. 9 Form B, single business accounts, in account number order, no combining. <p><i>Numeric, 1 position, protected, FLS JNM023D.</i></p>
Disp	<p>Statement Disposition. Determines what to do with a particular statement. Any code other than those defined below is user-defined. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File, which indicates to mail the statement. b Mail statement. For batch only, defaults to value entered on MICM Record 3002. H Hold statement. Y Sort by 9-digit ZIP code. Z Sort by 5-digit ZIP code. <p><i>Alphanumeric, 1 position, optional, FLS JNM024D.</i></p>

Freq	<p>Cutoff Statement Frequency. Frequency to print the cutoff statement. Valid entries are:</p> <ul style="list-style-type: none">B Passbook account. (New function only.)C Cycles.D Days.M Months.P Periodic. <p>Note: This field can also contain an A, indicating a cycle schedule has been established for the account (using DPACYC – Account Cycle Schedule). The A is for <i>informational purposes only</i>.</p> <p>For LIFO or FIFO accounts, the Frequency must be 'M' for statements and interest. They cannot be combined with accounts that do not meet LIFO and FIFO frequency and term requirements.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM030D.</i></p>
Term	<p>Cutoff Statement Term. Number of days between statements if the Cutoff Statement Frequency is 'D', or the number of months between statements if the Frequency is 'M'. If the Frequency is 'P' or 'C', leave this field blank and the system enters 001.</p> <p>Note: For LIFO or FIFO accounts, the term value must be 001 – 006 for 'A' (statements) and 'B' (interest). If the account changes do not fit the conditions, do not combine.</p> <p><i>Numeric, 3 positions, optional, FLS JNM032D.</i></p>
Service Chrg	<p>Service Charge Parameters Code. Determines whether to change this account's service charge parameters to match the cutoff statement parameters displayed on the panel. Valid entries are:</p> <ul style="list-style-type: none">b Do not change the service charge parameters.X Change the service charge parameters to match the cutoff statement parameters. <p><i>Alphanumeric, 1 position, optional, FLS XXX084D.</i></p>
Days	<p>Cutoff Statement Days. If the Cutoff Statement Frequency is 'C' (cycles), enter the cycle number 01 – 99 in the first field. If the Cutoff Statement Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Cutoff Statement Frequency is 'P' (periodic), you can use all four fields. When the Cutoff Statement Frequency is 'P', this field contains the days of the month on which to print the statement. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month.</p> <p><i>Numeric, 8 positions, optional, FLS JNM034D.</i></p>

Interest	<p>Interest Schedule Code. Determines whether to change the statement account's interest parameters to match the statement parameters on the statement account. Valid entries are:</p> <ul style="list-style-type: none"> b Do not change the interest schedule. X Change the interest schedule to match cutoff statement parameters. <p>Note: With this field you can force alignment of interest-related fields across all accounts tied to the parent account.</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX085D.</i></p>
Date Next	<p>Next Cutoff Statement Date. If the Cutoff Statement Frequency is 'D', 'M', or 'P', the system automatically calculates the date by advancing the current date by one scheduled period. If the Frequency is 'C', the date is calculated by the system according to the cycle specified for the account.</p> <p><i>Numeric, 8 positions, optional, FLS JNM040D.</i></p>
OD Interest	<p>Overdraft Interest Parameters Code. Determines whether to make the interest parameters on this account match those of the cutoff statement parameters displayed on the panel. Valid entries are:</p> <ul style="list-style-type: none"> b Do not change the overdraft interest parameters. X Change the overdraft interest parameters to match cutoff statement parameters. <p>Note: You can use this field to force alignment of overdraft interest-related fields across all accounts tied to the parent account.</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX086D.</i></p>
(Additional Fields)	
Appl	<p>Application Code. Application code of the account to combine with the parent account. Valid entries are:</p> <ul style="list-style-type: none"> CRL Credit Line. DDA Demand Deposits. SAV Savings. <p><i>Alphanumeric, 3 positions, optional, FLS XXX087D.</i></p>
Account Nbr	<p>Combine Account. Number of the account to combine with the statement account.</p> <p><i>Numeric, 18 positions, optional, FLS XXX088D.</i></p>
S/C	<p>Combine Service Charge. Code to make the service charge parameters on the combining account match the statement parameters on the statement account. Valid entries are:</p> <ul style="list-style-type: none"> b Do not change service charge parameters. X Change the service charge parameters to match the statement account. <p><i>Alphanumeric, 1 position, optional, FLS XXX089D.</i></p>

Int	<p>Combine Interest. Code to make the interest parameter on the combining account match the statement parameters on the statement account. Valid entries are:</p> <ul style="list-style-type: none"> b Do not change interest parameters. X Change the interest parameters to match the statement account. <p><i>Alphanumeric, 1 position, optional, FLS XXX090D.</i></p>
ODI	<p>Combine Overdraft Interest. Code to make the overdraft interest parameters on the combining account match the statement parameters on the statement account. Valid entries are:</p> <ul style="list-style-type: none"> b Do not change overdraft interest parameters. X Change the overdraft interest parameters to match the statement account. <p>Note: The Service Charge Parameter Code and the Interest Schedule Code only apply to the Frequency, Term, Days, and Date Next fields displayed on the panel. If the Interest Schedule Flag is set to change the account's interest schedule to the same as the cutoff statement parameters, the first statement day in the Days field applies to the interest schedule. The system changes the statement type for the original account displayed on the panel to a value of '8' (parent account); for the combined accounts, it changes the value to '7' (affiliate account).</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX091D.</i></p>
Error Message	<p>Combine Account Error Message. Displays reasons why account cannot be combined.</p>

DPCRBAL1 – Credit Line Balance Inquiry 1

Purpose

This panel is used to display Credit Line information. Only the (signed) Memo Debits and Memo Credits fields accept entry; it is used for adding or subtracting an amount from the online balance.

Three online balances display (markup, available credit, and payoff). Payoff information includes accrued interest, calculated insurance, and calculated service charge amounts. The account status and block code displays. If the block code is not blank, the available credit is zeros. The auto pay flag and auto pay DDA displays, along with the date and amount due. The date-last billed and internal institution-related fields (officer, employee, and class code) also display.

Key Panel

DPCRBAL1	DPOPERP	Credit Line Balance Inquiry 1	001	03-13-2000
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Enter the following key parameter:

Account Number . . 000000000000000001

Command====> DPCRBAL1,0,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPCRBAL1 – Credit Line Balance Inquiry 1

Field Descriptions

Account Number

Account Number. Account number added or updated.
Numeric, 18 positions, required.

Primary Panel

DPCRBAL1 DPOPERP		Credit Line Balance Inquiry 1		001	03-13-2000
Account: 00000000000000000001 Appl: CRL Type: 301 Short Name: JACK SMITH					
Markup Amount00					
Current Balance00		Spec Hndlg 1 - 6 : A C C C C C			
+ Memo Debits00		Spec Hndlg 7 - 12 :			
- Memo Credits300.00		Officer : B0B			
-----		Class : 11			
Online Bal300.00-		Employee Code . . . : B			
Credit Limit9,999,999.00		Account Status . . . :			
- Online Bal300.00-		-----			
Avail Credit10,000,299.00		Stop/Caution . . . : N			
-----		Block Code :			
Online Bal300.00-		Auto Payment Flag : N			
+ Accrued Int00		DDA Auto Pay Acct :			
+ Calc Ins Amt00		-----			
+ Calc SVC Chrg:00		Date Last Billed . . :			
-----		Date Due :			
Payoff299.99-		Amount Due :			
Command====> DPCRBAL1,1,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPCRBAL1 – Credit Line Balance Inquiry 1

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
(Markup Indicator)	Markup Indicator. Valid entries are: C Adjust memo credits amount. D Adjust memo debits amount. <i>Alphanumeric, 1 position, optional, FLS XXX143D.</i>
Markup Amount	Current Markup Amount. Amount to add or subtract from the Memo Debits or Memo Credits field. <i>Numeric, 15 positions (11 numbers, plus 4 editing marks), optional, FLS XXX144D.</i>
Current Balance	Current Balance. Total amount owed on this account. <i>Numeric, 15 positions, protected, FLS JNF170D.</i>

Special Hndlg 1 - 6	<p>Special Handling Codes 1 – 6. User-defined codes that indicate special handling instructions for the account. You can leave this field blank. Special Handling codes can be defaulted and verified by MICM Record 0231 (Application Edit Table). Valid entries are:</p> <ol style="list-style-type: none"> 1 Uses Table 8 of MICM Record 0231. 2 Uses Table 9 of MICM Record 0231. 3 Uses Table 10 of MICM Record 0231. 4 Uses Table 11 of MICM Record 0231. 5 Uses Table 12 of MICM Record 0231. 6 Uses Table 13 of MICM Record 0231. <p>Note: When producing a TRW tape, Special Handling Code 5 must contain the association code used by TRW.</p> <p><i>Alphanumeric, 1 position, protected, FLS JNF137D – JNF142D. Default: MICM Record 0231 Table Defaults.</i></p>
Memo Debits	<p>Online Debits Posted. Amount of memo-posted debit activity today.</p> <p><i>Numeric, 15 positions, optional, FLS JNF241D.</i></p>
Spec Hndlg 7 - 12	<p>Special Handling Codes 7 – 12. User-defined codes that indicate special handling or other instructions for the account. You can leave this field blank. Special Handling codes can be defaulted and verified by MICM Record 0231 (Application Edit Table). Valid entries are:</p> <ol style="list-style-type: none"> 7 Uses Table 25 of MICM Record 0231. 8 Uses Table 26 of MICM Record 0231. 9 Uses Table 27 of MICM Record 0231. 10 Uses Table 28 of MICM Record 0231. 11 Uses Table 29 of MICM Record 0231. 12 Uses Table 30 of MICM Record 0231. <p><i>Alphanumeric, 1 position, protected, FLS JNF247D – JNF252D. Default: MICM Record 0231 Table Defaults.</i></p>
Memo Credits	<p>Online Credits Posted. Amount of memo-posted credit activity today.</p> <p><i>Numeric, 15 positions, protected, FLS JNF242D.</i></p>
Officer	<p>Account Officer Code. ID of the officer responsible for this account.</p> <p><i>Alphanumeric, 9 positions, protected, FLS JNF104D.</i></p>
Class	<p>Account Class. Class code.</p> <p>Note: For TRW, this field indicates account type.</p> <p><i>Numeric, 2 positions, protected, FLS JNF116D.</i></p>
Online Bal	<p>Online Balance. Difference between the current balance and any debit or credit memo-posted activity today.</p> <p><i>Numeric, 15 positions, protected, FLS XXX146D.</i></p>

Employee Code	<p>Employee Code. Identifies this account as an employee account. Any code other than those defined below is user-defined. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File, indicating not an employee account. b Not an employee account. For batch only, indicates to default to MICM. B Business account. D Director account. E Employee account. O Officer account. P Public funds. <p><i>Alphanumeric, 1 position, protected, FLS JNF145D.</i></p>
Credit Limit	<p>Credit Line Limit. Maximum amount of credit available.</p> <p><i>Numeric, 15 positions, protected, FLS JNF109D.</i></p>
Account Status	<p>Account Status Code. Valid entries are:</p> <ul style="list-style-type: none"> b Open. B Charged off. C Closed. D Deleted. P Purged. <p><i>Alphanumeric, 1 position, protected, FLS JNF115D.</i></p>
Stop/Caution	<p>Stop/Caution Indicator. Indicates if stop or caution records exist for this account. Valid entries are:</p> <ul style="list-style-type: none"> N No stops or cautions exist. Y One or more stops or cautions exist. <p><i>Alphanumeric, 1 position, protected, FLS XXX116D.</i></p>
Avail Credit	<p>Available Credit. Account's credit limit minus the online balance. Amount in dollars and cents. This field is 0 when the Block Code has any value other than b.</p> <p><i>Numeric, 15 positions, protected, FLS XXX058D.</i></p>
Block Code	<p>Account Block Code. Determines whether transactions are allowed. Valid entries are:</p> <ul style="list-style-type: none"> b Post. A Automatic block. No advances, only credits are posted. The account unblocks automatically when the account is no longer past due. B Officer block. No advances, only credits are posted. The account remains blocked until maintenance is made to unblock it. C Charged off. F Foreclosure block. All transactions are rejected, except 450 and 905. Billing and statements are discontinued. <p><i>Alphanumeric, 1 position, protected, FLS JNF106D.</i></p>
Online Bal	<p>Online Balance. Difference between the current balance and any debit or credit memo-posted activity today.</p> <p><i>Numeric, 15 positions, protected, FLS XXX145D.</i></p>

Auto Payment Flag	<p>Automatic Payment Indicator. Credit Line payment is automatically taken from the Demand Deposits account on the date due. Valid entries are:</p> <p> N Payment not automatic.</p> <p> Y Automatic payment.</p> <p><i>Alphanumeric, 1 position, protected, FLS JNF059D.</i></p>
Accrued Int	<p>Interest Accrued Not Assessed. Amount of interest earned, not paid.</p> <p><i>Numeric, 15 positions, protected, FLS JNF040D.</i></p>
DDA Auto Pay Acct	<p>DDA Payment Account. Demand Deposits account to charge for automatic payments.</p> <p><i>Numeric, 18 positions, protected, FLS JNF108D.</i></p>
Calc Ins Amt	<p>Calculated Insurance Amount. Amount maintained on the Credit Line Master File for payoff calculations. Amount in dollars and cents.</p> <p><i>Numeric, 15 positions, protected, FLS XXX059D.</i></p>
Calc SVC Chrg	<p>Calculated Service Charge Amount. Amount that is the product of the service charge amount and the number of service-chargeable items on file. This amount is included in the payoff calculation. Amount in dollars and cents.</p> <p><i>Numeric, 15 positions, protected, FLS XXX060D.</i></p>
Date Last Billed	<p>Current Bill Date. Date of the last assessed bill.</p> <p><i>Numeric, 8 positions, protected, FLS JNF113D.</i></p>
Date Due	<p>Bill Due Date. Due date of the bill.</p> <p><i>Numeric, 8 positions, protected, FLS JNF070D.</i></p>
Payoff	<p>Payoff Amount. Amount required to pay off the balance, calculated from the online balance, plus interest paid not earned, plus the insurance calculated amount, plus the product of the service charge amount times the number of service-chargeable items. Amount in dollars and cents.</p> <p><i>Numeric, 15 positions, protected, FLS XXX061D.</i></p>
Amount Due	<p>Payment Due Amount. Amount used when printing the Stand-alone Trial Balance (DPD210).</p> <p><i>Numeric, 15 positions, protected, FLS JNF209D.</i></p>

DPCRBAL2 – Credit Line Balance Inquiry 2

Purpose This panel is used to display Credit Line information relating to bill payment and interest accrual. The following information is included:

- Regulation AA total amount
- Payment reversal amount
- Account open date
- Next statement date
- Last advance amount
- Last date of payment, advance, maintenance, and statement

Key Panel

DPCRBAL2	DPOPERP	Credit Line Balance Inquiry 2	001	03-13-2000
Enter the following key parameter:				
Account Number . . 000000000000000001				
Command====> DPCRBAL2,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCRBAL2 – Credit Line Balance Inquiry 2

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Primary Panel

DPCRBAL2 DPOPERP		Credit Line Balance Inquiry 2		001	03-13-2000
Account: 000000000000000001	Appl: CRL	Type: 301	Short Name: JACK SMITH		
Opened Date : 03 13 2000		Last Maint Date . . . : 03 13 2000			
Prev Batch Maint Dt: 00 00 0000		Last Batch Maint Dt : 00 00 0000			
Next Stmt Date . . . : 04 04 2000		Last Stmt Date . . . : 03 12 2000			
Payment Code : A		Payment Term : 020			
Last Paid Date . . . : 00 00 0000		Last Paid Amount . . . : .00			
Pymt Advances . . . : 0000		Prepaid Amount . . . : .00			
Last Adv Date . . . : 00 00 0000		Last Adv Amount . . . : .00			
Charge Off Date . . : 00 00 0000		Charge Off Amount . . : .00			
Interest Rate : .180000000		Int Prime Sign : A			
Int Prime Code . . . : 000		Interest Accrued . . . : .00			
Int Apply Rate . . . : .180000000		Interest Aggregate . . : .00			
Interest Daily . . . : .00					
Reg AA Total : .00		Reversal : .00			
Command====> DPCRBAL2,1,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPCRBAL2 – Credit Line Balance Inquiry 2

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected, FLS JNF204D.</i>
Opened Date	Account Opening Date. Date the account was opened. <i>Numeric, 8 positions, protected, FLS JNF107D.</i>
Last Maint Date	Last Maintenance Date. Date of the last maintenance performed against this account. <i>Numeric, 8 positions, protected, FLS JNF111D.</i>
Prev Batch Maint Dt	Previous Batch Maintenance Date. Date of the previous batch maintenance performed against this account. <i>Numeric, 8 positions, protected, FLS JNF263D.</i>
Last Batch Maint Dt	Last Batch Maintenance Date. Date of the last batch maintenance performed against this account. <i>Numeric, 8 positions, protected, FLS JNF262D.</i>

Next Stmt Date	<p>Next Cutoff Statement Date. Next Credit Line statement date for this account. If the Statement Cutoff Frequency is 'D', 'M', or 'P', the system automatically calculates the statement date by advancing the current date by one scheduled period. However, If the Frequency is 'C', the statement is printed on the cycle specified for the account.</p> <p><i>Numeric, 8 positions, protected, FLS JNF030D.</i></p>
Last Stmt Date	<p>Date Last Cutoff Statement. Date of the last cutoff statement.</p> <p><i>Numeric, 8 positions, protected, FLS JNF019D.</i></p>
Payment Code	<p>Payment Flag. This payment calculation method does not bill for an amount greater than the current balance. Valid entries are:</p> <ul style="list-style-type: none">A Base principal billed for on the term. Recalculated when the balance increases.B Bill for balance plus any finance charges.C Same as A, except the payment is recalculated every period, whether the account had activity or not.D Same as A.E Same as A.F Bill for a flat amount of principal plus finance charges.P Percentage of the current balance.Q Same as P, except the payment is recalculated for each billing cycle.R Same as A, except use rounding.T Same as A.2 Same as P, except the calculation pertains to the total payment, rather than only the principal, and the payment is recalculated for each billing cycle.3 Calculate the payment by dividing the balance by the term. Repeat the calculation each time the account is billed.6 Flat amount field is the total payment.7 Same as P, except the calculation pertains to the total payment rather than only the principal.8 Same as A, except the calculation pertains to the total payment rather than only the principal.9 Same as A, except the calculation pertains to the total payment rather than only the principal and uses rounding. <p><i>Alphanumeric, 1 position, protected, FLS JNF056D.</i></p>
Payment Term	<p>Payment Term. Term in months for calculating the principal payment amount. This is used only when the Payment Flag is 'C', 'R', or 'T'. This amount divided by 1000 equals the percentage used when the Payment Flag is 'A', 'P', or '7'.</p> <p>Note: If the term is set to zero, the posting program uses a term of '20'.</p> <p><i>Numeric, 3 positions, protected, FLS JNF058D.</i></p>
Last Paid Date	<p>Last Payment Date. Date of last payment.</p> <p><i>Numeric, 8 positions, protected, FLS JNF129D.</i></p>

Last Paid Amount	Last Payment Amount. Amount of last payment. <i>Numeric, 15 positions, protected, FLS JNF128D.</i>
Pymt Advances	Advances for C/L Payment. Number of times automatic payments have caused the Credit Line account to advance funds. This figure is reset to zero whenever a subsequent automatic payment (not causing an advance) occurs. <i>Numeric, 4 positions, protected, FLS JNF152D.</i>
Prepaid Amount	Prepaid Amount. Amount prepaid on this account. <i>Numeric, 15 positions, protected, FLS JNF158D.</i>
Last Adv Date	Last Advance Date. Date of last advance. <i>Numeric, 8 positions, protected, FLS JNF131D.</i>
Last Adv Amount	Last Advance Amount. Amount of last advance. <i>Numeric, 15 positions, protected, FLS JNF130D.</i>
Charge Off Date	Charge Off Date. Date the Credit Line account was charged off. <i>Numeric, 8 positions, protected, FLS JNF259D.</i>
Charge Off Amount	Charge Off Amount. Balance of the Credit Line account when it was charged off. <i>Numeric, 15 positions, protected, FLS JNF258D.</i>
Interest Rate	Interest Rate. Credit Line annual interest rate for this account, expressed in decimals. (For example, .050000000 would indicate 5%.) This rate must not be less than the minimum or greater than the maximum specified on MICM Record 3002 (Deposits Credit Line Type Defaults). For batch, a rate of zero produces a warning message. <i>Numeric, 10 positions, protected, FLS JNF034D.</i>
Int Prime Code	Interest Prime Code. Identifies the prime rate to use on MICM Record 2002 (Index Rate). Valid entries are 000 – 999. Zeros indicate that the prime rates are not used. <i>Numeric, 3 positions, protected, FLS JNF046D.</i>
Int Prime Sign	Interest Prime Sign. Indicates whether to add or subtract the interest rate from the prime rate. Valid entries are: A Add to the prime rate. S Subtract from the prime rate. <i>Alphanumeric, 1 position, protected, FLS JNF047D.</i>
Int Apply Rate	Interest Apply Rate. Applied interest rate. Actual interest rate last paid. <i>Numeric, 10 positions, protected, FLS JNF035D.</i>
Interest Accrued	Interest Accrued Not Assessed. Amount of interest earned, not paid. <i>Numeric, 14 positions, protected, FLS JNF040D.</i>

Interest Daily	Daily Interest Amount. Amount of interest charged daily. <i>Numeric, 10 positions, protected, FLS JNF210D.</i>
Interest Aggregate	Interest Aggregate Amount. Aggregate balance for interest calculation. <i>Numeric, 14 positions, protected, FLS JNF042D.</i>
Reg AA Total	Bill Regulation AA Amount. Total amount billed (excluding late fees) minus the total amount paid (including late fees). Late fees are not calculated when this amount is zero. <i>Numeric, 13 positions, protected, FLS JNF074D.</i>
Reversal	Payment Reversal. Amount of payment reversals. <i>Numeric, 13 positions, protected, FLS JNF161D.</i>

DPCR1 – Credit Line New/Maintenance 1

Purpose

This panel is used to establish and maintain Credit Line accounts.

As you add new accounts, MICM account type values display, including the default insurance parameters. You can use these values or override them with new values. MICM records 0231 (Application Edit Table), 0239 (Multisort Interface), 2001 (Branch Information), 2005 (Cycles Information), 3000 (Deposits Institution Processing Parameters), and 3002 (Deposits Credit Line Type Defaults) contain the default values and edits.

The Statement Account field shows whether the account is tied to another account for printing a combined statement. The Auto Pay Code and Primary DDA fields are used for tying the Credit Line account to a DDA for automatic payments from the DDA to the Credit Line account.

The Block Code 'B' (entered through maintenance) blocks the account from debit posting. You can delete the Credit Line account by entering **D** in the Delete field.

Key Panel

DPCR1	DPOPERP	Credit Line New/Maintenance 1	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Branch Number . .	_____	1-99999 (Valid only if Function is 'N')		
Type Number . . .	___	1-999 (Valid only if Function is 'N')		
Command====> DPCR1,,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCR1 – Credit Line New/Maintenance 1

Field Descriptions

Function Code

Function. Action to perform on the panel. Valid entries are:

M Maintain existing record.

N Create new record.

Alphanumeric, 1 position, required.

Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
Type Number	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>

Primary Panel

DPCR1	DPOPERP	Credit Line New/Maintenance 1	001	03-13-2000
Func: M Account: 000000000000000001 Appl: CRL Branch . : 10001 Type: 301				
			Short Name JACK SMITH	
Cost Center	90909	Type	301	
Branch	10001	Birth Date	00 00 0000	
Date Open	03 13 2000	Class	11	
Officer	B0B	Map Code		
Secondary Officer .	BUB	Next Review Date .	04 13 2000	
Accounting Code . .	000000	Cosign Key	0000	
Soc Sec Nbr	000000000	Statement Acct . .	000000000000000000	
NAICS Code	123456	Primary DDA Acct .	000000000000000000	
Report Entity . . .		User Area		
Statement Type . .	7	Insurance Flag . .		
Auto Pay Code . . .	N	Block Code		
Spec Hndle 1 - 6 .	A C C C C C	Delete		
Spec Hndle 7 - 12 .				
Insurance Rate . .	.000000000			
GL Account				
Command====> DPCR1,M,1,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPCR1 – Credit Line New/Maintenance 1

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. Note: This field is required if the Short Name Required field on MICM Record 3002 (Deposits Credit Line Type Defaults) is 'Y'. <i>Alphanumeric, 15 positions, protected, FLS JNF204D.</i>
Cost Center	Cost Center. Cost center number used for activity reporting for this account. User-defined. Cost centers may be defined using MICM 0231 record, Table 15. <i>Numeric, 5 positions, optional, FLS JNF239D.</i> Default: MICM Record 0231, Table 15.

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional, FLS JNF101D.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional, FLS JNF103D.</i>
Date Open	Account Opening Date. Date the account was opened. <i>Numeric, 8 positions, optional, FLS JNF107D.</i>
Birth Date	Customer Birth Date. If the Insurance Flag is 'Y', this field must contain a valid date. (For example, enter 06241979 for a June 24, 1979 date of birth). <i>Numeric, 8 positions, optional, FLS JNF127D.</i>
Officer	Account Officer Code. ID of the officer responsible for this account. <i>Alphanumeric, 9 positions, optional, FLS JNF104D.</i> Default: MICM Record 0231, Table 02.
Class	Account Class. Class code. Note: For TRW, this field indicates account type. <i>Numeric, 2 positions, optional, FLS JNF116D.</i> Default: MICM Record 0231, Table 7.
Secondary Officer	Secondary Officer Code. Secondary officer codes may be defined using MICM Record 0231, Table 3. <i>Alphanumeric, 9 positions, optional, FLS JNF243D.</i> Default: MICM Record 0231, Table 03.
Accounting Code	Accounting Code. User-defined responsibility accounting code. <i>Numeric, 6 positions, optional, FLS JNF135D.</i>
Map Code	Account Map Code. User-defined map code (can be left blank). Valid map codes are defined on Table 14 of MICM Record 0231 (Application Edit Table). <i>Numeric, 3 positions, optional, FLS JNF134D.</i> Default: MICM Record 0231, Table 14.
Soc Sec Nbr	Social Security Number. Social security or tax ID number. Do not use hyphens. <i>Numeric, 9 positions, optional, FLS JNF159D.</i>
Next Review Date	Next Review Date. Next scheduled date to review this account. The default value is the current date adjusted by the term a new Credit Line account is processed. <i>Numeric, 8 positions, optional, FLS JNF168D.</i>

NAICS Code	NAICS Code. Firm's North American Industry Class System code (NAICS). This replaces the Standard Industry Code (SIC). Valid entries are:			
	01000 – 09999	Agriculture	60000 – 60999	Banking
	10000 – 14999	Mining	61000 – 61999	S/L – Finance
	15000 – 17999	Construction	62000 – 62999	Securities
	20000 – 39999	Manufacturing	63000 – 64999	Insurance
	40000 – 47999	Transport	65000 – 67999	Real Estate
	48000 – 48999	Communication	68000 – 69999	Misc. Credit
	49000 – 49999	Utility	70000 – 89999	Services
	50000 – 51999	Wholesale	90000 – 96999	Government
	52000 – 59999	Retail	97000 – 99999	Foreign
	<i>Alphanumeric, 6 positions, optional, FLS JNF265D. Default: MICM Record 0231, Table 31.</i>			
Cosign Key	Customer 1 Key for MICM. This key consists of the following:			
	<ul style="list-style-type: none">■ Customer Last Name. First 6 letters of the customer's last name. For a company name, the first 6 letters of the first key word.■ Customer First Initial. First letter of the customer's first name. For a company name, the first letter of its second name.■ Customer Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name.			
	<i>Alphanumeric, 8 positions, optional, FLS JNF195D.</i>			
(Tie Breaker)	Customer 1 Tie Breaker. Number used for differentiating between customers with the same customer key.			
	<i>Numeric, 4 positions, optional, FLS JNF196D.</i>			
Report Entity	Report Entity. User-defined field used for sorting and totaling daily reports.			
	<i>Alphanumeric, 5 positions, optional, FLS JNF256D.</i>			
Statement Type	Statement Type. Indicates which form, accounts, and order to use when printing the statement. Valid entries are:			
	<ul style="list-style-type: none">3 Form C, single accounts, in account number order, no combining.4 Form C, multiple accounts, in account number order, combined with a single Credit Line account.5 Form C, single accounts, in customer key order, no combining.6 Form C, multiple accounts, in customer key order, combined.7 Form C, affiliate accounts, in account number order, combined.8 Form C, parent accounts, in account number order, combined.9 Form B, single business accounts, in account number order, no combining.			
	<i>Alphanumeric, 1 position, optional, FLS JNF015D. Default: MICM Record 3002.</i>			
Statement Acct	Statement Account. Account number used for combining statements.			
	<i>Numeric, 18 positions, optional, FLS JNF031D.</i>			

Auto Pay Code	<p>Automatic Payment Indicator. Credit Line payment is automatically taken from the Demand Deposits account on the date due. Valid entries are:</p> <p>N Payment not automatic.</p> <p>Y Automatic payment.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNF059D. Default: MICM Record 3002.</i></p>
Primary DDA Acct	<p>DDA Payment Account. Demand Deposits account to charge for automatic payments.</p> <p><i>Numeric, 18 positions, optional, FLS JNF108D.</i></p>
Special Hndlg 1 - 6	<p>Special Handling Codes 1 – 6. User-defined codes that indicate special handling or other instructions for the account. You can leave this field blank. Special Handling codes can be defaulted and verified by MICM Record 0231 (Application Edit Table). Valid entries are:</p> <ul style="list-style-type: none"> 1 Uses Table 8 of MICM Record 0231. 2 Uses Table 9 of MICM Record 0231. 3 Uses Table 10 of MICM Record 0231. 4 Uses Table 11 of MICM Record 0231. 5 Uses Table 12 of MICM Record 0231. 6 Uses Table 13 of MICM Record 0231. <p>Note: When producing a TRW tape, Special Handling Code 5 must contain the association code used by TRW.</p> <p><i>Alphanumeric, 1 position, protected, FLS JNF137D – JNF142D. Default: MICM Record 0231 Table Defaults.</i></p>
User Area	<p>User Area. User-defined area.</p> <p><i>Alphanumeric, 15 positions, optional, FLS JNF238D.</i></p>
Spec Hndlg 7 - 12	<p>Special Handling Codes 7 – 12. User-defined codes that indicate special handling or other instructions for the account. You can leave this field blank. Special Handling codes can be defaulted and verified by MICM Record 0231 (Application Edit Table). Valid entries are:</p> <ul style="list-style-type: none"> 7 Uses Table 25 of MICM Record 0231. 8 Uses Table 26 of MICM Record 0231. 9 Uses Table 27 of MICM Record 0231. 10 Uses Table 28 of MICM Record 0231. 11 Uses Table 29 of MICM Record 0231. 12 Uses Table 30 of MICM Record 0231. <p><i>Alphanumeric, 1 position, protected, FLS CLM247D – CLM252D. Default: MICM Record 0231 Table Defaults.</i></p>

Insurance Flag	<p>Insurance Flag. Valid entries are:</p> <ul style="list-style-type: none"> b No life insurance. Y Life insurance. 1 Life insurance – use the Life Insurance Rate. 2 Life insurance – use the Second Insurance Rate. <p>Note: The rates for values 1 and 2 are retrieved from MICM Record 3002 (Deposits Credit Line Type Defaults), then changed to Y and stored in the file as a Y. If the Life Insurance Flag in MICM Record 3002 is 'Y', the Life Insurance Rate is the default value for new accounts.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNF050D. Default: MICM Record 3002.</i></p>
Insurance Rate	<p>Insurance Rate. Life insurance rate based on \$100.00 per year, calculated on the average balance for the month. Nine decimal places are assumed.</p> <p><i>Numeric, 12 positions, optional, FLS JNF049D. Default: MICM Record 3002.</i></p>
Block Code	<p>Account Block Code. Determines whether transactions are allowed. Valid entries are:</p> <ul style="list-style-type: none"> b Post. A Automatic block. No advances, only credits are posted. The account unblocks automatically when the account is no longer past due. B Officer block. No advances, only credits are posted. The account remains blocked until maintenance is made to unblock it. C Charged off. F Foreclosure block. All transactions are rejected, except 450 and 905. Billing and statements are discontinued. <p><i>Alphanumeric, 1 position, optional, FLS JNF106D.</i></p>
GL Account	<p>General Ledger Account Number.</p> <p><i>Numeric, 18 positions, optional, FLS JNF264D.</i></p>
Delete	<p>Account Status Code. Valid entries are:</p> <ul style="list-style-type: none"> b Open. C Charged off. C Closed. D Deleted. P Purged. <p><i>Alphanumeric, 1 position, optional, FLS JNF115D.</i></p>

DPCR2 – Credit Line New/Maintenance 2

Purpose

This panel is used to establish and maintain cutoff statement, annual fee, and review information on Credit Line accounts.

Parameters that control scheduling and requesting statements are accessed through this panel. If the account is tied to another account (for combined statements), the other account number displays in the Statement Account field. The pending bulk file option is used when the value of the bulk file code changes after the last statement is processed for the month. Statement schedule changes are entered in the pending statement schedule fields in the middle of the panel. These changes occur after all statements are produced for the current month.

The annual fee schedule and related fields display. In addition, review information, which is used for scheduling account reviews, displays at the bottom of the panel. You can request a review card by entering X in the Review Card field.

Key Panel

DPCR2	DPOPERP	Credit Line New/Maintenance 2	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number 000000000000000001				
Branch Number _____	1-99999 (Valid only if Function is 'N')			
Type Number ____	1-999 (Valid only if Function is 'N')			
Command====> DPCR2,,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCR2 – Credit Line New/Maintenance 2

Field Descriptions

Function

Function. Action to perform on the panel. Valid entries are:

M Maintain existing record.

N Create new record.

Alphanumeric, 1 position, required.

Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Branch Number	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
Type Number	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>

Primary Panel

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DPCR2      DPOPERP      Credit Line New/Maintenance 2      001  03-13-2000
Func: M    Account: 0000000000000000001  Appl: CRL  Branch . : 10001  Type: 301
                               Short Name: JACK SMITH
----- Statement Information -----
Freq C    Term 1    Days 04 00 00 00    Next 04 04 2000    Last: 03 12 2000
Statement Type . . 7                      Statement Acct . . 00000000000000000000
Bulk File . . . . B                      Pend Bulk File . . B
Statement Req . . .                      Request Charge . . A
Sort . . . . . B                      Disposition . . .
No Acty Stmt . . . N
Pending . . . N      Freq      Term    Days of Month    Stmt
                        1      00 00 00 00      N
----- Annual Fee Information -----
Freq M    Term 12    Day 31      Next 03 31 2000    Last 03 12 2000
Code N    Amt 50.00      YTD: .00

----- Review Information -----
Review Term . . . 1      Review Card . . .
Date Next . . . 04 13 2000    Date Last . . . 03 12 2000

Command====> DPCR2,M,1,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel

```

DPCR2 – Credit Line New/Maintenance 2

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>

Statement Information

Freq	<p>Cutoff Statement Frequency. Frequency to print Credit Line statements for the account. Valid entries are:</p> <ul style="list-style-type: none"> C Cycles. D Days. M Months. P Periodic. <p><i>Alphanumeric, 1 position, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y', the Bulk File Code is 'B', and the Statement Cutoff Frequency is 'C', FLS JNF021D. Default: MICM Record 3002.</i></p>
Term	<p>Cutoff Statement Term. If the Cutoff Statement Frequency is 'D' or 'M', this term is the number of days or months between statements. If the Frequency is 'P' or 'C', enter a term of 001 in this field.</p> <p><i>Numeric, 3 positions, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y', the Bulk File Code is 'B', and the Statement Cutoff Frequency is 'C', FLS JNF022D. Default: MICM Record 3002.</i></p>
Days	<p>Statement Cutoff Days. When the Cutoff Statement Frequency is 'P', these 4 fields contain the days of the month on which to print the Credit Line statements. If more than one day is specified, enter the days in ascending order. Enter 31 to indicate the end of the month, regardless of the number of days in a particular month. Any fields not used must be left blank. If the Cutoff Statement Frequency is 'C', enter the statement cycle number 01 – 99 in the first field. If the Cutoff Statement Frequency is 'D' or 'M', this first field contains the specific day of the month on which to print statements.</p> <p><i>Numeric, 2 positions, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y', the Bulk File Code is 'B', and the Statement Cutoff Frequency is 'C', FLS JNF024D. Default: MICM Record 3002.</i></p>
Next	<p>Next Cutoff Statement Date. Next Credit Line statement date for this account. If the Cutoff Statement Frequency is 'D', 'M', or 'P', the system automatically calculates the statement date by advancing the current date by one scheduled period. However, if the Frequency is 'C', the statement is printed on the cycle specified for the account.</p> <p><i>Numeric, 8 positions, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y', the Bulk File Code is 'B', and the Statement Cutoff Frequency is 'C', FLS JNF030D.</i></p>
Last	<p>Date Last Cutoff Statement. Date of the last cutoff statement.</p> <p><i>Numeric, 8 positions, protected, FLS JNF019D.</i></p>

Statement Type	<p>Statement Type. Indicates which form, accounts, and order to use when printing the statement. Valid entries are:</p> <ul style="list-style-type: none">3 Form C, single accounts, in account number order, no combining.4 Form C, multiple accounts, in account number order, combined with a single Credit Line account.5 Form C, single accounts, in customer key order, no combining.6 Form C, multiple accounts, in customer key order, combined.7 Form C, affiliate accounts, in account number order, combined.8 Form C, parent accounts, in account number order, combined.9 Form B, single business accounts, in account number order, no combining. <p><i>Alphanumeric, 1 position, optional, FLS JNF015D. Default: MICM Record 3002.</i></p>
Statement Acct	<p>Statement Account. Account number used for combining statements.</p> <p><i>Numeric, 18 positions, optional, FLS JNF031D.</i></p>
Bulk File	<p>Bulk File Code. Any code other than B is user-defined. B indicates that the Bulk File creates a Cycle File and a Bulk File if an interface to Infopoint SuperMICR Multisort is indicated on MICM Record 3000 (Deposits Institution Processing Parameters).</p> <p><i>Alphanumeric, 1 position, optional, FLS JNF163D. Default: MICM Record 3002.</i></p>
Pend Bulk File	<p>Bulk File Code. Any code other than B is user-defined. A value of B indicates that the Bulk File creates a Cycle File and a Bulk File if an interface to Infopoint SuperMICR Multisort is indicated on MICM Record 3000 (Deposits Institution Processing Parameters).</p> <p><i>Alphanumeric, 1 position, optional, FLS JNF236D.</i></p>
Statement Req	<p>Statement Request Flag. Valid entries are:</p> <ul style="list-style-type: none">b Do not print a statement.C Cutoff statement.E Cutoff statement with charge.R Snapshot statement with charge.S Snapshot statement. <p><i>Alphanumeric, 1 position, optional; protected for Passbook account, FLS JNF119D.</i></p>
Request Charge	<p>Statement Request Charge Code. Determines whether to charge for requested statements. Valid entries are:</p> <ul style="list-style-type: none">A Charge for requested statements.N Do not charge for requested statements. <p><i>Alphanumeric, 1 position, optional, FLS JNF017D. Default: MICM Record 3002.</i></p>

Sort	<p>Statement Sort Code. Specifies the order statements print. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File indicating date order, no balance summary. b Date order, no balance summary. For batch only, default to value entered in MICM Record 3002. B Date order with balance summary. C Serial number order with balance summary. S Serial number order, no balance summary. <p><i>Alphanumeric, 1 position, optional, FLS JNF014D. Default: MICM Record 3002.</i></p>
Disposition	<p>Statement Disposition. Determines what to do with a particular statement. Any code other than those defined below is user-defined. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File, which indicates to mail the statement. b Mail statement. For batch only, default to value entered in MICM Record 3002. H Hold statement. Y Sort by 9-digit ZIP code. Z Sort by 5-digit ZIP code. <p><i>Alphanumeric, 1 position, optional, FLS JNF016D. Default: MICM Record 3002.</i></p>
No Acty Stmt	<p>Statement Flag. Valid entries are:</p> <ul style="list-style-type: none"> N Do not print no activity and zero balance statement. Y Print no activity and zero balance statement. <p><i>Alphanumeric, 1 position, optional, FLS JNF132D. Default: MICM Record 3002.</i></p>

(Pending Information)

Pending Freq	<p>Pending Frequency. Next frequency desired for the type of pending indicated for the account. Valid entries are:</p> <ul style="list-style-type: none"> C Cycles. D Days. M Months. N Not used. P Periodic. <p><i>Alphanumeric, 1 position, optional, FLS JNF226D.</i></p>
Pending Term	<p>Pending Term. Next number of days or months if the Pending Frequency is 'D' or 'M'. If the Pending Frequency is 'C' or 'P', enter a term of 001 in this field.</p> <p><i>Numeric, 3 positions, optional, FLS JNF227D.</i></p>

Pending Days of Month	<p>Pending Days. If the Pending Frequency is 'C' (cycles), enter cycle number 01 – 99 in the first field. If the Pending Frequency is 'D' (daily), or 'M' (monthly), the first field contains the specific day of the month. If the Pending Frequency is 'P' (periodic), you can use all 4 fields. When the Pending Frequency is 'P', this field contains the days of the month for the pending schedule. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month.</p> <p><i>Numeric, 2 positions, optional, FLS JNF229D. Default: MICM Record 3002.</i></p>
Pending Stmt	<p>Pending Statement Code. Pending statement indicator, which indicates whether the pending fields are relevant to statements. Valid entries are:</p> <ul style="list-style-type: none">N Pending fields are not relevant to statements.Y Pending fields are relevant to statements. <p><i>Alphanumeric, 1 position, optional, FLS JNF235D.</i></p>

Annual Fee Information

Freq	<p>Annual Fee Frequency. Frequency desired for charging an annual Credit Line fee. Valid entries are:</p> <ul style="list-style-type: none">C Cycles.D Days.M Months. <p><i>Alphanumeric, 1 position, optional, FLS JNF213D. Default: MICM Record 3002.</i></p>
Term	<p>Annual Fee Term. Number of days or months between statements if the Annual Fee Frequency is 'D' or 'M'. If the Frequency is 'C', enter a term of 001.</p> <p><i>Numeric, 3 positions, optional, FLS JNF214D. Default: MICM Record 3002.</i></p>
Day	<p>Annual Fee Day. If the Annual Fee Frequency is 'C', enter the cycle number 01 – 99. If the Annual Fee Frequency is 'D' or 'M', enter the specific day of the month on which to charge annual fees. Enter 31 to indicate the last processing day of the month.</p> <p><i>Numeric, 2 positions, optional, FLS JNF215D. Default: MICM Record 3002.</i></p>
Next	<p>Next Annual Fee Date. Next scheduled date to charge the annual fee.</p> <p><i>Numeric, 8 positions, optional, FLS JNF217D.</i></p>
Last	<p>Last Annual Fee Date. Last date the annual fee was calculated.</p> <p><i>Numeric, 8 positions, optional, FLS JNF216D.</i></p>
Code	<p>Annual Fee Code. Valid entries are:</p> <ul style="list-style-type: none">A Charge the fee.N Do not calculate an annual fee.W Calculate and waive. <p><i>Alphanumeric, 1 position, optional, FLS JNF212D. Default: MICM Record 3002.</i></p>

Amt Annual Fee Amount. Next scheduled amount to charge for the annual fee.
Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JNF218D.
Default: MICM Record 3002.

YTD Annual Fee Amount YTD. Amount of annual fees paid year-to-date.
Numeric, 9 positions, protected, FLS JNF219D.

Review Information

Review Term Review Term. Term in number of months.
Numeric, 3 positions, optional, FLS JNF167D. Default: MICM Record 3002.

Review Card Review Card Request. Code that requests a review card. Valid entry is **X**,
indicating a review card is requested.
Alphanumeric, 1 position, optional, FLS JNF096D. Default: MICM Record 3002.

Date Next Next Review Date. Next scheduled date to review this account. The default
value is the current date adjusted by the term a new Credit Line account is
processed.
Numeric, 8 positions, optional, FLS JNF168D.

Date Last Last Review Date. Last date this account was reviewed.
Numeric, 8 positions, optional, FLS JNF166D.

DPCR3 – Credit Line New/Maintenance 3

Purpose

This panel is used to establish additional Credit Line information when setting up and maintaining Credit Line accounts.

You can request a file card and/or label with this panel.

Report-related options include:

- Late notices
- Transfer notices
- Employee code

Overdraft-related options include an option to transfer either a specific amount or incremental amounts.

Interest-related options include:

- Tying the account to the prime rate via the Prime Code
- Specifying an annual interest rate
- Listing of interest paid by customer (reported to the government)
- Lifetime minimum and maximum rates for variable mortgage-type loans (home equity)

There is an account analysis code to have Deposits pass account information to Account Analysis on a daily or monthly basis.

Charge-related fields include:

- Late fee
- Advance charge
- Waive amount (to waive remaining finance charges under certain conditions)
- Payment service charge
- Transaction immediate charge (triggered by MICM Record 2013 – Transaction Code Parameters) to determine whether to charge the day the transaction posts or accumulate the charge until service charge time

Payment method parameters can be maintained. All field values default from MICM Record 3002 (Deposits Credit Line Type Defaults) except those for the File Card Request and 1098 Interest fields.

Key Panel

DPCR3	DPOPERP	Credit Line New/Maintenance 3	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number . . . 000000000000000001				
Branch Number . . . ____	1-99999 (Valid only if Function is 'N')			
Type Number . . . ____	1-999 (Valid only if Function is 'N')			
Command====> DPCR3,,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCR3 – Credit Line New/Maintenance 3

Field Descriptions

Function	Function. Action to perform on the panel. Valid entries are: M Maintain existing record. N Create new record. <i>Alphanumeric, 1 position, required.</i>
Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Branch Number	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
Type Number	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>

Primary Panel

DPCR3	DPOPERP	Credit Line New/Maintenance 3	001	03-13-2000
Func: M Account: 000000000000000001 Appl: CRL Branch : 10001 Type: 301				
Short Name: JACK SMITH				
Credit Limit	. . 9,999,999	Fraud Alert Flag	—	
File Card Req	. . .	Label Req	
Employee Code	. . B	Acct Analysis	. . . D	
Payment Flag	. . A	Payment Amount	. . .00	
Payment Term	. . 20	Minimum Payment	. . .	
Payment Lead	. . .	Payment Svc Chrg	. .0000	
Waive Amount	. . .00	Tran Immed Chrg	. . N	
Late Notice	. . . Y	Transfer Notice	. . A	
Late Fee	. . . Y	Advance Charge	. . Y	
Transfer Code	. . C	Transfer Amount	. . .00	
Prime Code	. . . 000	Prime Sign	. . . A	
Int Rate	. . . .180000000	1098 Interest	. . .00	
Life Min Rate	. . .000000000	Life Max Rate	. . .999990000	
Int Year Base	. . A	Int Month Code	. . A	
Command====> DPCR3,M,1,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPCR3 – Credit Line New/Maintenance 3

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected, FLS JNF204D.</i>
Credit Limit	Credit Line Limit. Maximum amount of credit available. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JNF109D.</i> Default: MICM Record 3002.
Fraud Alert Flag	Fraud Alert Flag. Indicates if the account has had fraud/identity theft reported. Valid entries are: N No fraud has been reported for this account. Y This account has had fraud/identify theft reported. <i>Numeric, 1 position, optional, FLS JNF260D.</i>
File Card Req	File Card Request. File cards or account information sheet request. Valid entries are: b Do not print file cards or information sheet. C Print file cards. D Print information sheet. X Print file cards and information sheet. <i>Alphanumeric, 1 position, optional, FLS JNF120D.</i>

Label Req	<p>Label Request Flag. Valid entry is X, indicating a request for labels. <i>Alphanumeric, 1 position, optional, FLS JNF121D.</i></p>
Employee Code	<p>Employee Code. Identifies this account as an employee account. Any code other than those defined below is user-defined. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File, indicating not an employee account. b Not an employee account. For batch only, indicates to default to MICM. B Business account. D Director account. E Employee account. O Officer account. P Public funds. <p><i>Alphanumeric, 1 position, optional, FLS JNF145D. Default: MICM Record 3002.</i></p>
Acct Analysis	<p>Account Analysis Code. Valid entries are:</p> <ul style="list-style-type: none"> D Account to undergo daily analysis. N No analysis. R No account analysis, but show the account on report 01-070 (Collected Balance). <p><i>Alphanumeric, 1 position, optional, FLS JNF151D. Default: MICM Record 3002.</i></p>
Payment Flag	<p>Payment Flag. This payment calculation method does not bill for an amount greater than the current balance. Valid entries are:</p> <ul style="list-style-type: none"> A Base principal billed for on the term. Recalculated when the balance increases. B Bill for balance plus any finance charges. C Same as A, except the payment is recalculated every period, whether the account had activity or not. D Same as A. E Same as A. F Bill for a flat amount of principal plus finance charges. P Percentage of the current balance. Q Same as P, except the payment is recalculated for each billing cycle. R Same as A, except use rounding. T Same as A. 2 Same as P, except the calculation pertains to the total payment, rather than only the principal, and the payment is recalculated for each billing cycle. 3 Calculate the payment by dividing the balance by the term. Repeat the calculation each time the account is billed. 6 Flat amount field is the total payment. 7 Same as P, except the calculation pertains to the total payment rather than only the principal. 8 Same as A, except the calculation pertains to the total payment rather than only the principal. 9 Same as A, except the calculation pertains to the total payment rather than only the principal and uses rounding. <p><i>Alphanumeric, 1 position, optional, FLS JNF056D. Default: MICM Record 3002.</i></p>

Payment Amount	<p>Payment Flat Amount. Flat amount of principal when the Payment Flag is 'F'. Two decimal places are assumed. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JNF057D.</i> Default: MICM Record 3002.</p>
Payment Term	<p>Payment Term. Term in months for calculating the principal payment amount. This is used only when the Payment Flag is 'C', 'R', or 'T'. This amount divided by 1000 equals the percentage used when the Payment Flag is 'A', 'P', or '7'. Note: If the term is set to zero, the posting program uses a term of 20. <i>Numeric, 3 positions, optional, FLS JNF058D.</i> Default: MICM Record 3002.</p>
Minimum Payment	<p>Minimum Payment Amount. Minimum payment for Credit Line in whole dollars. If the calculated payment is less than this amount, change it to this amount. <i>Numeric, 3 positions, optional, FLS JNF221D.</i> Default: MICM Record 3002.</p>
Payment Lead	<p>Payment Lead Days. Lead days used for billing. Valid entries are 000 – 999. <i>Numeric, 3 positions, optional, FLS JNF063D.</i> Default: MICM Record 3002.</p>
Payment Svc Chrg	<p>Payment S/C Amount. Payment service charge amount, which is the service charge for each debit posted since the last billing. Four decimal places are assumed. <i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JNF060D.</i> Default: MICM Record 3002.</p>
Waive Amount	<p>Credit Line Waive Amount. Maximum amount that can be waived when the principal is zero and some interest and/or insurance payment remains due. <i>Numeric, 4 positions (3 numbers, plus 1 editing mark), optional, FLS JNF220D.</i> Default: MICM Record 3002.</p>
Tran Immed Chrg	<p>Transaction Immediate Charge Code. Indicates whether the account is subject to immediate transaction charges. Valid entries are: N Account is not subject to immediate transaction charges. Y Account is subject to immediate transaction charges. <i>Alphanumeric, 1 position, optional, FLS JNF164D.</i> Default: MICM Record 3002.</p>
Late Notice	<p>Late Notice Option. Determines whether to send late notices. Valid entries are: N Do not send late notice. Y Send late notice. <i>Alphanumeric, 1 position, optional, FLS JNF062D.</i> Default: MICM Record 3002.</p>

Transfer Notice	<p>Credit Line Transfer Notice Option. Indicates whether to send notices for all the accounts that received Credit Line advances today or to just send a notice for the first account that received an advance today. Valid entries are:</p> <ul style="list-style-type: none"> A Send notice for each account. F Send notice for first account only. <p><i>Alphanumeric, 1 position, optional, FLS JNF222D.</i> Default: MICM Record 3002.</p>
Late Fee	<p>Late Fee Indicator. Indicates whether to charge the customer late fees for late payments to the Credit Line account. Valid entries are:</p> <ul style="list-style-type: none"> N No late fees. Y Charge late fees. <p><i>Alphanumeric, 1 position, optional, FLS JNF149D.</i> Default: MICM Record 3002.</p>
Advance Charge	<p>Advance Charge Code. Indicates whether to charge for cash advances (transaction codes 910 and 920). Valid entries are:</p> <ul style="list-style-type: none"> b Default to Cash Advance Charge value on MICM Record 3002 (Deposits Credit Line Type Defaults). N Do not charge for advances. Y Charge for advances. <p><i>Alphanumeric, 1 position, optional, FLS JNF146D.</i> Default: MICM Record 3002.</p>
Transfer Code	<p>Overdraft Transfer Code. Indicates how overdraft transfers are to be processed. Valid entries are:</p> <ul style="list-style-type: none"> b Transfer funds in increments. C Transfer exact amount to cover overdrafts. <p><i>Alphanumeric, 1 position, optional, FLS JNF098D.</i> Default: MICM Record 3002.</p>
Transfer Amount	<p>Overdraft Transfer Amount. Transfer amount if Overdraft Transfer Code is a blank.</p> <p><i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JNF099D.</i> Default: MICM Record 3002.</p>
Prime Code	<p>Interest Prime Code. Identifies the prime rate to use on MICM Record 2002 (Index Rate). Valid entries are 000 – 999. Zeros indicate that the prime rates are not used.</p> <p><i>Numeric, 3 positions, optional, FLS JNF046D.</i> Default: MICM Record 3002.</p>
Prime Sign	<p>Interest Prime Sign. Indicates whether to add or subtract the interest rate from the prime rate. Valid entries are:</p> <ul style="list-style-type: none"> A Add to the prime rate. S Subtract from the prime rate. <p><i>Alphanumeric, 1 position, optional, FLS JNF047D.</i> Default: MICM Record 3002.</p>

Int Rate	<p>Interest Rate. Credit Line annual interest rate for this account, expressed in decimals. (For example, .050000000 would indicate 5%.) This rate must be not be less than the minimum or greater than the maximum specified on MICM Record 3002 (Deposits Credit Line Type Defaults) For batch, a rate of zero produces a warning message.</p> <p><i>Numeric, 10 positions (9 numbers, plus 1 editing mark), optional, FLS JNF034D.</i></p> <p>Default: MICM Record 3002.</p>
1098 Interest	<p>1098 Interest Paid. Interest amount to be reported to the customer for tax purposes.</p> <p><i>Alphanumeric, 13 positions (9 numbers, plus 4 editing marks), protected, FLS JNF153D.</i></p>
Life Min Rate	<p>Minimum Accrual Rate Life. Minimum accrual rate for the life of the account. Seven decimal places are assumed.</p> <p><i>Numeric, 10 positions (9 numbers, plus 1 editing mark), optional, FLS JNF223D.</i></p> <p>Default: MICM Record 3002.</p>
Life Max Rate	<p>Maximum Accrual Rate Life. Maximum accrual rate for the life of this account. Seven decimal places are assumed.</p> <p><i>Numeric, 10 positions (9 numbers, plus 1 editing mark), optional, FLS JNF224D.</i></p> <p>Default: MICM Record 3002.</p>
Int Year Base	<p>Interest Year Base. Credit Line year base. Valid entries are:</p> <ul style="list-style-type: none"> A Actual number of days in the year. 0 360-day year. 5 365-day year. <p><i>Alphanumeric, 1 position, optional, FLS JNF036D.</i> Default: MICM Record 3002.</p>
Int Month Code	<p>Interest Month Code. Valid entries are:</p> <ul style="list-style-type: none"> A Actual number of days in the month. M 30-day month. <p><i>Alphanumeric, 1 position, optional, FLS JNF037D.</i> Default: MICM Record 3002.</p>

DPCR4 – Credit Line New/Maintenance 4

Purpose This panel is used to establish miscellaneous history information when setting up and maintaining Credit Line accounts.

The panel displays the following information, which is useful in evaluating an account's credit:

- Last category dates for maintenance, activity, and payment advances
- Last advance amount
- Last payment amount
- Number of automatic payments that caused an advance
- High credit balance for this and last year
- Times past due for this and last year
- Historical over-limit information, including date last over limit, number of times over limit this and last year

Key Panel

DPCR4	DPOPERP	Credit Line New/Maintenance 4	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number 000000000000000001				
Branch Number _____	1-99999 (Valid only if Function is 'N')			
Type Number ____	1-999 (Valid only if Function is 'N')			
Command====> DPCR4,,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCR4 – Credit Line New/Maintenance 4

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:

M Maintain existing record.

N Create new record.

Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Branch Number Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, optional.

Type Number Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, optional.

Primary Panel

DPCR4	DPOPERP	Credit Line New/Maintenance 4		001	03-13-2000
Func: M		Account: 000000000000000001		Appl: CRL	Branch . : 10001 Type: 301
				Short Name: JACK SMITH	
----- Miscellaneous History -----					
Maint Date	03 13 2000	Prev Maint Date . . .	00 00 0000		
Last Acty Date	00 00 0000	Over Limit Date . . .	00 00 0000		
Last Batch Maint Dt .	00 00 0000	Prev Batch Maint Dt .	00 00 0000		
Over Limit YTD	0000	Over Limit Last Yr . .	0000		
Last Pymt Amt . . . .	.00	Last Pymt Date	00 00 0000		
Last Advance Amt . . .	.00	Last Advance Date . .	00 00 0000		
Auto Pay Advances . .	0000				
High Bal	000000000	Last Yr High Bal . . .	000000000		
----- Times Past Due History -----					
	1	2	3	4	5
Current Year	0000	0000	0000	0000	0000
Last Year	0000	0000	0000	0000	0000
Command====> DPCR4,M,1,					
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel					

DPCR4 – Credit Line New/Maintenance 4

Field Descriptions

Appl Application Code. Valid entry is **CRL**, indicating Credit Line.
Alphanumeric, 3 positions, protected.

Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Miscellaneous History

Maint Date Last Maintenance Date. Date of the last maintenance performed against this account.
Numeric, 8 positions, protected, FLS JNF111D.

Prev Maint Date Previous Maintenance Date. Maintenance date prior to the last maintenance date.
Numeric, 8 positions, protected, FLS JNF157D.

Last Acty Date	Last Activity Date. Date of last activity. <i>Numeric, 8 positions, optional, FLS JNF112D.</i>
Over Limit Date	Over Limit Date. Date account went over the credit limit. <i>Numeric, 8 positions, optional, FLS JNF110D.</i>
Last Batch Maint Dt	Last Batch Maintenance Date. Date of the last batch maintenance performed against this account. <i>Numeric, 8 positions, optional, FLS JNF262D.</i>
Prev Batch Maint Dt	Previous Batch Maintenance Date. Date of the previous batch maintenance performed against this account. <i>Numeric, 8 positions, optional, FLS JNF263D.</i>
Over Limit YTD	Times Over Limit YTD. Number of times this account has been over the limit this year. <i>Numeric, 4 positions, optional, FLS JNF155D.</i>
Over Limit Last Yr	Times Over Limit Last Year. Number of times this account was over the limit last year. <i>Numeric, 4 positions, optional, FLS JNF156D.</i>
Last Pymt Amt	Last Payment Amount. Amount of last payment. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF128D.</i>
Last Pymt Date	Last Payment Date. Date of last payment. <i>Numeric, 8 positions, optional, FLS JNF129D.</i>
Last Advance Amt	Last Advance Amount. Amount of last advance. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF130D.</i>
Last Advance Date	Last Advance Date. Date of last advance. <i>Numeric, 8 positions, optional, FLS JNF131D.</i>
Auto Pay Advances	Advances for C/L Payment. Number of times automatic payments have caused the Credit Line account to advance funds. This figure is reset to zero whenever a subsequent automatic payment (not causing an advance) occurs. <i>Numeric, 4 positions, protected, FLS JNF152D.</i>
High Bal	High Credit Balance YTD. Highest credit balance to date this year. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF172D.</i>
Last Yr High Bal	High Credit Balance Last Year. Highest amount owed last year. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF173D.</i>

Times Past Due History

Current Year	Past Due by Number of Payments. Allows access to one period at a time. <i>Numeric, 4 positions, optional, FLS JNF077D.</i>
Last Year	Past Due Last Year. Allows access to one period at a time. <i>Numeric, 4 positions, optional, FLS JNF086D.</i>

DPCR5 – Credit Line New/Maintenance 5

Purpose This panel is used to display average balance history information (the signed average balance for each calendar month) when maintaining Credit Line accounts. Each field can be maintained.

Key Panel

DPCR5	DPOPERP	Credit Line New/Maintenance 5	001	03-13-2000
Enter the following key parameters:				
Function	_____	N: New M: Maintenance		
Account Number	_____			
Branch Number	_____	1-99999 (Valid only if Function is 'N')		
Type Number	_____	1-999 (Valid only if Function is 'N')		
Command====> DPCR5,,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPCR5 – Credit Line New/Maintenance 5

Field Descriptions

Function	Function. Action to perform on the panel. Valid entries are: M Maintain existing record. N Create new record. <i>Alphanumeric, 1 position, required.</i>
Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Branch Number	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
Type Number	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>

Primary Panel

DPCR5	DPOPERP	Credit Line New/Maintenance 5	001	03-13-2000
Func: M	Account: 000000000000000001	Appl: CRL	Branch . : 10001	Type: 301
			Short Name: JACK SMITH	
----- Average Balance History -----				
Jan Balance . .	000000000	Feb Balance . .	000000000	
Mar Balance . .	000000000	Apr Balance . .	000000000	
May Balance . .	000000000	Jun Balance . .	000000000	
Jul Balance . .	000000000	Aug Balance . .	000000000	
Sep Balance . .	000000000	Oct Balance . .	000000000	
Nov Balance . .	000000000	Dec Balance . .	000000000	
Command====> DPCR5,M,1,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPCR5 – Credit Line New/Maintenance 5

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>

Average Balance History

Jan Balance	Average Balance for January. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Feb Balance	Average Balance for February. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Mar Balance	Average Balance for March. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Apr Balance	Average Balance for April. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
May Balance	Average Balance for May. In whole dollars <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>

Jun Balance	Average Balance for June. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Jul Balance	Average Balance for July. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Aug Balance	Average Balance for August. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Sep Balance	Average Balance for September. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Oct Balance	Average Balance for October. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Nov Balance	Average Balance for November. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>
Dec Balance	Average Balance for December. In whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNF188D.</i>

DPDLYBAL – Daily Balance

Purpose This panel is used to display the Daily Balance Record (DLB) information from Demand Deposits or Savings accounts, as follows:

- Day of month
- Ledger balance
- Bank float
- Customer float
- Interest rate
- Interest amount paid
- Interest pay code
- Interest disposition code

The Interest Exception Code field shows 'T' whenever the account has exceeded the number of allowed transactions or checks and has, therefore, been adjusted. >>Adjusted<< appears at the top of the panel if an adjustment has been made for the month. The Processing Day Switch flag indicates whether processing occurred that day.

Key Panel

DPDLYBAL	DPOPERP	Daily Balance	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Application . . . dda		DDA: Demand Deposits SAV: Savings		
Date 02 2000		(MM YYYY)		
Command====> DPDLYBAL,0,,0,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDLYBAL – Daily Balance

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:

DDA Demand Deposits.

SAV Savings.

Alphanumeric, 3 positions, required.

Date Month. Key month of this Daily Balance Record.
Numeric, 4 positions, required.

Primary Panel

DPDLYBAL		DPOPERP		Daily Balance		001		03-13-2000	
Account: 000000000000000001				Appl: DDA		Date (MM YYYY): 03 2000			
						Short Name: KEVIN SMITH			
Day	Ledger-Balance	Bank-Float	Cust-Float	Paid	Interest	Dy	CD	Rate	E D P
01	8261.02	0	0	.00	00 L	.160000000			I Y
02	8261.02	0	0	.00	00 L	.160000000			I Y
03	8256.54	0	0	.00	00 L	.160000000			I Y
04	8256.54	0	0	.00	00 L	.160000000			I N
05	8256.54	0	0	.00	00 L	.160000000			I N
06	8256.54	0	0	.00	00 L	.160000000			I Y
Command====> DPDLYBAL,1,DDA,3,2000. F1=Help F3=Exit F4=Next F11=Break F12=Cancel									

DPDLYBAL – Daily Balance

Field Descriptions

Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Day Day of Month. Day of month to which the daily balance information applies.
Numeric, 2 positions, protected, FLS XXX114D.

Ledger-Balance Ledger Balance. Current ledger balance.
Numeric, 15 positions, protected, FLS JOF015D.

Bank-Float Bank Float. Amount of bank float for the day.
Numeric, 11 positions, protected, FLS JOF016D.

Cust-Float Customer Float. Amount of customer float for the day.
Numeric, 11 positions, protected, FLS JOF017D.

Interest

Paid	<p>Interest Amount Paid to Date. Amount of interest paid to the account on the interest payment day. <i>Numeric, 12 positions, protected, FLS JOF018D.</i></p>
Dy	<p>Interest Payment Day. Day of month the interest was paid. <i>Numeric, 2 positions, protected, FLS JOF019D.</i></p>
CD	<p>Interest Pay Code. Determines how to pay interest to an account. Valid entries are:</p> <ul style="list-style-type: none"> B Pay interest on the institution collected balance. C Pay interest on the customer collected balance. L Pay interest on the current ledger balance. N No interest. <p><i>Alphanumeric, 1 position, protected, FLS JOF021D.</i></p>
Rate	<p>Applied Interest Rate. Actual interest rate applied. <i>Numeric, 10 positions, protected, FLS JOF020D.</i></p>
E	<p>Interest Exception Code. Valid entry is T, indicating that the money market account exceeded the number of transactions or checks, causing a reaccrual at the lower rate. <i>Alphanumeric, 1 position, protected, FLS JOF022D.</i></p>
D	<p>Interest Payment Disposition. Valid entries are:</p> <ul style="list-style-type: none"> b Capitalize interest. A Pay interest and principal to another Savings account. B Pay interest and principal by club check. C Pay interest by club check. D Pay interest YTD by check at month 12. E Pay interest to an Infopoint Time Investment account. F Pay interest and principal to another DDA. G Transfer interest and principal to an Infopoint Time Investment account. I Pay interest by check. P Pay interest and principal by check. R Pay interest to another Savings account. S Pay interest and principal to another DDA. The interest and principal transfers are made separately. T Pay interest to another DDA. X Pay interest YTD and principal at club year-end to DDA. Y Pay interest YTD and principal by check at month 12. <p><i>Alphanumeric, 1 position, protected, FLS JOF023D.</i></p>
P	<p>Processing Day Switch. Valid entries are:</p> <ul style="list-style-type: none"> N Not a processing day. Y Processing day. <p><i>Alphanumeric, 1 position, protected, FLS JOF024D.</i></p>

DPDSBAL1 – DDA/Savings Balance Inquiry 1

Purpose This panel is used to display Deposits information for Demand Deposits or Savings accounts.

To generate a charge for balance inquiries, enter an **A** in the Balance Inquiry Charge Code field when each inquiry is made. The only unprotected fields are Memo Debit and Memo Credits Markup amount, used for adding or subtracting an amount to the balance for a transaction that will post to the account that night.

The following information displays:

- Closed to posting code (shows what posting is allowed)
- Current balance
- Hold amount
- Debit card authorization
- Float amount
- Memo float
- Available balances
- Interest amount not posted in passbooks
- Account status
- Special handling codes
- Stop/Caution code (indicating stops, cautions, holds, or suspects)
- Tied account for overdraft coverage
- Other application accounts that are tied to a DDA
- Cash management flag

Key Panel

DPDSBAL1	DPOPERP	DDA/Savings Balance Inquiry 1	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Application . . . dda				
DDA: Demand Deposits SAV: Savings				
Command====> DPDSBAL1,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDSBAL1 – DDA/Savings Balance Inquiry 1

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPDSBAL1	DPOPERP	DDA/Savings Balance Inquiry 1	001	03-13-2000
Account: 000000000000000001 Appl: DDA Type: 100 Short Name: KEVIN SMITH				
Markup . . . . .	.00	Bal Inq Chrg . . .	.00	
Current Balance . . .	8,256.54	DB Card Auth . . .	.00	
+ Memo Credits . . .	100,000,100.00	Close to Post . . .		
- Memo Debits . . .	101,000,000.00	Psbk Balance . . .		

Online Balance . . .	991,643.46-	Int Not Posted . . .		
- Holds	100.00	Account Status . . .		
- Float . . . . .	.00	Stop/Caution . . .		
- Memo Float . . .	.00	Spec Handling . . .		
- FWT Estimate . . .	.00	DDA/SAV Avail . . .	.00	
+ Method B ENP . . .	.00	+ CRL Avail . . .	.00	

Acct Avail	991,743.46-	Coverage . . . . .	.00	
+ Coverage . . . . .	.00	Interest ENP . . .	68.25	

Total Avail	991,743.46-	Memo Amount . . .	.00	
DDA/SAV Acct . . .	000000000000000000	Cash Mgt	P	
		CRL Acct	000000001455391001	
Command====> DPDSBAL1,1,DDA,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDSBAL1 – DDA/Savings Balance Inquiry 1

Field Descriptions

Type Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, protected.

Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Markup Markup Indicator. Valid entries are:
C Adjust memo credits amount.
D Adjust memo debits amount.
Alphanumeric, 1 position, optional, FLS XXX045D.

(Current Markup Amount)	<p>Current Markup Amount. Amount to add or subtract from the Memo Debits or Memo Credits field.</p> <p><i>Numeric, 15 positions (11 numbers, plus 4 editing marks), optional, FLS XXX046D.</i></p>
Bal Inq Chrg	<p>Balance Inquiry Charge Code. Valid entries are:</p> <ul style="list-style-type: none"> A Charge for balance inquiry. N Do not charge for balance inquiry. <p><i>Alphanumeric, 1 position, optional, FLS JNM110D.</i></p>
Current Balance	<p>Current Balance.</p> <p><i>Numeric, 18 positions (13 numbers, plus 5 editing marks), protected, FLS JNM190D.</i></p>
DB Card Auth	<p>Debit Card Authorization. Amount of outstanding debit card authorizations. This is the amount of authorizations issued against the account, but not posted to the account. This field does not affect the available balance.</p> <p><i>Numeric, 14 positions, optional, FLS JNM493D.</i></p>
Memo Credits	<p>Online Credits Posted. Amount of memo-posted credit activity today.</p> <p><i>Numeric, 18 positions (13 numbers, plus 5 editing marks), protected, FLS JNM480D.</i></p>
Close to Post	<p>Account No Post Indicator. Indicates if accounts are closed to posting. Valid entries are:</p> <ul style="list-style-type: none"> b Post. A Closed to all external transactions. B Closed to all internal and external transactions. C Closed to external credit posting only. D Closed to external debit posting only. <p><i>Alphanumeric, 1 position, protected, FLS JNM275D.</i></p>
Memo Debits	<p>Online Debits Posted. Amount of memo-posted debit activity today.</p> <p><i>Numeric, 18 positions (13 numbers, plus 5 editing marks), protected, FLS JNM479D.</i></p>
Psbk Balance	<p>Passbook Balance. Customer passbook balance for passbook accounts.</p> <p><i>Alphanumeric, 18 positions, protected, FLS JNM016D.</i></p>
Int Not Posted	<p>Unbooked Interest. Amount of interest that has been paid to a passbook account but is not posted in the passbook.</p> <p><i>Numeric, 11 positions, protected, FLS JNM014D.</i></p>
Online Balance	<p>Online Balance. Online balance for memo posting.</p> <p><i>Alphanumeric, 18 positions, protected, FLS XXX146D.</i></p>
Account Status	<p>Account Status Code. Indicates the status of the account. Valid entries are:</p> <ul style="list-style-type: none"> b Open and active. B Charged off. C Closed. E Pending close. P Flagged to be purged. <p><i>Alphanumeric, 1 position, protected, FLS JNM274D.</i></p>

Holds	<p>Hold Amount. Total amount of holds.</p> <p><i>Numeric, 18 positions, protected, FLS JNM371D.</i></p>
Stop/Caution	<p>Stops/Caution Indicator. Indicates whether the account has stops, hits, cautions, or suspects. Valid entries are:</p> <ul style="list-style-type: none">b Account has no stops, hits, cautions, or suspects.C Caution.H Hit.S Suspect.Y Account has stops, but no hits, cautions, or suspects. <p><i>Alphanumeric, 1 position, protected, FLS JNM369D.</i></p>
Float	<p>Float. Subtracted from the online balance to calculate the account available balance. Amount depends on the value in the NSF Option. If the NSF Option is 'B', bank float minus one-day bank float. If the NSF Option is 'C', customer float minus one day customer float.</p> <p><i>Numeric, 18 positions, protected, FLS XXX047D.</i></p>
Spec Handling	<p>Special Handling Codes. User-defined codes that indicate special handling or other instructions for the account. You can leave this field blank. You can specify up to 12 special handling codes, which can be defaulted and verified by MICM Record 0231 (Application Edit Table). Valid entries are:</p> <ul style="list-style-type: none">1 Uses Table 8 of MICM Record 0231.2 Uses Table 9 of MICM Record 0231.3 Uses Table 10 of MICM Record 0231.4 Uses Table 11 of MICM Record 0231.5 Uses Table 12 of MICM Record 0231.6 Uses Table 13 of MICM Record 0231.7 Uses Table 25 of MICM Record 0231.8 Uses Table 26 of MICM Record 0231.9 Uses Table 27 of MICM Record 0231.10 Uses Table 28 of MICM Record 0231.11 Uses Table 29 of MICM Record 0231.12 Uses Table 30 of MICM Record 0231. <p><i>Alphanumeric, 1 position, protected, FLS JNM 278D-283D and JNM497D-502D.</i></p> <p>Default: MICM Record 0231 Table Defaults.</p>
Memo Float	<p>Memo Float. Amount of float generated to accompany credits, which modified the memo balance. Subtracted as part of the available balance.</p> <p><i>Numeric, 18 positions, protected, FLS JNM489D.</i></p>
DDA/SAV Avail	<p>Savings or DDA Available Balance. Available balance of the Savings or Demand Deposits account used to cover the overdraft amount.</p> <p><i>Numeric, 18 positions, protected, FLS XXX048D.</i></p>
FWT Estimate	<p>Interest FWT Estimated. Estimated federal withholding tax if the Interest Method is 'B'. This amount is subtracted from the online balance to calculate the account available balance.</p> <p><i>Numeric, 15 positions, protected, FLS JNM248D.</i></p>

CRL Avail	Credit Line Available Amount. Available limit of the Credit Line account used to cover the amount of the overdraft amount. <i>Numeric, 18 positions, protected, FLS XXX049D.</i>
Method B ENP	Interest Earned Not Paid. Amount of interest earned but not paid. <i>Alphanumeric, 18 positions, protected, FLS JNM237D.</i>
Fund Avail	Fund Balance. Balance available from fund accounts. <i>Numeric, 13 positions, protected, FLS XXX147D.</i>
Acct Avail	Account Available Balance. Online balance less holds, less float (when the NSF Option does not equal 'L'), less FWT tax held or estimated, plus interest earned not paid (if the Interest Method is 'B'). <i>Numeric, 18 positions, protected, FLS XXX050D.</i>
Coverage	Total OD Coverage. Total of all overdraft coverage. This amount is added to the account's available balance to determine the total funds available. <i>Numeric, 18 positions, protected, FLS XXX051D.</i>
Coverage	Coverage Available. Total of all available overdraft coverage. This amount is added to the account's available balance to determine the total funds available. <i>Numeric, 18 positions, protected, FLS XXX052D.</i>
Interest ENP	Interest Earned Not Paid. Amount of interest earned but not paid. <i>Numeric, 18 positions, protected, FLS JNM237D.</i>
Memo Amount	Amount of Memo Items Posted. Net amount of memo items posted today. Memo items are posted as transaction codes 0220 and 0620. <i>Numeric, 13 positions, protected, FLS JNM213D.</i>
Total Avail	Total Available. Total of account and overdraft funds available. <i>Numeric, 18 positions, protected, FLS XXX053D.</i>
Cash Management	ZBA Usage Code. Indicates whether this is a ZBA minor account. Valid entries are: B Account is both a child and a parent in a ZBA relationship. C Account is a child in a ZBA relationship. N Account is not in a ZBA relationship. P Account is a parent in a ZBA relationship. <i>Alphanumeric, 1 position, protected, FLS JNM359D.</i>

DDA/SAV Acct	<p>Savings or Another Demand Deposits Account Number. Account number of the savings (or another DDA) account used for balance maintenance transfers or overdraft protection. If the Balance Code field contains 'B', 'H', or 'L', this is a Savings account. If the Balance Code value is 'Z', this is another DDA (with a higher account number).</p> <p><i>Numeric, 18 positions, protected, FLS JNM296D.</i></p>
CRL Acct	<p>Credit Line Account. Credit Line account number associated with this account.</p> <p><i>Numeric, 18 positions, protected, FLS JNM295D.</i></p>

DPDSBAL2 – DDA/Savings Balance Inquiry 2

Purpose

This panel is used to display Deposits information for Demand Deposits or Savings accounts as follows:

- Internal institution-related fields (officer, employee code, and class code)
- Account status information for dormant and escheat accounts
- Categorized float amounts
- Dates related to deposits, maintenance, activity, and opening
- Credit Line accounts 1 and 2 and their related overdraft payment due date
- Fund sweep accounts

Key Panel

DPDSBAL2	DPOPERP	DDA/Savings Balance Inquiry 2	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Application . . . dda				
DDA: Demand Deposits SAV: Savings				
Command====> DPDSBAL2,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDSBAL2 – DDA/Savings Balance Inquiry 2

Field Descriptions

Account Number

Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application

Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPDSBAL2 DPOPERP		DDA/Savings Balance Inquiry 2		001	03-13-2000
Account: 000000000000000001 Appl: DDA Type: 100 Short Name: KEVIN SMITH					
Officer . . . : OFFICER01		Employee Code . . :			
Dorm Flag/Date : 00 00 0000		Class :			
One-Day Float : 00000000000		Escheat Code . . :			
Bank Float . . : 00000000000		Other Float . . . : 00000000000			
Last Dep Amt . : 968.35		Customer Float . : 00000000000			
Opened Date . : 02 03 1993		Last Deposit Date : 03 01 2000			
Prev Btch Mnt : 12 31 1999		Last Maint Date . : 03 13 2000			
Activity Flag :		Last Btch Mnt . . : 01 03 2000			
Credit Acct 1 : 000000001455391001		Last Acty Date . : 03 03 2000			
Credit Acct 2 : 000000000000000000		Credit Due Date 1 : 00 00 0000			
Fund Account 1 :		Credit Due Date 2 : 00 00 0000			
Fund Account 2 :		Fund Amount 1 . . : .00			
Fund Account 3 :		Fund Amount 2 . . : .00			
Fund Account 4 :		Fund Amount 3 . . : .00			
Fund Account 5 :		Fund Amount 4 . . : .00			
		Fund Amount 5 . . : .00			
Command====> DPDSBAL2,1,DDA,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPDSBAL2 – DDA/Savings Balance Inquiry 2

Field Descriptions

Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Officer	Account Officer Code. Valid entries are on MICM Record 0231, Table 02. <i>Alphanumeric, 9 positions, protected, FLS JNM302D.</i>
Employee Code	Employee Code. Identifies this account as an employee or a business account. Valid entries are: <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File indicating not a business or employee account. b None below. Any character other than those listed is user-defined. For batch only, defaults to Employee Code on MICM Record 3001. B Business account. D Director account. E Employee account. O Officer account. P Public funds. <i>Alphanumeric, 1 position, protected, FLS JNM318D.</i>

Class	Account Class. User-defined class codes defined on Table 7 in MICM Record 0231. <i>Alphanumeric, 2 positions, protected, FLS JNM272D.</i>
Dorm Flag	Dormant Account Flag. Indicates whether an account is dormant or inactive. Valid entries are: <ul style="list-style-type: none"> b Account not dormant. D Dormant account. I Inactive account. <i>Alphanumeric, 1 position, protected, FLS JNM269D.</i>
Dorm Date	Date Account Became Dormant. Date the account exceeded the dormant period and the Dormant Status changed to 'D' (dormant). <i>Numeric, 8 positions, protected, FLS JNM270D.</i>
Escheat Code	Escheat Flag. Valid entries are: <ul style="list-style-type: none"> b Account is not in escheat status. E Account is in escheat status. <i>Alphanumeric, 1 position, protected, FLS JNM360D.</i>
One-Day Float	One-day Float Amount. Amount of funds in the process of collection (represented by an item drawn on another financial institution) that takes one day to collect. Amount is in whole dollars. <i>Numeric, 11 positions, protected, FLS XXX054D.</i>
Other Float	Other Float. Amount of funds in the process of collection (represented by an item drawn on another financial institution) that takes from 2 to 9 days to collect. Amount in whole dollars. <i>Numeric, 11 positions, protected, FLS XXX055D.</i>
Bank Float	Bank Float. Total of all bank float. Amount in whole dollars. <i>Numeric, 11 positions, protected, FLS XXX056D.</i>
Customer Float	Customer Float Amount. Total of all customer float. Amount in whole dollars. <i>Numeric, 11 positions, protected, FLS XXX057D.</i>
Last Dep Amt	Amount of Last Deposit. Value is expressed in whole dollars. <i>Numeric, 15 positions, protected, FLS JNM307D.</i>
Last Deposit Date	Last Deposit Date. Most recent date a deposit was made to this account. <i>Numeric, 8 positions, protected, FLS JNM308D.</i>
Opened Date	Date Opened. Date the account was opened. <i>Numeric, 8 positions, protected, FLS JNM303D.</i>
Last Maint Date	Last Maintenance Date. Most recent date the account was maintained. <i>Numeric, 8 positions, protected, FLS JNM305D.</i>

Prev Btch Mnt	<p>Previous Batch Maintenance Date. Date of the previous batch maintenance performed against this account. <i>Numeric, 8 positions, protected, FLS JNM505D.</i></p>
Last Btch Mnt	<p>Last Batch Maintenance Date. Date of the last batch maintenance performed against this account. <i>Numeric, 8 positions, protected, FLS JNM504D.</i></p>
Activity Flag	<p>Activity Flag. Indicates what to print on the trial balance. Valid entries are:</p> <ul style="list-style-type: none"> * Today's activity. 1 Today's debit rejects. 2 Today's NSF items. 3 Today's debit rejects and NSF items. <p><i>Alphanumeric, 1 position, protected, FLS JNM293D.</i></p>
Last Acty Date	<p>Last Activity Date. Most recent date monetary activity has occurred. This date is updated based on the MICM 2013 'Lst Activity' flag. All monetary transactions should normally be set to update this date. <i>Numeric, 8 positions, protected, FLS JNM304D.</i></p>
Credit Acct 1	<p>Credit Line Account. Credit Line account number associated with this account. <i>Alphanumeric, 18 positions, protected, FLS JNM295D.</i></p>
Credit Due Date 1	<p>Credit Line Due Date 1. Date entered OD status. Next due date for Credit Line account 1. This is an automatic pay date. <i>Numeric, 8 positions, protected, FLS JNM152D.</i></p>
Credit Acct 2	<p>Credit Line Account 2. Second Credit Line account number receiving automatic payments from this DDA account. <i>Alphanumeric, 18 positions, protected, FLS JNM355D.</i></p>
Credit Due Date 2	<p>Credit Line Due Date 2. Second overdraft payment due date. <i>Numeric, 8 positions, protected, FLS JNM356D.</i></p>
Fund Account 1 – 5	<p>Fund Account Number. Number of the funds account. <i>Numeric, 18 positions, 5 times, protected, FLS JQC013D.</i></p>

(Fund Application
Number)

Fund Application Number. Application number of the funds account. Valid entries are:

- 01 Infopoint DDA.
- 04 Infopoint Savings.
- 08 Infopoint Time Investment.
- 25 Infopoint Installment Loans.
- 61 Installment Loans.
- 62 Mortgage Loans.
- 63 Savings (outside Deposits).
- 64 Credit Line (outside Deposits).
- 65 Certificate of Deposit.
- 66 Golden Savings.
- 67 DDA (outside Deposits).
- 68 User-defined.
- 69 User-defined.

Numeric, 2 positions, protected, FLS JQC014D.

Fund Amount 1 – 5

Fund Balance. Balance available in the funds account.

Numeric, 18 positions, 5 times, protected, FLS JQC019D.

DPDSBAL3 – DDA/Savings Balance Inquiry 3

Purpose This panel is used to display all related fields for:

- Statement
- Interest
- FWT interest
- Service charge and overdraft interest processing

The following dates also display:

- Last information dates for each category
- Next rate effective date for interest
- Next overdraft interest day
- Overdrawn date

Key Panel

DPDSBAL3	DPOPERP	DDA/Savings Balance Inquiry 3	001	03-13-2000
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Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda DDA: Demand Deposits
 SAV: Savings

Command====> DPDSBAL3,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPDSBAL3 – DDA/Savings Balance Inquiry 3

Field Descriptions

Acct Account Number. Account number added or updated.
Numeric, 18 positions, required.

Appl Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPDSBAL3 DPOPERP		DDA/Savings Balance Inquiry 3		001	03-13-2000
Account: 000000000000000001 Appl: DDA Type: 100 Short Name: KEVIN SMITH					
Next Stmt Date . . . : 04 03 2000			Last Stmt Date . . . : 03 03 2000		
Interest Rate . . . : .050000000			No Activity Stmt . . : Y		
Int Prime Code . . . : 300			Multi Rate Opt . . . : NA		
Apply Int Rate . . . : .160000000			Int Prime Sign . . . : A		
Next Int Rate . . . : .000000000			Aggr Int Rate . . . : 10.720000000		
Next Int Date . . . : 02 01 2001			Next Rate Eff Date : 00 00 0000		
Int Penalty . . . : .00			Last Int Date . . . : 02 03 1993		
Int Code . . . : L			Int Force . . . : .		
Int FWT Code . . . : 1			Int Earned Not Paid : 68.25		
Next Svc Chrg Date . : 04 03 2000			Int FWT Estimate . . : .00		
Svc Chrg Rtn . . . : 001			Int FWT Held . . . : .00		
			Last Svc Chrg Date : 03 03 2000		
			Svc Chrg Code . . . : A		
Next OD Int Date . . : 03 13 2000			Last OD Int Date . . : 00 00 0000		
Overdraft Int . . . : .00000			Overdrawn Date . . : 01 10 2000		
Command====> DPDSBAL3,1,DDA,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPDSBAL3 – DDA/Savings Balance Inquiry 3

Field Descriptions

Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Next Stmt Date	Next Cutoff Statement Date. If the Cutoff Statement Frequency is 'D', 'M', or 'P', the system automatically calculates the date by advancing the current date by one scheduled period. If the Frequency is 'C', the date is calculated by the system according to the cycle specified for the account. <i>Numeric, 8 positions, protected, FLS JNM040D.</i>
Last Stmt Date	Date of Last Cutoff Statement. Date of the last cutoff statement. <i>Numeric, 8 positions, protected, FLS JNM028D.</i>
No Activity Stmt	No Activity Statement Code. Specifies whether to produce a statement when the account has no activity. Valid entries are: <div style="margin-left: 20px;"> N Do not print a statement. Y Print a statement. Z Do not print a statement if zero balance and no activity. </div> <i>Alphanumeric, 1 position, protected, FLS JNM022D.</i>

Interest Rate	Interest Rate. Annual interest rate for this account, expressed in decimals. (For example, enter 050000000 for 5%.) Nine decimals are assumed. <i>Numeric, 10 positions, protected, FLS JNM216D.</i>
Multi Rate Opt	Multirate Option. MICM Record 3003 (Deposits DDA/Savings Interest Parameters) option that indicates which balance to use when accruing interest for multirate accounts. If this option is used, it overrides all rates specified at the account level for all accounts with this product type. Valid entries are: AB Accrue interest using the average interest balance for the period. CL Select the rate based on the ledger balance, but accrue interest based on the collected balance. DA Accrue interest using the interest balance specified. LA Accrue interest using the lowest daily accrual balance for the period. LC Select the rate based on the collected balance, but accrue interest based on the ledger balance. LL Accrue interest using the lowest ledger balance for the period. NA Option not used. <i>Alphanumeric, 2 positions, protected, FLS XXX044D.</i>
Int Prime Code	Interest Prime Code. Indicates to tie the interest rate to a prime rate. Valid entries are: 000 Do not tie to a prime rate. 001 – 999 Tie to an individual prime rate MICM Record 2015 (Index Rate Record). <i>Numeric, 3 positions, protected, FLS JNM220D.</i>
Int Prime Sign	Interest Prime Sign. Indicates to add or subtract the interest rate from the prime rate. Valid entries are: A Add interest rate to the prime rate. S Subtract interest rate from the prime rate. <i>Alphanumeric, 1 position, protected, FLS JNM221D.</i>
Apply Int Rate	Interest Apply Rate. Actual interest rate last used to calculate interest on this account. <i>Numeric, 10 positions, protected, FLS JNM217D.</i>
Aggr Int Rate	Interest Aggregate Rate. Interest rate aggregate balance. <i>Numeric, 9 positions, protected, FLS JNM253D.</i>
Next Int Rate	New Rate. New interest rate to use, starting on the effective date. <i>Numeric, 10 positions, protected, FLS JOK015D.</i>
Next Rate Eff Date	Next Interest Rate Change Date. Next date to change the interest rate. <i>Numeric, 8 positions, protected, FLS JNM238D.</i>
Next Int Date	Next Interest Payment Date. Next date to pay interest to this account. <i>Numeric, 8 positions, protected, FLS JNM239D.</i>

Last Int Date	Interest Accrue Through Date. Accrual through date the last time interest was paid. <i>Numeric, 8 positions, protected, FLS JNM254D.</i>
Int Penalty	Interest Penalty Amount. Amount of penalty interest. <i>Numeric, 9 positions, protected, FLS JNM255D.</i>
Int Force	Interest Force Code. Valid entry is b , indicating do not force payment. All other values indicate to force interest payment. <i>Alphanumeric, 1 position, protected, FLS JNM250D.</i>
Int Code	Interest Payment Code. Determines how to pay interest to an account. Valid entries are: <ul style="list-style-type: none"> B Pay interest on the institution collected balance. C Pay interest on the customer collected balance. L Pay interest on the current ledger balance. N Do not pay interest. <i>Alphanumeric, 1 position, protected, FLS JNM215D.</i>
Int Earned Not Paid	Interest Earned Not Paid. Amount of interest earned but not paid. <i>Numeric, 18 positions, protected, FLS JNM237D.</i>
Int FWT Code	Federal Withholding Tax Code. Determines whether this account is exempt from withholding. Valid entries are: <ul style="list-style-type: none"> B 30 days elapsed since B-Notice received – withhold. C Two B-Notices within 3-year period – withhold. D No tax ID – withhold. E IRS withdrawal occurred while awaiting TIN certification (FWT 6). F IRS withdrawal occurred while in grace period for B-Notice (FWT 9). S Self-assessed withholding. 1 Exempt account – do not withhold. 2 Account with certified TIN – do not withhold. 3 Account with uncertified TIN – do not withhold. 4 Account with expired 60-day exemption – withhold. 5 Risk account per IRS – withhold. 6 60-day exemption from withholding on IRS withdrawals for no TIN. If TIN is not entered within 60 days, FWT code changes to 4. 7 Three-year exemption from withholding for nonresident aliens. At the expiration date, FWT code changes to 8. 8 Expired exemption for nonresident aliens – withhold. 9 B-Notice received. FWT code changes to B after 30 days. <p>Note: A backup withholding according to values established on MICM Record 0234 is assessed at interest payment time for codes 4, 5, 8, B, C, D, E, F, and S.</p> <i>Alphanumeric, 1 position, protected, FLS JNM233D.</i>

Int FWT Estimate	Interest FWT Estimated. Estimated federal withholding tax if the Interest Method is 'B'. This amount is subtracted from the online balance to calculate the account available balance. <i>Numeric, 15 positions, protected, FLS JNM248D.</i>
Int FWT Held	FWT Amount Held. Federal tax withheld from interest paid to accounts with an FWT Code of '6' or '9'. <i>Numeric, 15 positions, protected, FLS JNM392D.</i>
Next Svc Chrg Date	Service Charge Date Next. Next service charge date. <i>Numeric, 8 positions, protected, FLS JNM048D.</i>
Last Svc Chrg Date	Service Charge Date Last. Last service charge date. <i>Numeric, 8 positions, protected, FLS JNM047D.</i>
Svc Chrg Rtn	Service Charge Parameter Number. Number that points to a service charge parameter on MICM Record 3007 (Deposits Service Charge Parameters). Valid entries are: 000 Do not service charge this account. 001 – 999 Parameter set. <i>Numeric, 3 positions, protected, FLS JNM061D.</i>
Svc Chrg Code	Service Charge Code. Determines how to process service charges for the account. If a Deposits account is set for analysis, the only way it can be service charged is with a code of S . Valid entries are: A Charge. C Combine. P Combine and review. R Review. S Charge and analysis. W Waive. <i>Alphanumeric, 1 position, protected, FLS JNM059D.</i>
Next OD Int Date	Next Overdraft Interest Date. Next date this account will be charged overdraft interest. <i>Numeric, 8 positions, protected, FLS JNM419D.</i>
Last OD Int Date	Last Overdraft Interest Date. Last date this account was charged overdraft interest. <i>Numeric, 8 positions, protected, FLS JNM418D.</i>
Overdraft Int	OD Interest This Period. Interest calculated on the amount of overdrafts this period. <i>Numeric, 14 positions, protected, FLS JNM103D.</i>
Overdrawn Date	Credit Line Due Date 1. Date entered OD status. Next due date for Credit Line account 1. This is an automatic pay date. <i>Numeric, 8 positions, protected, FLS JNM152D.</i>

DPDSCLS – DDA/Savings Closing Balance Inquiry

Purpose

This panel is used to display closing balance information for Demand Deposits or Savings accounts. The balance includes the current day's memo posted transactions and federal withholding. The Closed Balance Calculation field on MICM Record 3003 controls the inclusion or exclusion of interest earned.

Accounts with effective-dated memo posted items from Transaction Gateway (Teller) and/or Exception Administrator are not available for this transaction. Also excluded are accounts with Stops, Holds, or Closed to Post Codes of 'A', 'B' and 'D'.

Note: Field-level security is *not* available for this panel.

Key Panel

DPDSCLS	DPOPERP	DDA/Savings Closing Balance Inquiry	001	03-13-2000
Enter the following key parameters:				
Account Number	. . 000000000000000001			
Application	. . . dda		DDA: Demand Deposits SAV: Savings	
Outstanding Checks	_____		(Amount of outstanding checks)	
Command====> DPDSCLS,0,...00, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDSCLS – DDA/Savings Closing Balance Inquiry

Field Descriptions

Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Application	Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are: DDA Demand Deposits. SAV Savings. <i>Alphanumeric, 3 positions, required.</i>
Outstanding Checks	Outstanding Checks Amount. Amount of checks outstanding on the account. <i>Numeric, 18 positions, optional, FLS XXX178D.</i>

Primary Panel

DPDSCLS DPOPERP DDA/Savings Closing Balance Inquiry 001 03-13-2000	
Account: 00000000000000010	Appl: DDA Short Name: JAMES GIBBS
Current Balance . . . . .	.00
+ Memo Credits . . . . .	.00
- Memo Debits . . . . .	.00

Online Balance . . . . .	.00
- FWT Held . . . . .	.00
+ Interest ENP . . . . .	.00
- Service Charges . . . . .	.00
- Fed Withholding . . . . .	.00
- Rent Security . . . . .	.00
- Outstanding Checks . . . . .	.00

Balance . . . . .	.00
- Debit Card Authorizations . . . . .	.00
Closing Balance . . . . .	.00
Command====> DPDSCLS,10,DDA,.00,	
F1=Help F3=Exit F4=Next F11=Break F12=Cancel	

DPDSCLS – DDA/Savings Closing Balance Inquiry

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Current Balance	Current Balance. <i>Numeric, 18 positions, protected, FLS JNM190D.</i>
Memo Credits	Online Credits Posted. Amount of memo-posted credit activity today. <i>Numeric, 18 positions, protected, FLS JNM480D.</i>
Memo Debits	Online Debits Posted. Amount of memo-posted debit activity today. <i>Numeric, 18 positions, protected, FLS JNM479D.</i>
Online Balance	Online Balance. Difference between the current balance and any debit or credit memo-posted activity today. <i>Numeric, 18 positions, protected, FLS XXX146D.</i>
FWT Held	FWT Amount Held. Federal tax withheld from interest paid to accounts with an FWT Code of '6' or '9'. <i>Numeric, 18 positions, protected, FLS JNM392D.</i>
Interest ENP	Interest Earned Not Paid. Amount of interest earned but not paid. <i>Numeric, 18 positions, protected, FLS JNM237D.</i>

Service Charges	Service Charges. Amount of service charges assessed against the account at closeout. <i>Numeric, 18 positions, protected, FLS XXX179D.</i>
Fed Withholding	Interest FWT Estimated. Estimated federal withholding tax if the Interest Method is 'B'. This amount is subtracted from the online balance to calculate the account available balance. <i>Numeric, 18 positions, protected, FLS JNM248D.</i>
Rent Security	Rent Fee. Rent Security Landlord Fee. Amount of the landlord fee to assess against the account. <i>Numeric, 18 positions, protected, FLS XXX142D.</i>
Outstanding Checks	Outstanding Checks Amount. Amount of checks outstanding on the account. <i>Numeric, 18 positions, protected, FLS XXX178D.</i>
Balance	Balance. Closeout balance of the account, net of the outstanding debit card authorizations. <i>Numeric, 18 positions, protected, FLS XXX180D.</i>
Debit Card Authorizations	Debit Card Authorizations. Amount of debit card authorizations issued against the account, but not posted to the account. This field does not affect the available balance. <i>Numeric, 18 positions, protected, FLS JNM493D.</i>
Closing Balance	Closing Balance. Closeout balance for the account. This balance includes memo-posted items today. MICM Record 3003 Closed Bal Calc option is used to determine if interest earned is included in this balance. <i>Numeric, 18 positions, protected, FLS XXX141D.</i>

DPDS1 – DDA/Savings New/Maintenance 1

Purpose This panel is used to establish and maintain Demand Deposits or Savings accounts.

When adding a new account, default values from MICM Record 3001 (DDA/Savings Type Defaults) for the account type entered display on the panel. These type defaults can be overridden at the account level. Some fields must be entered manually; the application calculates others.

Note: When updating an existing account, the account's current information displays.

Key Panel

DPDS1	DPOPERP	DDA/Savings New/Maintenance 1	001	03-13-2000
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Enter the following key parameters:

Function m	N: New M: Maintenance
Account Number . . 000000000000000001	
Application . . . dda	DDA: Demand Deposits SAV: Savings
Branch Number . . ____	1-99999 (Valid only if Function is 'N')
Type Number . . . ____	1-999 (Valid only if Function is 'N')

Command====> DPDS1,,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPDS1 – DDA/Savings New/Maintenance 1

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <p>DDA Demand Deposits.</p> <p>SAV Savings.</p> <p><i>Alphanumeric, 3 positions, required.</i></p>
Branch Number	<p>Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Type Number	<p>Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, optional.</i></p>

Primary Panel

DPDS1	DPOPERP	DDA/Savings New/Maintenance 1	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch : 10001 Type: 100 Short Name: KEVIN SMITH				
Redefault All . . .		Cost Center . . .	90909	
Branch	10001	Type	100	
Date Open	02 03 1993	Birth Date	08 02 1950	
Opening Amt . . .	999,999,999.00	Class		
Officer	OFFICER01	Fund Source . . .		
Secondary Officer		Map Code	777	
Soc Sec Number .	550222900	Waive Reason . .		
NAICS Code . . .	123456	Signature Index .	123456794	
FWT Code	1	Statement Acct .	0000000000000000	
Statement Type .	3	Balance Code . .	N	
OD Credit Code .	N	Savings Acct . .	0000000000000000	
Credit Acct 1 . .	1455391001	Credit Acct 2 . .	0000000000000000	
Interest Disp . .	I	Interest Acct . .	0000000000000000	
Svc Charge Code .	A	Affiliate Acct .	0000000000000000	
Special Hndlg . .		User Area		
Alert Codes . . .		Accounting Code .	939393	
Command====> DPDS1,M,1,DDA, F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS1 – DDA/Savings New/Maintenance 1

Field Descriptions

Short Name	<p>Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy.</p> <p><i>Alphanumeric, 15 positions, protected, FLS JNM267D.</i></p>										
Redefault All	<p>Redefault All Option. Enter X in this field (when changing account types) to change fields to the default values a new account would receive. The following fields will change to the default value:</p> <table> <tr> <td>Account Analysis Code</td><td>Next Overdraft Interest Date</td></tr> <tr> <td>Account Reconciliation Option</td><td>No Activity Statement Code</td></tr> <tr> <td>Automatic Close Override</td><td>NSF Overdraft Code</td></tr> <tr> <td>Balance Code</td><td>NSF/Overdraft Option</td></tr> <tr> <td>Balance Inquiry Charge Code</td><td>Overdraft Charge Code</td></tr> </table>	Account Analysis Code	Next Overdraft Interest Date	Account Reconciliation Option	No Activity Statement Code	Automatic Close Override	NSF Overdraft Code	Balance Code	NSF/Overdraft Option	Balance Inquiry Charge Code	Overdraft Charge Code
Account Analysis Code	Next Overdraft Interest Date										
Account Reconciliation Option	No Activity Statement Code										
Automatic Close Override	NSF Overdraft Code										
Balance Code	NSF/Overdraft Option										
Balance Inquiry Charge Code	Overdraft Charge Code										

	<div><div><div>Bulk File Code</div><div>Cutoff Statement Frequency</div><div>Cutoff Statement Term</div><div>Due to Banks Indicator</div><div>Employee Code</div><div>Interest Method</div><div>Interest Month Base Code</div><div>Interest Payment Code</div><div>Interest Payment Disposition</div><div>Interest Payment Frequency</div><div>Interest Payment Term</div><div>Interest Penalty Code</div><div>Interest Prime Code</div><div>Interest Prime Sign</div><div>Interest Year Base Code</div><div>IRS Interest Reporting Code</div><div>Large Balance Pointer</div><div>List Post Flag</div><div>Maximum Balance to Maintain</div><div>Minimum Balance to Maintain</div><div>Next Cutoff Statement Date</div><div>Next Interest Payment Date</div></div><div><div>Overdraft Credit Code</div><div>Overdraft Interest Day</div><div>Overdraft Interest Frequency</div><div>Overdraft Interest Option</div><div>Overdraft Interest Term</div><div>Overdraft Limit</div><div>Service Charge Code</div><div>Service Charge Date Next</div><div>Service Charge Day</div><div>Service Charge Frequency</div><div>Service Charge Parameter Number</div><div>Service Charge Report Code</div><div>Service Charge Term</div><div>Significant Change Pointer</div><div>Special Report Option</div><div>Specific Interest Payment Day</div><div>Statement Cutoff Day</div><div>Statement Disposition</div><div>Statement Request Charge Code</div><div>Statement Sort Code</div><div>Statement Type</div><div>Tenth Day Interest Option</div></div></div> <div><i>Alphanumeric, 1 position, protected for new; optional for maintenance, FLS XXX093D.</i></div>
Cost Center	<p>New Cost Center. Cost center number used for activity reporting for this account. User-defined. Cost centers may be defined using MICM Record 0231, Table 15. <i>Numeric, 5 positions, optional, FLS JNM484D for Function 'M'; FLS JNM485D for Function 'N'. Default: MICM Record 0231, Table 15.</i></p>
Branch	<p>Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999. <i>Numeric, 5 positions, optional, FLS JNM299D.</i></p>
Type	<p>Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999. <i>Numeric, 3 positions, optional, FLS JNM301D.</i></p>
Date Open	<p>Date Opened. Date the account was opened. <i>Numeric, 8 positions, optional, FLS JNM303D.</i></p>
Birth Date	<p>Birth Date. Birth date of the primary customer. <i>Numeric, 8 positions, optional, FLS JNM363D.</i></p>
Opening Amt	<p>Open Amount. Initial deposit made to this account. Two decimals are assumed. <i>Numeric, 18 positions (13 numbers, plus 5 editing marks), optional, FLS JQS014D.</i></p>
Class	<p>Account Class. User-defined class codes defined on Table 7 in MICM. <i>Numeric, 2 positions, optional, FLS JNM272D. Default: MICM Record 0231, Table 7.</i></p>

Officer	Account Officer Code. Valid entries are on MICM Record 0231, Table 02. <i>Alphanumeric, 9 positions, optional, FLS JNM302D.</i> Default: MICM Record 0231, Table 02.																																				
Fund Source	Source of Deposit. User-defined code that determines the source of initial deposit for new accounts. Valid entries can be defined on MICM Record 0231, Table 17. <i>Alphanumeric, 6 positions, optional, FLS JNM350D.</i> Default: MICM Record 0231, Table 17.																																				
Secondary Officer	Secondary Officer Code. Secondary officer codes may be defined using MICM Record 0231, Table 3. <i>Alphanumeric, 9 positions, optional, FLS JNM486D.</i> Default: MICM Record 0231, Table 3.																																				
Map Code	Map Code. User-defined code that designates a geographical area. Valid codes may be defined on MICM Record 0231, Table 14. <i>Alphanumeric, 3 positions, optional, FLS JNM314D.</i> Default: MICM Record 0231, Table 14.																																				
Soc Sec Number	Social Security Number. Social security number or tax ID number of the primary customer. <i>Numeric, 9 positions, optional, FLS JNM353D.</i> Social Security Number Suffix. User-defined number that designates the type of account (personal, business, etc.). <i>Alphanumeric, 3 positions, optional, FLS JNM354D.</i>																																				
Waive Reason	Service Charge Waive Reason. Reason for waiving service charge. <i>Alphanumeric, 2 positions, optional, FLS JNM109D.</i>																																				
NAICS Code	NAICS Code. Firm's North American Industry Class System code (NAICS). This replaces the Standard Industry Code (SIC). Valid entries are: <table><tr><td>01000 – 09999</td><td>Agriculture</td><td>60000 – 60999</td><td>Banking</td></tr><tr><td>10000 – 14999</td><td>Mining</td><td>61000 – 61999</td><td>S/L – Finance</td></tr><tr><td>15000 – 17999</td><td>Construction</td><td>62000 – 62999</td><td>Securities</td></tr><tr><td>20000 – 39999</td><td>Manufacturing</td><td>63000 – 64999</td><td>Insurance</td></tr><tr><td>40000 – 47999</td><td>Transport</td><td>65000 – 67999</td><td>Real Estate</td></tr><tr><td>48000 – 48999</td><td>Communication</td><td>68000 – 69999</td><td>Misc. Credit</td></tr><tr><td>49000 – 49999</td><td>Utility</td><td>70000 – 89999</td><td>Services</td></tr><tr><td>50000 – 51999</td><td>Wholesale</td><td>90000 – 96999</td><td>Government</td></tr><tr><td>52000 – 59999</td><td>Retail</td><td>97000 – 99999</td><td>Foreign</td></tr></table> <i>Alphanumeric, 6 positions, optional, FLS JNM544D.</i> Default: MICM Record 0231, Table 31.	01000 – 09999	Agriculture	60000 – 60999	Banking	10000 – 14999	Mining	61000 – 61999	S/L – Finance	15000 – 17999	Construction	62000 – 62999	Securities	20000 – 39999	Manufacturing	63000 – 64999	Insurance	40000 – 47999	Transport	65000 – 67999	Real Estate	48000 – 48999	Communication	68000 – 69999	Misc. Credit	49000 – 49999	Utility	70000 – 89999	Services	50000 – 51999	Wholesale	90000 – 96999	Government	52000 – 59999	Retail	97000 – 99999	Foreign
01000 – 09999	Agriculture	60000 – 60999	Banking																																		
10000 – 14999	Mining	61000 – 61999	S/L – Finance																																		
15000 – 17999	Construction	62000 – 62999	Securities																																		
20000 – 39999	Manufacturing	63000 – 64999	Insurance																																		
40000 – 47999	Transport	65000 – 67999	Real Estate																																		
48000 – 48999	Communication	68000 – 69999	Misc. Credit																																		
49000 – 49999	Utility	70000 – 89999	Services																																		
50000 – 51999	Wholesale	90000 – 96999	Government																																		
52000 – 59999	Retail	97000 – 99999	Foreign																																		
Signature Index	Signature Verification Slot. Signature card index number. <i>Alphanumeric, 9 positions, optional, FLS JNM343D.</i>																																				

FWT Code	<p>Federal Withholding Tax Code. Determines whether this account is exempt from withholding. Valid entries are:</p> <ul style="list-style-type: none"> B 30 days elapsed since B-Notice received – withhold. C Two B-Notices within 3-year period – withhold. D No tax ID – withhold. E IRS withdrawal occurred while awaiting TIN certification (FWT 6). F IRS withdrawal occurred while in grace period for B-Notice (FWT 9). S Self-assessed withholding. 1 Exempt account – do not withhold. 2 Account with certified TIN – do not withhold. 3 Account with uncertified TIN – do not withhold. 4 Account with expired 60-day exemption – withhold. 5 Risk account per IRS – withhold. 6 60-day exemption from withholding on IRS withdrawals for no TIN. If TIN is not entered within 60 days, FWT code changes to 4. 7 Three-year exemption from withholding for nonresident aliens. At the expiration date, FWT code changes to 8. 8 Expired exemption for nonresident aliens – withhold. 9 B-Notice received. FWT code changes to B after 30 days. <p>Note: A backup withholding according to values established on MICM Record 0234 is assessed at interest payment time for codes 4, 5, 8, B, C, D, E, F, and S.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM233D. Default: MICM Record 3001.</i></p>
Statement Acct	<p>Statement Account. Account number used for combining statements.</p> <p><i>Numeric, 18 positions, optional, FLS JNM041D.</i></p>
Statement Type	<p>Statement Type. Indicates which form, accounts, and order to use when printing the statement. Valid entries are:</p> <ul style="list-style-type: none"> 3 Form C, single accounts, in account number order, no combining. 4 Form C, multiple accounts, in account number order, combined with a single Credit Line account. 5 Form C, single accounts, in customer key order, no combining. 6 Form C, multiple accounts, in customer key order, combined. 7 Form C, affiliate accounts, in account number order, combined. 8 Form C, parent accounts, in account number order, combined. 9 Form B, single business accounts, in account number order, no combining. <p><i>Numeric, 1 position, optional, FLS JNM023D. Default: MICM Record 3001.</i></p>

Balance Code	<p>Balance Code. Determines how to handle minimum and maximum balances for this account. Valid entries are:</p> <ul style="list-style-type: none"> B Both H and L. H Transfer high balance. If the account balance exceeds the maximum amount specified, transfer the surplus to Savings. L Cover minimum balance. If the account balance falls below the minimum amount specified, transfer from Savings. N Balance code option not used. Z Cash management accounting. This entry is similar to B in that a low balance and a high balance are maintained for the account. Transfer, however, is made to or from a DDA rather than Savings. The DDA activating the transfer must have a lower account number than the receiving DDA. This code usually applies to business accounts. <p><i>Alphanumeric, 1 position, optional, FLS JNM211D. Default: MICM Record 3001.</i></p>
OD Credit Code	<p>Overdraft Credit Code. Valid entries are:</p> <ul style="list-style-type: none"> B Transfer from Credit Line first, then Savings. C Transfer from credit card. D Transfer from a higher DDA number. L Transfer from Credit Line. M Transfer from Master Card. N No credit allowed. S Transfer from Savings. V Transfer from VISA. X Transfer from Savings first, then Credit Line. <p><i>Alphanumeric, 1 position, optional, FLS JNM151D. Default: MICM Record 3001.</i></p>
Savings Acct	<p>Savings or Another Demand Deposits Account Number. Account number of the savings account or another DDA account used for balance maintenance transfers or overdraft protection. If the Balance Code field contains 'B', 'H', or 'L', this is a Savings account. If the Balance Code value is 'Z', this is another DDA (with a higher account number).</p> <p><i>Numeric, 18 positions, optional, FLS JNM296D.</i></p>
Credit Acct 1	<p>Credit Line Account. Credit Line account number associated with this account.</p> <p><i>Numeric, 18 positions, optional, FLS JNM295D.</i></p>
Credit Acct 2	<p>Credit Line Account 2. Second credit account number receiving automatic payments from this DDA.</p> <p>Note: This information is entered and maintained on the DPCR panel.</p> <p><i>Numeric, 18 positions, optional, FLS JNM355D.</i></p>

Interest Disp	<p>Interest Payment Disposition. Valid entries are:</p> <ul style="list-style-type: none"> b Capitalize interest. A Pay interest and principal to another Savings account. B Pay interest and principal by club check. C Pay interest by club check. D Pay interest YTD by check at month 12. E Transfer interest to Infopoint Time Investment account. F Pay interest and principal to another DDA. G Transfer interest and principal to Infopoint Time Investment account. I Pay interest by check. P Pay interest and principal by check. R Pay interest to another Savings account. S Pay interest and principal to another DDA. The interest and principal transfers are made separately. T Pay interest to another DDA. X Pay interest YTD and principal for a DDA at club year-end. Y Pay interest YTD and principal by check at month 12. <p><i>Alphanumeric, 1 position, optional, FLS JNM243D. Default: MICM Record 3001.</i></p>
Interest Acct	<p>Interest Transfer Account. Account number, if other than this account, to pay interest.</p> <p><i>Numeric, 18 positions, optional, FLS JNM245D.</i></p>
Svc Charge Code	<p>Service Charge Code. Determines how to process service charges for the account. If a Deposits account is set for analysis, the only way it can be service charged is with a code of S. Valid entries are:</p> <ul style="list-style-type: none"> A Charge. C Combine. P Combine and review. R Review. S Charge and analysis. W Waive. <p><i>Alphanumeric, 1 position, optional, FLS JNM059D.</i></p>
Affiliate Acct	<p>Affiliate Service Charge Account Number. Affiliate account number for combining service charges and statements. Must be a Demand Deposits account number.</p> <p><i>Numeric, 18 positions, optional, FLS JNM062D.</i></p>

Spec Handling	<p>Special Handling Codes. User-defined codes that indicate special handling or other instructions for the account. You can leave this field blank. You can specify up to 12 special handling codes, which can be defaulted and verified by MICM Record 0231 (Application Edit Table). Valid entries are:</p> <ol style="list-style-type: none"> 1 Uses Table 8 of MICM Record 0231. 2 Uses Table 9 of MICM Record 0231. 3 Uses Table 10 of MICM Record 0231. 4 Uses Table 11 of MICM Record 0231. 5 Uses Table 12 of MICM Record 0231. 6 Uses Table 13 of MICM Record 0231. 7 Uses Table 25 of MICM Record 0231. 8 Uses Table 26 of MICM Record 0231. 9 Uses Table 27 of MICM Record 0231. 10 Uses Table 28 of MICM Record 0231. 11 Uses Table 29 of MICM Record 0231. 12 Uses Table 30 of MICM Record 0231. <p><i>Alphanumeric, 1 position, protected, FLS JNM 278D-283D and JNM497D-502D.</i> Default: MICM Record 0231 Table Defaults.</p>
User Area	<p>User Area. User-defined area.</p> <p><i>Alphanumeric, 15 positions, optional, FLS JNM456D.</i></p>
Alert Code (1)	<p>Alert 1 Code. User-defined field used for alert notification. This code may be defined to MICM Record 0231, Table 18.</p> <p><i>Alphanumeric, 3 positions, optional, FLS JNM473D.</i></p>
Alert Code (2)	<p>Alert 2 Code. User-defined field used for alert notification. This code may be defined to MICM Record 0231, Table 19.</p> <p><i>Alphanumeric, 3 positions, optional, FLS JNM474D.</i></p>
Alert Code (3)	<p>Alert 3 Code. User-defined field used for alert notification. This code may be defined to MICM Record 0231, Table 20.</p> <p><i>Alphanumeric, 3 positions, optional, FLS JNM475D.</i></p>
Alert Code (4)	<p>Alert 4 Code. User-defined field used for alert notification. This code may be defined to MICM Record 0231, Table 21.</p> <p><i>Alphanumeric, 3 positions, optional, FLS JNM476D.</i></p>
Alert Code (5)	<p>Alert 5 Code. User-defined field used for alert notification. This code may be defined to MICM Record 0231, Table 22.</p> <p><i>Alphanumeric, 3 positions, optional, FLS JNM477D.</i></p>
Alert Code (6)	<p>Alert 6 Code. User-defined field used for alert notification. This code may be defined to MICM Record 0231, Table 23.</p> <p><i>Alphanumeric, 3 positions, optional, FLS JNM478D.</i></p>
Accounting Code	<p>Accounting Code. Responsibility accounting code.</p> <p><i>Numeric, 6 positions, optional, FLS JNM315D.</i></p>

DPDS2 – DDA/Savings New/Maintenance 2

Purpose This panel is used to establish and maintain schedule information for Demand Deposits and Savings accounts. You can set the frequency, term, day of month, and date of the next cutoff or snapshot statement, interest payment, or assessment of service charge or overdraft interest. You can also display the last date for each of these.

Key Panel

DPDS2	DPOPERP	DDA/Savings New/Maintenance 2	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number . . 000000000000000001				
Application . . . dda	DDA: Demand Deposits SAV: Savings			
Branch Number . . ____	1-99999 (Valid only if Function is 'N')			
Type Number . . . ____	1-999 (Valid only if Function is 'N')			
Command====> DPDS2,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDS2 – DDA/Savings New/Maintenance 2

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Branch Number Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, optional.

Type Number Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, optional.

Primary Panel

DPDS2	DPOPERP	DDA/Savings New/Maintenance 2	001	03-13-2000
Func: M Account: 0000000000000000001 Appl: DDA Branch . : 10001 Type: 100				
Short Name: KEVIN SMITH				
----- Schedule Information -----				
Statement		Interest	Service Charge	
Frequency . . .	M	A	M	
Term	1	1	1	
Day of Month . .	03 00 00 00	00	03 00 00 00	
Date Next . . .	04 03 2000	02 01 2001	04 03 2000	
Date Last . . .	03 03 2000	02 03 1993	03 03 2000	
Overdraft		Snapshot		
Frequency . . .	D	N		
Term	1	1		
Day of Month . .	00 00 00 00	00 00 00 00		
Date Next . . .	03 13 2000	00 00 0000		
Date Last . . .	00 00 0000			
Pending . . .	N	1	00 00 00 00	N N N N Bulk
Command====> DPDS2,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS2 – DDA/Savings New/Maintenance 2

Field Descriptions

Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Schedule Information

Frequency (Statement) Cutoff Statement Frequency. Frequency to print the cutoff statement. Valid entries are:

- B** Passbook account. (New function only.)
- C** Cycles.
- D** Days.
- M** Months.
- P** Periodic.

Note: This field can also contain an **A**, indicating a cycle schedule has been established for the account (using DPACYC – Account Cycle Schedule). The **A** is for *informational purposes only*.

Alphanumeric, 1 position, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to spaces, FLS JNM030D. Default: MICM Record 3001.

Term (Statement)	<p>Cutoff Statement Term. Number of days between statements if the Cutoff Statement Frequency is 'D', or the number of months between statements If the Frequency is 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters 001.</p> <p><i>Numeric, 3 positions, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to spaces, FLS JNM032D. Default: MICM Record 3001.</i></p>
Day of Month (Statement)	<p>Cutoff Statement Days. If the Cutoff Statement Frequency is 'C' (cycles), enter the cycle number 01 – 99 in the first field. If the Cutoff Statement Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Cutoff Statement Frequency is 'P' (periodic), you can use all four fields. When the Cutoff Statement Frequency is 'P', this field contains the days of the month on which to print the statement. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month.</p> <p><i>Numeric, 2 positions, 4 times, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to space, FLS JNM034D.</i></p>
Date Next (Statement)	<p>Next Cutoff Statement Date. If the Cutoff Statement Frequency is 'D', 'M', or 'P', the system automatically calculates the date by advancing the current date by one scheduled period. If the Frequency is 'C', the date is calculated by the system according to the cycle specified for the account.</p> <p><i>Numeric, 8 positions, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to space, FLS JNM040D.</i></p>
Date Last (Statement)	<p>Date of Last Cutoff Statement. Date of the last cutoff statement.</p> <p><i>Numeric, 8 positions, protected, FLS JNM028D.</i></p>
Frequency (Interest)	<p>Interest Payment Frequency. Valid entries are:</p> <ul style="list-style-type: none">A An account cycle schedule is established for the account.C Cycle.D Days.M Months. <p><i>Alphanumeric, 1 position, optional, FLS JNM240D. Default: MICM Record 3001.</i></p>
Term (Interest)	<p>Interest Payment Term. Number of days or months between interest payments if the Interest Payment Frequency is 'D' or 'M'. If the Frequency is 'C', leave this field blank and the system enters 001.</p> <p><i>Numeric, 3 positions, optional, FLS JNM241D. Default: MICM Record 3001.</i></p>
Day of Month (Interest)	<p>Specific Interest Payment Day. Specific day of the month on which interest is paid when the Interest Payment Frequency is 'D' or 'M'. Enter 31 to indicate the last day of the month, regardless of the number of days in a particular month. If the Frequency is 'C', this field contains the cycle number 01 – 99 on which interest is paid.</p> <p><i>Numeric, 2 positions, optional, FLS JNM242D. Default: MICM Record 3001.</i></p>
Date Next (Interest)	<p>Next Interest Payment Date. Next date to pay interest to this account.</p> <p><i>Numeric, 8 positions, optional, FLS JNM239D.</i></p>

Date Last (Interest)	Interest Accrue Through Date. Accrual through date the last time interest was paid. <i>Numeric, 8 positions, protected, FLS JNM254D.</i>
Frequency (Service Charge)	Service Charge Frequency. Indicates the frequency to assess service charges. Valid entries are: <ul style="list-style-type: none"> A An account cycle schedule is established for the account. C Cycles. D Days. M Months. P Periodic. <i>Alphanumeric, 1 position, optional, FLS JNM050D.</i> Default: MICM Record 3001.
Term (Service Charge)	Service Charge Term. Number of days or months between service charges if the Service Charge Frequency is 'D' or 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters 001 . <i>Numeric, 3 positions, optional, FLS JNM051D.</i> Default: MICM Record 3001.
Day of Month (Service Charge)	Service Charge Days. If the Service Charge Frequency is 'C' (cycles), enter the cycle number 01 – 99 in the first field. If the Service Charge Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Service Charge Frequency is 'P' (periodic), you can use all four fields. When the Service Charge Frequency is 'P', this field contains the days of the month on which to access the charge. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month. <i>Numeric, 2 positions, 4 times, optional, FLS JNM053D.</i> Default: MICM Record 3001.
Date Next (Service Charge)	Service Charge Date Next. Next service charge date. <i>Numeric, 8 positions, optional, FLS JNM048D.</i>
Date Last (Service Charge)	Service Charge Date Last. Last service charge date. <i>Numeric, 8 positions, protected, FLS JNM047D.</i>
Frequency (Overdraft)	Overdraft Interest Frequency. Frequency desired for the assessment of OD interest. Valid entries are: <ul style="list-style-type: none"> A An account cycle schedule is established for the account. C Cycles. D Days. M Months. P Periodic. <i>Alphanumeric, 1 position, optional, FLS JNM420D.</i> Default: MICM Record 3001.
Term (Overdraft)	Overdraft Interest Term. Number of days or months between OD interest if the Overdraft Frequency is 'D' or 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters 001 . <i>Numeric, 3 positions, optional, FLS JNM421D.</i> Default: MICM Record 3001.

Day of Month (Overdraft)	Overdraft Interest Days. If the Overdraft Interest Frequency is 'C' (cycles), enter cycle number 01 – 99 in the first field. If the Overdraft Interest Frequency is 'D' (daily), or 'M' (monthly), the first field contains the specific day of the month. If the Overdraft Interest Frequency is 'P' (periodic), you can use all 4 fields. When the Overdraft Interest Frequency is 'P', this field contains the days of the month on which to assess the charge. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month. <i>Numeric, 2 positions, 4 times, optional, FLS JNM423D. Default: MICM Record 3001.</i>
Date Next (Overdraft)	Next Overdraft Interest Date. Next date this account will be charged overdraft interest. <i>Numeric, 8 positions, optional, FLS JNM419D.</i>
Date Last (Overdraft)	Last Overdraft Interest Date. Date of the last time this account was charged overdraft interest. <i>Numeric, 8 positions, optional, FLS JNM418D.</i>
Frequency (Snapshot)	Snapshot Statement Frequency. Valid entries are: <div style="margin-left: 20px;"> D Days. M Months. N None. P Periodic. </div> <i>Alphanumeric, 1 position, optional, FLS JNM430D.</i>
Term (Snapshot)	Snapshot Statement Term. Number of days or months between statements. If the Snapshot Frequency is 'P', this field contains 001 . <i>Numeric, 3 positions, optional, FLS JNM431D.</i>
Day of Month (Snapshot)	Snapshot Statement Days. If the Snapshot Statement Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Snapshot Statement is 'P' (periodic), you can use all four fields. When the Snapshot Statement Frequency is 'P', this field contains the days of the month on which to print the statement. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month. <i>Numeric, 2 positions, 4 times, optional, FLS JNM433D.</i>
Date Next (Snapshot)	Next Snapshot Date. Next date a snapshot statement will be printed. <i>Numeric, 8 positions, optional, FLS JNM439D.</i>

(Pending Information)

Freq (Pending)	<p>Pending Frequency. Valid entries are:</p> <ul style="list-style-type: none"> A An account cycle schedule is established for the account. C Cycles. D Days. M Months. N None. P Periodic. <p><i>Alphanumeric, 1 position, optional, FLS JNM442D.</i></p>
Term (Pending)	<p>Pending Term. Next number of days if the Pending Frequency is 'D' or the next number of months between statements if the Frequency is 'M'. If the next frequency is 'C' or 'P', this field must be equal to 001.</p> <p><i>Numeric, 3 positions, optional, FLS JNM443D.</i></p>
Days-of-Month (Pending)	<p>Pending Days. If the Pending Frequency is 'C' (cycles), enter cycle number 01 – 99 in the first field. If the Pending Frequency is 'D' (daily), or 'M' (monthly), the first field contains the specific day of the month. If the Pending Frequency is 'P' (periodic), you can use all 4 fields. When the Pending Frequency is 'P', this field contains the days of the month for the pending schedule. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month.</p> <p><i>Numeric, 2 positions, 4 times, optional, FLS JNM445D.</i></p>
Stmnt (Pending)	<p>Pending Statement Code. Valid entries are:</p> <ul style="list-style-type: none"> N Pending parameters do not apply. Y Pending parameters apply to statement. <p><i>Alphanumeric, 1 position, optional, FLS JNM451D.</i></p>
Int (Pending)	<p>Pending Interest Code. Valid entries are:</p> <ul style="list-style-type: none"> N Pending parameters do not apply. Y Pending parameters apply to interest. <p><i>Alphanumeric, 1 position, optional, FLS JNM452D.</i></p>
Svc (Pending)	<p>Pending Service Charge Code. Valid entries are:</p> <ul style="list-style-type: none"> N Pending parameters do not apply. Y Pending parameters apply to service charge. <p><i>Alphanumeric, 1 position, optional, FLS JNM453D.</i></p>
ODI (Pending)	<p>Pending Overdraft Interest Code. Valid entries are:</p> <ul style="list-style-type: none"> N Pending parameters do not apply. Y Pending parameters apply to OD interest. <p><i>Alphanumeric, 1 position, optional, FLS JNM454D.</i></p>
Bulk	<p>Pending Bulk File Code. User-defined code that determines whether to perform bulk filing against this account. Valid entries may be defined using MICM Record 0231, Edit Table 24.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM441D. Default: MICM Record 3001.</i></p>

DPDS3 – DDA/Savings New/Maintenance 3

Purpose This panel is used to establish and maintain interest information on Demand Deposits or Savings accounts.

Parameters that control the accrual of interest (interest method, balance code, interest rate, prime rate), FWT withholding, and payment of interest are available on this panel. The Multirate option from MICM Record 3003 (Deposits DDA/Savings Interest Parameters) displays whether the interest rate is tied to this value or if the rate is split or tiered. In addition:

- The low interest balance and the low interest accrual balance for the period display.
- The 1099 interest for the current and previous year's display, as well as the interest force flag.

This panel can also be used to change account types by entering an **X** in the Redefault field.

Note: If you enter **X** in the Redefault field, all statement-related fields default to the same values a new account would receive.

Key Panel

DPDS3	DPOPERP	DDA/Savings New/Maintenance 3	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits SAV: Savings		
Branch Number . .	_____	1-99999 (Valid only if Function is 'N')		
Type Number . . .	___	1-999 (Valid only if Function is 'N')		
Command====> DPDS3,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDS3 – DDA/Savings New/Maintenance 3

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Application	Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are: DDA Demand Deposits. SAV Savings. <i>Alphanumeric, 3 positions, required.</i>
Branch Number	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
Type Number	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>

Primary Panel

```

DPDS3      DPOPERP      DDA/Savings New/Maintenance 3      001  03-13-2000
Func: M  Account: 000000000000000001  Appl: DDA  Branch . : 10001  Type: 100
Short Name: KEVIN SMITH
Redefault . .
----- Interest Information -----
Freq A   Term 1   Day 00   Next 02 01 2001   Last: 02 03 1993
Multi Rate: NA
Pay Code  L   Method . . . S   Tenth . . . . Y
Year . . . A   Month . . . A   IRS . . . . Y
Int Disp  I   Int Acct . . 000000000000000000
Prime Code 300 Prime Sign  A   Int Rate . . : .050000000
Type Chg  Y   RPS Cd . . : N   Apply Rate . : .160000000
Int Bonus  N   Cmb Bal Ind : N   Aggr Rate . : .720000000
1099 Int . . .00   Prev Year . : .00
Penalty . . N   1099 Penalty .00
FWT Code  1   1099 FWT . . .00   FWT Exp Date  00 00 0000
FWT B Date  00 00 0000   FWT Stat Date  12 30 1999
Int Force :   Int Low Bal  21,575.00-
Int Low Accr .00

Command====> DPDS3,M,1,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel

```

DPDS3 – DDA/Savings New/Maintenance 3

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
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Redefault Redefault Interest Fields Option. Enter **X** in this field (when changing account types) to change all interest-related fields to the default values a new account would receive. The following fields will change to the default value:

Interest Method	Interest Prime Code
Interest Month Base Code	Interest Prime Sign
Interest Payment Code	Interest Year Base Code
Interest Payment Disposition	IRS Interest Reporting Code
Interest Payment Frequency	Next Interest Payment Date
Interest Payment Term	Specific Interest Payment Day
Interest Penalty Code	Tenth Day Interest Option
Interest RPS Code	Interest Bonus

Alphanumeric, 1 position, protected for new; optional for maintenance, FLS XXX007D.

Interest Information

Freq Interest Payment Frequency. Default value is **M** when not performing account or type modeling. Valid entries are:

- A** An account cycle schedule is established for the account.
- C** Cycle.
- D** Days.
- M** Months.

Alphanumeric, 1 position, optional, FLS JNM240D. Default: MICM Record 3001.

Term Interest Payment Term. Number of days or months between interest payments if the Interest Payment Frequency is 'D' or 'M'. If the Frequency is 'C', leave this field blank and the system enters **001**.

Numeric, 3 positions, optional, FLS JNM241D. Default: MICM Record 3001.

Day Specific Interest Payment Day. Specific day of the month on which interest is paid when the Interest Payment Frequency is 'D' or 'M'. Enter **31** to indicate the last day of the month, regardless of the number of days in a particular month. If the Frequency is 'C', this field contains the cycle number **01 – 99** on which interest is paid.

Numeric, 2 positions, optional, FLS JNM242D. Default: MICM Record 3001.

Next Next Interest Payment Date. Next date to pay interest to this account.

Numeric, 8 positions, optional, FLS JNM239D.

Last Interest Accrue Through Date. Accrual through date the last time interest was paid.

Numeric, 8 positions, protected, FLS JNM254D.

Multi Rate	<p>Multirate Option. MICM Record 3003 (Deposits DDA/Savings Interest Parameters) option that indicates which balance to use when accruing interest for multirate accounts. If this option is used, it overrides all rates specified at the account level for all accounts with this product type. Valid entries are:</p> <ul style="list-style-type: none"> AB Accrue interest using the average interest balance for the period. CL Select the rate based on the ledger balance, but accrue interest based on the collected balance. DA Accrue interest using the interest balance specified. LA Accrue interest using the lowest daily accrual balance for the period. LC Select the rate based on the collected balance, but accrue interest based on the ledger balance. LL Accrue interest using the lowest ledger balance for the period. NA Option not used. <p><i>Alphanumeric, 2 positions, protected FLS XXX044D.</i></p>
Pay Code	<p>Interest Payment Code. Determines how to pay interest to an account. Valid entries are:</p> <ul style="list-style-type: none"> B Pay interest on the institution collected balance. C Pay interest on the customer collected balance. L Pay interest on the current ledger balance. N Do not pay interest. <p><i>Alphanumeric, 1 position, optional, FLS JNM215D. Default: MICM Record 3001.</i></p>
Method	<p>Interest Method. Method to use when calculating interest. Valid entries are:</p> <ul style="list-style-type: none"> B Daily (Accrued interest is added to the available balance each day, but an interest transaction is generated at interest pay time only. The interest calculated is the same as compounded daily). C Compounded continuously – calculated from day of deposit to the day of withdrawal. D Compounded daily – calculated from day of deposit to the day of withdrawal. F FIFO (first in, first out projected). L LIFO (last in, first out projected). M Pay on low balance for each month in the period. S Simple daily – calculated from day of deposit to the day of withdrawal. <p><i>Alphanumeric, 1 position, optional, FLS JNM222D. Default: MICM Record 3001.</i></p>
Tenth	<p>Tenth Day Interest Option. Indicates that deposits made by the tenth day of the month or cycle receive interest from the first day. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only, forces a blank in the interest tenth option. b Option not used. M For each month. Y For each cycle. <p><i>Alphanumeric, 1 position, optional, FLS JNM223D. Default: MICM Record 3001.</i></p>

Year	<p>Interest Year Base Code. Determines the year base to use for calculations to this account. Valid entries are:</p> <ul style="list-style-type: none"> A Actual number of days in the year. 0 360-day year base. 5 365-day year base. <p><i>Alphanumeric, 1 position, optional, FLS JNM224D. Default: MICM Record 3001.</i></p>
Month	<p>Interest Month Base Code. Determines the month base to use for calculations to this account. Valid entries are:</p> <ul style="list-style-type: none"> A Actual number of days in the month. M 30-day month. <p><i>Alphanumeric, 1 position, optional, FLS JNM225D. Default: MICM Record 3001.</i></p>
IRS	<p>IRS Interest Reporting Code. Valid entries are:</p> <ul style="list-style-type: none"> N Do not report interest. Y Report interest to IRS. <p><i>Alphanumeric, 1 position, optional, FLS JNM251D. Default: MICM Record 3001.</i></p>
Int Disp	<p>Interest Payment Disposition. Valid entries are:</p> <ul style="list-style-type: none"> b Capitalize interest. A Pay interest and principal to another Savings account. B Pay interest and principal by club check. C Pay interest by club check. D Pay interest YTD by check at month 12. E Transfer interest to Infopoint Time Investment account. F Pay interest and principal to another DDA. G Transfer interest and principal to Infopoint Time Investment account. I Pay interest by check. P Pay interest and principal by check. R Pay interest to another Savings account. S Pay interest and principal to another DDA. The interest and principal transfers are made separately. T Pay interest to another DDA. X Pay interest YTD and principal at club year-end to DDA. Y Pay interest YTD and principal by check at month 12. <p><i>Alphanumeric, 1 position, optional, FLS JNM243D. Default: MICM Record 3001.</i></p>
Int Acct	<p>Interest Transfer Account. Account number, if other than this account, to pay interest.</p> <p><i>Numeric, 18 positions, optional, FLS JNM245D.</i></p>

Prime Code	<p>Interest Prime Code. Indicates to tie the interest rate to a prime rate. Valid entries are:</p> <p>000 Do not tie to a prime rate.</p> <p>001 – 999 Tie to an individual prime rate (MICM Record 2015 – Index Rate).</p> <p><i>Numeric, 3 positions, optional, FLS JNM220D. Default: MICM Record 3001.</i></p>
Prime Sign	<p>Interest Prime Sign. Indicates to add or subtract the interest rate from the prime rate. Valid entries are:</p> <p>A Add interest rate to the prime rate.</p> <p>S Subtract interest rate from the prime rate.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM221D. Default: MICM Record 3001.</i></p>
Int Rate	<p>Interest Rate. Annual interest rate for this account, expressed in decimals. (For example, enter 050000000 for 5%.) Nine decimals are assumed.</p> <p><i>Numeric, 10 positions (9 numbers, plus 1 editing mark), protected, FLS JNM216D. Default: MICM Record 3001.</i></p>
Type Chg	<p>Type Change Code. Determines the disposition of interest when the type changes. The interest payment appears under the new type. Valid entries are:</p> <p>b Do not pay interest.</p> <p>Y Pay Interest.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM469D. Default: MICM Record 3001.</i></p>
RPS Cd	<p>Interest RPS Code. Indicates if this account is subject to a bonus rate through Infopoint Relationship Pricing. Valid entries are:</p> <p>N This account is not in a rate relationship.</p> <p>P This account is primary to a rate relationship.</p> <p>R This account is secondary to a rate relationship but does not qualify for a rate bonus.</p> <p>S This account is secondary to a rate relationship and qualifies for a rate bonus.</p> <p><i>Alphanumeric, 1 position, protected, FLS JNM494D. Default: MICM Record 0231.</i></p>
Apply Rate	<p>Interest Apply Rate. Actual interest rate last used to calculate interest on this account.</p> <p><i>Numeric, 10 positions, protected, FLS JNM217D. Default: MICM Record 3001 plus or minus Index on MICM Record 2015.</i></p>
Int Bonus	<p>Interest Bonus. Controls payment of a one-time bonus to an account. Valid entries are:</p> <p>N Account is not paid a bonus.</p> <p>Y Account is paid a bonus at next interest payment cycle.</p> <p>Remaining values are internally controlled:</p> <p>P Account has received an interest bonus.</p> <p>1 Account received an interest bonus the previous year.</p> <p>2 Account received an interest bonus in the past, prior to the previous year.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM503D. Default: MICM Record 3001.</i></p>

Cmb Bal Ind	<p>Combined Balance Indicator. Used to indicate if the RPS relationship did not meet the minimum balance requirements. The field is reset on interest payment night. The field is used in conjunction with the MICM Record 3003 Rp Cmb Bal code to determine if the account needs the interest recalculated for the period. Valid entries are:</p> <ul style="list-style-type: none"> N Account has met its combined balance requirement. Y Account failed to meet the combined balance requirement during this interest period. <p><i>Alphanumeric, 1 position, protected, FLS JNM495D.</i></p>
Aggr Rate	<p>Interest Aggregate Rate. Interest rate aggregate balance.</p> <p><i>Numeric, 9 positions, protected, FLS JNM253D.</i></p>
1099 Int	<p>1099 Interest Paid. 1099 reporting – interest paid amount.</p> <p><i>Numeric, 15 positions (11 numbers, plus 4 editing marks), protected, FLS JNM309D.</i></p>
Prev Year	<p>Interest Paid Last Year. Reset on the first processing day in February.</p> <p><i>Numeric, 15 positions, protected, FLS JNM230D.</i></p>
Penalty	<p>Interest Penalty Code. Penalty for early withdrawal from a Savings account. Valid entries are:</p> <ul style="list-style-type: none"> G Calculate penalty. N No penalty. <p><i>Alphanumeric, 1 position, optional, FLS JNM236D. Default: MICM Record 3001.</i></p>
1099 Penalty	<p>1099 Interest Penalty. 1099 reporting – penalty amount year-to-date.</p> <p><i>Numeric, 10 positions (7 numbers, plus 3 editing marks), protected, FLS JNM310D.</i></p>
FWT Code	<p>Federal Withholding Tax Code. Determines whether this account is exempt from withholding. Valid entries are:</p> <ul style="list-style-type: none"> B 30 days elapsed since B-Notice received – withhold. C Two B-Notices within 3-year period – withhold. D No tax ID – withhold. E IRS withdrawal occurred while awaiting TIN certification (FWT 6). F IRS withdrawal occurred while in grace period for B-Notice (FWT 9). S Self-assessed withholding. 1 Exempt account – do not withhold. 2 Account with certified TIN – do not withhold. 3 Account with uncertified TIN – do not withhold. 4 Account with expired 60-day exemption – withhold. 5 Risk account per IRS – withhold. 6 60-day exemption from withholding on IRS withdrawals for no TIN. If TIN is not entered within 60 days, FWT code changes to 4. 7 Three-year exemption from withholding for nonresident aliens. At the expiration date, FWT code changes to 8. 8 Expired exemption for nonresident aliens – withhold. 9 B-Notice received. FWT code changes to B after 30 days.

Note: A backup withholding according to values established on MICM Record 0234 is assessed at interest payment time for codes **4, 5, 8, B, C, D, E, F, and S**.

Alphanumeric, 1 position, optional, FLS JNM233D. Default: MICM Record 3001.

1099 FWT	1099 Federal Withholding. 1099 reporting – federal withholding tax year-to-date. <i>Numeric, 15 positions (11 numbers, plus 4 editing marks), protected, FLS JNM311D.</i>
FWT Exp Date	FWT Expiration Date. Expired date for a nonresident alien status. <i>Numeric, 8 positions, protected, FLS JNM373D.</i>
FWT B Date	Date B-Notice Received. Date the institution received the most recent B-Notice. <i>Numeric, 8 positions, optional, FLS JNM374D.</i>
FWT Stat Date	FWT Change Date. Tax status change date. Changing this date zeros out the FWT Expiration Date and causes it to be recalculated during the nightly process. Used for re-certification. <i>Numeric, 8 positions, optional, FLS JNM391D.</i>
Int Force	Interest Force Code. Valid entry b , indicating do not force payment. All other values indicate to force pay interest. <i>Alphanumeric, 1 position, protected, FLS JNM250D.</i>
Int Low Bal	Interest Low Balance. Low balance for the interest period. <i>Numeric, 15 positions (11 numbers, plus 4 editing marks), optional, FLS JNM246D.</i>
Int Low Accr	Interest Low Accrual Balance. Low accrual balance for the interest period. <i>Numeric, 15 positions (11 numbers, plus 4 editing marks), optional, FLS JNM247D.</i>

DPDS4 – DDA/Savings New/Maintenance 4

Purpose This panel is used to establish or maintain statement information on Demand Deposits or Savings accounts. Parameters that control scheduling cutoff and snapshot statements display, as well as Regulation E information. This panel can also be used to:

- Change the Bulk File code using the Pending Bulk File option. This change takes effect after the last statement is processed for the month.
- Produce Passbook Regulation E Statement Notices (04-110).
- Change account types by entering an **X** in the Redefault field.

Note: If you enter **X** in the Redefault field, all statement-related fields default to the same values a new account would receive.

Key Panel

DPDS4	DPOPERP	DDA/Savings New/Maintenance 4	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits SAV: Savings		
Branch Number . .	_____	1-99999 (Valid only if Function is 'N')		
Type Number . . .	____	1-999 (Valid only if Function is 'N')		
Command====> DPDS4,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDS4 – DDA/Savings New/Maintenance 4

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <p>DDA Demand Deposits.</p> <p>SAV Savings.</p> <p><i>Alphanumeric, 3 positions, required.</i></p>
Branch Number	<p>Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Type Number	<p>Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, optional.</i></p>

Primary Panel

```

DPDS4      DPOPERP      DDA/Savings New/Maintenance 4      001  03-13-2000
Func: M  Account: 0000000000000000001  Appl: DDA  Branch . : 10001  Type: 100
Short Name: KEVIN SMITH
Redefault . .
----- Statement Information -----
Freq M   Term 1      Days 03 00 00 00  Next 04 03 2000  Last 03 03 2000
Statement Acct . . 00000000000000000000  Bulk File . . . . . B
Pend Bulk File . . . . . Statement Req . . . . .
Request Charge . . N . . . . . Sort . . . . . B
Activity . . . . . Y . . . . . Type . . . . . 3
Disp . . . . . A . . . . . Month End Cut . . . . . N
----- Reg E Information -----
Psbk Stmt Opt . . N . . . . . Transaction Posted . .
Psbk Stmt Date . . 00 00 0000  Psbk Stmt Balance . . .00
----- Snapshot Schedule -----
Freq N   Term 1      Days 00 00 00 00  Next 00 00 0000
Tran Exceptions  Cur Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
M   N   N   N   N   N   N   N   N   N   N   N   N
Command====> DPDS4,M,1,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel

```

DPDS4 – DDA/Savings New/Maintenance 4

Field Descriptions

Short Name	<p>Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy.</p> <p><i>Alphanumeric, 15 positions, protected.</i></p>
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Redefault Redefault Statement Fields Option. Enter **X** in this field (when changing account types) to change all statement-related fields to the default values a new account would receive. The following fields will change to the default value:

Bulk File Code	Statement Cutoff Day
Cutoff Statement Frequency	Statement Disposition
Cutoff Statement Term	Statement Request Charge Code
Next Cutoff Statement Date	Statement Sort Code
No Activity Statement Code	Statement Type

Alphanumeric, 1 position, protected for new; optional for maintenance, FLS XXX008D.

Statement Information

Freq Cutoff Statement Frequency. Frequency to print the cutoff statement. Valid entries are:

- B** Passbook account. (New function only.)
- C** Cycles.
- D** Days.
- M** Months.
- P** Periodic.

Note: This field can also contain an **A**, indicating a cycle schedule has been established for the account (using DPACYC – Account Cycle Schedule). The **A** is for *informational purposes only*.

Alphanumeric, 1 position, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to spaces, FLS JNM030D. Default: MICM Record 3001.

Term Cutoff Statement Term. Number of days between statements if the Cutoff Statement Frequency is 'D', or the number of months between statements if the Frequency is 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters **001**.

Numeric, 3 positions, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to spaces, FLS JNM032D. Default: MICM Record 3001.

Days Cutoff Statement Days. If the Cutoff Statement Frequency is 'C' (cycles), enter the cycle number **01 – 99** in the first field. If the Cutoff Statement Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Cutoff Statement Frequency is 'P' (periodic), you can use all four fields. When the Cutoff Statement Frequency is 'P', this field contains the days of the month on which to print the statement. If more than one day is entered, enter the days in ascending order. Enter **31** to indicate the end of the month.

Numeric, 2 positions, 4 times, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to spaces, FLS JNM034D. Default: MICM Record 3001.

Next	<p>Next Cutoff Statement Date. If the Cutoff Statement Frequency is 'D', 'M', or 'P', the system automatically calculates the date by advancing the current date by one scheduled period. If the Frequency is 'C', the date is calculated by the system according to the cycle specified for the account.</p> <p><i>Numeric, 8 positions, optional; protected if the Statement Cycle for MICM Record 3000 is 'Y' and the Bulk File Code is not equal to spaces, FLS JNM040D. Default: MICM Record 3001.</i></p>
Last	<p>Date of Last Cutoff Statement. Date of the last cutoff statement.</p> <p><i>Alphanumeric, 7 positions, protected, FLS JNM028D.</i></p>
Statement Acct	<p>Statement Account. Account number used for combining statements.</p> <p><i>Numeric, 18 positions, optional, FLS JNM041D.</i></p>
Bulk File	<p>Bulk File Code. User-defined code that determines whether to perform bulk filing against this account. Valid entries can be defined on MICM Record 0231, Table 24.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM349D. Default: MICM Record 3001.</i></p>
Pend Bulk File	<p>Pending Bulk File Code. User-defined code that determines whether to perform bulk filing against this account. Valid entries may be defined using MICM Record 0231, Edit Table 24.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM441D.</i></p>
Statement Req	<p>Statement Request Flag. Indicates the type of statement to print. Valid entries are:</p> <ul style="list-style-type: none"> b No cutoff or snapshot statement. C Cutoff statement. E Cutoff statement with charge. R Snapshot statement with charge. S Snapshot statement. <p><i>Alphanumeric, 1 position, optional, FLS JNM286D.</i></p>
Request Charge	<p>Statement Request Charge Code. Determines whether the account should be charged for requested statements. Valid entries are:</p> <ul style="list-style-type: none"> A Charge for requested statements. N Do not charge for requested statements. <p><i>Alphanumeric, 1 position, optional, FLS JNM043D. Default: MICM Record 3001.</i></p>
Sort	<p>Statement Sort Code. Code that specifies the order statements print. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File indicating date order, no balance summary. b Date order, no balance summary. For batch only, defaults to MICM Record 3001 entry. B Date order, with balance summary. C Serial number order, with balance summary. S Serial number order, no balance summary. <p><i>Alphanumeric, 1 position, optional, FLS JNM021D. Default: MICM Record 3001.</i></p>

Activity	<p>No Activity Statement Code. Code that specifies whether to produce a statement when the account has no activity. Valid entries are:</p> <ul style="list-style-type: none">N Do not print a statement.Y Print a statement.Z Do not print a statement if zero balance and no activity. <p><i>Alphanumeric, 1 position, optional, FLS JNM022D. Default: MICM Record 3001.</i></p>
Type	<p>Statement Type. Determines the type of statement for the account. Two forms are used for printing the statement types. These forms are as follows: Form B (Business) and Form C (customer). To select the type of statement needed, enter one of the following codes. Valid entries are:</p> <ul style="list-style-type: none">3 Form C, single accounts, in account number order, no combining.4 Form C, multiple accounts, in account number order, combined with a single Credit Line account.5 Form C, single accounts, in customer key order, no combining.6 Form C, multiple accounts, in customer key order, combined.7 Form C, affiliate accounts, in account number order, combined.8 Form C, parent accounts, in account number order, combined.9 Form B, single business accounts, in account number order, no combining. <p><i>Alphanumeric, 1 position, protected, FLS JNM023D. Default: MICM Record 3001.</i></p>
Disp	<p>Statement Disposition. Determines what to do with a particular statement. Any code other than those defined below is user-defined. Valid entries are:</p> <ul style="list-style-type: none">* For batch only. This character forces a blank on the Master File, which indicates to mail the statement.b Mail statement. For batch only, defaults to value entered on MICM Record 3001.H Hold statement.Y Sort by 9-digit ZIP code.Z Sort by 5-digit ZIP code. <p><i>Alphanumeric, 1 position, optional, FLS JNM024D. Default: MICM Record 3001.</i></p>
Month End Cut	<p>Last Day of Month Statement Option. Controls producing a cutoff statement on the last day of the month for accounts not scheduled to cycle on that day. The date next will not be affected by producing this statement. This option is not valid for accounts with a statement cycle of 'C' or when the Bulk File Code is not equal to space. Valid entries are:</p> <ul style="list-style-type: none">N Option does not apply.Y Produce a special cutoff statement on the last day of the month. <p><i>Alphanumeric, 1 position, optional, FLS JNM488D. Default: MICM Record 3001.</i></p>

Reg E Information

Psbk Stmt Opt	<p>Passbook Regulation E Option. Indicates whether to print the Passbook Regulation E Statement Notice (04-110). Valid entries are:</p> <p>N Do not produce 04-110.</p> <p>Y Produce 04-110.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM415D.</i></p>
Transaction Posted	<p>Regulation E Statement Flag. Valid entries are:</p> <p>b No paperless transactions this month.</p> <p>X Some paperless transactions this month.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM042D.</i></p>
Psbk Stmt Date	<p>Passbook Regulation E Date. Date of last Passbook Regulation E Statement Notice (04-110).</p> <p><i>Numeric, 8 positions, optional, FLS JNM249D.</i></p>
Psbk Stmt Balance	<p>Current Balance at Last Reg E Notice. Current balance as of the last Passbook Regulation E Statement Notice (04-110).</p> <p><i>Alphanumeric, 18 positions, optional, FLS JNM416D.</i></p>

Snapshot Schedule

Freq	<p>Snapshot Statement Frequency. Valid entries are:</p> <p>D Days.</p> <p>M Month.</p> <p>N None.</p> <p>P Periodic.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM430D.</i></p>
Term	<p>Snapshot Statement Term. Number of days or months between statements. If the Snapshot Frequency is 'P', this field contains 001.</p> <p><i>Numeric, 3 positions, optional, FLS JNM431D.</i></p>
Days	<p>Snapshot Statement Days. If the Snapshot Statement Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Snapshot Statement is 'P' (periodic), you can use all four fields. When the Snapshot Statement Frequency is 'P', this field contains the days of the month on which to print the statement. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month.</p> <p><i>Numeric, 2 positions, 4 times, optional, FLS JNM433D.</i></p>
Next	<p>Next Snapshot Date. Next date a snapshot statement will be printed.</p> <p><i>Numeric, 8 positions, optional, FLS JNM439D.</i></p>

Tran Exceptions

Transaction Exceptions. Money market exceptions for the current period and monthly periods January through December. For the current period, this field indicates whether the account has met or exceeded the number of allowable checks and/or transactions. Valid entries are:

- E** Allowable number of checks has been exceeded.
- M** Allowable number of transactions has been met, but not exceeded.
- N** Allowable number of transactions has not been met or exceeded.
- T** Allowable number of transactions has been exceeded or allowable number of transactions and checks has been exceeded. For periods January through December, this flag indicates whether the account appeared on report 01-089 (Money Market Exception Report) during that month. This report identifies accounts that have exceeded the number of allowable checks or transactions, and is produced on interest payment night.

Alphanumeric, 1 position, optional, FLS JNM252D.

(Money Market Exceptions)

Money Market Exceptions. Reg D exceptions flag that indicates excess activity January through December and appeared on report 01-089 (Money Market Exception Report) during that month. This report identifies accounts that have exceeded the number of allowable checks or transactions and is produced only on interest payment night. Valid entries are:

- N** No excess activity.
- Y** Excess activity.

DPDS5 – DDA/Savings New/Maintenance 5

Purpose This panel is used to establish and maintain service charge information on Demand Deposits or Savings accounts.

User-defined waive reasons display for accounts with waived service charges. The retain amount shows the amount of service charges from previous periods that have not been charged. Low balances display for previous and current service charges, as well as balances for services charges aggregated and service charges collected.

This panel can also be used to change account types by entering an **X** in the Redefault field.

Note: If you enter **X** in the Redefault field, all statement-related fields default to the same values a new account would receive.

Key Panel

DPDS5	DPOPERP	DDA/Savings New/Maintenance 5	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number . . 000000000000000001				
Application . . . dda	DDA: Demand Deposits SAV: Savings			
Branch Number . . ____	1-99999 (Valid only if Function is 'N')			
Type Number . . . ____	1-999 (Valid only if Function is 'N')			
Command====> DPDS5,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDS5 – DDA/Savings New/Maintenance 5

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <p>DDA Demand Deposits.</p> <p>SAV Savings.</p> <p><i>Alphanumeric, 3 positions, required.</i></p>
Branch Number	<p>Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Type Number	<p>Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, optional.</i></p>

Primary Panel

```

DPDS5      DPOPERP      DDA/Savings New/Maintenance 5      001  03-13-2000

Func: M  Account: 000000000000000001  Appl: DDA  Branch . : 10001  Type: 100
Short Name: KEVIN SMITH
Redefault . .
----- Service Charge Information -----
Freq M  Term 1      Days 03 00 00 00  Next 04 03 2000  Last: 03 03 2000

Parameter . . . . 1      Detail History . N
Svc Chrg Code . . . A      Affiliate Acct . 000000000000000000
Waive Reason . . .      Affiliate Amt . .00
Tran Immed Chrg . . Y      Retain Amount. : .00
Report Code . . . . 3      Charge Amt 1 . . .00
Inq Chrg Code . . . A      Charge Amt 2 . . .00
FDIC Waive Opt . . N      FDIC Analysis . N
Misc Parameter . . 100      Transfer Immed . Y
Aggr Bal . . . . . 24,769.62  Low Bal . . . . 8,256
Coll Bal . . . . . 24,769.62  Prev Low Bal . . 2-
Other Bal . . . . . 000000000000  Reg D Charge Ind N
Rel Pricing Code : N

Command====> DPDS5,M,1,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel

```

DPDS5 – DDA/Savings New/Maintenance 5

Field Descriptions

Short Name	<p>Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy.</p> <p><i>Alphanumeric, 15 positions, protected.</i></p>
------------	--

Redefault Redefault Service Charge Fields Option. Enter **X** in this field (when changing account types) to change all service charge-related fields (except the Miscellaneous Parameter and Transaction Immediate Charge fields) to the default values a new account would receive. The following fields will change to the default value:

Detail History	Service Charge Frequency
Balance Inquiry Charge Code	Service Charge Parameter Number
Service Charge Code	Service Charge Report Code
Service Charge Date Next	Service Charge Term
Service Charge Day	

Alphanumeric, 1 position, protected for new; optional for maintenance, FLS XXX009D.

Service Charge Information

Freq Service Charge Frequency. Indicates the frequency to assess service charges. Valid entries are:

- A** Account Cycle record is established for the account.
- C** Cycles.
- D** Days.
- M** Months.
- P** Periodic.

Alphanumeric, 1 position, optional, FLS JNM050D. Default: MICM Record 3001.

Term Service Charge Term. Number of days or months between service charges if the Service Charge Frequency is 'D' or 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters **001**.
Numeric, 3 positions, optional, FLS JNM051D. Default: MICM Record 3001.

Days Service Charge Days. If the Service Charge Frequency is 'C' (cycles), enter the cycle number **01 – 99** in the first field. If the Service Charge Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Service Charge Frequency is 'P' (periodic), you can use all four fields. When the Service Charge Frequency is 'P', this field contains the days of the month on which to access the charge. If more than one day is entered, enter the days in ascending order. Enter **31** to indicate the end of the month.
Numeric, 8 positions, optional, FLS JNM053D. Default: MICM Record 3001.

Next Service Charge Date Next. Next service charge date.
Numeric, 8 positions, optional, FLS JNM048D.

Last Service Charge Date Last. Last service charge date.
Numeric, 8 positions, protected, FLS JNM047D.

Parameter	<p>Service Charge Parameter Number. Number that points to a service charge parameter on MICM Record 3007 (Deposits Service Charge Parameters). Valid entries are:</p> <p>000 Do not service charge this account. 001 – 999 Parameter set.</p> <p><i>Numeric, 3 positions, optional, FLS JNM061D. Default: MICM Record 3001.</i></p>
Detail History	<p>Service Charge Detail. Determines if the Service Charge Detail information is to be maintained for this account. If this option is selected, a number of days to maintain this history may be designated through MICM Record 3004 Sc Detail Days. Detailed service charge information can be reviewed from DPSCHIST by pressing a program function key to obtain a pop-up window that displays itemized detail for the service charge information. Valid entries are:</p> <p>N Do not maintain service charge detail history. Y Maintain service charge detail history.</p> <p><i>Alphanumeric, 1 position, optional, FLS JQS138D. Default: MICM Record 3001.</i></p>
Svc Chrg Code	<p>Service Charge Code. Determines how to process service charges for the account. If a Deposits account is set for analysis, the only way it can be service charged is with a code of S. Valid entries are:</p> <p>A Charge. C Combine. P Combine and review. R Review. S Charge and analysis. W Waive.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM059D. Default: MICM Record 3001.</i></p>
Affiliate Acct	<p>Affiliate Service Charge Account Number. Affiliate account number for combining service charges. Must be a Demand Deposits account number.</p> <p><i>Numeric, 18 positions, optional, FLS JNM062D.</i></p>
Waive Reason	<p>Service Charge Waive Reason. Reason for waiving service charge.</p> <p><i>Alphanumeric, 2 positions, optional, FLS JNM109D.</i></p>
Affiliate Amt	<p>Affiliate Service Charge Amount. This field holds affiliate service charges to charge during the next run.</p> <p><i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JNM063D.</i></p>
Tran Immed Chrg	<p>Transaction Immediate Charge Code. Indicates whether the account is subject to immediate transaction charges. Valid entries are:</p> <p>N Account is not subject to immediate transaction charges. Y Account is subject to immediate transaction charges.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM361D. Default: MICM Record 3001.</i></p>
Retain Amount	<p>Service Charge Retain Amount. Retained service charges from previous service charge periods.</p> <p><i>Numeric, 9 positions, protected, FLS JNM108D.</i></p>

Report Code	<p>Service Charge Report Code. Specifies the service charge reports to print for the institution. Valid entries are:</p> <ol style="list-style-type: none"> 1 Print the analysis form if the service charge is greater than zero. 2 No reports. 3 Print the analysis form regardless of service charge amount. 4 Print the service charge journal or the service charge review journal. Print the analysis form if the service charge is greater than zero. 5 Print the service charge journal or the service charge review journal. 6 Print the service charge journal or the service charge review journal. Print the analysis form regardless of service charge amount. <p><i>Numeric, 1 position, optional, FLS JNM060D. Default: MICM Record 3001.</i></p>
Charge Amt 1	<p>Service Charge Amount 1. First flat service charge amount to charge in addition to any other calculated charges.</p> <p><i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JNM106D.</i></p>
Inq Chrg Code	<p>Balance Inquiry Charge Code. Valid entries are:</p> <ol style="list-style-type: none"> A Charge for balance inquiry. N Do not charge for balance inquiry. <p><i>Alphanumeric, 1 position, optional, FLS JNM110D. Default: MICM Record 3001.</i></p>
Charge Amt 2	<p>Service Charge Amount 2. Second flat service charge amount to charge in addition to any other calculated charges.</p> <p><i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JNM107D.</i></p>
FDIC Waive Opt	<p>Service Charge FDIC Waive. Determines whether to assess or remove the FDIC charge. Valid entries are:</p> <ol style="list-style-type: none"> N Do not waive FDIC charge. Y Waive FDIC charge. <p><i>Alphanumeric, 1 position, optional, FLS JNM112D. Default: MICM Record 3001.</i></p>
FDIC Analysis	<p>Service Charge FDIC Analysis Code. Determines whether to pass the calculated FDIC charge to Infopoint Account Analysis instead of charging in Deposits. The Analysis Code must be 'D' and the Service Charge Code cannot be 'S' to pass along these FDIC charges. Valid entries are:</p> <ol style="list-style-type: none"> N Do not analyze. Y Analyze. <p><i>Alphanumeric, 1 position, optional, FLS JNM113D. Default: MICM Record 3001.</i></p>
Misc Parameter	<p>Miscellaneous Parameter. Field that controls which miscellaneous parameter from MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters) is used by this account.</p> <p><i>Numeric, 3 positions, optional, FLS JNM362D. Default: MICM Record 3001.</i></p>

Transfer Immed	<p>Immediate Transfer Charge Code. Indicates if this account is subject to immediate transaction charges for transfer transactions. This charge code is used instead of the Immediate Transaction Charge Code for transfer transactions (420 and 820). Valid entries are:</p> <ul style="list-style-type: none"> N Account is not subject to immediate transfer charges. Y Account is subject to immediate transfer charges. <p><i>Alphanumeric, 1 position, optional, FLS JNM468D. Default: MICM Record 3001.</i></p>
Aggr Bal	<p>Service Charge Aggregate Balance. Aggregate balance since the last service charge.</p> <p><i>Numeric, 21 positions (15 numbers, plus 6 editing marks), optional, FLS JNM075D.</i></p>
Low Bal	<p>Service Charge Low Balance. Account low balance since the last service charge. In whole dollars.</p> <p><i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNM074D.</i></p>
Coll Bal	<p>Service Charge Aggregate Balance. Aggregate balance since the last service charge.</p> <p><i>Numeric, 21 positions (15 numbers, plus 6 editing marks), optional, FLS JNM080D.</i></p>
Prev Low Bal	<p>Low Balance for S/C Period. Low account balance for the previous service charge period.</p> <p><i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNM081D.</i></p>
Other Bal	<p>Service Charge Other Balance. Other balance, such as Savings, to use in the service charge calculation routine. In whole dollars.</p> <p><i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JNM064D.</i></p>
Reg D Charge Ind	<p>Regulation D Charge Indicator. Indicates whether this account is subject to an immediate charge for excessive checks and/or transactions. Valid entries are:</p> <ul style="list-style-type: none"> C Account is subject to Reg D charge for excessive checks. N Account is not subject to Reg D charge. T Account is subject to Reg D charge for excessive transactions. Y Account is subject to Reg D charge for excessive checks and/or transactions. <p><i>Alphanumeric, 1 position, optional, FLS JNM487D. Default: MICM Record 3001.</i></p>
Rel Pricing Code	<p>Relationship Pricing Code. Indicates if this account is in a combined account relationship in Infopoint Relationship Pricing. This field is maintained by Infopoint Relationship Pricing. Valid entries are:</p> <ul style="list-style-type: none"> N Account is not in a relationship. P Account is a parent in a relationship. This account uses the balances requirements specified in Infopoint Relationship Pricing to determine if service charges are to be waived. S Account is a secondary account in a relationship. This account is not subject to service charge waivers. <p><i>Alphanumeric, 1 position, protected, FLS JNM467D. Default: MICM Record 3001.</i></p>

DPDS6 – DDA/Savings New/Maintenance 6

Purpose This panel is used to establish and maintain NSF overdraft and Regulation CC information on Demand Deposits or Savings accounts.

There are parameters that control the following:

- Scheduling and charging overdraft interest and coverage
- Setting up and controlling balance maintenance
- Entering the Credit Line account that provides overdraft coverage

In addition, the Regulation CC options display with the number of times overdrawn from January through December.

Key Panel

DPDS6	DPOPERP	DDA/Savings New/Maintenance 6	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number . . 000000000000000001				
Application . . . dda	DDA: Demand Deposits SAV: Savings			
Branch Number . . ____	1-99999 (Valid only if Function is 'N')			
Type Number . . . ____	1-999 (Valid only if Function is 'N')			
Command====> DPDS6,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDS6 – DDA/Savings New/Maintenance 6

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application	Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are: DDA Demand Deposits. SAV Savings. <i>Alphanumeric, 3 positions, required.</i>
Branch Number	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>
Type Number	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, optional.</i>

Primary Panel

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DPDS6      DPOPERP      DDA/Savings New/Maintenance 6      001  03-13-2000

Func: M  Account: 000000000000000001  Appl: DDA  Branch . : 10001  Type: 100
Short Name: KEVIN SMITH

Redefault . .

----- NSF OD Information -----
Freq D   Term 1   Days 00 00 00 00  Next 03 13 2000  Last: 00 00 0000
NSF/OD Opt . . C   Current OD Date 01 10 2000  Prev OD Date . . 12 31 1999
OD Int Opt . . .   OD Interest . . .00      OD Charge . . . . A
OD Credit Code N   Bal Code . . . N      NSF Charge . . . C
OD Notice . . Y   Min Bal . . . 100      Max Balance . . . 000000
OD Limit Code L   OD Limit . . . 000000  EA NSF Notice . . Y
Curr NSF Items 0000  Curr OD Tme/Dys 00 00  Curr NSF Rtrn Chk 0000
CRL Acct . . . 1455391001
SAV/DDA Acct . 00000000000000000000

----- Regulation CC Information -----
Reg CC Code  N      Reg CC Rsk Code N      Reg CC OD Code . . L
Reg CC OD Days 000  Reg CC Excs OD: Y      Reg CC Excs Rtrn : N
Times-Overdrawn- Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
                  0 05 0 01 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 0 00 1 01

Command====> DPDS6,M,1,DDA,
F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel

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DPDS6 – DDA/Savings New/Maintenance 6

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
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Redefault Redefault NSF/OD Fields Option. Enter **X** in this field (when changing account types) to change all NSF/OD-related fields to the default values a new account would receive. The following fields will change to the default value:

Balance Code	Overdraft Limit
Overdraft Charge Code	Overdraft Notice
Overdraft Credit Code	Minimum Balance to Maintain
Overdraft Interest Day	Maximum Balance to Maintain
Overdraft Interest Frequency	Next Overdraft Interest Date
Overdraft Interest Option	NSF/Overdraft Code
Overdraft Interest Term	NSF/Overdraft Option

Alphanumeric, 1 position, protected for new; optional for maintenance, FLS XXX010D.

NSF OD Information

Freq Overdraft Interest Frequency. Frequency desired for the assessment of OD interest. Valid entries are:

- A** Account Cycle record is established for the account.
- C** Cycles.
- D** Days.
- M** Months.
- P** Periodic.

Alphanumeric, 1 position, optional, FLS JNM420D. Default: MICM Record 3001.

Term Overdraft Interest Term. Number of days or months between OD interest if the Overdraft Interest Frequency is 'D' or 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters **001**.

Numeric, 3 positions, optional, FLS JNM421D. Default: MICM Record 3001.

Days Overdraft Interest Days. If the Overdraft Interest Frequency is 'C' (cycles), enter cycle number **01 – 99** in the first field. If the Overdraft Interest Frequency is 'D' (daily), or 'M' (monthly), the first field contains the specific day of the month. If the Overdraft Interest Frequency is 'P' (periodic), you can use all 4 fields. When the Overdraft Interest Frequency is 'P', this field contains the days of the month on which to assess the charge. If more than one day is entered, enter the days in ascending order. Enter **31** to indicate the end of the month.

Numeric, 2 positions, optional, FLS JNM423D. Default: MICM Record 3001.

Next Next Overdraft Interest Date. Next date this account will be charged overdraft interest.

Numeric, 8 positions, optional, FLS JNM419D.

Last Last Overdraft Interest Date. Date of the last time this account was charged overdraft interest.

Numeric, 8 positions, protected, FLS JNM418D.

NSF/OD Opt	<p>NSF/OD Option. Specifies how NSF/OD charges are calculated. Valid entries are:</p> <ul style="list-style-type: none"> B Use customer's collected balance, using bank float. C Use customer's collected balance, using customer float. L Use customer's ledger balance. 1 – 9 Use customer's collected balance, using customer float. Add this number of days to incoming float. <p><i>Alphanumeric, 1 position, optional, FLS JNM115D. Default: MICM Record 3001.</i></p>
Current OD Date	<p>Credit Line Due Date 1. Date entered OD status. This is an automatic pay date.</p> <p><i>Numeric, 8 positions, optional, FLS JNM152D.</i></p>
Prev OD Date	<p>Overdraft Date Previous. Previous overdrawn date.</p> <p><i>Numeric, 8 positions, optional, FLS JNM171D.</i></p>
OD Int Opt	<p>Overdraft Interest Option. Valid entries are:</p> <ul style="list-style-type: none"> b Do not calculate overdraft interest. C Calculate and charge overdraft interest. S Assess overdraft interest in Deposits, regardless of analysis. W Calculate and waive overdraft interest. <p><i>Alphanumeric, 1 position, optional, FLS JNM105D. Default: MICM Record 3001.</i></p>
OD Interest	<p>OD Interest. Amount of OD interest to use for 1099 reporting.</p> <p><i>Numeric, 10 positions (9 numbers, plus 1 editing mark), protected, FLS JNM346D.</i></p>
OD Charge	<p>Overdraft Charge Code. Indicates whether to charge this account type for transactions that are OD but not NSF. Valid entries are:</p> <ul style="list-style-type: none"> A Charge. N Do not charge. W Compute charge and waive. <p><i>Alphanumeric, 1 position, optional, FLS JNM172D. Default: MICM Record 3001.</i></p>
OD Credit Code	<p>Overdraft Credit Code. Valid entries are:</p> <ul style="list-style-type: none"> B Transfer from Credit Line first, then Savings. C Transfer from credit card. D Transfer from a higher Demand Deposits account number. L Transfer from Credit Line. M Transfer from Master Card. N No credit allowed. S Transfer from Savings. V Transfer from VISA. X Transfer from Savings first, then Credit Line. <p><i>Alphanumeric, 1 position, optional, FLS JNM151D. Default: MICM Record 3001.</i></p>

Bal Code	<p>Balance Code. Determines how to handle minimum and maximum balances for this account. Valid entries are:</p> <ul style="list-style-type: none"> B Both H and L. H Transfer high balance. If the account balance exceeds the maximum amount specified, transfer the surplus to Savings. L Cover minimum balance. If the account balance falls below the minimum amount specified, transfer from Savings. N Balance code option not used. Z Cash management accounting. This entry is similar to B in that a low balance and a high balance are maintained for the account. Transfer, however, is made to or from a DDA rather than Savings. The DDA activating the transfer must have a lower account number than the receiving DDA. This code usually applies to business accounts. <p><i>Alphanumeric, 1 position, optional, FLS JNM211D. Default: MICM Record 3001.</i></p>
NSF Charge	<p>NSF Overdraft Code. Determines whether to assess a charge for NSF items. Valid entries are:</p> <ul style="list-style-type: none"> C Charge for all NSF items. N Do not charge for NSF items. W Compute charges for NSF items, but waive them. <p><i>Alphanumeric, 1 position, optional, FLS JNM148D. Default: MICM Record 3001.</i></p>
OD Notice	<p>Overdraft Notice Flag. Allows the Overdraft Notice to be suppressed at the account level. Valid entries are:</p> <ul style="list-style-type: none"> N Do not produce Overdraft Notice. S Suppress Overdraft Notice for the current OD period. Value will be returned to Y. Y Produce Overdraft Notice. <p><i>Alphanumeric, 1 position, optional, FLS JQS171D. Default: MICM Record 3001.</i></p>
Min Bal	<p>Minimum Balance to Maintain. Minimum balance allowed without customer notification. Amount expressed in whole dollars.</p> <p><i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JNM209D. Default: MICM Record 3001.</i></p>
Max Balance	<p>Maximum Balance to Maintain. Maximum balance to maintain in the account. For Savings, this is the transfer increment.</p> <p><i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JNM210D. Default: MICM Record 3001.</i></p>
OD Limit Code	<p>Overdraft Limit Code. Valid entries are:</p> <ul style="list-style-type: none"> A Pay all overdrafts. F Pay to the limit calculated automatically for each overdraft. L Pay to the limit specified. T Pay to set limit thousands of dollars. <p><i>Alphanumeric, 1 position, optional, FLS JNM170D. Default: MICM Record 3001.</i></p>

OD Limit	Overdraft Limit. Overdraft limit for this account, in whole dollars or thousands of dollars, depending on the limit code. <i>Numeric, 6 positions (5 numbers, plus 1 editing mark), optional, FLS JNM169D.</i> Default: MICM Record 3001.
EA NSF Notice	EA NSF Notice Print Option. Indicates whether the NSF notice will be generated by Infopoint Exception Administrator for NSF items. Valid entries are: N Do not produce the NSF notices. Y Produce the NSF notice. <i>Alphanumeric, 1 position, optional, FLS JNM482D.</i> Default: MICM Record 3001.
Curr NSF Items	Number of NSF Items This Month. Total number of NSF items this month. <i>Numeric, 4 positions, optional, FLS JNM116D.</i>
Curr OD Tme/Dys	OD Times/Days. Number of times and days the account has been overdrawn, current month. The left 2 positions are the number of times overdrawn for the month. The right 2 positions are the number of days overdrawn for the month. <i>Numeric, 4 positions, optional, FLS JNM506D.</i>
Curr NSF Rtrn Chk	Number of Returned Checks. Number of returned checks this month. <i>Numeric, 4 positions, optional, FLS JNM132D.</i>
CRL Acct	Credit Line Account. Credit Line account number associated with this account. <i>Numeric, 18 positions, optional, FLS JNM295D.</i>
SAV/DDA Acct	Savings or Another Demand Deposits Account Number. Account number of the Savings account or another DDA used for balance maintenance transfers or overdraft protection. If the Balance Code is 'B', 'H', or 'L', this is a Savings account. If the Balance Code is 'Z', this is another DDA (with a higher account number). <i>Numeric, 18 positions, optional, FLS JNM296D.</i>

Regulation CC Information

Reg CC Code	Regulation CC Code. Valid entries are: N Not subject to Regulation CC. Y Subject to Regulation CC. <i>Alphanumeric, 1 position, optional, FLS JNM393D.</i> Default: MICM Record 3001.
Reg CC Rsk Code	Regulation CC Risk Code. Valid entries are: H High risk. N Not a high risk. O New Regulation CC account. <i>Alphanumeric, 1 position, optional, FLS JNM394D.</i> Default: MICM Record 3001.

Reg CC OD Code	<p>Regulation CC Overdraft Code. Valid entries are:</p> <p>B Use ledger balance minus holds minus bank float.</p> <p>C Use ledger balance minus holds minus customer float.</p> <p>L Use ledger balance minus holds.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM395D. Default: MICM Record 3001.</i></p>				
Reg CC OD Days	<p>Regulation CC OD Days. Number of business days the account has been overdrawn.</p> <p><i>Numeric, 3 positions, optional, FLS JNM398D.</i></p>				
Reg CC Excs OD	<p>Excessive OD Indicator. Regulation CC excessive overdrafts. Valid entries are:</p> <p>N No excessive overdrafts.</p> <p>Y Excessive overdrafts.</p> <p><i>Alphanumeric, 1 position, protected, FLS JNM396D.</i></p>				
Reg CC Excs Rtrn	<p>Excess Returned Items Indicator. Regulation CC excessive returns. Valid entries are:</p> <p>N No excessive returns.</p> <p>Y Excessive returns.</p> <p><i>Alphanumeric, 1 position, protected, FLS JNM397D.</i></p>				
Times-Overdrawn	<p>Number of Times OD. Number of times the account has been overdrawn for the month.</p> <table> <tr> <td>Position 1</td><td> <p>Regulation CC OD Counter 1. Number of Regulation CC overdrafts over the number specified in MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters).</p> <p><i>Numeric, 1 position, optional, FLS XXX108D.</i></p> </td></tr> <tr> <td>Positions 2 and 3</td><td> <p>Regulation CC OD Counter 2. Number of overdraft occurrences allowed by Regulation CC.</p> <p><i>Numeric, 2 positions, optional, FLS XXX109D.</i></p> </td></tr> </table>	Position 1	<p>Regulation CC OD Counter 1. Number of Regulation CC overdrafts over the number specified in MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters).</p> <p><i>Numeric, 1 position, optional, FLS XXX108D.</i></p>	Positions 2 and 3	<p>Regulation CC OD Counter 2. Number of overdraft occurrences allowed by Regulation CC.</p> <p><i>Numeric, 2 positions, optional, FLS XXX109D.</i></p>
Position 1	<p>Regulation CC OD Counter 1. Number of Regulation CC overdrafts over the number specified in MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters).</p> <p><i>Numeric, 1 position, optional, FLS XXX108D.</i></p>				
Positions 2 and 3	<p>Regulation CC OD Counter 2. Number of overdraft occurrences allowed by Regulation CC.</p> <p><i>Numeric, 2 positions, optional, FLS XXX109D.</i></p>				

DPDS7 – DDA/Savings New/Maintenance 7

Purpose This panel is used to establish and maintain miscellaneous information on Demand Deposits or Savings accounts. You can request cutoff or snapshot statements, file cards and/or an account information sheet, and labels through this panel.

The following information also displays:

- Reporting-related options
- Important account processing fields
- Activity and maintenance dates
- Social security request dates
- Signed aggregate balance this month
- Signed collected aggregate balance this month

Key Panel

DPDS7	DPOPERP	DDA/Savings New/Maintenance 7	001	03-13-2000
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Enter the following key parameters:

Function m	N: New M: Maintenance
Account Number . . 000000000000000001	
Application . . . dda	DDA: Demand Deposits SAV: Savings
Branch Number . . ____	1-99999 (Valid only if Function is 'N')
Type Number . . . ____	1-999 (Valid only if Function is 'N')

Command====> DPDS7,,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPDS7 – DDA/Savings New/Maintenance 7

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <p>DDA Demand Deposits.</p> <p>SAV Savings.</p> <p><i>Alphanumeric, 3 positions, required.</i></p>
Branch Number	<p>Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999.</p> <p><i>Numeric, 5 positions, optional.</i></p>
Type Number	<p>Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999.</p> <p><i>Numeric, 3 positions, optional.</i></p>

Primary Panel

DPDS7	DPOPERP	DDA/Savings New/Maintenance 7	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch : 10001 Type: 100 Short Name: KEVIN SMITH				
Redefault . .				
----- Miscellaneous Information -----				
Statement Req . .	Card Req	Report Entity . .		
Label Req	Special Rpts . . . A	Analysis	N	
Recon N	List Post	Cash Mgt	P	
Close to Post . .	Balance File . . . Y	Due to Banks . . .	Y	
Employee Code . .	Large Bal Flag . . 9	Signif Balance . .	9	
Close Override . .	Stop Auto Return . N	Reg DD	Y	
ZBA Acty Notc . . N	GL Account			
Escheat Flag . . .	Escheat Date	00	00	0000
Dormant Flag . . .	Dormant Date	00	00	0000
Maint Date . . . : 03 13 2000	Prev Maint Date . . .	02	10	2000
Batch Maint Date : 01 03 2000	Prev Batch Maint Dt : 12 31 1999			
Last Acty Date . . 03 03 2000	Last Cntct Date . . .	03	01	2000
Aggr Bal 49,548.20	Soc Sec Date 1 . . .	00	00	0000
Coll Aggr Bal . . 49,548.20	Soc Sec Date 2 . . .	00	00	0000
Command====> DPDS7,M,1,DDA, F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS7 – DDA/Savings New/Maintenance 7

Field Descriptions

Short Name	<p>Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy.</p> <p><i>Alphanumeric, 15 positions, protected.</i></p>
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Redefault Redefault Miscellaneous Fields Option. Enter **X** in this field (when changing account types) to change all miscellaneous information fields to the default values a new account would receive. The following fields will change to the default value:

Account Analysis Code	Large Balance Pointer
Account Reconciliation Option	List Post Flag
Automatic Close Override	Significant Change Pointer
Due to Banks Indicator	Special Report Option
Employee Code	

Alphanumeric, 1 position, protected for new; optional for maintenance, FLS XXX011D.

Miscellaneous Information

Statement Req Statement Request Flag. Indicates the type of statement to print. Valid entries are:

- b** No cutoff or snapshot statement.
- C** Cutoff statement.
- E** Cutoff statement with charge.
- R** Snapshot statement with charge.
- S** Snapshot statement.

Alphanumeric, 1 position, optional, FLS JNM286D.

Card Req File Card Request. File cards or account information sheet request. Valid entries are:

- b** Do not print file cards or information sheet.
- C** Print file cards.
- D** Print information sheet.
- X** Print file cards and information sheet.

Alphanumeric, 1 position, optional, FLS JNM287D.

Report Entity Report Entity. User-defined field used for sorting and totaling daily reports.
Alphanumeric, 5 positions, optional, FLS JQ5099D.

Label Req Label Request Flag. Valid entry is **X**, indicating to print labels.
Alphanumeric, 1 position, optional, FLS JNM288D.

Special Rpts Special Report Option. Any entry other than a blank causes the account to print on the Selected Accounts Report (01-057).
Alphanumeric, 1 position, optional, FLS JNM312D. Default: MICM Record 3001.

Analysis Account Analysis Code. Valid entries are:

- D** Account to undergo daily analysis.
- N** No analysis.
- R** No analysis. Collection report.

Alphanumeric, 1 position, optional, FLS JNM316D. Default: MICM Record 3001.

Recon	<p>Account Reconciliation Option. Valid entries are:</p> <ul style="list-style-type: none">N Do not reconcile this account.1 – 4 Reconcile this account. <p><i>Alphanumeric, 1 position, optional, FLS JNM317D. Default: MICM Record 3001.</i></p>
List Post	<p>List Post Flag. Method for list posting debits and credits. Valid entries are:</p> <ul style="list-style-type: none">b Do not list post.C List post debits and credits.Y List post debits only. <p><i>Alphanumeric, 1 position, optional, FLS JNM271D. Default: MICM Record 3001.</i></p>
Cash Mgt	<p>ZBA Usage Code. Indicates whether this is a ZBA minor account. Valid entries are:</p> <ul style="list-style-type: none">B Account is both a child and a parent in a ZBA relationship.C Account is a child in a ZBA relationship.N Account is not in a ZBA relationship.P Account is a parent in a ZBA relationship. <p><i>Alphanumeric, 1 position, protected, FLS JNM359D.</i></p>
Close to Post	<p>Account No Post Indicator. Indicates if accounts are closed to posting. Valid entries are:</p> <ul style="list-style-type: none">b Post.A Closed to all external transactions.B Closed to all internal and external transactions.C Closed to credit posting.D Closed to external debit posting only. <p><i>Alphanumeric, 1 position, optional, FLS JNM275D.</i></p>
Balance File	<p>Balance File Code. Indicates whether to use the Balance File Record for this account. Valid entries are:</p> <ul style="list-style-type: none">N Do not create Balance File Record.Y Create Balance File Record. <p><i>Alphanumeric, 1 position, optional, FLS JNM358D. Default: MICM Record 3001.</i></p>
Due to Banks	<p>Due to Banks Indicator. Indicates whether this account will appear on the Due to Banks Report (01-073). Valid entries are:</p> <ul style="list-style-type: none">N This account not to appear on report.Y This account to appear on report. <p><i>Alphanumeric, 1 position, optional, FLS JNM348D. Default: MICM Record 3001.</i></p>

Employee Code	<p>Employee Code. Identifies this account as an employee or a business account. Valid entries are:</p> <ul style="list-style-type: none"> * For batch only. This character forces a blank on the Master File indicating not a business or employee account. b None below. Any character other than those listed is user-defined. For batch only, defaults to Employee Code on MICM Record 3001. B Business account. D Director account. E Employee account. O Officer account. P Public funds. <p><i>Alphanumeric, 1 position, optional, FLS JNM318D. Default: MICM Record 3001.</i></p>
Large Bal Flag	<p>Large Balance Pointer. Determines which large balance amount from MICM is used for this account. Valid entries are 0 – 9. Zero indicates that this feature is not used. A 1 points to the first of 9 balances. A 9 points to the last of the large balances maintained for this account on MICM.</p> <p><i>Numeric, 1 position, optional, FLS JNM192D. Default: MICM Record 3001.</i></p>
Signif Balance	<p>Significant Change Pointer. Pointer to significant change amount stored in MICM Record 3000 (Deposits Institution Processing Parameters). Valid entries are:</p> <ul style="list-style-type: none"> b Pointer not used. 1 – 9 Significant change amount number. <p><i>Alphanumeric, 1 position, optional, FLS JNM273D. Default: MICM Record 3001.</i></p>
Close Override	<p>Automatic Close Override. Indicates whether to automatically close accounts when they reach a zero balance. MICM Record 3004 Close Days can be used to specify the elapsed number of days at zero balance before closing. Valid entries are:</p> <ul style="list-style-type: none"> b Automatically close the account at zero balance. N Do not close the account at zero balance. <p>Note: Closing transactions 710, 790, or 791 automatically set this field to b.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM276D.</i></p>
Stop Auto Return	<p>Stop Auto Return. Determines if Stop Hits for this account will automatically be returned with a reversing entry. For this option to be applicable, the MICM Record 3004 Post or Reverse Stop Hit option must be set to 'P' to pay the item. If this option is used, Transaction Code 280 (Enclosure) or Transaction Code 281 (Non-enclosure) will be generated by the system. The reversing entry will contain the serial number of the original item in the description. Valid entries are:</p> <ul style="list-style-type: none"> N Do not generate auto reversals for stop hits. Y Generate auto reversals for stop hits. <p><i>Alphanumeric, 1 position, optional, JNM492D. Default: MICM Record 3001.</i></p>

Reg DD	<p>Regulation DD Flag. Indicates if this account is subject to Regulation DD reporting. Valid entries are:</p> <p>N Not subject to Regulation DD reporting.</p> <p>Y Subject to Regulation DD reporting.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM459D.</i></p>
ZBA Acty Notice	<p>Zero Balance Account Activity Report Option. Indicates if this account is to receive the Zero Balance Account Activity Report (01-115). This is a statement-like notice detailing all transfer activity. This notice is in addition to the regular customer statement. This option is only applicable if the account is in a zero-balance relationship. Valid entries are:</p> <p>N Do not produce Zero Balance Account Activity Report.</p> <p>Y Produce Zero Balance Account Activity Report.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM483D. Default: MICM Record 3001.</i></p>
GL Account	<p>GL Account. General Ledger account number. Number used to track activity by the Bank Performance Management system.</p> <p><i>Alphanumeric, 18 positions, optional, FLS JQS174D.</i></p>
Escheat Flag	<p>Escheat Flag. Valid entries are:</p> <p>b Account is not in escheat status.</p> <p>E Account is in escheat status.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM360D.</i></p>
Escheat Date	<p>Escheat Date. Date the account went into an Escheat status. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional, FLS JQS019D.</i></p>
Dormant Flag	<p>Dormant Account Flag. Indicates whether an account is dormant or inactive. Valid entries are:</p> <p>b Account not dormant.</p> <p>D Dormant account.</p> <p>I Inactive account.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM269D.</i></p>
Dormant Date	<p>Date Account Became Dormant. Date the account exceeded the dormant period and the Dormant Status changed to 'D' (dormant).</p> <p><i>Numeric, 8 positions, optional, FLS JNM270D.</i></p>
Maint Date	<p>Last Maintenance Date. Most recent date the account was maintained.</p> <p><i>Numeric, 8 positions, protected, FLS JNM305D.</i></p>
Prev Maint Date	<p>Previous Maintenance Date. Maintenance date prior to the last maintenance date.</p> <p><i>Numeric, 8 positions, protected, FLS JNM347D.</i></p>
Batch Maint Date	<p>Last Batch Maintenance Date. Most recent date the account was maintained by the batch system.</p> <p><i>Numeric, 8 positions, protected, FLS JNM504D.</i></p>

Prev Batch Maint Dt	<p>Previous Batch Maintenance Date. Date of the previous batch maintenance performed against this account.</p> <p><i>Numeric, 8 positions, protected, FLS JNM505D</i></p>
Last Acty Date	<p>Last Activity Date. Most recent date monetary activity has occurred. This date is updated based on MICM Record 2013 'Lst Activity' flag. All monetary transactions should normally be set to update this date.</p> <p><i>Numeric, 8 positions, optional, FLS JNM304D.</i></p>
Last Cntct Date	<p>Last Customer Contact Date. Most recent date the customer has made contact with the bank for this account. This date is set automatically, based on MICM MICM Record 2013 'Last Contact' flag.</p> <p><i>Numeric, 8 positions, optional, FLS JNM306D.</i></p>
Aggr Bal	<p>Balance Aggregate. Aggregate balance for the account this month.</p> <p><i>Numeric, 21 positions (15 numbers, plus 6 editing marks), optional, FLS JNM174D.</i></p>
Soc Sec Date 1	<p>SSN Request Date 1. Date of the first request for a social security number.</p> <p><i>Numeric, 8 positions, optional, FLS JNM351D.</i></p>
Coll Aggr Bal	<p>Collected Balance Aggregate. Customer collected aggregate balance this month.</p> <p><i>Numeric, 21 positions (15 numbers, plus 6 editing marks), optional, FLS JNM193D.</i></p>
Soc Sec Date 2	<p>SSN Request Date 2. Date of the second request for a social security number.</p> <p><i>Numeric, 8 positions, optional, FLS JNM352D.</i></p>

DPDS8 – DDA/Savings New/Maintenance 8

Purpose This panel is used to establish and maintain account accumulator information for Demand Deposits and Savings accounts. It shows all 20 service charge accumulators. Four of these accumulators are assigned: Debits is 6, Credits is 7, Savings transfers is 8, and Credit Line transfers is 9.

Transaction exceptions for Regulation D display for the current month as well as for the past 12 calendar months. The number of returned checks for the current month and the number of balance inquiries display. All fields are maintainable except the balance inquiry count.

Key Panel

DPDS8	DPOPERP	DDA/Savings New/Maintenance 8	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number 000000000000000001				
Application dda	DDA: Demand Deposits SAV: Savings			
Branch Number _____	1-99999 (Valid only if Function is 'N')			
Type Number ____	1-999 (Valid only if Function is 'N')			
Command====> DPDS8,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDS8 – DDA/Savings New/Maintenance 8

Field Descriptions

- Function** Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.
- Account Number** Account Number. Account number added or updated.
Numeric, 18 positions, required.
- Application** Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Branch Number Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, optional.

Type Number Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, optional.

Primary Panel

DPDS8	DPOPERP	DDA/Savings New/Maintenance 8	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch . : 10001 Type: 100				
Short Name: KEVIN SMITH				
Debits (6) . . . 000000000		Credits (7) . . 0000	SAV Trnsfrs (8) 0000	
CRL Trnsfr (9) 0000	Svc Chrg Nbr 1 00000	Svc Chrg Nbr 2 00000		
Svc Chrg Nbr 3 00000	Svc Chrg Nbr 4 00000	Svc Chrg Nbr 5 00000		
Svc Chrg Nbr 10 00000	Svc Chrg Nbr 11 00000	Svc Chrg Nbr 12 00000		
Svc Chrg Nbr 13 00000	Svc Chrg Nbr 14 00000	Svc Chrg Nbr 15 00000		
Svc Chrg Nbr 16 00000	Svc Chrg Nbr 17 00000	Svc Chrg Nbr 18 00000		
Svc Chrg Nbr 19 00000	Svc Chrg Nbr 20 00000	Svc Chrg Nbr 21 0000000		
Svc Chrg Nbr 22 0000000	Svc Chrg Nbr 23 0000000	Svc Chrg Nbr 24 0000000		
Svc Chrg Nbr 25 0000000	Svc Chrg Nbr 26 0000000	Svc Chrg Nbr 27 0000000		
Svc Chrg Nbr 28 0000000	Svc Chrg Nbr 29 0000000	Svc Chrg Nbr 30 0000000		
Svc Chrg Nbr 31 0000000	Svc Chrg Nbr 32 0000000	Svc Chrg Nbr 33 0000000		
Svc Chrg Nbr 34 0000000	Svc Chrg Nbr 35 0000000	Svc Chrg Nbr 36 0000000		
Svc Chrg Nbr 37 0000000	Svc Chrg Nbr 38 0000000	Svc Chrg Nbr 39 0000000		
Svc Chrg Nbr 40 0000000	Svc Chrg Nbr 41 0000000	Svc Chrg Nbr 42 0000000		
Svc Chrg Nbr 43 0000000	Svc Chrg Nbr 44 0000000	Svc Chrg Nbr 45 0000000		
Command====> DPDS8,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPDS8 – DDA/Savings New/Maintenance 8

Field Descriptions

Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Debits (6) Service Charge Number of Debits. Total number of service-chargeable debits posted since the last service charge.
Numeric, 9 positions, optional, FLS JNM072D.

Credits (7) Service Charge Number of Credits. Total number of service-chargeable credits posted since the last service charge.
Numeric, 4 positions, optional, FLS JNM073D.

SAV Transfers (8) Number of Transfers from Savings. Number of Savings transfers since the last service charge.
Numeric, 4 positions, optional, FLS JNM077D.

CRL Transfer (9)	Number of Transfers from C/L. Number of Credit Line transfers since the last service charge. <i>Numeric, 4 positions, optional, FLS JNM078D.</i>
Svc Chrg Nbr 1	S/C Accumulator 1. First of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM083D.</i>
Svc Chrg Nbr 2	S/C Accumulator 2. Second of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM084D.</i>
Svc Chrg Nbr 3	S/C Accumulator 3. Third of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM085D.</i>
Svc Chrg Nbr 4	S/C Accumulator 4. Fourth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM086D.</i>
Svc Chrg Nbr 5	S/C Accumulator 5. Fifth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM087D.</i>
Svc Chrg Nbr 10	S/C Accumulator 10. Tenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM088D.</i>
Svc Chrg Nbr 11	S/C Accumulator 11. Eleventh of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM089D.</i>
Svc Chrg Nbr 12	S/C Accumulator 12. Twelfth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM090D.</i>
Svc Chrg Nbr 13	S/C Accumulator 13. Thirteenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM091D.</i>
Svc Chrg Nbr 14	S/C Accumulator 14. Fourteenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM092D.</i>
Svc Chrg Nbr 15	S/C Accumulator 15. Fifteenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM093D.</i>
Svc Chrg Nbr 16	S/C Accumulator 16. Sixteenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM094D.</i>
Svc Chrg Nbr 17	S/C Accumulator 17. Seventeenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM095D.</i>
Svc Chrg Nbr 18	S/C Accumulator 18. Eighteenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM096D.</i>
Svc Chrg Nbr 19	S/C Accumulator 19. Nineteenth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM097D.</i>

Svc Chrg Nbr 20	S/C Accumulator 20. Twentieth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM098D.</i>
Svc Chrg Nbr 21	S/C Accumulator 21. Twenty-first of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM101D.</i>
Svc Chrg Nbr 22	S/C Accumulator 22. Twenty-second of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM102D.</i>
Svc Chrg Nbr 23	S/C Accumulator 23. Twenty-third of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM103D.</i>
Svc Chrg Nbr 24	S/C Accumulator 24. Twenty-fourth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM104D.</i>
Svc Chrg Nbr 25	S/C Accumulator 25. Twenty-fifth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM105D.</i>
Svc Chrg Nbr 26	S/C Accumulator 26. Twenty-sixth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM106D.</i>
Svc Chrg Nbr 27	S/C Accumulator 27. Twenty-seventh of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM107D.</i>
Svc Chrg Nbr 28	S/C Accumulator 28. Twenty-eighth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM108D.</i>
Svc Chrg Nbr 29	S/C Accumulator 29. Twenty-ninth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM109D.</i>
Svc Chrg Nbr 30	S/C Accumulator 30. Thirtieth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM110D.</i>
Svc Chrg Nbr 31	S/C Accumulator 31. Thirty-first of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM111D.</i>
Svc Chrg Nbr 32	S/C Accumulator 32. Thirty-second of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM112D.</i>
Svc Chrg Nbr 33	S/C Accumulator 33. Thirty-third of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM113D.</i>
Svc Chrg Nbr 34	S/C Accumulator 34. Thirty-fourth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM114D.</i>
Svc Chrg Nbr 35	S/C Accumulator 35. Thirty-fifth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM115D.</i>

Svc Chrg Nbr 36	S/C Accumulator 36. Thirty-sixth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM116D.</i>
Svc Chrg Nbr 37	S/C Accumulator 37. Thirty-seventh of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM117D.</i>
Svc Chrg Nbr 38	S/C Accumulator 38. Thirty-eighth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM118D.</i>
Svc Chrg Nbr 39	S/C Accumulator 39. Thirty-ninth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM119D.</i>
Svc Chrg Nbr 40	S/C Accumulator 40. Fortieth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM120D.</i>
Svc Chrg Nbr 41	S/C Accumulator 41. Forty-first of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM121D.</i>
Svc Chrg Nbr 42	S/C Accumulator 42. Forty-second of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLSJNM122D.</i>
Svc Chrg Nbr 43	S/C Accumulator 43. Forty-third of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM123D.</i>
Svc Chrg Nbr 44	S/C Accumulator 44. Forty-fourth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM124D.</i>
Svc Chrg Nbr 45	S/C Accumulator 45. Forty-fifth of 45 accumulated service charge counters. <i>Numeric, 5 positions, optional, FLS JNM125D.</i>

DPDS9 – DDA/Savings New/Maintenance 9

Purpose This panel is used to establish and maintain account accumulator information for Demand Deposits and Savings accounts. The panel displays 10 service charge accumulators as well as the number of returned checks for the current month and the number of balance inquiries. All fields are maintainable except Balance Inquiry.

Key Panel

DPDS9	DPOPERP	DDA/Savings New/Maintenance 9	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits SAV: Savings		
Branch Number . .	_____	1-99999 (Valid only if Function is 'N')		
Type Number . . .	____	1-999 (Valid only if Function is 'N')		
Command====> DPDS9,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPDS9 – DDA/Savings New/Maintenance 9

Field Descriptions

Function	Function. Action to perform on the panel. Valid entries are: M Maintain existing record. N Create new record. <i>Alphanumeric, 1 position, required.</i>
Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Application	Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are: DDA Demand Deposits. SAV Savings. <i>Alphanumeric, 3 positions, required.</i>
Branch Number	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, optional.</i>

Type Number Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, optional.

Primary Panel

DPDS9	DPOPERP	DDA/Savings New/Maintenance 9	001	03-13-2000	
Func: M Account: 0000000000000000001 Appl: DDA Branch . : 10001 Type: 100 Short Name: KEVIN SMITH					
Bal Inquiry	555	Rtrn Checks	0000	Cash Deposit	00000000
Local Items	0000000000	Frn Items-1	0000000000	Frn Items-2	0000000000
Frn Items-3	0000000000	Frn Items-4	0000000000	Frn Items-5	0000000000
----- Service Charge Accumulated Amounts -----					
(01)	.00	(02)	.00	(03)	.00
(04)	.00	(05)	.00	(06)	.00
(07)	.00	(08)	.00	(09)	.00
(10)	.00				
----- Manager Waives -----					
Rsn	Expire Date	Last Used Date	Rsn	Expire Date	Last Used Date
(01) 000	00 00 0000	00 00 0000	(02) 000	00 00 0000	00 00 0000
(03) 000	00 00 0000	00 00 0000	(04) 000	00 00 0000	00 00 0000
(05) 000	00 00 0000	00 00 0000	(06) 000	00 00 0000	00 00 0000
(07) 000	00 00 0000	00 00 0000	(08) 000	00 00 0000	00 00 0000
(09) 000	00 00 0000	00 00 0000	(10) 000	00 00 0000	00 00 0000
Command====> DPDS9,M,1,DDA, F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel					

DPDS9 – DDA/Savings New/Maintenance 9

Field Descriptions

Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected, FLS JNM267D.

Bal Inquiry Service Charge Balance Inquiry Count. Number of balance inquiries for which to service charge.
Numeric, 3 positions, optional, FLS JNM111D.

Rtrn Checks Number of Returned Checks. Number of returned checks this month.
Numeric, 4 positions, optional, FLS JNM132D.

Cash Deposit Service Charge Cash Deposits. Total amount of cash deposited since the last service charge. In whole dollars.
Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JNM071D.

Local Items Service Charge Local Items. Total number of local items deposited since the last service charge.
Numeric, 9 positions, optional, FLS JNM070D.

Frn Items-1 Service Charge Foreign Items Category 1. Total number of foreign category 1 items deposited this service charge period.
Numeric, 9 positions, optional, FLS JNM065D.

Frqn Items-2	Service Charge Foreign Items Category 2. Total number of foreign category 2 items deposited this service charge period. <i>Numeric, 9 positions, optional, FLS JNM066D.</i>
Frqn Items-3	Service Charge Foreign Items Category 3. Total number of foreign category 3 items deposited this service charge period. <i>Numeric, 9 positions, optional, FLS JNM067D.</i>
Frqn Items-4	Service Charge Foreign Items Category 4. Total number of foreign category 4 items deposited this service charge period. <i>Numeric, 9 positions, optional, FLS JNM068D.</i>
Frqn Items-5	Service Charge Foreign Items Category 5. Total number of foreign category 5 items deposited this service charge period. <i>Numeric, 9 positions, optional, FLS JNM069D.</i>

Service Charge Accumulated Amounts

(1)	Service Charge Amount 1. <i>Numeric, 10 positions, optional, FLS JQS126D.</i>
(2)	Service Charge Amount 2. <i>Numeric, 10 positions, optional, FLS JQS127D.</i>
(3)	Service Charge Amount 3. <i>Numeric, 10 positions, optional, FLS JQS128D.</i>
(4)	Service Charge Amount 4. <i>Numeric, 10 positions, optional, FLS JQS129D.</i>
(5)	Service Charge Amount 5. <i>Numeric, 10 positions, optional, FLS JQS130D.</i>
(6)	Service Charge Amount 6. <i>Numeric, 10 positions, optional, FLS JQS131D.</i>
(7)	Service Charge Amount 7. <i>Numeric, 10 positions, optional, FLS JQS132D.</i>
(8)	Service Charge Amount 8. <i>Numeric, 10 positions, optional, FLS JQS133D.</i>
(9)	Service Charge Amount 9. <i>Numeric, 10 positions, optional, FLS JQS134D.</i>
(10)	Service Charge Amount 10. <i>Numeric, 10 positions, optional, FLS JQS135D.</i>

Manager Waives

Rsn (01)	<p>Manager Waive Reason 1. Waive reason number for Manager Waive 1. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQS139D.</i></p>
Expire Date (01)	<p>Manager Waive Expiration Date 1. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report).</p> <p><i>Numeric, 8 positions, optional, FLS JQS140D.</i></p>
Last Used Date (01)	<p>Manager Waive Last Date 1. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity.</p> <p><i>Numeric, 8 positions, optional, FLS JQS141D.</i></p>
Rsn (02)	<p>Manager Waive Reason 2. Waive reason number for Manager Waive 2. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQS142D.</i></p>
Expire Date (02)	<p>Manager Waive Expiration Date 2. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report).</p> <p><i>Numeric, 8 positions, optional, FLS JQS143D.</i></p>
Last Used Date (02)	<p>Manager Waive Last Date 2. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity.</p> <p><i>Numeric, 8 positions, optional, FLS JQS144D.</i></p>
Rsn (03)	<p>Manager Waive Reason 3. Waive reason number for Manager Waive 3. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQS145D.</i></p>

Expire Date (03)	<p>Manager Waive Expiration Date 3. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report). <i>Numeric, 8 positions, optional, FLS JQS146D.</i></p>
Last Used Date (03)	<p>Manager Waive Last Date 3. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity. <i>Numeric, 8 positions, optional, FLS JQS147D.</i></p>
Rsn (04)	<p>Manager Waive Reason 4. Waive reason number for Manager Waive 4. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable. <i>Numeric, 3 positions, optional, FLS JQS148D.</i></p>
Expire Date (04)	<p>Manager Waive Expiration Date 4. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report). <i>Numeric, 8 positions, optional, FLS JQS149D.</i></p>
Last Used Date (04)	<p>Manager Waive Last Date 4. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity. <i>Numeric, 8 positions, optional, FLS JQS150D.</i></p>
Rsn (05)	<p>Manager Waive Reason 5. Waive reason number for Manager Waive 5. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable. <i>Numeric, 3 positions, optional, FLS JQS151D.</i></p>
Expire Date (05)	<p>Manager Waive Expiration Date 5. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report). <i>Numeric, 8 positions, optional, FLS JQS152D.</i></p>

Last Used Date (05)	<p>Manager Waive Last Date 5. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity.</p> <p><i>Numeric, 8 positions, optional, FLS JQS153D.</i></p>
Rsn (06)	<p>Manager Waive Reason 6. Waive reason number for Manager Waive 6. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQS155D.</i></p>
Expire Date (06)	<p>Manager Waive Expiration Date 6. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report).</p> <p><i>Numeric, 8 positions, optional, FLS JQS155D.</i></p>
Last Used Date (06)	<p>Manager Waive Last Date 6. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity.</p> <p><i>Numeric, 8 positions, optional, FLS JQS156D.</i></p>
Rsn (07)	<p>Manager Waive Reason 7. Waive reason number for Manager Waive 7. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQ 157D.</i></p>
Expire Date (07)	<p>Manager Waive Expiration Date 7. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report).</p> <p><i>Numeric, 8 positions, optional, FLS JQS158D.</i></p>
Last Used Date (07)	<p>Manager Waive Last Date 7. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity.</p> <p><i>Numeric, 8 positions, optional, FLS JQS159D.</i></p>

Rsn (08)	<p>Manager Waive Reason 8. Waive reason number for Manager Waive 8. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQS160D.</i></p>
Expire Date (08)	<p>Manager Waive Expiration Date 8. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report).</p> <p><i>Numeric, 8 positions, optional, FLS JQS161D.</i></p>
Last Used Date (08)	<p>Manager Waive Last Date 8. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity.</p> <p><i>Numeric, 8 positions, optional, FLS JQS162D.</i></p>
Rsn (09)	<p>Manager Waive Reason 9. Waive reason number for Manager Waive 9. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQS163D.</i></p>
Expire Date (09)	<p>Manager Waive Expiration Date 9. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report).</p> <p><i>Numeric, 8 positions, optional, FLS JQS164D.</i></p>
Last Used Date (09)	<p>Manager Waive Last Date 9. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity.</p> <p><i>Numeric, 8 positions, optional, FLS JQS165D.</i></p>
Rsn (10)	<p>Manager Waive Reason 10. Waive reason number for Manager Waive 10. When the waive reason is specified, the charge component will be waived based on the Manager Waive Code specified on the Service Charge Parameter, MICM records 3007, 3008, 3013 and 3018. Valid entries are 000 – 900. Zeros indicate that the waive reason is not applicable.</p> <p><i>Numeric, 3 positions, optional, FLS JQS166D.</i></p>

Expire Date (10)	Manager Waive Expiration Date 10. Date the Manager Waive will expire. The expiration date is calculated from MICM Record 3012 (Waive Reason Expiration Days). When the expiration date is reached, the waive reason will be automatically set to zeros, indicating fees will no longer be waived. Expiring Waive Reasons are reported on report 01-128 (Expired Manager Waive Report). <i>Numeric, 8 positions, optional, FLS JQS167D.</i>
Last Used Date (10)	Manager Waive Last Date 10. Date of last activity for this Manager Waive. Transactions that affect this date are defined on MICM Record 2013 (Manager Waive 1-10). If this field is activated, then the processing date is moved into this field to indicate activity. <i>Numeric, 8 positions, optional, FLS JQS168D.</i>

DPFLOAT – Float

Purpose This panel is used to establish and maintain customer and/or bank float amounts for Demand Deposits or Savings accounts. (DDA and Savings accounts can have up to 31 days of customer float and/or up to 9 days of bank float.) You can also adjust previous float, the current month's balance collected aggregate, and the service charge collected aggregate.

When float is changed, pointers and maintenance date fields are updated (as required) on the associated DDA or Savings Master Record.

Note: Field-level security is *not* available for this panel.

Special Considerations Adjust float by entering a '+' or '-', followed by the amount, in the Sign/ Amount field.

Key Panel

DPFLOATI	DPOPERP	Float Inquiry	001	03-06-2000
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Enter the following key parameters:

Account Number . .	_____	
Application . . .	___	DDA: Demand Deposits SAV: Savings
Processing Date .	__ __	(Optional)
Float Type	_	(Optional, defaults from NSF Opt) B: Bank C: Customer L: Ledger

Command====> DPFLOATI,,,0,0,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPFLOAT – Float

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Appl Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPFLOAT	DPOPERP	Float	001	03-07-2000
Acct: 000000000000000010	Appl: DDA	Eff 03 07 00	Days 00	Sgn/Amt + 000000000000
Flt-Type C (08)	0 (16)	0 (24)	500	
(01) 77,770,000 (09)	26,000 (17)	0 (25)	0	
(02) 0 (10)	10 (18)	0 (26)	0	
(03) 0 (11)	0 (19)	35,450 (27)	0	
(04) 4 (12)	0 (20)	0 (28)	0	
(05) 1,000- (13)	0 (21)	0 (29)	81,000	
(06) 0 (14)	0 (22)	0 (30)	30	
(07) 0 (15)	0 (23)	50 (31)	31	
Date	Float Amt	Date	Float Amt	Date

Command====> DPFLOAT,10,DDA,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel

DPFLOAT – Float

Field Descriptions

Eff Effective Date. When using the current date, Deposits inquires from or adjusts float on the (DDA or Savings) Master File or the DDA Extension Record. When using an effective date in the past, you must use a processing day. Float displays or is updated from the effective date for the number of processing days specified. If more days are specified than can display from history, the current float accumulator represented by the remainder will display or be updated.
Numeric, 8 positions, optional, FLS XXX069D.

Days Float Days. When the Float Type is 'C' or is not specified, this field displays the current Customer Float values **01 – 31**. When the Float Type is 'B' and the number of days is zero, the current Bank Float values **01 – 09** display. However, if the number of days specified is not zero, either the float accumulator specified by the number of days or the history for the number of days displays. History float starts with the effective date; it displays the float amount for the number of days specified.
Numeric, 2 positions, optional, FLS XXX070D.

Sgn Adjustment Sign. Valid entries are:
+ Adjust by positive value of amount.
- Adjust by negative value of amount.
P Replace by positive value of amount.
N Replace by negative value of amount.
Alphanumeric, 1 position, optional, FLS XXX072D.

Amt Adjustment Amount. Amount to adjust or replace.
Numeric, 11 positions (9 numbers, plus 2 editing marks), optional, FLS XXX073D.

Flt-Type	<p>Float Type. Type of float. Float values are according to Effective Date and number of Float Days specified. Valid entries are:</p> <p>B Bank float.</p> <p>C Customer float.</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX071D.</i></p>
(Current Float)	<p>Current Float Amount. Current float amount accumulators 01 – 31 for float days 01 – 31.</p> <p><i>Numeric, 12 positions, protected, FLS XXX075D.</i></p>
Date	<p>History Date. Processing date to which float history belongs.</p> <p><i>Numeric, 8 positions, 4 times, protected, FLS XXX076D.</i></p>
Float Amt	<p>History Float. Float history amount on a given processing day.</p> <p><i>Alphanumeric, 13 positions, 4 times, protected, FLS XXX077D.</i></p>

DPFLOATI – Float Inquiry

Purpose This panel is used to display float detail for Demand Deposits or Savings accounts. Bank, customer, or ledger float may be shown for each transaction. Float Type determines which float transactions are shown. If Float Type is left blank, it defaults to the NSF Option on the account master. If the value on the master is 1 – 9, customer float is shown. Transactions are displayed oldest to newest. If a Processing Date is entered, the display begins with that date.

Note: Field-level security is *not* available for this panel.

Key Panel

DPFLOATI DPOPER Float Inquiry 001 11-05-2000

Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda DDA: Demand Deposits
SAV: Savings

Processing Date . _ _ _ _ (Optional)

Float Type _ (Optional, defaults from NSF Opt)
B: Bank
C: Customer
L: Ledger

Command====> DPFLOATI,,,0,0,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPFLOATI – Float Inquiry

Field Descriptions

- Account Number

Account Number. Account number added or updated.
Numeric, 18 positions, required.
- Application

Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
CRL Credit Line.
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.
- Processing Date

Processing Date. Processing date of the Float Transaction Records. Format is MM DD YYYY or MMDDYYYY.
Numeric, 9 positions, optional, FLS JFT005D.

Float Type

Float Type. Determines which float transactions are shown. If not entered, this field defaults to the NSF Option on the Account Master record. If the value on the Account Master record is 1 – 9, this field defaults to **C**. Valid entries are:

B Bank. Only bank float transactions are shown.

C Customer. Only customer float transactions are shown.

L Ledger. No float transactions are shown.

Alphanumeric, 1 position, optional, FLS XXX177D.

Primary Panel

DPFLOATI	DPOPERP	Float Inquiry		001	03-13-2000
Account: 000000000000000001		Appl: DDA	Branch: 10001	Type: 100	More: +
Float Type: CUSTOMER		Short Name: KEVIN SMITH			
Proc Date	TC	Amount	Source	Reference	
				*----Flt Days	Flt Amt----
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
02-09-2000	0350	968.35	0	0010000100001	
010043 Account is in a ZBA relationship					
COMMAND====> DPFLOATI,1,DDA,,,C.					
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel					

DPFLOATI – Float Inquiry

Field Descriptions

Branch Number

Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, optional.

Type

Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, protected.

Short Name

Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

(Float Information)	<p>Float detail for Demand Deposits or Savings accounts. Bank, customer or ledger float may be shown for each transaction. Float type determines which float transactions are shown. If the Float Type is left blank, it defaults to the NSF Option on the Account Master record. If the value on the Account Master record is 1 – 9, customer float is shown. Transactions are displayed oldest to newest. If a processing date is entered, the display begins with that date.</p>
Proc Date	<p>Processing Date. Processing date of the Float Transaction records. <i>Alphanumeric, 10 positions, protected, FLS XXX199D.</i></p>
TC	<p>Transaction Code. External transaction code. <i>Numeric, 4 positions, protected, FLS XXX199D.</i></p>
Amount	<p>Amount. Total amount of the transaction. <i>Numeric, 17 positions, protected, FLS XXX199D.</i></p>
Source	<p>Source. Transaction input source. <i>Numeric, 5 positions, protected, FLS XXX199D.</i></p>
Reference	<p>Reference. Trace or sequence number. <i>Numeric, 13 positions, protected, FLS XXX199D.</i></p>
Flt Days	<p>Float Days. Number of float days associated with the float amount. <i>Numeric, 2 positions, protected, FLS XXX199D.</i></p>
Flt Amt	<p>Float Amount. Dollar amount of the float associated with the float days. <i>Numeric, 14 positions, protected, FLS XXX199D.</i></p>

DPHIST – History Maintenance

Purpose This panel is used to maintain existing Demand Deposits or Savings accounts.

The Average Balance and Average Collected Balance fields display information by calendar month. Fields are updated on the first processing day of the new month for the previous month.

The NSF, Returned Checks, and OD fields are updated daily and are refreshed based on the statement period.

The average balance for the past 12 months and the account open date display at the bottom of the panel.

Key Panel

DPHIST	DPOPERP	History Maintenance	001	03-13-2000
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Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda DDA: Demand Deposits
 SAV: Savings

Command====> DPHIST,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPHIST – History Maintenance

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPHIST		DPOPERP		History Maintenance		001		03-13-2000	
Account: 000000000000000001				Appl: DDA		Branch : 10001		Type: 100	
Avg Balance				Avg Coll Bal		NSF		Ret Ck	
								OD	
								T D	
JAN	6,169-	6,169-	0000	0000	01	31			
FEB	3,674	3,674	0000	0000	00	08			
MAR	120,000	120,000	0000	0000	00	00			
APR	120,000	120,000	0000	0000	00	00			
MAY	120,000	120,000	0000	0000	00	00			
JUN	120,000	120,000	0000	0000	00	00			
JUL	120,000	120,000	0000	0000	00	00			
AUG	120,000	120,000	0000	0000	00	00			
SEP	120,000	120,000	0000	0000	00	00			
OCT	120,000	120,000	0000	0000	00	00			
NOV	120,000	120,000	0000	0000	00	00			
DEC	1,160,642	647-	0006	0000	01	01			
12 Mo Avg: 186,512		12 Mo Col Avg: 89,738		Date Opened: 02 03 1993					
Command====> DPHIST,1,DDA,									
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel									

DPHIST – History Maintenance

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Avg Balance	Balance Average by Month. Average balance for each of the 12 months, January through December. Value is expressed in whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), 12 times, optional, FLS JNM176D.</i>
Avg Coll Bal	Collected Average Balance by Month. Average customer collected balance for each of the 12 months, January through December. Value is in whole dollars. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), 12 times, optional, FLS JNM195D.</i>
NSF	Number of NSF Items This Month. Total number of NSF items this month. <i>Numeric, 4 positions, 12 times, optional, FLS JNM116D.</i>

Ret Ck	Number of Returned Checks. Number of returned checks this month. <i>Numeric, 4 positions, 12 times, optional, FLS JNM132D.</i>
OD T	OD Times (January through December). Number of times the account has been overdrawn for each of the 12 months, January through December. <i>Numeric, 2 positions, 12 times, optional, FLS JNM508D.</i>
OD D	OD Days (January through December). Number of days the account has been overdrawn for each of the 12 months, January through December. <i>Numeric, 2 positions, 12 times, optional, FLS JNM520D.</i>
(Month)	Month. Month of the year to which this service charge history information applies. <i>Alphanumeric, 3 positions, 12 times, protected, FLS XXX115D.</i>
12-Mo Avg	12-month Average Balance. Calculated 12-month average ledger balance. Amount in whole dollars. <i>Numeric, 12 positions, protected, FLS XXX066D.</i>
12-Mo Col Avg	12-month Average Collected Balance. Calculated 12-month average collected balance. Amount in whole dollars. <i>Numeric, 12 positions, protected, FLS XXX067D.</i>
Date Opened	Date Opened. Date the account was opened. <i>Numeric, 8 positions, protected, FLS JNM303D.</i>

DPHMBK – DDA/Savings Home Banking Fees

Purpose This panel is used to add and maintain home banking fee information for DDA and Savings accounts. An account may have up to 10 Home Banking records established, differentiated by Product Code. The Product Codes are defined on MICM Record 3018. When adding new fees, F9 may be pressed to show the Promotional Waive Expiration Date and Date Entered. These dates are system-generated. When doing maintenance, the only fields that may be modified are the Analysis Option and Delete.

Key Panel

DPHMBK	DPOPERP	Home Banking Fees	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number . . . 000000000000000001				
Application . . . dda	DDA: Demand Deposits SAV: Savings			
Command====> DPHMBK,H,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPHMBK – Home Banking Fees

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPHMBK	DPOPERP	Home Banking Fees		001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch . : 10001	Type: 100	
			Short Name: KEVIN SMITH		
Product Code	Analysis Option	Promotional Waive Expiration	Date Entered	Delete	
HB2	N	00-00-0000	03-13-2000		
Command====> DPHMBK,M,1,DDA F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel					

DPHMBK – DDA/Savings Home Banking Fees

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Product Code	Product Code. User-defined product code identifying the Home Banking product. This product code is defined using MICM 3018 (Home Banking Fees). <i>Alphanumeric, 8 positions, required for Function 'N'; protected for Function 'M', FLS JQO005D.</i>
Analysis Option	Analysis Option. Allows the Home Banking Fee to be calculated and passed to Infopoint Account Analysis. The account must be set up as an Account Analysis account and not set up to assess fees in Deposits. Valid entries are: <div style="margin-left: 20px;"> N Fee information not to be passed to Account Analysis. Y Fee information is to be passed to Account Analysis. </div> <i>Alphanumeric 1 position, required, FLS JQO014D.</i>

Promotional Waive Expiration	<p>Promotional Waive Expiration Date. System-calculated date showing the date the promotional waive will expire. Zero indicates no promotional waive is active for this fee.</p> <p><i>Numeric 10 positions, protected, FLS JQO013D.</i></p>
Date Entered	<p>Date Entered. System-controlled field showing the date the home banking product was established.</p> <p><i>Numeric 10 positions, protected, FLS JQO012D.</i></p>
Delete	<p>Delete Flag. Flag that determines whether to delete a record. Valid entries are:</p> <ul style="list-style-type: none">b Do not delete the record.D Delete the record. <p><i>Alphanumeric 1 position, optional, FLS XXX172D.</i></p>

DPHMEQ – Home Equity Collateral

Purpose This panel is used to establish and maintain home equity information for a Credit Line account. The resulting process updates the Home Equity (HEQ) and Credit Line Master (CLM) records.

Note: To delete a Home Equity Record, enter **D** in the Delete field.

Key Panel

DPHMEQ	DPOPERP	Home Equity Collateral	001	03-13-2000
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Enter the following key parameters:

Function m	N: New M: Maintenance
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Account Number . . 000000000000000001

Command====> DPHMEQ, ,0,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPHMEQ – Home Equity Collateral

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
 M Maintain existing record.
 N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Primary Panel

DPHMEQ	DPOPERP	Home Equity Collateral	001	03-13-2000
Func: N	Account: 000000000000000001	Appl: CRL	Branch . . : 10001	Type: 301
			Short Name: JACK SMITH	
Insurance Carrier . .		Insurance Exp Date .	12 31 2001	
Insurance Review Date	01 30 2001	Appraisal Value . . .	.00	
Appraiser		Appraisal Review Freq		
Appraisal Review Term	000	Appraisal Review Days	00 00 00 00	
Next Appr Review Date	03 18 2000	Mortgage Amount . . .	50,000.00	
1st Mortgage Holder		Location		
Equity . . . . .	.00	Loan Reason		
Delete				
Legal Property Description				
Non-Legal Property Description . .				
Command====> DPHMEQ,M,1,				
F1=Help	F3=Exit	F4=Next	F9=Edit	F11=Break F12=Cancel

DPHMEQ – Home Equity Collateral

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Insurance Carrier	Insurance Carrier. Insurance company that insures the property. <i>Alphanumeric, 5 positions, optional, FLS JOH011D.</i>
Insurance Exp Date	Insurance Expiration Date. Date the property insurance expires. <i>Numeric, 8 positions, required, FLS JOH012D.</i>
Insurance Review Date	Insurance Review Date. Next date to review the property insurance. <i>Numeric, 8 positions, required, FLS JOH013D.</i>

Appraisal Value	Appraisal Value. Appraisal value of the property. <i>Alphanumeric, 17 positions (13 numbers, plus 4 editing marks), optional, FLS JOH014D.</i>
Appraiser	Appraiser. Name of the property appraiser. <i>Alphanumeric, 5 positions, optional, FLS JOH015D.</i>
Appraisal Review Freq	Appraisal Review Frequency. Valid entries are: C Cycle. D Days. M Months. N None. P Periodic. <i>Alphanumeric, 1 position, optional, FLS JOH016D.</i>
Appraisal Review Term	Appraisal Review Term. Contains the number of days or months between home equity reviews of appraisals with an Appraisal Review Frequency of 'D' or 'M'. Otherwise, this field contains a 001 for Frequency of 'C', and 000 for Frequency of 'N'. <i>Numeric, 3 positions, optional, FLS JOH017D.</i>
Appraisal Review Days	Appraisal Specific Review Days. Specific days of the month when appraisal reviews are scheduled, when the Appraisal Review Frequency is 'D' or 'M'. If the Frequency is 'C', the first occurrence contains the cycle number on which an appraisal review is scheduled; If the Frequency is 'N', it contains zeros. <i>Numeric, 8 positions, optional, FLS JOH019D.</i>
Next Appr Review Date	Appraisal Review Date. Next appraisal review date for this home equity. If the Appraisal Review Frequency is 'D', 'M', or 'P', the system automatically calculates the date by advancing the current date by one scheduled period. If the Frequency is 'C', the date is calculated by the system according to the cycle specified for the account. <i>Numeric, 8 positions, required, FLS JOH025D.</i>
Mortgage Amount	Mortgage Amount. Amount of mortgage securing this line of credit. <i>Numeric, 17 positions (13 numbers, plus 4 editing marks), optional, FLS JOH026D.</i>
1st Mortgage Holder	First Mortgage Holder. Name of the person/company that holds the first mortgage on the property. <i>Alphanumeric, 5 positions, optional, FLS JOH027D.</i>
Location	Location. Location of the property. <i>Alphanumeric, 5 positions, optional, FLS JOH028D.</i>
Equity	Equity Amount. Amount of equity remaining after all loans against the property. <i>Alphanumeric, 17 positions (13 numbers, plus 4 editing marks), optional, FLS JOH029D.</i>

Loan Reason	<p>Loan Reason. Reason for the loan. Valid entries are:</p> <ul style="list-style-type: none">H Individual's home.C Consolidate credit cards.L Line of credit.O Other. <p><i>Alphanumeric, 1 position, optional, FLS JOH034D.</i></p>
Delete	<p>Status Code. Deletes the relational customer information made to an account. Enter D to delete rational customer information. Valid entries are:</p> <ul style="list-style-type: none">H Do not delete the record.D Delete the record. <p><i>Alphanumeric, 1 position, optional, FLS XXX068D.</i></p>
Legal Property Description (1)	<p>Legal Description 1. First line of the legal description for the property.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JOH030D.</i></p>
(Legal Property Description 2)	<p>Legal Description 2. Second line of the legal description for the property.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JOH031D.</i></p>
Non-Legal Property Description (1)	<p>Non-legal Description 1. First line of the non-legal description for the property.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JOH032D.</i></p>
(Non-Legal Property Description 2)	<p>Non-legal Description 2. Second line of the non-legal description for the property.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JOH033D.</i></p>

DPHOLD – Hold New/Maintenance

Purpose	This panel is used to establish and maintain hold information for Demand Deposits or Savings accounts.
Special Considerations	The Sequence Number is required for maintenance. The Hold Amount displays in dollars and cents. You can use the Hold Code to assign a category or type for the hold (e.g., COL for collateral). You can still view the hold on the day after it expires, for possible reinstatement. However, the hold is purged the night after it expires.

The Hold Type is used to differentiate a dollar hold from a nopost hold.

Hold Type H

Allows a monetary amount to be deducted from the accounts available balance.

Hold Type N

Allows the Nopost indicator, which controls monetary activity posting to the account, to be changed. Modifying the Nopost field through this panel allows descriptive information regarding the closed to post to be tracked. The Employee fields can be used to identify the individual or department initiating the closed to post value. In addition, an expiration date can be used to age the closed to post value after a specified length of time.

The Nopost indicator is also available for maintenance through DPDS7 (DDA/Savings Miscellaneous Information). Your institution should establish a procedure of maintaining this field, by deciding whether closed to post maintenance will be done through DPHOLD or DPDS7.

- If your institution elects to control maintenance of this field through DPHOLD, the Close to Post field on DPDS7 should be protected from maintenance by establishing field-level security. (The field-level security is Record JNM, Field Number 275, and Token Name NO_POST_IND.)
- If your institution elects to control maintenance of the closed to post field through DPDS7, the Nopost field on DPHOLD should be protected from maintenance by establishing field-level security. (The field-level security is Record JOJ, Field Number 22, and Token Name NO_POST_CODE.)

Note: For more information regarding field-level security, refer to the Online Security section of the MICM Parameters chapter in this guide, or to the MICM ORA Record (Operator Record Authorization) description in the Infopoint MICM *Procedures Guide*.

Key Panel

DPHOLD	DPOPERP	Hold New/Maintenance	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits SAV: Savings		
Hold Type	_	(Required only if Function is 'N') H: Monetary Hold N: Nopost Hold		
Sequence Number. .	00001	1-99999 (Valid only if Function is 'M')		
Command====> DPHOLD,,0,,,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPHOLD – Hold New/Maintenance

Field Descriptions

Function	Function. Action to perform on the panel. Valid entries are: M Maintain existing record. N Create new record. Alphanumeric, 1 position, required.
Account Number	Account Number. Key account for the Hold Record. Numeric, 18 positions, required, FLS JOJ004D.
Application	Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are: DDA Demand Deposits. SAV Savings. Alphanumeric, 3 positions, required.
Hold Type	Order Type. Valid entries are: H Monetary hold. N No post hold. Alphanumeric, 1 position, required if Function is 'N', FLS JOJ016D.
Sequence Number	Hold Sequence Number. Used (and required) when the Function Code is 'M' (maintenance). Numeric, 5 positions, optional, FLS JOJ005D.

Primary Panel

DPHOLD	DPOPERP	Hold New/Maintenance	001	03-13-2000
Func: M	Account: 000000000000000001	App1: DDA	Sequence Nbr: 00001	
		Short Name	: KEVIN SMITH	
Hold Type	: H		Nopost	
Hold Amount	100.00			
Hold Code				
Source Code				
Employee				
Description 1				
Description 2				
Expiration Date . . .	09 09 2000			
Delete				
Command====> DPHOLD,M,1,DDA,H,1,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPHOLD – Hold New/Maintenance

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Hold Type	Order Type. Valid entries are: H Monetary hold. N No post hold. <i>Alphanumeric, 1 position, protected, FLS JOJ016D.</i>
Nopost	Closed to Post Indicator. Indicates if the account is closed to posting. This value is applicable only for Hold Type 'N', Nopost Holds. Any value entered in this field, except for I , updates the account master and becomes the NOPOST value for the account. Valid entries are: b Post. A Closed to all external transactions. B Closed to all internal and external transactions. C Closed to external credit posting only. D Closed to external debit posting only. I Informational value. Does not update Master. <i>Alphanumeric, 1 position, optional, FLS JOJ022D.</i>
Hold Amount	Hold Amount. Amount to withhold from the available balance. <i>Numeric, 14 positions (11 numbers, plus 3 editing marks), optional, FLS JOJ012D.</i>

Hold Code	Order Hold Code. User-defined code for a major category or type of hold. For example, COL could be used for collateral. <i>Alphanumeric, 3 positions, optional, FLS JOJ017D.</i>
Source Code	Source of Order. Source code. Valid entries are: N None. B Institution. O Other. T Telephone. W Written. <i>Alphanumeric, 1 position, optional, FLS JOJ020D.</i>
Employee	Employee Code. User-defined. <i>Alphanumeric, 9 positions, optional, FLS JOJ019D.</i>
Description 1	Order Description 1. Description or reason line 1 for the hold. <i>Alphanumeric, 30 positions, optional, FLS JOJ015D.</i>
Description 2	Order Description 2. Description or reason line 2 for the hold. <i>Alphanumeric, 30 positions, optional, FLS JOJ023D.</i>
Expiration Date	Hold Order Expiration Date. Expiration date for the hold. You do not need to enter a date in this field; the system automatically calculates the expiration date by advancing the current date by the number of Stop Days on MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters). Format is MMDDYYYY. <i>Numeric, 8 positions, optional, FLS JOJ013D.</i>
Delete	Delete Flag. Determines whether to delete a record. Valid entries are: N Do not delete the record. D Delete the record. <i>Alphanumeric, 1 position, optional, FLS XXX148D.</i>

DPHOLDI – Hold Inquiry

Purpose This panel is used to display hold records and sequence numbers from specific Demand Deposits or Savings accounts.

All holds for the account display unless you enter a specific dollar amount. You can enter or change the dollar amount on the first panel displayed; however, this amount is protected on subsequent displays.

Note: Expired holds display the day after they expire, but they are purged that night.

Key Panel

DPHOLDI	DPOPERP	Hold Inquiry	001	03-13-2000
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Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda DDA: Demand Deposits
 SAV: Savings

Amount _____

Hold Type _

Command====> DPHOLDI,0,,.00,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPHOLDI – Hold Inquiry

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.

Amount Hold Amount. Amount to withhold from the available balance.
Numeric, 11 positions, required.

Hold Type

Order Type. Valid entries are:

H Monetary hold.**N** No post hold.*Alphanumeric, 1 position, optional.*

Primary Panel

DPHOLDI	DPOPERP	Hold Inquiry		001	03-13-2000
Account: 000000000000000001		Appl: DDA		Amount: .00	
				Short Name: KEVIN SMITH	
Seq	Amount	Exp-Date	Ent-Date	Code	Source Employee Nopost Type
	Description 1				Description 2
00001	100.00	09-09-00	03-13-00		H
Command====> DPHOLDI,1,DDA,.00,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPHOLDI – Hold Inquiry

Field Descriptions

Short Name

Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Seq

Hold Sequence Number. Used (and required) when the Function Code is 'M' (maintenance).
Numeric, 5 positions, protected, FLS JOJ005D.

Amount

Hold Amount. Amount to withhold from the available balance.
Numeric, 14 positions, protected, FLS JOJ012D.

Exp-Date

Hold Order Expiration Date. Expiration date for the hold. You do not need to enter a date in this field; the system automatically calculates the expiration date by advancing the current date by the number of Stop Days on MICM Record 3004 (Deposits DDA/Savings Miscellaneous Parameters). Format is MMDDYY.
Numeric, 6 positions, protected, FLS JOJ013D.

Ent-Date

Order Creation Date. Date the hold was entered. Format is MMDDYY.
Numeric, 6 positions, protected, FLS JOJ014D.

Code	Order Hold Code. User-defined code for a major category or type of hold. For example, COL could be used for collateral. <i>Alphanumeric, 3 positions, protected, FLS JOJ017D.</i>
Source	Source of Order. Source code. Valid entries are: <ul style="list-style-type: none"> b None. B Institution. O Other. T Telephone. W Written. <i>Alphanumeric, 1 position, protected, FLS JOJ020D.</i>
Employee	Employee Code. User-defined. <i>Alphanumeric, 9 positions, protected, FLS JOJ019D.</i>
Nopost	Closed to Post Indicator. Indicates if the account is closed to posting. This value is applicable only for Hold Type 'N', Nopost Holds. Any value entered in this field, except for I , updates the account master and becomes the NOPOST value for the account. Valid entries are: <ul style="list-style-type: none"> b Post. A Closed to all external transactions. B Closed to all internal and external transactions. C Closed to external credit posting only. D Closed to external debit posting only. I Informational value. Does not update Master. <i>Alphanumeric, 1 position, protected, FLS JOJ022D.</i>
Type	Order Type. Valid entries are: <ul style="list-style-type: none"> H Monetary hold. N No post hold. <i>Alphanumeric, 1 position, protected.</i>
Description 1	Order Description. Description or reason for the hold. <i>Alphanumeric, 30 positions, protected, FLS JOJ015D.</i>
Description 2	Order Description 2. Description line 2 for the hold. <i>Alphanumeric, 30 positions, protected, FLS JOJ023D.</i>

DPINT – Interest and FWT Paid History

Purpose This panel is used to view and maintain interest and federal withholding information on existing Demand Deposits or Savings accounts.

- The last 12 periods of data are displayed, if present. Monthly displays the last 12 months; quarterly displays the last 3 years.
- Period information is created when the interest payment occurs.

Note: Paid Date is always protected and occurrences cannot be deleted.
Amounts can be changed to zero and codes to spaces.

Key Panel

DPINT DPOPERP Interest and FWT Paid History 001 03-13-2000

Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda DDA: Demand Deposits
SAV: Savings

Command====> DPINT,0,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPINT – Interest and FWT Paid History

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPINT	DPOPERP	Interest and FWT Paid History			001	03-13-2000
Account: 000000000000000001		Appl: DDA				
Paid Date	Amount Paid	Int Disp	FWT Amount	FWT Code		
01-15-1993	1,000.00		1,010.00	1		
12-15-1992	1,000.00		1,010.00	1		
11-15-1992	1,000.00		1,010.00	1		
10-15-1992	1,000.00		1,010.00	1		
09-15-1992	1,000.00		1,010.00	1		
08-15-1992	1,000.00		1,010.00	1		
07-15-1992	1,000.00		1,010.00	1		
06-15-1992	1,000.00		1,010.00	1		
05-15-1992	1,000.00		1,010.00	1		
04-15-1992	1,000.00		1,010.00	1		
03-15-1992	1,000.00		1,010.00	1		
02-15-1992	1,000.00		1,010.00	1		
Command====> DPINT,1,DDA						
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel						

DPINT – Interest and FWT Paid History

Field Descriptions

- Paid Date** Interest Paid Date. Date the interest amount was paid.
Numeric, 10 positions, protected, FLS JHD013D.
- Amount Paid** Interest Paid. Interest paid amount for this period.
Numeric, 17 positions (13 numbers, plus 4 editing marks), optional, FLS JHD014D.
- Int Disp** Interest Payment Disposition. Disposition code of the interest payment. Valid entries are:
- b** Capitalize interest.
 - A** Pay interest and principal to another Savings account.
 - B** Pay interest and principal by club check.
 - C** Pay interest by club check.
 - D** Pay interest YTD by check at month 12.
 - E** Transfer interest to Infopoint Time Investment account.
 - F** Pay interest and principal to another DDA.
 - G** Transfer interest and principal to an Infopoint Time Investment account.
 - I** Pay interest by check.
 - P** Pay interest and principal by check.
 - R** Pay interest to another Savings account.
 - S** Pay interest and principal to another DDA. The interest and principal transfers are made separately.
 - T** Pay interest to another DDA.
 - X** Pay interest YTD and principal at club year-end to DDA.
 - Y** Pay interest YTD and principal by check at month 12.
- Alphanumeric, 1 position, optional, FLS JHD015D.*

FWT Amount	<p>FWT Withholding. Federal withholding tax for this period. <i>Numeric, 14 positions (11 numbers, plus 3 editing marks), optional, FLS JHD016D.</i></p>
FWT Code	<p>Federal Withholding Tax Code. Determines whether the account is exempt from withholding. Valid entries are:</p> <ul style="list-style-type: none"> B 30 days elapsed since B-Notice received – withhold. C Two B-Notices within 3-year period – withhold. D No tax ID – withhold. E IRS withdrawal occurred while awaiting TIN certification (FWT 6). F IRS withdrawal occurred while in grace period for B-Notice (FWT 9). S Self-assessed withholding. 1 Exempt account – do not withhold. 2 Account with certified TIN – do not withhold. 3 Account with uncertified TIN – do not withhold. 4 Account with expired 60-day exemption – withhold. 5 Risk account per IRS – withhold. 6 60-day exemption from withholding on IRS withdrawals for no TIN. If TIN is not entered within 60 days, FWT code changes to 4. 7 Three-year exemption from withholding for nonresident aliens. At the expiration date, FWT code changes to 8. 8 Expired exemption for nonresident aliens – withhold. 9 B-Notice received. FWT code changes to B after 30 days. <p><i>Alphanumeric, 1 position, required, FLS JHD017D.</i></p>

DPMAINT – Maintenance History

Purpose This panel is used to review online and batch maintenance for a selected account. Maintenance is displayed in reverse date order, record code, and time. For details on how to use DPMAINT, refer to the Maintenance History Processing section in the Application Processing chapter of this guide.

Note: Field-level security is *not* available for this panel.

Key Panel

DPMAINT	DPOPER	Maintenance History	001	10-16-2000
Enter the following key parameters:				
Account	000000000000000001			
Application	dda		CRL: Credit Line DDA: Demand Deposits SAV: Savings	
Record Type	___	(Optional)		
Maintenance Type .	_	(Optional)	A: Records Added D: Records Deleted M: Maintenance	
Command====> DPMAINT,,,,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPMAINT – Maintenance History

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
CRL Credit Line.
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Record

Record Types. Valid entries are:

AFD	Availability.
CLB	Credit Line Paid Bill.
CLM	Credit Line Master.
CYC	Account Cycle.
DDM	DDA Master.
DDN	DDA Miscellaneous.
DDX	DDA Extension.
DSC	DDA Service Charge History.
DIH	DDA Interest History.
HEQ	Home Equity.
HLD	Hold.
HMB	Home Banking.
RAT	Rate Change History.
RSC	Rent Security.
RTN	Retained Service Charges.
SCO	Scheduled Charge Order.
SIH	Savings Interest History.
STP	Stop.
SVM	Savings Master.
SVN	Savings Miscellaneous.
SWP	Fund Sweep.
TR1	Transaction History.
UNP	Unpaid Billing.
XFR	Preauthorized Transfers.
XRL	Statement Copies.
ZBA	Zero Balance Account.

Alphanumeric, 3 positions, optional.

Maintenance Type

Maintenance Type. Designates the type of maintenance history being displayed.

Valid entries are:

- A** Records added.
- D** Records deleted.
- M** Maintenance.

Alphanumeric, 1 position, optional.

Primary Panel

DPMAINT	DPOPER	Maintenance History	001	10-16-2000
Account: 000000000000000001	Appl: DDA	Record :	Maint Type:	More: +
Rec Field Key		Date	Time	Operator
CYC DATE-1		03-09-2001	10:03:21	DPOPER3
FROM: 02-01-2001		TO: 02-05-2000		
CYC DATE-2		03-09-2001	10:03:21	DPOPER3
FROM: 00-00-0000		TO: 02-15-2000		
CYC DATE-3		03-09-2001	10:03:21	DPOPER3
FROM: 00-00-0000		TO: 02-28-2000		
CYC EXPIRE-DATE		03-09-2001	10:03:21	DPOPER3
FROM: 02-01-2001		TO: 02-28-2000		
DDM DATE-OPEN		03-09-2001	09:43:50	DPOPER3
FROM: 03-01-1994		TO: 03-05-1996		
DDM STMT-CTOF-FREQ		03-09-2001	10:03:21	DPOPER3
FROM: M		TO: A		
DDM STMT-CTOF-DAY-1		03-09-2001	10:03:21	DPOPER3
FROM: 1		TO: 0		
DDM STMT-CTOF-NEXT		03-09-2001	10:03:21	DPOPER3
FROM: 12-01-2000		TO: 02-05-2000		
COMMAND====> DPMAINT,1,DDA,,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

DPMAINT – Maintenance History

Field Descriptions

(Maintenance History Information)

Maintenance information for the Credit Line, DDA or Savings account number requested.

Rec	Record Name. <i>Alphanumeric, 3 positions, protected, FLS XXX197D.</i>
Field	Field Name. <i>Alphanumeric, 15 positions, protected, FLS XXX197D.</i>
Key	Secondary Key. Miscellaneous key fields, separated by commas, used to identify records with unique qualifiers such as Stops, which have a sequence number. <i>Alphanumeric, 25 positions, protected, FLS XXX197D.</i>
Date	Maintenance Date. Date the maintenance occurred. <i>Alphanumeric, 10 positions, protected, FLS XXX197D.</i>
Time	Time. Time the maintenance occurred. For batch maintenance, all nines are displayed to display online maintenance first. <i>Alphanumeric, 8 positions, protected, FLS XXX197D.</i>
Operator	Operator. Identification of the operator that performed the maintenance. For batch maintenance, the name of the program that performed the maintenance is displayed. <i>Alphanumeric, 8 positions, protected, FLS XXX197D.</i>

DPMIF – MICM Interface

Purpose This panel is used to enter and update name and address information (stored in MICM) for Demand Deposits, Savings, or Credit Line accounts. Fields comprising the primary and secondary customer key display, including a tie breaker for each (to differentiate between customers with the same key).

Key Panel

DPMIF	DPOPERP	MICM Interface	001	03-13-2000
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Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda

CRL: Credit Line
DDA: Demand Deposits
SAV: Savings

Command====> DPMIF,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPMIF – MICM Interface

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
CRL Credit Line.
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPMIF	DPOPERP	MICM Interface	001	03-13-2000
Account: 000000000000000001		Appl: DDA	Branch . : 10001	Type: 100
		Short Name: KEVIN SMITH		
Primary Customer Key				
Last Name				
First Initial				
Middle Initial				
Tie Breaker 0000				
Secondary Customer Key				
Last Name				
First Initial				
Middle Initial				
Tie Breaker 0000				
Miscellaneous				
Connector Code				
Address Modification . .				
Alternate Address . . .				
2nd Customer Use				
Command====> DPMIF,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPMIF – MICM Interface

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>

Primary Customer Key

Last Name	Customer Last Name. First 6 letters of the customer's last name. For a company name, the first 6 letters of the first key word. <i>Alphanumeric, 6 positions, optional, FLS JNM258D.</i>
First Initial	Customer First Initial. First letter of the customer's first name. For a company name, the first letter of its second name. <i>Alphanumeric, 1 position, optional, FLS JNM258D.</i>
Middle Initial	Customer Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name. <i>Alphanumeric, 1 position, optional, FLS JNM258D.</i>

Tie Breaker Customer 1 Tie Breaker Code. Differentiates between customers with the same name.
Alphanumeric, 4 positions, optional, FLS JNM258D.

Secondary Customer Key

Last Name Customer Last Name. First 6 letters of the customer's last name. For a company name, the first 6 letters of the first key word.
Alphanumeric, 6 positions, optional, FLS JNM261D.

First Initial Customer First Initial. First letter of the customer's first name. For a company name, the first letter of its second name.
Alphanumeric, 1 position, optional, FLS JNM261D.

Middle Initial Customer Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name.
Alphanumeric, 1 position, optional, FLS JNM261D.

Tie Breaker Customer 2 Tie Breaker Code. Differentiates between secondary customers with the same name.
Alphanumeric, 4 positions, optional, FLS JNM261D.

Miscellaneous

Connector Code Customer Connector Code. Indicates the word to use when connecting the primary and secondary customer names. Valid entries are:
b No connector.
A And. Connects account holders as follows: Johnson, R L and Johnson, M.
O Or. Connects account holders as follows: Johnson, R L or Johnson, M.
Alphanumeric, 1 position, optional, FLS JNM263D.

Address Modification Name and Address Modifier. This allows an account to be identified. The word 'BUSINESS', for example, entered in this line, identifies the account as a 'BUSINESS ACCOUNT'. (The word 'ACCOUNT' is added by the system.)
Alphanumeric, 12 positions, optional, FLS JNM264D.

Alternate Address Alternate Address Usage Code. Valid entries are:
b No alternate address.
Y Use alternate address on MICM.
Alphanumeric, 1 position, optional, FLS JNM265D.

2nd Customer Use

Secondary Customer Name Usage. Valid entries are:

- b** Use secondary customer name as the second line of the customer name and address.
- F** Use secondary customer name as the first line of the customer name and address.
- N** Do not use secondary customer name.

Alphanumeric, 1 position, optional, FLS JNM266D.

DPMISC – DDA/Savings Miscellaneous Inquiry

Purpose This panel is used to display account level miscellaneous data for DDA and Savings accounts. The panel is inquiry only and cannot be updated.

Key Panel

DPMISC DPOPERP DDA/Savings Miscellaneous Inquiry 001 03-13-2000

Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda DDA: Demand Deposits
 SAV: Savings

Command====> DPMISC,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPMISC – DDA/Savings Miscellaneous Inquiry

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPMISC	DPOPERP	DDA/Savings	Miscellaneous Inquiry	001	03-13-2000
Account: 000000000000000001 Appl: DDA Branch : 10001 Type: 100 Short Name: KEVIN SMITH					
Account Status . . .		ZBA Code . . .		P	
Opened Date . . . : 02 03 1993		Opening Dep Amt . . .		999,999,999.00	
Last Stmt Date . . : 03 03 2000		Last Stmt Amt . . .		8,256.54	
Last Dep Date . . . : 03 01 2000		Last Dep Amt . . .		968.35	
Last W/D Date . . . : 01 03 2000		Last W/D Amt . . .		1,490.00	
Last ACH Dep Date : 00 00 0000		Last ACH Dep Amt . .		.00	
Last ACH W/D Date : 00 00 0000		Last ACH W/D Amt . .		.00	
Dorm/Escheat Flag :		Dorm/Escheat Date . .		00 00 0000	
Dorm/Inact Days : 000		Last Acty Date . . .		03 03 2000	
Maint Date . . . : 03 13 2000		Prev Maint Date . . .		02 10 2000	
Batch Maint Date : 01 03 2000		Prev Batch Maint Dt .		12 31 1999	
Selected Debits . . : 0		Selected Credits . . .		0	
Yesterday's Debits Posted		Yesterday's Credits Posted			
Count : 0		Count		0	
Amount : .00		Amount . . . . .		.00	
Command====> DPMISC,1,DDA,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPMISC – DDA/Savings Miscellaneous Inquiry

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Account Status	Account Status Code. Indicates the status of the account. Valid entries are: b Open and active. B Charged off. C Closed. E Pending close. P Flagged to be purged. <i>Alphanumeric, 1 position, protected, FLS JNM274D.</i>

ZBA Code	<p>ZBA Usage Code. Indicates whether this is a ZBA minor account. Valid entries are:</p> <p>B Account is both a child and a parent in a ZBA relationship.</p> <p>C Account is a child in a ZBA relationship.</p> <p>N Account is not in a ZBA relationship.</p> <p>P Account is a parent in a ZBA relationship.</p> <p><i>Alphanumeric, 1 position, protected, FLS JNM359D.</i></p>
Opened Date	<p>Date Opened. Date the account was opened.</p> <p><i>Numeric, 8 positions, protected, FLS JNM303D.</i></p>
Opening Dep Amt	<p>Open Amount. Initial opening deposit made to the account.</p> <p><i>Numeric, 18 position, protected, FLS JQS014D.</i></p>
Last Stmt Date	<p>Date of Last Cutoff Statement. Date of the last cutoff statement.</p> <p><i>Numeric, 8 positions, protected, FLS JNM028D.</i></p>
Last Stmt Amt	<p>Balance of Last Cutoff Statement. Account balance as of the last cutoff statement.</p> <p><i>Numeric, 18 positions, protected, FLS JNM029D.</i></p>
Last Dep Date	<p>Last Deposit Date. Most recent date a deposit was made to this account.</p> <p><i>Numeric, 8 positions, protected, FLS JNM308D.</i></p>
Last Dep Amt	<p>Amount of Last Deposit. Value is expressed in whole dollars.</p> <p><i>Numeric, 18 positions, protected, FLS JNM307D.</i></p>
Last W/D Date	<p>Last Withdrawal Date. Date of last withdrawal.</p> <p><i>Numeric, 8 positions, protected, FLS JNM344D.</i></p>
Last W/D Amt	<p>Last Withdrawal Amount. Amount of last withdrawal.</p> <p><i>Numeric, 18 positions, protected, FLS JNM345D.</i></p>
Last ACH Dep Date	<p>ACH Credit Date. Date of the last ACH credit posted to the account. Identification of ACH credit transactions that update this field are defined on MICM Record 2013 (Transaction Code Parameters).</p> <p><i>Numeric, 8 positions, protected, FLS JQS015D.</i></p>
Last ACH Dep Amt	<p>ACH Credit Amount. Amount of the last ACH credit posted to the account. Identification of ACH credit transactions that update this field are defined on MICM Record 2013 (Transaction Code Parameters).</p> <p><i>Numeric, 18 positions, protected, FLS JQS016D.</i></p>
Last ACH W/D Date	<p>ACH Debit Date. Date of the last ACH debit posted to the account. Identification of ACH debit transactions that update this field are defined on MICM Record 2013 (Transaction Code Parameters).</p> <p><i>Numeric, 8 positions, protected, FLS JQS017D.</i></p>

Last ACH W/D Amt	ACH Debit Amount. Amount of the last ACH debit posted to the account. Identification of ACH debit transactions that update this field are defined on MICM Record 2013 (Transaction Code Parameters). <i>Numeric, 18 positions, protected, FLS JQS018D.</i>
Dorm/Escheat Flag	Dormant/Escheat Flag. Indicates the dormant/escheat status of the account. Valid entries are: D Dormant. E Escheat. I Inactive. <i>Alphanumeric, 1 position, protected, FLS XXX166D.</i>
Dorm/Escheat Date	Dormant/Escheat Date. Date the account went into a dormant or escheat status. <i>Numeric, 8 positions, protected, FLS XXX167D.</i>
Dorm/Inact Days	Dormant/Inactive Days. Number of days the account has been dormant, inactive, or in escheat. <i>Numeric, 3 positions, protected, FLS XXX165D.</i>
Last Acty Date	Last Activity Date. Most recent date monetary activity has occurred. This date is updated based on the MICM 2013 'Lst Activity' flag. All monetary transactions should normally be set to update this date. <i>Numeric, 8 positions, protected, FLS JNM304D.</i>
Maint Date	Last Maintenance Date. Most recent date the account was maintained. <i>Numeric, 8 positions, protected, FLS JNM305D.</i>
Prev Maint Date	Previous Maintenance Date. Maintenance date prior to the last maintenance date. <i>Numeric, 8 positions, protected, FLS JNM347D.</i>
Batch Maint Date	Last Batch Maintenance Date. Most recent date the account was maintained by the batch system. <i>Numeric, 8 positions, optional, FLS JNM504D.</i>
Prev Batch Maint Dt	Previous Batch Maintenance Date. Batch maintenance date prior to the last batch maintenance date. <i>Numeric, 8 positions, optional, FLS JNM505D.</i>
Selected Debits	Selected Debits. Number of selected debits posted to the account during the current statement period. The selection for which transactions adjust this bucket is defined on the MICM Record 2013 (Transaction Code Parameters). <i>Numeric, 11 positions, protected, FLS JQS020D.</i>
Selected Credits	Selected Credits. Number of selected credits posted to the account during the current statement period. The selection for which transactions adjust this bucket is defined on the MICM Record 2013 (Transaction Code Parameters). <i>Numeric, 11 positions, protected, FLS JQS021D.</i>

Yesterday's Debits Posted Count	Previous Day Debit Count. Number of debits posted to the account on the previous processing day. <i>Numeric, 11 positions, protected, FLS JQS012D.</i>
Yesterday's Credits Posted Count	Previous Day Credit Count. Number of credits posted to the account on the previous processing day. <i>Numeric, 11 positions, protected, FLS JQS010D.</i>
Yesterday's Debits Posted Amount	Previous Day Debit Amount. Total amount of debits posted to the account on the previous processing day. <i>Numeric, 18 positions, protected, FLS JQS013D.</i>
Yesterday's Credits Posted Amount	Previous Day Credit Amount. Total amount of credits posted to the account on the previous processing day. <i>Numeric, 18 positions, protected, FLS JQS011D.</i>

DPPBCV – Passbook Conversion

Purpose

This panel is used to convert a passbook savings account to a statement savings account without having to close the account or change the account number.

All transaction must be booked prior to converting the account. The passbook balance must be equal to the current balance and passbook debits and credits and unearned interest must be equal to zero. Online debits and credits must all be equal to zero.

All statement parameters must be entered, except the Next Statement Date may be left blank, and calculated by the program, for Statement Frequency 'C' (cycles).

This conversion flags the account to delete transactions and clears all related passbook fields.

Note: Field-level security is *not* available for this panel.

Key Panel

DPPBCV	DPOPERP	Passbook Conversion	001	03-13-2000
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Enter the following key parameters:

Account Number . . 000000000000000001

Command====> DPPBCV,0,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPPBCV – Passbook Conversion

Field Descriptions

Account Number

Account Number. Account number added or updated.
Numeric, 18 positions, required.

Statement Freq	<p>Cutoff Statement Frequency. Frequency to print the cutoff statement. Valid entries are:</p> <ul style="list-style-type: none">B Passbook account. (New function only.)C Cycles.D Days.M Months.P Periodic. <p>Note: This field can also contain an A, indicating a cycle schedule has been established for the account (using DPACYC – Account Cycle Schedule). The A is for <i>informational purposes only</i>.</p> <p><i>Alphanumeric, 1 position, required, FLS JNM030D.</i></p>
Statement Term	<p>Cutoff Statement Term. Number of days between statements if the Cutoff Statement Frequency is 'D', or the number of months between statements If the Frequency is 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters 001.</p> <p><i>Alphanumeric, 3 positions, required, FLS JNM032D.</i></p>
Statement Days	<p>Cutoff Statement Days. If the Cutoff Statement Frequency is 'C' (cycles), enter the cycle number 01 – 99 in the first field. If the Cutoff Statement Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Cutoff Statement Frequency is 'P' (periodic), you can use all four fields. When the Cutoff Statement Frequency is 'P', this field contains the days of the month on which to print the statement. If more than one day is entered, enter the days in ascending order. Enter 31 to indicate the end of the month.</p> <p><i>Numeric, 8 positions, required, FLS JNM034D.</i></p>
Next Statement Date	<p>Next Cutoff Statement Date. If the Cutoff Statement Frequency is 'D', 'M', or 'P', the system automatically calculates the date by advancing the current date by one scheduled period. If the Frequency is 'C', the date is calculated by the system according to the cycle specified for the account.</p> <p><i>Numeric, 8 positions, required, FLS JNM040D.</i></p>
Statement Disp	<p>Statement Disposition. Determines what to do with a particular statement. Any code other than those defined below is user-defined. Valid entries are:</p> <ul style="list-style-type: none">* For batch only. This character forces a blank on the Master File, which indicates to mail the statement.b Mail statement. For batch only, default to value entered in MICM Record 3002.H Hold statement.Y Sort by 9-digit ZIP code.Z Sort by 5-digit ZIP code. <p><i>Alphanumeric, 1 position, optional, FLS JNM024D.</i></p>

Statement Type	<p>Statement Type. Indicates which form, accounts, and order to use when printing the statement. Valid entries are:</p> <ul style="list-style-type: none">3 Form C, single accounts, in account number order, no combining.4 Form C, multiple accounts, in account number order, combined with a single Credit Line account.5 Form C, single accounts, in customer key order, no combining.6 Form C, multiple accounts, in customer key order, combined.7 Form C, affiliate accounts, in account number order, combined.8 Form C, parent accounts, in account number order, combined.9 Form B, single business accounts, in account number order, no combining. <p><i>Alphanumeric, 1 position, required, FLS JNM023D.</i></p>
Reg DD	<p>Regulation DD Flag. Indicates if this account is subject to Regulation DD reporting. Valid entries are:</p> <ul style="list-style-type: none">N Not subject to Regulation DD reporting.Y Subject to Regulation DD reporting. <p><i>Alphanumeric, 1 position, required, FLS JNM459D.</i></p>

DPPDBILL – Credit Line Paid Bills

Purpose This panel is used to display Credit Line paid bills. Separate fields for each portion of a paid bill display, including principal, interest, insurance, service charge, and late fee. Also included are the late fee switch, number of days in the billing period, paid date, due date, and Regulation AA adjustment amount.

Key Panel

DPPDBILL	DPOPERP	Credit Line Paid Bills	001	03-13-2000
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Enter the following key parameter:

Account Number . . 000000000000000001

Command====> DPPDBILL,0,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPPDBILL – Credit Line Paid Bills

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Primary Panel

DPPDBILL	DPOPERP	Credit Line Paid Bills	001	03-13-2000
Account: 000000000000000001		Appl: CRL	Short Name: JACK SMITH	
Paid Bill One		Paid Bill Two		
Principal	: .00	.00		
Interest	: .00	.00		
Insurance	: .00	.00		
Service Charge	: .00	.00		
Late Fee	: .00	.00		
Late Fee Switch	:			
Billed Days	: 000	000		
Paid Date	: 00 00 0000	00 00 0000		
Due Date	: 00 00 0000	00 00 0000		
Reg AA Adjust	: .00	.00		
Command====> DPPDBILL,1,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPPDBILL – Credit Line Paid Bills

Field Descriptions

Appl	Application Code. Valid entry is CRL , indicating Credit Line. <i>Alphanumeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Principal	Paid Principal. Principal portion of the paid bill. <i>Numeric, 15 positions, protected, FLS JNE011D.</i>
Interest	Paid Interest. Interest portion of the paid bill. <i>Numeric, 9 positions, protected, FLS JNE012D.</i>
Insurance	Paid Insurance. Insurance portion of the paid bill. <i>Numeric, 6 positions, protected, FLS JNE013D.</i>
Service Charge	Paid Service Charge. Service charge portion of the paid bill. <i>Numeric, 6 positions, protected, FLS JNE015D.</i>
Late Fee	Paid Late Fee. Late fee portion of the paid bill. <i>Numeric, 6 positions, protected, FLS JNE014D.</i>
Late Fee Switch	Paid Late Fee Flag. Late fee assessed (charged). <i>Alphanumeric, 1 position, protected, FLS JNE019D.</i>

Billed Days	Paid Days. Number of days in the billing cycle. <i>Numeric, 3 positions, protected, FLS JNE017D.</i>
Paid Date	Bill Paid Date. Date the bill was paid. <i>Numeric, 8 positions, protected, FLS JNE018D.</i>
Due Date	Due Date of Bill. Date paid bill was due. <i>Numeric, 8 positions, protected, FLS JNE016D.</i>
Reg AA Adjust	Paid Regulation AA Amount. Dollar amount applicable to Regulation AA. <i>Numeric, 13 positions, protected, FLS JNE020D.</i>

DPPRE – Preauthorized Transfers

Purpose

This panel is used to establish and maintain preauthorized transfers.

Scheduled transfers are made between the key line account (either DDA or Savings) and a connected account. Both accounts must be active. Transfers are made to or from the key line account, with the key line account activating the transfer.

Either the Expiration Date or the Times to Transfer field is used for limiting the transfers generated.

If the preauthorized transfer is designated to an application other than DDA, the ACH Flag field must have a value of 'Y'.

Key Panel

DPPRE	DPOPERP	Preauthorized Transfers	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Application	dda	DDA: Demand Deposits SAV: Savings		
Record ID	1____	User-defined		
Command====> DPPRE,,0,,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPPRE – Preauthorized Transfers

Field Descriptions

Function

Function. Action to perform on the panel. Valid entries are:

M Maintain existing record.

N Create new record.

Alphanumeric, 1 position, required.

Account Number

Account Number. Key account of the Preauthorized Transfers Record.
Numeric, 18 positions, required, FLS JPV004D.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Record-ID Record ID. User-defined key ID code for the Preauthorized Transfer record.
Alphanumeric, 5 positions, required FLS JPV005D.

Primary Panel

DPPRE	DPOPERP	Preauthorized Transfers	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Record ID : 1 Short Name: KEVIN SMITH				
-----Schedule Information-----				
Freq . . D	Term . . 1	Days . . 00 00 00 00	Date . . 03 15 2000	
Transfer Amount . . .	67,890.00	Transfer Code	T	
Account Nbr	000000000000000002	Account Appl	01	
Source Code	0000	Club Begin	N	
Expiration Date . . .	03 14 2000	Club Renewal	N	
Times to Transfer . .	000	Fund ID	00000	
ACH Flag	N			
Retry Flag	Y			
Delete				
Command====> DPPRE,M,1,DDA,1, F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPPRE – Preauthorized Transfers

Field Descriptions

Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Schedule Information

Freq Transfer Frequency Code. Valid entries are:
D Days.
M Months.
P Periodic.
Alphanumeric, 1 position, required, FLS JPV012D.

Term Transfer Term. Number of days or months between transfers.
Numeric, 3 positions, optional, FLS JPV013D.

Days Days. Days of the month on which to make transfers.
Numeric, 8 positions, required, FLS JPV015D.

Date Next Transfer Date. Date the next preauthorized transfer will take place.
Numeric, 8 positions, required, FLS JPV019D.

(Additional Fields)

Transfer Amount Transfer Amount. Amount to transfer.
Numeric, 9 positions (7 numbers, plus 2 editing marks), required, FLS JPV021D.

Transfer Code Transfer Code. Indicates whether the transfer is going to or from the key line account. Valid entries are:
 F Transfer from DDA.
 T Transfer to DDA.
Alphanumeric, 1 position, required, FLS JPV024D.

Account Nbr Transfer Account Number. Account number receiving or making the transfer.
Numeric, 18 positions, required, FLS JPV022D.

Account Appl Application Code. Application code of the other account involved in this preauthorized transfer. Valid entries are:
 01 DDA.
 04 Savings.
 08 Time Investment.
 61 Installment Loan.
 62 Mortgage Loan.
 63 Savings (outside Deposits system).
 64 Credit Line (outside Deposits system).
 65 Certificate of Deposit.
 66 Golden Savings (outside Deposits system).
 67 DDA (outside Deposits system).
 68 User-defined.
 69 User-defined.
Numeric, 2 positions, required, FLS JPV023D.

Source Code Transaction Source. User-defined source of the transaction.
Numeric, 4 positions, optional, FLS JPV025D.

Club Begin Club Begin Flag. Used to allow transfers (club accounts only) to be generated from the club Begin Date Current Year date (MICM Record 3001) until the current date. Valid entries are:
 N Do not generate transfers from the club Begin Date Current Year.
 Y Generate transfers from the club Begin Date Current Year.

Note: This option can be set up during ‘new’ or ‘maintenance’ as long as the transfer order has *not* generated a transfer.
Alphanumeric, 1 position, optional, FLS JPV035D.

Expiration Date	Expiration Date. Preauthorized transfer expiration date. <i>Numeric, 8 positions, required, FLS JPV026D.</i>
Club Renewal	Club Renewal Flag. Indicates whether this preauthorized transfer should be renewed. Valid entries are: N Do not renew the transfer. Y Renew the transfer. Date of the next transfer will be the club Begin Date Next Year date (MICM Record 3001). <i>Alphanumeric, 1 position, optional, FLS JPV036D.</i>
Times to Transfer	Number of Transfers. Number of transfer times for this record. The record is then deleted automatically. <i>Numeric, 3 positions, required, FLS JPV027D.</i>
ACH Flag	ACH Flag. For transfers outside the Deposits system. Valid entries are: N Do not transfer in ACH format. Y Transfer in ACH format. <i>Alphanumeric, 1 position, optional, FLS JPV030D.</i>
Fund ID	ACH Fund ID. Fund ID for ACH-formatted transfers. <i>Numeric, 5 positions, optional, FLS JPV031D.</i>
Retry Flag	Retry Flag. Indicates whether to attempt to make the transfer again when it could not be made on the scheduled date because of an insufficient balance. Valid entries are: N Only try to make the transfer on the date it was scheduled. Y Keep trying every day to make the transfer until the 'transfer from' account has sufficient balance. <i>Alphanumeric, 1 position, optional, FLS JPV033D.</i>
Delete	Delete Flag. Determines whether to delete a record. Valid entries are: b Do not delete the record. D Delete the record. <i>Alphanumeric, 1 position, optional, FLS XXX149D.</i>

DPPREI – Preauthorized Transfer Inquiry

Purpose This panel is used to display preauthorized transfers from specific Demand Deposits or Savings accounts. The record ID displays for each Preauthorized Transfers Record (XFR). In addition, this panel is used to display the following:

- Assigned transfer schedule
- Date of the next preauthorized transfer
- Amount of transfer
- ACH flag
- Account number and fund ID receiving the transfer

Key Panel

DPPREI	DPOPERP	Preauthorized Transfer Inquiry	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Application . . . dda			DDA: Demand Deposits SAV: Savings	
Amount _____				
Command====> DPPREI,0,,.00.				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPPREI – Preauthorized Transfer Inquiry

Field Descriptions

Account Number Account Number. Key account of the Preauthorized Transfers Record.
Numeric, 18 positions, required, FLS JPV004D.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Amount Transfer Amount. Amount to transfer.
Numeric, 11 positions, required, FLS JPV021D.

Primary Panel

DPPREI DPOPERP Preauthorized Transfer Inquiry 001 03-13-2000									
Account: 000000000000000001				Appl: DDA		Amount: .00			
				Short Name: KEVIN SMITH					
ID	Freq	Term	---Days----	Next-Dt	F/T	Retry	Amount	Source	Times
			Exp-Date	Fund-ID	ACH-Flag	Beg/Ren	Appl		Account-Nbr
00001	M	001	31 00 00 00	04-30-00	F	Y	1.00	0000	005
			00-00-00	00000	N	N	N 01	000000000000000003	
1	D	001	00 00 00 00	03-15-00	T	Y	67,890.00	0000	000
			03-14-00	00000	N	N	N 01	000000000000000002	
10	D	001	00 00 00 00	03-15-00	T	Y	50,000.00	0000	000
			03-14-00	00000	N	N	N 01	000000000000000002	
20	D	001	00 00 00 00	03-15-00	T	Y	50,000.00	0000	000
			03-14-00	00000	N	N	N 01	000000000000000002	
5	D	001	00 00 00 00	03-15-00	T	Y	5,000.00	0000	000
			03-14-00	00000	N	N	N 01	000000000000000002	
Command====> DPPREI,1,DDA,.00, F1=Help F3=Exit F4=Next F11=Break F12=Cancel									

DPPREI – Preauthorized Transfer Inquiry

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
ID	Record Identification Code. User-defined key ID code for the Preauthorized Transfer Record. <i>Alphanumeric, 5 positions, protected, FLS JPV005D.</i>
Freq	Transfer Frequency Code. Valid entries are: D Days. M Months. P Periodic. <i>Alphanumeric, 1 position, protected, FLS JPV012D.</i>
Term	Transfer Term. Number of days or months between transfers. <i>Numeric, 3 positions, protected, FLS JPV013D.</i>
Days	Days. Days of the month on which to make transfers. <i>Numeric, 2 positions, protected, FLS JPV015D.</i>
Next-Dt	Next Transfer Date. Date the next preauthorized transfer will take place. <i>Numeric, 6 positions, protected, FLS JPV019D.</i>

F/T	<p>Transfer Code. Indicates whether the transfer is going to or from the key line account. Valid entries are:</p> <p>F Transfer from DDA.</p> <p>T Transfer to DDA.</p> <p><i>Alphanumeric, 1 position, protected, FLS JPV024D.</i></p>
Retry	<p>Retry Flag. Indicates whether to attempt to make the transfer again when it could not be made on the scheduled date because of an insufficient balance. Valid entries are:</p> <p>N Only try to make the transfer on the date it was scheduled.</p> <p>Y Keep trying every day to make the transfer until the 'transfer from' account has sufficient balance.</p> <p><i>Alphanumeric, 1 position, protected, FLS JPV033D.</i></p>
Amount	<p>Transfer Amount. Amount to transfer.</p> <p><i>Numeric, 11 positions, protected, FLS JPV021D.</i></p>
Source	<p>Transaction Source. User-defined source of the transaction.</p> <p><i>Numeric, 4 positions, protected, FLS JPV025D.</i></p>
Times	<p>Number of Transfers. Number of transfer times for this record. The record is then deleted automatically.</p> <p><i>Numeric, 3 positions, protected, FLS JPV027D.</i></p>
Exp-Date	<p>Expiration Date. Preauthorized transfer expiration date.</p> <p><i>Numeric, 6 positions, protected, FLS JPV026D.</i></p>
Fund-ID	<p>ACH Fund ID. Fund ID for ACH-formatted transfers.</p> <p><i>Numeric, 5 positions, protected, FLS JPV031D.</i></p>
ACH-Flag	<p>ACH Flag. For transfers outside the Deposits system. Valid entries are:</p> <p>N Do not transfer in ACH format.</p> <p>Y Transfer in ACH format.</p> <p><i>Alphanumeric, 1 position, protected, FLS JPV030D.</i></p>
Beg	<p>Club Begin Flag. Allows transfers (club accounts only) to be generated from the club Begin Date Current Year date (MICM Record 3001) until the current date. Valid entries are:</p> <p>N Do not generate transfers from the club Begin Date Current Year.</p> <p>Y Generate transfers from the club Begin Date Current Year.</p> <p>Note: This option can be set up during 'new' or 'maintenance' as long as the transfer order has <i>not</i> generated a transfer.</p> <p><i>Alphanumeric, 1 position, optional, FLS JPV035D.</i></p>

Ren	<p>Club Renewal Flag. Indicates whether this preauthorized transfer should be renewed. Valid entries are:</p> <ul style="list-style-type: none">N Do not renew the transfer.Y Renew the transfer. Date of the next transfer will be the club Begin Date Current Year date (MICM Record 3001). <p><i>Alphanumeric, 1 position, optional, FLS JPV036D.</i></p>
Appl	<p>Application Code. Application code of the other account involved in this preauthorized transfer. Valid entries are:</p> <ul style="list-style-type: none">01 DDA.04 Savings.08 Time Investment.61 Installment Loan.62 Mortgage Loan.63 Savings (outside Deposits system).64 Credit Line (outside Deposits system).65 Certificate of Deposit.66 Golden Savings (outside Deposits system).67 DDA (outside Deposits system).68 User-defined.69 User-defined. <p><i>Numeric, 2 positions, protected, FLS JPV023D.</i></p>
Account-Nbr	<p>Transfer Account Number. Account number receiving or making the transfer.</p> <p><i>Numeric, 18 positions, protected, FLS JPV022D.</i></p>

DPPURGE – Purge

Purpose

This panel is used to delete an account. The following criteria must be met in order to purge an account.

DDA and Savings:

- Current Balance must be zero
- Interest Earned Not Paid must be zero
- Interest YTD/1099 must be zero
- Federal Withholding YTD/1099 must be zero
- Penalty YTD/1099 must be zero
- Pointer indicators turned off
- Overdraft Credit Code set to **N**, indicating no ties to other accounts
- Account number ties on the master record equal to zeroes
- Account not used for Combined Statements
- Relationship Flag is not set

Credit Line:

- Current Balance must be zero
- Limit is must be zero
- Auto Pay Flag turned off
- Interest Earned Not Paid must be zero
- Interest YTD must be zero
- Insurance YTD must be zero
- Service Charge YTD must be zero
- 1099 Interest must be zero
- Pointer indicators turned off
- Account not used for Combined Statements
- Overdraft Credit Code set to **N**, indicating no ties to other accounts

Key Panel

DPPURGE	DPOPERP	Purge	001	03-13-2000
Enter the following key parameter:				
Account Number . . 000000000000000001				
Application . . . dda				
CRL: Credit Line				
DDA: Demand Deposits				
SAV: Savings				
Command====> DPPURGE,0,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPPURGE – Purge

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are
 supplied by the application. Valid entries are:
 CRL Credit Line.
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPPURGE	DPOPERP	Purge	001	03-13-2000
Account: 000000000000000001		Appl: DDA		
Do you want to purge this account? (N/Y) . . N				
Command====> DPPURGE,1,DDA, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPPURGE -Purge

Field Descriptions

Do you want to purge this account? (Y/N) Confirmation Code. Used to confirm purging the account. Valid entries are:
 N Cancel the purge.
 Y Confirm the purge.
Alphanumeric, 1 position, optional, FLS XXX196D.

DPRATE – Rate Change

Purpose This panel is used to establish and maintain account rate changes for single-rate accounts (accounts not tied to MICM Record 3003 – Deposits DDA/Savings Interest Parameters).

Note: Field-level security is *not* available for this panel.

Key Panel

DPRATE DPOPERP Rate Change 001 03-13-2000

Enter the following key parameters:

Function m

N: New
M: Maintenance

Account Number . . 000000000000000001

Application . . . dda

DDA: Demand Deposits
SAV: Savings

Command====> DPRATE,,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPRATE – Rate Change

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
 M Maintain existing record.
 N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Key account of the Rate Change History Record.
Numeric, 18 positions, required, FLS JOK004D.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPRATE	DPOPERP	Rate Change		001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch . : 10001	Type: 100	
			Short Name: SMITH KEVIN		
New Rate	New Prime	Apply Rate	Old Rate	Old Prime	Effective Date
.041750000	.110000000	.151750000	.000000000	.110000000	11 10 1999
.042500000	.110000000	.152500000	.041750000	.110000000	11 15 1999
.045000000	.110000000	.155000000	.042500000	.110000000	12 01 1999
.050000000	.110000000	.160000000	.045000000	.110000000	12 31 1999
.060000000	.000000000	.060000000	.050000000	.110000000	01 03 2000
					01 03 2000

Command====> DPRATE,M,1,DDA,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel

DPRATE – Rate Change

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
New Rate	New Rate. New interest rate to use, starting on the effective date. <i>Numeric, 10 positions, required, FLS JOK015D.</i>
New Prime	New Prime Rate. Rate that defaults from the value in MICM Record 2015 (Index Rate) when the new rate takes effect. If the new rate has not taken effect, this field shows the current prime rate from MICM Record 2015. <i>Numeric, 10 positions, protected, FLS JOK016D.</i>
Apply Rate	Interest Apply Rate. Actual interest rate last used to calculate interest on this account. <i>Numeric, 10 positions, protected, FLS JOK217D.</i>
Old Rate	Old Rate. Interest rate used prior to the effective date. <i>Numeric, 10 positions, protected, FLS JOK013D.</i>

Old Prime	Old Prime Rate. Prime rate used prior to the effective date. <i>Numeric, 10 positions, protected, FLS JOK014D.</i>
Effective Date	Effective Date. Effective date of rate change. <i>Numeric, 8 positions, required, FLS JOK005D.</i>
Change Date	Date Rate Changed. Most recent date the Rate Change History Record was changed. <i>Numeric, 8 positions, protected, FLS JOK017D.</i>
F	Rate Change Flag. Indicates whether to apply an existing rate change. Valid entries are: b Apply this rate change. X Do not apply this rate change. <i>Alphanumeric, 1 position, optional for maintenance, FLS JOK018D.</i>

DPRCAP – Activity Recap

Purpose This panel is used to select and display different portions of the Activity Recap (01-017 and 01-018).

You can select by single branch and account type range. You can also select a detailed or summary recap. Select one or more of the following categories to display activity recap data:

- Balance Recap
- Interest Payable/Receivable
- Service and NSF Charges
- Insurance (Credit Line only)
- Past Due Totals (Credit Line only)
- Dormant Accounts (DDA/Savings only)
- Other Totals
- Interest Paid/Received
- Totals to Alternate Accumulators

Note: Field-level security is *not* available for this panel.

Selection Panel

DPRCAP	DPOPER	Activity Recap Selection	001	10-16-2000
Application	dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings		
Branch	00000	0-99999		
Starting Type . . .	000	0-999		
Ending Type	000	0-999		
Summary	y	Y: Yes N: No		
To select one or more of the following categories, enter a 'Y':				
	y	Balance Recap		
	—	Interest Payable/Receivable		
	—	Service and NSF Charges		
	—	Insurance (CRL Only)		
	—	Past Due Totals (CRL Only)		
	—	Dormant Accounts (DDA/SAV Only)		
	—	Other Totals		
	—	Interest Paid/Received		
	—	Totals to Alternate Accumulators		
Command====> DPRCAP,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPRCAP – Activity Recap Selection

Field Descriptions

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:

CRL Credit Line.
DDA Demand Deposits.
SAV Savings.

Alphanumeric, 3 positions, required.

Branch	Selected Branch Number. Number of the branch to which this account belongs. Valid entries are 00001 – 99999 . Zeros displays all branches. <i>Numeric, 5 positions, required, FLH XXX062D.</i>
Starting Type	Starting Type. Valid entries are 000 – 999 . <i>Numeric, 3 positions, required, FLH XXX014D.</i>
Ending Type	Ending Type. Valid entries are 000 – 999 . <i>Numeric, 3 positions, required, FLH XXX015D.</i>
Summary	Summary or Detail Data Option. Option to select detail or summary version of the Activity Recap. Valid entries are: <ul style="list-style-type: none"> N Display detailed Activity Recap which provides type totals. Y Display summary Activity Recap. (If a branch has been selected, the summary will be type totals for the institution.) <i>Alphanumeric, 1 position, required, FLH XXX016D.</i>
To select one or more of the following categories, enter a 'Y':	Selection Category. Indicates the portion(s) of the Activity Recap report you want to display. Valid entry is Y . <i>Alphanumeric, 1 position, optional.</i>
Primary Panel	The Activity Recap primary panel that returns can vary greatly, depending on the categories selected on the Activity Recap selection panel. The fields that display are <i>identical</i> to the corresponding portion of the Activity Recap One (01-017) and Activity Recap Two (01-018) reports. For descriptions of these fields, refer to the Reports chapter of this guide.

Following is a sample of the Balance Recap portion.

DPRCAP	DPOPER	Activity Recap	001	10-16-2000
			More:	+
Appl: DDA Selected Branch/Types: 00000 000-999 Current Branch/Type:				
Total Activity File Summary				
----- Balance Recap -----				
Activity		Number		Amount
Previous Balance . . .		126		71,890.73
+ Credits Posted . . .		3		45.00
+ Credits Unposted . .		1		15.00
+ Credit Transfers . .				.00
+ Interest Paid Today :				.00
+ S. C. Cr Adj . . . .				.00
+ NSF Charge Cr Adj . .				.00
+ OD Charge Cr Adj . .				.00
+ Int Paid Cr Adj . . .				.00
+ Change In . . . . .				.00
+ Transfer In		3		900.00
+ LOC Transfer In . . .				.00
+ Rent Security Fee In:				.00
Command====> DPRCAP,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

DPRCAP – Activity Recap

Field Descriptions

Balance Recap	Enter Y to display the Balance Recap portion of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX017D.</i>
Interest Payable/ Receivable	Enter Y to display the Interest Payable and Interest Receivable portions of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX018D.</i>
Service and NSF Charges	Enter Y to display the Service Charges and NSF Charges portions of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX019D.</i>
Insurance	Enter Y to display the (Credit Line) Insurance portion of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX020D.</i>
Past Due Totals	Enter Y to display the (Credit Line) Past Due Totals portion of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX021D.</i>
Dormant Accounts	Enter Y to display the Dormant Accounts portion of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX022D.</i>
Other Totals	Enter Y to display the Other Totals portion of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX023D.</i>
Interest Paid/Received	Enter Y to display the Interest Paid and Interest Received portions of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX024D.</i>
Totals to Alternate Accumulators	Enter Y to display the Totals to Alternate Accumulators portion of the Activity Recap. <i>Alphanumeric, 1 position, optional, FLH XXX025D.</i>

DPRENT – Rent Security

Purpose

This panel is used to maintain rent security information on Savings accounts *only*. You must set up the landlord account first and it must have a higher account number than the tenant account.

The landlord account must have zeros in the following fields:

- Initial Deposit Amount
- Deposit Aggregate
- All landlord fee schedule parameters and related fields:
 - Frequency
 - Term
 - Days
 - Next Date
 - Month
 - Year
 - Rate
 - Last Date
 - YTD
 - Last YTD

Key Panel

DPRENT	DPOPERP	Rent Security	001	03-13-2000
Enter the following key parameters:				
Function m		N: New M: Maintenance		
Account Number . .		000000000000000001		
Command====> DPRENT,,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPRENT – Rent Security

Field Descriptions

- Function** Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.
- Account Number** Tenant Account Number. Up to 7 tenant accounts may be entered if not doing the entire building closeout/reversal. Each account must be related to the landlord account.
Numeric, 18 positions, required, FLS JOM003D.

Primary Panel

DPRENT	DPOPERP	Rent Security	001	03-13-2000
Func: M Account: 000000000000000001 Appl: SAV Branch . : 10001 Type: 400 Short Name: KEVIN SMITH				
Landlord/Tenant Code . . T			Expiration Date . . 01 03 2001	
Apartment Number				
Building				
Landlord Acct 000000000000000003				
Initial Dep Amt00				
Deposit Aggregate00				
Primary Customer Key . . 0000				
Delete				
Landlord Fee				
Freq	N	Term 000	Days 00 00 00 00	Next Date 00 00 0000
Month	A	Year A	Rate .0000000000	Last Date 00 00 0000
Tenant Int	Disp	YTD .00	Last YTD .00	
Default N				
Command====> DPRENT,M,1.				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPRENT – Rent Security

Field Descriptions

- Appl** Application Code. Valid entry is **SAV**, indicating Savings.
Alphanumeric, 3 positions, protected.
- Branch** Account Branch Number. Number of the branch to which this account belongs.
 Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, protected.
- Type** Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, protected.
- Short Name** Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Landlord/Tenant Code	<p>Tenant/Landlord Code. Valid entries are:</p> <p>L Landlord account.</p> <p>T Tenant account.</p> <p><i>Alphanumeric, 1 position, optional, FLS JOM010D.</i></p>
Expiration Date	<p>Lease Expiration Date. If this is a landlord account, this field must contain zeros.</p> <p><i>Numeric, 8 positions, optional, FLS JOM011D.</i></p>
Apartment Number	<p>Apartment Number. Apartment, user-defined area.</p> <p><i>Alphanumeric, 6 positions, optional, FLS JOM013D.</i></p>
Building	<p>Building. User-defined area describing the building the tenant is renting. If this is a landlord account, this field must be b.</p> <p><i>Alphanumeric, 6 positions, optional, FLS JOM012D.</i></p>
Landlord Acct	<p>Landlord Account Number. Landlord account number must meet the following criteria:</p> <ul style="list-style-type: none"> ■ Must be a higher account number than the tenant account ■ Must be on the Savings File ■ Must be designated as a landlord account ■ Must be 0 when <i>opening</i> a landlord account <p><i>Numeric, 18 positions, optional, FLS JOM015D.</i></p>
Initial Dep Amt	<p>Initial Deposit Amount. If this is a landlord account, this field must contain zeros.</p> <p><i>Numeric, 14 positions (11 numbers, plus 3 editing marks), optional, FLS JOM016D.</i></p>
Deposit Aggregate	<p>Deposit Aggregate. Accumulation of daily deposit amounts from which the fee was last paid.</p> <p><i>Numeric, 17 positions (13 numbers, plus 4 editing marks), optional, FLS JOM043D.</i></p>
Primary Customer Key	<p>Primary Customer Key. This key consists of the following:</p> <p>Customer Last Name. First 6 letters of the customer's last name. For a company name, the first 6 letters of the first key word.</p> <p><i>Alphanumeric, 6 positions, optional, FLS JNM258D.</i></p> <p>Customer First Initial. First letter of the customer's first name. For a company name, the first letter of its second name.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM258D.</i></p> <p>Customer Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name.</p> <p><i>Alphanumeric, 1 position, optional, FLS JNM258D.</i></p> <p>Customer 1 Tie Breaker Code. Differentiates between customers with the same name.</p> <p><i>Alphanumeric, 4 positions, optional, FLS JNM258D.</i></p>

Delete Delete Flag. Determines whether to delete a record. Valid entries are:

- B** Do not delete this record.
- D** Delete this record.

Alphanumeric, 1 position, optional, FLS XXX150D.

Landlord Fee

Freq Landlord Fee Frequency. If this is a landlord account, the value must be **N**. Valid entries are:

- C** Cycle.
- D** Daily.
- M** Monthly.
- N** None.
- P** Periodic.

Alphanumeric, 1 position, optional, FLS JOM022D.

Term Landlord Fee Term. Number of days between landlord fees if the Frequency is 'D' or the number of months between landlord fees if the Frequency is 'M'. If the Frequency is 'C' or 'P', leave this field blank and the system enters '001'. If this is a landlord account, this is the value defaulted to the tenant account when using the Rent Security Default option.

Numeric, 3 positions, optional, FLS JOM023D.

Days Landlord Fee Days. If the Landlord Fee Frequency is 'C' (cycles), enter the cycle number **01 – 99** in the first field. If the Landlord Fee Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Landlord Fee Frequency is 'P' (periodic), you can use all four fields. When the Landlord Fee Frequency is 'P', this field contains the days of the month on which to print the statement. If more than one day is entered, enter the days in ascending order. Enter **31** to indicate the end of the month. If this is a landlord account, this is the value defaulted to the tenant account when using the Rent Security Default option.

Numeric, 8 positions, optional, FLS JOM025D.

Next Date Next Landlord Fee Date. Next date to charge landlord fees.

Numeric, 8 positions, optional, FLS JOM031D.

Month Landlord Fee Month Base Code. If this is a landlord account, the value must be **A**. Valid entries are:

- A** Actual days in month.
- M** 30-day month.

Alphanumeric, 1 position, optional, FLS JOM021D.

Year	<p>Landlord Fee Year Base Code. If this is a landlord account, the value must be A. Valid entries are:</p> <ul style="list-style-type: none"> A Actual number of days in the year. 0 360-day year. 5 365-day year. <p><i>Alphanumeric, 1 position, optional, FLS JOM020D.</i></p>
Rate	<p>Landlord Fee Rate. Rate used to calculate the landlord fee. If this is a landlord account, this value is defaulted to the tenant account when using the Rent Security Default option.</p> <p><i>Numeric, 10 positions (9 numbers, plus 1 editing marks), optional, FLS JOM014D.</i></p>
Last Date	<p>Last Landlord Fee Date. The system calculates this date as one day prior to the current date when the Landlord Fee Frequency is not 'N' and the Last Landlord Fee Date is equal to 000000. If this is a landlord account, this field must contain zeros.</p> <p><i>Numeric, 8 positions, optional, FLS JOM032D.</i></p>
Tenant Int Disp	<p>Tenant Interest Disposition. Interest disposition for payment of tenant interest. This field (when established on the landlord Rent Security record) allows defaulting of the interest disposition value to the tenant account. If this is a tenant account, this field must be spaces. Valid entries are:</p> <ul style="list-style-type: none"> b Capitalize interest. D Pay interest YTD by check in December. I Pay interest by check. <p><i>Alphanumeric, 1 position, optional, FLS JOM045D.</i></p>
YTD	<p>Fees YTD. For a tenant account, amount of fees charged this year. For a landlord account, amount of fees received this year.</p> <p><i>Numeric, 15 positions (11 numbers, plus 4 editing marks), optional, FLS JOM018D.</i></p>
Last YTD	<p>Fees Paid Last Year. For a tenant account, this is the amount of fees charged last year. For a landlord account, this is the amount of fees received last year.</p> <p><i>Numeric, 15 positions (11 numbers, plus 4 editing marks), optional, FLS JOM019D.</i></p>
Default	<p>Rent Security Default. Provides the ability to default landlord fee information from the Rent Security record. (The landlord fee information must be established on the Rent Security record.) This information can be defaulted at setup time, on a daily basis, or upon request. The value must be N when it is a landlord account. Valid entries are:</p> <ul style="list-style-type: none"> N Do not default the landlord fee information from the Rent Security record. Y Default the landlord fee information and the tenant interest disposition from the Rent Security record. This allows the landlord fee information and tenant interest disposition to reflect the option selected from the landlord account, and be consistent for all tenant accounts. <p>Note: The value in this field applies to <i>all</i> tenant accounts.</p> <p><i>Alphanumeric, 1 position, optional, FLS JOM044D.</i></p>

DPRETN1 – DDA/Savings Retained Charges 1

Purpose This panel is used to establish and maintain all categories of retained service charges. Retained charges are those charges that could not be assessed to an account due to insufficient balance. These charges are assessed as the balance becomes available.

Key Panel

DPRETN1	DPOPERP	DDA/Savings Retained Charges 1	001	03-13-2000
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Enter the following key parameters:

Function m	N: New M: Maintenance
Account Number . . 000000000000000001	
Application . . . dda	DDA: Demand Deposits SAV: Savings

Command====> DPRETN1,,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPRETN1 – DDA/Savings Retained Charges 1

Field Descriptions

Function	Function. Action to perform on the panel. Valid entries are: M Maintain existing record. N Create new record. <i>Alphanumeric, 1 position, required.</i>
Account Number	Account Number. Key account number of the Retained Charges Record. <i>Numeric, 18 positions, required, FLS JOA004D.</i>
Application	Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are: DDA Demand Deposits. SAV Savings. <i>Alphanumeric, 3 positions, required.</i>

Primary Panel

DPRETN1	DPOPERP	DDA/Savings Retained Charges 1	001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch . . : 10001	Type: 100
		Short Name: KEVIN SMITH		
Total Retained . . : .00				
Flat Fee . . . . .	.00	Cash Deposit . . . . .	.00	
Local Item Deposits	.00	Incremental Balance .	.00	
Miscellaneous . . .	.00	Credits . . . . .	.00	
Debits . . . . .	.00	Credit Line Transfers	.00	
Savings Transfers .	.00	Check Processing . .	.00	
FDIC . . . . .	.00	Service Charge Amt 1	.00	
Service Charge Amt 1	.00	Service Charge Amt 2	.00	
Service Charge Amt 3	.00	Service Charge Amt 4	.00	
Service Charge Amt 5	.00	Service Charge Amt 6	.00	
Service Charge Amt 7	.00	Service Charge Amt 8	.00	
Service Charge Amt 9	.00	Service Charge Amt 10	.00	
Foreign Item 1	.00	Foreign Item 2	.00	
Foreign Item 3	.00	Foreign Item 4	.00	
Foreign Item 5	.00			
Command====> DPRETN1,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPRETN1 – DDA/Savings Retained Charges 1

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Total Retained	Service Charge Retain Amount. Retained service charges from previous service charge periods. <i>Numeric, 9 positions, protected, FLS JNM108D.</i>
Flat Fee	Flat Fee Charge. Amount of flat fees retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA011D.</i>
Cash Deposit	Cash Deposited Charge. Amount of cash deposited charges retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA015D.</i>
Local Item Deposits	Local Item Deposited Charge. Amount of local items deposited charges retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA016D.</i>

Miscellaneous	Miscellaneous Charge. Amount of miscellaneous charges retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA018D.</i>
Incremental Balance	Incremental Charge. Amount of incremental charges retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA021D.</i>
Debits	Debits Charge. Amount of debit charges retained. Debit charges are counted in Service Charge Accumulator 6. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA019D.</i>
Credits	Credits Charge. Amount of credit charges retained. Credit charges are counted in Service Charge Accumulator 7. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA020D.</i>
Savings Transfers	Savings Transfer Charge. Amount of Savings transfer charges retained. Savings transfer changes are counted in Service Charge Accumulator 8. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA013D.</i>
Credit Line Transfers	Credit Line Transfer Charge. Amount of Credit Line transfer charges retained. Credit Line transfer charges are counted in Service Charge Accumulator 9. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA014D.</i>
FDIC	FDIC Charge. Amount of FDIC charges retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA022D.</i>
Check Processing	Check Processing. Amount of check processing charges retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA023D.</i>
Service Charge Amt 1 – 10	Service Charge Amount. Amount of service charge fees retained. <i>Numeric, 14 positions (11 numbers, plus 3 editing marks), optional, 10 times, FLS JOA073D.</i>
Foreign Item 1 – 5	Foreign Item Deposited Charge. Amount of foreign item deposited charges retained. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, 5 times, FLS JOA103D.</i>

DPRETN2 – DDA/Savings Retained Charges 2

Purpose This panel is used to establish and maintain all categories of retained service charges. Retained charges are those charges that could not be assessed to an account due to insufficient balance. These charges are assessed as the balance becomes available.

Key Panel

DPRETN2	DPOPERP	DDA/Savings Retained Charges 2	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New		
		M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits		
		SAV: Savings		
Command====> DPRETN2,,0,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPRETN2 – DDA/Savings Retained Charges 2

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Key account of the Retained Charges Record.
Numeric, 18 positions, required, FLS JOA004D.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPRET2	DPOPERP	DDA/Savings Retained Charges 2		001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch . : 10001	Type: 100	
		Short Name: KEVIN SMITH			
Total Retained . : .00					
----- Service Charge Accumulators -----					
01) . . .00	02) . . .00	03) . . .00	04) . . .00		
05) . . .00	10) . . .00	11) . . .00	12) . . .00		
13) . . .00	14) . . .00	15) . . .00	16) . . .00		
17) . . .00	18) . . .00	19) . . .00	20) . . .00		
21) . . .00	22) . . .00	23) . . .00	24) . . .00		
25) . . .00	26) . . .00	27) . . .00	28) . . .00		
29) . . .00	30) . . .00	31) . . .00	32) . . .00		
33) . . .00	34) . . .00	35) . . .00	36) . . .00		
37) . . .00	38) . . .00	39) . . .00	40) . . .00		
41) . . .00	42) . . .00	43) . . .00	44) . . .00		
45) . . .00					
Command====> DPRETN2,M,1,DDA,					
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel					

DPRET2 – DDA/Savings Retained Charges 2

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Total Retained	Service Charge Retain Amount. Retained service charges from previous service charge periods. <i>Numeric, 9 positions, protected, FLS JNM108D.</i>
Service Charge Accumulator 1	Service Charge Accumulator 1. Amount of accumulated retained charges in accumulator 1. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 2	Service Charge Accumulator 2. Amount of accumulated retained charges in accumulator 2. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>

Service Charge Accumulator 3	Service Charge Accumulator 3. Amount of accumulated retained charges in accumulator 3. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 4	Service Charge Accumulator 4. Amount of accumulated retained charges in accumulator 4. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 5	Service Charge Accumulator 5. Amount of accumulated retained charges in accumulator 5. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 10	Service Charge Accumulator 10. Amount of accumulated retained charges in accumulator 10. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator	Service Charge Accumulator 11. Amount of accumulated retained charges in accumulator 11. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 12	Service Charge Accumulator 12. Amount of accumulated retained charges in accumulator 12. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 13	Service Charge Accumulator 13. Amount of accumulated retained charges in accumulator 13. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 14	Service Charge Accumulator 14. Amount of accumulated retained charges in accumulator 14. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 15	Service Charge Accumulator 15. Amount of accumulated retained charges in accumulator 15. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 16	Service Charge Accumulator 16. Amount of accumulated retained charges in accumulator 16. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 17	Service Charge Accumulator 17. Amount of accumulated retained charges in accumulator 17. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 18	Service Charge Accumulator 18. Amount of accumulated retained charges in accumulator 18. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>

Service Charge Accumulator 19	Service Charge Accumulator 19. Amount of accumulated retained charges in accumulator 19. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 20	Service Charge Accumulator 20. Amount of accumulated retained charges in accumulator 20. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 21	Service Charge Accumulator 21. Amount of accumulated retained charges in accumulator 21. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 22	Service Charge Accumulator 22. Amount of accumulated retained charges in accumulator 22. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 23	Service Charge Accumulator 23. Amount of accumulated retained charges in accumulator 23. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 24	Service Charge Accumulator 24. Amount of accumulated retained charges in accumulator 24. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 25	Service Charge Accumulator 25. Amount of accumulated retained charges in accumulator 25. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 26	Service Charge Accumulator 26. Amount of accumulated retained charges in accumulator 26. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 27	Service Charge Accumulator 27. Amount of accumulated retained charges in accumulator 27. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 28	Service Charge Accumulator 28. Amount of accumulated retained charges in accumulator 28. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 29	Service Charge Accumulator 29. Amount of accumulated retained charges in accumulator 29. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 30	Service Charge Accumulator 30. Amount of accumulated retained charges in accumulator 30. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>

Service Charge Accumulator 31	Service Charge Accumulator 31. Amount of accumulated retained charges in accumulator 31. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 32	Service Charge Accumulator 32. Amount of accumulated retained charges in accumulator 32. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 33	Service Charge Accumulator 33. Amount of accumulated retained charges in accumulator 33. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 34	Service Charge Accumulator 34. Amount of accumulated retained charges in accumulator 34. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 35	Service Charge Accumulator 35. Amount of accumulated retained charges in accumulator 35. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 36	Service Charge Accumulator 36. Amount of accumulated retained charges in accumulator 36. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 37	Service Charge Accumulator 37. Amount of accumulated retained charges in accumulator 37. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 38	Service Charge Accumulator 38. Amount of accumulated retained charges in accumulator 38. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 39	Service Charge Accumulator 39. Amount of accumulated retained charges in accumulator 39. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 40	Service Charge Accumulator 40. Amount of accumulated retained charges in accumulator 40. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 41	Service Charge Accumulator 41. Amount of accumulated retained charges in accumulator 41. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 42	Service Charge Accumulator 42. Amount of accumulated retained charges in accumulator 42. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>

Service Charge Accumulator 43	Service Charge Accumulator 43. Amount of accumulated retained charges in accumulator 43. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 44	Service Charge Accumulator 44. Amount of accumulated retained charges in accumulator 44. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>
Service Charge Accumulator 45	Service Charge Accumulator 45. Amount of accumulated retained charges in accumulator 45. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA031D.</i>

DPRETN3 – DDA/Savings Retained Charges 3

Purpose This panel is used for establishing and maintaining retained service charges for an account. Retained charges are service charges from a previous service charge period. The retained charges are categorized into the separate components under which they will be assessed.

Key Panel

DPRETN3	DPOPERP	DDA/Savings Retained Charges 3	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits SAV: Savings		
Command====> DPRETN3,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPRETN3 – DDA/Savings Retained Charges 3

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Key account number of the Retained Charges Record.
Numeric, 18 positions, required, FLS JOA004D.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPRETN3	DPOPERP	DDA/Savings Retained Charges 3	001	03-13-2000
Func: M	Account: 000000000000000001	Appl: DDA	Branch . : 10001	Type: 100
Total Retained . . : .00		Short Name: KEVIN SMITH		
-- Home Banking Fees --				
	Product	Amount		
1)		.00		
2)		.00		
3)		.00		
4)		.00		
5)		.00		
6)		.00		
7)		.00		
8)		.00		
9)		.00		
10)		.00		
Command====> DPRETN3,M,1,DDA,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPRETN3 – DDA/Savings Retained Charges 3

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Total Retained	Service Charge Retain Amount. Retained service charges from previous service charge periods. <i>Numeric, 9 positions, protected, FLS JNM108D.</i>

Home Banking Fees

The following information is repeated up to 10 times for each Home Banking Product that is affiliated with the selected account.	
Product	Home Banking Product Code. User defined product code identifying the Home Banking Product. This code is defined using MICM Record 3018 (Home Banking Fees). <i>Alphanumeric, 8 positions, optional, FLS JOA083.</i>
Amount	Home Banking Retained Fee. Amount of home banking retained fees. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOA093.</i>

DPRSCLS – Rent Security Closeout

Purpose This panel is used to close out rent security accounts. It has two functions: one is to close out an entire building; the other allows individual tenant accounts to be closed out. The landlord account is always entered as the key account. The closeout may be reversed, but only if the reversal option is selected on the same day as the closeout. Closing balance and landlord fees are calculated and memo posted for all accounts being closed out.

Key Panel

DPRSCLS	DPOPERP	Rent Security Closeout	001	03-13-2000
Enter the following key parameters:				
Account Number 000000000000000001				
Close Entire Building . . n			Y: Yes, entire building N: No, by individual account	
Closeout/Reversal c			C: Closeout R: Reversal	
Command====> DPRSCLS,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPRSCLS – Rent Security Closeout

Field Descriptions

Account Number Landlord Account Number. This number must meet the following criteria:

- Must be a higher account number than the tenant account.
- Must be on the Savings File.
- Must be designated as a landlord account.
- Must be 0 when opening a landlord account.

Numeric, 18 positions, required, FLS JOM015D.

Close Entire Building Rent Security Close Entire Building. Confirms the request is to closeout an entire building or an individual tenant account. Valid entries are:

N Closeout is for individual tenant accounts.

Y Closeout is for the entire building.

Alphanumeric, 1 position, required, FLS XXX174D.

Closeout/Reversal

Rent Security Closeout or Reversal. Confirms the request to do a closeout or a reversal of a closeout. Valid entries are:

C This is a closeout.

R This is a reversal of a closeout done today.

Alphanumeric, 1 position, required, FLS XXX175D.

Primary Panel

DPRSCLS	DPOPERP	Rent Security Closeout			001	03-13-2000
Account: 000000000000000011		Short Name: DAYLON ANDERSON				
Close Entire Building: N		Closeout or Reversal : C Confirm Closeout . . .				
Tenant						
	Curr Balance + Interest	ENP - FWT	Held - Fees	Due =	Closing Balance	
000000000000000002	1,939.74	.00	.00	.00	1,939.74	
000000000000000004	29,604.00	.53	.00	.00	29,604.53	
Total						
	31,543.74	.53	.00	.00	31,544.27	
010040 The above tenant account(s) has been closed.						
COMMAND====> DPRSCLS,11,N,C						
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel						

DPRSCLS – Rent Security Closeout

Field Descriptions

Short Name

Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

Confirm Closeout

Rent Security Confirm Closeout. Confirms the request to closeout or reverse an entire building. Valid entries are:

N Do not proceed with the request to closeout the entire building.

Y Proceed to close out the entire building.

Alphanumeric, 1 position, optional, FLS XXX 176D.

Tenant

Tenant Account Number. Up to 7 tenant accounts may be entered if not doing the entire building closeout/reversal. Each account must be related to the landlord account.

Numeric, 18 positions, optional, protected if closing out entire building, FLS RSC003D.

Current Balance

Current Balance.

Numeric, 15 positions, protected, FLS JNM190D.

Interest ENP

Interest Earned Not Paid. Amount of interest earned but not paid.

Numeric, 12 positions, protected, FLS JNM237D.

FWT Held	<p>Interest FWT Estimated. Estimated federal withholding tax if the Interest Method is B. This amount is subtracted from the online balance to calculate the account's available balance.</p> <p><i>Numeric, 10 positions, protected, FLS JNM248D.</i></p>
Fees Due	<p>Rent Fee. Security landlord fee. Amount of the landlord fee to assess against the account.</p> <p><i>Numeric, 10 positions, protected, FLS XXX 142D.</i></p>
Closing Balance	<p>Closing Balance. Closeout balance for this account including memo-posted items today. MICM Record 3003 Interest Closing Balance option is used to determine if interest earned is included in this balance.</p> <p><i>Numeric, 16 positions, protected, FLS XXX 141D.</i></p>
Total	<p>Totals for Current Balance, Interest ENP, FWT Held, Fees Due and Closing Balance. If the entire building is being processed, only the totals (including all related tenant accounts) are displayed. If individual tenant accounts are being processed, the totals are for the tenant accounts entered.</p>

DPSCHIST – Service Charge History

Purpose This panel is used to maintain existing Demand Deposits or Savings accounts. The last 12 periods of data are displayed. Monthly shows the last 12 months; quarterly shows the last 3 years.

Service charge fields are updated daily and are refreshed based on the service charge period.

Special Considerations On the primary panel, you can display transaction detail by placing the cursor on a field associated with the transaction and pressing [F14].

Key Panel

DPSCHIST	DPOPERP	Service Charge History	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Application . . . dda				
DDA: Demand Deposits SAV: Savings				
Command====> DPSCHIST,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPSCHIST – Service Charge History

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPSCHIST DPOPERP		Service Charge History		001 03-13-2000
Account: 000000000000000001		Appl: DDA Branch: 10001		Type: 100 Prev Type: 000
		Short Name: KEVIN SMITH		Chng Date: 00-00-0000
SVC Date	Avg Balance Avg Coll Bal	SC Amt Assesd SC Amt Waived	SC Debits SC Credits	SC Items CYC Days
03-03-2000	4,529	4.48	1	00000000
	4,529	.00	9	29
02-03-2000	4,177-	.00	2	00000000
	4,177-	15.88	1	31
01-03-2000	20,581-	.00	1	00000000
	20,581-	10.50	0000	3
12-31-1999	912	.00	6	00000000
	1,216	5.47	1	500

Command====> DPSCHIST,1,DDA,
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel

DPSCHIST – Service Charge History

Field Descriptions

Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Prev Type	Previous Type. Previous product type for this account. <i>Numeric, 3 positions, protected, FLS JQS169D.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Chng Date	Previous Type Date. Date of the previous product type change for this account. <i>Numeric, 8 positions, protected, FLS JOG170D.</i>
SVC Date	Date of Service Charge. Format is MM DD YYYY. <i>Numeric, 8 positions, 12 times, protected, FLS JOG105D.</i>
Avg Balance	Cycle Average Balance. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), 12 times, optional, FLS JOG103D.</i>

SC Amt Assesd	Service Charge Amount Assessed. Amount of service charges assessed against the account for the cycle. <i>Numeric, 15 positions (11 numbers, plus 4 editing marks), 12 times, optional, FLS JOG011D.</i>
SC Debits	Service Charge Debits. Number of service-chargeable debits for the cycle. <i>Numeric, 9 positions, 12 times, optional, FLS JOG015D.</i>
SC Items	Service Charge Items. Total number of foreign and local items for the cycle. <i>Numeric, 9 positions, 12 times, optional, FLS JOG013D.</i>
Avg Coll Bal	Cycle Average Collected Balance. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), 12 times, optional, FLS JOG104D.</i>
SC Amt Waived	Service Charge Waive Amount. Amount of waived service charges for the account in the cycle. <i>Numeric, 15 positions (11 numbers, plus 4 editing marks), 12 times, optional, FLS JOG012D.</i>
SC Credits	Service Charge Credits. Number of service-chargeable credits for the cycle. <i>Numeric, 4 positions, 12 times, optional, FLS JOG014D.</i>
CYC Days	Cycle Days. Number of days in the service charge cycle. <i>Numeric, 3 positions, 12 times, protected, FLS JOG106D.</i>

DPSCORD – Scheduled Charge Order

Purpose This panel is used to establish and maintain Scheduled Charge Order records for Demand Deposits and Savings accounts. When you create a new Scheduled Charge Order Record, values defined in MICM Record 3010 (Deposits Scheduled Charge Order Parameters) display.

Key Panel

DPSCORD	DPOPERP	Scheduled Charge Order	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits SAV: Savings		
Charge Plan . . .	analysis__	User-defined		
Command====> DPSCORD,,0,,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPSCORD – Scheduled Charge Order

Field Descriptions

Function	Function. Action to perform on the panel. Valid entries are: M Maintain existing record. N Create new record. <i>Alphanumeric, 1 position, required.</i>
Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Application	Application Code. Valid entries are: DDA Demand Deposits. SAV Savings. <i>Alphanumeric, 3 positions, required.</i>
Charge Plan	Charge Plan. User-defined charge plan ID of this charge order, defined using MICM Record 3010 (Deposits Scheduled Charge Order Parameters). <i>Alphanumeric, 10 positions, optional, FLS JOO005D.</i>

Primary Panel

DPSCORD	DPOPERP	Scheduled Charge Order	001	03-13-2000
Func: M	Account: 000000000000000001		Appl: DDA	Charge Plan: ANALYSIS
Amount/Rate Code A				
Amount 1.00			Retained Amount: .00	
Rate00100				
Description PLAN ANALYSIS				
Status A				
Expiration Date 04 13 2000				
Balance Option AB				
Analysis Option N				
OD Option A				
User Routine N				
----- Schedule Information -----				
Freq D	Term 1	Days 00 00 00 00	Next 03 13 2000	Last: 03 12 2000
----- Renewal Information -----				
Freq N	Term 1	Days 00 00 00 00	Next 03 12 2000	Last: 03 12 2000
Command====> DPSCORD,M,1,DDA,ANALYSIS,				
F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPSCORD – Scheduled Charge Order

Field Descriptions

Amount/Rate Code	Amount/Rate Code. Indicates if the charge is represented as an amount or a percentage. Valid entries are: A Scheduled charge is an amount. R Scheduled charge is a rate. <i>Alphanumeric, 1 position, optional, FLS JOO012D. Default: MICM Record 3010.</i>
Amount	Charge Amount. Amount of the scheduled charge. Used when the value in the Amount/Rate Code is 'A'. <i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JOO013D. Default: MICM Record 3010.</i>
Retained Amount	Service Charge Retain Amount. Retained charge amounts from previous scheduled charge orders. <i>Numeric, 12 positions (9 numbers, plus 3 editing marks), protected, FLS JOO019D.</i>
Rate	Charge Rate. Rate for the scheduled charge. Used when the value in the Amount/Rate Code is 'R'. <i>Numeric, 5 positions, optional, FLS JOO014D. Default: MICM Record 3010.</i>
Description	Charge Description. Description of the scheduled charge order. <i>Alphanumeric, 30 positions, optional, FLS JOO045D.</i>

Status	<p>Status Code. Indicates the current status of the charge order. Fees will not be generated for inactive accounts. Valid entries are:</p> <ul style="list-style-type: none"> A Active charge order. D Delete the charge order. I Inactive charge order. <p><i>Alphanumeric, 1 position, optional, FLS JOO017D. Default: MICM Record 3010.</i></p>
Expiration Date	<p>Charge Expiration Date. Date the scheduled charge order expires. Expired charge orders are automatically purged.</p> <p><i>Numeric, 8 positions, optional, FLS JOO024D.</i></p>
Balance Option	<p>Balance Option. Determines the balance to use when calculating the scheduled charge using a rate (Amount/Rate Code is 'R'). Valid entries are:</p> <ul style="list-style-type: none"> AB Average balance. AC Average collected balance. BC Institution collected balance. CB Current balance. CC Customer collected balance. <p><i>Alphanumeric, 2 positions, optional, FLS JOO015D. Default: MICM Record 3010.</i></p>
Analysis Option	<p>Analysis Code. Indicates to pass the calculated fee to Infopoint Account Analysis instead of debiting the account in Deposits. This option only pertains to analysis accounts. Valid entries are:</p> <ul style="list-style-type: none"> N Charge the fee in Deposits. Y Pass the fee to Infopoint Account Analysis. <p><i>Alphanumeric, 1 position, optional, FLS JOO016D. Default: MICM Record 3010.</i></p>
OD Option	<p>Overdraft Option. Determines how to handle charges that will overdraw the account. Valid entries are:</p> <ul style="list-style-type: none"> A Overdraw the account. P Assess partial fee; waive any remaining portion. R Assess partial fee; retain any remaining portion. W Waive the entire fee. <p><i>Alphanumeric, 1 position, optional, FLS JOO018D. Default: MICM Record 3010.</i></p>
User Routine	<p>User Routine. Indicates whether to use a special user routine when calculating the charge order fee. Valid entries are:</p> <ul style="list-style-type: none"> N Do not use special user routine. Y Use special user routine. <p><i>Alphanumeric, 1 position, optional, FLS JOO020D. Default: MICM Record 3010.</i></p>

Schedule Information

Freq	<p>Scheduled Charge Order Frequency. Valid entries are:</p> <ul style="list-style-type: none"> C Cycles. D Daily. M Monthly. P Periodic. <p><i>Alphanumeric, 1 position, optional, FLS JOO025D. Default: MICM Record 3010.</i></p>
Term	<p>Scheduled Charge Term. Term, in months, of the scheduled charge order. If the Scheduled Charge Order Frequency is 'C' (cycles), this field must be 1.</p> <p><i>Numeric, 3 positions, optional, FLS JOO026D. Default: MICM Record 3010.</i></p>
Days	<p>Scheduled Charge Order Days. If the Scheduled Charge Order Frequency is 'C' (cycles), enter the Charge Cycle Number (01 – 99) in the first field. If the Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Frequency is 'P' (periodic), all 4 fields can be used.</p> <p><i>Numeric, 8 positions, optional, FLS JOO028D. Default: MICM Record 3010.</i></p>
Next	<p>Next Charge Date. Date of the next scheduled charge order.</p> <p><i>Numeric, 8 positions, optional, FLS JOO022D.</i></p>
Last	<p>Last Charge Date. Date of the last scheduled charge order.</p> <p><i>Numeric, 8 positions, protected, FLS JOO021D.</i></p>

Renewal Information

Freq	<p>Renewal Frequency. Renewal frequency for the scheduled charge order. The renewal schedule determines when to renew the charge amount with the amounts established on MICM Record 3010 (Deposits Scheduled Charge Order Parameters). Valid entries are:</p> <ul style="list-style-type: none"> C Cycles. D Daily. M Monthly. N Not used. P Periodic. <p><i>Alphanumeric, 1 position, optional, FLS JOO034D. Default: MICM Record 3010.</i></p>
Term	<p>Renewal Term. Term in months, of the renewal scheduled charge order. If the Renewal Scheduled Charge Order Frequency is 'C' (cycles), this field must be 001.</p> <p><i>Numeric, 3 positions, optional, FLS JOO035D. Default: MICM Record 3010.</i></p>
Days	<p>Renewal Days. If the Renewal Frequency is 'C' (cycles), enter the Charge Cycle Number (01 – 99) in the first field. If the Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Frequency is 'P' (periodic), all 4 fields can be used.</p> <p><i>Numeric, 8 positions, optional, FLS JOO037D.</i></p>

Next	<p>Renewal Next Date. Date this charge order will renew or refresh itself with information from MICM Record 3010 (Deposits Scheduled Charge Order Parameters).</p> <p><i>Numeric, 8 positions, optional, FLS JOO044D.</i></p>
Last	<p>Last Renewal Date. Date this charge order was last renewed or refreshed with information from MICM Record 3010 (Deposits Scheduled Charge Order Parameters).</p> <p><i>Numeric, 8 positions, protected, FLS JOO043D.</i></p>

DPSCORDI – Scheduled Charge Order Inquiry

Purpose This panel is used to display all Scheduled Charge Order records for a Demand Deposits or Savings account and provides information required to maintain them.

When you create a new Scheduled Charge Order Record, values defined in MICM Record 3010 (Deposits Scheduled Charge Order Parameters) display.

Key Panel

DPSCORDI	DPOPERP	Scheduled Charge Order Inquiry	001	04-03-2000
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Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda DDA: Demand Deposits
 SAV: Savings

Command====> DPSCORDI,0,,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPSCORDI – Scheduled Charge Order Inquiry

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPSCORDI		DPOPERP		Scheduled Charge Order Inquiry				001		04-03-2000	
Account: 000000000000000001						Appl: DDA		Short Name: KEVIN SMITH			
Chg Pln	Freq	Term	---Days---		CD	Amount	Next-Date	Ent-Date	Ren-Nxt	Anlys	
Description					Bal	Rate	Last-Date	Exp-Date	Ren-Lst	Status	
ANALYSIS	D	001	00	00	00	00	1.00	04-04-00	03-13-00	03-12-00	N
PLAN ANALYSIS					AB	.00100	04-03-00	04-13-00	03-12-00	A	
TEST ABCDE	C	001	15	00	00	00	10.00	12-31-00	11-07-00	11-06-00	N
TESTING					AB	.000	11-06-00	12-07-00	11-06-00	A	

Command====> DPSCORDI,1,DDA,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPSCORDI – Scheduled Charge Order Inquiry

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Chg Pln	Charge Plan. User-defined charge plan ID of this charge order, defined using MICM Record 3010 (Deposits Scheduled Charge Order Parameters). <i>Alphanumeric, 10 positions, protected, FLS JOO005D.</i>
Freq	Scheduled Charge Order Frequency. Valid entries are: C Cycles. D Daily. M Monthly. P Periodic. <i>Alphanumeric, 1 position, protected, FLS JOO025D.</i>
Term	Scheduled Charge Term. Term, in months, of the scheduled charge order. If the Scheduled Charge Order Frequency is 'C' (cycles), this field must be 1 . <i>Numeric, 3 positions, protected, FLS JOO026D.</i>
Days	Scheduled Charge Order Days. If the scheduled Charge Order Frequency is 'C' (cycles), enter charge cycle number 01 – 99 in the first field. If the Frequency is 'D' (daily) or 'M' (monthly), the first field contains the specific day of the month. If the Frequency is 'P' (periodic), all 4 fields can be used. <i>Numeric, 8 positions, protected, FLS JOO028D.</i>

CD	<p>Amount/Rate Code. Indicates if the charge is represented as an amount or a percentage. Valid entries are:</p> <ul style="list-style-type: none">A Scheduled charge is an amount.R Scheduled charge is a rate. <p><i>Alphanumeric, 1 position, protected, FLS JOO012D.</i></p>
Amount	<p>Charge Amount. Amount of the scheduled charge. Used when the value in the Amount/Rate Code is 'A'.</p> <p><i>Numeric, 9 positions, protected, FLS JOO013D.</i></p>
Next-Date	<p>Next Charge Date. Date of the next scheduled charge order.</p> <p><i>Numeric, 8 positions, protected, FLS JOO022D.</i></p>
Ent-Date	<p>Charge Entered Date. Date the scheduled charge order was established.</p> <p><i>Numeric, 8 positions, protected, FLS JOO023D.</i></p>
Ren-Nxt	<p>Next Renewal Date. Date this charge order will renew or refresh itself with information from MICM Record 3010 (Deposits Scheduled Charge Order Parameters).</p> <p><i>Numeric, 8 positions, protected, FLS JOO044D.</i></p>
Anlys	<p>Charge Order Analysis Code. Indicates to pass the calculated fee to Infopoint Account Analysis instead of debiting the account in Deposits. This option only pertains to analysis accounts. Valid entries are:</p> <ul style="list-style-type: none">N Charge the fee in Deposits.Y Pass the fee to Infopoint Account Analysis. <p><i>Alphanumeric, 1 position, protected, FLS JOO016D.</i></p>
Description	<p>Charge Description. Description of the scheduled charge order.</p> <p><i>Alphanumeric, 30 positions, protected, FLS JOO045D.</i></p>
Bal	<p>Balance Option. Determines the balance to use when calculating the scheduled charge using a rate (Amount/Rate Code is 'R'). Valid entries are:</p> <ul style="list-style-type: none">AB Average balance.AC Average collected balance.BC Institution collected balance.CB Current balance.CC Customer collected balance. <p><i>Alphanumeric, 2 positions, protected, FLS JOO015D.</i></p>
Rate	<p>Charge Rate. Rate for the scheduled charge. Used when the value in the Amount/Rate Code is 'R'.</p> <p><i>Numeric, 6 positions, protected, FLS JOO014D.</i></p>
Last-Date	<p>Last Charge Date. Date of the last scheduled charge order.</p> <p><i>Numeric, 8 positions, protected, FLS JOO021D.</i></p>

Exp-Date	<p>Charge Expiration Date. Date the scheduled charge order expires. Expired charge orders are automatically purged.</p> <p><i>Numeric, 8 positions, protected, FLS JOO024D.</i></p>
Ren-Lst	<p>Last Renewal Date. Date this charge order was last renewed or refreshed with information from MICM Record 3010 (Deposits Scheduled Charge Order Parameters).</p> <p><i>Numeric, 8 positions, protected, FLS JOO043D.</i></p>
Status	<p>Status Code. Indicates the current status of the charge order. Fees will not be generated for inactive accounts. Valid entries are:</p> <ul style="list-style-type: none">A Active charge order.D Delete the charge order.I Inactive charge order. <p><i>Alphanumeric, 1 position, protected, FLS JOO017D.</i></p>

DPSTCPY – Statement Copies

Purpose This panel is used to obtain copies of statements. The primary account holder receives a copy of any statements produced.

The customer name and address can be stored in MICM or in Relationship CIF (RCIF). If name and address information is stored in MICM, enter the fields as shown on the panel. However, if name and address information is stored on RCIF, enter information as follows:

1. Enter **COPYxx** in the Last Name field (where xx is the 2-position relationship code established in RCIF).
2. Leave the FI and MI fields blank.
3. Enter the specific number of the address record in the Tie field. For example, **0000** produces the first address record for the account with the particular relationship code specified in the Last Name field, and so on.

To receive multiple copies of the same statement, repeat the information that many times (up to a limit of 16 times).

Note: Field-level security is *not* available for this panel.

Key Panel

DPSTCPY	DPOPERP	Statement Copies	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number . . 000000000000000001				
Application . . . dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings			
Command====> DPSTCPY,,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPSTCPY – Statement Copies

Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
(Customer Group)	Key of the customer who will receive a copy of the statement.
Last Name	Customer Last Name. First 6 letters of the customer's last name. For a company name, the first 6 letters of the first key word. Note: If you are using Relationship CIF, enter COPY01 – COPY99 in this field. If the Last Name is COPY01 – COPY99 , the customer key is not validated against MICM. <i>Alphanumeric, 6 positions, optional, FLSJPW006D.</i>
FI	Customer First Initial. First letter of the customer's first name. For a company name, the first letter of its second name. <i>Alphanumeric, 1 position, optional, FLSJPW006D.</i>
MI	Customer Middle Initial. First letter of the customer's middle name. For a company name, the first letter of its third name. For example, Second Corporation of America is entered with 'Second' in the Last Name field, 'C' in the FI field, and 'A' in the MI field. <i>Alphanumeric, 1 position, optional, FLSJPW006D.</i>
Tie	Tie Breaker. Number used for differentiating between customers with the same relational customer key. <i>Numeric, 4 positions, optional, FLSJPW007D.</i>
Del	Status Code. Deletes the relational customer information made to an account. Enter D to delete relational customer information. Note: After all input errors have been corrected (or no errors in editing are detected); the entire panel is edited for duplicates. A customer key could be highlighted for any of the following reasons: <ul style="list-style-type: none"> ■ The customer key is not on file. ■ The customer key is flagged for deletion, but the key has been changed (it no longer matches its counterpart on file). ■ There is a customer key by the same name already on the panel. <i>Alphanumeric, 1 position, optional, FLXXX068D.</i>

DPSTOP – Stops and Cautions

Purpose This panel is used to establish and maintain stop payment or caution information on accounts. When a Stop Record is created or updated, maintenance dates are updated on the associated (DDA, Savings, Credit Line) Master Record.

Special Considerations The sequence number is system generated.

For cautions, the Amount field must be zeros.

Charge Codes 1 and 2 are assessed immediately, while Charge Code 3 is accumulated and assessed at service charge time.

Deposits uses the message area to show already-processed items. Entering an **X** in the Match Override field allows you to enter a stop order after you receive a match message.

Key Panel

DPSTOP	DPOPERP	Stops and Cautions	001	03-13-2000
Enter the following key parameters:				
Function	. . . . . m		N: New	M: Maintenance
Account Number	. . 000000000000000001			
Application	. . . dda		CRL: Credit Line	DDA: Demand Deposits
			SAV: Savings	
Sequence Number	. . 00001		1-99999	(Valid only if Function is 'M')
Command====> DPSTOP,,0,,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPSTOP – Stops and Cautions

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <p>CRL Credit Line.</p> <p>DDA Demand Deposits.</p> <p>SAV Savings.</p> <p><i>Alphanumeric, 3 positions, required.</i></p>
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Sequence Number	Record Sequence Number. Key sequence number of the Stop Record. <i>Numeric, 5 positions, optional, FLS JOR005D.</i>
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Primary Panel

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DPSTOP      DPOPERP      Stops and Cautions      001      03-13-2000

Func: M      Account: 000000000000000010      Appl: DDA      Sequence Nbr: 00001
Short Name : JAMES GIBBS

Amount . . . . . 00      Date Entered: 03-13-2000
Type . . . . . C      Time Entered: 14:36
Expiration Date . . 09 09 2000
Description 1 . . .
Description 2 . . .
Low Serial . . . . 0
High Serial . . . . 0
Source Code . . . .
Action Code . . . .
Employee Code . . .
Charge Code . . . .

Match Override . .

Delete . . . . .

Command====> DPSTOP,M,10,DDA,1,
F1=Help      F3=Exit      F4=Next      F9=Edit      F11=Break      F12=Cancel

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DPSTOP – Stops and Cautions

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
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Amount	Amount. Amount of the stop order or caution. This amount must be zeros for cautions. <i>Numeric, 14 positions (11 numbers, plus 3 editing marks), optional, FLS JOR012D.</i>
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Date Entered Order Creation Date. Date the stop order or caution was established. Format is MMDDYYYY.
Numeric, 8 positions, protected, FLS JOR014D.

Type	<p>Order Type. Valid entries are:</p> <ul style="list-style-type: none">C Caution.I Informational stop. This order is for informational purposes only and has no affect on transactions being processed.S Stop. <p><i>Alphanumeric, 1 position, required, FLS JOR016D.</i></p>
Time Entered	<p>Order Creation Time Entered. Time of day the stop order or caution is entered. Format is HHMM.</p> <p><i>Numeric, 5 positions, protected, FLS JOR025D.</i></p>
Expiration Date	<p>Order Expiration Date. Date the stop order or caution expires. Expired stop orders are automatically purged.</p> <p><i>Numeric, 8 positions, optional, FLS JOR013D.</i></p>
Description 1	<p>Order Description 1. Description or reason line 1 for the stop order or caution.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JOR015D.</i></p>
Description 2	<p>Order Description 2. Description or reason line 2 for the stop order or caution.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JOR024D.</i></p>
Low Serial	<p>Low Serial Number. Low check serial number for a range.</p> <p><i>Numeric, 11 positions, optional, FLS JOR017D.</i></p>
High Serial	<p>High Serial Number. High check serial number for a range.</p> <p><i>Numeric, 11 positions, optional, FLS JOR018D.</i></p>
Source Code	<p>Source Code. Identifies the source of the stop order or caution. Valid entries are:</p> <ul style="list-style-type: none">b None.B Institution.O Other.T Telephone.W Written. <p><i>Alphanumeric, 1 position, optional, FLS JOR021D.</i></p>
Action Code	<p>Action Code. Valid entries are:</p> <ul style="list-style-type: none">b No action necessary.B Send confirmation.C Send confirmation. <p><i>Alphanumeric, 1 position, optional, FLS JOR022D.</i></p>
Employee Code	<p>Employee Code. User-defined code to identify employees.</p> <p><i>Alphanumeric, 9 positions, optional, FLS JOR020D.</i></p>

Charge Code	<p>Charge Code. Indicates whether to charge for stops placed. Values on MICM Record 3004 (DDA and Savings) or MICM Record 3005 (Credit Line) control how the stop charge is established. Valid entries are:</p> <ul style="list-style-type: none">b No charge.1 Immediate charge using NSF Charge 1 in MICM Record 3004/3005.2 Immediate charge using NSF Charge 2 in MICM Record 3004/3005.3 Accumulate stops placed based on the 'Svc Accum' field from MICM Record 3004. (Not valid for CRL). <p><i>Numeric, 1 position, optional, FLS JOR019D.</i></p>
Match Override	<p>Match Override. Allows you to enter a stop order after you receive a match message. Enter X to update the stop order.</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX078D.</i></p>
Delete	<p>Delete Flag. Determines whether to delete a record. Valid entries are:</p> <ul style="list-style-type: none">b Do not delete this record.D Delete this record. <p><i>Alphanumeric, 1 position, optional, FLS XXX152D.</i></p>

DPSTOPI – Stop Inquiry

- Purpose** This panel is used to display Stop records and their sequence numbers for specific Demand Deposits, Savings, or Credit Line accounts.
- Special Considerations** You can narrow the number of Stop records that display by entering specific criteria (amount and/or serial number) on the Stop Inquiry key panel. For example, if you enter **500** in the Amount field for a DDA, every Stop Record for the account for \$500 would display. However, if you do not enter an amount, all Stop records for the account display.

Key Panel

DPSTOPI	DPOPERP	Stop Inquiry	001	03-13-2000
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Enter the following key parameters:

Account Number . . 000000000000000001

Application . . . dda CRL: Credit Line
 DDA: Demand Deposits
 SAV: Savings

Enter Amount and/or Serial Number to inquire on selected criteria:

Amount _____

Serial Number . . _____

Command====> DPSTOPI,0,..00,0,
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPSTOPI – Stop Inquiry

Field Descriptions

- Account Number** Account Number. Account number added or updated.
Numeric, 18 positions, required.
- Application** Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
 CRL Credit Line.
 DDA Demand Deposits.
 SAV Savings.
Alphanumeric, 3 positions, required.
- Amount** Amount. Amount of stop order or caution. Only records applicable to the amount entered will display. If you do not enter an amount, all records will display.
Numeric, 15 positions, optional, FLS XXX155D.

Serial Number

Beginning Serial Number. Serial number to begin the stop inquiry. Only records applicable to the serial number entered are displayed. If you do not enter a serial number, all records are displayed.

Alphanumeric, 11 positions, optional, FLS XXX013D.

Primary Panel

DPSTOPI	DPOPERP	Stop Inquiry		001	03-13-2000
Account: 000000000000000010		Appl: DDA	Amount: .00		
Serial : 000000000000					
Seq	Amount	Ent-Dt	E-Time	Exp-Dt	Low Serial
Desc1			Desc2		Hi Serial
00001	.00	03-13-00	14:36	09-09-00	000000000000
LOST CHECK					000000000000
					Empl
					Ty
					Sr
					Ac
					Chrg
					1

Command====> DPSTOPI,10,DDA,.00,0,
 F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPSTOPI – Stop Inquiry

Field Descriptions

Seq

Record Sequence Number. Key sequence number of the Stop Record.
Numeric, 5 positions, protected, FLS JOR005D.

Amount

Amount. Amount of the stop order or caution.
Numeric, 15 positions, protected, FLS JOR012D.

Ent-Dt

Order Creation Date. Date the stop order or caution was established. Format is MMDDYY.
Numeric, 6 positions, protected, FLS JOR014D.

E-Time

Order Creation Time Entered. Time of day the stop order or caution is entered. Format is HHMM.
Numeric, 5 positions, protected, FLS JOR025D.

Exp-Dt

Order Expiration Date. Date the stop order or caution expires. Expired stop orders are automatically purged.
Numeric, 8 positions, protected, FLS JOR013D.

Low Serial

Low Serial Number. Low check serial number for a range.
Numeric, 11 positions, protected, FLS JOR017D.

Hi Serial	High Serial Number. High check serial number for a range. <i>Numeric, 11 positions, protected, FLS JOR018D.</i>
Ty	Order Type. Valid entries are: <ul style="list-style-type: none"> C Caution. I Informational Stop. This order is for informational purposes only and has no affect on transactions being processed. S Stop. <i>Alphanumeric, 1 position, protected, FLS JOR016D.</i>
Sr	Source Code. Identifies the source of the stop order or caution. Valid entries are: <ul style="list-style-type: none"> b None. B Institution. O Other. T Telephone. W Written. <i>Alphanumeric, 1 position, protected, FLS JOR021D.</i>
Ac	Action Code. Valid entries are: <ul style="list-style-type: none"> b No action necessary. B Send confirmation. C Send confirmation. <i>Alphanumeric, 1 position, protected, FLS JOR022D.</i>
Desc1	Order Description 1. Description or reason line 1 for the stop order or caution. <i>Alphanumeric, 30 positions, optional, FLS JOR015D.</i>
Desc2	Order Description 2. Description or reason line 2 for the stop order or caution. <i>Alphanumeric, 30 positions, optional, FLS JOR024D.</i>
Empl	Employee Code. User-defined code to identify employees. <i>Alphanumeric, 9 positions, protected, FLS JOR020D.</i>
Chrg	Charge Code. Indicates whether to charge for stops placed. Values on MICM Record 3004 (DDA and Savings) or MICM Record 3005 (Credit Line) control how the stop charge is established. Valid entries are: <ul style="list-style-type: none"> b No charge. 1 Immediate charge using NSF Charge 1 in MICM Record 3004/3005. 2 Immediate charge using NSF Charge 2 in MICM Record 3004/3005. 3 Accumulate stops placed based on the 'Svc Accum' field from MICM Record 3004. (Not valid for CRL). <i>Numeric, 1 position, optional, FLS JOR019D.</i>

DPSWEEP – Sweep Fund

Purpose This panel is used to establish and maintain up to 5 sweep funds for an account. Funds may be swept in, out, or both.

Special Considerations The following MICM records must exist before you can set up a sweep fund for an account:

- 0320 – Deposits Fund Name and Address Record
- 0322 – Deposit Fund Sweeping Record
- 0323 – Deposit Fund Sweeping Institution Information Record
- 0324 – Deposit Fund Sweeping Fund Information Record

The key line account must be a Demand Deposits account.

Minimum and Maximum Balance options control the balance on the key line account. Transfer Out and Transfer In information control the balance at which sweep transfers generate.

You can manually maintain the fund balance in the (signed) Adjustment Amount field.

Dividend fields provide historical information and control whether to add the dividend to the fund balance.

Individual Fund Sweep records may be deleted without affecting the common fund information at the top of the panel. If all Fund Sweep records are deleted, the common information is automatically cleared.

Key Panel

DPSWEEP	DPOPERP	Sweep Fund	001	03-13-2000
Enter the following key parameters:				
Function m	N: New M: Maintenance			
Account Number . .	000000000000000001			
Fund Number . . .	01			
Command====> DPSWEEP,,0,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPSWEEP – Sweep Fund

Field Descriptions

Function	Function. Action to perform on the panel. Valid entries are: M Maintain existing record. N Create new record. <i>Alphanumeric, 1 position, required.</i>
Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Fund Number	Fund Number. Fund sequence number used to segregate multiple fund sweep relationships. Valid entries are 01 – 05 . <i>Numeric, 2 positions, required, FLS JQC005D</i>

Primary Panel

DPSWEEP	DPOPERP	Sweep Fund	001	03-13-2000
Func: M Account: 000000000000000001 Appl: DDA Branch . . . : 10001 Type: 100 Fund Number : 01				
Minimum Balance . . . 00000000000		Maximum Balance . . . 00000000000		
Partial Transfer . . . N		Balance Code C		
Account Number 2		Application 00		
Fund ID 1		ACH Flag N		
Sweep Flag B		Sweep Out Pct 00		
Statement Flag Y		Trial Flag N		
Transfer Increment . 00000000000		Transfer Out 00000000000		
Transfer In 00000000000		Last Transfer Date . : 00 00 0000		
Balance : .00		Last Dividend Add . . N		
Adjust Amount + .00		Dividend YTD00		
Last Dividend Amt . .00				
Last Dividend Date . 00 00 0000				
Delete _				
Command====> DPSWEEP,M,1,1, F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPSWEEP – Sweep Fund

Field Descriptions

Appl	Application Code. Valid entry is DDA , indicating Demand Deposits account. <i>Alphanumeric, 3 positions, protected.</i>
Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>

Minimum Balance	<p>Minimum Balance. Minimum balance to maintain in the key line account. Amount is in whole dollars. <i>Numeric, 11 positions 9 numbers, plus 2 editing marks), optional, FLS JOD037D.</i></p>
Maximum Balance	<p>Maximum Balance. Maximum balance to maintain in the key line account. Amount is in whole dollars. <i>Numeric, 11 positions (9 numbers, plus 2 editing marks), optional, FLS JOD038D.</i></p>
Partial Transfer	<p>Partial Transfer Code. Used for fund sweeping. Valid entries are: N Do not allow partial transfers on fund sweeping. Y Allow partial transfers on fund sweeping. <i>Alphanumeric, 1 position, optional, FLS JOD039D.</i></p>
Balance Code	<p>Balance Code. Determines which balance is used to calculate the sweep out amount. Valid entries are: B Bank collected balance. C Customer collected balance. L Ledger balance. <i>Alphanumeric, 1 position, required, FLS JOD040D.</i></p>
Account Number	<p>Fund Account Number. Number of the funds account. <i>Numeric, 18 positions, optional, FLS JQC013D.</i></p>
Application	<p>Fund Application Number. Application number of the funds account. Valid entries are: 01 Infopoint DDA. 04 Infopoint Savings. 08 Infopoint Time Investment. 25 Infopoint Installment Loans. 61 Installment Loans. 62 Mortgage Loans. 63 Savings (outside Deposits). 64 Credit Line (outside Deposits). 65 Certificate of Deposit. 66 Golden Savings 67 DDA (outside Deposits). 68 User-defined. 69 User-defined. <i>Numeric, 2 positions, optional, FLS JQC014D.</i></p>
Fund ID	<p>Fund Identification Number. MICM Record 0320 (Deposits Fund Name and Address) must be established for this number. <i>Numeric, 5 positions, protected, FLS JQC015D.</i></p>
ACH Flag	<p>ACH Flag. Valid entries are: N Transfer is not outside the system. Y Transfer outside the system is in ACH format <i>Alphanumeric, 1 position, required, FLS JQC016D.</i></p>

Sweep Flag	<p>Sweep Transfer Flag. Determines if the fund account is to be the source (transfer out), recipient (transfer in), or both source and recipient of funds from the primary DDA. If the Fund Application Number is '01' or '04', this field must be</p> <p>O. Valid entries are:</p> <ul style="list-style-type: none">B Funds will be both swept out of and into the DDA.I Funds will only be swept into the DDA.O Funds will only be swept out of the DDA. <p><i>Alphanumeric, 1 position, required, FLS JQC012D.</i></p>
Sweep Out Pct	<p>Transfer Percentage. Used for transfers to the Fund Account. Specifies a percentage of the investing balance to transfer to this fund account. Used when the DDA is making multiple transfers to more than one fund account.</p> <p><i>Numeric, 4 positions, optional, FLS JQC023D.</i></p>
Statement Flag	<p>Fund Statement Print Flag. Valid entries are:</p> <ul style="list-style-type: none">N Do not print fund information on the statement.Y Print fund information on the statement. <p><i>Alphanumeric, 1 position, required, FLS JQC020D.</i></p>
Trial Flag	<p>Fund Trial Balance Flag. Determines if the sweep account identified in this sweep order is to appear on the Fund Sweep Trial Balance report, 01-114. The account must be a DDA or Savings account in order to appear on the report.</p> <p>Valid entries are:</p> <ul style="list-style-type: none">N Sweep account will not appear on the Fund Sweep Trial Balance Report.Y Sweep account is to appear on the Fund Sweep Trial Balance Report. <p><i>Alphanumeric, 1 position, required, FLS JQC021D.</i></p>
Transfer Increment	<p>Transfer Increment. Increment for fund sweep transfers, specified in whole dollars. Increment amount is only used when money is being swept into the DDA.</p> <p><i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JQC022D.</i></p>
Transfer In	<p>Amount to Transfer In. Minimum amount of funds to transfer from the fund to the DDA to maintain the minimum balance. If the DDA needs less than what is specified in this field, this amount is transferred to the account.</p> <p><i>Numeric, 11 positions (9 numbers, plus 2 editing marks), optional, FLS JQC018D.</i></p>
Transfer Out	<p>Amount to Transfer Out. Minimum amount by which the DDA must exceed the maximum balance before a transfer from the DDA to the fund occurs. If the amount exceeding the maximum is less than the Transfer Out amount, no transfer to the fund occurs.</p> <p><i>Numeric, 11 positions (9 numbers, plus 2 editing marks), optional, FLS JQC017D.</i></p>
Balance	<p>Fund Balance. Balance available in the funds account.</p> <p><i>Numeric, 18 positions, protected, FLS JQC019D.</i></p>
Last Transfer Date	<p>Last Transfer Date. Date of the last transfer with this Fund Account.</p> <p><i>Numeric, 8 positions, protected, FLS JQC027D.</i></p>

(Adjustment Sign)	<p>Adjustment Sign. Indicates how to change or replace the amount. Valid entries are:</p> <ul style="list-style-type: none"> + Add amount. - Subtract amount. N Replace with a negative amount. P Replace with a positive amount. <p><i>Alphanumeric, 1 position, optional, FLS XXX080D.</i></p>
Adjust Amount	<p>Adjustment Amount.</p> <p><i>Numeric, 17 positions (13 numbers, plus 4 editing marks), optional, FLS XXX081D.</i></p>
Last Dividend Amt	<p>Last Dividend Amount. Amount of the dividend last paid to the funds account.</p> <p><i>Numeric, 9 positions (7 numbers, plus 2 editing marks), optional, FLS JQC024D.</i></p>
Last Dividend Add	<p>Last Dividend Added. Determines whether to add the last dividend to the fund balance. Valid entries are:</p> <ul style="list-style-type: none"> A Add last dividend to fund balance. N Do not add last dividend to fund balance. <p><i>Alphanumeric, 1 position, optional, FLS XXX082D.</i></p>
Last Dividend Date	<p>Last Dividend Date. Date of the dividend last paid to the funds account.</p> <p><i>Numeric, 8 positions, optional, FLS JQC025D.</i></p>
Dividend YTD	<p>Fund Dividend YTD. Amount of dividends year-to-date.</p> <p><i>Numeric, 12 positions (9 numbers, plus 3 editing marks), optional, FLS JQC026D.</i></p>
Delete	<p>Delete Flag. Code used for deleting the record. Valid entries are:</p> <ul style="list-style-type: none"> b Do not delete the record. D Delete the record. <p><i>Alphanumeric, 1 position, optional, FLS XXX154D.</i></p>

DPSWEEPI – Sweep Fund Inquiry

Purpose This panel is used to display all sweep funds for an account. Up to 5 funds are displayed. It also displays the common fund information at the top of the panel.

Key Panel

DPSWEEPI	DPOPERP	Sweep Fund Inquiry	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Command====> DPSWEEPI,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPSWEEPI – Sweep Fund Inquiry

Field Descriptions

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Primary Panel

DPSWEEPI		DPOPERP		Sweep Fund Inquiry										001		03-13-2000	
Account : 000000000000000001				Appl : DDA		Branch : 10001				Type : 100							
Minimum Balance . . :				0		Maximum Balance . . . :				0							
Partial Transfer . . :				N		Balance Code :				C							
Fund	Account-Nbr	Appl	Fundid	ACH	Tr	Stm	Swp	Pct	Trn-In	Trn-Out							
	Balance	Lst-Div	Amt	Lst-Div	Dt					Div-YTD	Lst-Trf	Dt					
01	000000000000000002	00	00001	N	N	Y	B	.00	0	0	00	00	0000	0			
	.00		.00	00	00	0000			.00		00	00	0000				
Command====> DPSWEEPI,1,																	
F1=Help F3=Exit F4=Next F11=Break F12=Cancel																	

DPSWEEPI – Sweep Fund Inquiry

Field Descriptions

Appl	Application Code. Valid entry is DDA , indicating Demand Deposits account. <i>Alphanumeric, 3 positions, protected.</i>
Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Minimum Balance	Minimum Balance. Minimum balance to maintain in the key line account. Amount is in whole dollars. <i>Numeric, 9 positions, protected, FLS JOD037D.</i>
Maximum Balance	Maximum Balance. Maximum balance to maintain in the key line account. Amount is in whole dollars. <i>Numeric, 9 positions, protected, FLS JOD038D.</i>
Partial Transfer	Partial Transfer Code. Used for fund sweeping. Valid entries are: N Do not allow partial transfers on fund sweeping. Y Allow partial transfers on fund sweeping. <i>Alphanumeric, 1 position, protected, FLS JOD039D.</i>

Balance Code	<p>Balance Code. Determines which balance is used to calculate the sweep out amount. Valid entries are:</p> <ul style="list-style-type: none"> B Bank collected balance. C Customer collected balance. L Ledger balance. <p><i>Alphanumeric, 1 position, protected, FLS JOD040D.</i></p>
Fund	<p>Fund Number. Fund sequence number, used to segregate multiple fund sweep relationships. Valid entries are 01 – 05.</p> <p><i>Numeric, 2 positions, protected, FLS JQC005D.</i></p>
Account-Nbr	<p>Fund Account Number. Number of the funds account.</p> <p><i>Numeric, 18 positions, protected, FLS JQC013D.</i></p>
Appl	<p>Fund Application Number. Application number of the funds account. Valid entries are:</p> <ul style="list-style-type: none"> 01 Infopoint DDA. 04 Infopoint Savings. 08 Infopoint Time Investment. 25 Infopoint Installment Loans. 61 Installment Loans. 62 Mortgage Loans. 63 Savings (outside Deposits). 64 Credit Line (outside Deposits). 65 Certificate of Deposit. 66 Golden Savings 67 DDA (outside Deposits). 68 User-defined. 69 User-defined. <p><i>Numeric, 2 positions, protected, FLS JQC014D.</i></p>
Fundid	<p>Fund Identification Number. MICM Record 0320 (Deposits Fund Name and Address) must be established for this number.</p> <p><i>Numeric 5 positions, protected, FLS JQC015D.</i></p>
ACH	<p>ACH Flag. Valid entries are:</p> <ul style="list-style-type: none"> N Transfer is not outside the system. Y Transfer outside the system is in ACH format. <p><i>Alphanumeric, 1 position, protected, FLS JQC016D.</i></p>
Tr	<p>Fund Trial Balance Flag. Determines if the sweep account identified in this sweep order is to appear on the Fund Sweep Trial Balance report, 01-114. The account must be a DDA or Savings account in order to appear on the report. Valid entries are:</p> <ul style="list-style-type: none"> N The sweep account will not appear on the Fund Sweep Trial Balance Report. Y The sweep account is to appear on the Fund Sweep Trial Balance Report. <p><i>Alphanumeric, 1 position, protected, FLS JQC021D.</i></p>

Stm	<p>Fund Statement Print Flag. Valid entries are:</p> <ul style="list-style-type: none">N Do not print fund information on the statement.Y Print fund information on the statement. <p><i>Alphanumeric, 1 position, protected, FLS JQC020D.</i></p>
Swp	<p>Sweep Transfer Flag. Determines if the fund account is to be the source (transfer out), recipient (transfer in), or both source and recipient of funds from the primary DDA. If Fund Application Number is '01' or '04', this field must be O. Valid entries are:</p> <ul style="list-style-type: none">B Funds will be both swept out of and into the DDA.I Funds will only be swept into the DDA.O Funds will only be swept out of the DDA. <p><i>Alphanumeric, 1 position, protected, FLS JQC012D.</i></p>
Pct	<p>Transfer Percentage. Used for Transfers to the Fund Account. Specifies a percentage of the investing balance to transfer to this fund account. Used when the DDA is making multiple transfers to more than one fund account.</p> <p><i>Numeric, 4 positions, protected, FLS JQC023D.</i></p>
Trn-In	<p>Amount to Transfer In. Minimum amount of funds to transfer from the fund to the DDA to maintain the minimum balance. If the DDA needs less than what is specified in this field, this amount is transferred to the account.</p> <p><i>Numeric, 9 positions, protected, FLS JQC018D.</i></p>
Trn-Out	<p>Amount to Transfer Out. Minimum amount by which the DDA must exceed the maximum balance before a transfer from the DDA to the fund occurs. If the amount exceeding the maximum is less than the Transfer Out amount, no transfer to the fund occurs.</p> <p><i>Numeric, 9 positions, protected, FLS JQC017D.</i></p>
Balance	<p>Fund Balance. Balance available in the funds account.</p> <p><i>Numeric, 17 positions, protected, FLS JQC019D.</i></p>
Lst-Div-Amt	<p>Last Dividend Amount. Amount of the dividend last paid to the funds account.</p> <p><i>Numeric, 9 positions, protected, FLS JQC024D.</i></p>
Lst-Div-Dt	<p>Last Dividend Date. Date of the dividend last paid to the funds account.</p> <p><i>Numeric, 8 positions, protected, FLS JQC025D.</i></p>
Div-YTD	<p>Fund Dividend YTD. Amount of dividends year-to-date.</p> <p><i>Numeric, 12 positions, protected, FLS JQC026D.</i></p>
Lst-Trf-Dt	<p>Last Transfer Date. Date of the last transfer with this Fund Account.</p> <p><i>Numeric, 8 positions, protected, FLS JQC027D.</i></p>

DPTRAN – Transaction Update

Purpose This panel is used to maintain transactions. Access the transactions by the last 9 digits of the reference number. You can page through multiple transactions with the same reference number by pressing [Enter].

Key Panel

DPTRAN	DPOPERP	Transaction Update	001	03-13-2000
Enter the following key parameters:				
Account Number . . .	000000000000000001			
Application	dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings		
Sequence	000000000000000001	0-9999999999999999		
Command====> DPTRAN,0,,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPTRAN – Transaction Update

Field Descriptions

Account Number	Account Number. Account number added or updated. <i>Numeric, 18 positions, required.</i>
Application	Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are: CRL Credit Line. DDA Demand Deposits. SAV Savings. <i>Alphanumeric, 3 positions, required.</i>
Sequence	Sequence Number. Batch and sequence numbers from the entry run. <i>Numeric, 18 positions, required.</i>

Primary Panel

DPTRAN	DPOPERP	Transaction Update	001	03-20-2000
Account: 000000000000000002		Appl: DDA	Sequence : 000000000000000000	More: +
			Short Name: JANE BECKER	
Processing Date . . .	02 03 2000			
Effective Date . . .	02 03 2000			
Transaction Code . . .	0850*			
Transaction Amt . . .		55.55		
Debit/Credit . . .	DR			
List Post . . .				
Deleted Item . . .				
Serial Number . . .	0000000000			
Source Code . . .	9933			
Time . . .	0000			
Date Initiated . . .	00 00 0000			
Description 1 . . .				
Description 2 . . .				
Command====> DPTRAN,2,DDA,0,				
F1=Help F3=Exit F4=Next F8=Forward F9=Edit F11=Break F12=Cancel				

DPTRAN – Transaction Update

Field Descriptions

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Processing Date	Transaction Processing Date. Processing date the transaction was posted. <i>Numeric, 8 positions, protected, FLS JPR013D.</i>
Effective Date	Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated. <i>Numeric, 8 positions, protected, FLS JPR014D.</i>
Transaction Code	External Transaction Code. User-defined. <i>Numeric, 4 positions, protected, FLS JPR019D.</i>
Transaction Amt	Transaction Amount. Amount of the transaction. <i>Alphanumeric, 16 positions, protected, FLS JPR015D.</i>
Debit/Credit	Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are: CR Credit. DR Debit. <i>Alphanumeric, 2 positions, protected, FLS XXX079D.</i>

List Post	<p>List Post Flag. Valid entries are:</p> <ul style="list-style-type: none">b Do not list post item.L List post item. <p><i>Alphanumeric, 1 position, protected, FLS JPR025D.</i></p>
Deleted Item	<p>Transaction Delete Indicator. Valid entry is X, indicating a deleted item.</p> <p><i>Alphanumeric, 1 position, protected, FLS JPR020D.</i></p>
Serial Number	<p>Transaction Serial Number. Serial or check number of the item.</p> <p><i>Alphanumeric, 10 positions, optional, FLS JPR016D.</i></p>
Source Code	<p>Transaction Input Source. Source of this transaction.</p> <p><i>Numeric, 4 positions, optional, FLS JPR021D.</i></p>
Time	<p>Transaction Initiation Time. Time this transaction was initiated.</p> <p><i>Numeric, 4 positions, optional, FLS JPR022D.</i></p>
Date Initiated	<p>Transaction Initiation Date. Date this transaction was initiated.</p> <p><i>Numeric, 8 positions, optional, FLS JPR023D.</i></p>
Description 1	<p>Transaction Description 1. First line of descriptive information input with this transaction.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JPR028D.</i></p>
Description 2	<p>Transaction Description 2. Second line of descriptive information input with the transaction.</p> <p><i>Alphanumeric, 30 positions, optional, FLS JPR029D.</i></p>

DPTRANI – Transaction Inquiry

- Purpose** This panel is used to display (inquiry only) details for all transactions. Information passed can vary if the Savings account is also a Passbook account.
- Note:** When more than 1000 records are read during a search, the panel displays the transactions found up to that point; then, a message is displayed that prompts you to cancel or continue the search.
- Field-level security is *not* available for this panel.
- Special Considerations** On the key panel:
- If you enter **C** for Function, the selection panel is bypassed.
 - If you leave Function blank or enter **S**, the selection panel is displayed with 'C' in Function and the last statement date in Statement Date.
- On the selection panel:
- You can enter the following criteria to determine the type and/or range of data that appears on the primary panel:
 - Statement Date
 - Credits
 - Debits
 - Posting Date
 - Transaction Code
 - Serial Number
 - Reference Number
 - Amount
 - Effective Date
 - Source Code
 - If you enter specific selection data, the system searches for all transactions (current and history) that fit the criteria entered. For example:
 - If you enter **0** for Statement Date and **A** or **H** for Function, the oldest statement period is displayed.
 - If Statement Date is blank and you enter **A** or **H** for Function, the last statement period is displayed.
 - If you enter **L** for Function, the transactions for the last processing date are displayed. The transactions displayed are current or from history.
 - If you enter **A** for Function, the transactions are displayed starting with the selected statement period through current transactions.
- On the primary panel:
- You can display transaction detail by placing the cursor on a field associated with the transaction and pressing [F14].

Key Panel

DPTRANI	DPOPERP	Transaction Inquiry	001	03-13-2000
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Enter the following key parameters:

Function s	A: Last Stmt & Current Transactions C: Current Transactions H: History Transactions L: Last Process Date S: Selection Parameters 1: Last Ten Debits 2: Last Ten Credits
Account Number . . 000000000000000001	
Application . . . dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings

Command====> DPTRANI,,,.
F1=Help F3=Exit F4=Next F11=Break F12=Cancel

DPTRANI – Transaction Inquiry

Field Descriptions

Function	<p>Function Code. Defines the action. Valid entries are:</p> <ul style="list-style-type: none">A Select all transactions.C Select current data.H Select data from history.L Select last processing date.S Select data using the selection panel. (Only valid from the key panel.)1 Select last 10 debits.2 Select last 10 credits. <p><i>Alphanumeric, 1 position, optional, FLS XXX005D.</i></p>
Account Number	<p>Account Number. Account number added or updated.</p> <p><i>Numeric, 18 positions, required.</i></p>
Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <ul style="list-style-type: none">CRL Credit Line.DDA Demand Deposits.SAV Savings. <p><i>Alphanumeric, 3 positions, required.</i></p>

Selection Panel

DPTRANI	DPOPERP	Transaction Inquiry Selection		001	03-06-2000
Func: C	Account: 000000000000000001	Appl: DDA	Branch . . : 10001	Type: 100	
			Short Name: KEVIN SMITH		
Function C	A: Hist Thru Curr from Stmt Date	L: Last Process Date			
	C: Current Transactions	1: Last Ten Debits			
	H: History Transactions	2: Last Ten Credits			
Statement Date	02 03 2000				
Credits					
Debits					
Posting Date	(From) 00 00 0000	(To) 00 00 0000			
Transaction Code . . .	(Low) 0000	(High) 0000			
Serial	(Low) 000000000000	(High) 000000000000			
Sequence	(Low) 00000000000000000000	(High) 00000000000000000000			
Amount	(Low) 0,000,000,000.00	(High) 0,000,000,000.00			
Effective Date	(From) 00 00 0000	(To) 00 00 0000			
Source Code	(Low) 0000	(High) 0000			
Command====> DPTRANI,C,1,DDA,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPTRANI – Transaction Inquiry Selection

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Function	Function Code. Defines the action. Valid entries are: A Select all transactions. C Select current data. H Select data from history. L Select last processing date. S Select data using the selection panel. (Only valid from the key panel.) 1 Select last 10 debits. 2 Select last 10 credits. <i>Alphanumeric, 1 position, optional, FLS XXX005D.</i>
Statement Date	Statement Date. Date is required only when selecting a specific statement from history. Format is MMDDYYYY. <i>Numeric, 8 positions, required when selecting a specific statement from history, FLS XXX027D.</i>

Credits	Select Credits Option. Enter X to display credits. <i>Alphanumeric, 1 position, optional, FLS XXX028D.</i>
Debits	Select Debits Option. Enter X to display debits. <i>Alphanumeric, 1 position, optional, FLS XXX029D.</i>
Posting Date (From)	Beginning Posting Date. Starting date to display in the Transaction Inquiry. <i>Numeric, 8 positions, optional, FLS XXX030D.</i>
Posting Date (To)	Ending Posting Date. Ending date to display in the Transaction Inquiry. <i>Numeric, 8 positions, optional, FLS XXX031D.</i>
Transaction Code (Low)	Low Transaction Code. Starting transaction code to display in the Transaction Inquiry. <i>Numeric, 4 positions, optional, FLS XXX032D.</i>
Transaction Code (High)	High Transaction Code. Ending transaction code to display in the Transaction Inquiry. <i>Numeric, 4 positions, optional, FLS XXX033D.</i>
Serial (Low)	Low Serial Number. Starting serial number or Passbook balance to display in the Transaction Inquiry. <i>Numeric, 11 positions, optional, FLS XXX034D.</i>
Serial (High)	High Serial Number. Ending serial number or Passbook balance to display in the Transaction Inquiry. <i>Numeric, 11 positions, optional, FLS XXX035D.</i>
Sequence (Low)	Low Sequence Number. Starting trace or sequence number to display in the Transaction Inquiry. <i>Numeric, 18 positions, optional, FLS XXX036D.</i>
Sequence (High)	High Sequence Number. Ending trace or sequence number to display in the Transaction Inquiry. <i>Numeric, 18 positions, optional, FLS XXX037D.</i>
Amount (Low)	Low Transaction Amount. Starting transaction amount to display in the Transaction Inquiry. Display includes two decimal places. <i>Numeric, 16 positions (12 numbers, plus 4 editing marks), optional, FLS XXX038D.</i>
Amount (High)	High Transaction Amount. Ending transaction amount to display in the Transaction Inquiry. Display includes two decimal places. <i>Numeric, 16 positions (12 numbers, plus 4 editing marks), optional, FLS XXX039D.</i>
Effective Date (From)	From Effective Date. Starting transaction effective date to display in the Transaction Inquiry. <i>Numeric, 8 positions, optional, FLS XXX040D.</i>

- Effective Date (To) To Effective Date. Ending transaction effective date to display in the Transaction Inquiry.
Numeric, 8 positions, optional, FLS XXX041D.
- Source Code (Low) Low Source. Starting transaction source to display in the Transaction Inquiry.
Numeric, 4 positions, optional, FLS XXX042D.
- Source Code (High) High Source. Ending transaction source to display in the Transaction Inquiry.
Numeric, 4 positions, optional, FLS XXX043D.

Primary Panel

DPTRANI	DPOPERP	Transaction Inquiry				001	03-06-2000
Func: C	Account: 000000000000000001	Appl: DDA	Short Name: KEVIN SMITH	Pg Adv 00	More: +		
Prev-Stm	Stm-Date	Previous----	Bal	Total-Credits	Total---Debits	Current-Balance	
02-03-00	05-03-00	99.93-	800644.67	27818.75		772725.99	
Proc	Eff	Serial-Nbr	TC	Amount	DC Srce	Sequence	L D
02-07-00		0 0730*		4.36	D 0000	3	
ZBA TRANSFER							
PROCESSING DATE				02-07-00	ENDING BALANCE	104.29-	
02-11-00		2000042 0810*		119.06	D 0000	1455391002	
CREDIT LINE AUTO PYMT FROM DDA							
02-11-00		2000042 0810*		421.32	D 0000	1455391001	
CREDIT LINE AUTO PYMT FROM DDA							
02-11-00		0 0400*		644.67	C 0000	1455391001	
CREDIT LINE TRANSFER							
02-11-00		0 0852*		2.00	D 0000	0	
IMMED TRANS CHARGE							
PROCESSING DATE				02-11-00	ENDING BALANCE	2.00-	
03-07-00		1 0350		800000.00	C 0000	10000100001	
CASH DEPOSIT							
COMMAND====> DPTRANI,C,1,DDA,							
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel							

DPTRANI – Transaction Inquiry

Field Descriptions

- Pg Adv Page Advance. Number of pages to advance prior to displaying next panel. Will only advance to logical breaks in data such as end of statement period. Valid entries are **00 – 99**.
Numeric, 2 positions, optional, FLS XXX119D.
- Short Name Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.
- Prev-Stm Date of Last Cutoff Statement. Date of the last cutoff statement.
Numeric, 6 positions, protected.
- Stm-Date Next Cutoff Statement Date. If the Cutoff Statement Frequency is 'D', 'M', or 'P', the system automatically calculates the date by advancing the current date by one scheduled period. If the Frequency is 'C', the date is calculated by the system according to the cycle specified for the account.
Numeric, 6 positions, protected.

Previous---Bal	Cutoff Statement Balance. Account balance as of the last cutoff statement. <i>Numeric, 13 positions, protected.</i>
Total-Credits	Statement Credit Amount. Total amount of credits posted since the last cutoff statement. <i>Numeric, 13 positions, protected.</i>
Total---Debits	Statement Debit Amount. Total amount of debits posted since the last cutoff statement. <i>Numeric, 13 positions, protected.</i>
Current-Balance	Current Balance. Net result of all debits and credits posted to an account. <i>Numeric, 11 positions, protected.</i>
Proc	Transaction Processing Date. Processing date the transaction was posted. <i>Numeric, 6 positions, protected.</i>
Eff	Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated. Format is MMDD. <i>Numeric, 4 positions, protected.</i>
Serial-Nbr	Transaction Serial Number. Serial or check number of the item. <i>Numeric, 10 positions, protected.</i>
TC	External Transaction Code. User-defined. <i>Numeric, 4 positions, protected.</i>
Amount	Transaction Amount. Amount of the transaction. <i>Numeric, 13 positions, protected.</i>
DC	Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are: C Credit. D Debit. <i>Alphanumeric, 1 position, protected.</i>
Srce	Transaction Input Source. Source of this transaction. <i>Numeric, 4 positions, protected.</i>
Sequence	Sequence Number. Right-most 18 digits of the transaction sequence number. <i>Numeric, 18 positions, protected.</i>
L	Transaction Description Group. <i>Alphanumeric, 1 position, protected.</i>
D	Transaction Delete Indicator. Valid entry is X , indicating the transactions to delete. <i>Alphanumeric, 1 position, protected.</i>

DPTRANI	DPOPERP	Transaction Inquiry				001	04-03-2000	
Func: C	Account: 000000000003408001	Appl: SAV	Short Name: JAMES HOKE	Pg Adv 00	More: +			
Book--Dt	Passbk--Balance	Total--Credits	Total---Debits	Current-Balance	Pbdiscp			
00-00-00	.00	32222.19	.00	32222.19				
Proc	Eff	Serial-Nbr	TC	Amount	DC	Srce	Sequence	L D
01-04-00		0 0350		1111.11	C	0000	20000200001	
	CASH DEPOSIT							
01-05-00		0 0350		1111.11	C	0000	20000200001	
	CASH DEPOSIT							
01-06-00		0 0350		1111.11	C	0000	20000200001	
	CASH DEPOSIT							
01-07-00		0 0350		1111.11	C	0000	20000200001	
	CASH DEPOSIT							
01-10-00		0 0350		1111.11	C	0000	20000200001	
	CASH DEPOSIT							
01-11-00		0 0350		1111.11	C	0000	20000200001	
	CASH DEPOSIT							
01-12-00		0 0350		1111.11	C	0000	20000200001	
	CASH DEPOSIT							
COMMAND====> DPTRANI,C,3408001,SAV.								
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel								

DPTRANI – Transaction Inquiry (Passbook Accounts)

Field Descriptions

Pg Adv	Page Advance. Number of pages to advance prior to displaying next panel. Will only advance to logical breaks in data such as end of statement period. Valid entries are 00 – 99 . <i>Numeric, 2 positions, optional.</i>
Book--Dt	Last Date Passbook Balanced. Last date the passbook balance equaled the current balance. <i>Numeric, 6 positions, protected.</i>
Passbk--Balance	Passbook Balance. Customer passbook balance for passbook accounts. <i>Numeric, 18 positions, protected.</i>
Total--Credits	Amount of Unbooked Credits. Amount of credits that are not book posted for passbook accounts. <i>Numeric, 13 positions, protected.</i>
Total---Debits	Unbooked Debits Posted. Amount of debits that are not book posted for passbook accounts. <i>Numeric, 13 positions, protected.</i>
Current-Balance	Current Balance. Net result of all debits and credits posted to an account. <i>Numeric, 11 positions, protected.</i>

Pbdiscp	<p>Passbook Discrepancy Code. Indicates whether the amount in the Passbook Balance field, minus the amount in the Unbooked Debits Posted field, plus the Amount of Unbooked Credits field, plus the amount in the Unbooked Interest field is equal to the amount in the Current Balance field. Valid entries are:</p> <ul style="list-style-type: none"> B In balance. N Discrepancy, new today. O Discrepancy, existing. <p><i>Alphanumeric, 1 position, protected.</i></p>
Proc	<p>Transaction Processing Date. Processing date the transaction was posted.</p> <p><i>Numeric, 6 positions, protected.</i></p>
Eff	<p>Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated. Format is MMDD.</p> <p><i>Numeric, 4 positions, protected.</i></p>
Serial-Nbr	<p>Transaction Serial Number. Serial or check number of the item.</p> <p><i>Numeric, 10 positions, protected.</i></p>
TC	<p>External Transaction Code. User-defined.</p> <p><i>Numeric, 4 positions, protected.</i></p>
Amount	<p>Transaction Amount. Amount of the transaction.</p> <p><i>Numeric, 13 positions, protected.</i></p>
DC	<p>Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are:</p> <ul style="list-style-type: none"> C Credit. D Debit. <p><i>Alphanumeric, 1 position, protected.</i></p>
Srce	<p>Transaction Input Source. Source of this transaction.</p> <p><i>Numeric, 4 positions, protected.</i></p>
Sequence	<p>Sequence Number. Right-most 18 digits of the transaction sequence number.</p> <p><i>Numeric, 18 positions, protected.</i></p>
L	<p>Transaction Description Group.</p> <p><i>Alphanumeric, 1 position, protected.</i></p>
D	<p>Transaction Delete Indicator. Valid entry is X, indicating the transactions to delete.</p> <p><i>Alphanumeric, 1 position, protected.</i></p>

DPTRANI2 – Transaction Inquiry 2

Purpose This panel is used to display (inquiry only) information for all transactions. Up to 13 transactions are displayed per panel.

Special Considerations On the key panel:

- If you enter **H** for Function with no Statement Date, the last statement period appears in Statement Date on the primary panel.
- If you enter **L** for Function, only transactions for the last processing date appear on the primary panel.
- If you enter a valid Statement Date, only that statement period appears on the primary panel.
- If you enter **0** for Statement Date and **H** for Function, the oldest statement period appears on the primary panel and transactions browse from one statement period to another.

On the primary panel:

- You can display transaction detail by placing the cursor on a field associated with the transaction and pressing [F14].

Key Panel

DPTRANI2	DPOPERP	Transaction Inquiry 2	001	03-13-2000
Enter the following key parameters:				
Function	a	A: All Transactions C: Current Transactions H: History Transactions L: Last Process Date		
Account Number . .	1			
Application . . .	dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings		
Statement Date . .	__ __ ____	Starting Statement History Date (Defaults Last Statement Date)		
Command====> DPTRANI2,,0,,0,0,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPTRANI2 – Transaction Inquiry 2

Field Descriptions

Function	<p>Function Code. Defines the action. Valid entries are:</p> <p>A Select all transactions.</p> <p>C Select current data.</p> <p>H Select data from history.</p> <p>L Select last processing date.</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX118D.</i></p>
Account Number	<p>Account Number. Account number added or updated.</p> <p><i>Numeric, 18 positions, required.</i></p>
Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <p>CRL Credit Line.</p> <p>DDA Demand Deposits.</p> <p>SAV Savings.</p> <p><i>Alphanumeric, 3 positions, required.</i></p>
Statement Date	<p>Statement Date. Date is required only when selecting a specific statement from history. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, required when selecting a specific statement from history, FLS XXX027D.</i></p>

Primary Panel

DPTRAN12	DPOPERP	Transaction Inquiry 2			001	03-20-2000	More: +
Account: 1	Appl: DDA	Branch	:	10001	Type: 100	Pg Adv 00	
Stmt Date : 03-03-2000	Short Name: KEVIN SMITH						
Process Date	Effect Date	Ext T/C	Int T/C	D C	Tran Amount	Serial	Sequence
02-09-00		0350	0350	C	968.35	0	10000100001
02-09-00		0000	0856	D	7.00	0	0
02-09-00		0000	0856	D	1.98	0	0
02-09-00		0000	0856	D	6.66	0	0
02-09-00		0000	0856	D	.15	0	0
02-09-00		0000	0856	D	.07	0	0
02-09-00		0000	0856	D	.01	0	0
02-10-00		0350	0350	C	968.35	0	10000100001
02-11-00		0350	0350	C	968.35	0	10000100001
02-11-00		0000	0856	D	1.00	0	0
02-11-00		0000	0810	D	435.26	2000042	1455391001
02-14-00		0350	0350	C	968.35	0	10000100001
02-15-00		0350	0350	C	968.35	0	10000100001
Command====> DPTRAN12,H,1,DDA,3,3,2000,							
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel							
F14=Detail							

DPTRAN12 – Transaction Inquiry 2

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Pg Adv	Page Advance. Number of pages to advance prior to displaying next panel. Will only advance to logical breaks in data such as end of statement period. Valid entries are 00 – 99 . <i>Numeric, 2 positions, optional, FLS XXX119D.</i>
Process Date	Transaction Processing Date. Processing date the transaction was posted. <i>Alphanumeric, 8 positions, protected, FLS JPR013D.</i>
Effect Date	Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated. <i>Alphanumeric, 8 positions, protected, FLS JPR014D.</i>
Ext T/C	External Transaction Code. User-defined. <i>Numeric, 4 positions, protected, FLS JPR019D.</i>
Int T/C	Internal Transaction Code. Deposits' internally assigned transaction code. <i>Numeric, 4 positions, protected, FLS JPR012D.</i>
DC	Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are: CR Credit. DR Debit. <i>Alphanumeric, 1 position, protected, FLS XXX079D.</i>
Tran Amount	Transaction Amount. Amount of the transaction. <i>Numeric, 16 positions, protected, FLS JPR015D.</i>
Serial	Transaction Serial Number. Serial or check number of the item. <i>Numeric, 11 positions, protected, FLS JPR016D.</i>
Sequence	Transaction Sequence Number. Sequence number within a block. <i>Numeric, 13 positions, protected, FLS JPR017D.</i>
D	Transaction Delete Indicator. Valid entry is X , indicating the transactions to delete. <i>Alphanumeric, 1 position, protected, FLS JPR020D.</i>

Transaction Inquiry 2 Detail		000
Processing Date . . .	10-16-2000	+
Effective Date . . .	10-16-2000	100
External TC . . .	0000	00
Internal TC . . .	0850	---
Transaction Amt . . .	5.00	D
Debit/Credit . . .	DR	1
Deleted Item . . .		0
Serial Number . . .	000000000000	0
Source Code . . .	9901	0
Time . . .	0000	
Date Initiated . . .	00-00-0000	
	List Post . . .	
	Tran Sequence : 20000	
	Block Sequence : 000000000000	
Description 1 . . .	SERVICE CHARGE	
Description 2 . . .	BAL INQUIRY ACCT 177001	
Description 3 . . .	FLAT FEE	
Description 4 . . .		
Description 5 . . .		
F1 = Help (Any other key Returns Data Panel)		

DPTRANI2 – Transaction Inquiry 2 Detail

Field Descriptions

Processing Date	Transaction Processing Date. Processing date the transaction was posted. <i>Alphanumeric, 10 positions, protected, FLS JPR013D.</i>
Effective Date	Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated. <i>Alphanumeric, 10 positions, protected, FLS JPR014D.</i>
External TC	External Transaction Code. User-defined. <i>Numeric, 4 positions, protected, FLS JPR019D.</i>
Internal TC	Internal Transaction Code. Deposits' internally assigned transaction code. <i>Numeric, 4 positions, protected, FLS JPR012D.</i>
Transaction Amt	Transaction Amount. Amount of the transaction. <i>Numeric, 18 positions, protected, FLS JPR015D.</i>
Debit/Credit	Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are: CR Credit. DR Debit. <i>Alphanumeric, 1 position, protected, FLS XXX079D.</i>
Deleted Item	Transaction Delete Indicator. Valid entry is X , indicating the transactions to delete. <i>Alphanumeric, 1 position, protected, FLS JPR020D.</i>

List Post	<p>List Post Flag. Valid entries are:</p> <ul style="list-style-type: none">b Do not list post item.L List post item. <p><i>Alphanumeric, 1 position, protected, FLS JPR025D.</i></p>
Serial Number	<p>Transaction Serial Number. Serial or check number of the item.</p> <p><i>Numeric, 11 positions, protected, FLS JPR016D.</i></p>
Source Code	<p>Transaction Input Source. Source of this transaction.</p> <p><i>Numeric, 4 positions, protected, FLS JPR021D.</i></p>
Time	<p>Transaction Initiation Time. Time this transaction was initiated.</p> <p><i>Numeric, 4 positions, protected, FLS JPR022D.</i></p>
Tran Sequence	<p>Transaction Sequence Number. Key transaction sequence within an account.</p> <p><i>Numeric, 6 positions, protected, FLS JPR005D.</i></p>
Date Initiated	<p>Transaction Initiation Date. Date this transaction was initiated.</p> <p><i>Numeric, 10 positions, protected, FLS JPR023D.</i></p>
Sequence	<p>Sequence Number. Sequence number within a block.</p> <p><i>Numeric, 18 positions, protected, FLS JPR017D.</i></p>
Description 1 – 5	<p>Transaction Descriptions. Up to 5 lines of transaction descriptions coming from one or more of the following:</p> <ul style="list-style-type: none">■ One line from first description of MICM Record 2013.■ Up to 2 lines submitted with transaction.■ Up to 2 lines from transaction source descriptions. <p><i>Alphanumeric, 30 positions, protected, FLS XXX158D.</i></p>

DPTRANI3 – Transaction Inquiry 3

Purpose This panel is used to display (inquiry only) details, including running balances, for all transactions. Up to 6 transactions are displayed per panel.

Special Considerations On the key panel:

- If you enter **H** for Function with no Statement Date, the last statement period appears in Statement Date on the primary panel.
- If you enter **L** for Function, only transactions for the last processing date appear on the primary panel.
- If you enter a valid Statement Date, only that statement period appears on the primary panel.
- If you enter **0** for Statement Date and **H** for Function, the oldest statement period appears on the primary panel and transactions browse from one statement period to another.

Key Panel

DPTRANI3	DPOPERP	Transaction Inquiry 3	001	03-13-2000
Enter the following key parameters:				
Function	a	A: All Transactions C: Current Transactions H: History Transactions L: Last Process Date		
Account Number . .	1			
Application . . .	dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings		
Statement Date . .	__ __ ____	Starting Statement History Date (Defaults Last Statement Date)		
Command====> DPTRANI3,,0,,0,0,0, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPTRANI3 – Transaction Inquiry 3

Field Descriptions

Function Function Code. Defines the action. Valid entries are:

- A** Display all transactions.
- C** Display current transactions.
- H** Display history transactions.
- L** Display transactions from the last processing date.

Alphanumeric, 1 position, optional.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
CRL Credit Line.
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Statement Date Statement Date. Date is required only when selecting a specific statement from history. Format is MMDDYYYY.
Numeric, 8 positions, required, FLS XXX027.

Primary Panel

DPTRANI3 DPOPERP		Transaction Inquiry 3		001	03-20-2000
Account: 1		Appl: DDA		Branch . : 10001	More: +
Stmt Date : 03-03-2000		Short Name: KEVIN SMITH		Pg Adv 00	Type: 100
Process	Effective	T/C D/C	Serial	Sequence	Balance D
Tran Amount	MICM Description		Tran-Description		
02-09-00	968.35	0350 C	0	10000100001	966.35
02-09-00		0856* D	0	0	959.35
02-09-00	7.00	RETAINED S C	0	0	957.37
02-09-00	1.98	0856* D	0	0	950.71
02-09-00	6.66	RETAINED S C	0	0	950.56
02-09-00	.15	0856* D	0	0	950.49
02-09-00	.07	RETAINED S C	0	0	
Command====> DPTRANI3,H,1,DDA,3,3,2000.					
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel					
F14=Detail					

DPTRANI3 – Transaction Inquiry 3

Field Descriptions

Branch Account Branch Number. Number of the branch to which this account belongs.
Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, protected.

Type Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, protected.

Stmt Date Statement Date. Date is required only when selecting a specific statement from history. Format is MMDDYYYY.
Numeric, 8 positions, required, FLS XXX027.

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Pg Adv	Page Advance. Number of pages to advance prior to displaying next panel. Will only advance to logical breaks in data such as end of statement period. Valid entries are 00 – 99 . <i>Numeric, 2 positions, optional.</i>
Process	Transaction Processing Date. Processing date the transaction was posted. <i>Alphanumeric, 8 positions, protected, FLS JPR013D.</i>
Effective	Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated. <i>Alphanumeric, 8 positions, protected, FLS JPR014D.</i>
T/C	External Transaction Code. User-defined. <i>Numeric, 4 positions, protected, FLS JPR019D.</i>
D/C	Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are: CR Credit. DR Debit. <i>Alphanumeric, 1 position, protected, FLS XXX079D.</i>
Serial	Transaction Serial Number. Serial or check number of the item. <i>Numeric, 11 positions, protected, FLS JPR016D.</i>
Sequence	Transaction Sequence Number. Sequence number within a block. <i>Numeric, 18 positions, protected, FLS JPR017D.</i>
Balance	Running Balance. Running balance after each transaction is posted. Note: The balance does not display if the Function is 'L'. <i>Numeric, 18 positions, protected, FLS XXX120D.</i>
D	Transaction Delete Indicator. Valid entry is X , indicating the transactions to delete. <i>Alphanumeric, 1 position, protected, FLS JPR020D.</i>
Tran Amount	Transaction Amount. Amount of the transaction. <i>Numeric, 16 positions, protected, FLS JPR015D.</i>
MICM Description	MICM Description. Transaction description taken from first description line of MICM Record 2013. <i>Alphanumeric, 30 positions, protected, FLS XXX121D.</i>

Tran-Description

Transaction Description 1. First line of descriptive information input with this transaction.

Alphanumeric, 30 positions, protected, FLS JPR028D.

Transaction Inquiry 3 Detail		000 + 100 00 ----
Processing Date . . .	10-16-2000	
Effective Date . . .	10-16-2000	
External TC . . .	0000	
Internal TC . . .	0858	
Transaction Amt . . .	.25	
Debit/Credit . . .	DR	
Deleted Item . . .		
Serial Number . . .	000000000000	
Source Code . . .	9918	
Time . . .	0000	
Date Initiated . . .	00-00-0000	
	List Post . . .	
	Tran Sequence : 20000	
	Block Sequence : 000000000000	
Description 1 . . .	FDIC SERVICE CHARGE	
Description 2 . . .	BAL INQUIRY ACCT 177001	
Description 3 . . .	FDIC CHARGE	
Description 4 . . .		
Description 5 . . .		
F1 = Help (Any other key Returns Data Panel)		

DPTRANI3 – Transaction Inquiry 3 Detail

Field Descriptions

Processing Date

Transaction Processing Date. Processing date the transaction was posted.

Alphanumeric, 10 positions, protected, FLS JPR013D.

Effective Date

Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated.

Alphanumeric, 10 positions, protected, FLS JPR014D.

External TC

External Transaction Code. User-defined.

Numeric, 4 positions, protected, FLS JPR019D.

Internal TC

Internal Transaction Code. Deposits' internally assigned transaction code.

Numeric, 4 positions, protected, FLS JPR012D.

Transaction Amt

Transaction Amount. Amount of the transaction.

Numeric, 18 positions, protected, FLS JPR015D.

Debit/Credit

Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are:

CR Credit.

DR Debit.

Alphanumeric, 1 position, protected, FLS XXX079D.

Deleted Item	<p>Transaction Delete Indicator. Valid entry is X, indicating the transactions to delete.</p> <p><i>Alphanumeric, 1 position, protected, FLS JPR020D.</i></p>
List Post	<p>List Post Flag. Valid entries are:</p> <ul style="list-style-type: none"> b Do not list post item. L List post item. <p><i>Alphanumeric, 1 position, protected, FLS JPR025D.</i></p>
Serial Number	<p>Transaction Serial Number. Serial or check number of the item.</p> <p><i>Numeric, 11 positions, protected, FLS JPR016D.</i></p>
Source Code	<p>Transaction Input Source. Source of this transaction.</p> <p><i>Numeric, 4 positions, protected, FLS JPR021D.</i></p>
Time	<p>Transaction Initiation Time. Time this transaction was initiated.</p> <p><i>Numeric, 4 positions, protected, FLS JPR022D.</i></p>
Tran Sequence	<p>Transaction Sequence Number. Key sequence number within an account.</p> <p><i>Numeric, 6 positions, protected, FLS JPR005D.</i></p>
Date Initiated	<p>Transaction Initiation Date. Date this transaction was initiated.</p> <p><i>Numeric, 10 positions, protected, FLS JPR023D.</i></p>
Sequence	<p>Block Sequence Number. Sequence number within a block.</p> <p><i>Numeric, 18 positions, protected, FLS JPR017D.</i></p>
Description 1 – 5	<p>Transaction Descriptions. Up to 5 lines of transaction descriptions coming from one or more of the following:</p> <ul style="list-style-type: none"> ■ One line from first description of MICM Record 2013. ■ Up to 2 lines submitted with transaction. ■ Up to 2 lines from transaction source descriptions. <p><i>Alphanumeric, 30 positions, protected, FLS XXX159D.</i></p>

DPTRANI4 – Transaction Inquiry 4

Purpose This panel is used to display (inquiry only) details for all transactions. Up to 13 transactions are displayed per panel.

Note: When more than 1000 records are read during a search, the panel displays the transactions found up to that point; then, a message is displayed that prompts you to cancel or continue the search.

Field-level security is *not* available for this panel.

Special Considerations On the key panel:

- If you enter **C** for Function, the selection panel is bypassed.
- If you leave Function blank or enter **S**, the selection panel is displayed with 'C' in Function and the last statement date in Statement Date.

On the selection panel, you can enter the following criteria to determine the type and/or range of data that appears on the primary panel:

- Statement Date
- Credits
- Debits
- Posting Date
- Transaction Code
- Serial Number
- Reference Number
- Amount
- Effective Date
- Source Code

If you enter specific selection data, the system searches for all transactions (current and history) that fit the criteria entered. For example:

- If you enter **0** for Statement Date and **A** or **H** for Function, the oldest statement period is displayed.
- If Statement Date is blank and you enter **A** or **H** for Function, the last statement period is displayed.
- If you enter **L** for Function, the transactions for the last processing date are displayed. The transactions displayed are current or from history.
- If you enter **A** for Function, the transactions are displayed starting with the selected statement period through current transactions.

Key Panel

DPTRANI4	DPOPERP	Transaction Inquiry 4	001	03-13-2000
Enter the following key parameters:				
Function	a	A: Last Stmt & Current Transactions C: Current Transactions H: History Transactions L: Last Process Date S: Selection Parameters 1: Last Ten Debits 2: Last Ten Credits		
Account Number . .	000000000000000001			
Application . . .	dda	CRL: Credit Line DDA: Demand Deposits SAV: Savings		
Command====> DPTRANI4,...				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

*DPTRANI4 - Transaction Inquiry 4***Field Descriptions**

Function	<p>Function Code. Defines the action. Valid entries are:</p> <ul style="list-style-type: none">A Select all transactions.C Select current data.H Select data from history.L Select last processing date.S Select data using the selection panel. (Only valid from the key panel.)1 Select last 10 debits.2 Select last 10 credits. <p><i>Alphanumeric, 1 position, optional, FLS XXX005D.</i></p>
Account Number	<p>Account Number. Account number added or updated.</p> <p><i>Numeric, 18 positions, required.</i></p>
Application	<p>Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:</p> <ul style="list-style-type: none">CRL Credit Line.DDA Demand Deposits.SAV Savings. <p><i>Alphanumeric, 3 positions, required.</i></p>

Selection Panel

DPTRANI4 DPOPERP		Transaction Inquiry 4 Selection		001	03-20-2000
Func: C	Account: 000000000000000001	Appl: DDA	Branch . : 10001	Type: 100	
			Short Name: KEVIN SMITH		
Function C	A: Hist Thru Curr from Stmt Date	L: Last Process Date			
	C: Current Transactions	1: Last Ten Debits			
	H: History Transactions	2: Last Ten Credits			
Statement Date . . . 03 03 2000					
Credits					
Debits					
Posting Date	(From) 00 00 0000	(To) 00 00 0000			
Transaction Code . . .	(Low) 0000	(High) 0000			
Serial	(Low) 0000000000	(High) 0000000000			
Sequence	(Low) 00000000000000000000	(High) 00000000000000000000			
Amount	(Low) 0,000,000,000.00	(High) 0,000,000,000.00			
Effective Date	(From) 00 00 0000	(To) 00 00 0000			
Source Code	(Low) 0000	(High) 0000			
Command====> DPTRANI4,C,1,DDA,					
F1=Help F3=Exit F4=Next F11=Break F12=Cancel					

DPTRANI4 – Transaction Inquiry 4 Selection

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Function	Function Code. Defines the action. Valid entries are: <ul style="list-style-type: none"> A Select all transactions. C Select current data. H Select data from history. L Select last processing date. S Select data using the selection panel. (Only valid from the key panel.) 1 Select last 10 debits. 2 Select last 10 credits. <i>Alphanumeric, 1 position, optional, FLS XXX005D.</i>
Statement Date	Statement Date. Date is required only when selecting a specific statement from history. Format is MMDDYYYY. <i>Numeric, 8 positions, required when selecting a specific statement from history, FLS XXX027D.</i>

Credits	Select Credits Option. Enter X to display credits only. <i>Alphanumeric, 1 position, optional, FLS XXX028D.</i>
Debits	Select Debits Option. Enter X to display debits only. <i>Alphanumeric, 1 position, optional, FLS XXX029D.</i>
Posting Date (From)	Beginning Posting Date. Starting date to display in the Transaction Inquiry. <i>Numeric, 8 positions, optional, FLS XXX030D</i>
Posting Date (To)	Ending Posting Date. Ending date to display in the Transaction Inquiry. <i>Numeric, 8 positions, optional, FLS XXX031D.</i>
Transaction Code (Low)	Low Transaction Code. Starting transaction code to display in the Transaction Inquiry. <i>Numeric, 4 positions, optional, FLS XXX032D.</i>
Transaction Code (High)	High Transaction Code. Ending transaction code to display in the Transaction Inquiry. <i>Numeric, 4 positions, optional, FLS XXX033D.</i>
Serial (Low)	Low Serial Number. Starting serial number or Passbook balance to display in the Transaction Inquiry. <i>Numeric, 10 positions, optional, FLS XXX034D.</i>
Serial (High)	High Serial Number. Ending serial number or Passbook balance to display in the Transaction Inquiry. <i>Numeric, 10 positions, optional, FLS XXX035D.</i>
Sequence (Low)	Low Sequence Number. Starting trace or sequence number to display in the Transaction Inquiry. <i>Numeric, 18 positions, optional, FLS XXX036D.</i>
Sequence (High)	High Sequence Number. Ending trace or sequence number to display in the Transaction Inquiry. <i>Numeric, 18 positions, optional, FLS XXX037D.</i>
Amount (Low)	Low Transaction Amount. Starting transaction amount to display in the Transaction Inquiry. Display includes two decimal places. <i>Numeric, 16 positions (12 numbers, plus 4 editing marks), optional, FLS XXX038D.</i>
Amount (High)	High Transaction Amount. Ending transaction amount to display in the Transaction Inquiry. Display includes two decimal places. <i>Numeric, 16 positions (12 numbers, plus 4 editing marks), optional, FLS XXX039D.</i>
Effective Date (From)	From Effective Date. Starting transaction effective date to display in the Transaction Inquiry. <i>Numeric, 8 positions, optional, FLS XXX040D.</i>

- Effective Date (To) To Effective Date. Ending transaction effective date to display in the Transaction Inquiry.
Numeric, 8 positions, optional, FLS XXX041D.
- Source Code (Low) Low Source. Starting transaction source to display in the Transaction Inquiry.
Numeric, 4 positions, optional, FLS XXX042D.
- Source Code (High) High Source. Ending transaction source to display in the Transaction Inquiry.
Numeric, 4 positions, optional, FLS XXX043D.
- Primary Panel

DPTRANI4 DPOPERP		Transaction Inquiry 4				001	03-20-2000	
Account: 000000000000000001		Appl: DDA		Branch : 10001		More: +		
Stmnt/Book : 03-03-2000		Short Name: KEVIN SMITH		Passbook N		Type: 100		
						PG Adv 00		
Process Date	Effect Date	Ext T/C	Int T/C	D	Tran Amount	Serial	Sequence	D
02-09-00		0350	0350	C	968.35	0	10000100001	
02-09-00		0000	0856	D	7.00	0		0
02-09-00		0000	0856	D	1.98	0		0
02-09-00		0000	0856	D	6.66	0		0
02-09-00		0000	0856	D	.15	0		0
02-09-00		0000	0856	D	.07	0		0
02-09-00		0000	0856	D	.01	0		0
02-10-00		0350	0350	C	968.35	0	10000100001	
02-11-00		0350	0350	C	968.35	0	10000100001	
02-11-00		0000	0856	D	1.00	0		0
02-11-00		0000	0810	D	435.26	2000042	1455391001	
02-14-00		0350	0350	C	968.35	0	10000100001	
02-15-00		0350	0350	C	968.35	0	10000100001	
Command====> DPTRANI4,H,1,DDA,								
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel								

DPTRANI4 – Transaction Inquiry 4

Field Descriptions

- Branch Account Branch Number. Number of the branch to which this account belongs.
Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, protected.
- Type Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Numeric, 3 positions, protected.
- Stmnt/Book Statement/Book Date. Date is required only when selecting a specific statement from history. Format is MMDDYYYY.
Numeric, 8 positions, protected, FLS XXX027D.

Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Passbook	Passbook Indicator. Flags an account as a passbook. Valid entries are: N Not a passbook account. Y Passbook account. <i>Alphanumeric, 2 positions, protected, FLS XXX170D.</i>
Pg Adv	Page Advance. Number of Pages to advance prior to displaying next panel. Will only advance to logical breaks in data such as end of statement period. Valid entries are 00 – 99 . <i>Numeric, 2 positions, optional.</i>
Process Date	Transaction Processing Date. Processing date the transaction was posted. <i>Alphanumeric, 8 positions, protected, FLS JPR013D.</i>
Effect Date	Effective Date of the Transaction. Date the transaction affects the account. This date can be backdated. <i>Alphanumeric, 8 positions, protected, FLS JPR014D.</i>
Ext T/C	External Transaction Code. User-defined. <i>Numeric, 4 positions, protected, FLS JPR019D.</i>
Int T/C	Internal Transaction Code. Deposits' internally assigned transaction code. <i>Numeric, 4 positions, protected, FLS JPR012D.</i>
D C	Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are: CR Credit. DR Debit. <i>Alphanumeric, 1 position, protected, FLS XXX079D.</i>
Tran Amount	Transaction Amount. Amount of the transaction. <i>Numeric, 16 positions, protected, FLS JPR015D.</i>
Serial	Transaction Serial Number. Serial or check number of the item. <i>Numeric, 11 positions, protected, FLS JPR016D.</i>
Sequence	Sequence Number. Sequence number within a block. <i>Numeric, 18 positions, protected, FLS JPR017D.</i>
D	Transaction Delete Indicator. Valid entry is X , indicating the transactions to delete. <i>Alphanumeric, 1 position, protected, FLS JPR020D.</i>

DPUSER – DDA/Savings User Record

Purpose This panel is used to display the formatted fields on the USR Record. The formatted fields consist of 5 dates, 5 amounts, 13 counts, 5 switches, and 3 names. The remainder of the record is user-defined.

Note: Field-level security is *not* available for this panel.

Key Panel

DPUSER1	DPOPERP	DDA/Savings User Record	001	03-13-2000
Enter the following key parameters:				
Function m	N : New M : Maintenance			
Account Number . . . 000000000000000001				
Application . . . d	D : Demand Deposits S : Savings			
Command====> DPUSER1,0,, F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPUSER – DDA/Savings User Record

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required, FLS JPR004D.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
D Demand Deposits.
S Savings.
Alphanumeric, 1 position, required, FLS XXX201D.

Primary Panel

DPUSER		DPOPER3		DDA/Savings User Record		0001 03-13-2000	
Account: 000000000000000001		Appl: D				Delete -	
Amount-1	. . . .	5.25	Date-1	. . . .	01/27/2000		
Amount-2	. . . .	5000.00	Date-2	. . . .	01/27/2000		
Amount-3	. . . .	.00	Date-3	. . . .	00/00/0000		
Amount-4	. . . .	.00	Date-4	. . . .	00/00/0000		
Amount-5	. . . .	.00	Date-5	. . . .	00/00/0000		
Count-1	. . . .	27	Count-7	. . . .	52		
Count-2	. . . .	5025	Count-8	. . . .	55		
Count-3	. . . .	52	Count-9	. . . .	752		
Count-4	. . . .	784	Count-10	. . . .	89		
Count-5	. . . .	56	Count-11	. . . .	89		
Count-6	. . . .	6	Count-12	. . . .	8712		
			Count-13	. . . .	0		
Name-1	. . . .		Name-2			
Name-3						
Switch-1	X	Switch-2	X	Switch-3	Y	Switch-4	N
						Switch-5	X
Command====> DPUSER2,M,1501400003,D							
F1=Help F2=Begin F3=Exit F4=Next F7=Backward F9=Edit F11=Break							
F12=Cancel F13=Select F16=Sp							

DPUSER – DDA/Savings User Record

Field Descriptions

Delete	<p>Delete Flag. Determines whether to delete a record. Valid entries are:</p> <p>b Do not delete the record.</p> <p>D Delete the record.</p> <p><i>Alphanumeric, 1 position, optional, FLS XXX005M.</i></p>
Amount-1	<p>Amount 1.</p> <p><i>Numeric, 13 positions, optional.</i></p>
Date-1	<p>Date 1. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional.</i></p>
Amount-2	<p>Amount 2.</p> <p><i>Numeric, 13 positions, optional.</i></p>
Date-2	<p>Date 2. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional.</i></p>
Amount-3	<p>Amount 3.</p> <p><i>Numeric, 13 positions, optional.</i></p>
Date-3	<p>Date 3. Format is MMDDYYYY.</p> <p><i>Numeric, 8 positions, optional.</i></p>
Amount-4	<p>Amount 4.</p> <p><i>Numeric, 13 positions, optional.</i></p>

Date-4	Date 4. Format is MMDDYYYY. <i>Numeric, 8 positions, optional.</i>
Amount-5	Amount 5. <i>Numeric, 13 positions, optional.</i>
Date-5	Date 5. Format is MMDDYYYY. <i>Numeric, 8 positions, optional.</i>
Count-1	Count 1. <i>Numeric, 11 positions, optional.</i>
Count-7	Count 7. <i>Numeric, 17 positions, optional.</i>
Count-2	Count 2. <i>Numeric, 11 positions, optional.</i>
Count-8	Count 8. <i>Numeric, 17 positions, optional.</i>
Count-3	Count 3. <i>Numeric, 11 positions, optional.</i>
Count-9	Count 9. <i>Numeric, 17 positions, optional.</i>
Count-4	Count 4. <i>Numeric, 11 positions, optional.</i>
Count-10	Count 10. <i>Numeric, 3 positions, optional.</i>
Count-5	Count 5. <i>Numeric, 11 positions, optional.</i>
Count-11	Count 11. <i>Numeric, 3 positions, optional.</i>
Count-6	Count 6. <i>Numeric, 11 positions, optional.</i>
Count-12	Count 12. <i>Numeric, 7 positions, optional.</i>
Count-13	Count 13. <i>Numeric, 7 positions, optional.</i>

Name-1	Name 1. <i>Alphanumeric, 20 positions, optional.</i>
Name-2	Name 2. <i>Alphanumeric, 20 positions, optional.</i>
Name-3	Name 3. <i>Alphanumeric, 29 positions, optional.</i>
Switch-1	Switch 1. <i>Alphanumeric, 1 position, optional.</i>
Switch-2	Switch 2. <i>Alphanumeric, 1 position, optional.</i>
Switch-3	Switch 3. <i>Alphanumeric, 1 position, optional.</i>
Switch-4	Switch 4. <i>Alphanumeric, 1 position, optional.</i>
Switch-5	Switch 5. <i>Alphanumeric, 1 position, optional.</i>

DPXREF – Cross-reference

Purpose This panel is used to display all accounts tied to the primary account number in the relationships you specify. The panel contains account number, its application code, and a description of the relationship based on one or more of the following relationship types:

- Select all relationships
- Combined statements
- Zero-balance accounts
- Preauthorized transfers
- Overdraft coverage
- Auto pay for Credit Line
- Balance maintenance
- Interest transfers
- Affiliate service charges
- Fund sweep relationships
- Infopoint pricing relationships

Note: You must run DPD670 (Daily Cross-reference File Create) daily to have the cross-reference available online.

Field-level security is *not* available for this panel.

Special Considerations On the Cross-reference key panel, you enter the primary account number and application code.

On the Cross-reference selection panel, you select the relationship types you want to display on the primary panel.

Key Panel

DPXREF	DPOPERP	Cross-reference	001	03-13-2000
Enter the following key parameters:				
Account Number . . 000000000000000001				
Application . . . dda				
			CRL: Credit Line	
			DDA: Demand Deposits	
			SAV: Savings	
Command====> DPXREF,0,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPXREF – Cross-reference

Field Descriptions

- Account Number** Account Number 1. Primary account number.
Numeric, 18 positions, required, FLS JNB004D.
- Application** Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
CRL Credit Line.
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Selection Panel

DPXREF	DPOPERP	Cross-reference Selection	001	03-13-2000
Account: 000000000000000001		Appl: DDA	Branch : 10001	Type: 100
		Short Name: KEVIN SMITH		
To select one or more of the following relationship types, enter an 'X':				
Select All Relationships				
Combined Statements				
Zero Balance Accounts				
Preauthorized Transfers				
Overdraft Coverage				
Auto Pay for Credit Line				
Balance Maintenance				
Interest Transfers				
Affiliate Service Charges				
Fund Sweep				
Relationship Pricing				
Home Banking Charges				
Rent Security				
Command====> DPXREF,1,DDA,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPXREF – Cross-reference Selection

Field Descriptions

- Branch** Account Branch Number. Number of the branch to which this account belongs.
Valid user-defined branch numbers are **00001 – 99999**.
Numeric, 5 positions, protected.
- Type** Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are **001 – 999**.
Alphanumeric, 3 positions, protected.
- Short Name** Short Name. Shortened name of the account holder. This name prints on reports. For example, **Johnson, Rob** is a short name for Johnson, Robert Leroy.
Alphanumeric, 15 positions, protected.

To select one or more of the following relationship types, enter an 'X':

Relationship Type Selector. Enter **X** next to the relationship type(s) you want to display on the primary panel.

Alphanumeric, 1 position, optional, FLS XXX026D.

Primary Panel

The format and columns that display for the Cross-reference primary panel vary, depending on the relationships selected on the selection panel.

DPXREF	DPOPERP	Cross-reference	001	03-13-2000
Account: 000000000000000001	Appl: DDA	Branch . : 10001	More: +	Type: 100
Relationship		Short Name: KEVIN SMITH	Account Number	Appl
Makes Automatic Payments to			1455391001	03
Makes Automatic Payments to			1455391006	03
Makes Automatic Payments to			1455391007	03
Makes Automatic Payments to			1455391009	03
Makes Automatic Payments to			1455391010	03
Makes Automatic Payments to			1455391012	03
Makes Automatic Payments to			1455391016	03
Makes Automatic Payments to			1455391017	03
Makes Automatic Payments to			1455391018	03
Makes Automatic Payments to			1455391020	03
Makes Automatic Payments to			1455391021	03
Makes Automatic Payments to			1455391022	03
Makes Automatic Payments to			1455391027	03
Makes Automatic Payments to			1455391029	03
Makes Automatic Payments to			1455391032	03
Command====> DPXREF,1,DDA,				
F1=Help F3=Exit F4=Next F8=Forward F11=Break F12=Cancel				

DPXREF – Cross-reference

DPZBA – Zero Balance Accounting

Purpose This panel is used to establish and maintain Zero Balance Account records for Demand Deposits and Savings accounts. This information establishes a set of processing parameters for zero-balance or target-balance transfers, without regard to the account number's location.

Key Panel

DPZBA	DPOPERP	Zero Balance Accounting	001	03-13-2000
Enter the following key parameters:				
Function	m	N: New		
		M: Maintenance		
Account Number . .	000000000000000001			
Application . . .	dda	DDA: Demand Deposits		
		SAV: Savings		
Command====> DPZBA,,0,,				
F1=Help F3=Exit F4=Next F11=Break F12=Cancel				

DPZBA – Zero Balance Accounting

Field Descriptions

Function Function. Action to perform on the panel. Valid entries are:
M Maintain existing record.
N Create new record.
Alphanumeric, 1 position, required.

Account Number Account Number. Account number added or updated.
Numeric, 18 positions, required.

Application Application Code. User-defined code; however, the following values are supplied by the application. Valid entries are:
DDA Demand Deposits.
SAV Savings.
Alphanumeric, 3 positions, required.

Primary Panel

DPZBA	DPOPERP	Zero Balance Accounting	001	03-13-2000
Func: M	Account: 00000000000000010	Appl: DDA	Branch . . : 10001	Type: 100
			Short Name: JAMES GIBBS	
	Level	2		
	Parent Account	100000001502000009		
	Parent Appl	01		
	Balance Flag	Y		
	Overdraft Flag	Y		
	Minimum Balance . . .	00000000		
	Maximum Balance . . .	00000000		
	Delete			
Command====> DPZBA,M,10,DDA, F1=Help F3=Exit F4=Next F9=Edit F11=Break F12=Cancel				

DPZBA – Zero Balance Accounting

Field Descriptions

Branch	Account Branch Number. Number of the branch to which this account belongs. Valid user-defined branch numbers are 00001 – 99999 . <i>Numeric, 5 positions, protected.</i>
Type	Account Type. User-defined code that categorizes an account within an application. Used for type modeling. Valid entries are 001 – 999 . <i>Numeric, 3 positions, protected.</i>
Short Name	Short Name. Shortened name of the account holder. This name prints on reports. For example, Johnson, Rob is a short name for Johnson, Robert Leroy. <i>Alphanumeric, 15 positions, protected.</i>
Level	Level. Two-digit number representing the order in which transfers occur. Valid entries are 01 – 99 . Level 01 occurs first and should be the first entry. <i>Numeric, 2 positions, required, FLS JQF011D.</i>
Parent Account	Parent Account Number. Account into which amounts are transferred from or to (major account). This account number does not have to be higher than the minor account number. <i>Numeric, 18 positions, required, FLS JQF012D.</i>
Parent Appl	Parent Account Application. Application number of the parent account. Valid entries are: <div style="margin-left: 20px;"> 01 Demand Deposits. 04 Savings. </div> <i>Numeric, 2 positions, required, FLS JQF013D.</i>

Balance Flag	<p>Balance Flag. Indicates whether to include the current balance with today's activity. Option that refers to the minor account. Valid entries are:</p> <ul style="list-style-type: none">N Do not include current balance.Y Include current balance. <p><i>Alphanumeric, 1 position, required, FLS JQF015D.</i></p>
Overdraft Flag	<p>Overdraft Flag. Indicates whether transfers can be made from the parent account even when it overdraws the account. Valid entries are:</p> <ul style="list-style-type: none">N Do not overdraw parent account.Y Overdraw parent account. <p><i>Alphanumeric, 1 position, required, FLS JQF014D.</i></p>
Minimum Balance	<p>Minimum Balance. Minimum balance amount established for an account before transfer is made. Amount is expressed in whole dollars.</p> <p><i>Numeric, 7 positions, optional, FLS JQF016D.</i></p>
Maximum Balance	<p>Maximum Balance. Maximum balance amount established for an account before transfer is made. Amount is expressed in whole dollars.</p> <p><i>Numeric, 7 positions, optional, FLS JQF017D.</i></p>
Delete	<p>Delete Flag. Determines whether to delete a record. Valid entries are:</p> <ul style="list-style-type: none">b Do not delete this record.D Delete this record. <p><i>Alphanumeric, 1 position, optional, FLS XXX161D.</i></p>

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