Time Investment 8.3.5
Procedures Guide 1

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Introduction

The *Procedures Guide* describes user procedures, panels and batch forms, online messages, and reports for Infopoint Time Investment.

Organization of This Guide

The *Procedures Guide* documentation is presented in 2 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 documentation.
2	Features	Describes the benefits and features of Time Investment. 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 Time Investment.
4	Application Panels	Describes the different types of Time Investment panels and their access. Also provides panel samples.
5	Application Forms	Describes the forms used to enter information in batch mode.
	Index	Provides a quick reference for locating information.

Guide 2

Chapter	Title	Description
6	MICM Parameters	Describes how to set up MICM parameters that are specific to Time Investment.
7	MICM Panels	Describes the panels needed to enter and maintain Time Investment parameters in MICM.
8	MICM Batch Forms	Describes the batch forms available to enter and maintain Time Investment information in MICM.
9	Online Messages	Describes online messages specific to Time Investment.
10	Reports	Describes the daily, monthly, and request reports and provides report samples.
	Glossary	Describes financial and banking concepts and terms applicable to Time Investment.
	Index	Provides a quick reference for locating information.

How to Use This Guide

This documentation 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 layout.

2. Carefully read each chapter to learn specific information and its location.

3. After becoming familiar with the Time Investment product, use the documentation 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 TIACTY-NBR), file and record names (such as TI-MRPTFIL), program names (such as TID200), and Panel IDs (such as TIEPRO).
Italics	Used to emphasize a term or concept. Highlights field requirements.
Bold Italics	Used when referring to an Infopoint publication.
b̶	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 Infopoint Time Investment.

Infopoint Time Investment *Procedures Guide*

Contains daily processing procedures for Time Investment, online messages generated during processing, descriptions of the online panels (with samples), batch forms (with masters) and reports (with samples). In addition, this guide describes the MICM online panels, batch forms, and records specific to Time Investment.

Infopoint Time Investment *Reference Guide*

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

Infopoint Time Investment *Operations Guide*

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

Infopoint Time Investment *Installation Guide*

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

Related Publications

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

Infopoint MICM *Procedures Guide*

Contains the online panels and batch forms used to maintain MICM. Procedures and reports produced by MICM are also included. A set of form masters is also provided.

Infopoint MICM *Reference Guide*

Contains MICM batch and online programs, and record layouts.

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

Time Investment is a complete time deposit manager designed to handle Certificates of Deposit (CD), Time Deposit Open Accounts (TDOA), Money Market Certificates, Original Issue Discount (OID) Certificates, Statement Savings, IRAs, Keoghs, and Simplified Employee Pension (SEP) accounts.

Time Investment uses Master Information and Control Manager (MICM) to store and maintain processing parameters, institution options, customer names and addresses, and a total profile for each customer that the institution processes. When MICM and Time Investment are combined, you build deposits and customer services more profitably. MICM is a functional part of Time Investment.

Time Investment, in conjunction with Deposits, provides you with total liability management software.

General Features

Multi-institution	Time Investment is a multi-institution, multibranch processing system, which permits each institution to specify its own processing parameters and reporting options. Additional levels for region and holding company are also provided.
Multiple Instruments	Time Investment can accommodate a virtually unlimited number of certificate types including single maturity, automatic renewing, and variable rate CDs. In addition, IRAs, Keogh accounts, SEP accounts, TDOAs, Money Market Certificates, OID accounts, Statement Savings and Passbook accounts may be processed by Time Investments.
Full Regulatory Compliance	The system complies with all regulatory guidelines and minimum information standards set by the comptroller of the currency for IRAs, Keoghs, SEPs, TDOAs, and CDs. As regulations change or occur, Time Investment is updated accordingly to comply with the latest guidelines.
Flexible Statement Processing	Up to 40 statement cycle options are available with Time Investment, enabling you to more evenly distribute statement printing throughout the month.
Rate Changes	The system accommodates rate changes to a CD. A history of all rate changes for a CD is maintained by the system and displayed on the customer's statement.
Incremental Accounts	Depositable instruments may be established with Time Investment, such as TDOAs, depositable CDs. Float may be assigned to individual deposits to prevent interest from being paid on uncollected funds.
Renewal Periods	Time Investment may accommodate unusual term instruments, such as 182 days CDs. Renewal periods may be specified in days, or months.
Capture Program	A capture program is provided for cards, tape or disk input to Time Investment. Parameters specified in MICM control this program.
Federal Withholding Compliance	Time Investment fully complies with the latest guidelines regarding federal withholding compliance for deposit accounts. This option is controlled at the account level and includes an exempt code to bypass this procedure. The withholding transaction is generated at interest payment time. All applicable year-end reporting is produced by the system, and year-to-date withholding information is reported on the customer's statement. Daily or monthly totals are reported on the Activity Recap Report for IRS reporting purposes.
System Interface	In addition to the system's integral relationship with MICM, Time Investment is designed to interface with Infopoint's Relationship CIF, Account Analysis, and Exception Administrator.
Standard PF Keys	PF keys have been standardized throughout the system so that the function of each key is consistent. In addition, the PF keys available for a specific panel display at the bottom of the panel.

Multi-panel Transactions	In multi-panel transactions, you may page forward or backward between panels or you may 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 may be defined, such as allowing a panel to be protected or dark protected (the panel does not appear to the operator). Panel models may be established to allow multiple operators to use the same parameters. Attributes may be established for dormant, employee or regular accounts. In addition, a parameter may be set at the panel level to optionally point to a field level security set.
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.
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.
Regional Pricing	Regional pricing refers to the ability to assign different pricing structures based on the branch of domicile. Certain MICM records used by Time Investment may 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 from the default.
	999 pricing regions may be established for each institution. The region numbers assigned for pricing may be different than the reporting region.
	The system automatically tables parameters for a maximum of four regions. If more than four regions are used, the system automatically begins overlaying to accommodate additional regions. The system may be modified to accommodate up to 36 different regions.

Management Features

Marketing Oriented	Time Investment is designed to accommodate the rapid creation of new, competitive time deposit instruments, enabling the institution to increase its deposit base with long term, stable funds. These new products and services may be quickly added to your institution's portfolio in response to rapidly changing market conditions, without costly reprogramming.
Reduces Operating Costs	Labor intensive functions such as multiple certificate rate changes, new account input, retroactive rate changes, detailed statement preparation, check preparation, and much more are streamlined with Time Investment. This improved efficiency translates directly into reduced operating costs and fewer data errors.
Flexible Retirement Packages	The system is extremely flexible in the area of IRA/Keogh/SEP processing, enabling the institution to design creative, competitive retirement products which take advantage of every option permitted by regulations, and which provide added customer services which may not be available elsewhere.
Portfolio Control	A number of valuable daily and monthly reports are produced by the system and are extremely useful to management for purposes of projected cash flow and overall portfolio control. Since time deposits represent an important source of long-term stable funds, this reporting is critical to ongoing profitability of the financial institution.
Reduced Liability	Time Investment limits your exposure to financial liability by providing online data editing capabilities to catch data errors at the time of their input, rather than days later when they are far more costly.

Operational Features

Master Information and Control Manager Interface (MICM)	Many of the system's operating parameters are standardized from one Infopoint product to the next. This includes customer name and address information, institution and branch parameters, reporting standards, common product and transaction descriptions, and much more. The result is institution-wide uniformity and standardization, which dramatically improves operational efficiency and customer service.
Reduced Keystrokes	With MICM, operators may enter simple codes, which internally generate predefined, standardized data and special processing routines. This greatly reduces the time required to enter frequently recurring data and minimizes the opportunity for input errors.
Improved Efficiency	The MICM concept of centralized information and parameter control greatly shortens application start-up time, facilitates adding new institutions or branches to the system, and reduces errors. Even maintenance procedures are simplified. For example, when updating name and address information for customers with multiple accounts, only one maintenance change is required.
Reduced File Requirements	Centralization of system, institution, and customer product information dramatically reduces file space requirements, which improves data processing efficiency, simplifies file security, and reduces costs.
Consolidated IRA Processing	Most manual or semi-automated procedures treat annual IRA contributions as separate accounts, making consolidated accounting and reporting extremely complicated. Time Investment features a unique IRA control record with the capability to assign a common number to multiple IRA certificates. This provides simplified summarization of IRA balances, Combined Statements, and other required customer reporting.
Unlimited Combinations	An unlimited number of other time deposit instruments may support IRA/Keogh/SEP accounts, including TDOA's, depositable certificates, etc.
Payout Schedules	The system may produce at any time an updated payout schedule, which is based upon life expectancy tables. Yearly adjustments are made to annuitize these retirement accounts and recalculate minimum withdrawal figures.
Full Compliance	Time Investment meets all current regulations and minimum information standards for retirement accounts, including penalty routines, minimum withdrawals, etc. As guidelines change, system updates are made to the system to keep it in compliance.
Contributions Tracking	Several categories of contributions (deposits) are tracked by Time Investment: current year, last year, previous year, and all previous years combined. Prohibitive transactions, such as over-contributions or early withdrawals, are reported.

Notices	Maturity notices required at ages 59 + and 70 + are prepared by Time Investment, including the associated IRA Maturity Reports.
SEP Tracking	The system tracks employer and employee contributions as separate deposits, but monitors the combined account for maximum limits.
New Products	Common parameters for a given product type may be pre-defined in advance. Therefore, an operator need enter only the appropriate code to cause the system to insert the correct information, saving considerable operator time when opening new accounts. This feature also allows a new product to be created and defined within the system, quickly, and without programming.
TDOA Processing	Time Investment handles these difficult instruments with ease by providing you with accurate tracking of available and unavailable funds. Flexible penalty routines are provided for early withdrawal of funds. Each incremental deposit is separately tracked by the system to insure that the funds remain in the account for the minimum specified period.
OID Certificates	These unique instruments are tracked by Time Investment, with appropriate figures provided for annual reporting of interest to the government.
Statement Savings	These accounts are often used as accumulation accounts to enable a customer to reach the minimum amount required for a particular CD. They are also used as club accounts or for IRAs. The same accrual methods and interest disposition options that apply to other account types are applicable here as well.
Passbook Processing	All account designations, CDs, Savings accounts and TDOAs may be Passbook accounts. The system tracks the transactions as booked or unbooked and provides several reports to ensure ease of balancing these accounts with any discrepancies. The same accrual methods and interest disposition options that apply to other account types are applicable here as well.
Flexible Rate Changes	Another important feature permits a rate change to be effective-dated (made retroactive), even if dozens of intervening rates have already been posted. When such a transaction is entered, the system causes the certificate to re-accrue correctly at the new rate. Also, the rates for an entire group of certificates, denoted by a common type number, may be changed with one simple transaction, saving considerable time and effort.
Accrual Options	Three interest calculation methods are provided with Time Investment: simple interest, daily compounded interest, and continuously compounded interest. Interest may be paid on the ledger balance or collected balance, and its disposition is optional by account. It may be capitalized, transferred to another account, or paid by check.
Float Assignment	For incremental deposit instruments, you may independently age float for both the institution and the customer for up to nine business days.

Maximum Rate
Protection

Each individual account may be tagged with a maximum interest rate to ensure that authorized rates are not inadvertently exceeded. The system then edits each new account or rate change transaction for compliance and accuracy.

Minimum Rate
Protection

Each individual account may be tagged with a minimum interest rate to ensure that authorized rates are not inadvertently understated. The system then edits each new account or rate change transaction for compliance and accuracy.

Collateral Pledging

The system tracks Time Investment instruments which have been pledged as collateral for loans. A portion of the instrument may be assigned for collateral as well as the entire amount.

Customer/Account
History

Time Investment maintains 12 months of rolling customer/account history, which provides a clear picture of the entire customer base for analysis.

Service Charging

As the predominant source of a institution's income continues to shift from loan interest to service charges, increased emphasis is being placed upon improving the flexibility and control of service charging for interest-bearing instruments. Time Investment provides 40 different service charge cycles based upon number of days, month, or other special periods. Up to 30 separate service charge routines may likewise be established and maintained within the system. New accounts may be easily coded to use any pre-defined routine, which saves considerable time and assures accuracy.

Incremental service charging is based upon average, average collected, low, or current balance. Service charging may be done on a cycle that is separate from the statement cycle. This enables an institution to service charge between statement cycles, in order to more evenly distribute and regulate its cash flow. Likewise, a business that receives weekly statements may be service charged monthly if desired.

Reporting Features

No-activity Options   When no activity has occurred within an account since the last statement, the system may be instructed not to print the statement, or a statement with beginning and ending balances. This option keeps communication lines open with the institution's customers and enables the institution's advertising message to be distributed to the customer base.

Government Reporting   All required government reporting is produced by Time Investment, including the B-90 government report, Annual IRA/Keogh Maturity Report, IRS tapes, and others.

Portfolio Management Reports   The system provides a number of essential reports that are invaluable for portfolio management. For example, the Interest Due Report is used as a projected cash flow report by institution management. Likewise, the Renewed Accounts Report, Matured Accounts Report, Rate Change Report, and Interest Paid Report are also used as key portfolio management reports. Of particular importance is the TDOA Activity Report, which is a spreadsheet of available and unavailable account funds for each date that a deposit transaction exists. Monthly management reports are described in the Reports chapter.

Accounting Reports   A complete selection of accounting reports is produced by Time Investment including Transaction Journal, Trial Balances, Maintenance Journals, Transaction Reject Journals, and Activity Recaps. All reports are helpful to customer service personnel as they provide current, well-formatted customer and account information.

Operational Reports   These reports are formatted to track the activity and inter-relationship of accounts, and are of particular value to the institution and branch operations personnel, as well as customer service. They provide essential status information regarding assignments, overdrafts and uncollected funds, new accounts, dormant accounts, customer profile, closed accounts, reopened accounts, purged accounts, large balances, early redemption, selected accounts, and general account information and status. Labels and 3 x 5 cards for new or requested accounts are additional by-products of this report group.

Checks for the payment of interest and/or principal may be produced on a variable cycle, with advance lead days, on any day of the week. The renewal date of the CD may be optionally printed on the check. Types of checks include interest checks, principal checks, and IRA/Keogh disbursement checks.

A variety of notices are available to communicate important status or event information to the customer, such as the overdrawn account notice, pre-renewal notice, automatic renewal notices. A debit or credit memo is produced to advise the institution and the customer of interest being transferred from one account to another. It is produced in lieu of a check when funds are not required to be distributed to the customer. Time Investment also produces an IRA/Keogh Over-Contribution Notice.

Monthly Reports

Time Investment produces a number of important liability management reports, analysis, and forecasts, including the maturity forecast, which may project cash flow for any desired period specified by the user. Other key monthly reports include Maturity Analysis by Date, Maturity Analysis by Rate, Maturity Analysis by Amount, Maturity Statistical Report, Analysis by Control (institution, branch, type, officer, etc.), Monthly New Accounts, Monthly Dormant Accounts, and Monthly Closed Accounts. These vital reports give management a clear picture of how the entire Time Investment portfolio is changing from month to month.

Annual Reports

Annual reporting includes the IRA/Keogh Maturity Report, IRA statements, all required 1099 reporting, and the year-end IRS tapes.

Technical Features

Configuration

Time Investment is a full online system designed for IBM 370, 4300, and 303X computers using command level CICS and VSAM files for DOS and OS operating systems. Complete COBOL source programs are provided and are engineered to comply with your hardware configuration and operating system. Non-conversational mode is used for all online communication to minimize CPU waiting time.

Data Input

Input for Time Investment may be accepted from disk, diskette, tape, or card formats, and passed file-to-file between applications. A major source of data input is, of course, real-time CRT input. A capture program is provided to facilitate interfacing Time Investment with existing, in-house applications.

Terminals

Time Investment has provisions to use IBM 3270 or look-alike CRTs with 1920 character display screens.

Stand-alone/Real-time

The system is designed to operate independently, allowing you to interface it directly into your existing operation. In addition, Time Investments is a real-time, online processing system for new customer processing and maintenance.

Variable Length Records

Time Investment is designed to use variable length records for data files, saving up to 50 percent of the file space normally required for fixed-length records. Accordingly, input/output processing times are also significantly reduced.

Enhancements and Modifications in the Release

The following information describes the enhancements and modifications contained in the 8.3 release of Time Investment.

Alert Codes	Time Investment provides six 3-position, user-defined alert codes used by Infopoint Teller.
Close to Post Modifications	The TIASG (Assignments) panel contains information that reflects maintenance to the Close to Post flag. This information provides an audit trail that allows you to establish why an account's Close to Post flag is set.
Closing Value Calculation	The online calculation of the Closing Value uses the online balance rather than the current balance.
Cost Center Source	A cost center can be established at the account level and used for activity recap reporting and G/L number assignment.
Cycled Interest Dates	Time Investment allows the use of cycle codes in the calculation of the next interest date. The cycle code recalculates the date only on interest payment night. Changing the date associated with the cycle *does not* affect the next date or when the process occurs.
Dormant Account Maintenance Report	You can optionally separate maintenance to dormant accounts from maintenance to non-dormant accounts on the online and batch maintenance reports.
Fair Market Value (Outside Funds)	The Fair Market Value (FMV) of additional funds outside of Time Investment can be entered and maintained on the TIIRA (IRA Maintenance) panel.
Forecast Interest/APY (TIAPY)	This online modeling panel allows you to forecast interest and calculate an APY.
Host Data Transfer	Time Investment has improved support for using MICM Host Data Transfer.

Interest Notices Suppress Option

Time Investment provides you with the ability to handle interest notices for capitalizing accounts differently from accounts transferring the interest as follows.

- Do not print the interest payment notice.
- Print the interest payment notice, regardless of interest disposition.
- Print the interest payment notice only if interest is transferred.
- Print the interest payment notice only if interest is capitalized.

IRS Reporting

Time Investment provides programs TIY090 for reporting 1099 Q and TIY130 for reporting 5498 ESA.

In addition, Time Investment keeps pace with the IRS mandated changes for reporting 1042 S, 1099 INT, 1099 R, and 5498, as well as for calculating RMD (Required Minimum Distribution).

Operator Security   Time Investment has improved support for using MICM Operator Security.

Passbook to   You can change a Passbook to a Statement Savings without closing the account or
Statement Savings   changing the account number.

Penalty Calculation The projected balance after the withdrawal is displayed.
Panel (TIPEN)

Secondary Officer   Time Investment provides a secondary officer code for informational use.

Stand-alone Purge   Time Investment provides a program (TIR030 – Purged Accounts) to purge all
Program   records associated with an account and lists the details of the records on report
                     08-960 (Stand-alone Purged Accounts).

                     Note: This *does not* affect the account purge (TIMPRG).

                     TIR030 allows the purging function to be performed independently of the posting
                     program. To use this feature, MICM Record 0301 Option Flag 5 must be blank.
                     When Flag 5 is blank, the posting program bypasses the physical deletion of
                     accounts that have been flagged to be purged, and have met the purge days'
                     criteria in this posting run. If Flag 5 has a value of 'Y', the posting program
                     physically deletes those records; therefore, the stand-alone purge program is of
                     no value. (Refer to the System Option Flags – MICM Records 0301 and 0307 in
                     the MICM Parameters chapter of *Procedures Guide 2* for details.)

                     Note: If Flag 5 is blank and you change it to 'Y', you must first run the stand-
                     alone purge program to 'clean up' the accounts that had been bypassed. The
                     posting program only deletes those accounts that meet the purged criteria *in that
                     posting run*.

Suppress Transaction The monetary transaction's effective date is displayed on history when it is
Effective Date   different from the process date.

Total Memo Debits   Memo debit and credit amounts are listed separately rather than as a net amount.
and Credits

Transaction History The Transaction History panel has been enhanced in the following ways.
Panel (TITRAN)
                     ■   The running balance is displayed.
                     ■   The MICM description for monetary transactions is displayed.

Application Processing

This chapter provides recommendations to help you with the daily operations of Time Investment. The recommendations suggest how to use the system efficiently and effectively. In addition, this chapter includes procedures in the form of detailed step-by-step explanations of application processes.

Note: Refer to the Time Investment *Installation Guide* for installation procedures. Refer to the *Operations Guide* for conversion and migration procedures.

Special Considerations

The following notes and suggestions should be considered when processing the Time Investment system. It is strongly recommended that you review these items, and wherever possible, apply them to your environment.

For your convenience, this section has been divided into the following categories:

- Accruals
- Conversion
- Miscellaneous
- Suspense Account
- Transactions
- Year-end Work File Accumulators

Accruals

Do not use specific day for a term of 'D' in any type of processing. However, specific day must be used for 360-/30-day accounts paying on the 29th, 30th, or 31st of the month.

Use the same term for paying interest as renewing. For example, avoid paying interest in a term of months and renewing in a term of days. Although the system allows you to do this type of processing, it might result in extra interest payments.

Conversion

Convert one customer per multiple accounts, not one customer per account. Build the name and address record from the Customer when storing name and address information on MICM. If you build the information for the account, you have multiple records on MICM, one for each account.

Conversion Date

If you are not currently creating statements for your accounts, make the date of conversion equal to Last Statement Date and the statement beginning balance equal to the current balance at conversion. This allows future statements on the accounts to capture all transactions, beginning from the date of conversion. To get all transactions since issue date, make the statement beginning balance equal to zero, and supply the issue date.

Do not convert matching reversal transactions, since the system cannot identify them during the statement processing. Matching reversals are designed to be transactions that do not print on the statement.

Defining Internal/External Codes

When creating MICM Transaction Code Parameter records to define the internal and external transactions, be sure to set the Update Last Activity Option to 'Y' for reportable transactions. This causes the year-end programs to interrogate the appropriate fields to determine whether an account was closed out during the tax-reporting year.

Converting Federal Back-up Withholding

Convert federal back-up withholding for non-IRA accounts as transaction code 920. Convert the sum of all federal back-up withholding transactions for the year in the Federal Tax Withheld Year-to-date field, which is on Form 20, Card 22. (Refer to the Application Forms chapter of this guide for further information.)

Note: Do not use the Federal Tax Withheld Year-to-date field to convert federal disbursement tax withholding for an IRA account. The sum of the federal disbursement tax is determined by the system in the annual reporting process by accumulating the sum of all 925 transaction codes. If you convert this field with the sum already entered, your year-end reporting figures are doubled.

In conversion, YTD Federal Withholding is not available. Run TIR320 (Total File Maintenance) using Form 70 for maintenance of the total activity records for the accumulators 149, 150, 179 and 180.

Miscellaneous

On the customer record, use the date of birth along with the life expectancy field so the projected payout schedule is accurate.

Do not make the lead days for maturity notices and pre-renewal notices greater than the renewal or maturity term. Otherwise, a potential problem might occur on seven-day accounts.

If the Activity Recap Report has been sorted by type with page break (9 in position 2 of sort on MICM Record 0307), it also produces a 'Group Totals' report, summarizing those types that have the same first digit. In other words, if your system has four types within the '100' series, for example, 101, 103, 104 and 127, you get one Activity Recap Report for each of those four types, plus a Group Totals Recap for the '100' types. That Group Total Activity Recap shows the grand totals of types 101, 103, 104 and 127. This feature can be used to your advantage. If all similar instruments are kept within the same hundredth series, you automatically get a grand total report of similar types.

Suspense Account

Create a branch and type of '998' for the suspense account. The Suspense account is a Savings account designation. Use transactions 260 (Principal Credit Adj) and 660 (Principal Debit Adj) as your credit and debit activity.

To keep your activity recap clear and concise, settle the suspense account every day.

Transactions

Sort transactions by internal transaction code, using the sort field in MICM Record 2013 (Transaction Code Parameters). This allows you to tailor your transactions sort easily when the need arises. The system automatically sorts by internal transaction code in ascending order.

Sort transaction 925 (Disbursement Withholding Tax) prior to closing transactions. This allows you to use both a closing transaction and a disbursement withholding transaction on the same day.

Example

Use closing transactions rather than withdrawal transactions when you close out an account. (Refer to the Transaction Code Descriptions in this section). However, if you need to use a withdrawal transaction, use the following example as a guide to successfully closing the account.

Current Balance	$10,000.00
Earned Not Paid	250.00
Penalty	500.00
Closing Value	9,750.00

A transaction code 700 (Partial Redemption or Withdrawal) for $10,000.00 generates a transaction code 930 (Penalty) for $500.00, thus overdrawing the current balance. Instead, use:

■ Transaction code 700 for $9,750.00 to subtract from the current balance.

■ Transaction code 490 (Interest Payment) for $250.00 to add to current balance.

■ Transaction code 930 for $500.00 to subtract from the current balance.

Current Balance	$10,000.00
Interest Payment	+250.00
Penalty	-500.00
Partial Redemption	9,750.00
Closing Value	0.00

Additional
Considerations

■ Use a Rollover transaction in a institution-to-customer, check-in-hand situation.

■ Use a Transfer transaction in a institution-to-institution, wired situation.

■ Use transactions 770 (Premature Distribution with Penalty) and 771 (Premature Distribution without Penalty) for the situation when a customer has not yet reached 59 1/2 years of age.

■ Only closing transactions generate dropped interest.

■ Set up all internally generated transactions with an application code of 98 for MICM Record 2013.

You need this even if you do not anticipate using the transaction. If the system generates a transaction that is not defined on MICM, the system aborts in the posting program.

■ Use a transaction 738 (Retirement Debit), 739 (Transfer Retirement Out), or 742 (Trustee to Trustee Transfer) for transfer distributions.

■ There is no transfer distribution bucket on the 'K' Record. If you do a 728 (Contribution Withdrawal Last Year) or 731 (Contribution Withdrawal This Year), you are subtracting from the contribution bucket. If no contribution was made, you have a negative situation that is hard to explain to the customers.

■ Use **0** for credit and **6** for debit codes in MICM Record 2013.

Year-end Work File Accumulators

The following information is helpful in determining where the individual transaction code amounts are placed at year-end. Each accumulator listed indicates which transaction(s) affect it. Matching reversal transactions are not considered in the year-end process since the transaction being reversed is flagged for deletion as well as the reversal itself. Therefore, reversal transactions do not appear below. The copybook for the year-end record is TISYEAR.

Contributions

TIYEAR-CONEMP

Adds	421 – Employer Contribution This Year
Adds	431 – Employer Contribution Last Year
Subtracts	734 – Employer Contribution Withdrawal

TIYEAR-CONEMPYREND

Contains zeros

TIYEAR-CONGAIN

Adds	443 – Capital Gain (Self Directed)

TIYEAR-CONLOSS

Adds	931 – Capital Loss (Self Directed)

TIYEAR-CONNOND

Adds	442 – Non-deductible Contribution This Year
Subtracts	732 – Non-deductible Withdrawal This Year

TIYEAR-CONNONDYREND

Adds	452 – Non-deductible Contribution Last Year
Subtracts	729 – Non-deductible Withdrawal Last Year

TIYEAR-CONOTHER (IRA Code equals 'K')

Adds	461 – Insurance Contribution This Year
Subtracts	736 – Insurance Contribution Withdrawal

TIYEAR-CONOTHERYREND (IRA Code equals 'K')

Adds	471 – Insurance Contribution Last Year

TIYEAR-CONPRIORYR

(Effective date equal to tax reporting year)

Adds	411 – Rollover Contribution Last Year
Adds	412 – Transfer Contribution Last Year
Adds	451 – Regular Contribution Last Year
Adds	452 – Non-deductible Contribution Last Year
Adds	471 – Insurance Contribution Last Year

TIYEAR-CONPRYRNOND

(Effective date equal to tax reporting year)

Adds   452 – Non-deductible Contribution Last Year

TIYEAR-CONPRYROTHER (IRA Code equals 'K')

(Effective date equal to tax reporting year)

Adds   452 – Non-deductible Contribution Last Year

TIYEAR-CONPRYRROL

(Effective date equal to tax reporting year)

Adds   411 – Rollover Contribution Last Year

TIYEAR-CONPRYRXFRI

(Effective date equal to tax reporting year)

Adds   412 – Transfer Contribution Last Year
Adds   471 – Insurance Contribution Last Year

TIYEAR-CONREG

Adds	300 – Transfer Interest In
Adds	310 – Transfer Principal In
Adds	320 – Transfer Disbursement In
Adds	441 – Regular Contributions This Year
Subtracts	733 – Regular Contribution Withdrawal

TIYEAR-CONREGYREND

Adds   451 – Regular Contribution for Last Year

TIYEAR-CONROL

Adds   401 – Rollover Contribution This Year
Subtracts   737 – Rollover Contribution Withdrawal

TIYEAR-CONROL (IRA Code equals 'K')

Adds   402 – Transfer Contribution This Year

TIYEAR-CONROLYREND

Adds	411 – Rollover Contribution Last Year

TIYEAR-CONXFRI

Adds	402 – Transfer Contribution This Year
Adds	444 – Retirement Transfer In
Adds	461 – Insurance Contribution This Year
Subtracts	731 – Transfer Withdrawal This Year
Subtracts	736 – Insurance Contribution Withdrawal

TIYEAR-CONFRIYREND

Adds	412 – Transfer Contribution for Last Year
Adds	471 – Insurance Contribution Last Year
Subtracts	728 – Transfer Withdrawal for Last Year

Distributions   **TIYEAR-CONXFRO**

Adds	739 – Self Directed Retirement Transfer Out
Adds	742 – Trustee to Trustee Transfer
Adds	745 – Transfer Due to Divorce

TIYEAR-CONXFRO   **(**IRA Code equals 'K')

Adds	742 – Trustee to Trustee Transfer
Adds	745 – Divorce Transfer
Adds	894 – Normal Transfer Closeout
Adds	914 – Special Transfer Closeout
Adds	994 – Early Transfer Closeout

TIYEAR-CONXFROYREND

Contains zeros

TIYEAR-DEATHP or **TIYEAR-DEATHR**

Adds	760 – Death Withdrawal (No Penalty)
Subtracts	560 – (Reverse) Death Withdrawal (No Penalty)

TIYEAR-DISABILITYP or **TIYEAR-DISABILITYR**

Adds	750 – Disability Withdrawal (No Penalty)
Adds	895 – Normal Disability Closeout
Adds	915 – Special Disability Closeout
Adds	995 – Early Disability Closeout
Subtracts	220 – (Reverse) Normal Disability Closeout
Subtracts	220 – (Reverse) Special Disability Closeout
Subtracts	220 – (Reverse) Early Disability Closeout
Subtracts	550 – (Reverse) Disability Withdrawal (No Penalty)

TIYEAR-DIVORCEP or **TIYEAR-DIVORCER**

Adds	751 – Divorce Withdrawal
Adds	752 – Divorce (Penalty)
Adds	755 – Premature Known Exception
Adds	916 – Divorce Closeout (Penalty)
Adds	917 – Divorce Closeout (No Penalty)
Subtracts	220 – (Reverse) Divorce Closeout (Penalty)
Subtracts	220 – (Reverse) Divorce Closeout (No Penalty)
Subtracts	351 – Divorce Withdrawal Reversal
Subtracts	355 – Premature Distribution with Exception Reversal

TIYEAR-EMPEXCESS

Contains zeros

TIYEAR-EXCEARNP or **TIYEAR-EXCEARNR**

Adds	721 – Excess Earnings Withdrawal

TIYEAR-EXCPRIORP or **TIYEAR-EXCPRIORR**

Adds	830 – Employer Excess Contribution Withdrawal Last Year
Adds	849 – Withdrawal Last Year
Adds	850 – Regular Excess Contribution Withdrawal Last Year
Adds	853 – Excess Contribution Withdrawal Last Year
Adds	870 – Insurance Excess Contribution Withdrawal Last Year

TIYEAR-FEDTAXP or **TIYEAR-FEDTAXR**

Adds	626 – Disbursement Tax Adjustment
Adds	925 – Disbursement Tax Withheld (Manually Generated)

TIYEAR-FEDTAX925

Adds	925 – Disbursement Tax Withheld (Internally Generated)

TIYEAR-INSEXCESS

Contains zeros

TIYEAR-INTPAID

Move	TIMST-INT1099

TIYEAR-KEOEXCESSP or **TIYEAR-KEOEXCESSR** (IRA Code equals 'K')

Adds	840 – Regular Excess Contribution Withdrawal Last Year
Adds	848 – Non-deductible Excess Contribution Withdrawal Last Year
Adds	850 – Regular Excess Contribution Withdrawal Last Year
Adds	853 – Non-deductible Excess Contribution Withdrawal Last Year

TIYEAR-NORMALP or **TIYEAR-NORMALR**

Adds	700 – Partial Redemption/Withdrawal (Penalty)
Adds	710 – Withdrawal (No Penalty)
Adds	720 – Normal Distribution
Adds	722 – Normal Withdrawal (Penalty)
Adds	740 – Closing Withdrawal (No Penalty)
Adds	790 – Passbook Withdrawal
Adds	800 – Rollover Withdrawal (No Penalty) (Over 59½)
Adds	810 – Rollover Withdrawal (Penalty) (Over 59½)
Adds	890 – Normal Redemption
Adds	900 – Special Redemption (No Penalty)
Adds	910 – Early Redemption (Penalty)
Adds	960 – Forced Debit
Adds	980 – Interest Transfer Out
Adds	990 – Interest Check
Subtracts	220 – (Reverse) Normal Redemption
Subtracts	220 – (Reverse) Special Redemption (No Penalty)
Subtracts	220 – (Reverse) Early Redemption (Penalty)
Subtracts	520 – (Reverse) Normal Distribution (No Penalty)
Subtracts	570 – (Reverse) Premature Distribution (Penalty)
Subtracts	600 – (Reverse) Rollover Withdrawal (Penalty) (Over 59 ½)
Subtracts	610 – (Reverse) Rollover Withdrawal (No Penalty) (Over 59 ½)

TIYEAR-PENALTY

Move	TIMST-INTPEN1099

TIYEAR-PREMATUREP or **TIYEAR-PREMATURER**

Adds	730 – Other Withdrawal (No Penalty)
Adds	770 – Premature Distribution (Penalty)
Adds	771 – Premature Distribution (No Penalty)
Adds	780 – Other Withdrawal (Penalty)
Adds	800 – Rollover Withdrawal (No Penalty) (Under 59 ½)
Adds	810 – Rollover Withdrawal (Penalty) (Under 59 ½)
Adds	893 – Normal Premature Closeout
Adds	913 – Special Premature Closeout
Adds	993 – Early Premature Closeout
Subtracts	220 – (Reverse) Normal Premature Closeout
Subtracts	220 – (Reverse) Special Premature Closeout
Subtracts	220 – (Reverse) Early Premature Closeout
Subtracts	530 – (Reverse) Other Withdrawal (No Penalty)
Subtracts	570 – (Reverse) Premature Distribution (Penalty)
Subtracts	580 – (Reverse) Other Withdrawal (Penalty)
Subtracts	600 – (Reverse) Rollover Withdrawal (No Penalty) (Under 59 ½)
Subtracts	610 – (Reverse) Rollover Withdrawal (Penalty) (Under 59 ½)

TIYEAR-PROHIBITP or **TIYEAR-PROHIBITR**

Adds	762 – Prohibited Withdrawal (Penalty)
Adds	765 – Prohibited Withdrawal (No Penalty)
Adds	918 – Prohibited Closeout (Penalty)
Adds	919 – Prohibited Closeout (No Penalty)
Subtracts	220 – (Reverse) Prohibited Closeout (Penalty)
Subtracts	220 – (Reverse) Prohibited Closeout (No Penalty)

TIYEAR-REGEXCESSP or **TIYEAR-REGEXCESSR**

Adds	820 – Employer Excess Contribution Withdrawal This Year
Adds	840 – Regular Excess Contribution Withdrawal This Year
Adds	848 – Non-deductible Excess Contribution Withdrawal This Year
Adds	860 – Insurance Excess Contribution Withdrawal This Year

TIYEAR-ROLLTOIRAP or **TIYEAR-ROLLTOIRAR**

(IRA Code equals 'K' and first character of description equals 'I')

Adds	742 – Rollover to IRA

TIYEAR-ROLLTOIRAP or **TIYEAR-ROLLTOIRAR**

(IRA Code is not equal to 'K' and first character of description equals 'N')

Adds	742 – Same Year IRA Re-characterization

TIYEAR-ROLLTOPRYRP or **TIYEAR-ROLLTOPRYRR**

(IRA Code is not equal to 'K' and first character of description equals 'R')

Adds	742 – Prior Year IRA Re-characterization

TIYEAR-ROLLTOQRPP or **TIYEAR-ROLLTOQRPR**

(IRA Code equals 'I' or 'K' and first character of description equals 'K')

Adds	742 – Roll to QRP

TIYEAR-TRANSFERP or **TIYEAR-TRANSFERR**

Adds	742 – Trustee to Trustee Transfer (IRA Code equals 'K' and first character of description equals 'D'.)
Adds	894 – Normal Transfer Closeout
Adds	914 – Special Transfer Closeout
Adds	994 – Early Transfer Closeout
Subtracts	214 – (Reverse) Special Transfer Closeout
Subtracts	294 – (Reverse) Early Transfer Closeout
Subtracts	342 – Trustee to Trustee Transfer Reversal
Subtracts	345 – Transfer Due to Divorce Reversal

TIYEAR-WDPRIORYR

Adds	728 – Transfer Withdrawal Last Year
Adds	729 – Non-deductible Withdrawal Last Year
Adds	830 – Employer Excess Contribution Withdrawal Last Year
Adds	849 – Excess Contribution Withdrawal Last Year
Adds	850 – Regular Excess Contribution Withdrawal Last Year
Adds	853 – Non-deductible Excess Contribution Withdrawal Last Year
Adds	870 – Insurance Excess Contribution Withdrawal Last Year

Miscellaneous **TIYEAR-BEGINBAL**

Move	TIMST-BALCUR
Adds	Debits
Subtracts	Credits

TIYEAR-MISCCREDITS

Adds	Unspecified credits

TIYEAR-MISCDEBITS

Adds	Unspecified debits

TIYEAR-YRENDBAL

Move	TIMST-BALCUR
Adds	Debits if effective date last year
Adds	411 – Rollover Contribution Last Year
Adds	412 – Transfer Contribution Last Year
Adds	451 – Regular Contribution Last Year
Adds	452 – Non-deductible Contribution Last Year
Adds	471 – Insurance Contribution Last Year
Subtracts	728 – Transfer Withdrawal Last Year
Subtracts	729 – Non-deductible Withdrawal Last Year
Subtracts	Credits if effective date last year

Effective Dates in MICM Records

The following MICM records include an effective date as part of the key.

- 3501 – Time Investment Type Defaults Record
- 3502 – Time Investment Type Processing Parameters Record
- 3503 – Time Investment Penalty Routines Record
- 3504 – Time Investment Interest Rate Tables Record
- 3505 – Time Investment Renewal Defaults Record
- 3507 – Time Investment Service Charge Parameters Record

When creating these MICM records, it is important to note that the effective date of the record must be equal to a processing date for that record to be used *on* that date.

For example, assume Saturday and Sunday are non-processing days. If the current date is Friday, December 3, and there is a MICM record with an effective date of December 4, the data on that record will *not* be used when Saturday, December 4, is processed. It will be used on the next processing day: Monday, December 6.

Account Processing

Automatic Purge

The Time Investment system deletes accounts based on the automatic purge parameters, along with the Automatic Purge Option retained on MICM Record 3502 (Time Investment Type Processing Parameters).

■ When the Automatic Purge Option is set to Y and the number of purge days is satisfied, the system interrogates several crucial fields on the Account Master Record to determine if the account can be automatically deleted.

■ If the account is closed and the Master Records purge override flag has not been set, the system checks the account's date of last activity to see if it meets the number of days specified on MICM Record 3502.

■ When the above criteria has been met, all non-IRA accounts (those accounts whose IRA Code is set to 'N'), are deleted if:

– No interest paid, penalty assessed, or federal withholding has been withheld during the current calendar year

– None of the reporting fields, Interest 1099, Penalty 1099, and Federal Withholding 1099 have values other than zero.

Note: IRA accounts have specified days' criteria that are somewhat different from non-IRA accounts. In addition to meeting the number of days specified on MICM Record 3502, the last activity on the account must be in the prior calendar year, and the current date must be July 15 or later.

Once the account to be deleted is determined, all records associated with the account (transactions, rate changes, etc.) are deleted as well.

Passbook

If an account has activity for the current day:

1. All transactions are interrogated.

    a. If the account is in balance, transactions are flagged as balanced.

    b. If the account is out of balance, all out of balance transactions are printed on the 08-076 (Passbook Non-balanced Transactions Report).

2. All transactions that are flagged as balanced in this run are printed on the 08-075 (Passbook Balanced Transactions Report).

3. The account is then tested for a discrepancy using the following formula:

    Passbook balance + nobook credits + unbooked interest - Nobook debits = Current balance

4. If the current balance in the account does not equal the current balance calculated above, the account is reported on 08-077 (Passbook Discrepancy Report).

5. The following transactions have special functions:

Tran Code	Description	Function
380	Passbook deposit	Adds to Passbook credits. Can be booked or unbooked. Transactions entered with all nines in the serial number are considered booked items.
790	Passbook withdrawal	Adds to Passbook debits. Can be booked or unbooked. Transactions entered with all nines in the serial number are considered booked items.
590	Passbook balance	Passbook balance is replaced with the value of the Serial Number field. The transaction amount must be zeros. One transaction should be entered (per day) each day the Passbook balance changes.
970	Book Passbook items	Transactions unbooked prior to the current processing day are booked. Current dated transactions are not booked.

Note: For Passbook transactions, the TITRN-TRDEL field contains a 'B', indicating a booked transaction. (A blank indicates an unbooked transaction.)

Transactions can be maintained on the system for an indefinite period. The Record Reorganization program (TIR020) optionally deletes Passbook transactions that are no longer needed. The following tests determine if a transaction can be deleted:

1. The transaction must be flagged as booked.

2. The transaction process date must not be after the last interest paid date.

   Note: If you are capturing with TID100, you must have a separate pass for Passbook accounts. Items for Passbook accounts cannot be entered in a run for Statement accounts.

Regulation E   Time Investment provides the capability to satisfy Reg E requirements by identifying electronic funds transfer (EFT) transactions and flagging these accounts to receive statements within a one month time limit.

To use this capability, you must modify MICM Record 2013 (Transaction Code Parameters), which is used to process your various monetary EFT transactions. If MICM Record 2013 contains a 'Y' in the PIT Code field, monetary activity flags accounts that are to receive a snapshot statement at the end of the current month by moving a value of 'E' into the Statement Request field through the TID200 (Posting) batch program. Additionally, all of the following must be true in order for an account to be flagged:

- The account cannot be a Passbook account.

- The accounts next statement date is not within a month of its being produced.

- The transaction must be an external transaction.

- The accounts frequency of receiving a statement must exceed one month or 31 days.

If it necessary to manually flag an account to receive a snapshot statement at month end, use the TIACT2 (New/Maintenance 2) panel or Form 20 (Master Input and Maintenance) through batch processing to flag the account. The panel and form contain the field in which you enter an 'E' to receive a month-end snapshot statement for this account.

However, if a Passbook account or non-statement account has a 'B' or 'N' in the Statement Frequency field, 'E' is not a valid entry.

This maintenance capability could prove useful to you when you request a snapshot statement on an account for internal use only. Since the production of any snapshot or cutoff statement automatically turns off the flag indicating the need for a month-end statement, you must change this flag after the internal statement has actually been produced.

Verifying Account Numbers

Valid routine numbers are **00 – 99**. **00** indicates that there is no account number verification routine. Infopoint has established three for your use. The use of call routine SRACCT allows you to call one of the following routines:

Routine	Description
SRM001	Modulus 10 with weights – 1-2-1-2, etc.
SRM002	Modulus 10 with weights – 2-1-2-1, etc.
SRM003	Modulus 11 with weights 2 – 9.

Reopen Account

If an account is in a closed status, it can be reopened with a deposit if the following criteria are met:

- The account is not matured.
- The next renewal or maturity date is in the future.
- A deposit is made.

Combined Checks

Checks are printed for interest payments, principal at maturity, and customer disbursements. Nine different check formats are available within Time Investment. Two of the formats are provided with the system, while the remaining seven are user-defined. The formats can be specified on MICM Record 3500 (Time Investment Institution Parameters).

Format One

A check with a stub on the right. The stub contains the account number, current date, payment date, check amount, and the customer's name. Using this format causes the system to print one check per interest, principal, and disbursement activity.

```
001 FIRST NATIONAL BANK OF AMERICA
    1212 MAIN STREET
    LOS ANGLES, CALIFORNIA 12345-6789                    1-30-89                                      1-30-89
                                                         0000000419          1-30-89                       419
                    2058 Dollars    21 Cents
                                                      ****2,058.21                                     2,058.21
ACCOUNT NAME *************************
ADDRESS LINE 1 *************************
ADDRESS LINE 2 *************************
ADDRESS LINE 3 *************************
ADDRESS LINE 4 *************************
ADDRESS LINE 5 *************************
```

Format Two

A check with a stub on the bottom. The stub contains information for up to 13 accounts, including account designation, account number, account balance, next due date, payment type (interest, principal, disbursement) and check amount. In order to combine interest payments for a customer with multiple accounts, the accounts must have the same interest date and the Combine Check flag must be 'Y' for all of the accounts you wish to combine.

```
FIRST FINANCIAL INSTITUTION
1212 MAIN STREET
MAITLAND, FLORIDA 12345-6789

Y     01-14-86                                        ****4,043.83
          FOUR THOUSAND FORTY THREE DOLLARS 83 CENTS

      TEST ACCOUNT 1
      STREET ADDRESS
      NEW BRUNSWICK 55555
      CANADA




          ACCOUNT        BALANCE    DATE DUE   PAY TYPE        AMOUNT
     CD   0000000515      100,000.00  01-14-86   INTEREST        189.04
     CD   0000000520      100,000.00  01-14-86   INTEREST        172.60
     CD   0000000552      100,000.00  01-14-86   INTEREST      3,682.19

CUSTOMER 9990006700                            TOTAL PAYMENT    4,043.83
```

A single check is produced for a customer whose disbursement, interest and principal payment occur on the same date. If a customer has activity for more than 13 accounts, an additional check is produced.

Cost Center Migration

Traditionally, Time Investment 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 enhancements made to Time Investment 8.3 is the ability to assign cost center at the account level. This enables Time Investment 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 flag 4, which is an institution-level parameter on MICM Record 0301 (Application System Option Flags).

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 though 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 on MICM Form 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 Form 81, Card 09, field 86.

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

   - Batch – Form 20, Card 09, field 170
   - Online – TIACT1

4. Create the appropriate MICM 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.

```
MIFM,M,0301,B,
 001  FIRST FINANCIAL INSTITUTION                    TIME8301  MIFM   04-17-1996
                            ** APPL SYSTEM OPTION FLAGS       - FORM 0301 **
                                                               DELETE
 APPLICATION  8
 OPTION FLAGS     01--02--03--04--05--06--07--08--09--10--11--12--13--14--15
                                   Y

 16--17--18--19--20--21--22--23--24--25--26--27--28--29--30--31--32--33--34
 N    Y   Y

 35--36--37--38--39--40--41--42--43--44--45--46--47--48--49--50--51--52--53


 54--55--56--57--58--59--60--61--62--63--64--65--66--67--68--69--70--71--72


 73--74--75--76--77--78--79--80--81--82--83--84--85--86--87--88--89--90--91


 92--93--94--95--96--97--98--99--100


 PF: 1=Edt 3=Sel 4=Nxt 5=Brw 10=Cpy
```

Application System Option Flags

2. Execute the migration program TIR190 (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 (08-717 – 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:

007/ 008 – Balance Change In/Out
034/ 035 – Interest Payable Change In/Out
042/ 043 – Interest Paid YTD Change In/Out
111/ 112 – Penalty YTD Change In/Out
113/ 114 – Federal Tax Withheld YTD Change In/Out

Refer to *Reference Guide 1* for more information regarding program TIR190.

Reporting

When the cost center option is activated (flag 4 on MICM Record 0301 is 'Y'), the system automatically produces the Activity Recap reports (08-017 and 08-018) by cost center, when the sort option by branch is being used.

A special sort order has been added for report 08-017 (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 08-017.

Effective Rate

The Effective Rate appears on the Transaction History Record whenever interest is posted to an account. Since the Effective Rate is a calculated value, it might not match the Interest Rate field on the Account Master Record.

The Effective Rate is calculated in the following way.

1. The accrued interest on the Interest Earned Not Paid field is multiplied by the year base, resulting in Value 1. (The year base can be 360, 365, or 366 days depending on the value of Interest Year Base Code.

2. The aggregate interest amount is divided by the number of days in the interest period, resulting in Value 2. Value 2 is considered the Average Interest.

3. Value 2 is multiplied by the number of days in the interest period, resulting in Value 3.

4. Value 1 is divided by Value 3, resulting in the Effective Rate.

Federal Withholding Processing

The Federal Withholding code on the Master Record is the determining factor for the decision to withhold on a customer's account. The Federal Withholding codes are as follows:

B Exemption period for B-Notice receipt expired – withhold.
C Second B-Notice Received – withhold.
D No tax ID – withhold.
E IRS withdrawal occurred during Awaiting TIN Certification period – withhold.
F IRS withdrawal occurred during B-Notice Received period – withhold.
S Self-imposed withholding.
1 Exempt account.
2 Account with certified tax ID number.
3 Account with uncertified tax ID number.
4 TIN certification period expired – withhold.
5 Risk account as per IRS – withhold.
6 Awaiting TIN certification. Upon reaching expiration date, the system changes the code to **4**.
7 Exemption for non-resident alien. Upon reaching expiration date the system changes the code to **8**.
8 Exemption period for non-resident alien expired – withhold.
9 B-Notice received. Upon reaching expiration date, the system changes the code to **B**.

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

1. Set up MICM Record 0234 (Federal Withholding Information) for the Time Investment Application with the parameters needed for withholding processing. Refer to the Online Forms chapter of the MICM *Procedures Guide* for more information.

2. Review the list of transaction codes to determine IRS withdrawals.

3. Set the IRS Withdrawal Flag in MICM Record 2013 for those transactions to **Y**.

Note: Not used for withholding on disbursements from retirement accounts.

New Accounts – Regular

If you do not have a certified Tax ID number when you open a new account, the Tax Exempt code should be set to **6** using TIACT1 (Account New/Maintenance 1). The account is now in the 'Awaiting TIN Certification' period. The system uses the number of days specified in MICM Record 0234 to calculate the expiration date of this period.

■ For any interest payments made during this period, the system calculates the withholding amount, using the percentage specified in MICM Record 0234, and adds it to the Federal Tax Hold field in the Master. This field is cleared out on the expiration date.

- If an IRS withdrawal occurs during the Awaiting TIN Certification period, the system automatically debits the account for the amount in Federal Tax Hold by generating a transaction code 992 (IRS Withdrawal Withholding). The Tax Exempt code is changed to **E**, indicating that withholding is to apply automatically on future interest payments during the waiting period.

- If the Aggregate Interest Option and the Aggregate Interest Amount in MICM Record 0234 are used, the Interest YTD must be greater than the Aggregate Interest Amount in order for 922 to post and the Tax Exempt Code to change.

- If the expiration date is reached and the Tax Exempt code is still set to **6**, indicating no response to the certification request, the system automatically changes the Tax Exempt code to **4** and withholding starts with the next interest payment.

New Account – Non-resident Alien

When you open a new account for a non-resident alien, you should have certification of the non-resident alien status. The Tax Exempt code should be set to **7** indicating an exemption period from withholding. The system calculates 3 calendar years from the account's issue date or the federal status change date to determine the expiration date.

Note: The 3 calendar years include the current year. For example, if the federal status change date is October 12, 1994, the system calculates December 31, 1996 as the expiration date.

Using the Lead Days parameter in MICM Record 0234, the system automatically generates a new W-8 Certification of Foreign Status that you to send to the customer. This certification re-certifies the non-resident alien status of the customer prior to the expiration date

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

If the non-resident alien status has not been re-certified by the expiration date, the system automatically changes the Tax Exempt code to **8** and withholding begins with the next interest payment.

Notice Received

If the IRS sends the institution a B-Notice indicating a discrepancy in taxpayer identification name and/or number, you should:

1. Set the Tax Exempt code to **9**, indicating 'B-Notice Received'.

2. Maintain the B-Notice beginning date to the date on the B-Notice using TIACT1 (New/Maintenance 1).

If you do not change this date or the existing date is beyond three years, the system defaults to the current date and uses the number of days specified in MICM Record 0234 to calculate the expiration date of this period.

When the Tax Exempt code is set to **9**, the system produces a W-9 (Certification of Tax Identification Number) to be sent to the customer to correct the invalid information. If the Tax Exempt code is set to **9** and the B-Notice beginning date is not in the current year, a second B-Notice is generated and the Tax Exempt code is automatically changed to **C**.

- For any interest payments made during this period, the system calculates the withholding amount, using the percentage specified in MICM Record 0234, and adds it to the Federal Tax Hold field in the master. This field is cleared on the expiration date.

- If an IRS withdrawal occurs during the B-Notice Received period, the system automatically debits the account for the amount in Federal Tax Hold by generating a transaction code 992 (IRS Withdrawal Withholding). The Tax Exempt code is changed to 'F' indicating that withholding is to automatically apply on future interest payments during this period.

- If the Agr Int Opt and the Agr Int Amt in MICM Record 0234 are used, the Interest YTD must be greater than the Agr Int Amt in order for 922 to post and the Tax Exempt Code to change.

- If the expiration date is reached and the Tax Exempt code is still set to **9**, indicating no response to the certification request, the system automatically changes the Tax Exempt code to **B** and withholding starts with the next interest payment.

  Whenever the system automatically changes the Tax Exempt code or produces a notice, the account appears on the 08-080 (Federal Withholding Journal) report and/or the 08-004 (Maintenance Journal) report.

  Note: The amount in Federal Tax Hold is accumulated daily and can be passed to 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 under 'Miscellaneous Totals'.

Second B-Notice Received

If the IRS sends the institution a Second B-Notice, set the Tax Exempt code to **C**, indicating 'second B-Notice received'.

When the Tax Exempt code is set to **C**, the system automatically produces a notice to be sent to the customer indicating a second B-Notice was received and backup withholding will begin.

Whenever the system automatically changes the Tax Exempt code or produces a notice, the account appears on 08-004 (Maintenance Journal). Notices are produced by report 08-081 (Second B-Notice).

Grace Ending Options

The Time Investment system allows for a grace period on CD accounts upon their renewal. During the grace period, withdrawals can occur with no penalty.

The grace period is one of two user-specified lengths of time. If a certificate has a renewal term of 7 – 31 days, the grace period is the number of days specified in the Grace Days 1 field of MICM Record 3500. (Time Investment Institution Parameters.) If a certificate has a renewal term greater than 31 days, the grace period is the number of days specified in the Grace Days 2 field of MICM Record 3500.

The Time Investment system also provides options used to end an account's grace period prematurely for specified activities. The options are found on MICM Record 3502 (Time Investment Type Processing Parameters):

- End Grace W/D
- End Grace Rate
- End Grace Dep.

Valid entries for these fields are **Y** and **N**, with **Y**, indicating that the grace period ends if a manual withdrawal occurs during the grace period. For example, a system-generated interest payment would not end the grace period, but a manually entered transaction code 770 (premature distribution) would.

Holiday Date Error Correction

When a holiday has been incorrectly entered for the next processing day, the dates must be re-aligned before the normal processing of the day's work can done. For example, if a MICM holiday was entered one day too late and the Time Investment holiday was entered correctly, do the following.

Note: The following procedure works for all Infopoint products using MICM.

1. Correct the dates for the MICM holidays.

2. Reload all of the Institution files.

    Note: When processing in an online environment, the MICM institution is online; therefore, reloading the Institution File must be done when the files are closed.

3. Rerun the MID020 and TID020 jobs to re-align the dates.

Interest Calculations

Time Investment offers many different ways to calculate interest, based on the value entered in the Interest Method option on MICM Record 3501 (Time Investment Type Defaults) or at the account level (TIINQ1 – Account Inquiry 1) as follows:

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.

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 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:

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

Where:

Days Represents the number of days in the current period.
Months Represents the number of months in the current period.

Compound Continuously

There are two steps to calculating this interest:

Step 1

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

Step 2

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

Where:

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

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

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

Year - base $\times$ days

Simple Daily

Simple interest is calculated as follows:

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

Where:

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

Examples

The following are illustrations of specific interest calculations. They are explained in order to provide you with "real life" examples of how the system calculates interest, given certain parameters. Three examples are presented:

- 360-year base/30-month base
- Simple interest paying monthly
- Daily compounding

360-year base/30-month base

Current balance	$ 35,000.00
Rate	9%
Interest method	Simple
Year base	360
Month base	30
Interest disposition	P
Interest frequency, term	M, 001
Issue date	4/1
Next interest date	5/1
Interest day	01

For the first month, the system uses the next interest date, subtracts one term, and calculates the elapsed days. In this example, the next date is 5/1. Backing up one month (Frequency 'M', Term '001'), the last interest date is determined to be 4/1. Therefore, the elapsed days are:

The first calculation is for the year base (refer to the 'Interest Calculation' section).

$$\frac{360 \times 30}{30} = 360 \text{ year base}$$

The calculation for the first month's accrual is:

$$\frac{.09}{360} \times \$35,000 \times 30 \text{ days} = \$262.50$$

The payment for 5/1 is $262.50.

Accruals for the second month (next interest date, back one cycle) are based on the elapsed days from last interest, 5/1, to next interest, 6/1. The number of elapsed days is 31.

$$\frac{360 \times 31}{30} = 372 \text{ year base}$$

$$\frac{.09}{372} \times \$35,000 \times 31 \text{ days} = \$262.50$$

The payment for the second month is $262.50

The Time Investment system accrues each day of the year. This means that the *per diem* must be adjusted based on the next interest payment date, taking into consideration periods with more or fewer than 30 days.

During a 31-day period the *per diem* is less than it is during a 30-day period. During a 28 or 29-day period, the *per diem* is greater than it is during a 30-day period.
In the examples above, the year bases were different, yet the same amount was paid for both months. This adjustment is required in order to accrue each day and still pay on a 360/30-day basis.

Note: When an account is opened on the 29th, 30th, or 31st of the month, the specific interest day must be addressed in order for the payment amount to be the same each month.

It is recommended that 360/30 be used only for monthly occurrences of paying interest.

Simple interest paying monthly

Current balance $ 35,000.00
Rate   9%
Interest method   Simple
Year base   365/366
Month base   Actual
Interest disposition   P
Interest frequency,   M, 001
term
Issue date   3/1
Next interest date   4/1

Month 1

April 1 is the first interest due date. The number of elapsed days is 31.

$$\frac{.09}{365} \times \$35,000 \times 31 \text{ days} = \$267.53424$$

```
      ENP        267.53424
  TC 490     267.53
             _____
  ENP            .00424
```

Earned Not paid (ENP) has a balance of .00424.

Month 2

April 1 is the last interest paid date. May 1 is the next interest due date. The number of elapsed days is 30.

$$\frac{.09}{365} \times \$35,000 \times 30 \text{ days} = \$258.90410$$

```
  ENP LEFT      .00424
  ENP MAY   258.90410
            _____
  NEW ENP   258.90834
  TC 490    258.91
            _____
  ENP       (   .00166)
```

The payment for May 1 is $258.91. Earned Not Paid (ENP) has a negative balance of .00166.

The amount accrued for May was actually one cent less than what was paid. The ENP left from the previous month was added, then rounded (add .005) to get the actual payment amount. The accrual for June begins with a negative balance.

Note: The system does not clear the ENP after a payment is made.

Daily compounding

Daily Compounding is accomplished by taking the current accrual plus the current balance to calculate the next day's accrual.

Current balance	$ 35,000.00
Rate	9%
Interest method	Daily Compounding
Year base	365/366
Month base	Actual
Interest disposition	C

Day 1 – Current Balance

$$\frac{.09}{365} \times \$35,000 = \$8.63013$$

The ENP for Day 1 is $8.63013.

Day 2 – Current Balance plus previous ENP

$$\frac{.09}{365} \times \$35,008.63 = \$8.63226$$

The ENP for Day 2 is $17.26239.

Day 3 – Current Balance plus previous ENP

$$\frac{.09}{365} \times \$35,017.26 = \$8.63439$$

The ENP for Day 3 is $25.89678.

Day 4 – Current Balance plus previous ENP

$$\frac{.09}{365} \times \$35,025.90 = \$8.63652$$

The ENP for Day 4 is $34.5333.

The ENP amount used in each calculation was rounded by adding .005. This is done only within the calculation, not to the actual amount in the TIMST-INTENP field.

Interest Payment Cycles – Calculation of Next Date

The Time Investment system allows cycle codes to be used for the calculation of the next interest payment date. This applies to all account designations: certificate of deposit accounts, savings accounts, and time deposit open accounts.

The system calculates the next cycle date on a new account, if allowed to default. It will be the next calendar cycle date, based on the cycle information the user has supplied on the new account panel. However, when changing an existing account to pay on interest cycles, the system always assumes that the next interest cycle date will occur in the following month.

Interest payment cycles are designed so that the next cycle date is determined at interest payment time. At that time, the next cycle date is always assumed to be in the next month. If an existing account is changed to pay on interest cycles, the next interest payment date will be on the cycle designated for the following month.

Example

Assume an existing account is changed from an Interest Freq/Term Day of M-001-20 to C-001-26. This indicates the account will now pay on interest cycles, and it will obtain the cycle day by reading the applicable MICM Record 2005 and interrogating cycle number 26 on that record. Assume there are two 2005 records, one for the month of April (the current month) and one for the month of May. Both MICM Records 2005 have a day value of '26' in cycle number 26. Assume the account's next interest date is unchanged from its original date of 4-20-95. The system generates an interest payment for 4-20-95, and at that time, it calculates the next interest payment date to be 5-26-95, not 4-26-95. If an interest payment is to occur on the cycle date within the current month, the next interest date field must be changed manually. The exception to this rule is on new accounts. If this account was opened before 4-26-94 and the Interest Frequency/Term/Day was initially set to C-001-26, and the Next Interest Date field was allowed to default, the system would calculate the next interest payment date as 4-26-95.

Maintenance History Processing (TIMAINT)

The panel TIMAINT (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 Time Investment and warehoused on MICM File MIFL04, 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
08	MST
08	CST
08	EMP

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

Note: One MICM Record 2017 must exist for Institution 000, Manager 00, and Record of spaces. This must 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 eventually merges into MIFL04 creating the HST record with MID410 (Maintenance History Merge). This step needs to be added to the daily job stream and executed once for each application (e.g., Time Investment and Deposits) that is passing maintenance history to MICM.

2. TID035 (Online Maintenance Extract). Ensure that the control card option update MIHDTS is set to **X** to add maintenance history to MIHDTS and to create report records for Report 08-040 (Online Maintenance Journal).

3. TID300 (Reports Sort). Ensure that the control card option update MIHDTS is set to **X**. This causes maintenance history to be added to MIHDTS.

4. Normal MICM procedures should include running MID400 (Maintenance History Sequential File Create). This job loads the HST records in MIFL04 to a sequential file, MIHSTS.

   Run MIVSMDEF to delete/define and initialize MIFL04.

   Run MID410 (Maintenance History Merge) to merge MIHSTS with the MIHDTS file from Time Investment. 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 since there is no need to merge anything for previous maintenance.

Note: When creating HST records for the first time, you do not need to run MID400, since MIFL04 is empty. The Input File option on the MID410 control card should be set to **N**.

Key Structure

For Time Investment, 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) are displayed for an account in external record code order. Records are displayed in alphabetical order. Individual update data for a given external record code is displayed 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 '08' (manager number).

    05  MIHDTS-APPLREC     PIC X(03).

        Values – CST:  Customer
                 EMP:  Employer
                 MST:  Account 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 – AVL:  Availability
                 ASG:  Assignments
                 CST:  Customer
                 EMP:  Employer
                 INT:  Interest Payment History
                 IRA:  IRA/Keogh
                 MST:  Account Master
                 PAY:  Customer Payout History
                 RAT:  Rate History
                 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).
```

Maintenance Journals

The Time Investment system can produce up to four different maintenance journals.

- Report 08-004 – Batch Maintenance for Non-dormant Accounts
- Report 08-040 – Online Maintenance for Non-dormant Accounts
- Report 08-041 – Online Maintenance for Dormant Accounts
- Report 08-042 – Batch Maintenance for Dormant Accounts

Which report is produced is contingent on MICM Record 0307 (Application System Report Flags). The application system report flags for reports 08-004 and 08-040 should always be turned on to get reports for all batch and online maintenance. If reports 08-004 and 08-040 are on, all maintenance for dormant and for non-dormant accounts will be on those two reports. If reports 08-041 and 08-042 are turned on, the batch and online maintenance will be split out into dormant and non-dormant account reports.

Reports 08-004 and 08-042, the batch maintenance journals, are produced by running program, TID320, which calls the TIG004 module.

Reports 08-040 and 08-041, the online maintenance journals, are produced by running TID035, then TID036.

Master Mass Maintenance (Form 81)

Master mass maintenance (Form 81) allows you to make simultaneous changes to some fields on the master records. Mass changes can be made to all or certain accounts within an institution; a region or all regions; a branch or all branches; and within account type, officer, or class. In addition, employee and dormant accounts can be excluded from a mass change, or they can be mass changed individually.

Note: Refer to the Applications Forms chapter of this guide for a detailed description of the fields on this form.

The following are examples of mass maintenance performed on files configured for two regions within institution 001:

■ Region one has three branches: branch 100, branch 110, and branch 120.
■ Region two has three branches: branch 200, branch 210, and branch 220.
■ All six branches offer four types: 600, 500, 400, and 300.

Example 1   Set up Form 81 to change all account type 600, for all branches, in the following way.

> Enter **001** in the Institution field.
> Enter **ALL** in the Region field.
> Enter **ALLþþ** in the Branch field.
> Enter **600** in the Type field.

Example 2   Set up Form 81 to change all account type 600, for branch 200 only, in the following way.

> Enter **001** in the Institution field.
> Enter **ALL** in the Region field.
> Enter **200** in the Branch field.
> Enter **600** in the Type field.

Because a branch can only belong to one region, the same change can be accomplished by the following Form 81setup.

> Enter **001** in the Institution field.
> Enter **002** in the Region field.
> Enter **200** in the Branch field.
> Enter **600** in the Type field.

No-risk Certificates of Deposit Features

Time Investment provides features that, when used in conjunction with each other, meet the specifications for a product known as the 'No-risk' Certificate of Deposit (CD). Because each institution has individual product specifications, these 'No-risk' CD features were designed in a manner that allows them to be used independently of each other. This provides each institution the flexibility of using any or all of the features to design a product that meets its customers' needs.

Product Features

The features can provide a product with the following specifications:

- A minimum opening deposit
- Subsequent deposits of a specified minimum amount
- A guaranteed original rate
- Scheduled rate changes

The fields described below provide these features.

Minimum Opening Deposit

MICM Record 3502 (Time Investment Type Processing Parameters). On a CD, the issue value is compared to the Minimum Opening Deposit Amount. If the issue value is less than the Minimum Opening Deposit Amount, the new account is not added to the system.

If the account is new on the current day, and the account balance is zero, the system compares the amount of the following externally generated transactions with the Minimum Opening Deposit value entered on MICM Record 3502. If the amount of the transaction is less than the amount on MICM Record 3502, the transaction is rejected.

Transaction	Description
240	Opening Deposit
300	Transfer Interest In
310	Transfer Principal In
320	Transfer Disbursement In
401	Rollover Contribution This Year
402	Transfer Contribution This Year
411	Rollover Contribution Last Year
412	Transfer Contribution Last Year
421	Employer Contribution This Year

Transaction	Description
431	Employer Contribution Last Year
441	Regular Contribution This Year (deposit)
442	Non-deductible Contribution This Year
444	(Self-directed) Retirement Transfer In
446	Retirement Credit
451	Regular Contribution Last Year
452	Non-deductible Contribution Last Year
461	Insurance Contribution This Year
471	Insurance Contribution Last Year

Minimum Deposit Amount

The Minimum Deposit Amount is a whole-dollar amount entered on MICM Record 3502 (Time Investment Type Processing Parameters). The Minimum Deposit Amount works in a similar manner to the Minimum Opening Deposit: if the account is not new on the current day, and the account balance is not equal to zero, the system compares the same externally generated transactions with the Minimum Deposit value entered in MICM Record 3502. If the amount of the transaction is less than the amount in MICM Record 3502, the transaction is rejected.

Maximum Balance Allowed

The Maximum Balance Allowed is a whole-dollar amount at the account level. The system determines whether a transaction exceeds the Maximum Balance according to the following formula:

(Current Balance - Available Interest) + Amount of the (credit) transaction

If the result is greater that the maximum balance defined in the account, the transaction is rejected.

Rate Change Schedule

The scheduled rate change fields can be entered in MICM Record 3501 (Type Defaults. These fields allow you to set up a rate change schedule specific to an instrument type, or (if needed) modify the schedule further by entering these values on the individual account record. The Rate Change Frequency, Term and Day values are identical to those allowed on the interest payment schedule fields (refer to the Application Panels chapter in this guide for additional information)

At the time of a scheduled rate change, the system changes the account's rate according to the account's Interest Plan Parameter.

- If the value of this parameter is 'B', the system uses the rate from the Balance Rate Table on MICM Record 3504, based on the account's issue value/current balance.

- If the Interest Plan Parameter is D, the Default Rate from MICM Record 3504 is used.

- If the Interest Plan Parameter is T, the rate from the Term Rate Table on MICM Record 3504 is used, based on the account's term in days.

- If the Interest Plan is 'C', the rate from the Term Rate Table (base rate) and the rate from the Balance Rate Table (index rate) are added to determine the rate for the account.

- If the Interest Plan is 'P', the index rate from MICM Record 2002 (Index Rate Record) is used, according to the account's Prime Indicator.

The scheduled rate change fields can only be used if the account's Rate Code field is either 'C' (rate change allowed at any time) or 'T' (rate change allowed only during the term).

If a scheduled rate change results in identical entries for new and existing rates, the account does not appear on 08-057 (Rate Change Report), nor is a rate change record generated.

The scheduled rate change is a feature that can be enhanced when used with the Rate Processing Option. This option is activated in MICM Record 3502 (Time Investment Type Processing Parameters). If this option is used, the system defaults to the minimum or maximum rate whenever a *system-generated* rate change exceeds these minimum and maximum parameters.

Example   If a scheduled rate change defaults to 8% in MICM Record 3502, and an account's maximum rate is set at 7.75%, the Rate Processing Option indicates that account's rate is changed to the maximum rate, 7.75%, rather than reject the rate change entirely. In addition, 08-057 (Rate Change Report) indicates that this rate change defaulted to the maximum rate. Refer to the Reports chapter in *Procedure Guide 2* for additional information and a sample of this report.

OID Calculation Method

The Time Investment system calculates OID accruals as follows. The accrual is calculated from the accrued through date to either the next renewal or the final maturity date; whichever is earlier.

If the next interest date is earlier than either the next renewal or final maturity date, the system accrues through each next interest date until reaching the renewal or final maturity date.

The full accrual term is then computed in terms of months and tenths of months, based on a 30-day month. The total interest accrued is divided by this figure to obtain the reported OID amount, TIMST-OID1MOAMT.

OID Transactions

The following transaction codes affect OID fields:

Trans Code	Description	Function
0270	Capitalized interest credit adjustment.	Adds to TIMST-OID1PAID
0290	Interest paid credit adjustment.	Adds to TIMST-OID1PAID
0490	Interest payment.	Adds to TIMST-OID1PAID
0670	Capitalized interest debit adjustment.	Subtracts from TIMST-OID1PAID
0690	Interest paid debit adjustment.	Subtracts from TIMST-OID1PAID

OID Renewal

When the OID renews, the current OID period information is moved to the previous OID period information. TIMST-OID1RPDT (Interest reported for the current OID period) is moved to TIMST-OID2RPTD (Interest reported for the previous renewal period). TIMST-OID1PAID (Interest paid for the current OID period) is moved to TIMST-OID2PAID (Interest paid for the previous renewal period). TIMST-OID1MOAMT (Monthly ratable portion for the current OID period) is moved to TIMST-OID2MOAMT (Monthly ratable portion for the previous renewal period).

Conversion of OID Card Input Guidelines

The system's definition of an OID is any instrument with an interest frequency/term greater than one year. Therefore, to convert an OID, you must set the interest values accordingly on Form 20, Card 02, fields 41 through 44. This triggers the conversion edits for OIDs.

Form 20, Card 21

At least one of the following fields must have a value greater than zero (these are current OID period values).

Interest Paid
Interest Reported
Monthly Ratable Portion

Note: The system accepts blanks as a zero value.

If the instrument's interest frequency/term is less than one year, the conversion program does not allow for any of these three fields to be greater than zero.

Form 20, Card 22 (Previous OID Period)

None of the following fields are required for OID conversion. If they are modified, however, the system edits that they are numeric. In addition, the two date fields, the beginning date and the ending date for the previous OID period, cannot be in the future.

Interest Paid
Interest Reported
Monthly Ratable Portion
Beginning Date
Ending Date

The OID values on the Form 20 input card are updated to the following fields in the master record.

Form 20, Card 21

Interest Paid, current OID period (positions 26 – 34) TIMST-OID1PAID

Interest Reported, current OID period (positions 35 – 43) TIMST-OID1RPTD

Monthly Ratable portion, current OID period (positions 44 – 50) TIMST-OID1MOAMT

Form 20, Card 22

Interest Paid, previous OID period (positions 26 – 34) TIMST-OID2PAID

Interest Reported, previous OID period (positions 35 – 43) TIMST-OID2RPTD

Monthly Ratable portion, previous OID period (positions 44 – 50) TIMST-OID2MOAMT

Beginning date for the previous OID period (positions 51 – 56)
TIMST-OID2BEGDT

Ending date for the previous OID period (positions 57 – 62)
TIMST-OID2ENDDT

In addition, the TIMST-INTOID code is updated with an 'X' if the Interest Frequency/Term is greater than one year.

1099-OID Year-end Reporting

1099-OID reporting is done on any instrument that meets the following criteria:

1. TIMST-INTOID is **X**.

2. TIMST-IRACODE is **N** (it is a non-IRA instrument).

3. At least one of the following fields on its master record has a value greater than zero:

   TIMST-INTPEN1099 (amount of interest penalty assessed last year)
   TIMST-FEDTAX1099 (amount of federal tax withheld last year)
   TIMST-INT1099 (amount of interest paid last year)

   Note: MICM option available to indicate whether to bypass if the amount is less than ten dollars.

Reporting is as follows:

Box 1 Contains all accrued interest for the year; therefore, it will be the amount in master file field, TIMST-INT1099.

Box 2 Contains any interest paid during the year that is not included in the aforementioned interest credited to the OID during the year.

This amount is the sum of any externally generated interest transactions (0270, 0290, 0490, 0670, or 0690) that were effective on or before the redemption or last renewal date.

Box 3 Contains any interest forfeited due to an early withdrawal, therefore, it will be the amount in master file field, TIMST-INTPEN1099.

Box 4 Contains backup withholding; therefore it will be the amount in master file field, TIMST-FEDTAX1099.

OID at End of Calendar Year

At the end of the calendar year, the following computations are done against OID instruments.

■ For those instruments issued prior to July 1, 1982:

If closed:

1. The amount of interest reported for the current renewal period (TIMST-OID1RPTD) is subtracted from the interest paid for the current renewal period (TIMST-OID1PAID). The difference is the amount of interest paid last year (TIMST-INT1099).

2. The amount of interest paid for the current renewal period (TIMST-OID1PAID) is then moved to the TIMST-OID1RPTD field, indicating that it is now the amount of interest reported for the current renewal period.

3. The amount of interest reported for the previous renewal period (TIMST-OID2RPTD) is subtracted from the amount of interest paid for the previous renewal period. The difference is added to the value determined in step one, TIMST-INT1099.

4. The amount of interest paid for the previous renewal period (TIMST-OID2PAID) is moved to the TIMST-OID2RPTD field, indicating that it is now the amount of interest reported for the previous renewal period.

If open:

1. The monthly ratable portion for the current renewal period (TIMST-OID1MOAMT) is multiplied by the number of months the instrument has been open this year.

   The resulting computation is added to the amount of interest reported for the current renewal period, (TIMST-OID1RPTD). In addition, the amount is stored as the amount of interest paid last year (TIMST-INT1099).

2. The amount of interest reported for the previous renewal period (TIMST-OID2RPTD) is subtracted from the amount of interest paid for the previous renewal period (TIMST-OID2PAID). The difference is added to the amount of interest paid last year (TIMST-INT1099).

3. The amount of interest paid for the previous renewal period (TIMST-OID2PAID) is moved to the TIMST-OID2RPTD field, indicating that it is now the amount of interest reported for the previous renewal period.

■ For those instruments issued after July 1, 1982:

If closed:

See **If closed** for prior to July 1, 1982.

If open:

1. The amount of interest paid last year (TIMST-INT1099) is zeroed out.

2. The amount of interest reported for the current renewal period (TIMST-OID1RPTD) is subtracted from the sum of the accrued interest (TIMST-INTENP) plus the amount of interest paid for the current renewal period (TIMST-OID1PAID).

3. The resulting difference obtained in step 2 is added to the amount of interest paid last year (TIMST-INT1099). In addition, this difference is added to the amount of interest reported for the current renewal period (TIMST-OID1RPTD).

4. The amount of interest reported for the previous renewal period (TIMST-OID2RPTD) is subtracted from the amount of interest paid for the previous renewal period (TIMST-OID2PAID). The difference is added to the amount of interest paid last year (TIMST-INT1099).

5. The amount of interest paid for the previous renewal period (TIMST-OID2PAID) is moved to the TIMST-OID2RPTD field, indicating that it is now the amount of interest reported for the previous renewal period.

Post-conversion New Branch Establishment

The following MICM Records are required to establish a new branch along with a type.

Record	Description
1003	Type Information
2001	Branch Information
3501	Time Investment Type Defaults
3502	Time Investment Type Processing Parameters

If you are establishing a new branch because existing accounts need to be transferred, only MICM Record 2001 is necessary. Simply update the existing account with the new branch number.

Rate Changes to Accounts During Grace

When an account is in its grace period, a rate change is restricted to the current date. A rate change cannot be backdated during the grace period. This is because a rate change during grace affects the account rate, not the grace rate. The intent of a rate change, even during the grace period, is to change the rate at which the account accrues. It is not intended to end at the time the grace period comes to an end. The system maintains two sets of accrual information during the grace period: one is the accumulated accruals based on the grace rate and the other is the accumulated accruals based on the new term's rate. This is so that an accurate accrual figure can be maintained during the option of not ending grace if there are deposits, withdrawals, and/or rate changes. There is a need to retain all of this information so the new term's accruals at the new term's rate will reflect the activities against the account that occurred during the period when the account was in grace. Backdating a rate change during the grace period would necessitate another set of accrual information for each backdated rate change so that the system would have the information needed to back out of the old accruals.

Example

Assume an account is accruing at 5.25%. It is due to renew on May 10, and at that time, it will accrue at a grace rate of 2%. On May 20, the account will come out of grace and will begin accruing at the new term's rate of 6%. The system is actually accruing twice on this account while it is in grace. From May 10 to May 20, the system will accrue at a rate of 2%, adding that value to the Interest-earned-not- paid field. This second set of accruals represents the accrued interest that will be in effect when the account comes out of grace. On May 20, the value stored in the Grace-earned-not-paid will replace the value stored in the Interest-earned-not-paid field. In addition, the grace flag will be reset to a value of 'N', which now indicates that the account is out of grace; applicable penalties apply to withdrawals. The accruals will represent the correct amount of accrued interest from the last renewal date (May 10) through the present date of the new term's rate of 6%.

```
                        May 10                    May 20
                        -------              --------------------
                        Renewal              (normal) End of Grace

        ------------------------------------------------------------->
                                          Grace Period
                             <--------- 2% --------->
             First Term                      Second    Term
        ------------------->   <--------------------->   <------->
             5.25%                              6.0%
```
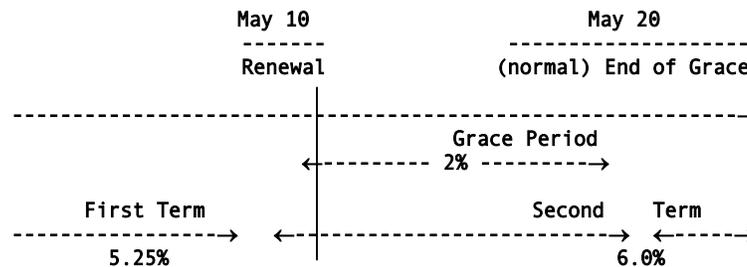
Furthermore, assume this account has MICM Record 3502, indicating that a rate change during grace does end the grace period. If a rate change is made to this account between May 10 and May 20, the rate change would cause the grace period to end prematurely. The account's term would change from 6% to the new rate. For example, if a rate change of 6.75% were made to this account on May 12, the account would come out of grace on that date (the grace flag would change from 'Y' to 'N') and the interest-earned-not-paid would be the sum of two days worth of accruals at 6% (the new term's rate for the first two days of the term: May 10 and May 11) plus one day's accrual at 6.75% (the rate change effective May 12).

The account would continue to accrue at a rate of 6.75%. On May 20, the original date that the grace period was due to end, there would be no change to either the rate or the grace flag. The accruals at the new term's rate if 6% would have only been in effect for the first two days of the new term. On May 12, the rate change to 6.75% caused the account to come of grace and increase the new term's rate to 6.75%.

```
      May 10                 May 12                  May 20
      -------             ------------        --------------------
      Renewal             Rate Change         Original End of Grace


-------------------|---------------------------|------------------|-->
                      Grace Period
                      ←---- 2% ---→

      5.25%      |        6.0%        |        6.75%        |
      -------------------------------------------------------------|-->
←First Term→ ←----------------- Second Term -----------------→
```
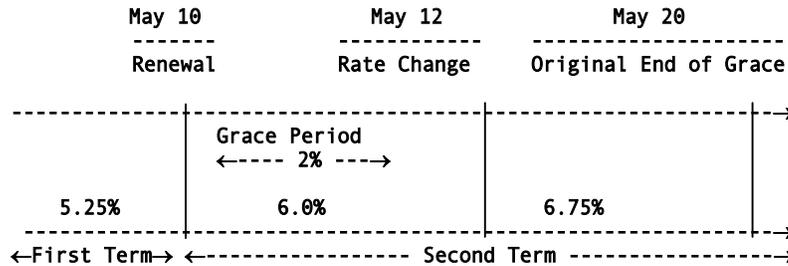
The following illustration uses the same account to show how a rate change that does not end the grace period works. This scenario assumes MICM Record 3502 exists with a value of 'N' in the Grace Rate field. For further information on these grace-ending options, refer to the MICM Panels chapter of *Procedures Guide 2*. If, on May 12, the user applies a rate change of 6.75% to this account, the grace period would not end prematurely. The system would not impose a penalty. Upon reaching the grace ending date of May 20, the grace flag would change from 'Y' to 'N', and the Interest-earned-not-paid would be the sum of: two days worth of accruals at 6% (the new term's rate for first two days of the term: May 10 and 11), plus one day's accrual at 6.75 (the rate change effective May 12).

```
      May 10                 May 12                  May 20
      -------             ------------        --------------------
      Renewal             Rate Change         Original End of Grace


-------------------|---------------------------|------------------|-->
                           Grace     Period
                      ←-----------2% -----|-----------→

      5.25%     |        6.0%    →        6.75%        |
-----------→ --|-------------→ -----|----------------------|-->
←-- First Term → ←----------------- Second Term ---------------→
```
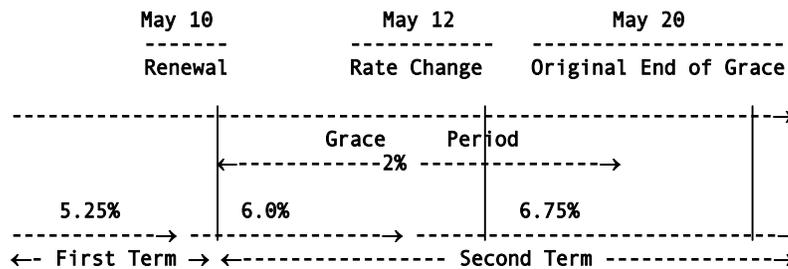
Retirement Processing

Employer Hierarchy

Time Investment gives you the ability to establish an employer hierarchy, which enables account records to be associated with a specific employer record.

This feature is the initial foundation for a hierarchical relationship that has tremendous implications for future reporting capabilities on account such as SEPs.

An employer can be added online or through the batch input system. The information required to establish an employer is similar to the data found on a customer. Much of the data is optional, but it is advisable to supply as much information as is available, in preparation for the future enhancements to this hierarchical structure.

Accounts are tied to an employer by entering the employer number in the employer number field on the account. Tying an account to a specific employer only establishes a relationship between the account and the employer. It does not create any relationship between the customer and an employer.

Example

1. ACME employer record number 400 has 10 account records tied to it.

2. One of these account records is number 200, belonging to customer John Doe.

3. John Doe has a customer record number 300, and a customer profile on record 300 reveals that John Doe actually has two accounts on the system: numbers 200 and 201.

4. The system is 'aware' of the relationship between records 400 (ACME) and 200 (one of John Doe's accounts), but no relationship exists between ACME and John Doe's account 201.

This relationship is apparent when interrogating an employer using the TIEPRO (Employer Profile) panel. When the ACME employer record 400 is interrogated, 10 accounts are listed on the TIEPRO panel. One of the 10 is John Doe's account 200.

The TIEPRO panel is similar to the format of the TICPRO (Customer Profile) panel. It gives the total number of accounts tied to the employer and the sum of their balances. Displayed below the initial information is some detail for each of the master accounts tied to the employer. Refer to the Application Panels chapter in this guide for additional detail on the TIEPRO panel and its format.

An employer record can be deleted from the system through the TIEPRG (Employer Purge) panel, or through the batch system by running the TIR180 (Employer Purge) program. An employer record can only be purged if there are no accounts tied to that employer.

Joint Individual Retirement Accounts (Spousal)

Time Investment provides a method of connecting two IRAs to each another for the purpose of determining their over-contribution status.

The accounts are connected by using two fields on the master account: the Spousal Number and IRA Code. To use the joint account feature, the IRA code on the account must have a value of 'J', signifying 'joint'. This value must be entered in the IRA Code field on both joint accounts. In addition, the spousal number must be entered for each joint account. The spousal number field contains the customer number of the other account to which it is tied.

Example   Mr. and Mrs. Smith wish to open joint IRAs.

- Mr. Smith's IRA number is '101'
- Mr. Smith's customer number is '99001'

- Mrs. Smith's IRA number is '102'
- Mrs. Smith's customer number is '99002'

To tie the two accounts together, the following must be done:

1. Mr. Smith's IRA needs an IRA code of 'J', indicating joint account.

2. Mrs. Smith's customer number '99002' needs a spousal number '101', which is Mr. Smith's IRA number.

3. Mrs. Smith's IRA needs an IRA code of 'J', indicating joint.

4. Mrs. Smith's IRA needs a spousal number of '99001', which is Mr. Smith's customer number.

When two new accounts and two new customers are established on the same day, you must first open a new customer record for one of the spouses specifying a maximum contribution amount of $4000. Then, the system automatically generates the other spouse's customer record with the same maximum.

Note: In order for the over-contribution edits to work correctly in a joint account situation, it is necessary to modify both 'K' records to have the same value in the Maximum Contribution Amount field.

When a contribution is made to either of the joint accounts, the system determines whether the sum of the contributions in the two accounts exceeds the maximum contribution allowed. If the sum of the existing contributions plus the current transaction exceeds the maximum, the current contribution is rejected as excess. This edit is an optional feature, which can be found in MICM Record 3502 (Time Investment Type Processing Parameters). MICM Record 3502 has a Reject Excess Contribution flag that must have a value of 'Y' in order for the system to reject excess contributions.

The TICPRO (Customer Profile) panel displays any joint account(s) tied to the customer being interrogated. Using the example above, a TICPRO panel on Mrs. Smith's customer profile reveals that both account 102 and 101 (which is Mr. Smith's account) are part of her profile.

Creating joint accounts through the batch input system must be done carefully because the batch system has limitations that are not imposed on the online system. For example, the Customer Records cannot be system-generated when creating two new joint accounts. Since both customers are new to the system, there is no way to accurately determine whether the spousal number on a new account is a valid customer number on Time Investment. When you create new joint accounts on the system through batch, you must enter the Form 15 cards for the two new customers.

Putting a Customer On Distribution

A customer becomes eligible for scheduled distributions from a Retirement Plan at age 59 ½. You can establish the distribution schedule using the 'IRA/Keogh Payout' section of the TICUST1 (Customer New/Maintenance 1) panel. Enter the Frequency, Term, Date Next Due, Disposition and Payout Amount. The Date Next Due must be entered to establish when the first distribution is to be generated. The system maintains the Date Next Due thereafter, using the Frequency/Term specified.

Pay Sequence

If a Customer has multiple Retirement accounts, Pay Sequence determines from which account the disbursement is to be made:

H   Highest rate.
L   Lowest rate.
N   Newest account.
O   Oldest account.

The system automatically determines the disbursing account and places it in the Payfrom Account.

- When a disbursement is generated, the Payfrom Account is debited for the Payout Amount.

- If the balance of the Payfrom Account is less than the Payout Amount, the system debits the Payfrom Account for the balance, then, using Pay Sequence, determines a new Payfrom Account and debits that account for the amount needed to satisfy the remainder of the Payout Amount.

- This process continues until the Payout Amount is satisfied or no more accounts exist for the customer.

Pay Sequence Override

Pay Sequence Override allows you to override the system from determining a new Payfrom Account. By setting this field to 'Y', you prevent the system from determining a new Payfrom Account when the current Payfrom Account goes to zero balance, even though the customer might have other retirement accounts. The Payfrom Account must be changed manually.

Pay Source

Pay Source determines whether to disburse Principal only or Principal and Interest from the Payfrom Account. If Principal and Interest is chosen, before generating the disbursement, the interest is capitalized by generating a transaction Code 490 (Interest Payment). If 'All' is chosen, the interest is capitalized regardless of the distribution amount. A final option allows you to capitalize only the interest needed to cover the amount of distribution. None of the interest capitalization options will occur if the account has a check outstanding. To avoid this situation, the Interest Disposition should be 'C', indicating Capitalize. The disbursement is then made from principal. The capitalization occurs regardless of the interest amount. This option prevents accounts with zero balance from not closing due to having a balance in Interest Earned Not Paid.

Payout Category allows you to specify the IRA transaction for the system-generated disbursement. These category codes do not necessarily correspond to the IRS reporting categories. Refer to the Application Panels chapter in this guide for further details.

Death Distribution – 1099R/Fair Market Value on DOD

When an account holder dies, special actions must be taken if the former account holder had IRA instruments. The government requires the beneficiary's name, address and social security number be on the total distribution 1099-R produced at year-end. In addition, the IRS has imposed procedure 89-52, which dictates the Fair Market Value of the decedent's account as of the date of death is available to the executor.

Preliminary Instructions

The following procedures produce:

- A statement of the decedents account indicating its Fair Market Value as of the date of death

- The correctly-reported 1099-R

Perform the following steps to ensure correct reporting.

1. The user must be instructed to do any cleanup work on the decedent's account prior to bringing it to a zero balance.

    a. In order to remove any funds in excess of the Fair Market Value as of the date of death, any debits and/or credits must be posted to the account first.

    b. It is important that the final transaction on the account is a single transaction for the Fair Market Value as of the date of death.

c. The amount of the final transaction, either transaction code 760 or transaction code 738, is the Fair Market Value of the account as of the date of death. Since the system uses this value in reporting, be sure the figure is calculated carefully.

Note: The effective date of the transaction need not be the actual date of death, but the amount of the transaction must be the value of the account as of the date of death.

2. Carefully determine the appropriate transaction code. Use either the non-reportable transaction code 738 (Retirement Debit) or the reportable transaction code 760 (Death Withdrawal) to bring the decedent's account to a zero balance.

3. Use either transaction code 738 or 760 to close out the decedent's account:

a. If either or both of the following conditions apply, use transaction code 738:

■ The decedent had contributions to/distributions from his/her IRA during the tax reporting year, or,

■ The decedent has more than one beneficiary.

Note: Your institution can always choose to close out a decedent's account with transaction code 738.

b. If both of the following conditions apply, use transaction code 760:

■ The decedent had no contributions to/distributions from his/her IRA during the tax reporting year, and,

■ The decedent has only one beneficiary.

Note: If you choose to close out the decedent's account with transaction code 760, you are reassigning the decedent's account to his beneficiary.

c. Use Form 10 (Card Capture Input) for the final transaction code 760 or 738, but modify the card as shown below:

TRAN CODE			CUSTOMER NUMBER							SOCIAL SECURITY NUMBER							DATE OF BIRTH					
46		48	49						58	59						67	68					75

Description 1 Field

The Description 1 field (Card 01) must contain the following information:

■ Positions 46 – 48 must contain the 3-digit transaction code. The preceding zero is dropped (e.g., 0760 is entered as **760**).

■ Positions 49 – 58 must contain the decedents customer number (right-justified, zero-filled).

■ Positions 59 – 67 must contain the decedents social security number (right-justified, zero-filled).

- Positions 68 – 75 must contain the decedents date of death, in the format MMDDYYYY.

Warning: Do not enter the literal **Customer** in the first 8 positions of the Description 1 field. **Customer** is reserved as an indicator to the system when processing death distributions.

Do not modify the Description 2 field (Card 02, positions 46 – 75). This field is overlaid by the system and your input lost.

4. It is imperative to set up the special format in the Card Capture Input form so the posting program can produce a date-of-death Fair Market Value statement. Then, transactions 760 or 738 post to the decedent's account, bringing it to a zero balance.

5. The posting program recognizes the special format of the Card Capture Input form for transaction 760 or 738. When these specially formatted transactions bring the decedent's account to a zero balance, a statement is dropped on the account. This procedure is similar to the one that occurs when using the Closed Statement option of MICM Record 3502. The difference is that this statement also prints the Fair Market Value of the decedent's account, as of his date of death.

6. Because the system generates this statement on a closed account, a hard copy can be produced to present to the Executor stating the Fair Market Value of the decedent's account.

   a. The statement program prints the words `FAIR MKT VALUE on MM DD YYYY` to identify the amount of transaction 760 or 738.

   b. The value of **MM DD YYYY** is the value that was entered on the Description 1 field of the Card Capture Input Form 10, in positions 68 through 75.

   c. In addition, the system unconditionally updates the Last Withdrawal Amount and Last Withdrawal Date fields on the Master Record. The Last Withdrawal Amount field then contains the whole-dollar Fair Market Value as of the date of death, and the Last Withdrawal Date field contains the effective date of the withdrawal.

Updating the Decedent Customer Record

The decedent's Customer Record is also updated.

1. The Date of Death field and Flag are modified.

2. The date of death is the value entered on the Description 1 field of Card Capture Input Form 10, positions 68 – 75.

3. The Date of Death Flag is set to **X**.

Producing the 5498 Notice

The year-end programs are coded so that an IRA belonging to a decedent account holder and his/her beneficiary always produces a 5498 notice. This should occur whether or not there were any contributions made to the account during the tax-reporting year. For more information, refer to the TIY120 program in the Batch Programs chapter of *Reference Guide 1*.

Rev. Proc. 89-52   According to Rev. Proc. 89-52, these 5498 notices must be produced.

Single or Multiple Beneficiaries with or without Reportable Transactions

The Preliminary Instructions above apply whether the decedent has a single or multiple beneficiaries, or whether the decedent had any contributions to and/or distributions from his IRA during the tax-reporting year. From this point forward, the instructions differ between single and multiple beneficiaries with or without reportable transactions.

Single Beneficiary/No Reportable Transactions

Use the following procedure if a decedent has one beneficiary and/or had no contributions to and/or distributions from his IRA during the tax-reporting year.

1. Follow the Preliminary Instructions, using a reportable transaction code 760 (Death Withdrawal) to bring the decedent's account to a zero balance. In addition, format the Card Capture Input Form as described previously.

2. On the following day, reassign the newly closed account to the beneficiary as follows:

    a. Modifying the account title. In order to allow the beneficiary to identify the source of the account, the account title information must be linked to the name of the decedent, such as "Joe Doe as beneficiary of Mary Doe", according to Rev. Proc. 89-52.

    b. Changing the customer number. On the decedents account, change the customer number to be that of the beneficiary. This causes a new Customer Record to be created if one does not already exist.

    c. Linking the beneficiary's social security number to the account. The beneficiary's social security number must be linked to the account.

The account now belongs to the beneficiary, and a record of a full death withdrawal (transaction code 760) becomes part of the account's transaction history. It is reported at year-end on form 1099R as a death distribution under the beneficiary's TIN.

Important! *Do not delete the decedent's Customer Record from the file. It must be available to the year-end processing programs.*

Multiple Beneficiaries/Reportable Transactions

Use the following procedure if a decedent has multiple beneficiaries and/or had contributions to and/or distributions from his IRA during the tax-reporting year.

Note: The beneficiary does not have to be determined as of the RBD (required beginning date), the date by which the RMDs (required minimum distribution) must begin. The beneficiary can be determined as late as the end of the year following the participant's death.

Follow the Preliminary Instructions above, using a non-reportable transaction code 738 (Retirement Debit) to bring the decedent's account to a zero balance. Format the Card Capture Input as described.

On the following day, a new IRA account must be opened for the beneficiary. In order to allow the beneficiary to identify the source of the account, the account title information must be linked to the name of the decedent, such as "Joe Doe as beneficiary of Mary Doe", according to Rev. Proc. 89-52. In addition, the beneficiary's social security number must be linked to the account. The amount removed from the decedent's account is then deposited to the designated beneficiary's account using the proper deposit transaction code. The deposit transaction code to be used might vary depending on the beneficiary's election for funds disposition. Regulatory guidelines set forth regarding the distribution of funds to a designated beneficiary are helpful in determining the correct deposit transaction code.

Participant's Life Expectancy Code. Valid entries for the participant's Customer Record.
- **J** Joint/Spousal.
- **N** Joint/Non-spousal.
- **S** Single.

Beneficiary's Life Expectancy Code. Used when the participant is deceased. Valid entries for the beneficiary's Customer Record.
- **A** Non-spousal beneficiary (before RBD).
- **B** Spousal beneficiary (after RBD).
- **C** Non-spousal beneficiary (after RBD).
- **D** Non-living beneficiary (after RBD).
- **E** Spousal beneficiary (before RBD).
- **F** Five-year rule (before RBD).

Deceased Before RBD – Living Beneficiary

This section relates to a non-spousal beneficiary of a decedent who was less than 70 ½ with a Life Expectancy Code of 'N'. In this case, the beneficiary has the following 2 choices for depletion of the funds.

1. Deplete the account using the Life Expectancy Rule.

   a. Open a new account and Customer Record for the beneficiary of the account.

   b. Enter **A** in the Life Expectancy Code field.

    c.   Enter **0** in the Life Expectancy field. The system determines the life expectancy based on the age of the beneficiary. The system then calculates the RMD based on the beneficiary's non-recalculated single life expectancy. The life expectancy is reduced by 1 every year thereafter.

2.   Deplete the account using the Five-year Rule.

    a.   Open a new account and Customer Record for the beneficiary of the decedent.

    b.   Enter **F** in the Life Expectancy Code field

    c.   Enter **0** in the Life Expectancy field.

    d.   Enter the decedent's Date of Death. In the year following the death of the participant, the system sets the life expectancy of the beneficiary to **5.0**. In each subsequent year, the system subtracts 1 from the life expectancy until reaching **0**. In the final year, a notice is produced notifying the beneficiary the funds must be depleted by December 31.

Important! Currently the IRS does not require a minimum distribution when using the Five-year Rule to deplete the account; however, it does require the funds be depleted by December 31 of the fifth year following the year of death.

The section relates to a spousal beneficiary when the decedent was less than 70 ½ with a Life Expectancy Code of 'J'. In this case, the beneficiary has the following 2 choices for depletion of the funds.

1.   Deplete the account using the Life Expectancy Rule.

    a.   Open a new account and Customer Record for the beneficiary of the account.

    b.   Enter **E** in the Life Expectancy Code field

    c.   Enter **0** in the Life Expectancy field.

    d.   Enter the decedent's Date of Birth. The system determines the life expectancy based on the age of the beneficiary. The system then calculates the RMD based on the beneficiary's non-recalculated single life expectancy. The life expectancy is reduced by 1 every year thereafter.

2.   Deplete the account using the Five-year Rule.

    a.   Open a new account and Customer Record for the beneficiary of the account.

    b.   Enter **F** in the Life Expectancy Code field.

    c.   Enter **0** in the Life Expectancy field.

    d.   Enter the decedent's Date of Death. In the year following the death of the participant, the system sets the life expectancy of the beneficiary to **5.0**. In each subsequent year, the system subtracts 1 from the life expectancy until reaching **0**. In the final year, a notice is produced notifying the beneficiary the funds must be depleted by December 31.

Important! Currently the IRS does not require a minimum distribution when using the Five-year Rule to deplete the account; however, it does require the funds be depleted by December 31 of the fifth year following the year of death.

Deceased Before RBD – Non-living Beneficiary

This section relates to a non-living beneficiary (e.g., Estate or Trust) of a decedent with a Life Expectancy Code of 'N'. In this case, the beneficiary must deplete the funds using the Five-year Rule.

1. Open a new account and Customer Record for the beneficiary of the account.

2. Enter **F** in the Life Expectancy Code field.

3. Enter the decedent's Date of Death. In the year following the death of the participant, the system sets the life expectancy of the beneficiary to **5.0**. In each subsequent year, the system subtracts 1 from the life expectancy until reaching **0**. In the final year, a notice is produced notifying the beneficiary the funds must be depleted by December 31.

   Important! Currently the IRS does not require a minimum distribution when using the Five-year Rule to deplete the account; however, it does require the funds be depleted by December 31 of the fifth year following the year of death.

Deceased On or After RBD – Living Beneficiary

This section relates to a spousal beneficiary of a decedent with a Life Expectancy Code of 'J'. In this case, the beneficiary must deplete the funds as follows:

1. Open a new account and Customer Record for the beneficiary of the decedent.

2. Enter **B** in the Life Expectancy Code field.

3. Enter **0** in the Life Expectancy field.

4. Enter the decedent's Date of Death. In the year following the death of the participant, the life expectancy is determined using the beneficiary's remaining single-life expectancy, and is recalculated each year thereafter.

This section relates to a non-spousal beneficiary of a decedent with a Life Expectancy Code of 'N'. In this case, the beneficiary must deplete the funds as follows:

1. Open a new account and Customer Record for the beneficiary of the account.

2. Enter **C** in the Life Expectancy Code field.

3. Enter **0** in the Life Expectancy field.

4. Enter the decedent's Date of Death. In the year following the death of the participant, the life expectancy is determined using the beneficiary's remaining single-life expectancy, and is recalculated each year thereafter.

Deceased On or After RBD – Non-living Beneficiary

This section relates to a non-living beneficiary (e.g., Estate or Trust). In this case, the beneficiary must deplete funds as follows:

1. Access the TIRMD panel using the decedent's Customer Number.

2. Enter **B** in the Life Expectancy Code field and press [Enter]. The system calculates the decedent's single-life expectancy at the time of death.

3. The determination is displayed in the Life Expectancy field.

4. Open a Customer Record for the beneficiary.

5. Enter **D** in Life Expectancy Code field.

6. Enter the Life Expectancy determined on the TIRMD panel.

7. Enter the decedent's Date of Death.

Note: The Life Expectancy is reduced by 1 each year thereafter.

Example

Assume that the appropriate amount to be deposited to the beneficiaries' account is deposited using a transaction code such as 401 (Rollover Contribution). Assuming that the beneficiaries want to withdraw the full amount, each beneficiary's account is zeroed out for the full amount using transaction code 760. The input card for this transaction should be set up in the usual manner. You do not need to modify the card, since it is for the transaction code that brought the decedent's account to a zero balance (as described in the 'Preliminary Instructions').

The beneficiaries now each have an account with a transaction history record showing a full death withdrawal. This is the transaction code 760 for their portion of the decedent's account. It is reported at year-end as a 1099-R death distribution under the beneficiary's name, address and TIN.

The year-end processing programs are designed so that a 5498 with a Fair Market Value of 00.00 is reported under the decedent's TIN. These 5498's must be reported unconditionally, even though the system allows for an option to suppress 5498 notices with no contributions.

If the decedent had contributions and/or distributions on his account during the reporting year, the appropriate reporting under the decedent's TIN occurs. This is secured by the fact that the decedent's account was brought to a zero balance with a non-reportable 0738. The other reportable transactions remain tied to the decedent's account. For example:

The decedent had received $700 worth of distributions during the year, prior to his death. Upon his death, his beneficiary receives the full remaining Fair Market Value of the account. Assume that this amount is $1000. If the account had been brought to a zero balance with a transaction code of 760 and the customer number re-assigned to the beneficiary, this beneficiary has been reported as having received the full $1700 from the account, when in fact, he only received a lump sum death distribution of $1000. By bringing the decedent's account to a zero balance with a 0738, the decedent is reported as having received $700 worth of distributions. The beneficiary has his own account, and it has a transaction 760 for the amount of $1000. This $1000 is properly reported as a 1099-R lump sum death distribution under the beneficiary's TIN.

Assume that the beneficiary then put $500 of this money into an IRA, and kept the remaining amount. This means his customer number is tied to two accounts: the first one which has a zero balance due to the lump sum death withdrawal, and the second one which shows a $500 contribution. Assuming this is the only money in the newly opened account, this triggers a 5498 to be produced showing a Dec 31st Fair Market Value of $500.

In summary, the decedent has a 1099-R for $700, and his beneficiary has a 1099-R for $1000 and a 5498 for a Fair Market Value of $500.

TIAPY (Forecast Interest/APY) Processing

Forecast Interest Earned During the Term

There are several ways to use TIAPY, each starting from a blank TIAPY panel.

To get a blank TIAPY panel, from the menu type **TIAPY** on the Command line and press [Enter]. The blank TIAPY panel appears.

Use an Account Type as a Base

For this method, the minimum data to enter on the panel is a valid type number in the Type field, and a balance amount in the Balance field. Press [Enter]. The action defaults to **I**.

The system displays all the system defaults found on MICM Records 3501 and 3504 for the type selected. If changes are desired in any of the parameters shown, make the change and press Enter again. The system recalculates the interest/APY values according to the data now on the panel.

When you initially access the panel, you may also enter a begin date in addition to the type and balance. The system selects the rate in effect based on the begin date used, if MICM Record 3504 rate history exists.

To override the system defaults for a type, enter the appropriate value. Any values entered on the panel overrides the type defaults.

To use another type as a model, press [F4] to access another TIAPY panel.

Use an Existing Account

For this method, the account number is the only required data entered on the blank TIAPY panel. Press [Enter].

Special considerations:

- Activity to the account since the issue/last renewal is not recalculated. The system calculates the amount of interest that is earned from today through the end of this term, using the current balance. The existing interest earned-not-paid (ENP) plus any interest paid term-to-date is added to that amount. The interest earned calculation consists of a combination of these three values.

- The balance shown on the panel is not the current balance, but the issue value/last renewal balance (the balance used in the APY formula).

- A message is displayed on the bottom of the panel indicating the balance used to recalculate the remaining interest is not the balance used to calculate the APY, therefore the APY may be misleading. Part of the interest calculation is based on the actual activity to the account, the remainder on expected activity to the account.

■   If the value currently in interest paid-term-to-date is incorrect, the amount of interest forecasted is also incorrect. Situations may be encountered where accounts converted during previous conversions may not have had the correct value entered in this field, possibly because it did not exist in the system it was converted from. This problem has been avoided for recent conversions. If the amount of interest forecasted for accounts using this method appears to be incorrect (an indicator could be the APY is much different than the account rate), you should check the accuracy of the interest paid term-to-date (TIACT5 – Interest Paid LTD).

Enter All Values Needed Calculate Interest/APY

For this method, all required values are entered on the TIAPY panel to calculate interest/APY. As with the other methods, once the interest/APY is calculated you may change any value(s) on the panel and press Enter to recalculate the interest/APY.

Valid entries for the required fields on the panel are as follows:

Balance	Beginning balance for the account (include a decimal point).
Interest Rate	Interest rate for the account defined as .999999999 (leave decimal point in place).
APY	Annual percentage yield defined as 99.99.
Begin Date	Date the term begins. Format is MMDDYYYY.
End Date	Date the term ends. Format is MMDDYYYY.
Interest Next	Next interest payment date relating to the begin date and interest frequency and term chosen. (Defined when calculations of compounding begin and annualized to the end date by period (interest term) defined). Format is MMDDYYYY.
Interest Frequency	Frequency of interest. Enter D, indicating days or M, indicating months.
Interest Term	Terms of the interest. Enter 1 – 999 for the units selected in the Interest Frequency field.
Interest Day	Specific day of the month the payment is made. Enter 0 – 31, with 31 indicating month end.
Accrual Method	Method of accrual. Valid entries are: **C** Continuous. **D** Daily. **S** Simple.

Interest Disposition   Disposition of the interest. Valid entries are:
    C Capitalize.
    P Pay by check.
    T Transfer.

An entry of **C** indicates the interest is compounded and annualized. An entry of **T** or **P** indicates yield and rate is the same if renewal term is a year or greater.

Year Base   Valid entries are:
    A 365/366 (actual).
    0 360 days.
    5 365 days.

Month Base   Valid entries are:
    A Actual days in the month.
    M 30-day month.

Note: When Action is 'R', the next interest date and end date must be equal.

APY Calculation

Formula to calculate APY:

APY = 100 ((1 + interest/principal) (365/Days in Term) -1)

Principal = amount of funds assumed to have been deposited at the beginning of the term.

Interest = total amount of interest earned on the principal during the term.

Days in Term = total number of days in the term of the account.

Time Investment Interfaces

The following is a list of the various interfaces available between Time Investment and other related systems.

ACH

TID380 reads Report Record 61 (Payments Journal) and creates an ACH formatted file for any transaction that is being transferred to an account outside of Time Investment. This includes interest payments, principal at maturity, disbursements, and service charges.

Check Reconciliation

The Check Reconciliation File is created by reading report records for checks. TID340 creates the formatted Check Reconciliation File.

Combined Interest

The Combined Interest system reads the Time Investment files for two situations. The first is at conversion time to establish the Time Investment accounts on Combined Interest. The second is at year-end to update Combined Interest from Time Investment.

Combined Statement

When a Time Investment account is added to the Combined Statement system, Combined Statement passes maintenance to the Time Investment account blocking any further maintenance to the statement cycle information.

Exception Administrator

The Exception Interface File is created daily in TID200. For every monetary transaction that rejects in Time Investment, a record is written to the Exception Interface File.

General Ledger

General Ledger creates an output file (tape or disk) formatted to interface with TriSyn Group financial control. The file contains one record for every General Ledger transaction generated by TID900. The transaction generated is determined by five tables in MICM Record 0245 and the Totals File.

MICM/RCIF

Time Investment interfaces with name/address systems.

Profitability

The Profitability Interface File is created daily in TID200. Records are written based on the account's activity: new accounts, balance changes, service charge cycle information, and status changes.

Proof of Deposit

The POD Extract File is created in the Infopoint SuperMICR II system. The POD system captures monetary transactions, passing them to Time Investment for posting through TID120 (POD Extract File).

Teller

Teller reads the Time Investment Account Master Record to build its Balance File. It also memo-posts transactions to the Time Investment Account Master.

TIRENEW Function

This section explains the processing of a manual transaction and a TIRENEW transaction (Certificate Renewal function) against an account that is in grace.

The TIRENEW transaction is an online function that allows you to renew a certificate. This TIRENEW function is different from a system-generated renewal in that it does not initiate an account's grace period. Instead, the account begins a new term as if the grace period has ended.

The date of Last Customer Contract is updated with the current date. This panel takes an account out of Inactive or Dormant status.

If an account is renewed using the TIRENEW function while it is in its grace period, the grace period is ended and the new term is begun based on the data entered on the TIRENEW panel. If an account is in grace and a transaction is posted to the account on the same day that the TIRENEW function is initiated, the TIRENEW function takes precedence over the transaction and does not force reaccruals from the last renewal date. This assumes that you have activated the MICM End Grace Dep and End Grace W/D options on MICM Record 3502 (Time Investment Type Processing Parameters). For further information, refer to the Grace Ending Options in the MICM Panels chapter of *Procedures Guide 2*. Under these circumstances, a transaction posted to an account in grace forces the end of the grace period; the system reaccrues from the last renewal date to the current date at the new renewal rate. See the following examples for further explanation. Assume the original term's rate is 9%, the grace rate is 7%, and the new term's rate is 11%.

Example 1

Assume an account was accruing at 9%. Upon the renewal date of March 25 the account went into grace and began accruing at a grace rate of 7%. If this account had reached the end of its grace term, it would reaccrue at the new term's rate of 11% from March 25 forward. However, on March 27, (which is still during the grace period) a TIRENEW was done to the account and a manual transaction code 490 was posted, both effective for the current date of March 27. The result is that the 490 would *not* cause the account to reaccrue from the old renewal date of March 25. Instead, the TIRENEW would take precedence over the transaction code and would cause the account to renew on March 27 at a rate of 11%. After the 490 and the TIRENEW, this account would have a rate change from 9% to 7% effective March 25, a manual 490 effective March 27, and a rate change from 7% to 11% effective March 27.

```
                                                    Original (Normal)
                   Renew          490 and TIRENEW   End of Grace

        -------→  3/25  ---------→  3/27  -------------→  3/31
           9%                  7%                   11%
                           (Grace)
```
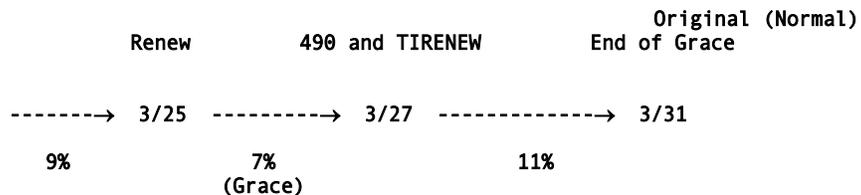
In the above example, if transaction code 490 (manual) and TIRENEW are done on March 27, and are both effective March 27, the 490 will *not* cause reaccruals to occur. Instead, the 11% rate change is effective from March 27 forward. The date of last customer contact will be updated with the current date. This panel will take an account out of Inactive or Dormant status.

Example 2

Assume an account was accruing at 9%, then renewed on March 25 and went into grace, accruing at a 7% grace rate. Assume both a manual 490 and a TIRENEW were done on March 27, while it was still in grace. The 490 cannot be backdated; therefore, it would have an effective date of March 27. However, the TIRENEW is backdated to March 26. The 490 would *not* cause the account to reaccrue from the original renewal date of March 25. Instead, the account would have accruals reflecting a rate change from 9% to 7% effective March 25, another rate change from 7% to 11% effective March 26, and a manual 490 effective March 27. The TIMST-RENLAST would be March 26; the effective date of the TIRENEW.

```
                            90 (Effective 3/27)      Original (Normal)
          Renew            TIRENEW (Effective 3/26)     End of Grace


    ---→ 3/25  ------------→ 3/27  -----------------→  3/31

     9%                7%                      11%
                    (Grace)
```
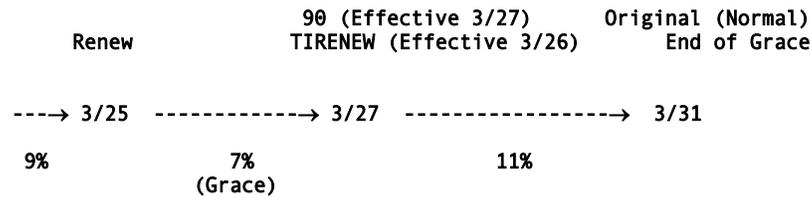
In the above example, if transaction code 490 (manual) and TIRENEW are done on March 27, the 490 will *not* cause reaccruals to occur. Instead, the 11% rate change is effective from March 26 forward.

These procedures are significant because a transaction and a TIRENEW are being *processed in the same posting run*. If the two conditions are not going to take effect in the same posting run, the effect is that the transaction causes the account to reaccrue back to the original renewal date at the new term's rate. In other words (using the same rates and dates as above), if on March 27, a manual 490 was posted to the account, and a future-dated TIRENEW was done (with an effective date of March 29), the 490 would cause the premature end of grace on March 27, reaccruing at 11% from March 25 forward. The difference in this example is that the TIRENEW would not be processed until the 3/29 posting run. Therefore, the transaction and the TIRENEW are not being processed together.

Transaction Code Processing

An asterisk to the right of a transaction code number indicates the transaction is generated internally by the system. However, these transaction codes might also be used externally.

User-defined External Code	Internal Code	Accum	DR/CR	Transaction Description	Reversal Tran Code
	010 – 090		CR	Bank Float	
	100		CR	Type Rate Change	
	110 – 190		CR	Customer Float	
	200		CR	Net Posting Amount (generated TID120)	
	210	001	CR	Renewal - with or without a rate	
	214		CR	(Reversal) Special Transfer Closeout – requires effective date of redemption in the master	
	220	001	CR	(Reversal) Redemption – requires effective date of redemption in the master	
	230	001	CR	(Reversal) Payout Withdrawal	
	240*	001	CR	New Certificate Deposit – automatically generate from new certificate optionally	
	250	001	CR	(Reversal) Matching Debit	
	260*	001	CR	Principal Credit Adjustment	
	270	044	CR	Capitalized Interest Credit Adjustment – affects balance	
	280*	033	CR	Accrued Interest Credit Adjustment – does not affect balance	
	290*	005	CR	Interest Paid Credit Adjustment – does not affect balance	
	294		CR	(Reversal) Early Transfer Closeout	
	300*	017	CR	Transfer Interest In from another account	
	305	017	CR	Transfer Interest In From another IRA within Application '08'.	
	310*	017	CR	Transfer Principal In from another account	
	320*	017	CR	Disbursement transfer generated	
	321	001	CR	(Reversal) Excess Earnings Withdrawal	
	328	001	CR	(Reversal) Transfer Withdrawal Last Year	
	329	001	CR	(Reversal) Non-deductible Withdrawal Last Year	
	331	001	CR	(Reversal) Transfer Withdrawal (No Penalty)	
	332		CR	(Reversal) Non-deductible Withdrawal (No Penalty)	
	333	001	CR	(Reversal) Normal Contribution Withdrawal (No Penalty)	

User-defined External Code	Internal Code	Accum	DR/CR	Transaction Description	Reversal Tran Code
	334	001	CR	(Reversal) Employer Contribution Withdrawal (No Penalty)	
	336	001	CR	(Reversal) Insurance Contribution Withdrawal (No Penalty)	
	337	001	CR	(Reversal) Rollover Contribution Withdrawal (No Penalty)	
	338	001	CR	(Reversal) Retirement Withdrawal	
	339	001	CR	(Reversal) Self-directed Retirement Transfer Out	
	342	001	CR	(Reversal) Trustee to Trustee Transfer	
	345	001	CR	(Reversal) Transfer Due to Divorce	
	351	001	CR	(Reversal) Divorce Withdrawal (No Penalty)	
	355	001	CR	(Reversal) Premature Distribution with Exception	
	371	001	CR	(Reversal) Premature Distribution (No Penalty)	
	380	001	CR	Passbook Deposit	
	401	001	CR	Rollover Contribution This Year	801
	402	001	CR	Transfer Contribution This Year	802
	411	001	CR	Rollover Contribution Last Year	811
	412	001	CR	Transfer Contribution Last Year	812
	421	001	CR	Employer Contribution This Year	821
	427	001	CR	(Reversal) Employer Excess Contribution Withdrawal This Year	
	431	001	CR	Employer Contribution Last Year	831
	437	001	CR	(Reversal) Employer Excess Contribution Withdrawal Last Year	
	441	001	CR	Regular Contribution This Year (on a SEP, a transaction code 441 is considered on Employee Contribution This Year)	841
	442	001	CR	Non-deductible Contribution This Year	842
	443		CR	Capital Gain Self-directed	843
	444	001	CR	Self-directed Retirement Transfer In	844
	446	001	CR	Retirement Credit Transfer	846
	447	001	CR	(Reversal) Regular Excess Contribution Withdrawal This Year	
	448	001	CR	(Reversal) Non-deductible Excess Contribution Withdrawal This Year	
	449	001	CR	(Reversal) Excess Contribution Withdrawal Last Year	
	451	001	CR	Regular Contribution Last Year	851
	452	001	CR	Non-deductible Contribution Last Year	852

User-defined External Code	Internal Code	Accum	DR/CR	Transaction Description	Reversal Tran Code
	453	001	CR	(Reversal) Non-deductible Excess Contribution Withdrawal Last Year	
	454	001	CR	Contribution Military Personnel	854
	457		CR	(Reversal) Regular Excess Contribution Withdrawal Last Year	
	461	001	CR	Insurance Contribution This Year	861
	467	001	CR	(Reversal) Insurance Excess Contribution Withdrawal This Year	
	471	001	CR	Insurance Contribution Last Year	871
	477	001	CR	(Reversal) Insurance Excess Contribution Withdrawal Last Year	
	480*	030	CR	(Reversal) External Penalty	
	481	030	CR	Penalty Credit Adjustment	
	490*	022	CR	Interest Payment	
	491		CR	(Reversal) Normal Closeout Retirement	
	500	006	CR	Service Charge Credit Adjustment	
	501		CR	(Reversal) Retirement Special Closeout	
	511	001	CR	(Reversal) Transfer Withdrawal (Penalty)	
	520	001	CR	(Reversal) Normal Distribution (No Penalty)	
	522	001	CR	(Reversal) Normal Withdrawal (Penalty)	
	530	001	CR	(Reversal) Other Withdrawal (No Penalty)	
	531		CR	(Reversal) Capital Loss For Self Directed	
	540	001	CR	(Reversal) Regular Withdrawal (No Penalty)	
	550	001	CR	(Reversal) Disability Withdrawal (No Penalty)	
	552	001	CR	(Reversal) Divorce Withdrawal (Penalty)	
	560	001	CR	(Reversal) Death Withdrawal (No Penalty)	
	562	001	CR	(Reversal) Prohibited Withdrawal (Penalty)	
	565	001	CR	(Reversal) Prohibited Withdrawal (No Penalty)	
	570	001	CR	(Reversal) Premature Distribution (Penalty)	
	580	001	CR	(Reversal) Other Withdrawal (Penalty)	
	590		CR	Passbook Balance – Serial Number	
	591	001	CR	(Reversal) Interest Payment From Capitalized Interest	
	592	001	CR	(Reversal) Interest Payment Check	

User-defined External Code	Internal Code	Accum	DR/CR	Transaction Description	Reversal Tran Code
	600	001	CR	(Reversal) Rollover Withdrawal (No Penalty)	
	610	001	CR	(Reversal) Rollover Withdrawal (Penalty)	
	620*	047	CR	(Reversal) Federal Tax Withheld	
	621	047	CR	Federal Tax Withheld Adjustment	
	622	000	CR	Federal Tax Hold Credit Adjustment	
	625	001	CR	(Reversal) Disbursement Tax Withheld	
	626	048	CR	Disbursement Tax Adjustment	
	650	013	DR	(Reversal) Matching Credit	
	660*	013	DR	Principal Debit Adjustment	
	670	013	DR	Capitalized Interest Debit Adjustment	
	680*	045	DR	Accrued Interest Debit Adjustment – does not affect balance	
	690*	036	DR	Interest Paid Debit Adjustment does not affect balance	
	700	009	DR	Partial Redemption or Withdrawal – (Penalty)	
	710	013	DR	Penalty Free Withdrawal	
	711	013	DR	Transfer Withdrawal – (Penalty)	511
	720*	013	DR	Normal Distribution – (No Penalty)	520
	721*	013	DR	Excess Earnings Withdrawal	321
	722	013	DR	Normal Withdrawal – (Penalty)	522
	728	013	DR	Transfer Withdrawal Last Year	328
	729	013	DR	Non-deductible Withdrawal Last Year	329
	730*	013	DR	Other Withdrawal (No Penalty)	530
	731	013	DR	Transfer Withdrawal (No Penalty)	331
	732	013	DR	Non-deductible Withdrawal (No Penalty)	332
	733	013	DR	Normal Contribution Withdrawal (No Penalty)	333
	734	013	DR	Employer Contribution Withdrawal (No Penalty)	334
	736	013	DR	Insurance Contribution Withdrawal (No Penalty)	336
	737	013	DR	Rollover Contribution Withdrawal (No Penalty)	337
	738	013	DR	Retirement Withdrawal	338
	739	013	DR	Self-directed Retirement Transfer Out	339
	740	013	DR	Regular Withdrawal (No Penalty)	540
	742	013	DR	Trustee to Trustee Transfer	342
	745	013	DR	Transfer Due to Divorce	345

User-defined External Code	Internal Code	Accum	DR/CR	Transaction Description	Reversal Tran Code
	750*	013	DR	Disability Withdrawal (No Penalty)	550
	751	013	DR	Divorce Withdrawal (No Penalty)	351
	752	013	DR	Divorce Withdrawal (Penalty)	552
	755	013	DR	Premature Distribution with Exception	355
	760*	013	DR	Death Withdrawal (No Penalty)	560
	762	013	DR	Prohibited Withdrawal (Penalty)	562
	765	013	DR	Prohibited Withdrawal (No Penalty)	565
	770	013	DR	Premature Distribution (Penalty)	570
	771*	013	DR	Premature Distribution (No Penalty)	371
	780	013	DR	Other Withdrawal (Penalty)	580
	790	013	DR	Passbook Withdrawal	
	800*	013	DR	Rollover Withdrawal (No Penalty)	600
	801	013	DR	(Reversal) Rollover Contribution This Year	
	802	013	DR	(Reversal) Transfer Contribution This Year	
	810	013	DR	Rollover Withdrawal (Penalty)	610
	811		DR	(Reversal) Rollover Contribution Last Year	
	812		DR	(Reversal) Transfer Contribution Last Year	
	820	013	DR	Employer Excess Contribution Withdrawal This Year	427
	821	013	DR	(Reversal) Employer Contribution This Year	
	830	013	DR	Employer Excess Contribution Withdrawal Last Year	437
	831		DR	(Reversal) Employer Contribution Last Year	
	840	013	DR	Regular Excess Contribution Withdrawal This Year	447
	841	013	DR	(Reversal) Regular Contribution This Year	
	842	013	DR	(Reversal) Non-deductible Contribution This Year	
	843		DR	(Reversal) Capital Gain	
	844	013	DR	(Reversal) Self-directed Retirement Transfer In	
	846	013	DR	(Reversal) Retirement Credit Transfer	
	848	013	DR	Non-deductible Excess Contribution Withdrawal This Year	448
	849	013	DR	Excess Contribution Withdrawal Last Year	449
	850	013	DR	Regular Excess Contribution Withdrawal Last Year	457
	851		DR	(Reversal) Regular Contribution Last Year	
	852		DR	(Reversal) Non-deductible Contribution Last Year	

User-defined External Code	Internal Code	Accum	DR/CR	Transaction Description	Reversal Tran Code
	853	013	DR	Non-deductible Excess Contribution Withdrawal Last Year	453
	854	013	DR	(Reversal) Contribution Military Personnel	
	860	013	DR	Insurance Excess Contribution Withdrawal This Year	467
	861	013	DR	(Reversal) Insurance Contribution This Year	
	870	013	DR	Insurance Excess Contribution Withdrawal Last Year	477
	871		DR	(Reversal) Insurance Contribution Last Year	
	880*	036	DR	Penalty from Interest	
	890*	013	DR	Normal Redemption – must be on maturity date or within 10 days after. If within 10 days after maturity, effective on maturity.	220
	891	013	DR	Normal Closeout Retirement	491
	893	013	DR	Normal Premature Closeout	220
	894	013	DR	Normal Transfer Closeout	220
	895	013	DR	Normal Disability Closeout	220
	900*	013	DR	Special Redemption – effective on effective date – (No Penalty)	220
	901	013	DR	Retirement Special Closeout	501
	910*	013	DR	Early Redemption	220
	913	013	DR	Special Premature Closeout	220
	914	013	DR	Special Transfer Closeout	214
	915	013	DR	Special Disability Closeout	220
	916	013	DR	Divorce Closeout (Penalty)	220
	917	013	DR	Divorce Closeout (No Penalty)	220
	918	013	DR	Prohibited Closeout (Penalty)	220
	919	013	DR	Prohibited Closeout (No Penalty)	220
	920*	092	DR	Federal Tax Withheld	620
	922	000	DR	Federal Tax Hold Debit Adjustment	
	925*	100	DR	Disbursement Tax Withheld	625
	930*	093	DR	Penalty	
	931		DR	Capital Loss for self-directed	531
	940*	011	DR	Service Charge	
	950	010	DR	Service Charge Debit Adjustment	
	960	013	DR	Forced Debit	

User-defined External Code	Internal Code	Accum	DR/CR	Transaction Description	Reversal Tran Code
	970		DR	Passbook Bookable Items	
	980*	018	DR	Interest Transfer Out	
	985*	013	DR	Interest Transfer to another Time Investment account	
	990*	023	DR	Interest Payment Check	592
	991	013	DR	Interest Payment from Capitalized Interest (Interest available)	591
	992*	092	DR	IRS Withdrawal Withholding (Cannot be entered Manually)	
	993	013	DR	Early Premature Closeout	220
	994	013	DR	Early Transfer Closeout	294
	995	013	DR	Early Disability Closeout	220

Transaction Code Descriptions

The following matrix lists the transaction codes in numerical order. A short description of each code is shown along with the accumulator(s) generated by the transaction. The 'ACCUM' number identifies the accumulator that is tied to 08-017 (Activity Recap One) and is used for the General Ledger Interface.

Also shown are the fields affected by the transaction amount, the type of code (debit or credit), and any comments or notes that help clarify the use of the transaction.

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 08-017 (Activity Recap One) 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 follow the matrix in the section titled Transaction Notes.

The remaining columns indicate how fields are updated in the record. The codes indicate if the transaction amount is added to (+) or subtracted from (-) the field.

Calculation Columns

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.
Pen YTD	Penalty year-to-date.
Fed YTD	Federal tax withheld year-to-date.
Current Year Rol	Current year rollover contribution.
Current Year Reg	Current year regular contribution.
Current Year Emp	Current year employer contribution.
Current Year Ins	Current year insurance contribution.
Current Year End	Current year contribution for prior year.
Current Year Exc	Current year excess distribution.
Distribution Roll	Rollover distribution.
Distribution Norml	Normal distribution.
Rvrsl Tc	Reversal transaction.
Rvrsl Accum	Reversal accumulator.
Capital Gain	Capital gain.
Capital Loss	Capital loss.
Previous Year Reg	Previous year regular contribution.
Previous Year Emp	Previous year employer contribution.
Previous Year Ins	Previous year insurance contribution.
Previous Year Exc	Previous year excess contribution.

Disb Tax	Disbursement tax.
Rptg Catg	Reporting category.
Non Ded	Nondeductible contribution.
Exc W/D	Excess contribution withdrawal.
Yr End	Contribution for previous year.
Trn Con	Transfer contribution.
Trn Dis	Transfer distribution.
Prv Con	Previous year contribution.

Regular Transactions

Tran Code	Description	Accum	Dr Cr	Comments	Cur Bal	Stmt D	Stmt C	Interest ENP	Interest AVL	Interest YTD	Pen YTD	Fed YTD
10 – 90	Bank Float			Adds to Bank Float 1 – 9.								
100	Type Rate			Input to TID100.								
110 – 190	Customer Float			Add to Customer Float 1 – 9.								
210	Renewal		C	Certificate only; matured. Current balance is greater than zero. Effective date must be equal to the maturity date.								
214	Special Transfer Closeout Reversal	001	C	Certificate only; cannot be backdated.	+	–						
220	Redemption Reversal	001	C	Certificate only; cannot be backdated.	+	–						
240*	Opening Deposit	001	C	Non-retirement certificates only. Effective date must equal ISS date.	+	+						
250	Matching Debit Reversal	001	C	Match is effective date, amount, and serial number.	+	–						
260*	Principal Credit Adjustment	001	C	Sequence number required if variable rate is TDOA.	+	+						
270	Capital Interest Credit Adjustment	044	C	Sequence number required if variable rate is TDOA. Cannot be backdated over year-end on an OID.[2]	+	+			+	+[1,2]		
280*	Accrued Interest Credit Adjustment	033	C	Cannot be backdated. Sequence number required if variable rate is TDOA.				+				

Tran Code	Description	Accum	Dr Cr	Comments	Cur Bal	Stmt D	Stmt C	ENP	AVL	YTD	Pen YTD	Fed YTD
290*	Interest Paid Credit Adjustment	005	C	Refer to transaction 270.						+[1,2]		
300	Transfer Interest In from Another Account	017	C		+	+						
305*	Transfer Interest In from Another IRA	017	C	Transfer interest in from another IRA for Appl '08'.	+	+						
310*	Transfer Principal In	017	C		+	+						
320*	Transfer Disbursement In	017	C		+	+						
380	Passbook Deposit	001	C	Adds to Passbook credit.	+							
441	Deposit	001	C		+		+					
480*	Penalty Reversal	030	C		+	−					−[1]	
481	Penalty Credit Adjustment	030	C		+		+				−[1]	
490*	Interest Payment		C	Cannot be backdated.[2]	+		+	−	+[4]	+		
500	Service Charge Credit Adjustment	006	C	Subtracts from service charges.	+		+					
590	Passbook Balance			File maintenance. Updates the Passbook balance.								
591	Capital Interest Payment Reversal	001	C		+	−			+			
592	Interest Payment Check Reversal	001	C		+	−			+			
620*	Federal Tax Reversal	047	C		+	−			+[4]			−[1]
621	Federal Tax Withheld Adjustment	047	C		+	−					−[1]	
622	Federal Tax Hold Credit Adjustment	000	C	Subtracts from the Federal Tax Hold.								
650	Matching Credit Reversal	013	D	Match is on effective date, amount, and serial number.	−		−					
660*	Principal Debit Adjustment	013	D	Sequence number required if variable rate is TDOA.	−	+						

Tran Code	Description	Accum	Dr Cr	Comments	Cur Bal	Stmt D	Stmt C	Interest ENP	Interest AVL	Interest YTD	Pen YTD	Fed YTD
670	Capital Interest Debit Adjustment	045	D	Sequence number required if variable rate is TDOA. Cannot be backdated over year-end on an OID.[2]	–	+			–	–[1]		
680*	Accrued Interest Debit Adjustment	036	D	Sequence number required if variable rate is TDOA. Cannot be backdated.				–				
690*	Interest Paid Debit Adjustment	009	D	Cannot be backdated over year-end on an OID.[2, 5]						–[1]		
700	Partial Redemption or Withholding (Penalty)	013	D		–	+						
710	Withdrawal (No Penalty)	013	D		–	+			–			
790	Passbook Withdrawal	013	D	Passbook account only. Adds to Passbook debit.	–				–			
880*	Penalty from Interest	036	D					–			+[1]	
890*	Normal Redemption	013	D	Certificate only. Amount must equal the closing value. Account must be matured. Use within a 10-day grace period.	–	+						
900*	Special Redemption (No Penalty)	013	D	Tc amount equals Current Balance + ENP – checks outstanding as of the effective date.	–	+						
910*	Early Redemption (Penalty)	013	D	Tc amount must equal the closing value.								
920*	Federal Tax Withheld	092	D	Not valid for retirement accounts.	–	+			–[4]			+[1]
922	Federal Tax Hold Debit Adjustment	000	D	Adds to Federal Tax Hold.								
930*	Penalty	093	D		–	+			–		+[1]	
940*	Service Charge	011	D	Adds to service charge.	–	+						
950	Service Charge Debit Adjustment	010	D	Adds to service charge.	–	+						
960	Forced Debit	013	D		–	+						
970	Book Passbook Items		D	Moves Current Balance to Passbook balance. Books all unbooked items.								
980*	Interest Transfer Out		D	[3]	–	+			–[5]			

Tran Code	Description	Accum	Dr Cr	Comments	Cur Bal	Stmt		Interest			Pen YTD	Fed YTD
						D	C	ENP	AVL	YTD		
985*	Interest Transfer to Another Time Account	013	D		−	+			−			
990*	Interest Check	023	D	[3]	−	+			−[5]			
991	Interest Payment from Capital Interest	013	D		−	+			−			
992*	IRS Withdrawal Withholding	092	D	Cannot be entered manually.	−	+						+

[1] If backdated over year-end affects 1099 field instead of YTD field and causes an out-of-balance condition on activity reports 08-017 and 08-018.

[2] Adjusts Int Paid Ltd and, if OID, OID Interest Paid.

[3] Adds to Normal Distribution if a retirement account.

[4] Only if Interest Disposition is **C** (capitalize).

[5] If the transaction effective date is greater than the last renewal date, interest paid life-to-date is reduced by the amount of the transaction.

IRA Contributions

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt		Current Year					Reversal[3]	
					D	C	Rol	Reg	Emp	Ins	End	Tc	Accum
401	Rollover this Year[1]	001	C	+		+	+[2]					801	013
411	Rollover Last Year	001	C	+		+					+	811	013
421	Employer[1] this Year	001	C	+		+			+[2]			821	013
431	Employer Last Year	001	C	+		+					+	831	013
441	Regular[1] this Year[4]	001	C	+		+		+[2]				841	013
451	Regular Last Year	001	C	+		+					+	851	013
454	Contributions Military Personnel	001	C	+		+					+	854	013
461	Insurance[1] this Year	001	C	+		+				+[2]		861	013
471	Insurance Last Year	001	C	+		+					+	871	013

[1] If backdated over year-end, adjusts Beginning Value for Tax Reporting Year.

[2] If backdated over year-end, affects Previous Year instead of Current Year.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

[4] On a SEP, this transaction is considered an Employee Contribution.

Contribution Withdrawals – No Penalty

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt		Current Year					Reversal[3]	
					D	C	Roll	Reg	Emp	Ins	End	Tc	Accum
733	Regular Contribution Withdrawal[1]	013	D	–	+			–[2]				333	001
734	Employer Contribution Withdrawal[1]	013	D	–	+				–[2]			334	001
736	Insurance Contribution Withdrawal[1]	013	D	–	+					–[2]		336	001
737	Rollover Contribution Withdrawal[1]	013	D	–	+		–[2]					337	001

[1] If backdated over year-end, adjusts Beginning Value for Tax Reporting Year.

[2] If backdated over year-end, affects Previous Year instead of Current Year.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

Withdrawals

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt		Reporting Category	Reversal[3]	
					D	C		Tc	Accum
711*	Transfer Withdrawal (Penalty)	013	D	–	+			511	001
721*	Excess Earnings	013	D	–	+		8 or P[4]	321	001
722	Normal withdrawal (Penalty)	013	D	–	+			522	001
730*	Other (No Penalty)	013	D	–	+		1[4]	530	001
740	Withdrawal (No Penalty)	013	D	–	+		7[4]	540	001
750*	Disability (No Penalty)	013	D	–	+		3[4]	550	001
751	Divorce	013	D	–	+		2[4]	351	001
752	Divorce Withdrawal (Penalty)	013	D	–	+		2[4]	552	001
760*	Death (No Penalty)	013	D	–	+		4[4]	560	001
762	Prohibited Withdrawal (Penalty)	013	D	–	+		5[4]	562	001
765	Prohibited	013	D	–	+		5[4]	565	001
780	Other (Penalty)	013	D	–	+		1[4]	580	001
800*	Rollover (No Penalty)	013	D	–	+		1[4]	600	001
810	Rollover (Penalty)	013	D	–	+		1[4]	610	001

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

[4] IRS categories in effect as of July 1, 1994.

Self-directed

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Capital Gain	Capital Loss	Reversal[3] Tc	Reversal[3] Accum
443	Capital Gain						+[2]		843	
444	Retirement Transfer In	001	C	+		+			844	013
739	Retirement Transfer Out	013	D	–	+				339	001
931	Capital Loss		D					+[2]	531	

[2] Affects these fields for manual transactions only.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

Excess Contributions Withdrawals

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Current Year Reg	Current Year Emp	Current Year Ins	Current Year Exc	Previous Year Reg	Previous Year Emp	Previous Year Ins	Previous Year Exc	Reversal[3] Tc	Reversal[3] Accum
820	Employer this Year	013	D	–	+			–		+					427	001
830	Employer Last Year	013	D	–	+							–		+	437	001
840	Regular this Year	013	D	–	+					+					447	001
849	Withdrawal Last Year[1]	013	D	–	+									+	449	001
850	Regular Last Year	013	D	–	+									+	457	001
860	Insurance this Year	013	D	–	+				–	+					467	001
870	Insurance Last Year	013	D	–	+								–	+	477	001

[1] This transaction subtracts from Year-end Contributions.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

Miscellaneous

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Disability/Fed Tax	Reversal[3] Tc	Reversal[3] Accum
230	Payout Withdrawal (Reversal)	001	C	+	–				
446	Retirement Credit	001	C	+		+		846	013
626	Disability Tax Credit Adjustment	048	C	+	–		–		
738	Retirement Debit	013	D	–	+			338	001
925*	Disability Tax Withheld	100	D	–[2]	+[2]		+	625	048

[2] Affects these fields for manual transactions only.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

Non-deductible

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Non-ded	Excess W/D	Year-end	Reversal[3] Tc	Reversal[3] Accum
442	Contribution this Year[1]	001	C	+		+	+[2]			842	013
452	Contribution Last Year	001	C	+		+			+	852	013
729	Withdrawal Last Year	013	D	–	+		–[4]			329	001
732	Withdrawal this Year[1]	013	D	–	+		–[2]			332	001
848	Excess Contribution Withdrawal this Year	013	D	–	+		–	+		448	001
853	Excess Contribution Withdrawal Last Year	013	D	–	+		–[4]	+[4]		453	001

[1] If backdated over year-end, adjusts Beginning Value for Tax Reporting Year.

[2] If backdated over year-end, adjusts Previous Year instead of 'Current Year'.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

[4] Affects Previous Year instead of Current Year.

Transfers

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Trn Con	Trn Dis	Prv Con	Year-end	Reversal[3] Tc	Reversal[3] Accum
402	Contribution this Year[1]	001	C	+		+	+[2]				802	013
412	Contribution Last Year	001	C	+		+				+	812	013
711	Transfer Withdrawal (Penalty)[1]	013	D	–	+			+			511	001
728	Contribution Withdrawal Last Year	013	D	–	+				–		328	001

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Trn Con	Trn Dis	Prv Con	Year-end	Reversal[3] Tc	Reversal[3] Accum
731	Contribution Withdrawal this Year[1]	013	D	−	+		−[2]				331	001
742	Trustee to Trustee this Year[1,5]	013	D	−	+			+			342	001
745	Divorce	013	D	−	+			+			345	001

[1] If backdated over year-end, adjusts Beginning Value for Tax Reporting Year.

[2] If backdated over year-end, adjusts Previous Year instead of Current Year.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

[5] Transaction code 742 with an 'I' in position 1 of description 1 for reason 'G'.

Transaction code 742 with a 'K' in position 1 of description 1 for reason 'H'.

Distributions

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Reporting Category	Reversal[3] Tc	Reversal[3] Accum
720*	Normal Distribution[1]	013	D	−	+		7[4]	520	001
722	Normal Withdrawal (Penalty)[1]	013	D	−	+		1[4]	522	001
755*	Premature With Exception[1]	013	D	−	+		2[4]	355	001
770	Premature (Penalty)[1]	013	D	−	+		1[4]	570	001
771*	Premature (No Penalty)[1]	013	D	−	+		1[4]	371	001

[1] If backdated over year-end, adjusts Beginning Value for Tax Reporting Year.

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

[4] IRS category in effect as of July 1, 1994.

Closeouts

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Reporting Category	Reversal[3] Tc	Reversal[3] Accum
890*	Normal Redemption	013	D	−	+		7[5]	220[4]	001
891	Normal Redemption (Non-reportable)	013	D	−	+		6	491[4]	001
893	Normal Premature	013	D	−	+		1[5]	220[4]	001
894	Normal Transfer	013	D	−	+		6	220[4]	001
895	Normal Disability	013	D	−	+		5[5]	220[4]	001
900*	Special Redemption (No Penalty)	013	D	−	+		7[5]	220[4]	001
901	Special Redemption (No Penalty) (Non-reportable)	013	D	−	+		6	501[4]	001
910*	Early Redemption (Penalty)	013	D	−	+		7[5]	220[4]	
913	Special Premature (No Penalty)	013	D	−	+		1[5]	220[4]	001

Tran Code	Description	Accum	Dr Cr	Cur Bal	Stmt D	Stmt C	Reporting Category	Reversal[3] Tc	Reversal[3] Accum
914	Special Transfer (No Penalty)	013	D	–	+		6	214[4]	
915	Special Disability (No Penalty)	013	D	–	+		3[5]	220[4]	001
916	Divorce Closeout (Penalty)	013	D	–	+		2[5]	220[4]	001
917	Divorce Closeout (No Penalty)	013	D	–	+		2[5]	220[4]	001
918	Prohibited Closeout (Penalty)	013	D	–	+		5[5]	220[4]	001
919	Prohibited Closeout (No Penalty)	013	D	–	+		5[5]	220[4]	001
993	Early Premature (Penalty)	013	D	–	+		1[5]	220[4]	001
994	Early Transfer (Penalty)	013	D	–	+		6	294[4]	001
995	Early Disability (Penalty)	013	D	–	+		3[5]	220[4]	001

[3] Reversal transaction codes affect the same fields as the original transaction, but have the opposite effect.

[4] Cannot be backdated. Final Maturity/Next Renewal Date must be in the future.

[5] IRS category in effect as of July 1, 1994.

[6] Transaction not reportable.

Closing Value Calculation and Processing

The closing value of an account can be found on the trial balance when operating in a batch mode. The method of calculating this balance is described in the four examples that follow. When operating online, the closing value can be found on the TICLOSE (Closing Value) panel.

Transaction codes 890, 891, and 893 through 895 are for matured accounts with an account designation of 'C' only. These Normal Redemption transaction codes update the designated distribution fields on the 'K' Record for retirement accounts; transaction code 891 does not. The account is matured so the amount of the transaction is the current balance. When the account matured, the interest was paid.

Transaction codes 900, 901, and 913 through 915 are special redemption transactions that are used more frequently. With the exception of transaction code 901, these transactions update the designated distribution fields on the 'K' record for retirement accounts. You can close out an account at any time. The calculation for the transaction amount is the current balance plus the earned not paid minus any checks outstanding. All these figures must agree with the effective date you use.

Transaction codes 910 and 993 through 995 are early redemption transactions that assess penalties. These transactions update the designated distribution fields on the 'K' record for retirement accounts. They can be used any time and must equal the closing value.

The following examples cover all closing transactions.

Example 1   **<u>Closing value of an account during the term</u>**.

Current Balance	$10,000.00+
Earned Not Paid	50.00+
Penalty	10.00-
The Closing Value is:	$10,040.00

When the closing transaction code of 910 (Early Redemption With a Penalty) is processed, the system generates and processes the following transactions:

490* -	Interest Payment	50.00
	The Current Balance is then:	$10,050.00
910 -	Early Redemption	$10,040.00
	The Current Balance is then:	10.00
930* -	Penalty	10.00
	The Current Balance is then:	0.00

The account is closed at this time. The Status is equal to 'C'. The Matured flag is equal to 'M'. The final maturity is equal to the closing date. The maturity disposition code is equal to 'M'.

Example 2   **<u>Closing value of an account at maturity</u>**

Current Balance	$10,000.00+
Earned Not Paid	50.00+
The Closing Value is:	$10,050.00

The account pays interest at maturity so the account appears as follows:

Current Balance	$10,050.00
The Closing Value is:	$10,050.00

When the closing transaction code of 890 (Normal Redemption) is processed, the system processes the following transaction:

890 -	Normal Redemption	$10,050.00
	The Current Balance is then:	0.00

The account is closed at this time. The Status is equal to 'C'. The Matured flag is equal to 'M'. The final maturity is equal to the closing date. The maturity disposition code is equal to 'M'.

The closing transaction of 891 (Normal Redemption) processes the same way, except that the normal disbursement field on the 'K' Record is not updated.

Example 3

Closing value of an account without penalty.

Current Balance	$10,000.00+
Earned Not Paid	50.00+
The Closing Value is:	$10,050.00

When the closing transaction code of a 0900 (Special Redemption) is processed, the system generates and processes the following transactions:

490* -	Interest Payment	50.00
	The Current Balance is then:	$10,050.00
890 -	Normal Redemption	$10,050.00
	The Current Balance is	0.00

The account is closed at this time. The Status is equal to 'C'. The Matured flag is equal to 'M'. The final maturity is equal to the closing date. The maturity disposition code is equal to 'M'.

The closing transaction of 901 (Normal Redemption) processes the same way, except that the normal disbursement field on the 'K' Record is not updated.

Example 4

Closing value of an account during the term with a check outstanding.

Current Balance	$10,000.00+
Earned Not Paid	40.00+
Check Outstanding	50.00-
Penalty	10.00-
The Closing Value is:	$ 9,980.00

The closing transaction code 910 (Early Redemption With a Penalty) is processed, and the system generates and processes the following transactions:

490* -	Interest payment	40.00
	The Current Balance is then:	$10,040.00
910 -	Early Redemption	$ 9,980.00
	The Current Balance is then:	60.00
990* -	Interest check	50.00
	The Current Balance is then:	0.00
930* -	Penalty	10.00
	The Current Balance is then:	0.00

The account is closed at this time. The Status is equal to 'C'. The Matured flag is equal to 'M'. The final maturity is equal to the closing date. The maturity disposition code is equal to 'M'.

Reject Reasons

The following lists the reasons why a monetary transaction might reject when entered. These reasons appear on 08-032 (Posting Reject Journal).

01 INVALID TRAN CODE

Reason: Invalid transaction code. This reject occurs when the code entered for the transaction is either not defined for the application, or it is invalid for the type of account processed. Check MICM Record 2013 to make sure the transaction has been set up.

02 NO MATCHING ACCOUNT

Reason: No matching account number. This reject occurs when no record is found for the account number used.

03 DORMANT ACCOUNT

Reason: This reject occurs when the Post to Dormant code on MICM Record 2013 is set to 'L' and the master account has been flagged as a dormant account.

04 NO DEPOSITS

Reason: This reject occurs under either of the following conditions:

■   The MICM Record 3502 (Time Investment Type Processing Parameters) Deposit Flag contains an 'N', which indicates no deposits allowed and the internal transaction code is equal to 300 (Transfer Interest In From Another Account), 310 (Transfer Principal In From Another Account), or 320 (Disbursement Transfer Generated).

■   The MICM Record 3502 (Time Investment Type Processing Parameters) Deposit Flag contains an 'N', which indicates no deposits allowed, and the internal transaction code is a transaction code between transaction codes 400 and 470.

05 NO WITHDRAWALS

Reason: This reject occurs when the MICM Record 3502 (Type Processing Parameters) Withdrawals Flag contains an 'N', which indicates no withdrawals allowed and the internal transaction code is 0710 (Penalty Free Withdrawal) and the external transaction code is not equal to zero.

06 DEP LESS THAN MIN

Reason: Deposit is less than minimum. This reject occurs when:

■   MICM Record 3502 (Time Investment Type Processing Parameters) Minimum Opening Deposit is greater than zero, and the following conditions exist:

–   The account is new today on the TIMST record and the Miscellaneous Flag field has an 'X'
–   The current balance is equal to zero
–   The transaction is a credit
–   The external transaction code is not zero
–   The transaction amount is less than the minimum opening deposit required

■   MICM Record 3502 (Time Investment Type Processing Parameters) Minimum Deposit is greater than zero, and the following conditions exist:

–   The account is not new today
–   The current balance is not zero
–   The transaction is a credit
–   The external transaction code is not equal to zero
–   The transaction amount is less than the minimum deposit required

07 WTDRL LESS THAN MIN

Reason: Withdrawal is less than minimum. This reject occurs when:

- The transaction amount is less than the minimum withdrawal
- The transaction is a debit
- The external transaction code is not equal to zero

08 UNMATCHED REVERSAL

Reason: This reject occurs when a reversal transaction is used and no matching transaction is found. The match is on the transaction date, amount, and serial number.

09 CLOSED TO ALL TRANS

Reason: Closed to posting all transactions. This reject occurs when the Closed to Posting Code is equal to 'A' in the master file, and the external transaction code is not equal to zero.

10 EXCESSIVE ROLLOVERS

Reason: This reject occurs when transaction code 800 (Rollover Withdrawal – No Penalty) or 810 (Rollover Withdrawal – Penalty) has been used, and another rollover withdrawal has already been posted within the last 12 months.

11 CLOSED TO DR TRANS

Reason: Closed to posting debit transactions. This reject occurs when:

- The Closed To Posting Code is equal to D in the master file
- The internal transaction code is not less than 0650 (if it is a debit transaction)
- The external transaction code is not equal to zero

12 CLOSED TO CR TRANS

Reason: Closed to posting credit transactions. This reject occurs when:

- The Closed To Posting Code is equal to C in the master file
- The internal transaction code is not less than 0650 (if it is a credit transaction)
- The external transaction code is not equal to zero

13 INVALID EFF DATE

Reason: Invalid effective date. This reject occurs when:

- The transaction effective date is greater than the next actual process date

- The external transaction code is not equal to zeros.

- The difference between the current date and the effective date is greater than 1 day

- The effective months less than the current date or the effective date is less than the issue date. The Effective Months field is located in MICM Record 3502

- The transaction is a this year for last year retirement contribution to either an IRA, SEP, or joint retirement plan, and the effective date is later than April 15

- The transaction effective date is prior to the account's opening date.

14 EXCESSIVE DEPOSITS

Reason: This reject occurs when:

- MICM Record 3502 (Time Investment Type Processing Parameters) Reject Excess Contribution Code, is 'Y', Reject Excess Contribution, and the following conditions exist:

  - The transaction is a credit
  - The external transaction code is not equal to zeros
  - The internal transaction code is equal to 0421 or 0441
  - The transaction amount plus the regular contribution for this year is greater than the maximum contribution

- The MICM Record 3502 (Time Investment Type Processing Parameters) Reject Excess Contribution Code is equal to 'Y' (reject excess contribution) and the following conditions exist:

  - The transaction is a credit
  - The external transaction code is not equal to zeros
  - The internal transaction code is equal to 0431 or 0451
  - The transaction amount plus the regular contribution for last year is greater than the maximum contributions for the last year

- Transaction amount plus the current balance, minus the available interest in the account exceeds the maximum balance allowed on the account.

15 NOT AN IRA ACCOUNT

Reason: This reject occurs when:

- The internal transaction code is between 0401 and 0431 (Rollover And Employer Contribution) and the IRA code in the master is 'N' (not an IRA)

- The internal transaction code is equal to 0451 (Regular Contribution For Last Year), or 0461 (Insurance Contribution For This Year), or 0471 (Insurance Contribution For Last Year), and the IRA code in the master is 'N' (not an IRA)

16 NOT A CERT ACCOUNT

Reason: Not a Certificate account. This reject occurs when the Account Designation is *not* equal to 'C' (Certificate), and the internal transaction code is one of the following:

- 210 (Renewal – with or without rate)
- 220 (Redemption Reversal)
- 890 (Normal Redemption)
- 891 (Normal Redemption – no disbursement)
- 893 (Normal Premature Closeout)
- 894 (Normal Transfer Closeout)
- 895 (Normal Disability Closeout)

17 NOT A MATURED CD

Reason: This reject occurs when:

- The Certificate is not in matured status. It cannot be renewed at this time
- Using transaction code 890, if the Certificate is not matured

18 NOT RENEWABLE

Reason: This reject occurs when transaction code 210 is used and:

- The current balance of the account is zero and cannot be renewed.

- The renewal frequency on the master is 'N' (no renewal frequency) or the renewal term is zeros

- The issue date is equal to zero or the final maturity date is equal to zero

19 INVALID CLOSEOUT

Reason: This reject occurs when:

- The Account Designation is 'C' (certificate)

    – The account is matured or closed

    – The internal transaction code is equal to one of the following:

        910 (Early Redemption)
        916 (Divorce Closeout – with penalty)
        917 (Divorce Closeout)
        918 (Prohibited Closeout – with penalty)
        919 (Prohibited Closeout)
        993 (Early Premature Closeout)
        994 (Early Transfer Closeout)
        995 (Early Disability Closeout)

- The Account Designation is not 'C' (Certificate), and the internal transaction code is 910 (Early Redemption)

- The account designation is equal to 'C' (Certificate)

    – The account is closed
    – The internal transaction code is 890 (Normal Redemption) or 900 (Special Redemption)

- Using transaction code 890, if the status (TIMST-MSTATUS) on the master is 'C' (Closed)

- Calculating a closeout, when the last transaction date is greater than the effective date of the transaction

20 INCORRECT CLOSEOUT

Reason: This reject occurs when:

- Using a Closing Transaction (codes 890, 891, 900, 901, 910, 913, 914, 915, 916, 917, 918, 919, 993, 994, and 995), the transaction amount does not equal the accounts closing value. The difference in amounts is greater than the Variance Amount specified in MICM Record 3500

- Calculating a closeout and the transaction amount does not equal the accounts closing value. The difference in amounts is greater than the Variance Amount specified in MICM Record 3500

21 INVALID MAT DATE

Reason: Invalid maturity date. This reject occurs when Transaction codes 890 or 891 is used, and the transaction effective date is not within ten days after the maturity date.

22 PURGED ACCOUNT

Reason: This reject occurs when a transaction is posted to an account that has been flagged to be purged.

23 NO MATCHING DEPOSIT

Reason: This reject occurs when:

- A credit transaction with a sequence number is posted to a TDOA account with TIMST-TDOARATECD is 'V' and the specific deposit to be affected cannot be found

- A debit transaction with a sequence number is posted to a TDOA account and the specific deposit to be effected cannot be found

24 SEQ NBR NOT ALLOWED

Reason: Sequence number is not allowed. This reject occurs when:

- A transaction with a sequence number is posted to a TDOA account with TIMST-TDOARATECD equal to 'F'

- A transaction code 290 (Interest Paid Credit Adjustment) with a sequence number is posted to a TDOA account

25 SEQ NBR REQUIRED

Reason: Sequence number is required. This reject occurs when:

- Posting a transaction code 260 (Principal Credit Adjustment), 270 (Capt Interest Credit Adjustment) or 280 (Accrued Interest Credit Adjustment) without a sequence number to a TDOA account

- Posting a transaction code 660 (Principal Debit Adjustment), 670 Capt Interest Debit Adjustment) or 680 (Accrued Interest Debit Adjustment) without a sequence number to a TDOA account

26 OVERDRAWING TC

Reason: Overdrawing transaction code. This reject occurs when posting a debit transaction that overdraws the deposit, and the reject OD TC flag in MICM Record 3500 is equal to 'Y'.

27 NO DEPOSITS ON FILE

Reason: This reject occurs when posting a withdrawal transaction on a Time Deposit Open Account and there are no Availability Records.

28 INVALID TC FOR TDOA

Reason: Invalid transaction code for Time Deposit Open Account. This reject occurs when a reversal transaction code is posted on a variable rate Time Deposit Open Account.

29 ACCOUNT IS CLOSED

Reason: This reject occurs when one of the following transactions is posted to a Certificate of Deposit or a Time Deposit Open Account and the account is closed (Status = 'C') and matured (Maturity Code = 'M').

- 240 – Opening Deposit
- 300 – Transfer Interest In
- 310 – Transfer Principal In
- 320 – Transfer Disbursement In
- 441 – Deposit

30 NOT A PASSBOOK ACCT

Reason: Not a passbook account. This reject occurs when a transaction code 380 (Passbook Deposit) is posted to a non-Passbook account (Passbook) that is not equal to 'B'.

31 ACCOUNT IS NOT CLOSED

Reason: This reject occurs when one of the following transactions is used and the account is not closed and not matured.

- 220 – Redemption Reversal
- 491 – Normal Closeout Retirement Reversal
- 501 – Retirement Special Closeout Reversal

32 MAT DT IN THE PAST

Reason: Maturity date is in the past. This reject occurs when a redemption on a Single Maturity account is reversed, with one of the following transactions, and the Final Maturity Date is in the past.

- 220 – Redemption Reversal
- 491 – Normal Closeout Retirement Reversal
- 501 – Retirement Special Closeout Reversal

33 REN DT IN THE PAST

Reason: Renewal date is in the past. This reject occurs when a redemption on an Automatic Renewing Account is reversed, with one of the following transactions, and the Next Renewal Date is in the past.

- 220 – Redemption Reversal
- 491 – Normal Closeout Retirement Reversal
- 501 – Retirement Special Closeout Reversal

34 INVALID OPENING DEP

Reason: Invalid opening deposit. This reject occurs when:

- The Account Designation is 'C' (certificate) and the transaction amount does not equal the account's issue value

- The transaction's Effective Date does not equal the account's issue date

- The current account balance is not zeros

- Retirement account

35 CUST PAST 70 52

Reason: Customer is past 7052 years of age. This reject occurs when transaction code 441 (Regular Contribution) is posted to an IRA and the customer is 7052 years of age or older.

36 INVALID DEATH DISTRIB

Reason: Invalid death distribution. This reject occurs when invalid data has been entered on either of the following:

- Monetary input
- Special Format Description 1 field

37 ACCT BAL NOT ZERO

Reason: This reject occurs when one of the following transactions is used and the account is not closed.

- 220 – Redemption Reversal
- 491 – Normal Closeout Retirement Reversal
- 501 – Retirement Special Closeout Reversal

38 LAST YR ADJ INVALID

Reason: Last year adjustment invalid. An adjustment is attempted on an OID that affects Interest Paid Last Year. This value cannot be changed after 12/31. (This value contains the reportable amount that appears in box 1.) Adjustments to Interest Paid Last Year can be made online.

39 ACCT HAS ASSIGNMENT

Reason: This reject occurs when:

- Processing a withdrawal and the transaction amount is greater than the account's current balances less assignments.

- Attempting to post one of the following closing transactions and the account has an assignment, regardless of the assignment amount:

     890 – 895
     900 – 901
     910
     913 – 919
     993 – 995

40 TRAN EXCEEDED TABLE

Reason: This reject occurs when more than 600 MICM 2013 records exist. To correct this situation, increase the working storage table size for WS-MIMREC2013TBL in program TID200.

41 W-S TABLE EXCEEDED

Reason: This reject occurs when a rate or date order withdrawal is being made from a TDOA account that has more than 500 availability records. To correct this situation, increase the working storage table size of WS-VTABLE in program TID200.

42 OUTSTANDING CHECKS

Reason: This reject occurs when a transaction code 880 (penalty against accrued interest) is attempted to post to an account with an outstanding check amount.

43 TRAN AMT GT ACCRUED

Reason: This reject occurs when a transaction code 880 (penalty against accrued interest) is attempted to post to an account whose accrued interest amount is less than the amount of the transaction.

Note: Transactions are posted *before* accruals are done; therefore, this comparison is done prior to the posting's accrual calculation.

44 IRA ACCT-USE TC 925

Reason: This reject occurs when attempting to post a transaction code 920 (Federal Withholding) to a retirement account. Transaction code 925 (Disbursement Tax Withholding) should be used.

45 TRANSITIONAL IRA

Reason: This reject occurs when attempting to post a deposit to a transitional IRA. Transaction codes 401 (Rollover Contribution) or 411 (Rollover Contribution-Last Year) should be used.

Type Rate Change

To enter a Type Rate Change, do the following:

1. Input transaction code 100 (Form 10) into TID100 (Card Capture). Type, Rate, Transaction Code, and Region (if applicable) are required.

2. Enter Effective Date if backdating, otherwise, the system defaults to the current date.

3. Enter rate in positions 47 – 55 of the Account or Type Rate Change field.

4. Enter the rate between the Minimum/Maximum Rates defined in MICM Record 3501 (Time Investment Type Defaults).

5. Enter the Region, if applicable.

    Note: Entering a region of '999' in the last three positions of the source code will change all accounts in all regions. Do not enter a region if regional pricing is not being used. If regional pricing is being used, be sure the maximum regional subroutine parameters on MICM Form 3500 accurately reflect the number of regions processed.

When processing a Type Rate Change, only the accounts in that type allowed a rate change get the new rate. For example, Rate Code must be either 'C' (rate change allowed during term and at renewal) or 'T' (rate change allowed during the term only). In addition, the rate on transaction code 100 must be between the account's Minimum and Maximum Rate.

If the rate changes on the account, a rate change record is added and the account appears on 08-057 (Rate Change Report).

If a type rate change rejects, Report 08-203 prints item code 'F'. Conditions that could cause a type rate change to reject are:

- Position 77 is not equal to zero or blank.

- Region is not numeric.

- The effective date of the rate change is before the effective date specified on MICM Record 3501.

- The rate is greater than the maximum rate specified on MICM Record 3501.

- The rate is less than the minimum rate specified on MICM Record 3501.

Entering a rate of 99.999 on transaction code 100 causes the account's Interest Plan (valid entries listed below) to be used to determine the account's new rate.

B	Based on account balance.
C	Based on the account term and balance.
D	MICM Record 3504 default rate.
P	Based on the Prime Rate from MICM Record 2002.
T	Based on account term.

Once the rate is determined, it must fall between the account's Minimum and Maximum Rate.

Split and Variable Rates

The Time Investment system allows an account's interest payment to be based on rates from a split or variable rate table rather than on the accrued interest field.

Split and variable rates are type-processing parameters that apply to all accounts within the specified type. The Split/Variable Rate Option, along with five Rate fields and five Amount fields, is retained on MICM Record 3504 (Time Investment Type Processing Parameters 2).

When the Split/Variable Rate Option is set to 'S' or 'V', the accrued interest field is zeroed out, and the interest payment is recalculated, using data from the appropriate table.

Split and variable rates are determined *only* at interest payment time and are calculated based upon the account's average balance and a 365-day year base.

Split Rate Table   The split rate table is used to determine the account's interest payment rate when the Split/Variable Rate Option is set to 'S'.

Example   Assume that an account has a average balance of $45,000 and the split rate table contains the following data:

Rate 1 = 10%	Amount 1 = 40,000
Rate 2 = 9%	Amount 2 = 30,000
Rate 3 = 8%	Amount 3 = 20,000
Rate 4 = 7%	Amount 4 = 10,000
Rate 5 = 0%	Amount 5 = 000000

The applicable rate is then determined in the following way.

1. Beginning with Rate 5, the system searches for the first non-zero rate in the table. In this example, it is the 7% in Rate 4.

2. The accounts average balance of $45,000 is compared to the corresponding Amount field. In this example, it is the $10,000 in Amount 4.

3. The first $10,000 of the average balance is accrued at 7%.

4. The $10,000 is subtracted from the initial $45,000, leaving a balance of $35,000.

5. The system refers to Rate 3 and Amount 3, and the next $20,000 is accrued at 8%.

6. The $20,000 is subtracted from the $35,000, leaving a balance of $15,000.

7. The system refers to Rate 2 and Amount 2, and the remaining $15,000 is accrued at 9%.

Variable Rate Table	The variable rate table is used to determine the account's interest payment rate when the Split/Variable Rate Option is set to 'V'.
Example	Assume that an account has a average balance of $45,000 and the variable rate table contains the following data:

Rate 1 = 10%   Amount 1 = 50,000
Rate 2 = 9%   Amount 2 = 40,000
Rate 3 = 8%   Amount 3 = 30,000
Rate 4 = 7%   Amount 4 = 20,000
Rate 5 = 6%   Amount 5 = 10,000

Beginning with Amount 1, the system compares the account's average balance to the amount in each Amount field. When the average balance is equal to or greater than the amount in the field, the corresponding Rate field is used to calculate the interest payment. For example:

- The average balance of $45,000 is compared to the $50,000 in Amount 1. Since the average balance is less than the $50,000 in this field, the system continues to Amount 2.

- The average balance of $45,000 is greater than the $40,000 Amount 2; therefore, the 9% in Rate 2 is used to calculate the interest payment amount.

Chapter

4 Panels

Time Investment 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 three types of online panels in Time Investment:

Key Panels   Used to access to a 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 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.

Key Fields   Describes the most commonly required key fields.

Field Descriptions   Lists field names, associated descriptions, and field requirements.

In addition, this chapter includes information on the following.

- Accessing Primary Panels
- Common Key Fields
- Function Keys
- Format for Primary Panels
- Format for Field Descriptions
- 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 the Account New/Maintenance 1 panel has an Account field. This field determines which account's items display on the primary panel that follows. After entering data on the key panel, the primary panel returns with these key fields protected.

```
TIACT1    TIME8301          Account New/Maintenance 1      001   04-13-1994


 Enter the following key parameters:


    Function . . . . . N          N: New
                                  M: Maintenance

    Account Number . . 0003333333


    Branch Number  . . 1          1-99999 (Valid only if Function is 'N')


    Type Number  . . . 1          1-999   (Valid only if Function is 'N')




 Command====> TIACT1
 F1=Help   F3=Exit   F4=Next   F9=Edit   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 online parameters required and 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.

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.

```
TIACT1    TIME8301          Account New/Maintenance 1     001      04-13-1994

Func: N    Account: 0003333333               Branch  . . 1        Type  1
                                             Short Name
Account Desig  . . . S              Soc Sec Nbr  . . . . 000000000
IRA Code . . . . . . I              Tax Exempt Code  . . 1
Issue Date . . . . . 04 13 1988     Max Balance  . . . . 9,999,999,999
Issue Value    . . . .00            Employer Nbr . . . . 0000000000
Customer Nbr . . . . 0000000000     Spousal Nbr  . . . . 0000000000
Certificate Nbr  . . 0000000000     User Area  . . . . .
Signature Index  . . 000000000      Beg B-Notc Date  . . 00 00 0000
Special Handling . .                End B-Notc Date  . : 00 00 0000
Birth Date . . . . . 00 00 0000     Officer  . . . . . .
Int Freq  N         Ren Freq N      Ren Opt         Bal Code  C
Int Term  999       Ren Term 365    Pen Rtn    00   Ren First 00 00 0000
Int Day   17        Ren Day  00     Int Appl  00    Int Acct   0000000000
Int Next  00 00 0000 Ren Next 00 00 0000 Cost Cent 00000  Final Mat 00 00 0000
Int Last  04 12 1988 Ren Last 00 00 0000 Mat Appl  00   Mat Acct   0000000000
Int Disp  C         Fin Disp N      Srce Fnds       2nd Off


Command====> TIACT1,N,3333333,1,1,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

Sample Primary Panels

Help Panels

Time Investment offers help panels at two 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:

```
...............................................................
:                                                             :
: TIACT1           Account New/Maintenance 1 – Help           :
:                                                             :
: Used to enter the following processing options for          :
: Certificates of Deposit, Time Deposit Open Accounts, and    :
: Savings accounts.                                           :
:                                                             :
: – Customer's short name                                     :
: – Identifying, issue, and customer control information      :
: – Renewal and maturity options                              :
: – Interest payment options                                  :
:                                                             :
:                                                             :
:                                                             :
:                                                             :
:                                                             :
: 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:

```
 TIACT1 TIME8301           Account New/Maintenance 1      001  04-13-1994
 ..........................................................................
 :                                                                      :
 :                 Renewal Balance Code  - Help                         :
 :                                                                      :
 :  If the interest rate at renewal is based on balance, this          :
 :  field indicates which balance to use. Valid entries are:           :
 :                                                                      :
 :     C Current Balance.                                              :
 :     I Issue Value.                                                  :
 :                                                                      :
 :                                                                      :
 :                                                                      :
 :                                                                      :
 :  F12=Cancel                                                         :
 :...................................................................... :    ____
 Int Day   17        Ren Day  00        Int Appl  00    Int Acct  0000000000
 Int Next  00 00 0000 Ren Next 00 00 0000 Cost Cent 00000  Final Mat 00 00 0000
 Int Last  04 12 1988 Ren Last 00 00 0000 Mat Appl  00    Mat Acct  0000000000
 Int Disp  C          Fin Disp N          Srce Fnds        2nd Off

 Command====> C
```

Field-level Help

Accessing Primary Panels

There are three 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 Time Investment Menu.

```
MENU  TIME8301  001  FIRST FINANCIAL INSTITUTION              04-14-1994
                                                                More:   +
MENU SELECTION
            Panel ID             Panel Name
       1    TICUST1    TIM CUST NEW MAINT1
       2    TICUST2    TIM CUST NEW MAINT2
       3    TIACT1     TIM ACCT NEW MAINT1
       4    TIACT2     TIM ACCT NEW MAINT2
       5    TIACT3     TIM ACCT NEW MAINT3
       6    TIACT4     TIM ACCT NEW MAINT4
       7    TIACT5     TIM ACCT NEW MAINT5
       8    TIEMPL     TIM EMPLYR NEW AND MAINT
       9    TIIRA      TIM IRA MAINTENANCE
      10    TICPRG     TIM CUST PURGE
      11    TICPAY     TIM CUST PAYOUT HISTORY
      12    TIEPRG     TIM EMPLOYER PURGE
      13    TIMPRG     TIM ACCOUNT PURGE
      14    TIFLOAT    TIM FLOAT
      15    TISVC      TIM SERVICE CHARGE HISTORY
      16    TIOD       TIM OVERDRAFT HISTORY

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

Time Investment Menu

1. At the Time Investment Menu, type **3** on the Command line and press [Enter]. The Account New/Maintenance 1 key panel appears

```
TIACT1    TIME8301        Account New/Maintenance 1      001   04-13-1994


Enter the following key parameters:


    Function . . . . . N          N: New
                                  M: Maintenance

    Account Number . . 0003333333


    Branch Number  . . 1          1-99999 (Valid only if Function is 'N')


    Type Number  . . . 1          1-999   (Valid only if Function is 'N')




Command====> TIACT1
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

Sample Key Panel

2. Enter applicable key data on the key panel and press [Enter].

Command Line Access Using Key Panel

1. Type **TIACT1** 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 **TIACT1**, followed by the applicable key data on the Command line. For example:

   TIACT1,N,3333333,1,1,

2. Press [Enter]. The primary panel appears. (Refer to the sample provided in the Menu Access section.)

Common Key Fields

Although some of these fields vary among panels, the following is a list of the most commonly *required* key fields. Often you can go directly to the primary panel by entering the panel ID followed by the corresponding key fields.

Note: All keys fields, required and optional, are listed at the beginning of each panel description and in the Primary Panel ID Table.

Field Descriptions

Account
: Account Number. Account number to add, change, or inquire on.
Numeric, 10 positions, required.

Branch
: Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected.

Customer
: Customer Number. Customer control number to which the transaction activity belongs.
Alphanumeric, 10 positions, required.

Effect Date
: Effective Date. Date at which the transaction history browse begins. If left blank, the browse will start with the first transaction.
Numeric, 8 positions, optional.

Employer
: Employer Number. Employer identification number for SEP and Keogh accounts. Used to identify accounts belonging to the same retirement plan.
Numeric, 10 positions, optional.

Function
: Function Code. Code that defines the action as new input or an update to an existing file. Valid entries are:
  M Maintenance.
  N New.
Alphanumeric, 1 position, required.

Record
: Record Code. Code that indicates which record to select. Valid entries are:
  A Account record.
  C Customer record.
  E Employer record.
Alphanumeric, 1 position, required.

Type   Account Type. Type of account to be established. This number is used to default
                      information from MICM. Valid entries are **001 – 999**.
                      Numeric, 3 positions, required.

                      When the primary panel appears, information for the key fields displays. These
                      key fields are protected, allowing you to establish or maintain data on the record
                      you specified.

Function Keys

Time Investment 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 Time Investment 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 Time Investment. 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 the 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 menu. If break-away maintenance is invoked, return 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 break-away maintenance.
(F12) – Cancel	Do not update; return to the menu panel. If break-away maintenance is invoked, return to the original session. From a help panel, return to the original panel.
(F13) – Select	Return to selection panel or select item (based on cursor position).
(F14) – Copy	Update and copy current record. Use that record to create a new record.

(F15) – (F24)	Function determined by user
(PA1) – (PA2)	Function determined by user.
(Enter) – Enter	Update and go to the next panel.
(Clear) – Exit	*Do not* update; return to the menu panel.

Format for Panels

Most panels consist of four areas:

1. The first area of the panel consists of the top two 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. Use [F8] to page forward. Likewise, a minus (-) next to the MORE indicates there are no further panels to view. Use [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. Also, field positions and requirements (required, optional, or protected) are shown along with field level security numbers (FLS).

Note: The abbreviation *FLS* is used throughout Time Investment field descriptions to indicate field level security numbers. The Record ID next to each FLS number is part of the key necessary to access MICM Record 2010 to adjust security. For more information about field level security, see the description for MICM Form 2010 (Record Security) in the Conversion chapter of the ***Operations Guide*** or in your Infopoint MICM ***Procedures Guide***.

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.

Primary Panel ID Table

The table below lists the panel IDs and key fields that allow you to access the primary panels for Time Investment. If your data center has changed the panel IDs for any Time Investment panels, write them in the User-defined area provided.

Panel ID	Panel Name	Internal Tran Code	Key Fields	User-defined
TIACT1	Account New/Maintenance 1	I201	Function, Account Number, Branch, Type	
TIACT2	Account New/Maintenance 2	I202	Function, Account Number, Branch, Type	
TIACT3	Account New/Maintenance 3	I203	Function, Account Number, Branch, Type	
TIACT4	Account New/Maintenance 4	I204	Function, Account Number, Branch, Type	
TIACT5	Account New/Maintenance 5	I205	Function, Account Number, Branch, Type	
TIAPY	Forecast Interest/APY	I275	Account Number, Branch, Type	
TIASG	Assignments	I250	Function, Account Number	
TIBAL	Balance History	I214	Account Number	
TICLOSE	Closing Value	I904	Account Number	
TICPAY	Customer Payout History	I160	Function, Customer Number	
TICPRG	Customer Purge	I154	Customer Number	
TICPRO	Customer Profile	I900	Customer Number	
TICUST1	Customer New/Maintenance 1	I151	Function, Customer Number, Branch	
TICUST2	Customer New/Maintenance 2	I152	Function, Customer Number, Branch	
TIEMPL	Employer New/Maintenance	I170	Function, Employer Number, Branch	
TIEPRG	Employer Purge	I173	Employer Number	
TIEPRO	Employer Profile	I906	Employer Number	

Panel ID	Panel Name	Internal Tran Code	Key Fields	User-defined
TIFLOAT	Float	I211	Account Number	
TIINQ1	Account Inquiry 1	I901	Account Number	
TIINQ2	Account Inquiry 2	I902	Account Number	
TIINT	Interest Payment History	I310	Function, Account Number	
TIIRA	IRA Maintenance	I153	Customer Number	
TIMAIT	History Maintenance	T911	Account/Customer/ Employer Number, Type, Record Type, Maintenance Type	
TIMIF	MICM Interface	I301	Record Code, Account/Customer/ Employer Number	
TIMPRG	Account Purge	I210	Account Number	
TIOD	Overdraft History	I213	Account Number	
TIPBCONV	Passbook Conversion	I907	Account Number	
TIPEN	Penalty Calculation	I905	Account Number	
TIRATE	Rate Change History	I320	Function, Account Number	
TIREISS	Reissue CD	I260	Account Number	
TIRENEW	Certificate Renewal	I265	Account Number	
TIRMD	Required Minimum Distribution	I270	Customer Number	
TISTCPY	Statement Copies	I300	Function, Account Number	
TISVC	Service Charge History	I212	Account Number	
TITDOA	TDOA Availability	I350	Account Number	
TITRAN	Transaction History	I909	Account Number, Effective Date	
TITRAN1	Transaction History 1	I910	Account Number, Effective Date	

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.

TIACT1 – Account New/Maintenance 1

Purpose

This panel, in conjunction with TIACT2, 3, 4, and 5, is used to enter information that controls the processing of Certificates of Deposit, Time Deposit Open Accounts, and Savings accounts.

TIACT1 contains processing options and information such as the following:

- Account short name
- Account control information
- Identifying information
- Issuing information
- Interest payment options
- Renewal and maturity options

Key Fields

Function, Account Number, Branch, Type

```
TIACT1    TIME8351        Account New/Maintenance 1      001   01-16-2001

Func: M   Account: 0000000028              Branch . . 00001    Type  715
                                             Short Name  ACCT SHORT NAME
Account Desig  . . . C             Soc Sec Nbr  . . . . 990000260
IRACode . . . . . . N              Tax Exempt Code  . . 7
Issue Date . . . . . 06 19 1984    Max Balance  . . . . 99,999,999,999
Issue Value  . . . . 2,500.00      Employer Nbr . . . . 0000000000
Customer Nbr . . . . 9990000260    Spousal Nbr  . . . . 0000000000
Certificate Nbr  . . 0000000028    User Area  . . . . .
Signature Index  . . 000000000     Beg B-Notc Date  . . 00 00 0000
Special Handling . .               End B-Notc Date  . : 12 31 1988
Birth Date . . . . . 00 00 0000    Officer  . . . . . . OFFICER01
Int Freq  M       Ren Freq N       Ren Opt   S    Bal Code  C
Int Term  42      Ren Term 1       Pen Rtn   00   Ren First 00 00 0000
Int Day   19      Ren Day  00      Int Appl  00   Int Acct  0000000000
Int Next  12 19 1987 Ren Next 00 00 0000 Cost Cent 00000  Final Mat 12 10 1985
Int Last  12 10 1985 Ren Last 00 00 0000 Mat Appl  00     Mat Acct  0000000000
Int Disp  C       Fin Disp N       Srce Fnds      2nd Off


Command====> TIACT1,M,28,,
F1=Help   F3=Exit   F4=Next   F8=Forward   F9=Edit   F11=Break
F12=Cancel
```

TIACT1 – Account New/Maintenance 1

Field Descriptions

Short Name	Short Name. Master account short name. *Alphanumeric, 15 positions, optional, FLS MST020.*
Account Desig	Account Designation Code. Valid entries are: **C** Certificate of Deposit. **S** Savings. **T** Time Deposit Open Account. *Alphanumeric, 1 position, required, FLS MST306.*
Soc Sec Nbr	Social Security Number. Social security number of the account holder. *Numeric, 9 positions, optional, FLS MST323.*
IRA Code	IRA Code. Indicates the type of retirement account. Valid entries are: **C** Corporate account. **E** Educational IRA. **I** IRA. **J** Joint. **K** Keogh. **N** Not a retirement account. **O** Other. **R** Roth IRA. **S** SEP. **T** Transitional Roth IRA. **V** VERSA. *Alphanumeric, 1 position, optional, FLS MST258.* Default: MICM Record 3501.
Tax Exempt Code	Federal Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded with a **4**, **5**, **8**, **B**, **C**, **D**, **E**, **F**, or **S**. This field cannot be maintained if there is a check outstanding. Valid entries are: **B** Exemption period for B-Notice receipt expired – withhold. **C** Second B-Notice received – withhold. **D** No tax ID number – withhold. **E** IRS withdrawal occurred during awaiting TIN certification period – withhold **F** IRS withdrawal occurred during B-Notice received period – withhold. **S** Self-imposed withholding. **1** Exempt account. **2** Account with certified tax ID number. **3** Account with uncertified tax ID number. **4** TIN certification period expired – withhold. **5** Risk account as per IRS – withhold. **6** Awaiting TIN certification. On the expiration date, the system changes the code to **4**. **7** Exemption for nonresident alien. On the expiration date, the system changes code to **8**.

	8 Exemption period for nonresident alien expired – withhold.
	9 B-Notice received. On the expiration date, the system changes the code to **B**.

Alphanumeric, 1 position, optional, FLS MST354. Default: MICM Record 3501.

Issue Date

Issue Date. Date account was issued.
Numeric, 8 positions, optional, FLS MST022.

Max Balance

Maximum Balance. Maximum balance allowed for this account. Credit transactions and current balances are edited against this field. If the transaction amount is greater than the amount in this field, the transaction is rejected.
Numeric, 11 positions, optional, FLS MST045. Default: MICM Record 3501.

Issue Value

Issue Value. Issue value for Certificate of Deposit. This must be zeros for Time Deposit Open Accounts (TDOA) and Savings.
Numeric, 13 positions, optional, FLS MST024. Required for Certificates of Deposit.

Employer Nbr

Employer Number. Employer identification number for Keogh and SEP accounts. Identifies which accounts are part of the same retirement plan.
Numeric, 10 positions, required, FLS MST261.

Customer Nbr

Customer Number. Number used to establish a relationship between a customer and their accounts.
Numeric, 10 positions, required, FLS MST259.

Spousal Nbr

Spousal Number. Number used to establish a relationship between spousal. accounts.
Numeric, 10 positions, optional; required if IRA Code is 'J', FLS MST260.

Certificate Nbr

Certificate Number. Certificate number associated with this account. This number can differ from the account number.
Alphanumeric, 10 positions, optional; required for Certificates of Deposit, FLS MST263.

User Area

User Area Group. User area information. User-defined.
Alphanumeric, 15 positions, optional, FLS MST400.

Signature Index

Signature Index. Signature card index number.
Numeric, 9 positions, optional, FLS MST322.

Beg B-Notc Date

Federal Tax B-Notice Date. Date B-Notice was received.
Alphanumeric, 8 positions, optional, FLS MST360.

Special Handling

Special Handling Code 1. First special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS MST277.

Special Handling Code 2. Second special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS MST278.

Special Handling Code 3. Third special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS MST279.

Special Handling Code 4. Fourth special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS MST280.

Special Handling Code 5. Fifth special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS MST281.

Special Handling Code 6. Sixth special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS MST282.

End B-Notc Date | Federal Tax Expiration Date. Expiration date for B-Notice, nonresident alien status or awaiting TIN certification.
Numeric, 8 positions, protected, FLS MST359.

Birth Date | Birth Date. Customer's date of birth.
Alphanumeric, 8 positions, optional, FLS CST076.

Officer | Officer Code. Identifies the officer associated with the account. Valid entries are on MICM Record 0231, Table Number 02.
Alphanumeric, 9 positions, optional, FLS MST311.

Int Freq | Interest Frequency. Frequency at which interest is paid. Valid entries are:

C   Cycles.
D   Days.
M   Months.
N   None.
X   Interest term defined by last and next dates.

Alphanumeric, 1 position, optional, FLS MST210. Default: MICM Record 3501.

Ren Freq | Renewal Frequency Code. If the Account Designation is 'S', the valid entry is **N**. If the Account Designation is 'T', the valid entry is **D** or **M**. Valid entries are:

D   Days.
M   Months.
N   No renewal period.
X   Renewal term defined by last and next dates.

Note: If you want to assign a Renewal Frequency for a single maturity, the Renewal Option must be 'S'.

Alphanumeric, 1 position, optional, FLS MST175. Default: MICM Record 3501.

Ren Opt | Renewal Option Code. Valid entries are:

ƀ   Savings account.
A   Automatic renewal.
S   Single maturity.

Alphanumeric, 1 position, optional, FLS MST174. Default: MICM Record 3501.

Bal Code

Renewal Balance Code. If the interest rate at renewal is based on balance, this field indicates which balance to use. Valid entries are:

C   Current Balance

I   Issue Value

Alphanumeric, 1 position, optional, FLS MST184.

Int Term

Interest Term. Number of days or months between the payment of interest if the Frequency is 'D' or 'M'. If the Frequency is 'C' or 'N', leave this blank. If left blank, **001** is inserted.

Numeric, 3 positions, optional, FLS MST211. Default: MICM Record 3501.

Ren Term

Renewal Term. Number of days or months between renewals of the account if the Renewal Frequency is 'D' or 'M'. If you want to assign a Renewal Term for a single maturity, the Renewal Option must be 'S'. If the Renewal Frequency is 'N', leave this blank. If left blank, **001** is inserted.

Numeric, 3 positions, optional, FLS MST176. Default: MICM Record 3501.

Pen Rtn

Penalty Routine. Indicates which penalty routine to use when calculating the interest penalty. Valid entries are:

00   User-defined.

01 – 30   Parameter defined on MICM Record 3503. A MICM Record 3503 must exist for each assigned Penalty Routine.

Numeric, 2 positions, optional, FLS MST347.

Ren First

First Renewal Date. Date the account renewed for the first time.

Numeric, 8 positions, optional, FLS MST172.

Int Day

Interest Day. Specific day of the month on which interest is paid when the Frequency is 'D' or 'M'. **31** indicates the last day of the month, regardless of the number of days in a particular month. If the Interest Frequency is 'C', this field is the cycle (**01 – 99**) in which interest is paid.

Numeric, 2 positions, optional; required if an account is 360/30, and the day portion of the Interest Next Date is '29', '30', or '31', FLS MST212. Default: MICM Record 3501.

Ren Day

Renewal Day. Specific day of the month on which the account is to be renewed if the Frequency is 'M'. **31** indicates the last day of the month, regardless of the number of days in a particular month. If left blank, **00** is inserted.

Numeric, 2 positions, optional, FLS MST177. Default: MICM Record 3501.

Int Appl

Interest Application. Application code for the account receiving an interest transfer when the Interest Payment Disposition Code is 'T'.

Numeric, 2 positions, optional; required if the Interest Payment Disposition is 'T', FLS MST238.

Int Acct

Interest Account. Account number if interest is to be transferred to another account. This is used if the Interest Payment Disposition Code is 'T'.

Numeric, 10 positions, optional; required if the Interest Payment Disposition is 'T', FLS MST237.

Int Next	Next Interest Date. Date the next interest payment is made. *Numeric, 8 positions, optional, FLS MST209.*
Ren Next	Next Renewal Date. Date the account next renews. *Numeric, 8 positions, optional, FLS MST173.*
Cost Cent	Cost Center. Cost center to which account applies. *Numeric, 5 positions, optional, FLS MST413, FLS MST414 for New function.*
Final Mat	Final Maturity Date. Final maturity date for single maturity instruments. The last two positions of this field (YY) can be used to specify the number of times an automatically renewing account is to renew. For example, if the Renewal Option is 'A', Renewal Term is 'M', Renewal Frequency is '003', Final Maturity Date is '~~bbbbbb~~04', and Issue Date is '03-15-89', the account renews on the 15th of June, September, and December 1994 and March 1995. The account matures on June 15, 1995. **Note:** You cannot enter data in this field if the Account Designation is 'T'. *Numeric, 8 positions, optional, FLS MST163.*
Int Last	Last Interest Paid Date. Date the last interest payment was made. *Numeric, 8 positions, optional, FLS MST215.*
Ren Last	Last Renewal Date. Date the account last renewed. *Numeric, 8 positions, protected, FLS MST171.*
Mat Appl	Maturity Application. Application code for account to receive the principal transfer when the Final Disposition Code is 'T'. *Numeric, 2 positions, optional; required if the Final Disposition code is 'T', FLS MST169.*
Mat Acct	Maturity Account. Account number assigned to receive the transferred principal amount when the Final Disposition Code is 'T'. *Numeric, 10 positions, optional; required if the Final Disposition code is 'T', FLS MST168.*

Int Disp	Interest Disposition Code. If this code is **T**, an Interest Application code and Interest Account number are required. Valid entries are:
	    C Capitalize interest.
	    P Pay interest by check.
	    T Transfer to another account.
	Alphanumeric, 1 position, optional, FLS MST213. Default: MICM Record 3501.

Fin Disp

Final Disposition Code. Indicates the disposition of funds when an account matures. If this code is **T**, a Maturity Account number and Maturity Application code are required. Valid entries are:

N   Do not disburse funds.
P   Pay by check.
T   Transfer to another account.

Alphanumeric, 1 position, optional, FLS MST164. Default: MICM Record 3501.

Srce Fnds

Source of Funds. Identifies the source of the account balance.
Alphanumeric, 5 positions, optional, FLS MST418.

2nd Off

Officer 2. Identifies the second officer associated with the account.
Alphanumeric, 5 positions, optional, FLS MST417.

TIACT2 – Account New/Maintenance 2

Purpose

This panel, in conjunction with TIACT1, 3, 4, and 5, is used to enter information that controls the processing of Certificates of Deposit, Time Deposit Open Accounts, and Savings accounts.

TIACT2 contains processing options and information such as the following:

- Establishing and processing an interest payment schedule
- Establishing and processing a statement schedule

Key Fields

Function, Account Number, Branch, Type

```
 TIACT2     TIME8301          Account New/Maintenance 2        001   04-13-1988

  Func: N    Account: 0000003333                  Branch . : 00001    Type: 001
                                                   Short Name:
 --------------------------- Interest Information -------------------------
  Interest Rate  .102500000  Accrual Method  . . D        Rate Freq  M
  Min Rate . . . .020000000  Combined Check  . . N        Rate Term  3
  Max Rate . . . .250000000  Month Base  . . . . A        Rate Day   00
  Year Base  . . A           Prime Index . . . . .002500000 Rate Next  00 00 0000
  Interest Plan  D           Pay Code  . . . . . B        Cmpd Freq  N
  Prime Indctr   000         Equal Pay Amt . . . .00      Cmpd Term  1
  Equal Pay Code N           Rate Code . . . . . C        Cmpd Day   00
  Tenth Code . .                                          Cmpd Next  00 00 0000
 --------------------------- Statement Information -------------------
  Freq . . . . . N           Stmt Type . . . . . 1        Sort Code
  Term . . . . . 999         Account . . . . . . 0000000000 Disp Code
  Days . . . . . 31 00 00 00 No Activity . . . . Y        Rate Hist  N
  Next . . . . . 00 00 0000  Snapshot Req  . . .          Cutoff Req
  Last . . . . . 04 12 1988  Passbook Flag . . . N


  Command====> TIACT2,N,3333,1,1,
  F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIACT2 – Account New/Maintenance 2

Field Descriptions

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Interest Information

Interest Rate

Interest Rate. Current interest rate. During the grace period, this field contains the grace rate.
Numeric, 9 positions, optional if new today; protected if not new today, FLS MST218.
Default: MICM Record 3504, Interest Plan code.

Accrual Method	Interest Method. Indicates the method used for the accrual of interest. Valid entries are:

    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.

    S   Simple daily. Calculated from day of deposit to the day of withdrawal.

Alphanumeric, 1 position, optional, FLS MST223. Default: MICM Record 3501.

Rate Freq   Rate Change Frequency. Indicates the frequency at which the system generates a rate change, based on Interest Plan. Valid entries are:

    D   Days.

    M   Months.

    N   None.

Alphanumeric, 1 position, optional, FLS MST349. Default: MICM Record 3501.

Min Rate   Minimum Interest Rate. Minimum interest rate allowed for this account.

Numeric, 9 positions, optional, FLS MST220. Default: MICM Record 3501.

Combined Check   Combined Checks Code. Indicates whether to combine multiple checks for a customer into a single check. This applies only to checks printed on the same day. Checks must match on the ZIP code, customer number, and first two lines of name/address. Valid entries are:

    N   Do not combine interest checks.

    Y   Combine interest checks.

Alphanumeric, 1 position, optional, FLS MST214.

Rate Term   Rate Change Term. Time interval between rate changes. This is the number of days or months when the Rate Frequency is 'D' or 'M'. When the Rate Frequency is 'N', leave this blank; if left blank, **001** is inserted. Leading blanks are permitted.

Alphanumeric, 3 positions, optional, FLS MST350. Default: MICM Record 3501.

Max Rate   Maximum Interest Rate. Maximum interest rate allowed for this account.

Numeric, 9 positions, optional, FLS MST221. Default: MICM Record 3501

Month Base   Interest Month Code. Used in conjunction with Interest Year Base Code to determine the year base for accrual purposes. Valid entries are:

    A   Actual day month.

    M   30-day month.

Alphanumeric, 1 position, optional, FLS MST226. Default: MICM Record 3501.

Rate Day   Rate Change Day. Specific day of the month on which rate changes are to occur. Type **31** indicate the last day of the month, regardless of the number of days in the month.

Numeric, 2 positions, optional, FLS MST351. Default: MICM Record 3501.

Year Base	Interest Year Base Code. Indicates the year base used in conjunction with Interest Month Code to determine the year base for accrual purposes. Valid entries are: **A** Actual day year. **0** 360-day year. **5** 365-day year. *Alphanumeric, 1 position, optional, FLS MST225.* Default: MICM Record 3501.
Prime Index	Interest Index. Indicates the rate of interest to reduce or add to the Index Rate on MICM Record 2015. The numeric value can be followed by either a '+' or '-' sign. A positive value is assumed in the absence of a sign. *Numeric, 9 positions, optional, FLS MST254.* Default: MICM Record 3501.
Rate Next	Rate Next. Date for the next scheduled rate change. *Numeric, 8 positions, optional, FLS MST352.*
Interest Plan	Interest Plan Parameter. Indicates where to get the interest rate for new accounts, renewing accounts, and accounts with rate change schedules. Valid entries are: **B** Use the Balance Rate Table from MICM Record 3504. **C** Combine the rates from the Term Rate Table (base rate) and the Balance Rate Table (index rate) from MICM Record 3504. **D** Use the default rate from MICM Record 3504. **P** Use the rate from MICM Record 2015 as indicated by the Interest Prime Indicator. **T** Use the Term Rate Table from MICM Record 3504. **Note:** **B**, **C**, **P**, and **T** are not valid for Savings. *Alphanumeric, 1 position, optional, FLS MST252.*
Pay Code	Interest Code. Indicates whether to accrue on the account's current balance or collected balance. Valid entries are: **B** Accrue interest on the current balance. **C** Accrue interest on the collected balance. **N** No interest. *Alphanumeric, 1 position, optional, FLS MST217.* Default: MICM Record 3501.
Cmpd Freq	Interest Compounding Frequency. When the Interest Compounding Frequency is **D** or **M**, the Interest Method must be 'S'. Valid entries are: **D** Days. **M** Months. **N** No compounding. *Alphanumeric, 1 position, optional, FLS MST242.* Default: MICM Record 3501.
Prime Indctr	Interest Prime Indicator. Indicates which MICM Record 2015 (Index Rate) to use for assigning a rate for the account. Valid entries are **000 – 999**. *Numeric, 3 positions, optional, FLS MST253.*

Equal Pay Amt	Interest Equal Amount. Equal interest payment amount if the Interest Equal Payment Code is 'Y'. *Numeric, 7 positions, optional, FLS MST235.*
Cmpd Term	Interest Compounding Term. Number of days or months between compounding dates. *Numeric, 3 positions, optional, FLS MST243. Default: MICM Record 3501.*
Equal Pay Code	Interest Equal Payment Code. Indicates whether to pay the Interest Equal Amount, regardless of the amount in the accruals. Valid entries are:

      N   No equal payment requested.
      Y   Equal payment requested.
Alphanumeric, 1 position, optional, FLS MST234.

Rate Code	Interest Rate Code. Indicates if and when a rate change is allowed on the account. This applies to manual and system generated rate changes. Valid entries are:

      C   Rate change allowed at any time. This code causes the account to default to MICM Record 3504 at renewal.
      N   Rate change not allowed.
      R   Change rate to type default at renewal only.
      T   Rate change allowed only during the term. Using this code, the account does not default to MICM Record 3504 at renewal.
Alphanumeric, 1 position, optional, FLS MST219. Default: MICM Record 3501.

Cmpd Day	Interest Compounding Day. Specific day of the month when compounding occurs. An entry of **31** indicates the last day of the month, regardless of the number of days in the particular month. *Numeric, 2 positions, optional, FLS MST244. Default: MICM Record 3501.*
Tenth Code	Interest Tenth Code. Specifies that deposits made by the tenth day of the month or cycle receive interest from the first day. Valid entries are:

      ƀ   Option not used.
      M   For each month.
      Y   For each cycle.
Alphanumeric, 1 position, optional, FLS MST224. Default: MICM Record 3501.

Cmpd Next	Next Interest Compounding Date. Date the next compounding occurs. *Numeric, 8 positions, optional, FLS MST245.*

Statement Information

Freq   Statement Frequency. Indicates the frequency at which a statement is produced.
                  Valid entries are:
    C   Cycle.
    D   Days.
    M   Months.
    N   No statement.
    P   Periodic.
Alphanumeric, 1 position, optional, FLS MST098. Default: MICM Record 3501.

Stmt Type   Statement Type Code. Indicates which format is used for printing the statement
                  types. Valid entries are:
    T   Form A – TDOA statement.
    0   Passbook accounts.
    1   Form A – Account Statement, accounts in account number order,
        combined.
    2   Form C – Customer Statement, single account, not combined.
    3   Form C – Single Account Statement, not combined.
    4   Form C – Customer Statement, accounts in account number order,
        combined.
    5   Form C – Single Accounts in alpha key order, not combined.
    6   Form C – Accounts in alpha key order, combined.
    7   Form C – Affiliate Accounts in account order, combined.
    8   Form C – Parent Accounts in account order, combined.
    9   Form B – Business Account.
Numeric, 1 position, optional, FLS MST093. Default: MICM Record 3501.

Sort Code   Statement Sort Code. Order in which items are printed on statements. For
                  Passbook accounts, this code should be **b̶**. Valid entries are:
    b̶   Date order, no balance summary.
    B   Date order with balance summary.
    C   Serial number order with balance summary.
    S   Serial number order, no balance summary.
Alphanumeric, 1 position, optional, FLS MST090. Default: MICM Record 3501.

Term   Statement Term. Number of days or months between statements. The Statement
                  Term should be **001** for Passbook accounts, or if the Statement Frequency is 'P' or
                  'C'.
Numeric, 3 positions, optional, FLS MST099. Default: MICM Record 3501.

Account   Statement Account. Account number used for statement combining. The
                  Statement Account number for Passbook accounts must be zeros.
Numeric, 10 positions, optional, FLS MST107.

Disp Code	Statement Disposition Code. Any values not listed below are user-defined. Valid entries are:

    ƀ   Mail statement.
    H   Hold statement.
    Z   ZIP code order.
    Other   Any user-defined code.

Note: This field should be **ƀ** for Passbook accounts.

Alphanumeric, 1 position, optional, FLS MST094. Default: MICM Record 3501.

Days   Statement Days. The days of the month or the cycle number when the statement is printed. The days of the month when the Frequency is 'P'. A maximum of four days can be specified. Any unused fields are zero-filled. The first occurrence is the specific day when the Frequency is 'M' or 'D', with **31** indicating end of the month. For a Frequency of 'C', the first occurrence is the cycle number (**01 – 99**). Zeros is the valid entry for Passbook accounts.
Numeric, 2 positions, 4 times, optional, FLS MST105. Default: MICM Record 3501.

No Activity   Statement No Activity Flag. The Statement No Activity Flag should be **N** for Passbook accounts. Valid entries are:

    N   Do not print statement if account has had no activity.
    Y   Print statement even though account has had no activity.
Alphanumeric, 1 position, optional, FLS MST092. Default: MICM Record 3501.

Rate Hist   Statement Rate Change History Code. Indicates if rate changes should appear on the statement. This code should be **N** for Passbook accounts. Valid entries are:

    N   Do not print rate history.
    Y   Print rate history.
Alphanumeric, 1 position, optional, FLS MST091. Default: MICM Record 3501.

Next   Next Statement Date. Date the next scheduled statement is printed. Next Statement Date for Passbook accounts should be the issue date.
Numeric, 8 positions, optional, FLS MST106.

Snapshot Req   Snapshot Statement Request. Produces a snapshot statement during the cycle without resetting statement balances and dates for accounts receiving scheduled statements. Not valid for Passbook or non-statement accounts. Valid entries are:

    ƀ   Do not print a snapshot statement.
    E   Print a snapshot statement at the end of the month to satisfy Regulation E requirements. If a statement is scheduled to print between the time the 'E' is entered and the end of the month, a statement will not be produced at month-end.
    X   Print a snapshot statement.
Alphanumeric, 1 position, optional, FLS MST292.

Cutoff Req   Cutoff Statement Request. Produces a statement and resets statement balances and dates. Not valid for Passbook or non-statement accounts. Valid entries are:

     Ƀ Do not print a cutoff statement.
     X Print a cutoff statement.
Alphanumeric, 1 position, optional, FLS XXX003.

Last   Last Statement Date. Date the last cutoff statement was printed.
Numeric, 8 positions, optional, FLS MST096.

Passbook Flag   Passbook Flag. Indicates the account is a Passbook account. Valid entries are:

     B Passbook account.
     N Not a Passbook account.
Alphanumeric, 1 position, protected, FLS MST079.

TIACT3 – Account New/Maintenance 3

Purpose   This panel, in conjunction with TIACT1, 2, 4, and 5, is used to enter information that controls the processing of Certificates of Deposit, Time Deposit Open Accounts, and Savings accounts.

TIACT3 contains processing options and information such as the following:

- Establishing a service charge schedule
- Suppressing notices
- Grace information

Key Fields   Function, Account Number, Branch, Type

```
TIACT3     TIME8301          Account New/Maintenance 3        001   04-13-1988

Func: N    Account: 0000033333                  Branch  . : 00001    Type: 001
                                                Short Name:

------------------------- Service Charge Information -----------------------
Freq M     Term 12     Days 31 00 00 00    Next 00 00 0000    Last 04 12 1988
Code W     Rtn  00     Appl 00             Acct 0000000000

------------------------- Miscellaneous Codes ------------------------------
Employee   . . . B     Map . . . . . . .         Safekeeping . . . . Y
Accounting . . . 0000  SIC . . . . . . . 0000    Analysis  . . . . N
Collateral . . . Y     Class . . . . . .         Large Balance . . 1
Negotiable . . . Y     Recon . . . . . . N       Purge Override  . .
Public Funds . . . Y   Secured . . . . . Y       Correspond Bank . .Y
Book Entry CD  . . N   No Post . . . . . N        Select Acct Rpt . .
Trust Deposit  . . Y   Reg DD . . . . . . Y       Pre-Ren Notice  .  N
Int Notice . . . . T   Renewal Notice . . N       Mat Notice  . . .  N
---------------------- Grace Information -----------------------
Rate Option  . . . R      Flag . . . . . . : N    End Date  :00 00 000

Command====> TIACT3,N,33333,1,1,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIACT3 – Account New/Maintenance 3

Field Descriptions

Short Name   Short Name. Master account short name.
                            Alphanumeric, 15 positions, protected, FLS MST020.

Service Charge Information

Freq	Service Charge Frequency. Frequency at which an account is service charged. Valid entries are:

    C   Cycle.
    D   Days.
    M   Months.
    N   No service charge.
    P   Periodic.

Alphanumeric, 1 position, optional, FLS MST114. Default: MICM Record 3501.

Term	Service Charge Term. Number of days or months between service charges. If the Frequency is 'P' or 'C', this field is **001**. *Numeric, 3 positions, optional, FLS MST115.* Default: MICM Record 3501.

Days	Service Charge Days. Service charge days of the month. When the Frequency is 'P', these four fields contain the days of the month on which service charges are assessed. If more than one day is specified, enter the days in ascending order. **31** indicates 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 Frequency is 'C', the first field contains the service charge cycle (**01 – 99**). If the frequency is 'D' or 'M', the first field contains the specific day of the month on which service charges are to be assessed.
Numeric, 2 positions, optional, FLS MST121. Default: MICM Record 3501.

Next	Next Service Charge Date. Date the next scheduled service charge occurs. When the Service Charge Frequency is 'D', 'M', or 'P', a date need not be entered; the system will automatically calculate the date by advancing the current date by one scheduled period. When the Service Charge Frequency is 'C', leave this blank. *Numeric, 8 positions, optional, FLS MST113.*

Last	Last Service Charge Date. Date the account was last service charged. *Numeric, 8 positions, optional, FLS MST112.*

Code	Service Charge Code. Valid entries are:

    A   Charge.
    B   Bill.
    C   Charge another account.
    R   Review.
    W   Waive.

Alphanumeric, 1 position, optional, FLS MST150. Default: MICM Record 3501.

Rtn	Service Charge Parameter. Pointer to MICM Record 3507 (Time Investment Service Charge Parameters). Valid entries are:

    00   None.
    01 – 30   Parameter list 1 – 30.

Numeric, 2 positions, optional, FLS MST151. Default: MICM Record 3501.

Appl	Service Charge Application. Application code for the account to be service charged. This code is used when the Service Charge Code is 'C'. *Numeric, 2 positions, optional, FLS MST153.*
Acct	Service Charge Account. Account number to be charged for the service charge for this account. This account number is used when the Service Charge Code is 'C'. *Numeric, 10 positions, optional, FLS MST152.*

Miscellaneous Codes

Employee	Employee Code. Identifies this account as a specific employee type or a business account. Valid entries are: **B**　Business account. **D**　Director of the institution. **E**　Employee of the institution. **N**　Not an employee or business account. **O**　Officer of the institution. *Alphanumeric, 1 position, optional, FLS MST266. Default: MICM Record 3501.*
Map	Map Code. User-defined. *Alphanumeric, 3 positions, optional, FLS MST318.*
Safekeeping	Safekeeping Code. Valid entries are: **B**　Brokered deposit. **N**　Not safekeeping. **R**　Brokered retail deposit. **Y**　Safekeeping. *Alphanumeric, 1 position, optional, FLS MST269. Default: MICM Record 3501.*
Accounting	Accounting Code. User-defined. *Numeric, 4 positions, optional, FLS MST319. Default: MICM Record 3501.*
SIC	Standard Industry Class Code. User-defined. *Numeric, 4 positions, optional, FLS MST317. Default: MICM Record 3501.*
Analysis	Account Analysis Code. Indicates if the account interfaces to Infopoint Account Analysis. Valid entries are: **N**　No analysis. **Y**　Maintenance done today, changing the analysis code from **N** to **1**. **Z**　Maintenance done today, changing the analysis code from **1** to **N**. **1**　Account to undergo analysis. *Alphanumeric, 1 position, optional, FLS MST320. Default: MICM Record 3501.*
Collateral	Collateral Code. Valid entries are: **N**　Not collateral. **Y**　Collateral. *Alphanumeric, 1 position, optional, FLS MST274. Default: MICM Record 3501.*

Class

Class Code. Applicable class code information is contained on MICM Record 0231, Table 07. If a Class Code table is not established, any user-defined code is valid.
Alphanumeric, 2 positions, optional, FLS MST264. Default: MICM Record 3501.

Large Balance

Large Balance Amount Pointer. Large balance amounts are stored in MICM Record 3500. If the account's current balance is greater than the amount in the corresponding field in MICM Record 3500, the account appears on 08-036 (Large Balance Report). Valid entries are:
- **0**   Pointer not used.
- **1 – 9**   Large balance amount number.

Numeric, 1 position, optional, FLS MST044. Default: MICM Record 3501.

Negotiable

Negotiable Code. Indicates if an account is negotiable or nonnegotiable. Valid entries are:
- **N**   Nonnegotiable instrument.
- **Y**   Negotiable instrument.

Alphanumeric, 1 position, optional, FLS MST273. Default: MICM Record 3501.

Recon

Account Reconciliation Code. Valid entries are:
- **N**   No.
- **1 – 4**   Yes. User-defined.

Alphanumeric, 1 position, optional, FLS MST321. Default: MICM Record 3501.

Purge Override

Purge Override. Specifies whether to override the Auto Purge Option on MICM Record 3502 which specifies when to automatically purge a closed account.
Valid entries are:
- **b**   Automatically purge the account when closed, based on the Auto Purge Option on MICM Record 3502.
- **N**   Do not automatically purge the account even though the specified number of days for purging has passed.

Alphanumeric, 1 position, optional, FLS MST268. Default: MICM Record 3501.

Public Funds

Public Fund Code. Indicates if an account is a public fund. Valid entries are:
- **F**   U.S. government account.
- **N**   Not a public funds account.
- **S**   State or political subdivision in U.S. account.
- **Y**   Public funds account.

Alphanumeric, 1 position, optional, FLS MST271. Default: MICM Record 3501.

Secured

Secured Deposits Code. Valid entries are:
- **B**   Both a secured and a transferable deposit.
- **N**   Not a secured or transferable deposit.
- **T**   Transferable deposit.
- **Y**   Secured deposit.

Alphanumeric, 1 position, optional, FLS MST275. Default: MICM Record 3501.

Correspond Bank	Correspondent Institution Code. Valid entries are: **A** U.S. branch or agency in foreign institution. **B** Commercial institution in U.S. **C** Other institution in U.S. **D** Foreign branch of U.S. institution. **E** Other institution in foreign country. **F** Foreign government. **N** Not a correspondent institution account. **Y** Correspondent institution account. *Alphanumeric, 1 position, optional, FLS MST270.*
Book Entry CD	Book Entry Code. Indicates if the account is a book entry certificate. Valid entries are: **N** This account is not a Book Entry CD. **Y** This account is a Book Entry CD. 08-038 (Book Entry CD Receipt) report is generated for new accounts. *Alphanumeric, 1 position, optional, FLS MST297.*
No Post	No Post Code. Indicates if an account accepts deposits and/or withdrawals. Valid entries are: **A** Closed to posting all transactions. **C** Closed to posting credits. **D** Closed to posting debits. **N** Not closed to posting. *Alphanumeric, 1 position, optional, FLS MST267. Default: MICM Record 3501.*
Select Acct Rpt	Selected Accounts Report Code. A nonblank character causes the account to be printed on the Selected Accounts report (08-025). *Alphanumeric, 1 position, optional, FLS MST316. Default: MICM Record 3501.*
Trust Deposit	Trust Deposits Code. Valid entries are: **N** Not a trust deposit. **Y** Trust deposit. *Alphanumeric, 1 position, optional, FLS MST272. Default: MICM Record 3501.*
Reg DD	Regulation DD Flag. Indicates if the account is subject to Regulation DD Reporting. Valid entries are: **N** Account is not subject to Reg DD reporting. **Y** Account is subject to Reg DD reporting. *Alphanumeric, 1 position, optional, FLS MST412.*
Pre-Ren Notice	Pre-renewal Notice Flag. For automatic renewing accounts, this field indicates whether or not to produce an 08-050 (Pre-renewal Notice). Valid entries are: **N** Do not print Pre-renewal Notices. **Y** Print Pre-renewal Notices. *Alphanumeric, 1 position, optional, FLS MST377.*

Int Notice

Interest Payment Notice Flag. For accounts capitalizing or transferring interest payments, this field indicates whether or not to produce 08-052 (Interest Payment Notice). Valid entries are:

C Print the Interest Payment Notice only if interest is capitalized.
N Do not print Interest Payment Notices.
T Print the Interest Payment Notice only if interest is transferred.
Y Print Interest Payment Notices, regardless of interest disposition.

Alphanumeric, 1 position, optional, FLS MST380.

Renewal Notice

Renewal Notice Flag. For automatic renewing accounts, this field indicates whether or not to produce an 08-049 (Renewal Notice). Valid entries are:

N Do not print Automatic Renewal Notices.
Y Print Automatic Renewal Notices.

Alphanumeric, 1 position, optional, FLS MST378.

Mat Notice

Maturity Notice Flag. For accounts with a Final Maturity Date, this field indicates whether or not to produce 08-053 (Final Maturity Notice). Valid entries are:

N Do not print Final Maturity Notices.
Y Print Final Maturity Notices.

Alphanumeric, 1 position, optional, FLS MST379.

Grace Information

Rate Option

Grace Period Rate Option. Indicates which interest rate to use while the account is in a grace period. Valid entries are:

G Use Grace rate from MICM Record 3500 (Time Investment Institution Parameters).
O Use the interest rate that was used during the previous renewal term.
R Use the interest rate the account renewed with based on the account's Interest Plan.

Alphanumeric, 1 position, optional, FLS MST194.

Flag

Grace Period Flag. Indicates if an account is in or out of a grace period. On Renewal Date, this flag is set to **Y**. It remains at that setting until the end of the grace period, at which time it changes to **N**. A deposit, withdrawal, or rate change forces the end of the Grace period. Valid entries are:

N Account is not in its grace period.
Y Account is in its grace period.

Alphanumeric, 1 position, protected, FLS MST193.

End Date

Grace Period End Date. Indicates the end of the grace period for a renewing account.

Numeric, 8 positions, protected, FLS MST195.

TIACT4 – Account New/Maintenance 4

Purpose

This panel, in conjunction with TIACT1, 2, 3, and 5, is used to enter information that controls the processing of Certificates of Deposit, Time Deposit Open Accounts, and Savings accounts.

TIACT4 contains processing options and information such as the following:

- Establishing processing parameters for TDOAs
- Last withdrawal amount/date
- Last deposit amount/date

Key Fields

Function, Account Number, Branch, Type

```
TIACT4    TIME8301          Account New/Maintenance 4      001   04-13-1988

Func: N    Account: 0000033333              Branch  . : 00001    Type: 001
                                            Short Name:

TDOA Term Code  . . . . N              TDOA Rate Code  . . . . . N
TDOA Withdrawal Seq . . N

Last Withdrawal . . . .           .00  Last Withdrawal Date  . . 00 00 0000
Last Deposit  . . . . .           .00  Last Deposit Date . . . . 00 00 0000
----------------------- Miscellaneous Information -------------------------
Alert 1    Alert 2    Alert 3    Alert 4    Alert 5    Alert 6
File Card Request . . .                Label Request . . . . . .
Data Sheet Request  . .                Book Entry Request  . . .
Dormant Date  . . . . . 00 00 0000     Dormant Code  . . . . . .
Last Interest Date  . . 04 12 1988     Amount Last Interest  . . .00
Last Maint Date . . . : 04 13 1988     Old Account Nbr . . . . . 000000000
Last Contact Date . . . 04 13 1988     New Account Nbr . . . . : 000000000
Last Activity Date  . . 04 13 1988     FWT Changed Date  . . . . 04 13 1988
1st SSN Cert Date . . . 00 00 0000     2nd SSN Cert Date . . . . 00 00 0000

Command====> TIACT4,N,33333,1,1,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIACT4 – Account New/Maintenance 4

Field Descriptions

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

TDOA Term Code

TDOA Term Code. Indicates the length of the term of each deposit and when individual deposits renew. This code must be **N** when the Account Designation is 'C' or 'S'. Valid entries are:
  D   Decreasing term.
  F   Fixed term.
  N   Not applicable.
Alphanumeric, 1 position, protected, FLS MST397. Default: MICM Record 3501.

TDOA Rate Code | TDOA Rate Code. Indicates how deposits are affected when the rate changes and if the rate changes on all deposits or only on individual deposits. Valid entries are:

    F   Fixed rate.
    N   Not applicable.
    V   Variable rate.

Alphanumeric, 1 position, protected, FLS MST398. Default: MICM Record 3501.

TDOA Withdrawal Seq | Time Deposit Open Account Withdrawal Sequence Code. Indicates the sequence in which withdrawals are to be processed. This code should be **N** when the Account Designation is 'C' or 'S'. Valid entries are:

    F   FIFO (first deposit in).
    H   Deposit with the highest rate.
    L   LIFO (last deposit in).
    M   Deposit with the lowest rate.
    N   Not applicable.

Alphanumeric, 1 position, optional, FLS MST396. Default: MICM Record 3501.

Last Withdrawal | Last Withdrawal Amount. Amount of the last withdrawal from the account, in whole dollars.
Numeric, 7 positions, optional, FLS MST314.

Last Withdrawal Date | Last Withdrawal Date. Date of the last withdrawal from the account.
Numeric, 8 positions, optional, FLS MST315.

Last Deposit | Last Deposit Amount. Amount of the last deposit to the account, in whole dollars.
Numeric, 7 positions, optional, FLS MST312.

Last Deposit Date | Last Deposit Date. Date of the last deposit to the account.
Numeric, 8 positions, optional, FLS MST313.

Miscellaneous Information

Alert 1 | Alert 1 Information. User-defined.
Alphanumeric, 3 positions, optional, FLS MST420.

Alert 2 | Alert 2 Information. User-defined.
Alphanumeric, 3 positions, optional, FLS MST421.

Alert 3 | Alert 3 Information. User-defined.
Alphanumeric, 3 positions, optional, FLS MST422.

Alert 4 | Alert 4 Information. User-defined.
Alphanumeric, 3 positions, optional, FLS MST423.

Alert 5 | Alert 5 Information. User-defined.
Alphanumeric, 3 positions, optional, FLS MST424.

Alert 6	Alert 6 Information. User-defined. *Alphanumeric, 3 positions, optional, FLS MST425.*
File Card Request	File Card Request Code. Valid entry is **X**, indicating to print 08-035 (Requested 3 x 5 Card) report. *Alphanumeric, 1 position, optional, FLS MST293.*
Label Request	Label Request Code. Valid value is **X**, indicating to print 08-060 (Request Label) report. *Alphanumeric, 1 position, optional, FLS MST294.*
Data Sheet Request	Data Card Request Code. Valid entry is **X**, indicating to print 08-027 (Account Information Sheet) report. *Alphanumeric, 1 position, optional, FLS MST295.*
Book Entry Request	Book Entry Request Code. Valid entry is **X**, indicating to print 08-039 (Book Entry CD Receipt). *Alphanumeric, 1 position, optional, FLS MST296.*
Dormant Date	Dormant Date. Date the master account became dormant or inactive. *Numeric, 8 positions, optional, FLS MST284.*
Dormant Code	Dormant Account Code. Indicates the account has not had any activity for the number of days specified on MICM Record 3502. Valid entries are:

> **ƀ** Account not dormant or inactive.
> **D** Dormant account.
> **I** Inactive account.

Note: In order to format the Dormant Activity Report, the system changes these values to numbers 1 – 6 before posting.

Alphanumeric, 1 position, optional, FLS MST283.

Last Interest Date	Last Interest Paid Date. Date the last interest payment was made. *Numeric, 8 positions, optional, FLS MST215.*
Amount Last Interest	Last Interest Paid. Amount of interest paid on the last interest payment date. *Numeric, 9 positions, optional, FLS MST216.*
Last Maint Date	Last Maintenance Date. Date of last maintenance for the master account. *Numeric, 8 positions, protected, FLS MST286.*
Old Account Nbr	Previous Account Number. Valid only for accounts that have been reissued using TIREISS. This is the number of the account that was closed as part of the reissue process. *Numeric, 10 positions, optional, FLS MST290.*

Last Contact Date

Last Contact Date. Date of last customer contact for the master account. This date is used for inactive or dormant processing and can be updated, based on MICM Record 2013.
Numeric, 8 positions, optional, FLS MST287.

New Account Nbr

New Account Number. Valid only for accounts that have been reissued using TIREISS. This is the number of the account that was opened as part of the reissue process.
Numeric, 10 positions, protected, FLS MST291.

Last Activity Date

Last Activity Date. Date of last activity for the master account. This field is updated based on how the transaction codes are set up on MICM Record 2013. In addition, the effective date of the transaction that brings the account to a closed status is updated to this field. The closing date is moved to this field regardless of the information on the transaction MICM 2013 Record.
Numeric, 8 positions, optional, FLS MST285.

FWT Changed Date

Federal Tax Status Change Date. Date of the last maintenance to the Tax Exempt code.
Numeric, 8 positions, optional, FLS MST361.

1st SSN Cert Date

Social Security Request Date 1. Date of the first request for Tax ID certification.
Numeric, 8 positions, optional, FLS MST362.

2nd SSN Cert Date

Social Security Request Date 2. Date of the second request for Tax ID certification.
Numeric, 8 positions, optional, FLS MST363.

TIACT5 – Account New/Maintenance 5

Purpose

This panel, in conjunction with TIACT1, 2, 3, and 4, is used to enter information that controls the processing of Certificates of Deposit, Time Deposit Open Accounts, and Savings accounts.

TIACT5 contains Information such as the following:

- Interest balance history
- Federal tax withheld
- Current and Previous OID data

Key Fields

Function, Account Number, Branch, Type

```
TIACT5    TIME8301           Account New/Maintenance 5       001   04-13-1988

Func: N    Account: 0000003333              Branch . . . : 00001    Type: 001
                                            Short Name . :
----------------------- Interest Balance Information -----------------------
Int Paid Last Year . . .00              Int Paid YTD . . . : .00
Penalty Last Year  . . .00              Penalty YTD  . . . : .00
Original Rate  . . . .000000000         Aggregate Rate . . . .000000000
Compounding Amt  . . .00000             Available Interest : .00
Penalty Reduction  . . .00              Int Paid LTD . . . . .00


------- Current OID Period --------     --------- Previous OID Period ---------
Int Paid . . . . . . . .00              Int Paid . . . . . . .00
Int Reported . . . . . .00              Int Reported . . . . .00
Monthly Portion  . . .00                Monthly Portion  . . .00
                                        Beginning Date . . . 00 00 0000
OID Flag . . . . . . .                  Ending Date . . . . 00 00 0000
---------------------------- Tax Withholding ----------------------------
Tax Withheld Last Year .00              Tax Withheld YTD . : .00
Amt Last Tax Withheld  .00              B-Notice Withholding .00

Command====> TIACT5,N,3333,1,1,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIACT5 – Account New/Maintenance 5

Field Descriptions

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Interest Balance Information

Int Paid Last Year

Interest Paid Last Year. Amount of interest paid last year. This amount is reported on 1099-INTas interest paid.
Numeric, 11 positions, optional, FLS MST229.

Int Paid YTD

Interest Paid YTD. Amount of interest paid year-to-date. This amount is moved to Interest Paid Last Year on the last processing day of the year.
Numeric, 11 positions, protected, FLS MST228.

Penalty Last Year	Interest Penalty Last Year. Amount of interest penalty assessed the previous year. *Numeric, 9 positions, optional, FLS MST231.*
Penalty YTD	Interest Penalty YTD. Interest penalty assessed year-to-date. This amount is moved to Penalty Last Year on the last processing day of the year. *Numeric, 9 positions, protected, FLS MST230.*
Original Rate	Original Interest Rate. Original interest rate at issue or last renewal date. *Numeric, 9 positions, optional, FLS MST239.*
Aggregate Rate	Interest Rate Aggregate. Aggregate rate since the last interest payment. Nine decimal places are assumed. *Numeric, 13 positions, optional, FLS MST240.*
Compounding Amt	Compounding Amount. For simple interest accounts, accruals are done on the current balance, plus the compounding amount. On the compounding date, the Interest Earned Not Paid is moved to this field. This allows the account to accrue on the interest the account has already accrued, but not yet paid. When interest is paid, this amount is set to zero. *Numeric, 13 positions, optional, FLS MST246.*
Available Interest	Interest Available. Total amount of interest paid and capitalized on this account that has not been withdrawn. *Numeric, 9 positions, protected, FLS MST233.*
Penalty Reduction	Interest Penalty Reduction. Not used. *Numeric, 9 positions, optional, FLS MST256.*
Int Paid LTD	Interest Paid Life-to-date. Total amount of interest paid since the issue date or last renewal date, whichever is more recent. *Numeric, 9 positions, optional, FLS MST255.*

Current OID Period

Int Paid	OID 1 Paid. Interest paid for the current renewal period. *Numeric, 9 positions, optional, FLS MST198.*
Int Reported	OID 1 Reported. Interest reported for the current renewal period. *Numeric, 9 positions, optional, FLS MST199.*
Monthly Portion	OID 1 Monthly Rateable Amount. Monthly rateable portion for the current renewal period. *Numeric, 7 positions, optional, FLS MST200.*
OID Flag	OID Code. Set automatically by the system when the interest period is greater than one year. Valid entry is **X**, indicating this account is an OID. *Alphanumeric, 1 position, optional, FLS MST248.*

Previous OID Period

Int Paid

OID 2 Paid. Interest paid for the previous renewal period.
Numeric, 9 positions, optional, FLS MST202.

Int Reported

OID 2 Reported. Interest reported for the previous renewal period.
Numeric, 9 positions, optional, FLS MST203.

Monthly Portion

OID 2 Monthly Rateable Amount. Monthly rateable portion for the previous renewal period.
Numeric, 7 positions, optional, FLS MST204.

Beginning Date

OID 2 Beginning Date. Beginning date for the previous period.
Numeric, 8 positions, optional, FLS MST205.

Ending Date

OID 2 Ending Date. Ending date for the previous period.
Numeric, 8 positions, optional, FLS MST206.

Tax Withholding

Tax Withheld Last Year

Federal Tax Last Year. For non-retirement accounts, amount of federal tax withheld year-to-date (Tran Code 920). For retirement accounts, amount of disbursement tax withheld last year (Tran Code 925).
Numeric, 9 positions, optional, FLS MST356.

Tax Withheld YTD

Federal Tax YTD. For non-retirement account, amount of federal tax withheld year-to-date (Tran Code 920). For retirement account, amount of disbursement tax withheld year-to-date (Tran Code 925). This amount is moved to the Federal Tax Last Year field on the last processing day of the year.
Numeric, 9 positions, protected, FLS MST355.

Amt Last Tax Withheld

Last Federal Tax Amount. Amount of federal/disbursement tax withheld from the last interest/disbursement payment for non-retirement and retirement accounts respectively.
Numeric, 7 positions, optional, FLS MST357.

B-Notice Withholding

Federal Tax Hold Amount. Amount of federal tax to withhold if there is an IRS withdrawal during the exemption period.
Numeric, 9 positions, protected, FLS MST358.

TIAPY – Forecast Interest/APY

Purpose

This panel has two primary functions. The first is to forecast an interest amount and an APY. The second is to forecast interest and a rate given an APY.

The APY is calculated using a 365-day base. Continuous, daily, and simple interest methods are supported.

Interest information can be defaulted from an account by entering the account number and application, defaulted by entering a branch and type, or manually keyed.

Specifying an action of 'I' causes the interest and APY to be calculated from the rate, interest, and balance criteria presented.

Specifying an action of 'R' causes the interest and rate to be calculated from the APY, interest, and balance criteria presented. This panel is used to

Key Fields

Account Number, Branch, Type

```
 TIAPY     TIME8301          Forecast Interest/APY          001   04-13-1988

 Account 171           Branch 1        Type 715

   Action  . . I

                Balance  . . . . . . . . . . . . . .00
                Interest Rate  . . . . . . . . . . .120000000
                Interest Earned  . . . . . . . . . :
                Annual Percentage Yield (APY)  . . . .00

      Begin Date  . . . . . . 10 01 1985      End Date . . . . . . 03 10 1985

      Interest Next . . . . . 09 09 1985      Accrual Method . . . S
      Interest Frequency  . . D               Disposition  . . . . P
      Interest Term . . . . . 182             Year Base  . . . . . A
      Interest Day  . . . . . 10              Month Base . . . . . A




 000024  Field errors exist
 Command====> TIAPY,
 F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
```

TIAPY – Forecast Interest/APY

Field Descriptions

Action

Specified Action. Enter **I** to calculate the interest and APY from the rate, interest, and balance criteria presented. Enter **R** to calculate the interest and rate from the APY, interest, and balance criteria presented.
Alphanumeric, 1 position, required.

Balance	Current Balance. Current balance of the account after the last posting cycle. *Numeric, 18 positions, required*.
Interest Rate	Interest Rate. Current interest rate. During the grace period, this field contains the grace rate. *Numeric, 9 positions, optional*.
Interest Earned	Interest Earned Not Paid. Amount of interest accrued since the last interest payment. *Numeric, 9 positions, protected*.
Annual Percentage Yield (APY)	Annual Percentage Yield. Amount calculated when the account renews for the new renewal term. *Numeric, 5 positions, optional*.
Begin Date	Begin Date. Beginning date of the term for which the forecasted information is to be calculated. *Numeric, 8 positions, required*.
End Date	End Date. Ending date of the term for which the forecasted information is to be calculated. *Numeric, 8 positions, required*.
Interest Next	Next Interest Date. Date the next interest payment is made. *Numeric, 8 positions, required*.

Accrual Method	Interest Method. Indicates the method used for the accrual of interest. Valid entries are:

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.
S Simple daily. Calculated from day of deposit to the day of withdrawal.
Alphanumeric, 1 position, required.

Interest Frequency	Interest Frequency. Frequency at which interest is paid. Valid entries are:

C Cycles.
D Days.
M Months.
N None.
X Interest term defined by last and next dates.
Alphanumeric, 1 position, required.

Disposition	Interest Disposition Code. If this code is **T**, an Interest Application code and Interest Account number are required. Valid entries are:

C Capitalize interest.
P Pay interest by check.
T Transfer to another account.
Alphanumeric, 1 position, required.

Interest Term   Interest Term. Number of days or months between the payment of interest if the Frequency is 'D' or 'M'. If the Frequency is 'C' or 'N', leave this blank. If left blank, **001** is inserted.
Numeric, 1 position, required.

Year Base   Interest Year Base Code. Indicates the year base used in conjunction with Interest Month Code to determine the year base for accrual purposes. Valid entries are:
    A   Actual day year.
    0   360-day year.
    5   365-day year.
Alphanumeric, 1 position, required.

Interest Day   Interest Day. Specific day of the month on which interest is paid when the Frequency is 'D' or 'M'. **31** indicates the last day of the month, regardless of the number of days in a particular month. If the Interest Frequency is 'C', this field is the cycle (**01 – 99**) in which interest is paid.
Numeric, 2 positions, required.

Month Base   Interest Month Code. Indicates the month base used in conjunction with Interest Year Base Code to determine the year base for accrual purposes. Valid entries are:
    A   Actual day month.
    M   30-day month.
Alphanumeric, 1 position, required.

TIASG – Assignments

Purpose

This multi-purpose panel is used to enter new assignment and caution information, or to delete existing assignments or cautions from accounts. An account can have up to 7 records.

For example, a customer is using an account as collateral for a loan. Add an assignment record for the loan with an expiration date equal to the date of the last loan payment.

Note: An existing record cannot be *changed*. The record must be deleted and re-entered as new information.

Key Fields

Function, Account Number

```
TIASG   TIME8301              Assignments              001   01-03-2000

Func: M    Account: 0000000022          Branch . . . : 00001    Type: 715
                                        Short Name . : ACCOUNT
                  Type
Amount/Employee  NP   Seq   Exp/Entry  Description 1/Description 2    Delete
20.00             A   00001  01 31 2000
                             01 03 2000




Command====> TIASG,M,22,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIASG – Assignments

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Type of account to be established. This number is used to default information from MICM. Valid entries are **001 – 999**.
Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Amount/Employee	Assignment/Caution Amount. Dollar amount of the assignment/caution against the account. *Numeric, 11 positions, protected, FLS ASG012.*
	Employee Code. Contains employee informational data. *Alphanumeric, 9 positions, optional, FLS ASG019.*
Type	Record Type . Valid entries are: **A** Assignment Record. (Cannot be used with the No-post Code.) **C** Caution Record. (Cannot be used with the No-post Code.) **N** No-post Order Record. *Alphanumeric, 1 position, required, FLS ASG011.*
NP	No-post Order Code. Indicates if an account accepts deposit and/or withdrawals. Valid entries are: **A** Closed to all transactions. **C** Closed to credits. **D** Closed to debits. **I** Informational only. **N** Not closed to posting. *Alphanumeric, 1 position, required only when the Record Type is 'N', FLS ASG020.*
Seq	Sequence Number. Record sequence number starting with one. *Numeric, 5 positions, protected, FLS ASG004.*
Exp/Entry	Expiration Date. Expiration date of the assignment or caution. *Numeric, 8 positions, required, FLS ASG013.*
	Date Entered. Date the record was entered. *Numeric, 8 positions, protected, FLS ASG014.*
Description 1/ Description 2	Description 1. Description or reason for the assignment or caution. *Alphanumeric, 30 positions, optional, FLS ASG015.*
	Description 2. Description or reason for the assignment or caution. *Alphanumeric, 30 positions, optional, FLS ASG016.*
Delete	Delete Flag. Determines whether to delete a record. Valid entries are: **ƀ** Do not delete the record. **D** Delete the record. *Alphanumeric, 1 position, optional, FLS ASG017.*

TIBAL – Balance History

Purpose   This panel is used to maintain various master account balances including the
                       following:

- Current aggregate balance
- Current aggregate collected balance
- Average account balances by month
- Average collected balances by month

Key Fields   Account Number

```
TIBAL     TIME8301            Balance History            001   04-13-1988

          Account: 0000000595           Branch . . . : 00001      Type: 704
                                        Short Name . : ACCT SHORT NAME
Current Aggregate Balance . . . . . . . 1,300,000.00
Current Aggregate Collected Balance . . 1,300,000.00

                  Average Balance      Average Coll Balance
January . . . . . 74,193               74,193
February . . . . 96,551                96,551
March . . . . . . 100,000              100,000
April . . . . . . 100,000              100,000
May . . . . . . . 100,000              100,000
June  . . . . . . 100,000              100,000
July  . . . . . . 100,000              100,000
August  . . . . . 100,000              100,000
September . . . . 100,000              100,000
October . . . . . 100,000              100,000
November  . . . . 100,000              100,000
December  . . . . 100,000              100,000

Command====> TIBAL,595,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIBAL – Balance History

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for
                       processing and reporting. Valid entries are **00001 – 99999**.
                       Numeric, 5 positions, protected, FLS MST307.

Type   Account Type. Type of account to be established. This number is used to default
                       information from MICM. Valid entries are **001 – 999**.
                       Numeric, 3 positions, protected, FLS MST309.

Short Name   Short Name. Master account short name.
                       Alphanumeric, 15 positions, protected, FLS MST020.

Current Aggregate   Aggregate Balance. Aggregate balance for the current month.
Balance   *Numeric, 15 positions, optional, FLS MST026.*

Current Aggregate Collected Balance	Collected Aggregate Balance. Aggregate collected balance for the current month. *Numeric, 15 positions, optional, FLS MST046.*

January

Average Balance	January Average Balance. Average balance for January, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	January Average Collected Balance. Average collected balance for January, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

February

Average Balance	February Average Balance. Average balance for February, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	February Average Collected Balance. Average collected balance for February, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

March

Average Balance	March Average Balance. Average balance for March, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	March Average Collected Balance. Average collected balance for March, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

April

Average Balance	April Average Balance. Average balance for April, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	April Average Collected Balance. Average collected balance for April, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

May

Average Balance	May Average Balance. Average balance for May, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*

Average Coll Balance	May Average Collected Balance. Average collected balance for May, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

June

Average Balance	June Average Balance. Average balance for June, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	June Average Collected Balance. Average collected balance for June, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

July

Average Balance	July Average Balance. Average balance for July, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	July Average Collected Balance. Average collected balance for July, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

August

Average Balance	August Average Balance. Average balance for August, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	August Average Collected Balance. Average collected balance for August, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

September

Average Balance	September Average Balance. Average balance for September, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	September Average Collected Balance. Average collected balance for September, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

October

Average Balance	October Average Balance. Average balance for October, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*

Average Coll Balance	October Average Collected Balance. Average collected balance for October, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

November

Average Balance	November Average Balance. Average balance for November, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	November Average Collected Balance. Average collected balance for November, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

December

Average Balance	December Average Balance. Average balance for December, in whole dollars. *Numeric, 9 positions, optional, FLS MST040.*
Average Coll Balance	December Average Collected Balance. Average collected balance for December, in whole dollars. *Numeric, 9 positions, optional, FLS MST060.*

TICLOSE – Closing Value

Purpose

This inquiry panel is used to display the closing value of an account as of the current date or the effective date entered at the top of the panel. All values that comprise the closing value are included. In addition, closing values with and without penalties are displayed, as well as the available balance of the account.

Note: The closing value is used in conjunction with the closing transaction codes. The closing value is validated at posting and rejected if it is not correct.

Key Fields

Account Number

```
 TICLOSE    TIME8301            Closing Value               001   04-13-1988

            Account: 0000000169            Branch . . . : 00001    Type: 715
                                           Short Name . : ACCT SHORT NAME
            Online Balance . . . . :       1200.00  Eff Date  . . . __ __ ____
            + Int Earned Not Paid . :        10.00  Int Available :
            - Federal Withholding . :          .00  No Post Code  : N
            - Checks Outstanding  . :          .00
            - TIN Cert Withholding  :          .00  Tax Exempt Cd :
            - Penalty  . . . . . . . :         5.00  Penalty Rtn . :
            -------------------------------------------
            Closing Value (Penalty) :       1205.00
            Closing Value (No Pen)  :       1210.00  Renewal/Mat . :

            Online Balance  . . . . :          .00  Current :            .00
            - Float . . . . . . . . :          .00  - Debits             .00
            - Assignments . . . . . :          .00  + Credits            .00
            - TIN Cert Withholding  :          .00  --------------------------
            -------------------------------------------  Online  :            .00
            Available Balance . . . :          .00

 Command====> TICLOSE,169,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TICLOSE – Closing Value

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Type of account to be established. This number is used to default information from MICM. Valid entries are **001 – 999**.
Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Online Balance

Online Balance. The memo balance amount as a result of debits and credits applied to the account during the day.
Numeric, 13 positions, protected, FLS MST043.

Eff Date	Effective Date. Effective date of the closing value displayed. Future dates cannot be used. *Numeric, 8 positions, optional.*
Int Earned Not Paid	Interest Earned Not Paid. Amount of interest accrued since the last interest payment. *Numeric, 10 positions, protected, FLS MST232.*
Int Available	Interest Available. Total amount of interest paid and capitalized on this account that has not been withdrawn. *Numeric, 9 positions, protected, FLS MST233.*
No Post	No Post Code. Indicates if an account accepts deposits and/or withdrawals. Valid entries are:

    A   Closed to posting all transactions.
    C   Closed to posting credits.
    D   Closed to posting debits.
    N   Not closed to posting.
Alphanumeric, 1 position, optional, FLS MST267. Default: MICM Record 3501.

Federal Withholding	Federal Tax. Amount of federal tax to be withheld from the accrued interest. *Numeric, 10 positions, protected, FLS MST389.*
Checks Outstanding	Checks Outstanding. Total amount of checks outstanding. *Numeric, 9 positions, protected, FLS MST388.*
TIN Cert Withholding	Federal Tax Hold Amount. Amount of federal tax to withhold if there is an IRS withdrawal during the exemption period. *Numeric, 9 positions, protected, FLS MST358.*
Tax Exempt Cd	Federal Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded with a **4**, **5**, **8**, **B**, **C**, **D**, **E**, **F**, or **S**. This field cannot be maintained if there is a check outstanding. Valid entries are:

    B   Exemption period for B-Notice receipt expired – withhold.
    C   Second B-Notice received – withhold.
    D   No tax ID number – withhold.
    E   IRS withdrawal occurred during awaiting TIN certification period – withhold
    F   IRS withdrawal occurred during B-Notice received period – withhold.
    S   Self-imposed withholding.
    1   Exempt account.
    2   Account with certified tax ID number.
    3   Account with uncertified tax ID number.
    4   TIN certification period expired – withhold.
    5   Risk account as per IRS – withhold.
    6   Awaiting TIN certification. On the expiration date, the system changes the code to **4**.

7	Exemption for nonresident alien. On the expiration date, the system changes code to **8**.
8	Exemption period for nonresident alien expired – withhold.
9	B-Notice received. On the expiration date, the system changes the code to **B**.

Alphanumeric, 1 position, protected, FLS MST354.

Penalty

Penalty Amount. Penalty amount assessed if the account is closed today.
Numeric, 9 positions, protected, FLS MST387.

Penalty Rtn

Penalty Routine. Indicates which penalty routine to use when calculating the interest penalty. Valid entries are:

00	User-defined.
01 – 30	Parameter defined on MICM Record 3503. A MICM Record 3503 must exist for each assigned Penalty Routine.

Numeric, 2 positions, protected, FLS MST347.

Closing Value (Penalty)

Closing Value with Penalty. Closing value of the account that includes penalty. Use this amount if posting a closing transaction that will access a penalty.
Numeric, 13 positions, protected.

Closing Value (No Pen)

Closing Value without Penalty. Closing value of the account that does not include penalty. Use this amount if posting a closing transaction that will not access a penalty.
Numeric, 13 positions, protected.

Renewal/Mat

Renewal/Maturity Date. Next Renewal date if the account is auto renewing; Final Maturity date if the account is a single maturity account.
Numeric, 8 positions, protected.

Current

Current Balance. Current balance of the account after the last posting cycle.
Numeric, 13 positions, protected.

Float

Customer Float. Total amount of 9 days of customer float.
Numeric, 11 positions, protected.

Debits

Online Debit Amount. Debit applied to account during the day.
Numeric, 11 positions, protected.

Assignments

Assignment Amount. Total amount of assignments for the account.
Numeric, 11 positions, protected, FLS MST385.

Credits

Online Credit Amount. Credit applied to the account during the day.
Numeric, 11 positions, protected.

Online

Not used.
Numeric, 13 positions, protected.

Available Balance

Available Balance. Amount of funds available for withdrawal. This amount is determined by subtracting Customer Float and Assignments from the Online Balance (last night's current balance plus/minus any Teller activity). If the Tax Exempt Code is '6', Awaiting TIN Certification, the amount of interest to be withheld if an IRS withdrawal occurs will also be subtracted from the Online Balance.
Numeric, 13 positions, protected.

TICPAY– Customer Payout History

Purpose   This panel is used to input deletions and additions to the payout history for customer control records concerning IRA/Keoghs that are in payout or distribution status. In addition, this panel can be used to input conversion information by using the addition format.

The following transactions (internal and external) generate entries for this panel:

711	Transfer Withdrawal (Penalty)
720	Normal Distribution
721	Excess Earnings Withdrawal
722	Normal Withdrawal (Penalty)
730	Other Withdrawal
740	Regular Withdrawal
750	Disability Withdrawal
751	Divorce Withdrawal
752	Divorce Withdrawal (Penalty)
755	Premature, Known Exception Distribution
760	Death Withdrawal
762	Prohibited Withdrawal (Penalty)
765	Prohibited Withdrawal
770	Premature Distribution (Penalty)
771	Premature Distribution
780	Other Withdrawal (Penalty)
800	Rollover Distribution
810	Rollover (Penalty)
820	Employer This Year
830	Employer Last Year
840	Regular This Year
848	Excess Contribution Withdrawal This Year
849	Withdrawal Last Year
850	Regular Last Year
853	Excess Contribution Withdrawal Last Year
860	Insurance This Year
870	Insurance Last Year
890	Normal Redemption
893	Normal Premature
895	Normal Disability
900	Special Redemption
910	Early Redemption
913	Special Premature (No Penalty)
915	Special Disability (No Penalty)
916	Divorce Closeout (Penalty)
917	Divorce Closeout
918	Prohibited Closeout (Penalty)
919	Prohibited Closeout
925	Disbursement Tax Withheld
980	Interest Transfer Out
990	Interest Check Written

993	Early Premature (Penalty)	
995	Early Disability (Penalty)	

Key Fields   Function, Customer Number

```
TICPAY   TIME8301   Customer Payout History              001    04-13-1988
                                                                More:    +
 Func: M   Customer: 1010101010          Branch . . . : 00001
                                         Short Name . : JOHNESOL
 Date Paid     Payout Amt      Tax Amt   Check  Disp      Payfrom    Del
                                                     Appl Payto
 12 12 1985 1,000.00          .00          P      P        0000000000
                                                     00   0000000000
 12 16 1985 1,000.00          .00          P      P        0000000000
                                                     00   0000000000
 12 16 1985 1,000.00          .00          P      P        0000000000
                                                     00   0000000000
 12 17 1985 1,000.00          .00          P      P        0000000000
                                                     00   0000000000
 12 17 1985 1,000.00          .00          P      P        0000000000
                                                     00   0000000000
 12 17 1985 1,000.00          .00          P      P        0000000000
                                                     00   0000000000
 12 17 1985 1,000.00          .00          P      P        0000000000
                                                     00   0000000000

 Command====> TICPAY,M,1010101010,
 F1=Help   F3=Exit   F4=Next   F8=Forward   F9=Edit   F11=Break
 F12=Cancel
```

TICPAY– Customer Payout History

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS CST063.

Short Name

Short Name. Customer short name.
Alphanumeric, 15 positions, protected, FLS CST021.

Date Paid

Paid Date. Date the distribution was made.
Numeric, 8 positions, required for new, protected for maintenance, FLS PAY004.

Payout Amt

Distribution Amount. Amount of payment withdrawn.
Numeric, 11 positions, optional for new; protected for maintenance, FLS PAY013.

Tax Amt

Tax Amount. Amount of disbursement tax withheld on the distribution payment.
Numeric, 9 positions, optional for new; protected for maintenance, FLS PAY016.

Check   Check Disposition Code. Valid entries are:
    ƀ   Payment not paid by check. Used when the Distribution Disposition
        Code is 'T'.
    O   Check outstanding. Used when the Distribution Disposition is 'P' and
        the check has been cut in advance, but the payment has not been made to
        the customer.
    P   Check paid. Used when the Distribution Disposition is P and the check
        has been given/paid to the customer.
Alphanumeric, 1 position, optional for new; protected for maintenance, FLS PAY017.

Disp   Distribution Disposition Code. Indicates how the disbursement was made. Valid
entries are:
    P   Pay by check.
    T   Transfer to another account.
Alphanumeric, 1 position, required for new; protected for maintenance, FLS PAY012.

Payfrom   Payfrom Account. Account from which the disbursement was made.
Numeric, 10 positions, optional for new, protected for maintenance, FLS PAY018.

Del   Delete Flag. Flag that determines whether to delete a record. Valid entries are:
    ƀ   Do not delete this record.
    D   Delete this record.
Alphanumeric, 1 position, optional.

Appl   Application Code. Application code of the account receiving a distribution
transfer if the Distribution Disposition Code is 'T'.
Alphanumeric, 2 positions, optional for new; protected for maintenance, FLS PAY015.

Payto   Serial/Payto. Serial number if the Distribution Disposition Code is 'P'. Account
number if the Distribution Disposition Code is 'T'.
Numeric, 11 positions, optional for new; protected for maintenance, FLS PAY014.

TICPRG – Customer Purge

Purpose

This panel is used to purge a Customer Record. All accounts tied to the Customer Record must be deleted before you can purge the record. The system *will not* allow you to purge a Customer Record that has accounts tied to it.

Key Fields

Customer Number

```
 TICPRG    TIME8301            Customer Purge               001   04-13-1988

           Customer: 9990003590           Branch . . . : 00001
                                          Short Name . : CUST SHORT NAME


 This Customer Record is tied to 1    accounts.

 Do you want to purge this Customer? (Yes/No) . .  ___

 01) Account Number : 581
 02) Account Number :
 03) Account Number :
 04) Account Number :
 05) Account Number :
 06) Account Number :
 07) Account Number :
 08) Account Number :
 09) Account Number :
 10) Account Number :
 080003  Account relationships exist. Key record cannot be deleted.
 Command====> TICPRG,9990003590,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TICPRG – Customer Purge

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS CST063.

Short Name

Short Name. Customer short name.
Alphanumeric, 15 positions, protected, FLS CST021.

Total Accounts

Total Accounts. Total number of accounts tied to this customer.
Numeric, 4 positions, protected.

Purge Reply

Purge Reply. Valid entries are**:**
   No   Do not purge this customer.
   Yes   Purge this customer.
Alphanumeric, 3 positions, optional, FLS XXX088.

Account Number

Account Number. Account number tied to the customer being purged.
Alphanumeric, 10 positions, 10 times, protected.

TICPRO – Customer Profile

Purpose
This panel is used for inquiry on a customer and the master accounts that are associated with that Customer Number. Up to 3 accounts at a time appear on the panel. To view additional panels, press [Enter]. The message `End of Display` at the bottom of the panel indicates the last account for the customer has been reached.

Key Fields
Customer Number

```
  TICPRO    TIME8301         Customer Profile              001   01-03-2000

          Customer: 0000000022            Branch . . . : 00001
                                          Short Name . : CUSTOMER
  Total Accounts: 0001   Total Amount:       2,516.70  Birth Date: 10 17 1965
  Account Number . :       0000000022
  Account Desig  . :                C
  Account Type . . :              715
  Account Branch . :            00001
  Account Status . :             OPEN
  Officer  . . . . :        OFFICER01
  IRACode . . . . :              SEP
  Issue Value  . . :         2,514.58
  Online Balance . :         2,516.70
  Interest Rate  . :        .050000000
  Interest ENP . . :             3.14
  Last Deposit Dt  :       00 00 0000
  Last Deposit Amt :              .00
  Soc Sec Number . :        000000000
  Next Renewal Dt  :       12 28 2000

  Command====> TICPRO,22,
  F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
```

TICPRO – Customer Profile

Field Descriptions

Branch
Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Short Name
Short Name. Customer short name.
Alphanumeric, 15 positions, protected, FLS CST021.

Total Accounts
Total Accounts. Total number of accounts tied to this customer.
Numeric, 4 positions, protected.

Total Amount
Total Amount. Total current balance of all the accounts tied to this customer.
Numeric, 14 positions, protected.

Birth Date
Birth Date. Customer's date of birth.
Numeric, 8 positions, protected, FLS CST076.

Account Number	Account Number. Account number to add, change, or inquiry on. *Numeric, 10 positions, protected, FLS MST003.*
Account Desig	Account Designation Code. Valid entries are: **C** Certificate of Deposit. **S** Savings. **T** Time Deposit Open Account. *Alphanumeric, 1 position, protected, FLS MST306.*
Account Type	Account Type. Type of account to establish. This number is used to default information from MICM. Valid entries are **001 – 999**. *Numeric, 3 positions, protected, FLS MST309.*
Account Branch	Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**. *Numeric, 5 positions, protected, FLS MST307.*
Account Status	Status. Possible displayed values are: **Closed** **Matured** **Open** **Purged** *Alphanumeric, 7 positions, protected, FLS MST265.*
Officer	Officer Code. Identifies the officer associated with the account. Valid entries are on MICM Record 0231, Table Number 02. *Alphanumeric, 9 positions, protected, FLS MST311.*
IRACode	IRA/Keogh Code. Possible displayed values are: **Corporate** **IRA** **Joint** **Keogh** **Other** **SEP** **VERSA** *Alphanumeric, 9 positions, protected, FLS MST258.*
Issue Value	Issue Value. Issue value for Certificate of Deposit. This must be zeros for Time Deposit Open Accounts (TDOA) and Savings. Required for Certificates of Deposit. *Numeric, 13 positions, protected, FLS MST024.*
Online Balance	Online Balance. Current balance after the last posting cycle, plus or minus any Teller activity. *Numeric, 13 positions, protected*.

Interest Rate

Interest Rate. Current interest rate. During the grace period, this field contains the grace rate.
Numeric, 5 positions, protected, FLS MST218.

Interest ENP

Interest Earned Not Paid. Amount of interest accrued since the last interest payment.
Numeric, 13 positions, protected, FLS MST232.

Last Deposit Dt

Last Deposit Date. Date of the last deposit to the account.
Numeric, 8 positions, protected, FLS MST313.

Last Deposit Amt

Last Deposit Amount. Amount of the last deposit to the account, in whole dollars.
Alphanumeric, 7 positions, protected, FLS MST312.

Soc Sec Number

Social Security Number. Social security number of the account holder.
Numeric, 9 positions, protected, FLS MST323.

Next Renewal Dt

Next Renewal Date. Date the account next renews.
Numeric, 8 positions, protected, FLS MST173.

TICUST1 – Customer New/Maintenance 1

Purpose   This panel, in conjunction with TICUST2, is used to create customer records that control the processing of Time Investment customers. A customer record is required by the system for each customer that has Time Investment instruments with the institution.

TICUST1 contains many of the processing and distribution payout options and other customer variables that aid in the processing of IRA/Keogh accounts.

Key Fields   Function, Customer Number, Branch

```
 TICUST1   TIOPERF        Customer New/Maintenance 1          001   01-01-2007

  Func: M   Customer: 0000000001            Branch . . . . 00001
                                            Short Name . .        JAMES P
  Date Opened  01 10 1988   Birth Date  05 20 1954  Max Override  .00

  ---------------------------- IRA/Keogh Payout ------------------------------
  Freq N    Term 1       Days 00 00 00 00    Next 00 00 0000   Last  00 00 0000

  Tax Code  . . .     Tax Rate/Amt . . .00        Payout Amt . . . .00
  Sequence  . . . L   Seq Override . . N          Updt Pay Amt . . N
  Source  . . . . P   Payfrom Acct . . 0000000000 Disp . . . . . . P
  Payto Appl . . 00   Payto Acct . . . 0000000000 Category . . . . 07
  Life Code . . . S   Life Method . . R           Life Expect  . . .0
  Vol Notice . .      Min Last Yr  . . .00         Min This Yr  . . .00

  ---------------- Beneficiary ----------------    --------- Decedent ---------
  Name  . . . . .                                  Date of Death   00 00 0000
  Soc Sec Nbr . . 000000000                        Date of Birth   00 00 0000
  Birth Date  . . 00 00 0000                       Life Expect  . . .0

  Command====> TICUST1,M,1,
  F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TICUST1 – Customer New/Maintenance 1

Field Descriptions

Short Name   Short Name. Customer short name.
                    Alphanumeric, 15 positions, required, FLS CST021.

Date Opened   Date Opened. Date the customer record was opened.
                    Numeric, 8 positions, optional, FLS CST065.

Birth Date   Birth Date. Customer's date of birth.
                    Numeric, 8 positions, optional, FLS CST076.

Max Override   Maximum Contribution Override. Maximum contribution allowed for the customer's retirement account. When adding a customer, the IRA'K' Record is created with a default of $2,000 for the maximum contribution allowed. This field allows you to override the default.
                    Numeric, 9 positions, protected, FLS IRA012.

IRA/Keogh Payout

Freq
Payout Frequency. Indicates the frequency at which the customer receives scheduled disbursements. Valid entries are:

D Days.
M Months.
N No payment.
P Periodic.

Alphanumeric, 1 position, optional, FLS CST038.

Term
Payout Term. Number of days or months between distribution payments.
Numeric, 3 positions, optional, FLS CST039.

Days
Payout Day 01. Day of the month payments are distributed to the customer. **31** indicates the last day of the month, regardless of the number of days in the month.
Numeric, 2 positions, optional, FLS CST041.

Payout Day 02. Day of the month payments are distributed to the customer. **31** indicates the last day of the month, regardless of the number of days in the month.
Numeric, 2 positions, optional, FLS CST042.

Payout Day 03. Day of the month payments are distributed to the customer. **31** indicates the last day of the month, regardless of the number of days in the month.
Numeric, 2 positions, optional, FLS CST043.

Payout Day 04. Day of the month payments are distributed to the customer. **31** indicates the last day of the month, regardless of the number of days in the month.
Numeric, 2 positions, optional, FLS CST044.

Next
Next Payout Date. Date of the next distribution payment.
Numeric, 8 positions, optional, FLS CST046.

Last
Last Payout Date. Date of last distribution.
Numeric, 8 positions, optional, FLS CST037.

Tax Code
Disbursement Tax Code. Disbursement withholding code that indicates a rate of withholding or specific amount for withholding. This works in conjunction with the Disbursement Tax Amount. Valid entries are:

b Not used.
A Amount.
R Rate.

Alphanumeric, 1 position, optional, FLS CST101.

Tax Rate/Amt
Disbursement Tax Amount/Rate. Amount or rate (depending on the Tax Code) of federal tax to be withheld from distribution payments. When entering a rate, only four positions are used. For example, type **10.00** for 10 percent.
Numeric, 7 positions, optional, FLS CST102.

Payout Amt	Payout Amount. Disbursement amount the customer receives on a scheduled basis from their retirement accounts. *Numeric, 7 positions, optional, FLS CST034.*
Sequence	Payout Sequence. Designates the criteria used to select the next account for IRA disbursements. Valid entries are: **H** Account with the highest rate. **L** Account with the lowest rate. **N** Newest account. **O** Oldest account. *Alphanumeric, 1 position, optional, FLS CST058.*
Seq Override	Payout Sequence Override Code. The system automatically selects the Payfrom account based on the Payout Sequence. This code allows you to override the system and select a new Payfrom account. Valid entries are: **N** Do not override Payout Sequence option. **Y** Override Payout Sequence option. Use account number in the Payfrom field. **Note:** If an override is selected, when the Payfrom account goes to zero balance, a new Payfrom account *must* be entered manually. *Alphanumeric, 1 position, optional, FLS CST059.*
Updt Pay Amt	Payout Amount Update. Indicates if the payout amount is updated automatically when the new Required Minimum Distribution (RMD) is recalculated each year. This applies only for customers 70 1/2 years of age or older. Valid entries are: **G** Automatically update the Payout Amount with the new calculated minimum distribution amount, but only if the new amount is greater than the current amount. **N** Payout must be changed manually. **Y** Automatically update the Payout Amount with the new calculated minimum distribution amount. *Alphanumeric, 1 position, optional, FLS 035.*
Source	Payout Source. Source for IRA disbursements. Valid entries are: **A** Capitalize all interest unconditionally. **I** Interest and principal. **N** Capitalize all interest needed to cover disbursement amount. **P** Principal only. **Note:** When **I** is selected, interest is affected only if the principal is insufficient to cover the disbursement amount. If interest is needed, the full amount of interest is paid. To disburse interest only, do not establish a disbursement schedule at the customer level, but set the Interest Disposition code to 'P' or 'T'. *Alphanumeric, 1 position, optional, FLS CST060.*

Payfrom Acct	Payout From Account. Account number from which the disbursement is made.

Note: When maintaining this field, the system edits the Master File to verify the existence of this account.

Numeric, 10 positions, optional, FLS CST057. |
| Disp | Payout Disposition. Indicates how the disbursement is paid to the customer. Valid entries are:
P   Pay by check.
T   Transfer to another account.
Alphanumeric, 1 position, optional, FLS CST036. |
| Payto Appl | Payout Application. Application number of the account receiving disbursements if the Payout Disposition code is 'T'.
Numeric, 2 positions, optional; required when the Payout Disposition code is 'T', FLS CST049. |
| Payto Acct | Payout Account. Account specified to receive the disbursement if the Payout Disposition code is 'T'.
Numeric, 10 positions, optional, FLS CST048. |
| Category | Payout Category. Payout category for scheduled distributions. These categories do not necessarily correspond to the IRS reporting categories. Valid entries are:
01   Generates Internal Transaction Code 0771 (IRS Category 01).
02   Generates Internal Transaction Code 0800 (IRS Category 01 or 07).
03   Generates Internal Transaction Code 0750 (IRS Category 03).
04   Generates Internal Transaction Code 0760 (IRS Category 04).
05   Generates Internal Transaction Code 0765 (IRS Category 05).
06   Generates Internal Transaction Code 0730 (IRS Category 01).
07   Generates Internal Transaction Code 0720 (IRS Category 07).
08   Generates Internal Transaction Code 0755 (IRS Category 02).
Numeric, 2 positions, optional, FLS CST047. |
| Life Code | Life Expectancy Code. Indicates the appropriate table to use when calculating Life Expectancy. Valid entries are:
J   Joint/Spousal.
N   Joint/Non-spousal.
S   Single.

Valid entries when setting up a beneficiary Customer Record and the participant is deceased.
A   Non-spousal beneficiary (before RBD).
B   Spousal beneficiary (after RBD).
C   Non-spousal beneficiary (after RBD).
D   Non-living beneficiary (after RBD).
E   Spousal beneficiary (before RBD).
F   Five-year Rule. (before RBD).
Alphanumeric, 1 position, optional, FLS CST051. |

Life Method	Life Expectancy Method. Indicates the method used in calculating Life Expectancy. Valid entries are:

    C   Recalculation. Indicates the Life Expectancy tables are used to determine a new Life Expectancy each year.

    R   Reduction. Indicates to subtract one year from the customers Life Expectancy each year.

Alphanumeric, 1 position, optional, FLS CST050.

Life Expect	Life Expectancy. Life expectancy for this customer in years and tenths (two position year; one position tenths). *Numeric, 3 positions, optional, FLS CST052.*

Vol Notice	Voluntary Notice Flag. Indicates whether an 08-608 (Voluntary Disbursement Notice) has been produced. This notice is produced during the year in which the customer reaches 59 1/2 years of age. The flag prevents the system from producing notices each year. Valid entries are:

    N   Voluntary Disbursement Notice has not been produced.

    Y   Voluntary Disbursement Notice has been produced.

Alphanumeric, 1 position, optional, FLS CST061.

Min Last Yr	Required Minimum Distribution Last Year. Required minimum distribution amount for last year. *Numeric, 9 positions, optional, FLS CST054.*

Min This Yr	Required Minimum Distribution This Year. Required minimum distribution amount for this year. Used to determine a new Payout Amount based on Payout Frequency/Term. *Numeric, 9 positions, optional, FLS CST055.*

Beneficiary

Name	Beneficiary Name. Primary beneficiary whose age is used for calculating Life Expectancy if Life Expectancy code is 'J' or 'N'. *Alphanumeric, 30 positions, optional, FLS CST095.*

Soc Sec Nbr	Beneficiary Social Security Number. Social security number of primary beneficiary whose age is used for calculating Life Expectancy. *Numeric, 9 positions, optional, FLS CST096.*

Birth Date	Beneficiary Birth Date. Birth date of primary beneficiary whose age is used for calculating Life Expectancy. *Numeric, 8 positions, optional, FLS CST097.*

Decedent

Date of Death	Decedent's Date of Death. Used when determining a beneficiary's Required Minimum Distribution. The Life Expectancy Code must be 'B', 'C', 'D', or 'F'. *Numeric, 8 positions, optional, FLS CST115.*

Date of Birth

Decedent's Date of Birth. Used when determining a beneficiary's Required Minimum Distribution. The Life Expectancy Code must be 'E'.
Numeric, 8 positions, optional, FLS CST116.

Life Expect

Decedent's Life Expectancy. Used when determining the Required Minimum Distribution for the beneficiary. The Life Code must be 'A', 'B', 'C', 'D', or 'E'.
Numeric, 8 positions, optional, FLS CST120.

TICUST2 – Customer New/Maintenance 2

Purpose   This panel, in conjunction with TICUST1, is used to create customer records that control the processing of Time Investment customers. A customer record is required by the system for each customer that has Time Investment instruments with the institution.

TICUST2 contains service charge and miscellaneous information.

Key Fields   Function, Customer Number, Branch

```
 TICUST2   TIME8301       Customer New/Maintenance 2      001   04-13-1988

 Func: N   Customer: 0000000111              Branch . . . . 00001
                                             Short Name . :

 Officer   . . . . .              Special Handling . . . . . .
 Employee Code . . . N            User Area  . . . . . . . . .
 Map Code  . . . . .              SIC Code . . . . . . . . . . 0000
 Date of Death . . . 00 00 0000   Date of Death Flag . . . . .
 Last Acty Date  . . 00 00 0000   Info Sheet Request . . . . .
 Last Maint Date . : 00 00 0000   Profile Request  . . . . . .
 RMD Flag  . . . . .              Special Processing Codes . .
 Disabled Flag . . .

 ------------------------- Service Charge --------------------------------
 Freq  N    Term 1      Day  00           Next 00 00 0000   Last 00 00 0000
            Disp W      Appl 00           Acct 0000000000
                        Fee  .00



 Command====> TICUST2,N,111,1,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TICUST2 – Customer New/Maintenance 2

Field Descriptions

Short Name   Short Name. Customer short name.
Alphanumeric, 15 positions, protected, FLS CST021.

Officer   Officer Code. Identifies the officer associated with the customer. Valid entries are on MICM Record 0231, Table Number 02.
Alphanumeric, 9 positions, protected, FLS CST064.

Special Handling   Special Handling Code 1. First special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS CST277.

Special Handling Code 2. Second special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS CST278.

Special Handling Code 3. Third special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS CST279.

Special Handling Code 4. Fourth special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS CST280.

Special Handling Code 5. Fifth special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS CST281.

Special Handling Code 6. Sixth special handling code for this account. User-defined.
Alphanumeric, 1 position, optional, FLS CST282.

Employee Code

Employee Code. Identifies an employee customer or a business customer. Valid entries are:
- **B**   Business customer.
- **D**   Director of the institution.
- **E**   Employee of the institution.
- **N**   Not an employee or business customer.
- **O**   Officer of the institution.

Alphanumeric, 1 position, optional, FLS CST093.

User Area

User Area Group. User area information. User-defined.
Alphanumeric, 15 positions, optional, FLS CST113.

Map Code

Map Code. User-defined.
Alphanumeric, 3 positions, optional, FLS CST080. Default: Blanks.

SIC Code

Standard Industry Class Code. User-defined.
Numeric, 4 positions, optional, FLS CST079.

Date of Death

Date of Death. Customer's date of death.
Numeric, 8 positions, optional, FLS CST077.

Date of Death Flag

Date of Death Flag. Valid entries are:
- **ƀ**   Not deceased.
- **X**   Deceased.

Alphanumeric, 1 position, optional, FLS CST078.

Last Acty Date

Last Activity Date. Last activity date in this record.
Numeric, 8 positions, optional, FLS CST067.

Info Sheet Request

Information Sheet Request. Data sheet request code for the 08-026 (Customer Information Sheet) report. Valid entries are:
- **ƀ**   Not requested.
- **X**   Data sheet requested.

Alphanumeric, 1 position, optional, FLS CST070.

Last Maint Date	Last Maintenance Date. Last maintenance date for this record. *Numeric, 8 positions, protected, FLS CST066.*
Profile Request	Customer Profile Request. Customer profile request code for 08-011 (Customer Profile) report. Valid entries are:

       b̸   Not requested.
       X   Profile requested.
Alphanumeric, 1 position, optional, FLS CST069.

RMD Flag	RMD Flag. Set by the TIY100 program to show the customer is required to take a Required Minimum Distribution within the next tax reporting year. This flag is also reported to the IRS. *Alphanumeric, 1 position, protected, FLS CST122.*
Special Processing Codes	Special Processing Code 1. First special processing code for this customer. *Alphanumeric, 1 position, optional, FLS CST089.*
	Special Processing Code 2. Second special processing code for this customer. *Alphanumeric, 1 position, optional, FLS CST090.*
	Special Processing Code 3. Third special processing code for this customer. *Alphanumeric, 1 position, optional, FLS CST091.*
	Special Processing Code 4. Fourth special processing code for this customer. *Alphanumeric, 1 position, optional, FLS CST092.*
Disabled Flag	Disabled Flag. Used to determine the correct distribution code to use when reporting 1099-R information to the IRS for a Roth IRA. *Alphanumeric, 1 position, optional, FLS CST123.*

Service Charge

Freq	Service Charge Frequency Code. Indicates the frequency desired for assessing service charges. Valid entries are:

       D   Days.
       M   Months.
       N   No service charge.
Alphanumeric, 1 position, optional, FLS CST026.

Term	Service Charge Term. Number of days between service charges when the Service Charge Frequency is 'D'; the number of months between service charges when the Service Charge Frequency is 'M'. If the Service Charge Frequency is 'N', type **001**. *Numeric, 3 positions, optional, FLS CST027.*
Day	Service Charge Day. Specific day of the month the account is service charged. **31** indicates the last day of the month. *Numeric, 2 positions, optional, FLS CST028.*

Next   Next Service Charge Date. Next service charge date for this customer.
                        Numeric, 8 positions, optional, FLS CST025.

Last   Last Service Charge Date. Date this customer was last service charged.
                        Numeric, 8 positions, optional, FLS CST024.

Disp   Service Charge Disposition Code. Valid entries are:
                        C   Charge an account.
                        B   Bill.
                        R   Review.
                        W   Waive.
                        Alphanumeric, 1 position, optional, FLS CST029.

Appl   Service Charge Application Code. Application number of the account to charge
                        when the Service Charge Disposition is 'C'. Valid entries are **00 – 99**.
                        Numeric, 2 positions, optional, FLS CST031.

Acct   Service Charge Account. Account number of the account to charge when the
                        Service Charge Disposition is 'C'.
                        Numeric, 10 positions, optional, FLS CST030.

Fee   Service Charge Fee. Amount to service charge the customer.
                        Numeric, 7 positions, optional, FLS CST032.

TIEMPL – Employer New/Maintenance

Purpose   This panel is used to create or change Employer Records. For example, special processing codes and record date information can be entered or maintained. An Employer Record can also be used to tie several accounts that belong to the same Keogh or SEP plan.

Key Fields   Function, Employer Number, Branch

```
 TIEMPL    TIME8301           Employer New/Maintenance        001   04-13-1988

 Func: N   Employer: 0000001111              Branch . . . . 1
                                             Short Name . .


     Date Opened . . . . . 04 13 1988
     Tax ID Code . . . . . 000000000
     SIC Code  . . . . . . 0000
     Map Code  . . . . . .
     Special Handling  . .
     User Area . . . . . .
     Officer . . . . . . .

     Date Last Maint . . : 00 00 0000




 Command====> TIEMPL,N,1111,1,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIEMPL – Employer New/Maintenance

Field Descriptions

Short Name   Short Name. Employer short name.
Alphanumeric, 15 positions, optional, FLS EMP021. Depending on MICM Record 3501 (Short Name Code option).

Date Opened   Date Opened. Date the employer record was opened.
Numeric, 8 positions, optional, FLS EMP025.

Tax ID Code   Tax Identification Number. Tax ID for the employer.
Numeric, 9 positions, optional, FLS EMP042.

SIC Code   Standard Industry Class Code. User-defined.
Numeric, 4 positions, optional, FLS EMP040.

Map Code   Map Code. User-defined.
Alphanumeric, 3 positions, optional, FLS EMP041.

Special Handling   Special Handling Code 1. First special handling code for this employer number.
User-defined.
Alphanumeric, 1 position, optional, FLS EMP034.

Special Handling Code 2. Second special handling code for this employer
number. User-defined.
Alphanumeric, 1 position, optional, FLS EMP035.

Special Handling Code 3. Third special handling code for this employer number.
User-defined.
Alphanumeric, 1 position, optional, FLS EMP036.

Special Handling Code 4. Fourth special handling code for this employer
number. User-defined.
Alphanumeric, 1 position, optional, FLS EMP037.

Special Handling Code 5. Fifth special handling code for this employer number.
User-defined.
Alphanumeric, 1 position, optional, FLS EMP038.

Special Handling Code 6. Sixth special handling code for this employer number.
User-defined.
Alphanumeric, 1 position, optional, FLS EMP039.

User Area   User Area Group. User area information. User-defined.
Alphanumeric, 15 positions, optional, FLS EMP050.

Officer   Officer Code. Identifies the officer associated with the employer. Valid entries
are on MICM Record 0231, Table Number 02.
Alphanumeric, 9 positions, optional, FLS EMP024.

Date Last Maint   Last Maintenance Date. Last maintenance date for this record.
Numeric, 8 positions, protected, FLS EMP026.

TIEPRG – Employer Purge

Purpose

This panel is used to purge an employer record. All accounts tied to the employer record must be deleted before you can purge the record. The system *will not* allow you to purge an employer record that has accounts tied to it.

Key Fields

Employer Number

```
 TIEPRG    TIME8301             Employer Purge             001    04-13-1988

           Employer: 0000000001            Branch . . . : 00001
                                           Short Name . : TEST


   This Employer Record is tied to 1    accounts

   Do you want to purge this Employer? (Yes/No)  . . ___

  01) Account Number : 595
  02) Account Number :
  03) Account Number :
  04) Account Number :
  05) Account Number :
  06) Account Number :
  07) Account Number :
  08) Account Number :
  09) Account Number :
  10) Account Number :
 080003  Account relationships exist. Key record cannot be deleted.
 Command====> TIEPRG,1,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIEPRG – Employer Purge

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS EMP023.

Short Name

Short Name. Employer short name.
Alphanumeric, 15 positions, protected, FLS EMP021.

Total Accounts

Total Accounts. Total number of accounts tied to this customer.
Numeric, 4 positions, protected.

Purge Reply

Purge Reply. Valid entries are:
   No   Do not purge this customer.
   Yes   Purge this customer.
Alphanumeric, 3 positions, optional.

Account Number

Account Number. Account number tied to the employer being purged.
Numeric, 10 positions, 10 times, protected.

TIEPRO – Employer Profile

Purpose   This panel is used for inquiry on an employer and the accounts that are
                           associated with that Employer Number. Up to three accounts at a time appear on
                           the panel. To view additional panels, press [Enter]. The message `End of`
                           `Display` at the bottom of the panel indicates the last account for the employer
                           has been reached.

Key Fields   Employer Number

```
 TIEPRO     TIME8301              Employer Profile          001   04-13-1988

           Employer: 0000000001          Branch . . . : 00001
                                         Short Name . : TEST
    Total Accounts : 0001  Totaling :     100,000.00

 Account Number . :       0000000595
 Short Name . . . :    ACCT SHORT NAME

 Account Design . :              C
 Account Type . . :            704
 Account Branch . :          00001
 Account Status . :           OPEN

 IRA Code . . . . :            SEP
 Online Balance . :     100,000.00
 Interest Rate  . :    .080000000
 Interest ENP . . :       1,027.32
 Last Deposit Dt  :     11-01-1985
 Last Deposit Amt :     100,000.00

 Command====> TIEPRO,1,
 F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
```

TIEPRO – Employer Profile

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for
                           processing and reporting. Valid entries are **00001 – 99999**.
                           Numeric, 5 positions, protected, FLS EMP023.

Short Name   Short Name. Employer short name.
                           Alphanumeric, 15 positions, protected, FLS MST021.

Total Accounts   Total Accounts. Total number of accounts tied to this employer.
                           Numeric, 4 positions, protected.

Totaling   Total Amount. Total current balance of all the accounts tied to this employer.
                           Numeric, 12 positions, protected.

Account Number   Account Number. Account number associated with the Employer information.
                           Numeric, 10 positions, protected, FLS MST003.

Short Name   Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Account Design   Account Designation Code. Valid entries are:
    C   Certificate of Deposit.
    S   Savings.
    T   Time Deposit Open Account.
Alphanumeric, 1 position, protected, FLS MST306.

Account Type   Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Account Branch   Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Account Status   Status. Possible displayed values are:
    Closed
    Matured
    Open
    Purged
Alphanumeric, 7 positions, protected, FLS MST265.

IRACode   IRA/Keogh Code. Possible displayed values are:
    Corporate
    IRA
    Joint
    Keogh
    Other
    SEP
    VERSA
Alphanumeric, 9 positions, protected, FLS MST258.

Online Balance   Online Balance. Current balance after the last posting cycle, plus or minus any Teller activity.
Numeric, 13 positions, protected.

Interest Rate   Interest Rate. Current interest rate. During the grace period, this field contains the grace rate.
Numeric, 5 positions, protected, FLS MST218.

Interest ENP   Interest Earned Not Paid. Amount of interest accrued since the last interest payment.
Numeric, 13 positions, protected, FLS MST232.

Last Deposit Dt   Last Deposit Date. Date of the last deposit to the account.
Numeric, 8 positions, protected, FLS MST313.

Last Deposit Amt   Last Deposit Amount. Amount of the last deposit to the account, in whole
                          dollars.
                          Numeric, 7 positions, protected, FLS MST312.

TIFLOAT – Float

Purpose

This panel is used to maintain or adjust the customer/institution float on the Time Investment Master Record. The float amount that appears on the panel is taken from the record for the corresponding day. Adjustment of this amount is done through maintaining the adjustment amount according to the day (01 – 09) you want to affect.

Note: To reduce the float amount, the adjustment amount must be entered as a negative.

Key Fields

Account Number

```
TIFLOAT    TIME8301                   Float                    001   04-13-1988

           Account: 0000000574            Branch . . . : 00001     Type: 715
                                          Short Name . : ACCT SHORT NAME

           -------- Customer Float -------          --------- Bank Float ----------

           Float Amt:          Adj Amt              Float Amt :         Adj Amt
     (01) 000000000000      000000000000          000000000000       000000000000
     (02) 000000000000      000000000000          000000000000       000000000000
     (03) 000000000000      000000000000          000000000000       000000000000
     (04) 000000000000      000000000000          000000000000       000000000000
     (05) 000000000000      000000000000          000000000000       000000000000
     (06) 000000000000      000000000000          000000000000       000000000000
     (07) 000000000000      000000000000          000000000000       000000000000
     (08) 000000000000      000000000000          000000000000       000000000000
     (09) 000000000000      000000000000          000000000000       000000000000



     Command====> TIFLOAT,574,
     F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIFLOAT – Float

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Customer Float

Float Amt   Customer Float Amounts. Indicates the amount of customer float for 1 – 9 days.
Numeric, 9 positions, 9 times, protected, FLS MST334.

Adj Amt   Customer Float Adjustment Amount. Amount by which the float amount is
adjusted. This is not a replaced amount. Negative adjustments can be entered to
lower the float amount.
Numeric, 9 positions, 9 times, optional.

Bank Float

Float Amt   Bank Float Amounts. Indicates the amount of bank float for 1 – 9 days.
Numeric, 9 positions, 9 times, protected, FLS MST345.

Adj Amt   Bank Float Adjustment Amount. Amount by which the float amount is adjusted.
This is not a replaced amount. Negative adjustments can be entered to lower the
float amount.
Numeric, 9 positions, 9 times, optional.

TIINQ1 – Account Inquiry 1

Purpose   This panel, in conjunction with TIINQ2, is used for inquiry on Time Investment master accounts.

TIINQ1 contains information such as the following:

- Issue, current, and closing values
- Available balance
- Interest, renewal, statement, and service charge information

Key Fields   Account Number

```
TIINQ1    TIME8301            Account Inquiry 1              001   04-13-1988

           Account: 0000000595              Branch . . . : 00001     Type: 704
                                            Short Name . : ACCT SHORT NAME
Account Desig  :                      C  ---- Interest ----- ----- Renewal ------
Customer Nbr . :             9990006730  Rate . : .080000000 Option  . : A
Issue Value  . :            100,000.00   Method . . : S      Disp  . . : N
Current Value  :            100,000.00   Month  . . : A      Final Mat : 00-00-0000
Closing Value  :            101,027.32   Year . . . : A      APY . . . : .082040000
Interest ENP . :          1,027.32392    Disp . . . : P      Status  . : OPEN
Per Diem . . . :                 21.86   Tax Exempt : 2      Issue Dt  : 10-31-1985
Last Interest  :                961.75   Tenth Code :        SS Nbr  . : 990006730
Avail Balance  :            100,000.00                       Pen Rtn . : 00
B-Notc Witheld :                                             Cert Nbr  : 0000000595
           Interest         Renewal        Rate Chg      Compound         Statement
Freq :         D               D               N             N                 N
Term :       180             180             001           001               001
Day  :        00              29              00            00        00 00 00 00
Next : 04-18-1988      04-18-1988      00-00-0000    00-00-0000        00-00-0000
Last : 02-27-1988      10-21-1987                                      10-30-1985

Command====> TIINQ1,595,
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
```

TIINQ1 – Account Inquiry 1

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
                        Numeric, 5 positions, protected, FLS MST307.

Type   Account Type. Identifies the product type that the account is associated with for processing and reporting.
                        Numeric, 3 positions, protected, FLS MST309.

Short Name   Short Name. Master account short name.
                        Alphanumeric, 15 positions, protected, FLS MST020.

Account Desig

Account Designation Code. Valid entries are:
- **C** Certificate of Deposit.
- **S** Savings.
- **T** Time Deposit Open Account.

Alphanumeric, 1 position, protected, FLS MST306.

Customer Nbr

Customer Number. Used to establish a relationship between a customer and their accounts.
Numeric, 10 positions, protected, FLS MST259.

Issue Value

Issue Value. Issue value for Certificate of Deposit. This must be zeros for Time Deposit Open Accounts (TDOA) and Savings. Required for Certificate of Deposit.
Numeric, 13 positions, protected, FLS MST024.

Current Value

Current Balance. Current balance of the account after the last posting cycle.
Numeric, 13 positions, protected, FLS MST041.

Closing Value

Closing Value. Closing value of the account.
Numeric, 13 positions, protected, FLS MST386.

Interest ENP

Interest Earned Not Paid. Amount of interest accrued since the last interest payment.
Numeric, 13 positions, protected, FLS MST232.

Per Diem

Interest Per Diem. Amount of interest accrued daily.
Numeric, 9 positions, protected, FLS MST394.

Last Interest

Last Interest Paid. Amount of interest paid on the last interest payment date.
Numeric, 9 positions, protected, FLS MST216.

Avail Balance

Available Balance. Amount of funds available for withdrawal. This amount is determined by subtracting Customer Float and Assignments from the Online Balance (last night's current balance plus/minus any Teller activity). If the Tax Exempt Code is '6', Awaiting TIN Certification, the amount of interest to be withheld if an IRS withdrawal occurs will also be subtracted from the Online Balance.
Numeric, 13 positions, protected.

B-Notc Witheld

Federal Tax Hold Amount. Amount of federal tax to withhold if there is an IRS withdrawal during the exemption period.
Numeric, 9 positions, protected, FLS MST358.

Interest

Rate

Current Interest Rate. During the grace period, this field contains the grace rate.
Numeric, 6 positions, protected, FLS MST218.

Method	Interest Method. Indicates the method used for the accrual of interest. Valid entries are:

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.

S Simple daily. Calculated from day of deposit to the day of withdrawal.

Alphanumeric, 1 position, protected, FLS MST223.

Month	Interest Month Code. Indicates the month base used in conjunction with Interest Year Base Code to determine the year base for accrual purposes. Valid entries are:

A Actual day month.

M 30-day month.

Numeric, 1 position, protected, FLS MST226.

Year	Interest Year Base Code. Indicates the year base used in conjunction with Interest Month Code to determine the year base for accrual purposes. Valid entries are:

A Actual day year.

0 360-day year.

5 365-day year.

Numeric, 1 position, protected, FLS MST225.

Disp	Interest Disposition Code. If the Interest Disposition Code is **T**, an Interest Application code and Interest Account number are required. Valid entries are:

C Capitalize interest.

P Pay interest by check.

T Transfer to another account.

Alphanumeric, 1 position, protected, FLS MST213.

Tax Exempt	Federal Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded with a **4**, **5**, **8**, **B**, **C**, **D**, **E**, **F**, or **S**. This field cannot be maintained if there is a check outstanding. Valid entries are:

B Exemption period for B-Notice receipt expired – withhold.

C Second B-Notice received – withhold.

D No tax ID number – withhold.

E IRS withdrawal occurred during awaiting TIN certification period – withhold

F IRS withdrawal occurred during B-Notice received period – withhold.

S Self-imposed withholding.

1 Exempt account.

2 Account with certified tax ID number.

3 Account with uncertified tax ID number.

4 TIN certification period expired – withhold.

5 Risk account as per IRS – withhold.

6 Awaiting TIN certification. On the expiration date, the system changes the code to **4**.

	7	Exemption for nonresident alien. On the expiration date, the system changes code to **8**.
	8	Exemption period for nonresident alien expired – withhold.
	9	B-Notice received. On the expiration date, the system changes the code to **B**.

Alphanumeric, 1 position, protected, FLS MST354.

Tenth Code   Interest Tenth Code. Specifies that deposits made by the tenth day of the month or cycle receive interest from the first day. Valid entries are:

	b̶	Option not used.
	M	For each month.
	Y	For each cycle.

Numeric, 1 position, protected, FLS MST224.

Renewal

Option   Renewal Option Code. Valid entries are:

	b̶	Savings account.
	A	Automatic renewal.
	S	Single maturity.

Alphanumeric, 1 position, protected, FLS MST174.

Disp   Final Disposition Code. Indicates the disposition of funds when an account matures. If the Final Disposition code is **T**, a Maturity Account number and Maturity Application code are required. Valid entries are:

	N	Do not disburse funds.
	P	Pay by check.
	T	Transfer to another account.

Alphanumeric, 1 position, protected, FLS MST164.

Final Mat   Final Maturity Date. Final maturity date for single maturity instruments. The last two positions of this field (YY) can be used to specify the number of times an automatically renewing account is to renew. For example, if the Renewal Option is 'A', Renewal Term is 'M', Renewal Frequency is '003', Final Maturity Date is 'b̶b̶b̶b̶b̶b̶04', and Issue Date is '03-15-89', the account renews on the 15th of June, September, and December 1994 and March 1995. The account matures on June 15, 1995.

Note: You cannot enter data in this field if the Account Designation is 'T'.

Numeric, 8 positions, protected, FLS MST163.

APY   Renewal Annual Percentage Yield. Amount calculated when the account renews for the new renewal term.
Numeric, 9 positions, optional, FLS MST405.

Status   Status. Possible displayed values are:
                    Closed
                    Matured
                    Open
                    Purged
                    Alphanumeric, 7 positions, protected, FLS MST265.

Issue Dt   Issue Date. Date account was issued.
                    Numeric, 8 positions, protected, FLS MST022.

SS Nbr   Social Security Number. Social security number of the account holder.
                    Numeric, 9 positions, protected, FLS MST323.

Pen Rtn   Penalty Routine. Indicates which penalty routine to use when calculating the
                    interest penalty. Valid entries are:
                    00   User-defined.
                    01 – 30   Parameter defined on MICM Record 3503. A MICM Record 3503
                                  must exist for each assigned Penalty Routine.
                    Numeric, 2 positions, protected, FLS MST347.

Cert Nbr   Certificate Number. Certificate number associated with this account. This
                    number can differ from the account number. Required for Certificate of Deposit.
                    Alphanumeric, 10 positions, protected, FLS MST263.

Interest

Frequency   Interest Frequency. Frequency at which interest is paid. Valid entries are:
                    C   Cycles.
                    D   Days.
                    M   Months.
                    N   None.
                    X   Interest term defined by last and next dates.
                    Alphanumeric, 1 position, protected, FLS MST210.

Term   Interest Term. Number of days or months between the payment of interest if the
                    Frequency is 'D' or 'M'. If the Frequency is 'C' or 'N', leave this blank. If left
                    blank, **001** is inserted.
                    Numeric, 3 positions, protected, FLS MST211.

Day   Interest Day. Specific day of the month on which interest is paid when the
                    Frequency is 'D' or 'M'. **31** indicates the last day of the month, regardless of the
                    number of days in a particular month. If the Interest Frequency is 'C', the value
                    of this field is the cycle (**01 – 99**) in which interest is paid. Required, if an account
                    is 360/30, and the day portion of the Interest Next Date is '29', '30', or '31'.
                    Numeric, 2 positions, protected, FLS MST212.

Next   Next Interest Date. Date the next interest payment is made.
                        Numeric, 8 positions, protected, FLS MST209.

Last   Last Interest Paid Date. Date the last interest payment was made.
                        Numeric, 8 positions, protected, FLS MST215.

Renewal

Frequency   Renewal Frequency Code. If the Account Designation is 'S', the valid entry is **N**.
                        If the Account Designation is 'T', the valid entries are **D** or **M**. If you want to
                        assign a Renewal Frequency for a single maturity, the Renewal Option must be
                        'S'. Valid entries are:
                        D   Days.
                        M   Months.
                        N   No renewal period.
                        X   Renewal term defined by last and next dates.
                        Alphanumeric, 1 position, protected, FLS MST175.

Term   Renewal Term. Number of days or months between renewals of the account if
                        the Renewal Frequency is 'D' or 'M'. If you want to assign a Renewal Term for a
                        single maturity, be sure the Renewal Option is 'S'. If the Renewal Frequency is
                        'N', leave this blank. If left blank, **001** is inserted.
                        Numeric, 3 positions, protected, FLS MST176.

Day   Renewal Day. Specific day of the month on which the account is to be renewed if
                        the Frequency is 'M'. **31** indicates the last day of the month, regardless of the
                        number of days in a particular month. If left blank, **00** is inserted.
                        Numeric, 2 positions, protected, FLS MST177.

Next   Next Renewal Date. Date the account next renews.
                        Numeric, 8 positions, protected, FLS MST173.

Last   Last Renewal Date. Date the account last renewed.
                        Numeric, 8 positions, protected, FLS MST171.

Rate Chg

Frequency   Rate Change Frequency. Indicates the frequency at which the system generates a
                        rate change, based on Interest Plan. Valid entries are:
                        D   Days.
                        M   Months.
                        N   None.
                        Alphanumeric, 1 position, protected, FLS MST349.

Term	Rate Change Term. Time interval between rate changes. This is the number of days or months when the Rate Frequency is 'D' or 'M'. When the Rate Frequency is 'N', leave this blank; if left blank, **001** is inserted. Leading blanks are permitted. *Numeric, 3 positions, protected, FLS MST350.*
Day	Rate Change Day. Specific day of the month on which rate changes are to occur. **31** indicates the last day of the month, regardless of the number of days in the month. *Numeric, 2 positions, protected, FLS MST351.*
Next	Rate Next. Date for the next scheduled rate change. *Numeric, 8 positions, protected, FLS MST352.*

Compound

Frequency	Interest Compounding Frequency. When the Interest Compounding Frequency is **D** or **M**, the Interest Method must be 'S'. Valid entries are: **D** Days. **M** Months. **N** No compounding. *Alphanumeric, 1 position, protected, FLS MST242.*
Term	Interest Compounding Term. Number of days or months between compounding dates. *Numeric, 3 positions, protected, FLS MST243.*
Day	Interest Compounding Day. Specific day of the month when compounding occurs. **31** indicates the last day of the month, regardless of the number of days in the particular month. *Numeric, 2 positions, protected, FLS MST244.*
Next	Next Interest Compounding Date. Date the next compounding occurs. *Numeric, 8 positions, protected, FLS MST245.*

Statement

Frequency	Statement Frequency. Indicates the frequency at which a statement is produced. Valid entries are: **C** Cycle. **D** Days. **M** Months. **N** No statement. **P** Periodic. *Alphanumeric, 1 position, protected, FLS MST098.*

Term

Statement Term. Number of days or months between statements. The Statement Term should be **001** for Passbook accounts, or if the Statement Frequency is 'P' or 'C'.
Numeric, 3 positions, protected, FLS MST099.

Day

Statement Days. Days of the month or the cycle number when the statement is printed. The days of the month when the Frequency is 'P'. A maximum of four days can be specified. Any unused fields are zero-filled. The first occurrence is the specific day when the Frequency is 'M' or 'D', with **31** indicating end of the month. For a Frequency of 'C', the first occurrence is the cycle number (**01** – **99**). Zeros is the valid entry for Passbook accounts.
Numeric, 2 positions, protected, FLS MST105.

Next

Next Statement Date. Date the next scheduled statement is printed. Next Statement Date for Passbook accounts should be the issue date.
Numeric, 8 positions, protected, FLS MST106.

Last

Last Statement Date. Date the last cutoff statement was printed.
Numeric, 8 positions, protected, FLS MST096.

TIINQ2 – Account Inquiry 2

Purpose

This panel, in conjunction with TIINQ1, is used for inquiry on Time Investment master accounts.

TIINQ2 contains information such as the following:

- Miscellaneous codes
- Last activity and maintenance dates
- TDOA term, rate, and withdrawal sequence

Key Fields

Account Number

```
TIINQ2    TIME8301              Account Inquiry 2              001   04-13-1988

             Account: 0000000595      Branch . . . . . : 00001     Type: 704
                                      Short Name . . . : ACCT SHORT NAME
                                      Status . . . . . :  OPEN
   ------ Miscellaneous Codes -----
   IRA Code . . . . . . : N          Spousal Nbr  . . :    0000000000
   Employee . . . . . . : N          Employer Nbr . . :    0000000000
   Negotiable . . . . . : N          Maximum Balance  :  99,999,999,999
   Public Fund  . . . : Y            Equal Pay Code . :            N
   Collateral . . . . : N            Equal Pay Amt  . :          .00
   Close To Post  . . : N
   Trust Deposit  . . : N
   Safekeeping  . . . : N            ---- TDOA Info -----
   Secured Deposit  . : N            Term Code  . . . : N
   Correspondent Bk . : N            Rate Code  . . . : N
   Purge Override . . : N            Withdrawal Seq . : N
   Special Handling . :
   Last Activity  . . : 02-27-1988
   Last Maintenance . : 04-13-1988

   Command====> TIINQ2,595,
   F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
```

TIINQ2 – Account Inquiry 2

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Status

Status. Possible displayed values are:
Closed
Matured
Open
Purged
Alphanumeric, 7 positions, protected, FLS MST265.

Miscellaneous Codes

IRA Code

IRA Code. Indicates the type of retirement account. Valid entries are:
C   Corporate account.
E   Educational IRA.
I   IRA.
J   Joint.
K   Keogh.
N   Not a retirement account.
O   Other.
R   Roth IRA.
S   SEP.
T   Transitional Roth IRA.
V   VERSA.
Alphanumeric, 1 position, protected, FLS MST258.

Employee

Employee Code. Identifies this account as a specific employee type or a business account. Valid entries are:
B   Business account.
D   Director of the institution.
E   Employee of the institution.
N   Not an employee or business account.
O   Officer of the institution.
Alphanumeric, 1 position, protected, FLS MST266.

Negotiable

Negotiable Code. Indicates if an account is negotiable or nonnegotiable. Valid entries are:
N   Nonnegotiable instrument.
Y   Negotiable instrument.
Alphanumeric, 1 position, protected, FLS MST273.

Public Fund

Public Fund Code. Indicates if an account is a public fund. Valid entries are:
F   U.S. government account.
N   Not a public funds account.
S   State or political subdivision in U.S. account.
Y   Public funds account.
Alphanumeric, 1 position, protected, FLS MST271.

Collateral | Collateral Code. Valid entries are:
  N   Not collateral.
  Y   Collateral.
Alphanumeric, 1 position, protected, FLS MST274.

Close To Post | No Post Code. Indicates if an account accepts deposits and/or withdrawals.
Valid entries are:
  A   Closed to posting all transactions.
  C   Closed to posting credits.
  D   Closed to posting debits.
  N   Not closed to posting.
Numeric, 1 position, protected, FLS MST267.

Trust Deposit | Trust Deposits Code. Valid entries are:
  N   Not a trust deposit.
  Y   Trust deposit.
Alphanumeric, 1 position, protected, FLS MST272.

Safekeeping | Safekeeping Code. Valid entries are:
  B   Brokered deposit.
  N   Not safekeeping.
  R   Brokered retail deposit.
  Y   Safekeeping.
Alphanumeric, 1 position, protected, FLS MST269.

Secured Deposit | Secured Deposits Code. Valid entries are:
  B   Both a secured and a transferable deposit.
  N   Not a secured or transferable deposit.
  T   Transferable deposit.
  Y   Secured deposit.
Alphanumeric, 1 position, protected, FLS MST275.

Correspondent Bk | Correspondent Institution Code. Valid entries are:
  A   U.S. branch or agency in foreign institution.
  B   Commercial institution in U.S.
  C   Other institution in U.S.
  D   Foreign branch of U.S. institution.
  E   Other institution in foreign country.
  F   Foreign government.
  N   Not a correspondent institution account.
  Y   Correspondent institution account.
Alphanumeric, 1 position, protected, FLS MST270.

Purge Override

Purge Override. Indicates whether to override the Auto Purge Option on MICM Record 3502, which specifies when to automatically purge a closed account. Valid entries are:

ƀ　　Automatically purge the account when closed, based on the Auto Purge Option on MICM Record 3502.

N　　Do not automatically purge the account even though the specified number of days for purging has passed.

Alphanumeric, 1 position, protected, FLS MST268.

Special Handling

Special Handling Code 1. First special handling code for this account. User-defined.
Alphanumeric, 1 position, protected, FLS MST277.

Special Handling Code 2. Second special handling code for this account. User-defined.
Alphanumeric, 1 position, protected, FLS MST278.

Special Handling Code 3. Third special handling code for this account. User-defined.
Alphanumeric, 1 position, protected, FLS MST279.

Special Handling Code 4. Fourth special handling code for this account. User-defined.
Alphanumeric, 1 position, protected, FLS MST280.

Special Handling Code 5. Fifth special handling code for this account. User-defined.
Alphanumeric, 1 position, protected, FLS MST281.

Special Handling Code 6. Sixth special handling code for this account. User-defined.
Alphanumeric, 1 position, protected, FLS MST282.

Last Activity

Last Activity Date. Date of last activity for the master account. This field is updated based on how the transaction codes are set up on MICM Record 2013. In addition, the effective date of the transaction that brings the account to a closed status is updated to this field. The closing date is moved to this field regardless of the information on the transaction MICM 2013 Record.
Numeric, 8 positions, protected, FLS MST285.

Last Maintenance

Last Maintenance Date. Date of last maintenance for the master account.
Numeric, 8 positions, protected, FLS MST286.

(Additional Fields)

Spousal Nbr

Spousal Number. Number used to establish a relationship between spousal. accounts.
Numeric, 10 positions, protected, FLS MST260.

Employer Nbr	Employer Number. Employer identification number for Keogh and SEP accounts. Identifies which accounts are part of the same retirement plan. *Numeric, 10 positions, protected, FLS MST261.*
Maximum Balance	Maximum Balance. Maximum balance allowed for this account. Credit transactions and current balances are edited against this field. If the transaction amount is greater than the amount in this field, the transaction is rejected. *Numeric, 11 positions, protected, FLS MST045.*
Equal Pay Code	Interest Equal Payment Code. Indicates to pay the Interest Equal Amount, regardless of the amount in the accruals. Valid entries are: **N** No equal payment requested. **Y** Equal payment requested. *Alphanumeric, 1 position, protected, FLS MST234.*
Equal Pay Amt	Interest Equal Amount. Equal interest payment amount if the Interest Equal Payment Code is 'Y'. *Numeric, 7 positions, protected, FLS MST235.*

TDOA Info

Term Code	TDOA Term Code. Indicates the length of the term of each deposit and when individual deposits renew. This code must **N** when the Account Designation is 'C' or 'S'. Valid entries are: **D** Decreasing term. **F** Fixed term. **N** Not applicable. *Alphanumeric, 1 position, protected, FLS MST397.*
Rate Code	TDOA Rate Code. Indicates how deposits are affected when the rate changes and if the rate changes on all deposits or only on individual deposits. Valid entries are: **F** Fixed rate. **N** Not applicable. **V** Variable rate. *Alphanumeric, 1 position, protected, FLS MST398.*
Withdrawal Seq	Time Deposit Open Account Withdrawal Sequence Code. Indicates the sequence in which withdrawals are to be processed. This code should be **N** when the Account Designation is 'C' or 'S'. Valid entries are: **F** FIFO (first deposit in). **H** Deposit with the highest rate. **L** LIFO (last deposit in). **M** Deposit with the lowest rate. **N** Not applicable. *Alphanumeric, 1 position, protected, FLS MST396.*

TIINT – Interest Payment History

Purpose
This panel is used to enter new interest payment history, or to delete existing history.

Important! An existing record cannot be changed. *The record must be deleted and re-entered as new information.*

Key Fields
Function, Account Number

```
   TIINT    TIME8301   Interest Payment History            001   04-13-1988

   Func: M    Account: 0000000171            Branch . . . : 00001    Type: 715
                                             Short Name . : ACCT SHORT NAME
   Date Paid Disp  Gross Amt    Serial/Acct Appl  Tax Amt     Net Amt      C T Del
   03 11 1985  P 29.87            00000000000 00 .00            29.87        P I










   Command====> TIINT,M,171,
   F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIINT – Interest Payment History

Field Descriptions

Branch
Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001** – **99999**.
Numeric, 5 positions, protected, FLS MST307.

Type
Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name
Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Date Paid
Last Interest Paid Date. Date of last interest payment.
Numeric, 8 positions, required, FLS INT012.

Disp	Interest Disposition Code. Indicates how the interest is paid. Valid entries are:
	   C Capitalize interest.
	   P Pay interest by check.
	   T Transfer to another account.
	Alphanumeric, 1 position, required, FLS INT013.

Gross Amt	Amount. Amount of interest paid. *Numeric, 11 positions, required, FLS INT014.*
Serial/Acct	Serial. Serial number if Interest Disposition Code is 'P', indicating Pay Interest by Check. Account number if Interest Disposition Code is 'T', indicating Transfer Interest to Another Account. Zeros if Interest Disposition Code is 'C', indicating Capitalize. *Numeric, 10 positions, required, FLS INT015.*
Appl	Application. Application code of the account interest was transferred to if the Interest Disposition Code is 'T'. *Numeric, 2 positions, required, FLS INT016.*
Tax Amt	Tax Amount. Amount of federal tax withheld from the interest payment. *Numeric, 9 positions, optional, FLS INT017. Required if federal tax is withheld.*
Net Amt	Net Amount. Amount of interest the customer actually received, which is Gross Amt less Tax Amt. *Numeric, 11 positions, protected*.

C	Check Disposition Code. Valid entries are:
	   ƀ Interest not paid by check. Applicable when the Disposition code is 'C' or 'T'.
	   O Check outstanding. Applicable when the Disposition code is 'P' and the check has been cut by the system in advance, but payment has not been made to the account.
	   P Check paid. Applicable when the Disposition code is 'P', and the payment has been made to the account.
	Alphanumeric, 1 position, required, FLS INT018.

T	Check Type. Valid entries are:
	   I Interest check.
	   P Principal check.
	Alphanumeric, 1 position, required, FLS INT019.

Del	Delete Flag. Determines whether to delete a record. Valid entries are:
	   ƀ Do not delete this record.
	   D Delete this record. This is valid only on rates that have been added today. To correct a rate done previously, you need to backdate a rate change to the Effective Date of the rate being changed.
	Alphanumeric, 1 position, optional.

TIIRA – IRA Maintenance

Purpose   This panel is used to maintain IRA/Keogh information on the Customer Record.
                        The panel displays information one year at a time. Press [F8] to view the next
                        year, [F7] to view the previous year. To end the transaction, press [Enter].

Key Fields   Customer Number

```
 TIIRA    TIOPERF                IRA Maintenance          001   04-16-2004
                                                                 More:   +
          Customer: 0000000001            Branch . . . : 00001
                                          Short Name . : JANICE ORLANDO
 Information Is For The Current Year
 Jan 1 Balance  . . . .00                 Max Contribution 3,000.00
 External FMV . . . .00
 -------------- Contributions --------------   -------- Distributions --------

      Type          Amount      Date Last       Type          Amount
 Regular  . . . . . .00       00 00 0000   Regular . . . . . .00
 Rollover . . . . . .00       00 00 0000   Rollover  . . . .00
 Transfer . . . . . .00       00 00 0000   Transfer   . . . .00
 Non-Deductible . . .00       00 00 0000   Non-Deductible  . .00
 Employer . . . . . .00       00 00 0000   Excess W/D  . . .00
 Insurance  . . . . .00       00 00 0000   Fed Withhold . . .00
 Capital Gain . . . .00       00 00 0000
 Capital Loss . . . .00       00 00 0000   Date Last . . . . 00 00 0000
 After Year End . . .00                    Roll Date Last  . 00 00 0000
 Over Contrb Flag . .

 Command====> TIIRA,1,
 F1=Help   F3=Exit   F4=Next   F8=Forward   F9=Edit   F11=Break   F12=Cancel
```

TIIRA – IRA Maintenance

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for
                        processing and reporting. Valid entries are **00001 – 99999**.
                        Numeric, 5 positions, protected, FLS CST063.

Short Name   Short Name. Customer short name.
                        Alphanumeric, 15 positions, protected, FLS CST021.

Jan 1 Balance   Beginning Balance. Fair market value as of January 1.
                        Numeric, 11 positions, optional, FLS IRA011.

Max Contribution   Maximum Contribution. Maximum contribution allowed.
                        Numeric, 9 positions, optional, FLS IRA012.

External FMV   External Fair Market Value. Fair market value from an external source.
                        Numeric, 9 positions, optional, FLS IRA050.

Contributions

Regular (Amount)	Regular Contribution. Regular contribution amount. *Numeric, 9 positions, optional, FLS IRA015.*
Regular (Date Last)	Regular Contribution Date. Date of last regular contribution. *Numeric, 8 positions, optional, FLS IRA023.*
Rollover (Amount)	Rollover Contribution. Rollover contribution amount. *Numeric, 9 positions, optional, FLS IRA014.*
Rollover (Date Last)	Rollover Contribution Date. Date of last rollover contribution. *Numeric, 8 positions, optional, FLS IRA022.*
Transfer (Amount)	Transfer Contribution. Transfer in of funds from another financial institution. *Numeric, 9 positions, optional, FLS IRA018.*
Transfer (Date Last)	Transfer Contribution Date. Date of last transfer contribution. *Numeric, 8 positions, optional, FLS IRA026.*
Non-Deductible (Amount)	Nondeductible Contribution. Nondeductible contribution amount. *Numeric, 9 positions, optional, FLS IRA019.*
Non-Deductible (Date Last)	Nondeductible Contribution Date. Date of last nondeductible contribution. *Numeric, 8 positions, optional, FLS IRA027.*
Employer (Amount)	Employer Contribution. Employer contribution amount. *Numeric, 9 positions, optional, FLS IRA016.*
Employer (Date Last)	Employer Contribution Date. Date of last employer contribution. *Numeric, 8 positions, optional, FLS IRA024.*
Insurance (Amount)	Insurance Contribution. Insurance contribution amount. *Numeric, 9 positions, optional, FLS IRA017.*
Insurance (Date Last)	Insurance Contribution Date. Date of last insurance contribution. *Numeric, 8 positions, optional, FLS IRA025.*
Capital Gain (Amount)	Capital Gain. Capital gains on a self-directed IRA. *Numeric, 9 positions, optional, FLS IRA020.*
Capital Gain (Date Last)	Capital Gains Contribution Date. Date of last capital gain contribution. *Numeric, 8 positions, optional, FLS IRA028.*
Capital Loss (Amount)	Capital Loss. Capital loss on a self-directed IRA. *Numeric, 9 positions, optional, FLS IRA021.*

Capital Loss (Date Last) Capital Loss Date. Date last capital loss.
Numeric, 8 positions, optional, FLS IRA029.

After Year End Year-end Contribution. Contributions made after year-end.
Numeric, 9 positions, optional, FLS IRA013.

Over Contrb Flag Over Contribution. Over contribution flag for the current year. Valid entries are:
ƀ Not over contributed.
X Over contributed.
Alphanumeric, 1 position, optional, FLS IRA030.

Distributions

Regular Withdrawal Amount. Distribution amount withdrawn.
Numeric, 9 positions, optional, FLS IRA032.

Rollover Rollover Withdrawal. Rollover amount withdrawn.
Numeric, 9 positions, optional, FLS IRA033.

Transfer Transfer Withdrawal. Withdrawal transfer amount.
Numeric, 9 positions, optional, FLS IRA036.

Non-Deductible Nondeductible Withdrawal. Nondeductible withdrawal amount.
Numeric, 9 positions, optional, FLS IRA037.

Excess W/D Excess Withdrawal. Excess contribution withdrawn.
Numeric, 9 positions, optional, FLS IRA034.

Fed Withhold Federal Withholding. Amount of the disbursement tax withheld from distributions made during the year.
Numeric, 9 positions, protected, FLS IRA035.

Date Last Date Last Withdrawal. Date of last withdrawal.
Numeric, 8 positions, optional, FLS IRA039.

Roll Date Last Last Rollover Withdrawal Date.
Numeric, 8 positions, optional, FLS IRA044.

TIMAINT – 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. To use TIMAINT, refer to TIMAINT Processing in the Application Processing chapter of this guide.

Note: Field-level security is not available for this panel.

Key Fields

Account, Account Type, Record Type, Maintenance Type

```
 TIMAINT  TIME8301             Maintenance History           001   09-04-1996

  Account: 0007800000   Account Type: A     Record:       Maint Type:
  Rec  Field             Key                     Date       Time      Operator
  MST INTERFC-SHRT                            08 21 1996 15:58:20 TIME8301
      From: JOHNESOL                       To: JAMISON ALBERT
  MST STMT-FREQ                               08 20 1996 09:46:38 TIME8301
      From: M                              To: N
  MST STMT-TERM                               08 20 1996 09:46:38 TIME8301
      From: 3                              To: 1
  MST STMT-CTOF-DAY-1                         08 20 1996 09:46:38 TIME8301
      From: 31                             To: 0
  MST NEXT-STMT-DATE                          08 20 1996 09:46:38 TIME8301
      From: 02-29-1988                     To: 00-00-0000
  MST SHORT-NAME                              11 05 1995 99 99 99 TID080
      From: WILSON, J                      To: WILSON, JOHN




  COMMAND====> TIMAINT,7800000,A,,
  F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
```

TIMAINT – Maintenance History

Field Descriptions

Account

Account Number. Account number to which the maintenance displayed applies. Depending on the value of Account Type, this may be an Account, Customer or Employer number.
Numeric, 18 positions, protected.

Account Type

Account Type. Type of account for which the maintenance history is being displayed. Valid entries are:
  A Account.
  C Customer.
  E Employer.
Alphanumeric, 1 positions, protected.

Record	Record. Record code when viewing maintenance history for a specific record. Valid entries are:

AVL	Availability.
ASG	Assignments.
CST	Customer.
EMP	Employer.
INT	Interest Payment History.
IRA	IRA/Keogh.
MST	Account Master.
PAY	Customer Payout History.
RAT	Rate History.
XRL	Statement Copies.

Alphanumeric, 3 positions, protected.

Maint Type   Maintenance Type. Designates the type of maintenance history being displayed. Valid entries are:

A	Records Added.
C	Fields Changed.
D	Records Deleted.

Alphanumeric, 1 position, protected.

Key   Secondary Key. Miscellaneous key fields, separated by commas, used to identify records with unique qualifiers such as Assignments that have a sequence number.
Alphanumeric, 25 positions, protected.

Date   Maintenance Date. The date the maintenance occurred. Format is MM/DD/YYYY
Alphanumeric, 10 positions, protected.   .

Time   Time. Time the maintenance occurred. For batch maintenance, this shows all nines in order to have online maintenance displayed first.
Alphanumeric, 8 positions, protected.

Operator   Operator ID. Identification of the operator that performed the maintenance. For batch maintenance, this shows the name of the program that performed the maintenance.
Alphanumeric, 8 positions, protected.

TIMIF – MICM Interface

Purpose
This panel is used to enter the information needed to interface Time Investment Account, Customer and Employer Records with MICM.

Note: If MICM is used for name and address, a record is required for each account, customer, and employer that has Time Investment instruments with the institution.

Key Fields
Record Code, Account/Customer/Employer Number

```
TIMIF     TIME8301        MICM Interface                    001    04-13-1988

Record: A    Account: 0000000595          Branch . . . : 00001     Type: 704
                                          Short Name . : ACCT SHORT NAME

Primary Customer Key
   Last Name  . . . . . . . GRAUER
   First Initial  . . . . . R
   Middle Initial . . . . . T
   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====> TIMIF,A,595,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIMIF – MICM Interface

Field Descriptions

Branch
Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type
Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name
Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Primary Customer Key

Last Name
Last Name. First six letters of the last name of the account, customer, or employer.
Alphanumeric, 6 positions, optional.

First Initial
First Initial. First letter of the first name of the account, customer, or employer.
Alphanumeric, 1 position, optional.

Middle Initial
Middle Initial. First letter of the middle name of the account, customer, or employer.
Alphanumeric, 1 position, optional.

Tie Breaker
Tie Breaker. A number to differentiate between an account, customer, or employer with the same key.
Numeric, 4 positions, optional.

Secondary Customer Key

Last Name
Last Name. First six letters of the last name of the account, customer, or employer.
Alphanumeric, 6 positions, optional.

First Initial
First Initial. First letter of the first name of the account, customer, or employer.
Alphanumeric, 1 position, optional.

Middle Initial
Middle Initial. First letter of the middle name of the account, customer, or employer.
Alphanumeric, 1 position, optional.

Tie Breaker
Tie Breaker. A number to differentiate between an account, customer, or employer with the same key.
Numeric, 4 positions, optional.

Miscellaneous

Connector Code
Interface Connector Code. Connects the primary and secondary customer names. Valid entries are:

ƀ   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 MST016.

Address Modification   Interface Name and Address Modifier. Allows modification to the third line of the account name and address information. For example, if an account is to be identified as a business account, enter **BUSINESS** in this field. Other identifiers could be **EXPENSE, ESCROW**, etc. In all cases, the word 'Account' is automatically added to the modification.
Alphanumeric, 12 positions, optional, FLS MST017.

Alternate Address   Alternate Address Usage Code. Determines whether an account uses an alternate name and address. Valid entries are:
    ƀ   No alternate address.
    Y   Use the customer's alternate address entered on MICM's name and address records.
Alphanumeric, 1 position, optional, FLS MST018.

2nd Customer Use   Interface Use Code. Secondary customer name usage. Valid entries are:
    ƀ   Use secondary customer name as the second line of the customer name and address.
    F   Use the 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 MST019.

TIMPRG – Account Purge

Purpose

This panel is used to purge an account from the system. If there are amounts in the current balance, interest earned not paid, interest paid year-to-date or penalty year-to-date, the system generates a transaction to offset the amount and zero the corresponding field.

Note: This transaction has been temporarily blocked for Time Deposit Open Accounts (TDOA) due to the restriction placed on TDOAs use of the transaction codes.

Key Fields

Account Number

```
TIMPRG     TIME8301            Account Purge              001   04-13-1988

              Account: 0000000575          Branch . . . : 00001     Type: 001
                                           Short Name . : ACCT SHORT NAME

     The following fields will be cleared

         Current Balance . . . . . . . :          11,126.63
         Interest Earned Not Paid  . . :             274.38
         Interest Paid YTD . . . . . . :             558.76
         Interest Penalty YTD  . . . . :                 .00
         Interest Paid Last Year . . . :             954.31
         Interest Penalty Last Year  . :                 .00
         Fed Withholding YTD . . . . . :                 .00
         Fed Withholding Last Year . . :                 .00
         TIN Cert Withholding  . . . . :                 .00

     Do you want to purge this account? (Y1/Y2/No)  . . NO



     Command====> TIMPRG,575,
     F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIMPRG – Account Purge

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Current Balance

Current Balance. Current balance of the account after the last posting cycle.
Alphanumeric, 13 positions, optional, FLS MST041.

Interest Earned Not Paid	Interest Earned Not Paid. Amount of interest accrued since the last interest payment. *Numeric, 13 positions, protected, FLS MST232.*
Interest Paid YTD	Interest Paid YTD. Amount of interest paid year-to-date. This amount is moved to Interest Paid Last Year on the last processing day of the year. *Numeric, 11 positions, protected, FLS MST228.*
Interest Penalty YTD	Interest Penalty YTD. Interest penalty assessed year-to-date. This amount is moved to Penalty Last Year on the last processing day of the year. *Alphanumeric, 9 positions, optional, FLS MST230.*
Interest Paid Last Year	Interest Paid Last Year. Amount of interest paid last year. This amount is reported on 1099-INTas interest paid. *Numeric, 11 positions, protected, FLS MST229.*
Interest Penalty Last Year	Interest Penalty Last Year. Amount of interest penalty assessed the previous year. *Numeric, 9 positions, protected, FLS MST231.*
Fed Withholding YTD	Federal Tax YTD. Amount of federal/disbursement tax withheld year-to-date for non-retirement and retirement accounts respectively. This amount is moved to Federal Tax Last Year on the last processing day of the year. *Numeric, 9 positions, protected, FLS MST355.*
Fed Withholding Last Year	Federal Tax Last Year. Amount of federal/disbursement tax withheld last year for non-retirement and retirement accounts respectively. *Numeric, 9 positions, protected, FLS MST356.*
TIN Cert Withholding	Federal Tax Hold Amount. Amount of federal tax to withhold if there is an IRS withdrawal during the exemption period. *Numeric, 9 positions, protected, FLS MST358.*
Do you want to purge this account? (Y1/Y2/No)	Do You Want to Purge this Account? (Y1/Y2/NO). Flags the account to be purged during the next posting run. Since the account is not physically purged at the time you access this panel, Y1 and Y2 allow you to determine if memo posting is allowed. Valid entries are: **NO** Do not purge this account. **Y1** Purge this account and allow Teller transactions to memo post. **Y2** Purge this account and do not allow Teller transactions to memo post. *Alphanumeric, 2 positions, optional.*

TIOD – Overdraft History

Purpose   This panel is used to display overdraft history information.

Key Fields   Account Number

```
 TIOD      TIME8301           Overdraft History            001   04-13-1988

           Account: 0000000595              Branch . . . : 00001    Type: 704
                                            Short Name . : ACCT SHORT NAME

                                Times Overdrawn    Days Overdrawn
 Current Month  . . . .         00                 00
 January  . . . . . . .         00                 00
 February . . . . . . .         00                 00
 March  . . . . . . . .         00                 00
 April  . . . . . . . .         00                 00
 May  . . . . . . . . .         00                 00
 June . . . . . . . . .         00                 00
 July . . . . . . . . .         00                 00
 August . . . . . . . .         00                 00
 September  . . . . . .         00                 00
 October  . . . . . . .         00                 00
 November . . . . . . .         00                 00
 December . . . . . . .         00                 00
 Date Overdrawn . . . . 00 00 0000

 Command====> TIOD,595,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIOD – Overdraft History

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for
                    processing and reporting. Valid entries are **00001 – 99999**.
                    Numeric, 5 positions, protected, FLS MST307.

Type   Account Type. Identifies the product type that the account is associated with for
                    processing and reporting.
                    Numeric, 3 positions, protected, FLS MST309.

Short Name   Short Name. Master account short name.
                    Alphanumeric, 15 positions, protected, FLS MST020.

Times Overdrawn   Times Overdrawn. Number of times the account went into an overdrawn status
                    during the designated month.
                    Numeric, 2 positions, 12 times, optional.

Days Overdrawn   Days Overdrawn. Number of days the account has been overdrawn during the
                    designated month.
                    Numeric, 2 positions, 12 times, optional.

Date Overdrawn   Overdraft Date. Date the account went into an overdrawn status.
                    Numeric, 8 positions, optional.

TIPBCONV – Passbook Conversion

Purpose   This panel is used to convert passbook accounts to statement accounts. If unbooked items are present, the account cannot be converted.

Note: After this panel is used to convert passbook accounts, run the stand-alone passbook transaction delete program (TID037).

Key Fields   Account Number

```
 TIPBCONV  TIME8301            Passbook Conversion          001   04-13-1988

            Account: 0000009444           Branch . . . : 00001    Type: 791
                                          Short Name . : TEST INTCOMP A


               Statement Freq . . . . . B

               Statement Term . . . . . 3

               Statement Days . . . . . 31 00 00 00

               Next Statement Date  . . 04 15 1988

               Statement Disp . . . . . M

               Statement Type . . . . . 0

               Reg DD . . . . . . . . . Y
 Command====> TIPBCONV,9444,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIPBCONV – Passbook Conversion

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type   Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name   Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Statement Freq   Statement Frequency. Indicates the frequency at which a statement is produced. Valid entries are:
  C   Cycle.
  D   Days.
  M   Months.
  N   No statement.
  P   Periodic.
Alphanumeric, 1 position, required, FLS MST098.

Statement Term   Statement Term. Number of days or months between statements. This field should be **001** for Passbook accounts, or if the Statement Frequency is 'C' or 'P'.
Numeric, 3 positions, required, FLS MST099.

Statement Days   Statement Days. Days of the month or the cycle number when the statement is printed. The days of the month when the Frequency is 'P'. A maximum of four days can be specified. Any unused fields are zero-filled. The first occurrence is the specific day when the Frequency is 'D' or 'M', with **31** indicating end of the month. For a Frequency of 'C', the first occurrence is the cycle number (**01 – 99**). Zeros is the valid entry for Passbook accounts.
Numeric, 2 positions, 4 times, optional, FLS MST105.

Next Statement Date   Next Statement Date. Date the next scheduled statement is printed. Next Statement Date for Passbook accounts should be the issue date.
Numeric, 8 positions, required FLS MST106.

Statement Disp   Statement Disposition Code. Valid entries are:
  ƀ   Mail statement.
  H   Hold statement.
  Z   ZIP code order.
  Other   Any user-defined code.

Note: This field should be **ƀ** for Passbook accounts.

Alphanumeric, 1 position, optional, FLS MST094.

Statement Type   Statement Type Code. Indicates which format is used for printing the statement types. Valid entries are:
  T   Form A – TDOA statement.
  0   Passbook accounts.
  1   Form A – Account Statement, accounts in account number order, combined.
  2   Form C – Customer Statement, single account, not combined.
  3   Form C – Single Account Statement, not combined.
  4   Form C – Customer Statement, accounts in account number order, combined.
  5   Form C – Single Accounts in alpha key order, not combined.
  6   Form C – Accounts in alpha key order, combined.
  7   Form C – Affiliate Accounts in account order, combined.
  8   Form C – Parent Accounts in account order, combined.
  9   Form B – Business Account.
Alphanumeric, 1 position, required, FLS MST093.

Reg DD

Regulation DD Flag. Indicates if the account is subject to Regulation DD Reporting. Valid entries are:

N Account is not subject to Reg DD reporting.

Y Account is subject to Reg DD reporting.

Alphanumeric, 1 position, required, FLS MST412.

TIPEN – Penalty Calculation

Purpose
This panel is used to calculate the amount of penalty interest assessed when a partial withdrawal is made. One of the following informational messages appears if, for example, the withdrawal amount is greater than the current balance.

- Withdrawal greater than balance.
- Withdrawal plus penalty is greater than balance.
- Withdrawal plus penalty is greater than closing value.
- Available interest enough to cover withdrawal – no penalty.
- Invalid to post debits.

Note: This panel cannot be used for a variable rate TDOA.

Key Fields
Account Number

```
 TIPEN    TIME8301           Penalty Calculation           001   04-13-1988

         Account: 0000000562            Branch . . . : 00001     Type: 001
                                        Short Name . : ACCT SHORT NAME
   Withdrawal Amount  . . .          $100.00   No Post Code . .: N

    - Available Interest . :            $.00   Int ENP . .:           1.64
                              ------------------
   Penalty Balance  . . . :          $100.00

   Penalty Amount . . . . :            $1.33     Using Penalty Routine : 03

   Total Debit Amount . . :          $101.33

   Ending Penalty Bal . . :        $9,898.67

   Online Balance . . . . :       $10,000.00  Current Bal:       $10,000.00
   Closing Value  . . . . :       $10,007.65  Credits  . :            $.00
   Available Balance  . . :       $10,000.00  Debits   . :            $.00


 Command====> TIPEN,562,
 F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel
```

TIPEN – Penalty Calculation

Field Descriptions

Branch
Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type
Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name
Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Withdrawal Amount	Withdrawal Amount. Partial withdrawal amount the penalty is calculated on. The amount can be entered in any of the following formats (the decimal point must be included):
	5000
	5,000.00
	$5,000.00
	Alphanumeric, 10 positions, required.
No Post	No Post Code. Indicates if an account accepts deposits and/or withdrawals. Valid entries are:
	A Closed to posting all transactions.
	C Closed to posting credits.
	D Closed to posting debits.
	N Not closed to posting.
	Alphanumeric, 1 position, optional, FLS MST267. Default: MICM Record 3501.
Available Interest	Interest Available. Total amount of interest paid and capitalized on this account that has not been withdrawn.
	Alphanumeric, 9 positions, protected, FLS MST233.
Interest ENP	Interest Earned Not Paid. Interest accrued and not paid.
	Numeric, 13 positions, protected, FLS AVL022.
Penalty Balance	Penalty Balance. Amount of the withdrawal amount subject to a penalty. This is the difference between the Withdrawal Amount and Available Interest.
	Alphanumeric, 9 positions, protected.
Penalty Amount	Penalty Amount. Amount of the penalty calculated based on the Penalty Balance.
	Alphanumeric, 9 positions, protected.
Using Penalty Routine	Penalty Routine. Indicates which penalty routine to use when calculating the interest penalty. Valid entries are:
	00 User-defined.
	01 – 30 Parameter defined on MICM Record 3503. A MICM Record 3503 must exist for each assigned Penalty Routine.
	Alphanumeric, 2 positions, protected, FLS MST347.
Total Debit Amount	Total Debit Amount. Total amount the account is debited. This is the sum of the Withdrawal Amount and Penalty Amount.
	Alphanumeric, 9 positions, protected.
Ending Penalty Balance	Ending Penalty Balance. Remaining balance after the penalty has been subtracted.
	Numeric, 13 positions, protected.
Online Balance	Online Balance. The memo balance amount is the result of debits and credits applied to the account during the day.
	Numeric, 13 positions, protected.

Current Bal   Current Balance. Current balance of the account after the last posting cycle.
                     Numeric, 13 positions, protected.

Closing Value   Closing Value. Closing value of the account.
                     Alphanumeric, 13 positions, protected, FLS MST386.

Credits   Online Credit Amount. Credit applied to the account during the day.
                     Numeric, 11 positions, protected.

Available Balance   Available Balance. Amount of funds available for withdrawal. This amount is
                     determined by subtracting Customer Float and Assignments from the Online
                     Balance (last night's current balance plus/minus any Teller activity). If the Tax
                     Exempt Code is '6' (awaiting TIN certification), the amount of interest to be
                     withheld if an IRS withdrawal occurs will also be subtracted from the Online
                     Balance.
                     Alphanumeric, 10 positions, protected.

Debits   Online Debit Amount. Debit applied to account during the day.
                     Numeric, 11 positions, protected.

TIRATE – Rate Change History

Purpose

This panel is used to enter rate change history to the system or to the new records added for the current processing day.

Important! *Existing history records cannot be changed through maintenance; they must first be deleted and reentered as new information.*

The interest rate of an account cannot be changed unless the account has gone through posting.

Key Fields

Function, Account Number

```
TIRATE     TIME8301    Rate Change History                 001   04-13-1988

Func: M    Account: 0009000178           Branch . . . : 00001    Type: 791
                                         Short Name . : ACCT SHORT NAME
     Date Chgd:         Eff Date       New Rate     Seq Nbr   Delete
     10-11-1986        10 11 1986      .097500000    00001




Command====> TIRATE,M,9000178,
F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIRATE – Rate Change History

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

Date Chgd

Change Date. Date the rate change was made to the account.
Numeric, 8 positions, protected, FLS RAT012.

Eff Date

Effective Date. Effective date of the rate change.
Numeric, 8 positions, required for new; protected for maintenance, FLS RAT004.

New Rate

New Rate. Interest rate after change.
Numeric, 9 positions, optional for new; protected for maintenance, FLS RAT014.

Seq Nbr

Sequence. Record sequence number starting with one.
Numeric, 5 positions, optional for new; protected for maintenance, FLS RAT005.

Delete

Delete Flag. Determines whether to delete a record. Valid entries are:

ƀ   Do not delete this record.

D   Delete this record.

Note: This field can only be used for a rate added today. To correct a rate entered previously, backdate a rate change to the effective date of the rate and past the date of the last renewal of the rate.

Alphanumeric, 1 position, optional.

TIREISS – Reissue CD

Purpose This panel is used to reissue an existing Certificate of Deposit, while retaining all of the original account's information. A new account is created, moving all of the information from the old account to the new account. The old account matures and the interest and principal are transferred to the new account. If the account is setup for statements, the statement information on the new account resets so the first statement dropped is in balance. In the old account, the new account number is stored in New Account Number. In the new account, the old account number is stored in Old Account Number.

Key Fields Account Number

```
 TIREISS    TIME8301        Reissue CD                        001    04-13-1988

              Account: 0000000595            Branch . . . : 00001     Type: 704
                                             Short Name . : ACCT SHORT NAME


   New Account Number . . . . . . . 0000000000

   New Customer Number  . . . . . . 9990006730

   New Short Name . . . . . . . . . ACCT SHORT NAME

   New Social Security Number . . . 990006730




   Command====> TIREISS,595,
```

TIREISS – Reissue CD

Field Descriptions

Branch Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type Account Type. Identifies the product type that the account is associated with for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

New Account Number   New Account Number. Valid only for accounts that have been reissued using TIREISS. This is the number of the account that was opened as part of the reissue process.
Numeric, 10 positions, required, FLS MST291.

New Customer Number   New Customer Number. New customer number for a reissued account. If nothing is entered, the new account will be opened with the old customer number.
Numeric, 10 positions, optional.

New Short Name   New Short Name. New short name for a reissued account. If nothing is entered, the new account will be opened with the old short name.
Alphanumeric, 15 positions, optional.

New Social Security Number   New Social Security Number. New social security number for a reissued account. If nothing is entered, the new account will be opened with the old social security number.
Numeric, 9 positions, optional.

TIRENEW – Certificate Renewal

Purpose

This panel is used to renew an individual Certificate of Deposit into the same type or a new type, while retaining the defaults set up on MICM Record 3501 (Time Investment Type Defaults). The date of Last Customer Contact is updated with the current date. This panel takes an account out of Inactive or Dormant status.

Note: An account can be renewed up to 30 days prior to or after the renewal date.

Key Fields

Account Number

```
TIRENEW    TIME8301        Certificate Renewal              001   05-26-1996

    Account: 0001098821           Branch . . . : 00001     Type: 770
                                  Short Name . : WILSON, J C


 New Type . . . . . . . . 770         Effective Date . . 05 29 1996

 Use Code . . . . . . . . . N
 Balance Code . . . . . . . C
 Grace Rate Option  . . . . R
 Renewal Rate . . . . . . . .000000000
                           Current       New Term       3501 Defaults
 Interest Freq  . . . . . M            M                M
 Interest Term  . . . . . 3            3                2
 Interest Day . . . . . . 15           15               00
 Interest Disp  . . . . . C            C                T
 Renewal Freq . . . . . . M            M                M
 Renewal Term . . . . . . 1            1                6
 Renewal Day. . . . . . . 15           15               00
 Interest Appl/Account. . . 08 1097700001    08 1097700001

 Command====> TIRENEW,1098821,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIRENEW – Certificate Renewal

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Identifies the product type to which the account is associated for processing and reporting.

Note: When specifying the type number, MICM Record 3505 determines the applicable renewal defaults. For example:

Example 1

Assume the original account type is '100', and you enter a new type of '200'. The account renews into type '200' and uses the type '200' renewal defaults on MICM Record 3501; the type '200' renewal defaults on MICM Record 3505 are used as a guide (e.g., if the type '200' 3505 record has an 'N' in the Interest Compounding field, the account does *not* use the Interest Term value on the type '200' 3501 record). If, however, there is not a 3505 record for the new type number, the renewal occurs as if there was a 3505 record with a 'Y' in each field (i.e., all values default to the 3501 record at renewal). Under these circumstances, a TIRENEW-initiated renewal is the opposite of a 'regular' renewal. When an account renews without the intervention of a user-initiated TIRENEW, the lack of a 3505 record means that *no* 3501 values are used at renewal.

In addition, it is important to remember that the values entered on this TIRENEW panel are used in conjunction with the 3505/3501 records. The values in the New Term column, along with the Use Code value, take precedence over the 3505/3501 records.

Example 2

Assume the original account is a type '100', and the TIRENEW panel is used to initiate a renewal into type '200', for which there is no 3505 record. Also assume the 3501 record for type '200' has Renewal Frequency-term-day values of 'M', '006', and '15' and Interest Frequency-term-day values of 'M', '003', and '15'. Enter a value of **I** in the Use Code field, which changes the Interest Frequency-term-day values in the New Term column to 'M', '003', and '15'. The TIRENEW transaction functions as if there is a 3505 record for type '200' with a 'Y' in each field. However, because the Use Code is 'I', the account renews into type '200' and uses the 3501 values for type '200', with the exception of the renewal Frequency-term-day values, which are taken from the values entered in the New Term column.

Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected, FLS MST020.

New Type

Renewal Type. When the account renews, this is the new type the account is assigned, picking up the new defaults based on Renewal Use Code. Valid entries are **001 – 999**.
Numeric, 3 positions, optional, FLS MST187.

Effective Date

Renewal Effective Date. Indicates the date to renew the account. This date cannot be backdated or predated more than one month from the current date.
Numeric, 8 positions, required, FLS MST186.

Use Code	MICM Use Code. Indicates how the Renewal Effective Date, Renewal Type, and Renewal Interest Frequency/Term/Day/Disposition fields are used. Valid entries are:

     B   Use MICM Record 3501 defaults, as they are at the time the TIRENEW takes effect for the interest and renewal fields. For the remaining fields, use the values entered in the New Term column.

     I   Use MICM Record 3501 defaults, as they are at the time the TIRENEW takes effect for the interest frequency, term, day, and disposition. For remaining fields, use the values entered in the New Term column.

     N   Do not initiate the renewal based on the information on this panel.

     R   Use MICM Record 3501 defaults, as they are at the time the TIRENEW takes affect for the renewal frequency, term, and day. For the remaining fields, use the values entered in the New Term column.

     X   Initiate the renewal based on the information on this panel.

Alphanumeric, 1 position, optional, FLS MST185.

Balance Code	Renewal Balance Code. If the interest rate at renewal is based on balance, this field indicates which balance to use. Valid entries are:

     C   Current balance.

     I   Issue value.

Alphanumeric, 1 position, optional, FLS MST184.

Grace Rate Option	Grace Period Rate Option. Indicates which interest rate to use while the account is in a grace period. Valid entries are:

     G   Use the grace rate from MICM Record 3500 (Time Investment Institution Parameters).

     O   Use the interest rate that was used during the previous renewal term.

     R   Use the interest rate the account renewed with based on the account's Interest Plan.

Alphanumeric, 1 position, optional, FLS MST194.

Renewal Rate	Renewal Rate. Determines the rate used once an account's grace period expires. This rate is based on the Interest Plan and is moved to the Interest Rate field after the grace period ends. Valid entries are **000000000 – 999999999**.

Note: This rate cannot be changed if the MICM Use Code is 'N'.

Numeric, 9 positions, optional, FLS MST183.

Current

Interest Freq	Interest Frequency. Frequency at which interest is paid. Valid entries are:

     C   Cycles.

     D   Days.

     M   Months.

     N   None.

     X   Interest term defined by last and next dates.

Alphanumeric, 1 position, protected, FLS MST210.

Interest Term

Interest Term. Number of days or months between the payment of interest if the Frequency is 'D' or 'M'. If the Frequency is 'C' or 'N', leave this blank. If left blank, **001** is inserted.
Alphanumeric, 3 positions, protected, FLS MST211.

Interest Day

Interest Day. Specific day of the month on which interest is paid when the Frequency is 'D' or 'M'. **31** indicates the last day of the month, regardless of the number of days in a particular month. If the Interest Frequency is 'C', this field is the cycle (**01 – 99**) in which interest is paid.
Numeric, 2 positions, protected, FLS MST212.

Interest Disp

Interest Disposition Code. If this field is **T**, an Interest Application code and Interest Account number are required. Valid entries are:

   C   Capitalize interest.
   P   Pay interest by check.
   T   Transfer to another account.

Note: A Renewal Interest Disposition of **T** is not accepted if the Interest Account number field on the master record contains zeros.

Alphanumeric, 1 position, protected, FLS MST213.

Renewal Frequency

Renewal Frequency Code. If the Account Designation is 'S', valid entry is **N**. If the Account Designation is 'T', valid entries are **D** or **M**. Valid entries are:

   D   Days.
   M   Months.
   N   No renewal period.
   X   Renewal term defined by last and next dates.

Note: If you want to assign a Renewal Frequency for a single maturity, the Renewal Option must be 'S'.

Alphanumeric, 1 position, protected, FLS MST175.

Renewal Term

Renewal Term. Number of days or months between renewals of the account if the Renewal Frequency is 'D' or 'M'. If you want to assign a Renewal Term for a single maturity, be sure the Renewal Option is 'S'. If the Renewal Frequency is 'N', leave this blank. If left blank, **001** is inserted.
Alphanumeric, 3 positions, protected, FLS MST176.

Renewal Day

Renewal Day. Specific day of the month on which the account is renewed if the Frequency is 'M'. **31** indicates the last day of the month regardless of the number of days in a particular month.
Numeric, 2 positions, protected.

Interest Application

Interest Application. Application code for the account receiving an interest transfer when the Interest Disposition Code is 'T'.
Numeric, 2 positions, protected, FLS MST238.

Interest Account   Interest Account. Account number for the account receiving an interest transfer
                          when the Interest Disposition Code is 'T'.
                          Numeric, 10 positions, protected, FLS MST237.

New Term

Interest Frequency   Renewal Interest Frequency. Moved to the Interest Frequency when the account
                          renews and the Renewal Use Code is 'B' or 'I'. Valid entries are:
                          D   Days.
                          M   Months.
                          N   None.
                          Alphanumeric, 1 position, optional, FLS MST188.

Interest Term   Renewal Interest Term. Moved to the Interest Term when the account renews
                          and the Renewal Use Code is 'B' or 'I'. Valid entries are **001 – 999**.
                          Alphanumeric, 3 positions, optional, FLS MST189.

Interest Day   Renewal Interest Day. Moved to the Interest Day when the account renews and
                          the Renewal Use Code is 'B' or 'I'. Valid entries are **00 – 31**.
                          Numeric, 2 positions, optional, FLS MST190.

Interest Disp   Renewal Interest Disposition. Moved to the Interest Disposition when the
                          account renews and the Renewal Use Code is 'B' or 'I'. Valid entries are:
                          C   Capitalize the interest.
                          P   Pay by check.
                          T   Transfer to another account.
                          Alphanumeric, 1 position, optional, FLS MST191.

Renewal Frequency   Renewal Frequency. Renewal frequency at TIRENEW implementation. This
                          field is moved to the Renewal Frequency Code field when the account renews.
                          D   Days.
                          M   Months.
                          N   No renewal period.
                          Alphanumeric, 1 position, optional.

Renewal Term   Renewal Term. Number of days or months between renewals of the account if
                          the Frequency is 'D' or 'M' at TIRENEW implementation. If the Frequency is 'N',
                          leave this blank. If left blank, **001** is inserted. This field is moved to the Renewal
                          Term field when the account renews. Valid entries are **001 – 999**.
                          Alphanumeric, 3 positions, optional.

Renewal Day   Renewal Day. Specific day of the month on which the account is renewed if the
                          Frequency is 'M' at TIRENEW implementation. Valid entries are **00 – 31**. **31**
                          indicates the last day of the month regardless of the number of days in a
                          particular month. If left blank, **00** is inserted. This field is moved to the Renewal
                          Day field when the account renews.
                          Numeric, 2 positions, optional.

Interest Application	Renewal Interest Application. Moved to the Interest Application field when the account renews. This is the application code for the account receiving an interest transfer when the Interest Disposition Code is 'T'. *Numeric, 2 positions, optional.*
Interest Account	Renewal Interest Account. Moved to the Interest Account field when the account renews. This is the account number if interest is transferred. It is also used if the Interest Disposition Code is 'T'. *Numeric, 2 positions, optional.*

3501 Defaults

Interest Frequency	Interest Frequency Code. Indicates the frequency desired for payment of interest. Used in conjunction with Interest Term and Interest Day. Valid entries are: **C**　Cycles. (Not valid for Certificates of Deposit.) **D**　Days. **M**　Months. **N**　None. *Alphanumeric, 1 position, protected.*
Interest Term	Interest Term. Number of days or months between the payment of interest. 001 if the Interest Frequency is 'C' or 'N'. Used in conjunction with Interest day and Interest Frequency. *Alphanumeric, 3 positions protected.*
Interest Day	Interest Day. Specific day of the month on which interest is paid if the Frequency is 'D' or 'M'. **31** indicates the last day of the month regardless of the number of days in a particular month. This field is left blank if Interest Frequency is 'N'. Used in conjunction with Interest Term and Interest Frequency. *Numeric, 2 positions, protected.*
Interest Disp	Interest Disposition Code. Indicates disposition of the interest being paid. Valid entries are: **C**　Capitalize interest. **P**　Pay interest by check. **T**　Transfer interest to another account. *Alphanumeric, 1 position, protected.*
Renewal Frequency	Renewal Frequency Code. Indicates the frequency needed for the renewal of Certificates of Deposit. Used in conjunction with Renewal Term and Renewal Day. Valid entries are: **D**　Days. **M**　Months. **N**　None. *Alphanumeric, 1 position, protected.*

Renewal Term   Renewal Term. Number of days or months between renewals of the account if
                    the Frequency is 'D' or 'M'. **001** if the Frequency is 'N'. Used in conjunction with
                    Renewal Frequency and Renewal Day.
                    Alphanumeric, 3 positions protected.

Renewal Day   Renewal Day. Specific day of the month on which the interest is paid if the
                    Frequency is 'D' or 'M'. **31** indicates the last day of the month regardless of the
                    number of days in a particular month. This field is left blank if the Frequency is
                    'N'. Used in conjunction with Renewal Frequency and Renewal Term.
                    Numeric, 2 positions protected.

TIRMD – Required Minimum Distribution

Purpose   This panel is used to calculate the required minimum distribution amount for a customer for this year and next year.

This calculated amount is based on the fair market value of the customer's IRA accounts and life expectancy. Life expectancy is determined by using the IRS Life Expectancy tables.

The required minimum distribution amount is calculated as follows:

$$RMD = \frac{Fair\ Market\ Value}{Life\ Expectancy\ Value}$$

The panel allows the life expectancy code, customer date of birth, beneficiary date of birth, and fair market value to be modified to produce a different calculation. Simply change any of the above fields, and press [Enter.] The panel returns with the new calculations.

Note: When calculating joint life expectancy, the system assumes the customer is at least 55 years old when the beneficiary is at least 10 years younger than the customer.

The method used for the calculation of life expectancy (based on the Life Expectancy Code) is displayed on the panel.

Key Fields   Customer Number

```
 TIRMD     TIOPERF      Required Minimum Distribution        001   09-11-2001

              Customer: 0000000001           Branch . . . : 00001
                                             Short Name . : ARMSTRONG LOUIS

 Current RMD . . . . : .00

 Life Expect Code  . . B
 Customer DOB  . . . 05 20 1954
 Beneficiary DOB . . . 00 00 0000


                                 2001          2002
 Monthly . . . . . :           .00           .00
 Quarterly . . . . :           .00           .00
 Semi-annual . . . :           .00           .00
 Annually  . . . . :           .00           .00

 Fair Mkt Value  . .           .00           .00
 Life Expectancy . :          35.9          34.9
 080067   RECALCULATION METHOD USED FOR CALCULATING.
 Command====> TIRMD,1,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TIRMD – Required Minimum Distribution

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS CST063.

Short Name

Short Name. Customer short name.
Alphanumeric, 15 positions, protected, FLS CST021.

Current RMD

Required Minimum Distribution This Year. Required minimum distribution amount for this year. Used to determine a new Payout Amount based on Payout Frequency/Term.
Numeric, 10 positions, protected, FLS CST055.

Life Expect Code

Life Expectancy Code. Indicates the appropriate table to use when calculating Life Expectancy. Valid entries are:

J   Joint/Spousal.
N   Joint/Non-spousal.
S   Single.

Valid entries when setting up a beneficiary Customer Record and the participant is deceased.

A   Non-spousal beneficiary (before RBD).
B   Spousal beneficiary (after RBD).
C   Non-spousal beneficiary (after RBD).
D   Non-living beneficiary (after RBD).
E   Spousal beneficiary (before RBD).
F   Five-year Rule (before RBD).

Alphanumeric, 1 position, required, FLS CST051.

Customer DOB

Birth Date. Customer's date of birth.
Numeric, 8 positions, required, FLS CST076.

Beneficiary DOB

Beneficiary Birth Date. Birth date of primary beneficiary whose age is used for calculating Life Expectancy.
Numeric, 8 positions, optional; required if joint beneficiary, FLS CST097.

Monthly

Monthly Distribution Amount. Amount a customer needs to receive on a monthly basis in order to meet the Required Minimum Distribution calculated.
Numeric, 10 positions, protected.

Quarterly

Quarterly Distribution Amount. Amount a customer needs to receive on a quarterly basis in order to meet the Required Minimum Distribution calculated.
Numeric, 10 positions, protected.

Semi-annual

Semiannual Distribution Amount. Amount a customer needs to receive on a semiannual basis in order to meet the Required Minimum Distribution calculated.
Numeric, 10 positions, protected.

Annually

Annual Distribution Amount. Amount a customer needs to receive on an annual basis in order to meet the Required Minimum Distribution calculated.
Numeric, 10 positions, protected.

Fair Mkt Value

Beginning Balance. Fair market value as of January 1.
Numeric, 11 positions, optional, FLS IRA011.

Life Exp

Life Expectancy. Life expectancy for this customer in years and tenths (two position year; one position tenths).
Numeric, 3 positions, protected, FLS CST052.

TISTCPY – Statement Copies

Purpose

This panel is used to enter new relational customer information into the system or to delete existing relational customer records from the files. Up to 16 relational customers can be entered for an account.

Note: The related customer receives a copy of any statement produced.

Key Fields

Function, Account Number

```
TISTCPY   TIME8301           Statement Copies          001   04-13-1988

 Func: N   Account: 0000000595            Branch . . . : 00001    Type: 704
                                          Short Name . : ACCT SHORT NAME
         Last Name   FI  MI  Tie  Del     Last Name   FI  MI  Tie  Del
                                0000                                0000

                                0000                                0000

                                0000                                0000

                                0000                                0000

                                0000                                0000

                                0000                                0000

                                0000                                0000

                                0000                                0000

 Command====> TISTCPY,N,595,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TISTCPY – Statement Copies

Field Descriptions

Branch

Branch Number. Indicates the branch that the account is associated with for processing and reporting. Valid entries are **00001 – 99999**.
Numeric, 5 positions, protected, FLS MST307.

Type

Account Type. Identifies the product type to which the account is associated for processing and reporting.
Numeric, 3 positions, protected, FLS MST309.

Short Name

Short Name. Master account short name.
Alphanumeric, 15 positions, protected.

Last Name

Last Name. First six letters of the last name of the account, customer, or employer.
Alphanumeric, 6 positions, 16 times, required.

FI

First Initial. First letter of the first name of the account, customer, or employer.
Alphanumeric, 1 position, 16 times, optional.

MI   Middle Initial. First letter of the middle name of the account, customer, or employer.
                            Alphanumeric, 1 position, 16 times, optional.

Tie   Tie Breaker. Differentiates between an account, customer, or employer with the same key.
                            Numeric, 4 positions, 16 times, optional.

Del   Delete Flag. Determines whether to delete a record. Valid entries are:
                                Ƅ   Do not delete this record.
                                D   Delete this record.
                            Alphanumeric, 1 position, optional.

TISVC – Service Charge History

Purpose   This panel is used to maintain service charge information.

Key Fields   Account Number

```
 TISVC     TIME8301        Service Charge History        001   01-03-2000

           Account: 0000000022           Branch . . . : 00001    Type: 715
                                         Short Name . : ACCOUNT

                              Amount   Code                     Amount   Code
 January  . . . . . . . . .00       0      February  . . .00       0
 March  . . . . . . . . .00         0      April . . . . .00       0
 May  . . . . . . . . . .00         0      June  . . . . .00       0
 July . . . . . . . . . .00         0      August  . . . .00       0
 September  . . . . . . .00         0      October . . . .00       0
 November . . . . . . . .00         0      December  . . .00       0


 Date Last SVC  . . . . . 12 27 1999
 SVC Low Balance  . . . . 2,514            SVC Checks  . . 0000
 SVC Prev Low Balance . . 000000000000     SVC Items . . . 000000000
 SVC Agr Balance  . . . . 15,093.84        SVC Debits  . . 000000000
 SVC Agr Coll Balance . . 15,093.84        SVC Credits . . 0000


 Command====> TISVC,22,
 F1=Help   F3=Exit   F4=Next   F9=Edit   F11=Break   F12=Cancel
```

TISVC – Service Charge History

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for
                    processing and reporting. Valid entries are **00001 – 99999**.
                    Numeric, 5 positions, protected, FLS MST307.

Type   Account Type. Identifies the product type which the account is associated with
                    for processing and reporting.
                    Numeric, 3 positions, protected, FLS MST309.

Short Name   Short Name. Master account short name.
                    Alphanumeric, 15 positions, protected, FLS MST020.

Amount   Service Charge Amount. Amount of service charges for the designated month.
                    Numeric, 7 positions, 12 times, optional, FLS MST148.

Code	Service Charge Code. Service charge code for the designated month. Valid entries are: **A** Charge. **B** Bill. **C** Charge another account. **R** Review. **W** Waive. *Alphanumeric, 1 position, 12 times, optional, FLS MST149.*
Date Last SVC	Last Service Charge Date. Date the account was last service charged. *Numeric, 8 positions, optional, FLS MST112.*
SVC Low Balance	Service Charge Low Balance. Low account balance since the last service charge, in whole dollars. *Numeric, 9 positions, optional, FLS MST158.*
SVC Checks	Number Service Charge Checks. Total number of checks printed for this master account since the last service charge. *Numeric, 4 positions, optional, FLS MST156.*
SVC Prev Low Balance	Service Charge Previous Low Balance. Low account balance for the previous service charge period. *Numeric, 9 positions, optional, FLS MST159.*
SVC Items	Number Service Charge Items. Total number of items deposited to this master account since the last service charge. *Numeric, 9 positions, optional, FLS MST157.*
SVC Agr Balance	Service Charge Aggregate Balance. Aggregate balance since the last service charge. *Numeric, 15 positions, optional, FLS MST160.*
SVC Debits	Number Service Charge Debits. Number of service chargeable debits processed since the last service charge was assessed. *Numeric, 9 positions, optional, FLS MST154.*
SVC Agr Coll Balance	Service Charge Aggregate Collected. Aggregate collected balance since the last service charge. *Numeric, 15 positions, optional, FLS MST161.*
SVC Credits	Number Service Charge Credits. Number of service chargeable credits processed since the last service charge was assessed. *Numeric, 4 positions, optional, FLS MST155.*

TITDOA – TDOA Availability

Purpose   This panel is used to display TDOA availability records for inquiry purposes or
                        to delete zero amount records. This panel is used only when the Account
                        Designation is 'T', indicating a TDOA.

Key Fields   Account Number

```
 TITDOA    TIME8301          TDOA Availability               001   01-03-2000

           Account: 0000000011           Branch . . . : 00001    Type: 791
                                          Short Name . : TDOA
 Last Transaction . : 12 29 1999    Last Rate Change . : 00 00 0000
 Available Amount . :           .00                  .00
 Unavailable Amount :     40,060.00            40,060.00
 Next Available Dt  :     06 28 2001            06 28 2001
 End Available Dt . :     07 07 2001            07 07 2001
 Deposit Date . . . :     12 28 1999            12 29 1999
 Last Acty Date . . :     12 31 1999            12 31 1999
 Last Tran Date . . :     12 28 1999            12 29 1999
 Last Rate Date . . :     12 28 1999            12 29 1999
 Interest Rate  . . :     .130000000            .130000000
 Interest ENP . . . :     28.56402              28.56636
 Interest Available :        42.81                 42.80
 Interest Per Diem  :        14.28                 14.28
 Compound Amount  . :          .00                   .00
 Sequence Number  . :        00001                 00002
 Delete . . . . . . :

 Command====> TITDOA,11,
 F1=Help  F3=Exit  F4=Next  F9=Edit  F11=Break  F12=Cancel
```

TITDOA – TDOA Availability

Field Descriptions

Branch   Branch Number. Indicates the branch that the account is associated with for
                        processing and reporting. Valid entries are **00001 – 99999**.
                        Numeric, 5 positions, protected, FLS MST307.

Type   Account Type. Identifies the product type that the account is associated with for
                        processing and reporting.
                        Numeric, 3 positions, protected, FLS MST309.

Short Name   Short Name. Master account short name.
                        Alphanumeric, 15 positions, protected, FLS MST020.

Last Transaction   Last Transaction Date. Date of the last transaction processed on this account.
                        Numeric, 8 positions, protected, FLS MST222.

Last Rate Change   Last Rate Change Date. Date the last rate change occurred on this account.
                        Numeric, 8 positions, protected, FLS MST241.

Available Amount   Available Amount. Dollar amount available for withdrawal if today is within the 10-day availability period. Two decimal places are assumed.
Numeric, 13 positions, protected, FLS AVL020.

Unavailable Amount   Unavailable Amount. Dollar amount unavailable for withdrawal if today is outside of the 10-day availability period. This amount is subject to a penalty. Two decimal places are assumed.
Numeric, 13 positions, protected, FLS AVL021.

Next Available Dt   Next Availability Date. Date the next availability period starts.
Numeric, 8 positions, protected, FLS AVL017.

End Available Dt   Availability End Date. Date the next availability period ends.
Numeric, 8 positions, protected, FLS AVL018.

Deposit Date   Deposit Date. Date of the initial deposit.
Numeric, 8 positions, protected, FLS AVL004.

Last Acty Date   Last Activity Date. Last activity date for this record.
Numeric, 8 positions, protected, FLS AVL019.

Last Tran Date   Last Transaction Date. Date the last transaction occurred on this deposit.
Numeric, 8 positions, protected, FLS AVL029.

Last Rate Date   Last Rate Change Date. Date the last rate change occurred on this deposit.
Numeric, 8 positions, protected, FLS AVL028.

Interest Rate   Interest Rate. Current interest rate.
Numeric, 9 positions, protected, FLS AVL024.

Interest ENP   Interest Earned Not Paid. Interest accrued and not paid.
Numeric, 13 positions, protected, FLS AVL022.

Interest Available   Interest Available. Amount of penalty-free interest available.
Numeric, 9 positions, protected, FLS AVL023.

Interest Per Diem   Per Diem. Amount of interest added daily to interest earned not paid.
Numeric, 9 positions, protected, FLS AVL027.

Compound Amount   Compounding Amount. For simple interest accounts, accruals are done on the current balance, plus the compounding amount. On the compounding date, the Interest Earned Not Paid is moved to this field. This allows the account to accrue on the interest the account has already accrued, but not yet paid. When interest is paid, this amount is set to zero.
Numeric, 13 positions, protected, FLS AVL025.

Sequence Number   Sequence Number. TDOA Availability Record sequence number starting with one.
Numeric, 5 positions, protected, FLS AVL005.

Delete   Delete Code. Enter **D** to delete an Availability Record. In order for the delete to
                        accept, the following fields must be equal to zero: Available Amount,
                        Unavailable Amount, Interest ENP, and Interest Available.
                        Alphanumeric, 1 position, optional; protected if the above fields are not zero.

TITRAN – Transaction History

Purpose   This panel is used for inquiry on accumulated transactions for passbook and non-passbook accounts. A master account is considered a passbook account if the Passbook Flag is 'B'. In addition, this panel has a browse capability triggered by the Effective Date at the top of the panel.

Key Fields   Account Number, Effective Date

```
  TITRAN   TIME8301           Transaction History        001   04-13-1988
                                                                 More:   +
  Account: 0000000562   Eff Dt: 00 00 0000          Short Name: ACCT SHORT NAME
  ------------------------------------------------------------------------------
   Process    Effect    Ext   Int   DR  Tran Amount    Serial      Sequence    D
    Date       Date     T/C   T/C   CR
  08 16 85   08 09 85   0000  0240  C     10000.00   00000000000  00000000000
  12 08 85   12 09 85   0000  0490  C       300.82   00000000000  00000991870
  12 08 85   12 09 85   0000  0990  D       300.82   00000000000  00000000000
  01 08 86   01 09 86   0000  0490  C        76.44   00000000000  00001000000
  01 08 86   01 09 86   0000  0990  D        76.44   00000000000  00000000000
  02 08 86   02 09 86   0000  0490  C        76.44   00000000000  00001000000
  02 08 86   02 09 86   0000  0990  D        76.44   00000000000  00000000000
  03 08 86   03 09 86   0000  0490  C        69.04   00000000000  00001000000
  03 08 86   03 09 86   0000  0990  D        69.04   00000000000  00000000000
  04 08 86   04 09 86   0000  0490  C        76.44   00000000000  00001000000
  04 08 86   04 09 86   0000  0990  D        76.44   00000000000  00000000000
  05 08 86   05 09 86   0000  0490  C        73.97   00000000000  00001000000
  05 08 86   05 09 86   0000  0990  D        73.97   00000000000  00000000000


  Command====> TITRAN,562,0,0,0,
  F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel   F14=Detail
```

TITRAN – Transaction History

Field Descriptions

Short Name   Short Name. Master account short name.
                   Alphanumeric, 15 positions, protected, FLS MST020.

Process Date   Transaction Processing Date. Date the transaction was posted to the account.
                   Numeric, 8 positions, protected, FLS TRN014.

Effect Date   Transaction Effective Date. Date the transaction becomes effective.

                   Note: The effective date is not displayed if it is equal to the process date.

                   Numeric, 8 positions, protected.

Ext T/C   External Transaction Code. User-defined transaction code assigned to the transaction.
                   Numeric, 4 positions, protected.

Int T/C   Internal Transaction Code. Time Investment internally generated transaction code.
                   Numeric, 4 positions, protected.

DR/CR

Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are:
- **C**   Credit.
- **D**   Debit.

Alphanumeric, 1 position, protected.

Tran Amt

Transaction Amount. Amount of the transaction.
Numeric, 11 positions, protected, FLS TRN015.

Serial

Transaction Serial Number. Serial number assigned to the transaction.
Numeric, 11 positions, protected, FLS TRN016.

Sequence

Transaction Sequence Number. Block, batch, and sequence number from the entry run.
Numeric, 13 positions, protected, FLS TRN017.

D

Delete Code. Valid entries are:
- **ƀ**   Regular transaction for regular account or unbooked transaction for Passbook account.
- **B**   Booked transaction for Passbook account.
- **D**   Deleted transaction as a result of a reversal transaction.

Alphanumeric, 1 position, protected, FLS TRN019.

```
.......................................................................
:                    Transaction History – Detail                     :
:                                                                      :
: Balance  . . . . : 2486.19                                           :
: Processing Date  : 01 03 1988                                        :
: Effective Date . : 08 01 1987                                        :
: External TC  . . : 0000                                              :
: Internal TC  . . : 0490                                              :
: Transaction Amt  : 164.29                                            :
: Debit/Credit . . : C                                                 :
: Deleted Item . . :                                                   :
: Serial Number  . : 00000000000                                       :
: Source Code  . . : 0000                                              :
: Time . . . . . . : 0000                                              :
: Interest Rate . .: .476                                              :
: Block Seq  . . . : 0000000184238  Tran Seq: 00008                    :
: MICM Description : INTEREST PAYMENT                                   :
: Description 1  . :                                                   :
: Description 2  . :                                                   :
: Source Desc 1  . :                                                   :
: Source Desc 2  . :                                                   :
:                                                                      :
: F1 = Help (Any other key returns data panel)                         :
.......................................................................
```

TITRAN – Transaction History – Detail

Field Descriptions

Balance
: Balance. Running balance of the account.
Numeric, 13 positions, protected.

Processing Date
: Transaction Processing Date. Date the transaction was posted to the account.
Numeric, 10 positions, protected.

Effective Date
: Transaction Effective Date. Date the transaction becomes effective.

Note: The effective date is not displayed if it is equal to the process date.

Numeric, 10 positions, protected.

External TC
: External Transaction Code. User-defined transaction code assigned to the transaction.
Numeric, 4 positions, protected.

Internal TC
: Internal Transaction Code. Infopoint Time Investment internally generated transaction code.
Numeric, 4 positions, protected.

Transaction Amt
: Transaction Amount. Amount of the transaction.
Numeric, 9 positions, protected.

Debit/Credit
: Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are:
  C Credit.
  D Debit.
Alphanumeric, 1 position, protected.

Deleted Item
: Deleted Item. Indicates whether the transaction was deleted as a result of a reversal.
Alphanumeric, 1 position, protected.

Serial Number
: Transaction Serial Number. Serial number assigned to the transaction.
Numeric, 11 positions, protected.

Source Code
: Source. Source of the transaction.
Numeric, 4 positions, protected.

Time
: Time of Day. Time of day when the transaction was initiated.
Numeric, 4 positions, protected, FLS TRN021.

Interest Rate/
Date Initiated/
Amount
: Date/Federal Withholding Amount/Rate. Depending on the transaction code, the following data appears:
  Amount Federal withholding amount on an interest payment.
  Date Date the transaction was initiated.
  Rate Effective rate.
Numeric, 9 positions, protected.

Block Seq

Block Sequence Number. Block sequence number from the entry run.
Numeric, 13 positions, protected.

Tran Seq

Transaction Sequence Number. Block, batch, and sequence number from the entry run.
Numeric, 13 positions, protected, FLS TRN017.

MICM Description

MICM Description. Transaction description entered on MICM Record 2013.
Alphanumeric, 30 positions, protected.

Description 1

Transaction Description 1. First transaction description line entered by the user at the time the transaction is entered on the system. If no transaction description has been entered, the source code description, if applicable, will appear in this field.
Alphanumeric, 30 positions, protected, FLS TRD013.

Description 2

Transaction Description 2. Second transaction description line entered by the user at the time the transaction is entered on the system. If no transaction description has been entered, the source code description, if applicable, will appear in this field.
Alphanumeric, 30 positions, protected, FLS TRD014.

Source Desc 1

Source Description 1. First source description entered on MICM Record 0316.
Alphanumeric, 30 positions, protected.

Source Desc 2

Source Description 2. Second source description entered on MICM Record 0316.
Alphanumeric, 30 positions, protected.

TITRAN1 – Transaction History

Purpose   This panel is used for inquiry on accumulated transactions. In addition, this panel has a browse capability is triggered by the Effective date at the top of the panel.

Key Fields   Account Number, Effective Date

```
TITRAN1   TIME8351              Transaction History          001   01-16-2001

Account: 0000000028   Eff Dt: 00 00 0000          Short Name: ACCT SHORT NAME
------------------------------------------------------------------------------
Process  Effective  T/C        Serial  Tran Amount D/C      Balance
   Sequence      MICM Description                 Tran-Description       Del
06 19 84          0240*   00000000000    2500.00  C       2500.00
 00000000000   GENERATED INITIAL DEPOSIT
12 10 85          0490*   00000000000     461.01  C       2961.01
 00000249537   INTEREST PAYMENT
12 10 85          0091    00000000000    2883.10  D         77.91
 10000100002
12 10 85          0930*   00000000000      77.91  D          .00
 00000000000   PENALTY
01 21 86  12 15 85  0920    00000000000     300.00  D        300.00-
 10000100001   FEDERAL TAX WITHHELD




Command====> TITRAN1,28,0,0,0,
F1=Help   F3=Exit   F4=Next   F11=Break   F12=Cancel   F14=Detail
```

TITRAN1 – Transaction History

Field Descriptions

Short Name   Short Name. Master account short name.
                   Alphanumeric, 15 positions, protected, FLS MST020.

Process   Transaction Processing Date. Date the transaction was posted to the account.
                   Numeric, 7 positions, protected, FLS TRN014.

Effective   Transaction Effective Date. Date the transaction becomes effective.

                   Note: The effective date is not displayed if it is equal to the process date.

                   Numeric, 7 positions, optional, FLS TRN004.

T/C   Internal Transaction Code. Time Investment internally generated transaction code.
                   Numeric, 4 positions, protected, FLS TRN012.

Serial   Transaction Serial Number. Serial number assigned to the transaction.
                   Numeric, 11 positions, protected, FLS TRN016.

Tran Amount

Transaction Amount. Amount of the transaction.
Numeric, 9 positions, protected, FLS TRN015.

D/C

Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are:

C   Credit.
D   Debit.

Alphanumeric, 1 position, protected, FLS XXX016.

Balance

Balance. Running balance of the account.
Alphanumeric, 1 position, protected.

Sequence

Sequence. Block sequence number from the entry run.
Numeric, 13 positions, protected, FLS TRN005.

MICM Description

MICM Description. Transaction description entered on MICM Record 2013.
Alphanumeric, 30 positions, protected.

Tran-Description

Transaction Description. Transaction description line 1 or the MICM Record 0316 source code description line 1, if no transaction description was entered.
Alphanumeric, 30 positions, protected.

Del

Delete Code. Valid entries are:

b̶   Regular transaction for regular account or unbooked transaction for Passbook account.
B   Booked transaction for Passbook account.
D   Deleted transaction as a result of a reversal transaction.

Alphanumeric, 1 position, protected, FLS TRN019.

```
:......................................................................:
:                    Transaction History – Detail                     :
:                                                                      :
: Balance  . . . . : 10000.00                                          :
: Processing Date  : 02 08 1986                                        :
: Effective Date . : 02 09 1986                                        :
: External TC  . . : 0000                                              :
: Internal TC  . . : 0990                                              :
: Transaction Amt  : 76.44                                             :
: Debit/Credit . . : D                                                 :
: Deleted Item . . :                                                   :
: Serial Number  . : 00000000000                                       :
: Source Code  . . : 0000                                              :
: Time . . . . . . : 0000                                              :
: Date Initiated . : 00 00 0000                                        :
: Block Seq  . . . : 0000000000000  Tran Seq: 00007                    :
: MICM Description : INTEREST CHECK WRITTEN                             :
: Description 1  . :                                                   :
: Description 2  . :                                                   :
: Source Desc 1  . :                                                   :
: Source Desc 2  . :                                                   :
:                                                                      :
: F1 = Help (Any other key returns data panel)                        :
:......................................................................:
```

TITRAN1 – Transaction History – Detail

Field Descriptions

Balance	Balance. Running balance of the account. *Numeric, 13 positions, protected*.
Processing Date	Transaction Processing Date. Date the transaction was posted to the account. *Alphanumeric, 10 positions, protected*.
Effective Date	Transaction Effective Date. Date the transaction becomes effective. **Note:** The effective date is not displayed if it is equal to the process date. *Alphanumeric, 10 positions, protected*.
External TC	External Transaction Code. User-defined transaction code assigned to the transaction. *Numeric, 4 positions, protected*.
Internal TC	Internal Transaction Code. Time Investment internally generated transaction code. *Numeric, 4 positions, protected*.
Transaction Amt	Transaction Amount. Amount of the transaction. *Numeric, 9 positions, protected*.
Debit/Credit	Debit/Credit Code. Indicates whether the transaction is a debit or a credit. Valid entries are: **C** Credit. **D** Debit. *Alphanumeric, 1 position, protected*.
Deleted Item	Deleted Item Indicates whether the transaction was deleted as a result of a reversal. *Alphanumeric, 1 position, protected*.
Serial Number	Transaction Serial Number. Serial number assigned to the transaction. *Numeric, 11 positions, protected*.
Source Code	Source Code. Source of the transaction. *Numeric, 4 positions, protected*.
Time	Time of Day. Time of day when the transaction was initiated. *Numeric, 4 positions, protected, FLS TRN021*.
Date Initiated	Date/Federal Withholding Amount/Rate. Depending on the transaction code, the following data appears: **Amount** Federal withholding amount on an interest payment. **Date** Date the transaction was initiated. **Rate** Effective rate. *Numeric, 10 positions protected*.

Block Seq | Sequence. Block sequence number from the entry run.
Numeric, 13 positions, protected.

Tran Seq | Transaction Sequence Number. Block, batch, and sequence number from the entry run.
Numeric, 13 positions, protected, FLS TRN017.

MICM Description | MICM Description. Transaction description entered on MICM Record 2013.
Alphanumeric, 30 positions, protected.

Description 1 | Transaction Description 1. First transaction description line entered by the user at the time the transaction is entered on the system. If no transaction description has been entered, the source code description, if applicable, will appear in this field.
Alphanumeric, 30 positions, protected, FLS TRD013.

Description 2 | Transaction Description 2. Second transaction description line entered by the user at the time the transaction is entered on the system. If no transaction description has been entered, the source code description, if applicable, will appear in this field.
Alphanumeric, 30 positions, protected, FLS TRD014.

Source Desc 1 | Source Description 1. First source description entered on MICM Record 0316.
Alphanumeric, 30 positions, protected.

Source Desc 2 | Source Description 2. Second source description entered on MICM Record 0316.
Alphanumeric, 30 positions, protected.

Application Forms

This chapter describes the batch forms in numerical sequence according to form number and provides information such as:

- Types of forms used (input and maintenance).
- Key fields (shown under the Header Portion of each card).
- Format standards for form layout and field descriptions.
- A master set of forms (see the last section).

The batch forms allow you to enter data into the Time Investment application. This data includes key information as well as new and maintenance information. Through this data, information can be added, changed, or deleted.

Format of Form Masters

The Form Masters section lists two types of batch forms: input and maintenance. When there is a lot of information to enter, input and maintenance forms are separate. However, some forms have input and maintenance information on the same page.

Input

These forms describe the format used to enter key and new information. It could take one or more cards to enter all of the necessary information for an input form. These cards are numbered consecutively and are used according to the information entered.

Maintenance

These forms describe the format used to change or delete existing information. Card number '09', which is the maintenance card for Time Investment, has several different formats, depending on the field to change. The checkmark box should be checked for each field to maintain.

Key Information

Key information, used both for input and maintenance cards, is entered on the top line of the form. The type of application appears in the upper left portion of each form. For some forms, several applications apply. The checkmark box should be checked for each application added.

The application and form numbers are preprinted on the form and appear in the top left corner. A blank Form Number field indicates the form is used for multiple applications. In this case, the applicable form numbers are listed on the bottom right or top left corner of the form.

In addition, heavy vertical lines within a field can indicate breaks between dates, a decimal position, or a break between grouped fields.

Format of Fields

The documentation associated with each form shows, within card number:

- Field names with descriptions and values.
- Field requirements.
- A reference line that correlates input and maintenance fields.

Field Requirements

Field requirements, shown in italics after each field description, define the field as either alphanumeric or numeric and list the allowable number of positions. This line also indicates whether the field is required or optional using the following guidelines:

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.

Reference Line

This line of information, which follows the field requirements, provides a cross-reference that associates similar input and maintenance fields. It correlates the card and field numbers used in maintenance with the card and column numbers used in setup.

Form Descriptions

The following information is given for each batch form:

Purpose   Provides a description of the batch form.

Cards Required   Lists any cards that you are required to enter.

Header Portion   Contains the positions and fields used on the top (header) portion of each form and describes the fields.

Card Number   Contains, within card number, the positions and fields used on the main portion of each form and describes the fields.

Note: The maintenance card number for Time Investment is always '09'.

Form 00 – 04 – Institution Control Input

Purpose This multipurpose form is used for establishing the System Control Record, the Institution Control Record, for institution deletions, or to indicate to the system that the Capture File is not to be formatted by the Institution Control File update program.

The system control record (Institution 000) is always the first record on the Institution File and is established once for the entire system. It contains the processing frequency for the system and automatically calculates the current date. An Institution Control Record is established for each institution to be processed in the system.

Note: Any maintenance changes to the Institution Control Record, affects the current day's processing, with all changes taking effect for the next update, which is run each time the system is processed.

Cards Required 00

Header Portion of Each Card

1 – 2 System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5 Institution Number. Designates the institution entered. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 21 Not used.

22 – 23 Form Number. Valid entries are:
00 New. Indicates that the information on the form is being used to establish the system control record or an institution record (identified by the entry in the institution field).
01 Change. Identifies input as change data (maintenance), which updates the appropriate record. When using this form for maintenance, enter changes in the particular fields;, then, reenter all remaining information as it is currently held in the record. If this procedure is not followed, any fields left blank are 'zero-filled' by the system and the information is lost.
02 Delete. Indicates that this form is being used to delete the institution control record.
03 No Capture Format. Indicates that the capture file is not to be formatted by the institution control file update program. Form 03 is for use by Data Processing only. (Used with Card 10).
04 Date Override.
Numeric, 2 positions, required.

24 – 25	Card Number. Valid entry is **00**. *Numeric, 2 positions, required*.

Card 00

26 – 31	Current Date. Format is MMDDYY. *Numeric, 6 positions, required*.
32 – 37	Last Process Date. Date on which processing last occurred. This date is vital to the system and is used by various calculations where updating is necessary. Format is MMDDYY. *Numeric, 6 positions, required*.
38 – 43	Next Scheduled Processing Date. Date on which the next scheduled processing takes place. Format is MMDDYY. *Numeric, 6 positions, required*.
44 – 49	Next Actual Processing Date. Date on which the system or institution is actually processed. This date cannot agree with the next scheduled processing day because of a holiday. Format is MMDDYY. *Numeric, 6 positions, required*.
50 – 56	Process Week 1 – 7. Entries that correspond to a particular day of the week. The first entry is Sunday, then Monday, etc., through the last entry, which is a Saturday. Each entry is coded to indicate if the system or institution processes on that day, and if not, whether the institution is open or closed. For example, assume that the institution processes on Monday, Tuesday, Wednesday, Thursday and Friday and is closed on Saturday and Sunday. The fields would be coded as **C~b~~b~~b~~b~~b~C**. Valid entries are: **b̶** Open and processing. **C** Closed, no processing. *Alphanumeric, 1 position, 7 times, required*.
57	Process Option Code. The system processes before, never after, a holiday. Valid entry is **B**. *Alphanumeric, 1 position, required*.
58	Lines per Inch. Determines whether the reports are printed at six or eight lines to the inch. This information applies only to MICM Record 0000 (System Control Record). This is an important item and can help save on the amount of paper used by a institution. Valid entries are: **6** Six lines/inch. **8** Eight lines/inch. *Numeric, 1 position, required*.

59	Selective Processing. Determines if the institutions on this system are to be selectively processed. This information applies only to MICM Record 0000 (System Control Record). If option **Y** is used, program TID030 must be run in the daily job stream. Valid entries are:

       ƀ   Process all institutions together.

       Y   Process selectively.

Alphanumeric, 1 position, required.

60	Print/Fiche Code. Determines the print/fiche option to be used for all reports not associated with a print/fiche code on the MICM Record, or not controlled by the control card input. Valid entries are:

       1   Print only.

       2   Print and fiche.

       3   Fiche only.

Alphanumeric, 1 position, required.

61 – 80	Not used.

Card 10

Card 10 is used with Form 03 only if the Capture File is *not* to be formatted. Do not use this card for any other purpose. For use by Data Processing.

Optional.

Form 10 – Card Capture Input

Purpose This form is used for entering transactions to the system and for making type rate changes to the system. These transactions are listed on report 08-203 (Capture Listing).

Cards Required 00

Header Portion of Each Card

1 – 2 System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5 Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 21 Not used.

22 – 23 Form Number. Valid entry is **10**.
Numeric, 2 positions, required.

24 – 25 Card Number. Valid entries are **00 – 02**.
Numeric, 2 positions, required.

Card 00

26 – 35 Serial Number. Number of the check if the transaction was remitted by check. This field is used for card capture input only. Leading blanks are permitted.
Numeric, 10 positions, optional.

26 – 28 Type. Time Investment type that is maintained when using the type rate change feature (transaction code 100). Leading blanks are permitted.
Numeric, 3 positions, required.

29 – 35 Not used.
Numeric, 5 positions, required.

36 – 43 Routing-transit Number. Number for the institution being processed. Leading blanks are not permitted.
Numeric, 8 positions, optional.

44 – 55 Account Number/Type Rate Change. Account number to which the transaction belongs. Leading blanks are permitted. For type rate change transaction code 100 (New Interest Rate), add in positions 47 – 55.
Numeric, 12 positions, required.

56 – 59	External Transaction Code. Defined by the user on MICM Record 0326. *Numeric, 4 positions, required.*
60 – 70	Transaction Amount. Two decimal places are assumed. Leading blanks are permitted. *Numeric, 11 positions, required.*
71 – 76	Transaction Effective Date. This date can be backdated and does not have to agree with today's processing date. This date must be greater than the transaction initiation date but not greater than the current date. Format is MMDDYY. *Numeric, 6 positions, optional.*
77 – 80	Source of Input. User-defined. *Numeric, 4 positions, optional.*
78 – 80	Region. Region defined when using a type rate change with transaction code 100. *Numeric, 3 positions, optional.*

Card 01

26 – 30	Transaction Code Sequence Number. For TDOA only. Sequence number assigned to the availability record if the transaction is to be processed against a specific Deposit. *Numeric, 5 positions, optional.*
31 – 34	Time. Initiation time of transaction. Format is HHMM. *Numeric, 4 positions, optional.*
35 – 40	Date. Initiation date of transaction. This date cannot be greater than the effective date. Format is MMDDYY. *Numeric, 6 positions, optional.*
41 – 45	Cost Center. User-defined. *Numeric, 5 positions, optional.*
46 – 75	Transaction Description 1. Description printed on the Capture Listing Reports. Refer to Death Distribution-1099R/Fair Market Value on DOD in the Application Processing chapter of this guide regarding special considerations when processing death distributions. *Alphanumeric, 30 positions, optional.* **Note:** Do not enter the literal **Customer** in the first 8 positions of Description 1. **Customer** is reserved as an indicator to the system when processing death distributions.
76 – 80	Not used.

Card 02

26 – 34	New Rate. Rate for renewal transactions only (transaction code 210). If this field is left blank, the rate is not changed unless the account is coded to default at renewal. *Numeric, 9 positions, optional.*
35 – 40	New Final Maturity Date. Date for renewal transactions only (transaction code 210). Format is MMDDYY. If this field is left blank, the maturity date is advanced by the original term. *Numeric, 6 positions, optional.*
41 – 45	Not used.
46 – 75	Transaction Description 2. Description printed on the Capture Listing Report. *Alphanumeric, 30 positions, optional.*
76 – 80	Not used.

Form 13 – Item Deletion

Purpose

This form is used to delete transactions previously captured by the system. The deleted transactions are printed on 08-204 (Item Deletion Report). The only time this form can be used is between the capture process (TID100) and the posting run (TID200).

Cards Required

00

Header Portion of Each Card

1 – 2

System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5

Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 8

Block Number. Number in which the original transaction was captured. Leading blanks are permitted.
Numeric, 3 positions, required.

9 – 13

Batch Number. Number in which the original transaction was captured. Leading blanks are permitted.
Numeric, 5 positions, required.

14 – 18

Sequence Number. Number of the original transaction within the block and batch specified previously. Leading blanks are permitted.
Numeric, 5 positions, required.

19 – 21

Sub-sequence Number. Must contain zeros.
Numeric, 3 positions, required.

22 – 23

Form Number. Valid entry is **13**.
Numeric, 2 positions, required.

24 – 25

Card Number. Valid entry is **00**.
Numeric, 2 positions, required.

Card 00

26 – 54   Not used.

55 – 65   Amount. The item amount to be deleted. This amount must match the original
                           transaction amount or it is not deleted. Two decimals places are assumed.
                           Leading blanks are permitted.
                           Numeric, 11 positions, required.

66 – 80   Not used.

Form 15 – Customer Control Input and Maintenance

Purpose

This form is used to enter the information needed to interface the Time Investment Customer Record with MICM. A customer record is required by the system for each customer that has Time Investment instruments with the institution.

In addition, this form is used to enter information that controls the processing of Time Investment customers. It further aids in the processing of IRA/Keogh accounts. The form contains many of the processing options, customer's short name, beneficiary customer key, distribution payout options, and other customer variables.

Note: The documentation for references to Cards 10 – 14 can be found in the Conversion chapter of the *Operations Guide*.

Cards Required

00

Header Portion of Each Card

1 – 2

System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5

Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 15

Customer Control Number. Leading blanks are permitted.
Numeric, 10 positions, required.

16 – 21

Not used.

22 – 23

Form Number. Valid entry is **15**.
Numeric, 2 positions, required.

24 – 25

Card Number. Valid entries are **00 – 04** and **09**.
Numeric, 2 positions, required.

Card 00

26 – 31

Primary Last Name. First 6 letters of the customer's last name. For a company name, use the first 6 letters of its first name.
Alphanumeric, 6 positions, optional.
Reference: Card 09, field 001.

32

Primary 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.
Reference: Card 09, field 001.

33	Primary 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.* Reference: Card 09, field 001.
34 – 37	Primary Tie Breaker. Differentiates between customers with the same primary customer key. Leading blanks are permitted. *Numeric, 4 positions, optional.* Reference: Card 09, field 001.
38 – 43	Secondary Last Name. First 6 letters of the customer's last name. For a company name, use the first 6 letters of its first name. *Alphanumeric, 6 positions, optional.* Reference: Card 09, field 002.
44	Secondary First Initial. First letter of the customer's first name. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 002.
45	Secondary Middle Initial. First letter of the customer's middle name. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 002.
46 – 49	Secondary Tie Breaker. Differentiates between customers with the same secondary customer key. Leading blanks are permitted. *Numeric, 4 positions, optional.* Reference: Card 09, field 002.

50

Connector Code. Connects the primary and secondary customer names. Valid entries are:

   b̶   No connector.

   A   And. Connects account holder 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.
Reference: Card 09, field 005.

51 – 62

Address Modification. This modification to an account address is printed in the third line of the account name and address information. For example, if an account is to be identified as a business account, type 'business' in this field. Other entries can include 'expense', 'escrow', etc.

Note: In all cases, the word 'account' is automatically added to this modification. Therefore, if the word **business** were entered, the name and address would be identified as a 'business account'.

Alphanumeric, 12 positions, optional.
Reference: Card 09, field 003.

63   Alternate Address Code. Valid entries are:
      ƀ   No alternate address.
      Y   Use the alternate address.
      Alphanumeric, 1 position, optional.
      Reference: Card 09, field 006.

64   Secondary Customer Name Use Code. Valid entries are:
      ƀ   Use the secondary customer name as the second line of the customer
            name and address.
      F   Use the secondary customer name as the first line of the customer name
            and address.
      N   Do not use.
      Alphanumeric, 1 position, optional.
      Reference: Card 09, field 007.

65 – 79   Short Name. Customer's designated short name for further identification of the
           customer.
           Alphanumeric, 15 positions, optional.
           Reference: Card 09, field 004.

80   Not used.

Card 01

26 – 30   Branch Number. Valid branch numbers are **00001 – 99999**. Leading blanks are
           permitted.
           Numeric, 5 positions, required.
           Reference: Card 09, field 008.

31 – 39   Officer Code. Identifies the officer responsible for the account. All applicable
           officer codes are contained in Table 02 in MICM. If an officer table has not been
           established, any user-defined code is valid. User-defined.
           Alphanumeric, 9 positions, optional.
           Reference: Card 09, field 009.

40 – 45   Date Opened. Date the account was opened. Format is MMDDYY.
           Numeric, 6 positions, optional.
           Reference: Card 09, field 010.

46 – 53   Date of Birth. Format is MMDDYYYY.
           Numeric, 8 positions, optional.
           Reference: Card 09, field 011.

54 – 57   Standard Industry Class Code.
           Numeric, 4 positions, optional.
           Reference: Card 09, field 012.

58 – 60	Map Code. User-defined. *Alphanumeric, 3 positions, optional.* Reference: Card 09, field 013.
61 – 66	Special Handling Codes 1 – 6. Six special handling codes can be defined by the user to indicate special handling or other instructions for customers. These fields can be left blank. *Alphanumeric, 1 position, 6 times, optional.* Reference: Card 09, fields 014 – 019.

67	Employee Code. Identifies an employee account or a business account. Valid entries are:
	    B Business account.
	    D Director of the institution.
	    E Employee of the institution.
	    O Officer of the institution.
	    N Not an employee or business account.
	Alphanumeric, 1 position, optional.
	Reference: Card 09, field 020.

68 – 77	Account Number. Account from which disbursements is made. **Note:** When maintaining this field, the system edits the Master File to verify the existence of this account. If the Pay Sequence Override is 'Y', the system does not determine the Payfrom Account. It must be entered manually. *Numeric, 10 positions, optional.* Reference: Card 09, field 061.

78	Life Method. Indicates the method used when calculating life expectancy. Valid entries are:
	    C Re-calculation
	    R Reduction.
	Alphanumeric, 1 position, optional.
	Reference: Card 09, field 045.

79	Update Payment Amount. Indicates if the Payout Amount is to be updated automatically when the new Required Minimum Distribution (RMD) is recalculated each year. This applies only for customer 70 1/2 years of age or older. Valid entries are:
	    G Update Payout Amount automatically with the new calculated minimum distribution amount only if the new amount is greater than the current payout amount.
	    N Payout must be changed manually.
	    Y Update Payout Amount automatically with the new calculated minimum distribution amount.
	Alphanumeric, 1 position, optional.
	Reference: Card 09, field 064.

80	Not used.

Card 02

26 – 32	Distribution Payment Amount. Gross amount of the payment due. If a customer is using the option of federal taxes withheld, the system subtracts the taxes from this amount. *Numeric, 7 positions, optional.* Reference: Card 09, field 022.
33	Payment Disposition Code. Valid entries are: **P** Pay by check. **T** Transfer to another account. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 023.
34	Payment Frequency Code. Valid entries are: **D** Days. **M** Months. **N** No payment. **P** Periodic. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 024.
35 – 37	Payment Term. Number of days or months between distribution payments. *Numeric, 3 positions, optional.* Reference: Card 09, field 024.
38 – 45	Days of Month. Four days of the month when a payment is to be distributed to the customer. An entry of **31**, indicating the last day of the month. *Numeric, 2 positions, 4 times, optional.* Reference: Card 09, field 024.
46 – 51	Date of Next Distribution Payment. Identifies when to begin disbursements. From that date on, the system calculates the payment dates from the frequency, term and days of month. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 024.
52 – 61	Payto Account Number. Account number for transfer of distribution payments. When using a payment disposition code of 'T', an account number is required for the transfer of the distribution payments. Leading blanks are permitted. *Numeric, 10 positions, optional.* Reference: Card 09, field 040.
62 – 63	Application Code. Code for the distribution payout account number. This field is required when the Payment Disposition Code is 'T'. Leading blanks are permitted. *Numeric, 2 positions, optional.* Reference: Card 09, field 040.

64	Life Expectancy Code. Valid entries are: **J** Joint/Spousal. **N** Joint/Non-spousal. **S** Single. Valid entries when setting up a beneficiary customer record and the participant is deceased. **A** Non-spousal beneficiary (before RBD). **B** Spousal beneficiary (after RBD). **C** Non-spousal beneficiary (after RBD). **D** Non-living beneficiary (after RBD). **E** Spousal beneficiary (before RBD). **F** Five-year Rule (before RBD). *Alphanumeric, 1 position, required.* Reference: Card 09, field 021.
65 – 67	Life Expectancy. Used to calculate the payout schedule produced by running program TIY100. First 2 positions are the years, and the third position is tenths of years. This information is entered by the IRS. *Numeric, 3 positions, optional.* Reference: Card 09, field 041.
68	Disbursement Withholding Code. Valid entries are: **b̸** Not being used. **A** Amount of tax to be withheld. **R** Rate of tax to be withheld. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 054.
69 – 75	Disbursement Withholding Rate/Amount. Contains an amount or a rate depending on the disbursement withholding code. When entering a rate, the field is right justified. *Numeric, 7 positions, optional.* Reference: Card 09, field 054.
76	Pay Sequence Code. Designates the process to select the next account for IRA disbursements. Valid entries are: **H** Account with the highest rate. **L** Account with the lowest rate. **N** Newest account. **O** Oldest account. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 061.

77	Payout Sequence Override Code. If using this option, an account number must be entered in the Payfrom Account field. The system uses that account for disbursements even if that account is not the one that would have been selected by the Payout Sequence code. Valid entries are:

      N   No, assess the penalty from the principle.
      Y   Override Pay Sequence. Use Payfrom Account number.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 047.

78 – 79	Payout Category. Payout category for scheduled distributions. These categories do not necessarily correspond to the IRS reporting categories. Valid entries are:

      01   Generates Internal Transaction Code 0771 (IRS Category 01).
      02   Generates Internal Transaction Code 0800 (IRS Category 01 or 07).
      03   Generates Internal Transaction Code 0750 (IRS Category 03).
      04   Generates Internal Transaction Code 0760 (IRS Category 04).
      05   Generates Internal Transaction Code 0765 (IRS Category 05).
      06   Generates Internal Transaction Code 0730 (IRS Category 01).
      07   Generates Internal Transaction Code 0720 (IRS Category 07).
      08   Generates Internal Transaction Code 0755 (IRS Category 02).
Numeric, 2 positions, optional.
Reference: Card 09, field 048.

80	Payout Source. Source for IRA disbursements. Valid entries are:

      A   Capitalize all interest unconditionally.
      I   Interest and principal.
      N   Capitalize all interest needed to cover disbursement amount.
      P   Principal only.

Note: When **I** is selected, interest is affected only if the principal is insufficient to cover the disbursement amount. If interest is needed, the full amount of interest is paid.

To disburse interest only, do not establish a disbursement schedule at the customer level, but set the Interest Disposition code to 'P' or 'T'.

Alphanumeric, 1 position, optional.
Reference: Card 09, field 049.

Card 03

26	Frequency Code. Indicates the frequency desired for assessing service charges. Valid entries are:

      D   Days.
      M   Months.
      N   No service charge.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 042.

27 – 29	Service Charge Term. Number of days between service charges when the Frequency is 'D', or the number of months between service charges when the Frequency is 'M'. If the Frequency is 'N', type **001**. Leading blanks are permitted. *Numeric, 3 positions, optional.* Reference: Card 09, field 042.
30 – 31	Specific Day. Day of the month that the account is service charged. An entry of **31** indicates the last day of the month. *Numeric, 2 positions, optional.* Reference: Card 09, field 042.
32 – 37	Date Next Due. Next service charge date for the customer. Format is MMDDYY. If using the service charge parameters, the date should be entered so the system knows when to begin service charging. From that date on, the system calculates the next date from the frequency, term, and day of month. *Numeric, 6 positions, optional.* Reference: Card 09, field 042.
38	Service Charge Disposition Code. Valid entries are: **C** Charge an account. **B** Bill. **R** Review. **W** Waive. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 042.
39	Not used.
40 – 49	Account Number. Number to be charged for the service charge on this customer. An account number is required when using Service Charge Disposition Code of 'C'. Leading blanks are permitted. *Numeric, 10 positions, optional.* Reference: Card 09, field 043.
50 – 51	Application Code. Code for the service charge account number. An application code is required when using Service Charge Disposition Code of 'C'. Leading blanks are permitted. *Numeric, 2 positions, optional.* Reference: Card 09, field 043.
52 – 58	Service Fee. Amount the customer is charged. Two decimal places are assumed. *Numeric, 7 positions, optional.* Reference: Card 09, field 044.
59 – 66	Decedent's Date of Birth. Used when determining the beneficiary's Required Minimum Distribution. The Life Expectancy Code must be 'E'. *Numeric, 8 positions, optional.* Reference: Card 09, field 072.

67 – 69	Decedent's Life Expectancy. Used when determining the Required Minimum Distribution for the beneficiary. The Life Code must be 'A', 'B', 'C', 'D', or 'E'. *Numeric, 3 positions, optional.* Reference: Card 09, field 073.
70 – 70	RMD Flag. Set by the TIY100 program to show the customer is required to take a Required Minimum Distribution within the next tax reporting year. This flag is also reported to the IRS. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 074.
71 – 71	Disabled Flag. Used to determine the correct distribution code to use when reporting 1099-R information to the IRS for a Roth IRA. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 075.
72 – 80	Not used.

Card 04

26 – 55	Beneficiary Name. Beneficiary whose age is used for calculating Life Expectancy if the Life Expectancy code is 'J' or 'N'. *Alphanumeric, 30 positions, optional.* Reference: Card 09, field 067.
56 – 64	Beneficiary Social Security Number. Social Security Number for the primary beneficiary whose age is used for calculating Life Expectancy. *Numeric, 9 positions, optional.* Reference: Card 09, field 068.
65 – 72	Beneficiary Date of Birth. Date of birth of the primary beneficiary whose age is used for calculating Life Expectancy. *Numeric, 8 positions, optional.* Reference: Card 09, field 069.
73 – 80	Decedent's Date of Death. Used when determining a beneficiary's Required Minimum Distribution. The Life Expectancy Code must be 'B', 'C', 'D', or 'F'. *Numeric, 8 positions, optional.* Reference: Card 09, field 071.

Card 09

001	Primary Customer Key.	

(Positions 1 – 6) Last Name.
(Position 7) First Initial.
(Position 8) Middle Initial.
(Positions 9 – 12) Tie Breaker.
Reference: Card 00, columns 26 – 37.

002 Secondary Customer Key.

(Positions 1 – 6) Last Name.
(Position 7) First Initial.
(Position 8) Middle Initial.
(Positions 9 – 12) Tie Breaker.
Reference: Card 00, columns 38 – 49.

003 Address Modification.
Reference: Card 00, columns 51 – 62.

004 Short Name.
Reference: Card 00, columns 65 – 79.

005 Connector Code.
Reference: Card 00, column 50.

006 Alternate Address Code.
Reference: Card 00, column 63.

007 Secondary Name Use Code.
Reference: Card 00, column 64.

008 Branch Number.
Reference: Card 01, columns 26 – 30.

009 Officer Code.
Reference: Card 01, columns 31 – 39.

010 Date Opened.
Reference: Card 01, columns 40 – 45.

011 Date of Birth.
Reference: Card 01, columns 46 – 53.

012 Standard Industry Code (SIC).
Reference: Card 01, columns 54 – 57.

013 Map Code.
Reference: Card 01, columns 58 – 60.

014   Special Handling Code 1.
                       Reference: Card 01, column 61.

015   Special Handling Code 2.
                       Reference: Card 01, column 62.

016   Special Handling Code 3.
                       Reference: Card 01, column 63.

017   Special Handling Code 4.
                       Reference: Card 01, column 64.

018   Special Handling Code 5.
                       Reference: Card 01, column 65.

019   Special Handling Code 6.
                       Reference: Card 01, column 66.

020   Employee Code.
                       Reference: Card 01, column 67.

021   Life Expectancy Code.
                       Reference: Card 02, column 64.

022   Payout Amount.
                       Reference: Card 02, columns 26 – 32.

023   Payout Disposition Code.
                       Reference: Card 02, column 33.

024   Payout Frequency, Term, Days of Month, Date Next.

                       (Position 1) Frequency.
                       (Positions 2 – 5) Term.
                       (Positions 6 – 13) Days of Month.
                       (Positions 14 – 19) Date Next.
                       Reference: Card 02, columns 34 – 51.

025   Payout Date Last.
                       Reference: Form 15 (Customer Control Conversion) Card 14, columns 32 – 37.

026   Date of Death and Flag.

                       (Positions 1 – 6) Date of Death.
                       Reference: Form 15 (Customer Control Conversion) Card 14, columns 50 – 57.

                       (Position 7) Flag.
                       Reference: Form 15 (Customer Control Conversion) Card 14, column 58.

027   Date Last Active.
                       Reference: Form 15 (Customer Control Conversion) Card 14, columns 44 – 49.

028   Date Last Maintenance.
                             Reference: Form 15 (Customer Control Conversion) Card 14, columns 38 – 43.

029   Deletion Flag. Valid entries are:
                             b   Active customer.
                             P   Purge this customer.
                             Alphanumeric, 1 position, optional.

030   Maximum Contribution Year, Amount.

                             (Position 1) Year.
                             (Positions 2 – 10) Amount.
                             Reference: Form 15 (Customer Control Conversion) Card 10, columns 26 – 35.

031   Rollover Contribution Year, Amount, Date.

                             (Position 1) Year.
                             Reference: Form 15 (Customer Control Conversion) Card 10, column 26.

                             (Positions 2 – 10) Amount.
                             (Positions 11 – 16) Date.
                             Reference: Form 15 (Customer Control Conversion) Card 10, columns 36 – 50.

032   Regular Contribution Year, Amount, Date.

                             (Position 1) Year.
                             Reference: Form 15 (Customer Control Conversion) Card 10, column 26.

                             (Positions 2 – 10) Amount.
                             (Positions 11 – 16) Date.
                             Reference: Form 15 (Customer Control Conversion) Card 10, columns 51 – 65.

033   Employer Contribution Year, Amount, Date.

                             (Position 1) Year.
                             Reference: Form 15 (Customer Control Conversion) Card 10, column 26.

                             (Positions 2 – 10) Amount.
                             (Positions 11 – 16) Date.
                             Reference: Form 15 (Customer Control Conversion) Card 10, columns 66 – 80.

034   Insurance Contribution Year, Amount, Date.

                             (Position 1) Year.
                             (Positions 2 – 10) Amount.
                             (Positions 11 – 16) Date.
                             Reference: Form 15 (Customer Control Conversion) Card 11, columns 26 – 41.

035   Over Contribution Year, Flag.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 11, column 26.

(Position 2) Flag.
Reference: Form 15 (Customer Control Conversion) Card 11, column 42.

036   Distributions Withdrawal Year, Amount.

(Position 1) Year.

(Positions 2 – 10) Amount.
Reference: Form 15 (Customer Control Conversion) Card 13, columns 26 – 35.

037   Rollover Withdrawal Year, Amount.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 13, column 26.

(Positions 2 – 10) Amount.
Reference: Form 15 (Customer Control Conversion) Card 13, columns 36 – 44.

038   Excess Withdrawal Year, Amount.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 13, column 26.

(Positions 2 – 10) Amount.
Reference: Form 15 (Customer Control Conversion) Card 13, columns 54 – 62.

039   Last Withdrawal Year, Date.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 12, column 26.

(Positions 2 – 7) Date.
Reference: Form 15 (Customer Control Conversion) Card 12, columns 72 – 77.

040   Payto Account Number and Application Number.

(Positions 1 – 10) Payto Account Number.
(Positions 11 – 12) Application.
Reference: Card 02, columns 52 – 63.

041   Life Expectancy.
Reference: Card 02, columns 65 – 67.

042   Service Charge Frequency, Term, Day, Date Next, Disposition.

(Position 1) Frequency.
(Positions 2 – 4) Term.
(Positions 5 – 6) Day.
(Positions 7 – 12) Date Next Due.
(Position 13) Disposition.
Reference: Card 03, columns 26 – 38.

043	Service Charge Account Number and Application Number.
	(Positions 1 – 10) Account Number.
	(Positions 11 – 12) Application.
	Reference: Card 03, columns 40 – 51.
044	Service Charge Service Fee.
	Reference: Card 03, columns 52 – 58.
045	Life Method.
	Reference: Card 01, column 78.
046	Contribution After Year End Year, Amount.
	(Position 1) Year.
	Reference: Form 15 (Customer Control Conversion) Card 11, column 26.
	(Positions 2 – 10) Amount.
	Reference: Form 15 (Customer Control Conversion) Card 11, columns 43 – 49.
047	Pay Sequence Override.
	Reference: Card 02, column 77.
048	Payout Category.
	Reference: Card 02, columns 78 – 79.
049	Payout Source.
	Reference: Card 02, column 76.
050	Last Service Date Charged.
	Reference: Form 15 (Customer Control Conversion) Card 14, columns 26 – 31.
051	Customer User Area.
	Alphanumeric, 15 positions, optional.
052	Customer Profile Request. Valid entry is **X**, indicating to print a customer profile.
	Alphanumeric, 1 position, optional.
053	Information Sheet Request Control. Valid entry is **X**, indicating to print a control information sheet.
	Alphanumeric, 1 position, optional.
054	Disbursement Withholding Code and Rate/Amount.
	(Position 1) Distribution Withheld Code.
	(Positions 2 – 8) Distribution Withheld Rate/amount.
	Reference: Card 02, columns 68 – 75.
055	Transfer Contribution Year, Amount, Date.
	(Position 1) Year.
	Reference: Form 15 (Customer Control Conversion) Card 11, column 26.

(Positions 2 – 10) Amount.
(Positions 11 – 16) Date.
Reference: Form 15 (Customer Control Conversion) Card 11, columns 50 – 64.

056   Nondeductible Year, Amount, Date.

(Position 1) Year.
(Positions 2 – 10) Amount.
(Positions 11 – 16) Date.
Reference: Form 15 (Customer Control Conversion) Card 12, columns 26 – 41.

057   Capital Gain Year, Amount, Date.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 12, column 26.

(Positions 2 – 10) Amount.
(Positions 11 – 16) Date.
Reference: Form 15 (Customer Control Conversion) Card 12, columns 50 – 77.

058   Capital Loss Year, Amount, Date.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 12, column 26.

(Positions 2 – 10) Amount.
(Positions 11 – 16) Date.
Reference: Form 15 (Customer Control Conversion) Card 12, columns 57 – 71.

059   Transfer Withdrawal Year, Amount.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 13, column 26.

(Positions 2 – 10) Amount.
Reference: Form 15 (Customer Control Conversion) Card 13, columns 72 – 80.

060   Nondeductible Withdrawal Year, Amount.

(Position 1) Year.
Reference: Form 15 (Customer Control Conversion) Card 13, column 26.

(Positions 2 – 10) Amount.
Reference: Form 15 (Customer Control Conversion) Card 13, columns 45 – 50.

061   IRA Pay Sequence, Pay From Account.

(Position 1) IRA Pay Sequence.
Reference: Card 02, column 76.

(Positions 2 – 11) Payfrom Account.
Reference: Card 01, columns 68 – 77.

062	Voluntary Distribution Notice Printed. Indicates if a Voluntary Disbursement notice has been produced. Valid entries are:
	    N Do not override the Pay Sequence option.
	    Y Notice has been produced.
	Alphanumeric, 1 position, optional.

063	Beginning Balance January 1 Year, Amount. (Position 1) Year. Reference: Form 15 (Customer Control Conversion) Card 11, column 26. (Positions 2 – 12) Amount. Reference: Form 15 (Customer Control Conversion) Card 11, columns 65 – 75.
064	Update Payment Amount. Reference: Card 01, column 79.
065	Minimum Payout Last Year. Reference: Form 15 (Customer Control Conversion) Card 14, columns 59 – 67.
066	Minimum Payout This Year. Reference: Form 15 (Customer Control Conversion) Card 14, columns 68 – 76.
067	Beneficiary Name. Reference: Card 04, columns 26 – 55.
068	Beneficiary Social Security. Reference: Card 04, columns 56 – 64.
069	Beneficiary Date of Birth. Reference: Card 04, columns 65 – 72.
070	External Fair Market Value. Fair market value from an external source. (Position 1) Year. *Numeric, 1 position, optional.* (Positions 2 – 12) Amount. *Numeric, 11 positions, optional.*
071	Decedent's Date of Death. **Note:** If you are entering this field, field 21 is required and must be entered directly prior to this field. Reference: Card 04, columns 73 – 80.
072	Decedent's Date of Birth. **Note:** If you are entering this field, field 21 is required and must be entered directly prior to this field. Reference: Card 03, columns 59 – 66.

073   Decedent's Life Expectancy.

                Note: If you are entering this field, field 21 is required and must be entered directly prior to this field.

                Reference: Card 03, columns 67 – 69.

074   RMD Flag.
                Reference: Card 03, column 70.

075   Disabled Flag.
                Reference: Card 03, column 71.

Form 16 – Customer Payout History

Purpose   This form is used to add or delete payout history records stored in the Overflow File. This form is also used to input conversion information by using the addition format. The information on the customer payout history concerns IRA/Keoghs that are in payout or distribution status.

Cards Required   00 or 01

Header Portion of Each Card

1 – 2   System Number. Valid entry is **08**.
                   Numeric, 2 positions, required.

3 – 5   Institution Number. Valid entries are **001 – 999**.
                   Numeric, 3 positions, required.

6 – 15   Control Number. Assigned at the customer level and is the same number used in Form 15 (Customer Control Input and Maintenance). Leading blanks are permitted.
                   Numeric, 10 positions, required.

16 – 21   Not used.

22 – 23   Form Number. Valid entry is **16**.
                   Numeric, 2 positions, required.

24 – 25   Card Number. Valid entries are **00** or **01**.
                   Numeric, 2 positions, required.

Card 00 or 01

26 – 31   Date Paid. Date of payout distribution. For a deletion (card 00), this date must exactly match the date paid on the existing record. Format is MMDDYY.
                   Numeric, 6 positions, required.

32   Payment Disposition Code. Valid entries are:
                   P   Pay by check.
                   T   Transfer to another account.
                   Alphanumeric, 1 position, required.

33 – 43   Distribution Payment Amount. For a deletion (Card 00), this distribution payment amount must exactly match the amount on the existing record.
                   Numeric, 11 positions, required.

| 44 – 53 | Serial Number. If the Payment Disposition code is a 'P', this field can contain the serial number of the check. If the Payment Disposition code is a 'T', this field should contain the account number to which funds are being transferred. *Numeric, 10 positions, optional; required if Payment Disposition code is 'T'.* |

54 – 55   Application Code. Used when funds are being transferred and designates the application code of the account receiving the funds.
Numeric, 2 positions, optional; required if Payment Disposition code is 'T'.

56 – 64   Disbursement Tax Withheld Amount. Amount of federal tax withheld at the time of the disbursement.
Numeric, 9 positions, optional.

65   Check Code. Valid entries are:

    ƀ   Distribution not paid by check. Funds have been transferred.

    O   Check outstanding. Check has been cut by system in advance, but payment has not been made to the customer.

    P   Check paid. Check has been given/paid to the customer.

Note: When Payment Disposition is 'P', the serial/account number field can contain the serial number of the check, the Application Code must be 'ƀ' or zeros, and this field must be **O** or **P**.

When the Payment Disposition is 'T', the serial/account number field can contain the account number where the funds are being transferred, the Application Code can contain a valid number ('01' for DDA, '04' for Savings, or '08' for a CD), and this field must be **ƀ**, since the distribution is not being paid by check.

Alphanumeric, 1 position, required.

66 – 75   Payfrom Account. Account number from which disbursements is made.
Numeric, 10 positions, optional.

76 – 80   Not used.

Form 17 – Employer Record Input and Maintenance

Purpose

This form is used to create new Employer Records or to convert existing Employer Records. For example, special processing codes and record date information can be entered or maintained. An Employer Record is not required, but can be helpful in tying together several accounts that are under the same Keogh or SEP plan.

Cards Required

00, 01

Header Portion of Each Card

1 – 2

System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5

Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 15

Employer Identification Number. Leading blanks are permitted.
Numeric, 10 positions, required.

16 – 21

Not used.

22 – 23

Form Number. Valid entry is **17**.
Numeric, 2 positions, required.

24 – 25

Card Number. Valid entries are **00**, **01**, and **09**.
Numeric, 2 positions, required.

Card 00

26 – 31

Primary Last Name. First 6 letters of the customer's last name. For a company name, use the first 6 letters of its first name.
Alphanumeric, 6 positions, optional.
Reference: Card 09, field 001.

32

Primary 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.
Reference: Card 09, field 001.

33

Primary 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.
Reference: Card 09, field 001.

34 – 37	**Primary Tie Breaker.** Differentiates between customers with the same primary customer key. Leading blanks are permitted. *Numeric, 4 positions, optional.* Reference: Card 09, field 001.
38 – 43	**Secondary Last Name.** First 6 letters of the customer's last name. For a company name, use the first 6 letters of its first name. *Alphanumeric, 6 positions, optional.* Reference: Card 09, field 002.
44	**Secondary First Initial.** First letter of the customer's first name. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 002.
45	**Secondary Middle Initial.** First letter of the customer's middle name. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 002.
46 – 49	**Secondary Tie Breaker.** Differentiates between customers with the same secondary customer key. Leading blanks are permitted. *Numeric, 4 positions, optional.* Reference: Card 09, field 002.
50	**Connector Code.** Used for connecting the primary and secondary customer names. Valid entries are: ƀ 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.* Reference: Card 09, field 005.
51 – 62	**Address Modification.** This modification to an account address is printed in the third line of the account name and address information. For example, if an account is to be identified as a business account, type 'business' in this field. Other entries can include 'expense', 'escrow', etc. **Note:** In all cases, the word 'account' is automatically added to this modification. Therefore, if the word 'business' were entered, the name and address would be identified as a 'business account'. *Alphanumeric, 12 positions, optional.* Reference: Card 09, field 003.
63	**Alternate Address Code.** Valid entries are: ƀ No alternate address. **Y** Use the alternate address. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 006.

64	Secondary Customer Name Use Code. Valid entries are:

	ƀ	Use the secondary customer name as the second line of the customer name and address.
	F	Use the secondary customer name as the first line of the customer name and address.
	N	Do not use.

Alphanumeric, 1 position, optional.
Reference: Card 09, field 007.

65 – 79	Short Name. Name printed on the system reports. For example, Johnson, Robert Leroy, can be entered as Johnson, Rob. *Alphanumeric, 15 positions, optional (depending on the short name required code on MICM Record 3501).* Reference: Card 09, field 004.
80	Not used.

Card 01

26 – 30	Branch Number. Valid entries are **00001 – 99999**. Leading blanks are permitted. *Numeric, 5 positions, required.* Reference: Card 09, field 008.
31 – 39	Officer Code. User-defined code identifies the officer responsible for the account. All applicable officer codes are contained in Table 2 on MICM. If an officer table has not been established, any user-defined code is valid. *Alphanumeric, 9 positions, optional.* Reference: Card 09, field 009.
40 – 45	Date Opened. Date the account was opened. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 010.
46 – 49	Standard Industry Class Code (SIC). *Numeric, 4 positions, optional.* Reference: Card 09, field 012.
50 – 52	Map Code. User-defined. *Alphanumeric, 3 positions, optional.* Reference: Card 09, field 013.
53 – 58	Special Handling Codes 1 – 6. Defined by the user to indicate handling or other instructions for customers. These fields can be left blank. *Alphanumeric, 1 position, 6 times, optional.* Reference: Card 09, fields 014 – 019.

59 – 67	Employer Tax Identification Number. *Numeric, 9 positions, optional.* Reference: Card 09, field 011.
68 – 80	Not used.

Card 09

001	Primary Customer Key.
	(Positions 1 – 6) Last Name. (Position 7) First Initial. (Position 8) Middle Initial. (Positions 9 – 12) Tie Breaker. Reference: Card 00, columns 26 – 37.
002	Secondary Customer Key
	(Positions 1 – 6) Last Name. (Position 7) First Initial. (Position 8) Middle Initial. (Positions 9 – 12) Tie Breaker. Reference: Card 00, columns 38 – 49.
003	Address Modification. Reference: Card 00, columns 51 – 62.
004	Short Name. Reference: Card 00, columns 65 – 79.
005	Connector Code. Reference: Card 00, column 50.
006	Alternate Address Code. Reference: Card 00, column 63.
007	Secondary Name Use Code. Reference: Card 00, column 64.
008	Branch Number. Reference: Card 01, columns 26 – 30.
009	Officer Code. Reference: Card 01, columns 31 – 39.
010	Date Opened. Reference: Card 01, columns 40 – 45.

011   Tax ID Number.
Reference: Card 01, columns 59 – 67.

012   Standard Industry Code (SIC).
Reference: Card 01, columns 46 – 49.

013   Map Code.
Reference: Card 01, columns 50 – 52.

014   Special Handling Code 1.
Reference: Card 01, column 53.

015   Special Handling Code 2.
Reference: Card 01, column 54.

016   Special Handling Code 3.
Reference: Card 01, column 55.

017   Special Handling Code 4.
Reference: Card 01, column 56.

018   Special Handling Code 5.
Reference: Card 01, column 57.

019   Special Handling Code 6.
Reference: Card 01, column 58.

020   User Area.
Alphanumeric, 15 positions, optional.

021   Date Last Maintenance. Date of last maintenance to this employer record.
Numeric, 6 positions, optional.

022   Deletion Flag. Valid entries are:
      ƀ   Active employer.
      P   Purge this employer.
Alphanumeric, 1 position, optional.

Form 20 – Master Record Input and Maintenance

Purpose

This form is used to enter information that controls the processing of Certificates of Deposit, Time Deposit Open Accounts and Savings Accounts. The form contains all the processing options including the customer's short name, identifying information, issue information, interest payment options, renewal and maturity options, customer control information, statement options, service charge options and many other account flags and variables.

Many of these fields do not require entry for new accounts because the system defaults to the values established in MICM for the designated type of account.

There are some fields on this form for which a space is a valid code. For batch processing, to force a **ƀ** code in one of these fields (overriding what was entered previously in MICM as the default code), type an asterisk (*) in any of these fields on the form.

Note: The documentation for references to Cards 10 – 29 can be found in the Conversion chapter of the *Operations Guide*.

Cards Required

00, 01, 02, 03, and 04

Header Portion of Each Card

1 – 2

System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5

Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 15

Master Account Number. Leading blanks are permitted.
Numeric, 10 positions, required.

16 – 21

Not used.

22 – 23

Form Number. Valid entry is **20**.
Numeric, 2 positions, required.

24 – 25

Card Number. Valid entries are **00 – 07** and **09**.
Numeric, 2 positions, required.

Card 00

26 – 31

Primary Last Name. First 6 letters of the customer's last name. For a company name, use the first 6 letters of its first name.
Alphanumeric, 6 positions, optional.
Reference: Card 09, field 001.

32	Primary 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.* Reference: Card 09, field 001.
33	Primary 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.* Reference: Card 09, field 001.
34 – 37	Primary Tie Breaker. Differentiates between customers with the same primary customer key. Leading blanks are permitted. *Numeric, 4 positions, optional.* Reference: Card 09, field 001.
38 – 43	Secondary Last Name. First 6 letters of the customer's last name. For a company name, use the first 6 letters of its first name. *Alphanumeric, 6 positions, optional.* Reference: Card 09, field 002.
44	Secondary First Initial. First letter of the customer's first name. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 002.
45	Secondary Middle Initial. First letter of the customer's middle name. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 002.
46 – 49	Secondary Tie Breaker. Differentiates between customers with the same secondary customer key. Leading blanks are permitted. *Numeric, 4 positions, optional.* Reference: Card 09, field 002.

50	Connector Code. Used for connecting the primary and secondary customer names. Valid entries are:
	  ƀ 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.
	Reference: Card 09, field 005.

51 – 62	Address Modification. This modification to an account address is printed in the third line of the account name and address information. For example, if an account is to be identified as a business account, type 'business' in this field. Other entries can include 'expense', 'escrow', etc.
	Note: In all cases, the word 'account' is automatically added to this modification. Therefore, if the word 'business' were entered, the name and address would be identified as a 'business account'.
	Alphanumeric, 12 positions, optional. Reference: Card 09, field 003.

63	Alternate Address Code. Valid entries are:
	   ƀ No alternate address.
	   Y Use the customer's alternate address entered on MICM's name and address records.
	Alphanumeric, 1 position, optional.
	Reference: Card 09, field 006.

64	Secondary Customer Name Use Code. Valid entries are:
	   ƀ Use the secondary customer name as the second line of the customer name and address.
	   F Use the secondary customer name as the first line of the customer name and address.
	   N Do not use.
	Alphanumeric, 1 position, optional.
	Reference: Card 09, field 007.

65 – 79	Short Name. Name printed on the system reports. For example, Johnson, Robert Leroy, can be entered as Johnson, Rob. *Alphanumeric, 15 positions, optional* (depending on the short name required code on MICM Control Record 3501). Reference: Card 09, field 004.
80	Not used.

Card 01

26 – 30	Branch Number. Valid entries are **00001 – 99999**. Leading blanks are permitted. *Numeric, 5 positions, required*. Reference: Card 09, field 008.
31 – 33	Account Type. Relates to the types on MICM Records 3501 and 3502. Valid entries are **001 – 999**. Leading blanks are permitted. User-defined. *Numeric, 3 positions, required*. Reference: Card 09, field 009 or 030.

34 – 42	Officer Code. User-defined code identifies the officer responsible for the account. All applicable officer codes are contained in Table 2 in MICM. If an officer table has not been established, any user-defined code is valid. *Alphanumeric, 9 positions, optional.* Reference: Card 09, field 010.
43	Account Designation. Valid entries are: **C** Certificate of Deposit. **S** Savings. **T** Time Deposit Open Account. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 011 or 030.
44 – 56	Issue Value. Issue value for Certificate of Deposit. This must be zeros for Time Deposit Open Account (TDOA) and Savings. Required for Certificate of Deposit. *Numeric, 13 positions, required for certificates.* Must be blanks for TDOA and Savings. Reference: Card 09, field 013.
57 – 62	Date Issued. Date the account was opened or certificate was issued. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 012.
63 – 64	Account Class Code. Applicable class code information is contained in Table 7 in MICM. If a class table has not been established, any user-defined code is valid. *Alphanumeric, 2 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 014.
65	Negotiable Code. Valid entries are: **N** Notice has not been produced. **Y** Negotiable. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 015.
66	Employee Code. Identifies this account as an employee or a business account. Valid entries are: **B** Business account. **D** Director of the institution. **E** Employee of the institution. **O** Officer of the institution. **N** Not an employee or business. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 022.

67   Correspondent Institution Code. Identifies relationships between institutions and/or customers and institutions. Valid entries are:

      A U.S. Branch or agency in foreign institution.
      B Commercial institution in U.S.
      C Other institution in U.S.
      D Foreign branch of U.S. institution.
      E Other institution in foreign country.
      F Foreign government.
      N Not a correspondent institution account.
      Y Correspondent institution account.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 023.

68   Public Funds Code. Valid entries are:

      F U.S. Government account.
      N Not a public funds account.
      S State or political subdivision in U.S. Account.
      Y Public funds account.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 024.

69   Trust Deposit Code. Valid entries are:

      N Nonnegotiable.
      Y A trust deposit.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 025.

70   Secured Deposit Flag. Valid entries are:

      B Both secured and transferable.
      N Not secured or transferable.
      T Transferable deposit.
      Y Secured deposit.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 026.

71   Large Balance Pointer. Valid entries are **0 – 9**. **0** indicates that this feature is not used. **1** points to the first of nine balances. **9** points to the last of the large balances maintained for this account in MICM.
      Numeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 027.

72   Closed to Posting Code. Internally generated transactions are not blocked. Valid entries are:

      A Closed to posting all transactions.
      C Closed to posting credits.
      D Closed to posting debits.
      N Not closed to posting.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 028.

73	Collateral Code. Valid entries are:

N Not a trust deposit.

Y Collateral.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

Reference: Card 09, field 063.

74 Safekeeping Code. Valid entries are:

B Brokered deposit.

R Brokered retail deposit.

N Not safekeeping.

Y Safekeeping.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

Reference: Card 09, field 125.

75 Purge Override Code. Controls the purging of accounts when closed. Valid entries are:

b Automatically purge the account when closed.

N Do not automatically purge the account even though the specified number of days have passed for purging.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

Reference: Card 09, field 106.

76 Federal Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded with a **4**, **5**, **8**, **B**, **C**, **D**, **E**, **F**, or **S**. This field cannot be maintained if there is a check outstanding. Valid entries are:

B Exemption period for B-Notice receipt expired – withhold.

C Second B-Notice received – withhold.

D No tax ID number – withhold.

E IRS withdrawal occurred during awaiting TIN certification period – withhold

F IRS withdrawal occurred during B-Notice received period – withhold.

S Self-imposed withholding.

1 Exempt account.

2 Account with certified tax ID number.

3 Account with uncertified tax ID number.

4 TIN certification period expired – withhold.

5 Risk account as per IRS – withhold.

6 Awaiting TIN certification. On the expiration date, the system changes the code to **4**.

7 Exemption for nonresident alien. On the expiration date, the system changes code to **8**.

8 Exemption period for nonresident alien expired – withhold.

9 B-Notice received. On the expiration date, the system changes the code to **B**.

Note: This field cannot be maintained when there is a check outstanding. When the check has been paid, then maintenance to this field can be done.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

Reference: Card 09, field 131.

77	Book Entry CD Code. Indicates if this account is an Entry Certificate. Valid entries are:

      N   Not collateral.

      Y   Account is an Entry Certificate. 08-038 (Book Entry CD Receipt) is generated for new accounts.

Alphanumeric, 1 position, optional.

Reference: Card 09, field 113.

78	Regulation DD Flag. Indicates if the account is subject to Regulation DD Reporting. Valid entries are:

      N   Account is not subject to Reg DD reporting.

      Y   Account is subject to Reg DD reporting.

Alphanumeric, 1 position, optional.

Reference: Card 09, field 169.

79 – 80	Not used.

Card 02

26	Interest Pay Code. Valid entries are:

      B   Pay interest on the current account balance.

      C   Pay interest on the customer collected balance.

      N   No interest.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

Reference: Card 09, field 029.

27 – 35	Interest Rate. Annual interest rate for this account. Three decimal places are assumed. This interest rate must not be greater than the maximum interest rate or less than the minimum interest rate on MICM Record 3501 for the account type. Leading blanks are permitted.

Note: This field is not maintainable. When a change is necessary, use Form 32 – Rate Change History (TIRATE).

Numeric, 9 positions, optional. Default: MICM Record 3504.

36	Interest Method. Indicates the method used for the calculation of interest. Valid entries are:

      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.

      S   Simple daily. Calculated from day of deposit to the day of withdrawal.

Note: Method **C** produces a higher yield.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

Reference: Card 09, field 031.

37   Interest Year Base Code. Valid entries are:
                      A   Actual day year.
                      0   360-day year.
                      5   365-day year.
                      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
                      Reference: Card 09, field 032.

38   Interest Month Code. Valid entries are:
                      A   Actual day month.
                      M   30-day month.
                      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
                      Reference: Card 09, field 033.

39 – 44   Next Interest Payment Date. Date need not be entered if the Frequency is 'D' or
                      'M'. The system automatically calculates the date by advancing the current date
                      by one scheduled period. If the Frequency is 'C', leave this field blank. Interest
                      is paid on the cycle specified for the account. For Certificates of Deposit, this
                      date reflects the interest pay-to date. On savings and time deposit open accounts,
                      it reflects the interest paid-to-date. Format is MMDDYY.

                      Note: If the Interest Payment Frequency is 'N', this next interest payment date
                      must be a current or future date.

                      Numeric, 6 positions, optional; *required at conversion*.
                      Reference: Card 09, field 034.

45   Interest Payment Frequency. Indicates the frequency desired for payment of
                      interest. Used in conjunction with Interest Payment Term and Interest Payment
                      Day. Valid entries are:
                      C   Cycles. (Not valid for a Certificate of Deposit).
                      D   Days.
                      M   Months.
                      N   None.
                      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
                      Reference: Card 09, field 034.

46 – 48   Interest Payment Term. Number of days or months between the payment of
                      interest if the Frequency is 'D' or 'M'. If the Frequency is 'C' or 'N', leave this
                      blank. If left blank, **001** is inserted. Leading blanks are permitted.
                      Numeric, 3 positions, optional. Default: MICM Record 3501.
                      Reference: Card 09, field 034.

49 – 50	Interest Payment Day. Specific day of the month on which interest is paid when the Frequency is 'D' or 'M'. **31** indicates the last day of the month regardless of the number of days in a particular month. If the Interest Frequency is 'C', this field is the cycle (**01 – 99**) in which interest is paid. Leading blanks are permitted.
	Note: When expecting the Payment Day as the Anniversary Day and the account is opened on the 29th, 30th, or 31st, use this field to keep the Payment Day as the Anniversary Date. Also, if an account is 360/30, and the day portion of the Next Interest Date is '29', '30', or '31', this field is required.
	Numeric, 2 positions, optional. Default: MICM Record 3501. Reference: Card 09, field 034.
51	Interest Disposition Code. Valid entries are:
	C Capitalize interest.
	P Pay interest by check.
	T Transfer to another account.
	Note: Accounts that have an Interest Disposition Code of **P** or **T** report any interest as distribution at year-end. In addition, accounts that have an Interest Disposition Code of **T** are required to have an interest application and account number.
	Alphanumeric, 1 position, optional. Default: MICM Record 3501. Reference: Card 09, field 035.
52	Combined Check. Indicates if multiple interest checks for a customer are to be combined into one check. This applies only to checks printed on the same day. The checks must match on the ZIP Code, Customer Number and the first two lines of the customer Name/Address. Valid entries are:
	N Account is not an Entry Certificate.
	Y Combine interest checks.
	Alphanumeric, 1 position, optional. Reference: Card 09, field 151.
53	Tenth Day Option. Specifies that deposits made by the tenth day of the month or cycle receive interest from the first day. Valid entries are:
	b̸ Option not used.
	M For each month.
	Y For each cycle.
	Alphanumeric, 1 position, optional. Default: MICM Record 3501. Reference: Card 09, field 039.
54 – 63	Account Number. Account if interest or principal is to be transferred to another account. Used if Interest Payment Disposition is 'T'. *Numeric, 10 positions, optional*. Reference: Card 09, field 036.

64 – 65	**Application Code.** Code for the account number above. Used if the Interest Payment Disposition is 'T'. *Numeric, 2 positions, optional.* Reference: Card 09, field 036.
66	**Rate Code.** Valid entries are: **C** Rate change allowed at any time. This code causes the account to default to MICM Record 3504 at renewal. **N** Rate change not allowed. **R** Change rate to type default at renewal only. **T** Rate change allowed only during the term. Using this code, the account does not default to MICM Record 3504 at renewal. *Alphanumeric, 1 position, optional.* Default: MICM Record 3504. Reference: Card 09, field 037.
67	**Interest Plan.** Determines how the interest rate is assigned on a new account and also at renewal. Valid entries are: **B** Use the Balance Rate Table from MICM Record 3504. **C** Combine the rates from the Term Rate Table (base rate) and the Balance Rate Table (index rate) from MICM Record 3504. **D** Use the Default Rate from MICM Record 3504. **P** Use the rate from MICM Record 2002 as indicated by the Interest Plan Indicator. **T** Use the Term Rate Table from MICM Record 3504. *Alphanumeric, 1 position, optional.* Default: MICM Record 3504. Reference: Card 09, field 136.
68 – 70	**Prime Indicator.** Indicates which MICM Record 2002 is used to assign a rate for this account. Valid entries are **000 – 999**. *Numeric, 3 positions, optional.* Reference: Card 09, field 152.
71 – 79	**Index to Prime Interest Rate.** If the Interest Plan Parameter on the account is '1' or '2', the prime interest rate is adjusted by the index. *Numeric, 9 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 137.
80	**Index Sign.** Indicates if the index to prime is positive or negative. Valid entries are: **M** Minus, the index to prime is subtracted from the prime interest rate. **P** Plus, the index to prime is added to the prime interest rate. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 137.

Card 03

26	Interest Compounding Frequency. Interest frequency desired for compounding. Valid entries are:

    D   Days.
    M   Months.
    N   No compounding.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 044.

27 – 29   Interest Compounding Term. Number of days or months between compounding of interest if the Frequency is 'D' or 'M'. If the Frequency is 'N', leave this blank. If left blank, **001** is inserted. Leading blanks are permitted.
Numeric, 3 positions, optional. Default: MICM Record 3501.
Reference: Card 09, field 044.

30 – 31   Interest Compounding Day. Specific day of the month on which the interest is to be compounded if the Frequency is 'D' or 'M'. Type **31** to indicate the last day of the month regardless of the number of days in a particular month. Leading blanks are permitted.
Numeric, 2 positions, optional. Default: MICM Record 3501.
Reference: Card 09, field 044.

32 – 37   Next Interest Compounding Date. Required if the Frequency is 'D' or 'M'. No date is required if the Frequency is 'N'.
Numeric, 6 positions, optional; required at conversion.
Reference: Card 09, field 044.

38   Renewal Frequency. Frequency desired for the renewal of the account. Valid entries are:

    D   Days.
    M   Months.
    N   No renewal period.
    X   Renewal term defined by last and next dates.

Note: For Account Designation of 'S' (savings), the Renewal Frequency must be 'N' (no renewal period). For account designation of 'T' (TDOA), Renewal Frequency must be **D** or **M** (days or months). For single maturities, you can fill in a frequency, but the Renewal Option must be 'S' for single maturity.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 040.

39 – 41	**Renewal Term.** Number of days or months between renewals of the account if the Frequency is 'D' or 'M'. If the Frequency is 'N', leave this field blank. If left blank, **001** is inserted. Leading blanks are permitted. **Note:** For single maturities, you can fill in a term, but the Renewal Option must be 'S' for single maturity. *Numeric, 3 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 040.
42 – 43	**Specific Renewal Day.** Specific day of the month on which the account is to be renewed if the Frequency is 'D' or 'M'. Type **31** to indicate the last day of the month regardless of the number of days in a particular month. If left blank, **00** is inserted. Leading blanks are permitted. *Numeric, 2 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 040.
44	**Renewal Option.** This code must be **A** for a TDOA, and **ƀ** for a savings accounts. Valid entries are: **ƀ** Savings only. **A** Automatic renewal. **S** Single maturity. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 041.
45 – 50	**Next Renewal Date.** Next renewal date or first renewal date for the account. A date need not be entered if the Frequency is 'D' or 'M'. The system automatically calculates the date by advancing the current date by one scheduled period. Format is MMDDYY. *Numeric, 6 positions, optional.* Required at conversion. Reference: Card 09, field 040.
51 – 56	**Final Maturity Date.** Format is MMDDYY. **Note:** You cannot enter data in this field if the Account Designation is 'T' (TDOA). *Numeric, 6 positions, optional.* Required at conversion if the account is to have a final maturity date. Reference: Card 09, field 042.
57	**Final Disposition Code.** Indicates the disposition of funds when an account matures. If the Final Disposition code is **T**, a Maturity Account number and Maturity Application code are required. Valid entries are: **N** Do not disburse funds. **P** Pay by check. **T** Transfer to another account. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 043.

58 – 59   Maturity Application Code. Application code for account to receive the principal transfer when the Final Disposition Code is 'T'.
Numeric, 2 positions, optional.
Reference: Card 09, field 140.

60 – 69   Maturity Account Number. Assigned to receive the transferred principal amount when the Final Disposition is 'T'.
Numeric, 10 positions, optional.
Reference: Card 09, field 140.

70   Renewal Balance Code. Indicates which balance to use if the interest rate at renewal is based on balance. Valid entries are:
           C   Current balance.
           I   Issue value.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 153.

71   Grace Rate Option. Indicates which interest rate to use while the account is in the grace period. Valid entries are:
           G   Use grace rate from MICM Record 3500 (Time Investment Institution Parameters).
           R   Use renewal interest rate, based on the accounts Interest Plan.
           O   Use rate used during previous renewal term.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 154.

72   Special Handling Codes 1. First special handling code for this account.
User-defined.
Alphanumeric, 1 position, optional.
Reference: Card 09, fields 016.

73   Special Handling Codes 2. Second special handling code for this account.
User-defined.
Alphanumeric, 1 position, optional.
Reference: Card 09, fields 017.

74   Special Handling Codes 3. Third special handling code for this account.
User-defined.
Alphanumeric, 1 position, optional.
Reference: Card 09, fields 018.

75   Special Handling Codes 4. Fourth special handling code for this account.
User-defined.
Alphanumeric, 1 position, optional.
Reference: Card 09, fields 019.

76	Special Handling Codes 5. Fifth special handling code for this account. User-defined. *Alphanumeric, 1 position, optional.* Reference: Card 09, fields 020.

77	Special Handling Codes 6. Sixth special handling code for this account. User-defined. *Alphanumeric, 1 position, optional.* Reference: Card 09, fields 021.

78 – 80	Not used.

Card 04

26
Statement Sort Code. Specifies the order in which the items on statements are printed. Valid entries are:

- **b** Date order, no balance summary.
- **B** Date order, with balance summary.
- **C** Serial number order, with balance summary.
- **S** Serial number order, no balance summary.

Note: For a Passbook account, this code must be **b**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 046.

27
Statement Type Code. Indicates which format is used for printing the statement types. Valid entries are:

- **T** Form A – TDOA statement.
- **0** Passbook accounts.
- **1** Form A – Account Statement, accounts in account number order, combined.
- **2** Form C – Customer Statement, single account, not combined.
- **3** Form C – Single Account Statement, not combined.
- **4** Form C – Customer Statement, accounts in account number order, combined.
- **5** Form C – Single Accounts in alpha key order, not combined.
- **6** Form C – Accounts in alpha key order, combined.
- **7** Form C – Affiliate Accounts in account order, combined.
- **8** Form C – Parent Accounts in account order, combined.
- **9** Form B – Business Account.

Note: To use statement type code **9**, the Employee Code must be 'B' for business. To combine statements at the account level, use a Statement Type **7**. Statement term, frequency and next date must be the same for all accounts. In the Account field, enter the same account number for all accounts to be combined.

Numeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 047.

28   Statement Disposition Code. Valid entries are:
        ƀ   Mail statement.
        H   Hold statement.
        Z   ZIP code order.
        Other Any user-defined alphabetic character.

      Note: For Passbook accounts, this code must be **ƀ**.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 048.

29   Statement Frequency. For a Passbook account, the Statement Frequency must be
      B. Valid entries are:
        B   Passbook account.
        C   Cycles.
        D   Days.
        M   Months.
        N   No statement.
        P   Periodic.

      Note: Cycles are only a monthly function. You cannot use them for any other
      frequency. MICM Record 2005 must be established for each cycle used. The cycle
      number is entered in first 2 positions of Statement Days.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.
      Reference: Card 09, field 049.

30 – 32   Statement Term. Number of days between statements if the Frequency is 'D', or
      the number of months between statements if the Frequency is 'M'. If the
      frequency is 'N' or 'C', enter a term of **001** in this field. If left blank, **001** is
      inserted. Leading blanks are permitted.

      Note: For a Passbook account, this term must be **001**.

      Numeric, 3 positions, optional. Default: MICM Record 3501.
      Reference: Card 09, field 049.

33 – 40   Statement Days. Days of the month or the cycle number when the statement is
      printed. The days of the month when the Frequency is 'P'. A maximum of four
      days can be specified. Any unused fields are zero-filled. The first occurrence is
      the specific day when the Frequency is 'D' or 'M', with **31** indicating end of the
      month. For a Frequency of 'C', the first occurrence is the cycle number (**01 – 99**).
      Zeros is the valid entry for Passbook accounts.

      Note: For Passbook accounts, this number must be zeros.

      Numeric, 2 positions, 4 times, optional. Default: MICM Record 3501.
      Reference: Card 09, field 049.

41 – 46	Next Statement Date. For new accounts, fill out this field for Frequency 'D', 'M', or 'P' only if you wish to override the date the system automatically calculates. If the Frequency is 'C', leave this field blank. The statement is printed on the date specified for the account. Format is MMDDYY. At conversion, enter the next statement date regardless of the frequency code.

Note: For Passbook accounts, this must be the issue date.

Numeric, 6 positions, optional; required at conversion.
Reference: Card 09, field 049.

47	No Activity Statement Code. Specifies whether a statement is produced when the account has had no activity. Valid entries are:

    N   Do not combine interest checks.
    Y   Print the statement.

Note: For Passbook accounts, this code must be **N**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 050.

48 – 57	Account to Combine With. Account number to be used for combining statements. Leading blanks are permitted.

Note: For Passbook accounts this number must be zeros.

Numeric, 10 positions, optional.
Reference: Card 09, field 051.

58	Statement Rate Change History Code. Indicates whether rate change history is to be printed on the statement. Valid entries are:

    N   Do not print the statement.
    Y   Rate change history is to be printed.

Note: For Passbook accounts, this code must be **N**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 052.

59	IRA/Keogh Code. Valid entries are:

    C   Corporate account.
    E   Educational IRA.
    I   IRA account.
    J   Joint account.
    K   Keogh account.
    N   Not an IRA or Keogh account.
    O   Other retirement account.
    R   Roth IRA.
    S   SEP account.
    T   Transitional Roth IRA.
    V   VERSA account.
Alphanumeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 045.

60 – 69	Customer Control Number. Number to be used whether an IRA/Keogh account or not for customer reporting. *Numeric, 10 positions, required.* Reference: Card 09, field 045.
70 – 79	Certificate Number. Actual certificate number for a Certificate of Deposit. May be different from the account number if a conversion to a numeric account number had been done at conversion time. *Alphanumeric, 10 positions, required for certificates of deposit.* Reference: Card 09, field 124.
80	Not used.

Card 05

26 – 29	Standard Industry Class. User-defined. Leading blanks are permitted. *Numeric, 4 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 053.
30 – 33	Accounting Code. Used for responsibility accounting as defined by the user. Leading blanks are permitted. *Numeric, 4 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 054.
34 – 36	Map Code. This code can be left blank. User-defined. *Alphanumeric, 3 positions, optional.* Reference: Card 09, field 055.
37	Special Report Code. User-defined code that causes this account to be printed on the Selected Accounts Report whenever there is activity. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 056.
38	Account Analysis Code. Valid entries are: **N**　　No analysis. **1**　　Account to undergo analysis. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 057.
39	Account Reconciliation Code. Valid entries are: **N**　　　Do not reconcile this account. **1 – 4**　　User-defined. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 058.
40 – 48	Signature Card Index Number. *Numeric, 9 positions, optional.* Reference: Card 09, field 059.

49 – 57	Minimum Rate. *Numeric, 9 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 138.
58 – 66	Maximum Rate. *Numeric, 9 positions, optional.* Default: MICM Record 3501. Reference: Card 09, field 061.
67	Pre-renewal Notice. Indicates if a Pre-Renewal Notice is produced for automatic renewing accounts. Valid entries are: **N** No rate change history is to be printed. **Y** Print Pre-Renewal Notices. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 155.
68	Renewal Notice. Indicates if a Renewal Notice is produced for automatic renewing accounts. Valid entries are: **N** Do not print Pre-Renewal Notices. **Y** Print Renewal Notices. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 156.
69	Maturity Notice. Indicates if a Maturity Notice is produced for account when it matures. Valid entries are: **N** Do not print Renewal Notices. **Y** Print Maturity Notices. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 157.
70	Interest Notice. Indicates if an Interest Payment Notice is produced for accounts capitalizing or transferring interest payments. Valid entries are: **N** Do not print Maturity Notices. **Y** Print Interest Payment Notices. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 158.
71 – 80	Not used.

Card 06

26	Service Charge Frequency. Valid entries are: **C** Cycles. **D** Days. **M** Months. **N** No service charge. **P** Periodic. *Alphanumeric, 1 position, optional.* Default: MICM Record 3501. Reference: Card 09, field 064.

27 – 29   Service Charge Term. Number of days or months between service charges if the
                 Frequency is 'D' or 'M'. If the Frequency is 'C' or 'N', type **001** in this field. If left
                 blank, **001** is inserted. Leading blanks are permitted.
                 Numeric, 3 positions, optional. Default: MICM Record 3501.
                 Reference: Card 09, field 064.

30 – 37   Service Charge Days of Month. When the Frequency is 'P', these four fields
                 contain the days of the month on which service charges are assessed. If more
                 than one day is specified, enter the days in ascending order. **31** indicates 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 Frequency is 'C', enter the service charge cycle
                 (**01 – 40**) in the first field. If the Frequency is 'D' or 'M', this first field contains
                 the specific day of the month on which service charges are to be assessed.
                 Leading blanks are permitted.
                 Numeric, 2 positions, 4 times, optional. Default: MICM Record 3501.
                 Reference: Card 09, field 064.

38   Service Charge Code. Valid entries are:
                 A   Charge.
                 B   Bill.
                 C   Charge another account.
                 R   Review.
                 W   Waive.
                 Alphanumeric, 1 position, optional. Default: MICM Record 3501.
                 Reference: Card 09, field 065.

39 – 40   Service Charge Routine Number. Points to one of 30 sets of service charge
                 parameters in MICM. Valid entries are:
                 00   Not used.
                 1 – 30   The parameter set.
                 Numeric, 2 positions, optional. Default: MICM Record 3501.
                 Reference: Card 09, field 067.

41 – 46   Next Service Charge Date. Date need not be entered if the 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', leave this field blank.
                 Service charges is assessed on the cycle specified for the account. Format is
                 MMDDYY.
                 Numeric, 6 positions, optional. Required at conversion.
                 Reference: Card 09, field 064.

47 – 56   Service Charge Account Number. Account number to be charged for the service
                 charge for this account. This account number is used when the Service Charge
                 Code is 'C' for charge another account. Leading blanks are permitted.
                 Numeric, 10 positions, optional.
                 Reference: Card 09, field 068.

57 – 58	Service Charge Application Code. Application for the account number above. If the account number is entered, this must not be zeros. This code is used when the Service Charge Code is 'C' for charge another account. Leading blanks are permitted. *Numeric, 2 positions, optional.* Reference: Card 09, field 068.
59 – 67	Social Security Number. Social security number of the account owner. *Numeric, 9 positions, optional.* Reference: Card 09, field 118.
68	TDOA Withdrawal Sequence Code. Determines the sequence a withdrawal is to be processed. Valid entries are:

    F   FIFO (first deposit in).
    H   Deposit with the highest rate.
    L   LIFO (last deposit in).
    M   Deposit with the lowest rate.
    N   Not applicable.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.
Reference: Card 09, field 135.

69	Time Deposit Open Account (TDOA) Term Code. Determines the length of the term of each deposit. It also indicates when individual deposits renew. Valid entries are:

    D   Decreasing term.
    F   Fixed term.
    N   Not applicable.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

70	TDOA Rate Code. Determines how deposits are affected when the rate changes and if the rate changes on all deposits or only on individual deposits. Valid entries are:

    F   Fixed rate.
    N   Not applicable.
    V   Variable rate.

Note: The following edits are for the various TDOA types and the respective rate code(s) that apply:

- Fixed Rate/Fixed Term – 'N' or 'T'

  The rate can be changed using the online transaction TIRATE, Form 32 (Rate Change History), or a type rate change. Changes are done at the account not the deposit level. There is no default to MICM Record 3501, since this type is processed at the account level.

- Variable Rate/Fixed Term – 'N' or 'R'

  Rate cannot be changed other than at availability time when it defaults to MICM Record 3501.

- Fixed Rate/Decreasing Term – 'N' or 'T'

  Rate can be changed using the online transaction TIRATE, Form 32 (Rate Change History), or a type rate change. Changes are done at the account not the deposit level. There is no default to MICM Record 0365, since this type is processed at the account level.

- Variable Rate/Decreasing Term – 'N' or 'R'

  Rate cannot be changed other than at availability time when it defaults to MICM Record 3504.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

71 – 72	Penalty Routine. Indicates which penalty routine to use when calculating the interest penalty. **00** is user-defined. **01 – 30** are set on MICM Record 3503.

Note: MICM Record 3503 must exist for each routine code used.

When adding a new account and the three penalty routines are established on MICM Record 3501, any change to the renewal term and frequency causes the system to pick up the new penalty routine based on the new term and frequency.

Maintenance to the renewal term and frequency once the account has been added does not cause the system to refigure the penalty routine. If the change to the renewal term and frequency requires a change to the penalty routine to be used, the maintenance must be done manually.

Numeric, 2 positions, optional. Default: MICM Record 3501.
Reference: Card 09, field 139.

73	Equal Payment Code. Valid entries are:

    N   Do not print Interest Payment Notices.
    Y   Equal payment requested.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 038.

74 – 80	Specific Amount. Amount of interest if the equal payment code is 'Y'. *Numeric, 7 positions, optional.* Reference: Card 09, field 038.

Card 07

26 – 35	Spousal Number. Spousal customer number for joint retirement accounts. *Numeric, 10 positions, optional.* Reference: Card 09, field 066.

36 – 45	Employer Identification Number. Numbers for Keogh and SEP accounts. Used to identify accounts under the same Keogh plan. *Numeric, 10 positions, optional.* Reference: Card 09, field 097.

46 – 53	Date of Birth. Format is MMDDYYYY.
	Note: Not used in conversion or for non-retirement accounts.
	Numeric, 8 positions, optional; required if the Require Date of Birth flag on MICM Record 3500 is 'Y'.

| 54 – 64 | Maximum Balance Allowed. Credit transactions and current balance are edited against this field. If they are higher, the transaction is rejected. This amount is expressed in whole dollars.
Numeric, 11 positions, optional. Default: MICM Record 3501.
Reference: Card 09, field 099. |

65	Rate Change Frequency. Valid entries are:
	D Days.
	M Months.
	N None.
	Alphanumeric, 1 position, optional. Default: MICM Record 3501. Reference: Card 09, field 117.

| 66 – 68 | Rate Change Term. Number of days or months between rate changes, if the Frequency is 'D' or 'M'. If the Frequency is 'N', type **001**. If left blank, **001** is inserted. Leading blanks are permitted.
Numeric, 3 positions, optional. Default: MICM Record 3501.
Reference: Card 09, field 117. |

| 69 – 70 | Rate Change Day. Specific day of the month on which the rate changes are to occur if the Frequency is 'M'.
Numeric, 2 positions, optional. Default: MICM Record 3501.
Reference: Card 09, field 117. |

| 71 – 76 | Next Rate Change Date. Date on which the next rate change is to occur. You do not need to specify a date for new accounts. The system calculates the date by advancing the issue date by one scheduled period. Format is MMDDYY.
Numeric, 6 positions, optional. Required at conversion.
Reference: Card 09, field 117. |

| 77 – 80 | Not used. |

Card 08

26 – 30	Cost Center. Cost center for the account. *Numeric, 5 positions, optional*.

| 31 – 39 | Officer 2. Second officer number assigned to the account.
Alphanumeric, 9 positions, optional. |

| 40 – 44 | Fund Source. Indicates the source of the account's deposit.
Alphanumeric, 5 positions, optional. |

45 – 62	Alert. Indicates an alert on the account. *Alphanumeric, 3 positions, 6 times, optional.*
63 – 77	User Area. User-defined. *Alphanumeric, 15 positions, optional.* Reference: Card 09, field 060.
78 – 80	Not used.

Card 09

001	Primary Customer Key. (Positions 1 – 6) Last Name. (Position 7) First Initial. (Position 8) Middle Initial. (Positions 9 – 12) Tie Breaker. Reference: Card 00, columns 26 – 37.
002	Secondary Customer Key. (Positions 1 – 6) Last Name. (Position 7) First Initial. (Position 8) Middle Initial. (Positions 9 – 12) Tie Breaker. Reference: Card 00, columns 38 – 49.
003	Address Modification. Reference: Card 00, columns 51 – 62.
004	Short Name. Reference: Card 00, columns 65 – 79.
005	Connector Code. Reference: Card 00, column 50.
006	Alternate Address Code. Reference: Card 00, column 63.
007	Secondary Name Use Code. Reference: Card 00, column 64.
008	Branch Number. Reference: Card 01, columns 26 – 30.
009	Account Type. Reference: Card 01, columns 31 – 33.
010	Officer Code. Reference: Card 01, columns 34 – 42.

011   Account Designation.
                            Reference: Card 01, column 43.

012   Date Issued.
                            Reference: Card 01, columns 57 – 62.

013   Issue Value.
                            Reference: Card 01, columns 44 – 56.

014   Class Code.
                            Reference: Card 01, columns 63 – 64.

015   Negotiable Code.
                            Reference: Card 01, column 65.

016   Special Handling Code 1.
                            Reference: Card 03, column 72.

017   Special Handling Code 2.
                            Reference: Card 03, column 73.

018   Special Handling Code 3.
                            Reference: Card 03, column 74.

019   Special Handling Code 4.
                            Reference: Card 03, column 75.

020   Special Handling Code 5.
                            Reference: Card 03, column 76.

021   Special Handling Code 6.
                            Reference: Card 03, column 77.

022   Employee Code.
                            Reference: Card 01, column 66.

023   Correspondent Institution Code.
                            Reference: Card 01, column 67.

024   Public Funds Code.
                            Reference: Card 01, column 68.

025   Trust Deposit Code.
                            Reference: Card 01, column 69.

026   Secured Deposit Flag.
                            Reference: Card 01, column 70.

027   Large Balance Pointer.
                            Reference: Card 01, column 71.

028   Closed of Posting Code.
                            Reference: Card 01, column 72.

029   Interest Pay Code.
                            Reference: Card 02, column 26.

030   Account Type and Designation.

                            (Positions 1 – 3) Account Type.
                            Reference: Card 01, columns 31 – 33.

                            (Position 4) Account Designation.
                            Reference: Card 01, column 43.

031   Interest Method Code.
                            Reference: Card 02, column 36.

032   Interest Year Base Code.
                            Reference: Card 02, column 37.

033   Interest Month Code.
                            Reference: Card 02, column 38.

034   Interest Next Pay Date, Frequency, Term, Specific Day.

                            (Positions 1 – 6) Next Date.
                            (Position 7) Frequency.
                            (Positions 8 – 10) Term.
                            (Positions 11 – 12) Day.
                            Reference: Card 02, columns 39 – 44.

035   Interest Disposition Code.
                            Reference: Card 02, column 51.

036   Interest Account Application Code.

                            (Positions 1 – 10) Account Number.
                            (Positions 11 – 12) Application.
                            Reference: Card 02, columns 54 – 65.

037   Interest Rate Code.
                            Reference: Card 02, column 66.

038   Interest Equal Payment Code and Amount.

                            (Position 1) Equal Payment.
                            (Positions 2 – 8) Specific Amount.
                            Reference: Card 06, columns 73 – 80.

039   Interest Tenth Code.
                            Reference: Card 02, column 53.

040   Renewal Frequency, Term, Specific Day, Next Day.

                       (Position 1) Frequency.
                       (Positions 2 – 4) Term.
                       (Positions 5 – 6) Day.
                       (Positions 7 – 12) Next Renewal.
                       Reference: Card 03, columns 38 – 50.

041   Renewal Option.
                       Reference: Card 03, column 44.

042   Final Maturity Date.
                       Reference: Card 03, columns 51 – 56.

043   Final Disposition Code.
                       Reference: Card 03, column 57.

044   Compounding Frequency, Term, Specific Day, Next Day.

                       (Position 1) Frequency.
                       (Positions 2 – 4) Term.
                       (Positions 5 – 6) Day.
                       (Positions 7 – 12) Next Date.
                       Reference: Card 03, columns 26 – 37.

045   IRA/Keogh Code, Customer Number.

                       (Position 1) IRA/Keogh Code.
                       (Positions 2 – 11) Customer Number.
                       Reference: Card 04, columns 59 – 69.

046   Statement Sort Code.
                       Reference: Card 04, column 26.

047   Statement Type Code.
                       Reference: Card 04, column 27.

048   Statement Disposition Code.
                       Reference: Card 04, column 28.

049   Statement Frequency, Term, Days of Month, Date Next.

                       (Position 1) Frequency.
                       (Positions 2 – 4) Term.
                       (Positions 5 – 12) Days of Month.
                       (Positions 13 – 18) Next Date.
                       Reference: Card 04, columns 29 – 46.

050   No Activity Statement.
                       Reference: Card 04, column 47.

051	Statement Account to Combine With. Reference: Card 04, columns 48 – 57.
052	Statement Rates Code. Reference: Card 04, column 58.
053	Standard Industry Code (SIC). Reference: Card 05, columns 26 – 29.
054	Accounting Code. Reference: Card 05, columns 30 – 33.
055	Map Code. Reference: Card 05, columns 34 – 36.
056	Special Report Code. Reference: Card 05, column 37.
057	Account Analysis Code. Reference: Card 05, column 38.
058	Reconciliation Code. Reference: Card 05, column 39.
059	Signature Index Number. Reference: Card 05, columns 40 – 48.
060	User Area. Reference: Card 08, columns 63 – 77.
061	Maximum Rate. Reference: Card 05, columns 58 – 66.
062	Reserved for Time Investment system use.
063	Collateral Flag. Reference: Card 01, column 73.
064	Service Charge Frequency, Term, Days of Month, Next Date. (Position 1) Frequency. (Positions 2 – 4) Term. (Positions 5 – 12) Days of Month. (Positions 13 – 18) Date Next Due. Reference: Card 06, columns 26 – 46.
065	Service Charge Code. Reference: Card 06, column 38.

066	Spousal Number. Reference: Card 07, columns 26 – 35.
067	Service Charge Routine Pointer. Reference: Card 06, columns 39 – 40.
068	Service Charge Account, Application.
	(Positions 1 – 10) Account Number. (Positions 11 – 12) Application. Reference: Card 06, columns 47 – 58.
069	Current Month Aggregate Balance. Reference: Card 10, columns 26 – 40.
070	Current Month Aggregate Collect Balance. Reference: Card 12, columns 57 – 71.
071	Average Balance Month, Amount ($).

(Positions 1 – 2) Month. Month for which this change is to apply. Valid entries are **01** – **12**, corresponding with January – December.
Numeric, 2 positions, optional.

(Positions 3 – 11) Amount.
Reference: Cards 10, 11, and 12, columns 26 – 79.

072	Average Collected Balance Month Amount ($).

(Positions 1 – 2) Month. Month for which this change is to apply. Valid entries are **01** – **12**, corresponding to January – December.
Numeric, 2 positions, optional.

(Positions 3 – 11) Average Collected 01 – 12.
Reference: Cards 12, 13, and 14, columns 26 – 80.

073	Date Overdrawn. Reference: Card 15, columns 26 – 31.
074	Current Month Time Overdrawn. Reference: Card 15, columns 32 – 33.
075	Times Overdrawn Month, Number of Days. Reference: Card 16, columns 26 – 27.
076	Times Overdrawn Month, Number of Times.

(Positions 1 – 2) Month. Month for which this change is to apply. Valid entries are **01** – **12**, corresponding with January – December.
Numeric, 2 positions, optional.

(Positions 3 – 4) Time OD this Month.
Reference: Card 15, columns 34 – 57.

077 Days Overdrawn Month, Number of Days.

   (Positions 1 – 2) Month. Month for which this change is to apply. Valid entries are **01** – **12**, corresponding with January – December.
Numeric, 2 positions, optional.

   (Positions 3 – 4) Days OD this Month.
Reference: Card 16, columns 28 – 51.

078 Date Last Statement.
Reference: Card 16, columns 52 – 57.

079 Date Last Service Charge.
Reference: Card 17, columns 52 – 57.

080 Service Charge History Month Amount, Code.

   (Positions 1 – 2) Month. Month for which this change is to apply. Valid entries are **01** – **12**, corresponding with January – December.
Numeric, 2 positions, optional.

   (Positions 3 – 9) Amount.
(Position 10) Code.
Reference: Card 18, 19, and 20.

081 Service Charge Debits.
Reference: Card 17, columns 32 – 38.

082 Service Charge Credits.
Reference: Card 17, columns 39 – 42.

083 Service Charge Low Balance ($).
Reference: Card 17, columns 43 – 51.

084 Service Charge Previous Low Balance.
Reference: Card 17, columns 52 – 60.

085 Service Charge Aggregate Balance.
Reference: Card 17, columns 61 – 73.

086 Service Charge Aggregate Collected Balance.
Reference: Card 18, columns 26 – 36.

087 Last Renewal Date.
Reference: Card 20, columns 34 – 39.

088 First Renewal Date.
Reference: Card 20, columns 40 – 45.

089 Current OID, Interest Paid.
Reference: Card 21, columns 26 – 34.

090	Current OID, Interest Reported. Reference: Card 21, columns 35 – 43.
091	Current OID, Monthly Portion. Reference: Card 21, columns 44 – 50.
092	Previous OID, Interest Paid. Reference: Card 22, columns 26 – 34.
093	Previous OID, Interest Reported. Reference: Card 22, columns 35 – 43.
094	Previous OID, Monthly Portion. Reference: Card 22, columns 44 – 50.
095	Previous OID, Period Beginning Date. Reference: Card 22, columns 51 – 56.
096	Previous OID, Period Ending Date. Reference: Card 22, columns 57 – 62.
097	Employer Number. Reference: Card 07, columns 36 – 45.
098	Interest Paid Last Year. Reference: Card 24, columns 26 – 36.
099	Maximum Balance Allowed. Reference: Card 07, columns 54 – 64.
100	Interest Penalty Last Year. Reference: Card 21, columns 69 – 77.
101	Original Rate at Issue/Renewal. Reference: Card 14, columns 71 – 79.
102	Aggregate Rate. Reference: Card 23, columns 59 – 75.
103	Interest Compounded Amount. Reference: Card 24, columns 46 – 58.

104	Dormant Code. Valid entries are:

    ƅ   Active account.
    D   Dormant account.
    I   Inactive account.

Note: The system changes these codes to numbers **1** – **6** before posting, in order to format the dormant activity report.

Alphanumeric, 1 position, optional.

105	Dormant Date.
Reference: Card 27, columns 26 – 31.

106	Purge Override Code.
Reference: Card 01, column 75.

107	Snapshot Statement Request. Produces a snapshot statement during the cycle without resetting statement balances and dates for accounts receiving scheduled statements. Not valid for Passbook or non-statement accounts. Valid entries are:

    ƅ   Do not print a snapshot statement.
    E   Print a snapshot statement at the end of the month to satisfy Regulation E requirements. If a statement is scheduled to print between the time the 'E' is entered and the end of the month, a statement will not be produced at month-end.
    X   Print a snapshot statement.

Alphanumeric, 1 position, optional.

108	Cutoff Statement Request. Produces a statement and resets statement balances and dates. Not valid for Passbook or non-statement accounts. Valid entries are:

    ƅ   Do not print cutoff statement.
    X   Print a cutoff statement.

Alphanumeric, 1 position, optional.

109	File Card Request. Valid entry is **X**, indicating to print a 3 x 5 card.
Alphanumeric, 1 position, optional.

110	Label Request. Valid entry is **X**, indicating to print a label.
Alphanumeric, 1 position, optional.

111	Information Sheet Request. Account information data sheet request. Shows all fields pertaining to a master account. Valid entry is **X**, indicating to print a data sheet.
Alphanumeric, 1 position, optional.

112	Date Last Active.
Reference: Card 27, columns 32 – 37.

113	Book Entry.
Reference: Card 01, column 77.

114	Date Last Customer Contact. Reference: Card 27, columns 44 – 49.
115	Bank Float Days, + or -, Amount ($).

(Position 1) 1 Day – 9 Day. **1 – 9**, corresponding to the float day to be affected by this change.
Numeric, 1 position, optional.

(Position 2) Sign. Valid entries are:
    M   (Minus) subtract amount from float amount.
    P   (Plus) add amount to float amount.
    +   Add amount to float amount.
    -   Subtract amount from float amount.
Alphanumeric, 1 position, optional.

(Positions 3 – 11) Amount.
Reference: Card 26, columns 26 – 80.

116	Customer Float Days, + or -, Amount ($).

(Position 1) 1 Day – 9 Day. **1 – 9**, corresponding to the float day to be affected by this change.
Numeric, 1 position, optional.

(Position 2) Sign. Valid entries are:
    M   (Minus) subtract amount from float amount.
    P   (Plus) add amount to float amount.
    +   Add amount to float amount.
    -   Subtract amount from float amount.
Alphanumeric, 1 position, optional.

(Positions 3 – 11) Amount ($).
Reference: Card 25, columns 26 – 80.

117	Rate Change Frequency, Term, Day, Next Date.

(Position 1) Frequency.
(Positions 2 – 4) Term.
(Positions 5 – 6) Day.
(Positions 7 – 12) Next Date.
Reference: Card 07, columns 65 – 76.

118	Social Security Number. Reference: Card 06, columns 59 – 67.
119	Service Charge Checks. Reference: Card 17, columns 74 – 77.
120	Service Charge Items. Reference: Card 16, columns 71 – 79.

121   Interest Paid.
        Reference: Card 24, columns 37 – 45.

122   Interest Paid Date.
        Reference: Card 27, columns 50 – 55.

123   Reserved for Time Investment system use.

124   Certificate Number.
        Reference: Card 04, columns 70 – 79.

125   Safekeeping.
        Reference: Card 01, column 74.

126   Previous Account Number.
        Reference: Card 28, column 53 – 62.

127   Amount of Last Deposit ($). Amount of last deposit. Amount of the last deposit
        to this account, in dollars only.
        Numeric, 7 positions, optional.

128   Date of Last Deposit. Date of last deposit. Date of the last deposit to this account.
        Format is MMDDYY.
        Numeric, 6 positions, optional.

129   Amount of Last Withdrawal. Amount of last withdrawal from this account, in
        dollars only.
        Numeric, 7 positions, optional.

130   Date of Last Withdrawal. Date of last withdrawal. Date of the last withdrawal
        from this account. Format is MMDDYY.
        Numeric, 6 positions, optional.

131   Federal Tax Exempt Code.
        Reference: Card 01, column 76.

132   Reserved for Time Investment system use.

133   Federal Tax Withheld 1099.
        Reference: Card 22, columns 72 – 80.

134   Federal Tax Withheld Last.
        Reference: Card 27, columns 73 – 79.

135   TDOA Withdrawal Sequence.
        Reference: Card 06, column 68.

136   Interest Plan.
        Reference: Card 02, column 67.

137 | Index to Prime, Sign.

(Positions 1 – 9) Index to Prime.
(Position 10) Index Sign.
Reference: Card 02, columns 71 – 80.

138 | Minimum Rate.
Reference: Card 05, columns 49 – 57.

139 | Penalty Routine.
Reference: Card 06, columns 71 – 72.

140 | Maturity Account, Application.

(Positions 1 – 10) Account.
(Positions 11 – 12) Application.
Reference: Card 03, columns 58 – 69.

141 | Federal Tax B-Notice Date.
Reference: Card 20, columns 64 – 69.

142 – 144 | Reserved for Time Investment system use.

145 | Interest Penalty Reduction.
Reference: Card 21, columns 60 – 68.

146 | Interest Paid Life to Date.
Reference: Card 21, columns 51 – 59.

147 | Social Security Certificate Request 1 DT.
Reference: Card 28, columns 26 – 31.

148 | Social Security Certificate Request 2 DT.
Reference: Card 28, columns 32 – 37.

149 | Mandatory Federal Tax to Withhold.
Reference: Card 28, columns 38 – 46.

150 | Federal Withhold Status Change Date.
Reference: Card 28, columns 47 – 52.

151 | Combine Interest Checks.
Reference: Card 02, column 48.

152 | Interest Prime Indicator.
Reference: Card 02, columns 68 – 70.

153 | Renewal Balance Code.
Reference: Card 03, column 70.

154	Grace Rate Option. Reference: Card 03, column 71.
155	Notices – Pre-renewal. Reference: Card 05, column 67.
156	Notices – Renewal. Reference: Card 05, column 68.
157	Notices – Maturity. Reference: Card 05, column 69.
158	Notices – Interest Payment. Reference: Card 05, column 70.
159	Book Entry Receipt Request. Indicates that a request has been made to print a Book Entry Receipt for this account. *Alphanumeric, 1 position, optional.*
160 – 168	Reserved for Time Investment system use.
169	Reg DD. Reference: Card 01, column 78.
170	Cost Center. Reference: Card 08, columns 26 – 30.
171	Officer 2. Second officer number assigned to the account. Reference: Card 08, columns 31 – 39.
172	Fund Source. Indicates the source of the account's deposit. Reference: Card 08, columns 40 – 44.
173	Alert 1 Information. User-defined Reference: Card 08, columns 45 – 47.
174	Alert 2 Information. User-defined Reference: Card 08, columns 48 – 50.
175	Alert 3 Information. User-defined Reference: Card 08, columns 51 – 53.
176	Alert 4 Information. User-defined Reference: Card 08, columns 54 – 56.
177	Alert 5 Information. User-defined Reference: Card 08, columns 57 – 59.
178	Alert 6 Information. User-defined Reference: Card 08, columns 60 – 62.

Form 25 – Assignment

Purpose   This multi-purpose form is used to enter new assignment and caution information, or to delete existing assignments or cautions from accounts. Existing records cannot be changed through maintenance. They must first be deleted, then, reentered as new information.

For example, customer is using an account as collateral for a loan. Add an assignment record for the loan with an expiration date equal to the date of the last loan payment.

Cards Required   00 or 01

Header Portion of Each Card

1 – 2   System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5   Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 15   Account Number. Leading blanks are permitted.
Numeric, 10 positions, required.

16 – 21   Not used.

22 – 23   Form Number. Valid entry is **25**.
Numeric, 2 positions, required.

24 – 25   Card Number. Valid entries are **00 – 02**.
Numeric, 2 positions, required.

Card 00 or 01

26 – 36   Assignment/Caution Amount. For a deletion (Card 00), this amount must be exactly equal to the amount of the existing record. It can be found on the Assignment/Caution Journal. Two decimal places are assumed. Leading blanks are permitted.
Numeric, 11 positions, optional.

37   Record Type. For a deletion (Card 00), this type must exactly match the type of the existing record. This type information can be found on the Assignment/Caution Journal. Valid entries are:
    A   Assignment.
    C   Caution.
    N   No-post Order.
Alphanumeric, 1 position, required.

38 – 41	Sequence Number. Number of the record to be deleted. Valid only for deletions on the batch side of Time Investment. The system assigns the sequence number on new input. This sequence number of the existing record and can be found on the Assignment/Caution Journal. *Numeric, 4 positions, required for deletions.*
42 – 47	Expiration Date. Expiration date of the caution or assignment. Format is MMDDYY. *Numeric, 6 positions, required.*
48 – 77	Description 1. Assignment or caution description line 1. This field is used only with Card 01. *Alphanumeric, 30 positions, optional.*
78 – 80	Not used.

Card 02

26	No Post Code. Indicates if an account accepts deposit and/or withdrawals. Valid entries are:
	A Closed to all transactions.
	C Closed to credits.
	D Closed to debits.
	I Informational only. (Can only be used if the Record Type is **N.**)
	N Not closed to posting.
	Alphanumeric, 1 position, optional.
27 – 35	Employee Code. Employee informational data. *Alphanumeric, 9 positions, optional.*
36 – 41	Entry Date. Entry date of the caution or assignment. Format is MMDDYY. *Numeric, 6 positions, optional.*
42 – 47	Not used.
48 – 77	Description 2. Assignment or caution description line 2. This field is used only with Card 01. *Alphanumeric, 30 positions, optional.*
78 – 80	Not used.

Form 30 – Statement Copies

Purpose   This dual-purpose form is used to enter new relational customer information to the system (Card 01), or to delete existing relational customer records from the files (Card 00). Existing records cannot be changed through maintenance. They must first be deleted, then, reentered as new information. Up to 16 relational customers can be entered for an account. The related customer receives a copy of any statements produced.

Cards Required   00 or 01

Header Portion of Each Card

1 – 2   System Number. Valid entry is **08**.
                            Numeric, 2 positions, required.

3 – 5   Institution Number. Valid entries are **001 – 999**.
                            Numeric, 3 positions, required.

6 – 15   Account Number. Number for which relational customer information is being entered or deleted. Leading blanks are permitted.
                            Numeric, 10 positions, required.

16 – 21   Not used.

22 – 23   Form Number. Valid entry is **30**.
                            Numeric, 2 positions, required.

24 – 25   Card Number. Valid entries are:
                               00   Delete.
                               01   New Relationship.
                            Numeric, 2 positions, required.

Card 00 or 01

26 – 31   Relational Customer Last Name. First 6 letters of the relational customer's last name. For a company name, the first 6 letters of its first name.
                            Alphanumeric, 6 positions, required.

32   Relational Customer First Initial. First letter of the relational customer's first name. For a company name, the first letter of its second name.
                            Alphanumeric, 1 position, optional.

33   Relational Customer Middle Initial. First letter of the relational customer's middle name. For a company name, the first letter of its third name.
                            Alphanumeric, 1 position, optional.

34 – 37	Relational Customer Tie Breaker. Differentiates between customers with the same relational customer key. *Numeric, 4 positions, optional.*
38 – 80	Not used.

Form 31 – Interest Payment History

Purpose

This dual-purpose form is used to enter new interest payment history (Card 01), or to delete existing history (Card 00). Existing history cannot be changed through maintenance. It must first be deleted and then reentered as new information.

Cards Required

00 or 01

Header Portion of Each Card

1 – 2

System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5

Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 15

Account Number. Leading blanks are permitted.
Numeric, 10 positions, required.

16 – 21

Not used.

22 – 23

Form Number. Valid entry is **31**.
Numeric, 2 positions, required.

24 – 25

Card Number. Valid entries are **00** or **01**.
Numeric, 2 positions, required.

Card 00 or 01

26 – 31

Date Paid. Date the interest was paid. This field is required for both new (Card 01) and deletion Card 00). Format is MMDDYY.
Numeric, 6 positions, required.

32

Interest Payment Disposition. Valid entries are:
    C   Capitalize interest.
    P   Pay interest by check.
    T   Transfer to another account.
Alphanumeric, 1 position, required.

33 – 43

Payment Amount. Two decimal places are assumed. This field is required for both new and deletion (Cards 00 and 01). Leading blanks are permitted.
Numeric, 11 positions, required.

44 – 53	**Serial/Account Number.** Serial or account number depending on the Interest Payment Disposition or Final Disposition Code. If the Interest Payment Disposition Code is 'C', this field is zeros. If the Interest Payment Disposition Code is 'P', this field can contain a check number. If the Interest Payment Disposition or the Final Disposition Code is 'T', this field can contain the account number to which the interest or principal was transferred. *Numeric, 10 positions, required.*
54 – 55	**Application Code.** Used only if the Interest Payment Disposition or the Final Disposition code is 'T' and designates the application code of the account to which the funds are transferred. *Numeric, 2 positions, required.*
56 – 64	**Federal Tax Withheld Amount.** Two decimal places are assumed. Amount of federal tax withheld on this interest payment. *Numeric, 9 positions, required if federal tax was withheld.*
65	**Check Code.** Valid entries are:

ƀ   Distribution not paid by check.
O   Check outstanding.
P   Check paid.

Note: This field is **ƀ** when the Interest Payment Disposition Code is 'C' or 'T'. This field is **O** when the Interest Payment Disposition Code is 'P', indicating that the check has been cut by the system in advance, but payment has not been made by system to account. This field is **P** when the Interest Payment Disposition Code is 'P' and the payment has been made to the account.

Alphanumeric, 1 position, required.

66	**Payment Type.** Valid entries are:

I   Interest payment.
P   Principal payment.
Alphanumeric, 1 position, required.

67 – 80	Not used.

Form 32 – Rate Change History

Purpose   This dual-purpose form is used for entering rate change history to the system (Card 01), or for deleting existing records (Card 00). Existing history records cannot be changed through maintenance. They must first be deleted, then, reentered as new information.

Note: This form is used to change the interest rate.

Cards Required   00 or 01

Header Portion of Each Card

1 – 2   System Number. Valid entry is **08**.
Numeric, 2 positions, required.

3 – 5   Institution Number. Valid entries are **001 – 999**.
Numeric, 3 positions, required.

6 – 15   Master Account Number. Leading blanks are permitted.
Numeric, 10 positions, required.

16 – 21   Not used.

22 – 23   Form Number. Valid entry is **32**.
Numeric, 2 positions, required.

24 – 25   Card Number. Valid entries are:
   00   Deletion.
   01   Addition.
Numeric, 2 positions, required.

Card 00 or 01

26 – 31   Date Changed. Date the rate was changed. This field is used for both new and deletion (Cards 01 and 00). For new (Card 01), this must be the system's current date. If left blank or zero-filled, it defaults to the current date. For deletion (Card 00, this must match the original date changed. Format is MMDDYY.
Numeric, 6 positions, optional if current date.

32 – 37   Effective Date. Date of the rate change. This field is required for both new and deletion (Cards 00 and 01) and, if not entered, is filled with the date changed. Format is MMDDYY.
Numeric, 6 positions, required.

38 – 46   Old Rate. Interest rate prior to the change. This field is required for both new and deletion input; however, this field is not compared to the actual old rate.
Numeric, 9 positions, required.

47 – 55	New Rate. Interest rate after the change. This field is required for both new and deletion input. *Numeric, 9 positions, required*.
56	Flag. Used internally by the system. *Alphanumeric, 1 position, optional*.
57 – 61	Sequence Number. For TDOA only. Sequence number of the availability record to be affected. *Numeric, 5 positions, optional*.
62 – 80	Not used.

Form 35 – TDOA Availability

Purpose   This dual-purpose form is used to enter TDOA availability records (Card 01) at conversion time, or to delete existing availability records (Card 00). Changes cannot be made to existing records. New availability records cannot be added after conversion. The system generates an availability record when deposits are made.

Cards Required   00, 01, and 02

Header Portion of Each Card

1 – 2   System Number. Valid entry is **08**.
                       Numeric, 2 positions, required.

3 – 5   Institution Number. Valid entries are **001 – 999**.
                       Numeric, 3 positions, required.

6 – 15   Account Number. Leading blanks are permitted.
                       Numeric, 10 positions, required.

16 – 21   Not used.

22 – 23   Form Number. Valid entry is **35**.
                       Numeric, 2 positions, required.

24 – 25   Card Number. Valid entries are **00 – 02**.
                       Numeric, 2 positions, required.

Card 00 or 01

26 – 30   Sequence Number. Sequence number assigned to each record. May be used if you are processing a transaction against a specific deposit.
                       Numeric, 5 positions, optional.

31 – 36   Deposit Date. Date the deposit was made that caused creation of this record. Format is MMDDYY.
                       Numeric, 6 positions, required.

37 – 42   Activity Date. Date of last activity to this record. Format is MMDDYY.
                       Numeric, 6 positions, required.

43 – 55   Available Amount. Amount appears in this field if the current date is within the 10-day availability period on this deposit.
                       Numeric, 13 positions, required.

56 – 68	Unavailable Amount. Amount appears in this field if the current date is outside the 10-day availability period on this deposit. *Numeric, 13 positions, required.*
69 – 74	Beginning Date. Beginning date of the 10-day availability period for this deposit. Format is MMDDYY. *Numeric, 6 positions, optional; required at conversion.*
75 – 80	Ending Date. Ending date of the 10-day availability period for this deposit. Format is MMDDYY. *Numeric, 6 positions, optional; required at conversion.*

Card 02

26 – 35	Interest Earned Not Paid. Amount of interest earned on the deposit amount since the last interest payment date. *Numeric, 10 positions, optional; required at conversion.*
36 – 44	Available Interest Capitalized. Amount of interest earned and paid on the account but which has not been withdrawn. *Numeric, 9 positions, optional; required at conversion.*
45 – 49	Interest Rate. Current interest rate for accrual on this deposit. *Numeric, 5 positions, optional; required at conversion.*
50 – 59	Interest Compounding Amount. Amount of interest to be compounded, for this deposit, on the next compounding date. *Numeric, 10 positions, optional. Required at conversion.*
60 – 70	Initial Deposit Amount. *Numeric, 11 positions, optional; required at conversion.*
71 – 80	Not used.

Form 70 – Total File Maintenance

Purpose   This form is used to make changes to the Time Investment Total File.

Cards Required   09

Header Portion of Each Card

1 – 2   System Number. Valid entry is **08**.
                        Numeric, 2 positions, required.

3 – 5   Institution Number. Valid entries are **001 – 999**.
                        Numeric, 3 positions, required.

6   Account Designation. Valid entries are:
                        C   Certificate of Deposit.
                        S   Savings account.
                        T   Time Deposit Open Account
                        Alphanumeric, 1 position, required.

7 – 11   Branch Number. Valid entries are **00001 – 99999**.
                        Numeric, 5 positions, required.

12 – 14   Account Type. Valid type numbers are **001 – 999**.
                        Numeric, 3 positions, required.

15 – 21   Not used.

22 – 23   Form Number. Valid entry is **70**.
                        Numeric, 2 positions, required.

24 – 25   Card Number. Valid entry is **09**.
                        Numeric, 2 positions, required.

Card 09

08   Accumulator Number – Amount. First 3 positions are for the number of the
                        accumulator to be changed. The next 15 positions are for the amount to be
                        entered into that field. This is a replacement field.
                        Alphanumeric, 18 positions, optional.

09   Accumulator Number – Count. First 3 positions are for the number of the
                        accumulator to be changed. The next 11 positions are for the count to be entered
                        into that field. This is a replacement field.
                        Alphanumeric, 14 positions, optional.

Form 80 – Customer Mass Maintenance

Purpose   This form is used to make mass maintenance changes to Time Investment Customer Control File. Maintenance can be performed within an institution, within a branch or all branches, and within officer code. Employee accounts can be excluded from a mass change, or they may be mass changed individually. The form contains processing options, primary and secondary customer keys, the customer's short name, beneficiary customer key, and other customer variables.

Cards Required   09

Header Portion of Each Card

1 – 2   System Number. Valid entry is **08**.
                        Numeric, 2 positions, required.

3 – 5   Institution Number. Valid entries are **001 – 999**.
                        Numeric, 3 positions, required.

6 – 10   Branch Number. Branch within which all, or certain accounts are mass maintained. Valid branch numbers are **00001 – 99999**. To change accounts in all branches, type **ALL** in this field. If there are no branches, leave this field blank. Leading blanks are permitted.
                        Numeric, 5 positions, optional.

11 – 19   Officer Code. Officer for which all or certain accounts are mass maintained. If accounts are not being changed by officer, leave this field blank.
                        Alphanumeric, 9 positions, optional.

20   Employee Code. Any valid code in this field other than **N** or blank allows only employee accounts to be mass maintained. An entry of **N** excludes employee accounts from a mass maintenance change. Leave this field blank if all accounts are to be changed. Valid entries are:
                        B   Business account.
                        D   Director of the institution account.
                        E   Employee of the institution account.
                        N   Not an employee or business.
                        O   Officer of the institution account.
                        Alphanumeric, 1 position, optional.

21   Not used.

22 – 23   Form Number. Valid entry is **80**.
                        Numeric, 2 positions, required.

24 – 25   Card Number. Valid entry is **09**.
                        Numeric, 2 positions, required.

Card 09

001	Branch Number. Valid entries are **00001 – 99999**. Leading blanks are permitted. *Numeric, 5 positions, required*.
002	Officer Code. User-defined code identifies the officer responsible for the account. All applicable officer codes are contained in Table 02 in MICM. If an officer table has not been established, any user-defined code is valid. *Alphanumeric, 9 positions, optional*.
003	Standard Industry Code (SIC). *Numeric, 4 positions, optional*.
004	Map Code. User-defined. *Alphanumeric, 3 positions, optional*.
005	Special Handling Code 1. User-defined code used to indicate special handling or other instructions for customers. *Alphanumeric, 1 position, optional*.
006	Special Handling Code 2. User-defined code used to indicate special handling or other instructions for customers. *Alphanumeric, 1 position, optional*.
007	Special Handling Code 3. User-defined code used to indicate special handling or other instructions for customers. *Alphanumeric, 1 position, optional*.
008	Special Handling Code 4. User-defined code used to indicate special handling or other instructions for customers. *Alphanumeric, 1 position, optional*.
009	Special Handling Code 5. User-defined code used to indicate special handling or other instructions for customers. *Alphanumeric, 1 position, optional*.
010	Special Handling Code 6. User-defined code used to indicate special handling or other instructions for customers. *Alphanumeric, 1 position, optional*.

011   Employee Code. Identifies an employee account or a business account. Valid entries are:

- **B**   Business account.
- **D**   Director of the institution.
- **E**   Employee of the institution.
- **N**   Not an employee or business account.
- **O**   Officer of the institution.

Alphanumeric, 1 position, optional.

012   Payout Disposition Code. Valid entries are:
   P   Pay by check.
   T   Transfer to another account.
Alphanumeric, 1 position, optional.

013   Payout Next Date. Date of next distribution payment. This date should be entered so the system knows when to begin disbursements. From that date on, the system calculates the payout dates from the frequency, term and days of month. Format is MMDDYY.
Numeric, 6 positions, optional.

014   Payout Frequency, Term, Days.

(Position 1) Frequency. Valid entries are:
   D   Days.
   M   Months.
   N   No payment.
   P   Periodic.
Alphanumeric, 1 position, optional.

(Positions 2 – 4) Term. Number of days or months between distribution payments.
Numeric, 3 positions, optional.

(Positions 5 – 12) Days of Month. Four days of the month when a payment is to be distributed to the customer. An entry of **31** indicates the last day of the month.
Numeric, 2 positions, 4 times, optional.

015   Service Charge Next Date. Next service charge date for the customer. Format is MMDDYY. If using the service charge parameters, the date should be entered so the system knows when to begin service charging. From that date on, the system calculates the next date from the frequency, term, and day of month.
Numeric, 6 positions, optional.

016   Service Charge Frequency, Term, Day.

(Position 1) Frequency. Indicates the frequency desired for assessing service charges. Valid entries are:
   D   Days.
   M   Months.
   N   No service charge.
Alphanumeric, 1 position, optional.

(Positions 2 – 4) Term. Number of days between service charges when the Frequency is 'D', or the number of months between service charges when the Frequency is 'M'. If the Frequency is 'N', type **001**.
Numeric, 3 positions, optional.

(Positions 5 – 6) Day. Specific day of the month that the account is service charged. An entry of **31** indicates the last day of the month.
Numeric, 2 positions, optional.

017	Service Charge Fee. Service fee amount that a customer is charged. Two decimal places are assumed. *Numeric, 7 positions, optional.*
018	Customer User Area. *Alphanumeric, 15 positions, optional.*
019	Profile Request. Valid entry is **X**, indicating to print a customer profile. *Alphanumeric, 1 position, optional.*
020	File Card Request. Valid entry is **X**, indicating to print a control information sheet. *Alphanumeric, 1 position, optional.*
021	Disbursement Withholding Code, Rate/Amount.

021 (continued):

(Position 1) Disbursement Withholding Code. Valid entries are:

ƀ   Not being used.
A   Amount of tax to be withheld.
R   Rate of tax to be withheld.
Alphanumeric, 1 position, optional.

(Positions 2 – 8) Disbursement withholding rate or amount. This field contains an amount or a rate depending on the disbursement withholding code. When entering a rate, the field is right justified.
Numeric, 7 positions, optional.

022   Voluntary Disbursement Notice Printed. Indicates if a voluntary disbursement notice has been produced. Valid entries are:

N   No equal payment requested.
Y   Notice has been printed.
Alphanumeric, 1 position, optional.

023   Payout Category. Payout category for scheduled distributions. These categories do not necessarily correspond to the IRS reporting categories. Valid entries are:

01   Generates Internal Transaction Code 0771 (IRS Category 01).
02   Generates Internal Transaction Code 0800 (IRS Category 01 or 07).
03   Generates Internal Transaction Code 0750 (IRS Category 03).
04   Generates Internal Transaction Code 0760 (IRS Category 04).
05   Generates Internal Transaction Code 0765 (IRS Category 05).
06   Generates Internal Transaction Code 0730 (IRS Category 01).
07   Generates Internal Transaction Code 0720 (IRS Category 07).
08   Generates Internal Transaction Code 0755 (IRS Category 02).
Numeric, 2 positions, optional.

024	Payout Sequence Override Code. If using this option, an account number must be entered in the Payfrom Account field. The system uses that account for disbursements even if that account is not the one that would have been selected by the Payout Sequence code. Valid entries are:

      N   Notice has not been printed.
      Y   Override Pay Sequence. Use Payfrom Account number.
Alphanumeric, 1 position, optional.

025	Payout Source. Source for IRA disbursements. Valid entries are:

      A   Capitalize all interest unconditionally.
      I   Interest and principal.
      N   Capitalize all interest needed to cover disbursement amount.
      P   Principal only.

Note: When **I** is selected, interest is affected only if the principal is insufficient to cover the disbursement amount. If interest is needed, the full amount of interest is paid.

To disburse interest only, do not establish a disbursement schedule at the customer level, but set the Interest Disposition code to 'P' or 'T'.

Alphanumeric, 1 position, optional.

026	Service Charge Disposition Code. Valid entries are:

      C   Charge an account.
      B   Bill.
      R   Review.
      W   Waive.
Alphanumeric, 1 position, optional.

027	Life Expectancy Code. Indicates the appropriate table to use when calculating Life Expectancy. Valid entries are:

      J   Joint/Spousal.
      N   Joint/Non-spousal.
      S   Single.

Valid entries when setting up a beneficiary Customer Record and the participant is deceased.

      A   Non-spousal beneficiary (before RBD).
      B   Spousal beneficiary (after RBD).
      C   Non-spousal beneficiary (after RBD).
      D   Non-living beneficiary (after RBD).
      E   Spousal beneficiary (before RBD).
      F   Five-year Rule (before RBD).
Alphanumeric, 1 position, required.

028	Life Expectancy Method. Indicates the method used when calculating life expectancy. Valid entries are:

      C   Re-calculation
      R   Reduction.
Alphanumeric, 1 position, optional.

029   Update Payment Amount Flag. Indicates if the Payout Amount is to be updated automatically when the new Required Minimum Distribution (RMD) is recalculated each year. This applies only for a customer 70 1/2 years of age or older. Valid entries are:

   G   Update Payout Amount automatically with the new calculated minimum distribution amount only if the new amount is greater than the current payout amount.

   N   Payout must be changed manually.

   Y   Update Payout Amount automatically with the new calculated minimum distribution amount.

Alphanumeric, 1 position, optional.

Form 81 – Master Mass Maintenance

Purpose	This form is used to make mass maintenance changes to Time Investment accounts within an institution, within a region or all regions, within a branch or all branches, and within account type, officer, or class. Employee and dormant accounts can be excluded from a mass change, or they can be mass changed individually. The maintenance fields on this form are identical to the maintenance fields on Form 20 (Master Input), with one exception. There are no defaults to the Master Record when mass maintenance is performed.

Note: For more information, refer to Mass Maintenance in the Application Processing chapter of this guide.

Cards Required	09

Header Portion of Each Card

1 – 2	System Number. Valid entry is **08**. *Numeric, 2 positions, required.*
3 – 5	Institution Number. Valid entries are **001 – 999**. *Numeric, 3 positions, required.*
6 – 8	Region Number. Region within which all, or certain accounts, are to be mass maintained. **ALL** indicates accounts in all regions are to be changed. **Note:** If you are not using the regional reporting feature, you must enter **ALL**. *Numeric, 3 positions, optional.*
9 – 13	Branch Number. Branch within which all, or certain accounts are mass maintained. Valid entries are either a numeric value greater than zero (leading blanks are permitted) or the literal **ALL** followed by two blank spaces. **ALLbb** indicates all accounts in all branches are to be changed. *Alphanumeric, 5 positions, optional.*
14 – 16	Account Type. Type within which all, or certain accounts are mass maintained. If accounts are not being changed by type, leave this field blank. *Numeric, 3 positions, optional.*
17 – 25	Officer Code. Code for which all, or certain accounts are mass maintained. If accounts are not being changed by officer, leave this field blank. *Alphanumeric, 9 positions, optional.*
26 – 27	Account Class. Code within which all or certain accounts are mass maintained. If accounts are not being changed by class, leave this field blank. *Alphanumeric, 2 positions, optional.*

28	Employee Code. Any valid code in this field other than **N** or space allows only employee accounts to be mass maintained. An entry of **N** entry excludes employee accounts from a mass maintenance change. Leave this field blank if all accounts are to be changed. Valid entries are:

      B   Business account.
      D   Director of the institution account.
      E   Employee of the institution account.
      N   Not an employee or business.
      O   Officer of the institution account.
Alphanumeric, 1 position, optional.

29	Dormant Account Selection. Used to maintain dormant accounts only. Leave this field blank. Valid entries are:

      D   Dormant account.
      I   Inactive account.
Alphanumeric, 1 position, optional.

30 – 31	Form Number. Valid entry is **81**. *Numeric, 2 positions, required.*
32 – 33	Card Number. Valid entry is **09**. *Numeric, 2 positions, required.*

Card 09

001	Branch Number. Valid entries are **00001 – 99999**. Leading blanks are permitted. *Numeric, 5 positions, required.*
002	Account Type. User-defined. Valid entries are **001 – 999**. This type relates to the types on MICM Records 3501 and 3502. Leading blanks are permitted. *Numeric, 3 positions, required.*
003	Officer Code. User-defined code that identifies the officer responsible for the account. All applicable officer codes are contained in Table 2 in MICM. If an officer table has not been established, any user-defined code is valid. *Alphanumeric, 9 positions, optional.*
004	Account Class Code. Applicable class code information is contained in Table 7 in MICM. If a class table has not been established, any user-defined code is valid. *Alphanumeric, 2 positions, optional.* Default: MICM Record 3501.
005	Negotiable Code. Valid entries are:

      N   Payout must be changed manually.
      Y   Negotiable.
Alphanumeric, 1 position, optional. Default: MICM Record 3501.

006   Special Handling Code 1. User-defined to indicate special handling or other instructions for accounts. This field can be left blank.
Alphanumeric, 1 position, optional.

007   Special Handling Code 2. User-defined to indicate special handling or other instructions for accounts. This field can be left blank.
Alphanumeric, 1 position, optional.

008   Special Handling Code 3. User-defined to indicate special handling or other instructions for accounts. This field can be left blank.
Alphanumeric, 1 position, optional.

009   Special Handling Code 4. User-defined to indicate special handling or other instructions for accounts. This field can be left blank.
Alphanumeric, 1 position, optional.

010   Special Handling Code 5. User-defined to indicate special handling or other instructions for accounts. This field can be left blank.
Alphanumeric, 1 position, optional.

011   Special Handling Code 6. User-defined to indicate special handling or other instructions for accounts. This field can be left blank.
Alphanumeric, 1 position, optional.

012   Employee Code. Identifies this account as an employee or a business account.
Valid entries are:
- **B**   Business account.
- **D**   Director of the institution.
- **E**   Employee of the institution.
- **N**   Not an employee or business.
- **O**   Officer of the institution.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

013   Correspondent Institution Code. Identifies relationships between institutions and/or customers and institutions. Valid entries are:
- **A**   U.S. Branch or agency in foreign institution.
- **B**   Commercial institution in U.S.
- **C**   Other institution in U.S.
- **D**   Foreign branch of U.S. institution.
- **E**   Other institution in foreign country.
- **F**   Foreign government.
- **N**   Not a correspondent institution account.
- **Y**   Correspondent institution account.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

014   Public Funds Code. Valid entries are:
       F U.S. government account.
       N Not a public funds account.
       S State or political subdivision in U.S. account.
       Y Public funds account.
     Alphanumeric, 1 position, optional. Default: MICM Record 3501.

015   Trust Deposit Code. Valid entries are:
       N Nonnegotiable.
       Y A trust deposit.
     Alphanumeric, 1 position, optional. Default: MICM Record 3501.

016   Secured Deposit Code. Valid entries are:
       B Both secured and transferable.
       N Not secured or transferable.
       T Transferable deposit.
       Y Secured deposit.
     Alphanumeric, 1 position, optional. Default: MICM Record 3501.

017   Large Balance Pointer. Valid entries are **0 – 9**. **0** indicates that this feature is not used. **1** points to the first of 9 balances and **9** points to the last of the large balances maintained for this account in MICM.
     Numeric, 1 position, optional. Default: MICM Record 3501.

018   Closed to Posting Code. Internally generated transactions are not blocked. Valid entries are:
       A Closed to posting all transactions.
       C Closed to posting credits.
       D Closed to posting debits.
       N Not closed to posting.
     Alphanumeric, 1 position, optional. Default: MICM Record 3501.

019   Interest Pay Code. Valid entries are:
       B Pay interest on the current account balance.
       C Pay interest on the customer collected balance.
       N No interest.
     Alphanumeric, 1 position, optional. Default: MICM Record 3501.

020   Interest Method. Indicates the method used for the calculation of interest. Valid entries are:
       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.
       S Simple daily. Calculated from day of deposit to the day of withdrawal.
     Alphanumeric, 1 position, optional. Default: MICM Record 3501.

021   Interest Year Base Code. Valid entries are:
      A Actual day year.
      0 360 day year.
      5 365 day year.
      Alphanumeric, 1 position, optional. Default: MICM Record 3501.

022   Interest Month Code. Valid entries are:
      A Actual day month.
      M 30-day month.
      Alphanumeric, 1 position, optional. Default: MICM Record 3501.

023   Interest Payment Disposition. Valid entries are:
      C Capitalize interest.
      P Pay interest by check.
      T Transfer to another account.

      Note: Accounts that have an Interest Disposition code of 'P' or 'T' report any interest as distribution at year-end. In addition, accounts that have an Interest Payment Disposition code of 'T' are required to have an interest application and account number.

      Alphanumeric, 1 position, optional. Default: MICM Record 3501.

024   Interest Rate Code. Valid entries are:
      C Rate change allowed at any time. This code causes the account to default to MICM Record 3504 at renewal.
      N Rate change not allowed.
      R Change rate to type default at renewal only.
      T Rate change allowed only during the term. Using this code, the account does not default to MICM Record 3504 at renewal.
      Alphanumeric, 1 position, optional. Default: MICM Record 3504.

025   Tenth Day Code. Specifies that deposits made by the tenth day of the month or cycle receive interest from the first day. Valid entries are:
      ƀ Option not used.
      M For each month.
      Y For each cycle.
      Alphanumeric, 1 position, optional. Default: MICM Record 3501.

026   Renewal Option. This code must be **A** for a TDOA, and **ƀ** for a Savings account. Valid entries are:
      ƀ Savings only.
      A Automatic renewal.
      S Single maturity.
      Alphanumeric, 1 position, optional. Default: MICM Record 3501.

027   Final Maturity Date. Format is MMDDYY.

Note: You cannot enter data in this field if the Account Designation is 'T' (TDOA).

Numeric, 6 positions, optional.

028   Final Disposition Code. Valid entries are:
    N   Pay normally, principal must be withdrawn.
    P   Pay by check.
    T   Transfer to another account.

Note: If this field is **T**, the interest application and account number must be greater than zeros. For IRA/Keogh processing, this field must be **N**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

029   Statement Sort Code. Specifies the order in which the items on statements are printed. Valid entries are:
    ƀ   Date order, no balance summary.
    B   Date order, with balance summary.
    C   Serial number order, with balance summary.
    S   Serial number order, no balance summary.

Note: For a Passbook account, this field must be **ƀ**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

030   Statement Type Code. Indicates which format is used for printing the statement types. Valid entries are:
    T   Form A – TDOA statement.
    0   Passbook accounts.
    1   Form A – Account Statement, accounts in account number order, combined.
    2   Form C – Customer Statement, single account, not combined.
    3   Form C – Single Account Statement, not combined.
    4   Form C – Customer Statement, accounts in account number order, combined.
    5   Form C – Single Accounts in alpha key order, not combined.
    6   Form C – Accounts in alpha key order, combined.
    7   Form C – Affiliate Accounts in account order, combined.
    8   Form C – Parent Accounts in account order, combined.
    9   Form B – Business Account.

Note: To use statement type code **9**, the Employee Code must be 'B' for business. To combine statements at the account level, use a Statement Type **7**. Statement term, frequency and next date must be the same for all accounts. In the Account field, enter the same account number for all accounts to be combined.

Numeric, 1 position, optional. Default: MICM Record 3501.

031   Statement Disposition Code. When **Z** is chosen, MICM Record 3500 ZIP Code
              Sort must also be **Z**. Valid entries are:
    ƀ   Mail statement.
    H   Hold statement.
    Z   ZIP code order.
    Other   Any user-defined code.

Note: For Passbook accounts, this field must be **ƀ**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

032   No Activity Statement Code. Specifies whether a statement is produced when
              the account has had no activity. Valid entries are:
    N   Not a trust deposit.
    Y   Print the statement.

Note: For Passbook accounts, this code must be **N**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

033   Statement Rates Code. Indicates whether rate change history is to be printed on
              the statement. Valid entries are:
    N   Do not print the statement.
    Y   Rate change history is to be printed.

Note: For Passbook accounts, this field must be **N**.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

034   Standard Industry Code (SIC). User-defined. Leading blanks are permitted.
              Numeric, 4 positions, optional. Default: MICM Record 3501.

035   Accounting Code. Used for responsibility accounting as defined by the user.
              Leading blanks are permitted.
              Numeric, 4 positions, optional. Default: MICM Record 3501.

036   Map Code. This code can be left blank. User-defined.
              Alphanumeric, 3 positions, optional.

037   Special Report Code. User-defined code that causes this account to be printed on
              the Selected Accounts Report whenever there is activity. Valid entries are:
    ƀ   Do not show account on report.
    A   y entry Show the account on report.
              Alphanumeric, 1 position, optional. Default: MICM Record 3501.

038   Account Analysis Code. Valid entries are:
    N   No analysis.
    1   Account to undergo analysis.
              Alphanumeric, 1 position, optional. Default: MICM Record 3501.

039	Account Reconciliation Code. Valid entries are: **N** Do not reconcile this account. **1 – 4** Reconcile account. *Alphanumeric, 1 position, optional*. Default: MICM Record 3501.
040	User Area. User-defined. *Alphanumeric, 15 positions, optional*.
041	Maximum Rate. *Numeric, 9 positions, optional*. Default: MICM Record 3501.
042	Collateral Flag. Valid entries are: **N** No rate change history is to be printed. **Y** Collateral. *Alphanumeric, 1 position, optional*. Default: MICM Record 3501.
043	Service Charge Disposition Code. Valid entries are: **A** Charge. **B** Bill. **C** Charge another account. **R** Review. **W** Waive. *Alphanumeric, 1 position, optional*. Default: MICM Record 3501.
044	Service Charge Routine. Number pointing to one of 30 sets of service charge parameters in MICM. Valid entries are: **0** Not used. **01 – 30** The parameter set. *Numeric, 2 positions, optional*. Default: MICM Record 3501.
045	Original Interest Rate. Rate at issue or renewal date whichever occurred last. *Numeric, 9 positions, optional*.
046	Dormant Code. Valid entries are: **ƀ** Active account. **D** Dormant account. **I** Inactive account. **Note:** The system changes these codes to numbers **1 – 6** before posting, in order to format the dormant activity report. *Alphanumeric, 1 position, optional*.

047   Purge Override Code. Indicates whether to override the Auto Purge option on MICM Record 3502, which specifies when to automatically purge a closed account. Valid entries are:

    ƀ   Automatically purge the account when closed, based on the Auto Purge option on MICM Record 3502.

    N   Do not automatically purge the account even though the specified number of days have passed for purging.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

048   Snapshot Statement Request. The system produces one per request. The statement is an account statement. Valid entries are:

    E   Print a snapshot statement at month-end to satisfy Regulation E requirements.

    X   Print a snapshot statement.

Note: This is not valid for a Passbook account or a non-statement account.

Alphanumeric, 1 position, optional.

049   Cutoff Statement Request. Valid entry is **X**, indicating to print a cutoff statement.

Note: This is not valid for a Passbook account or a non-statement account.

Alphanumeric, 1 position, optional.

050   File Card Request. Valid entry is **X**, indicating to print a 3 x 5 card.
Alphanumeric, 1 position, optional.

051   Label Request. Valid entry is **X**, indicating to print a label.
Alphanumeric, 1 position, optional.

052   File Card Request. Account information data sheet request. Shows all fields pertaining to a master account. Valid entry is **X**, indicating to print a data sheet.
Alphanumeric, 1 position, optional.

053   Safekeeping Code. Valid entries are:

    B   Brokered deposit.

    N   Not safekeeping.

    R   Brokered retail deposit.

    Y   Safekeeping.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

054   Federal Tax Exempt Code. Percentage of withholding specified in MICM Record 0234 is assessed on any account coded with a **4**, **5**, **8**, **B**, **C**, **D**, **E**, **F**, or **S**. This field cannot be maintained if there is a check outstanding. Valid entries are:
   B   Exemption period for B-Notice receipt expired – withhold.
   C   Second B-Notice received – withhold.
   D   No tax ID number – withhold.
   E   IRS withdrawal occurred during awaiting TIN certification period – withhold
   F   IRS withdrawal occurred during B-Notice received period – withhold.
   S   Self-imposed withholding.
   1   Exempt account.
   2   Account with certified tax ID number.
   3   Account with uncertified tax ID number.
   4   TIN certification period expired – withhold.
   5   Risk account as per IRS – withhold.
   6   Awaiting TIN certification. On the expiration date, the system changes the code to **4**.
   7   Exemption for nonresident alien. On the expiration date, the system changes code to **8**.
   8   Exemption period for nonresident alien expired – withhold.
   9   B-Notice received. On the expiration date, the system changes the code to **B**.

Note: This field cannot be maintained when there is a check outstanding. When the check has been paid, then maintenance to this field can be done.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

055   Interest Plan. Determines how the interest rate is assigned on a new account and also at renewal. Valid entries are:
   B   Use the Balance Rate Table from MICM Record 3504.
   C   Combine the rates from the Term Rate Table (base rate) and the Balance Rate Table (index rate) from MICM Record 3504.
   D   Use the Default Rate from MICM Record 3504.
   P   Use the rate from MICM Record 2002 as indicated by the Interest Plan Indicator.
   T   Use the Term Rate Table from MICM Record 3504.
Alphanumeric, 1 position, optional. Default: MICM Record 3504.

056   Index to Prime and Sign.

(Positions 1 – 9) Index to Prime Interest Rate. If the Interest Plan Parameter on the account is '1' or '2', the prime interest rate is adjusted by the index.
Numeric, 9 positions, optional.

(Position 10) Index Sign. Indicates if the index to prime is positive or negative. Valid entries are:
   M   Minus, the index to prime is subtracted from the prime interest rate.
   P   Plus, the index to prime is added to the prime interest rate.
Alphanumeric, 1 position, optional.

057   Minimum Rate.
                           Numeric, 9 positions, optional. Default: MICM Record 3501.

058   Penalty Routine.   Indicates which penalty routine to use when calculating the
                           interest penalty. **00** is user-defined; **01** and **00** are set on MICM Record 3503.

                           Note: MICM Record 3503 must exist for each routine code used.

                           When adding a new account and the three penalty routines are established on
                           MICM Record 3501, any change to the renewal term and frequency causes the
                           system to pick up the new penalty routine based on the new term and frequency.

                           Maintenance to the renewal term and frequency once the account has been added
                           does not cause the system to refigure the penalty routine. If the change to the
                           renewal term and frequency requires a change to the penalty routine to be used,
                           the maintenance must be done manually.

                           Numeric, 2 positions, optional. Default: MICM Record 3501.

059   First SSN Request Date. Date of the first request for a valid Tax ID number.
                           Format is MMDDYY.
                           Numeric, 6 positions, optional.

060   Second SSN Request Date. Date of the second request for a valid Tax ID number.
                           Format is MMDDYY.
                           Numeric, 6 positions, optional.

061   FWT Status Change Date. Date of last maintenance to the Fed Tax Exempt code.
                           Numeric, 6 positions, optional.

062   Interest Next Date.
                           Numeric, 6 positions, optional.

063   Interest Frequency, Term, Day.

                           (Position 1) Interest Frequency. The Renewal Interest Frequency is moved to the
                           Interest Frequency when the account renews and the Renewal Use Code is 'E'.
                           Valid entries are:
                           > **D**   Days.
                           > **M**   Months.
                           > **N**   None.
                           Alphanumeric, 1 position, optional.

                           (Positions 2 – 4) Interest Term. The Renewal Interest Term is moved to the
                           Interest Term when the Renewal Use Code is 'E'. Valid entries are **001 – 999**.
                           Numeric, 3 positions, optional.

                           (Positions 5 – 6) Interest Day. The Renewal Interest Day is moved to the Interest
                           Day when the Renewal Use Code is 'E'. Valid entries are **00 – 31**.
                           Numeric, 3 positions, optional.

064   Renewal Next Date. Next renewal date or first renewal date for the account. A date need not be entered if the Frequency is 'D' or 'M'. The system automatically calculates the date by advancing the current date by one scheduled period. Format is MMDDYY.
Numeric, 6 positions, optional. Required at conversion.

065   Renewal Frequency, Term, Day.

(Position 1) Renewal Frequency. Frequency desired for the renewal of the account. Valid entries are:

D   Days.
M   Months.
N   No renewal period.

Note: For Account Designation of 'S' (savings), the Renewal Frequency must be **N** (no renewal period). For account designation of 'T' (TDOA), Renewal Frequency must be **D** or **M** (days or months). For single maturities, you can fill in a frequency, but the Renewal Option must be **S** for single maturity.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

(Positions 2 – 4) Renewal Term. Number of days or months between renewals of the account if the Frequency is 'D' or 'M'. If the Frequency is 'N', leave this field blank. If left blank, **001** is inserted. Leading blanks are permitted.

Note: For single maturities, you can fill in a term, but the Renewal Option must be 'S' for single maturity.

Numeric, 3 positions, optional. Default: MICM Record 3501.

(Positions 5 – 6) Renewal Day. Specific day of the month on which the account is to be renewed if the Frequency is 'D' or 'M'. Type **31** to indicate the last day of the month regardless of the number of days in a particular month. If left blank, **00** is inserted. Leading blanks are permitted.
Numeric, 2 positions, optional. Default: MICM Record 3501.

066   Compounding Next Date. Date need not be entered if the Frequency is 'D' or 'M'. The system automatically calculates the date by advancing the current date by one scheduled period. Format is MMDDYY.
Numeric, 6 positions, optional; required at conversion.

067   Compounding Frequency, Term, Day. Used when the Interest Method is 'S' and the compounding is desired more often than the interest is paid.

(Position 1) Compounding Frequency. Frequency desired for compounding. Valid entries are:

D   Days.
M   Months.
N   No compounding.
Alphanumeric, 1 position, optional. Default: MICM Record 3501.

(Positions 2 – 4) Compounding Term. Number of days or months between compounding of interest if the Frequency is 'D' or 'M'. If the Frequency is 'N', leave this blank. If left blank, **001** is inserted. Leading blanks are permitted.
Numeric, 3 positions, optional. Default: MICM Record 3501.

(Positions 5 – 6) Compounding Day. Specific day of the month on which the interest is to be compounded if the 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. Leading blanks are permitted.
Numeric, 2 positions, optional. Default: MICM Record 3501.

068   Statement Next Date. For new accounts, fill out this field for Frequency 'D', 'M', or 'P' only if you wish to override the date the system automatically calculates. If the Frequency is 'C', leave this field blank. The statement is printed on the date specified for the account. At conversion, enter the next statement date regardless of the frequency code. Format is MMDDYY.

Note: For Passbook accounts, the next statement date must be the issue date.

Numeric, 6 positions, optional; required at conversion.

069   Statement Frequency, Term, Day.

(Position 1) Statement Frequency. Valid entries are:
  C Cycles.
  D Days.
  M Months.
  N No statement.
  P Periodic.

Note: Cycles are only a monthly function. You cannot use them for any other frequency. MICM Record 2005 must be established for each cycle used. The cycle number is entered in the first 2 positions of DAYS OF MONTH.

Alphanumeric, 1 position, optional. Default: MICM Record 3501.

(Positions 2 – 4) Statement Term. Number of days between statements if the Frequency is 'D', or the number of months between statements if the Frequency is 'M'. If the Frequency is 'C' or 'N', enter a term of **001**.
Numeric, 3 positions, optional. Default: MICM Record 3501.

(Positions 5 – 12) Statement Day. When the Frequency is 'P', these four fields contain the days of the month on which the statement is printed. If more than one day is specified, enter the day in ascending order. Type **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 Frequency is 'C', type the statement cycle number (**01 – 40**) in the first field. If the Frequency is 'D' or 'M', the first field must be the specific day of the month on which the statement is to be printed.
Numeric, 2 positions, 4 times, optional. Default: MICM Record 3501.

070   Service Charge Next Date. A date need not be entered if the 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', leave this field blank. Service charges are assessed on the cycle specified for the account. Format is MMDDYY.
Numeric, 6 positions, optional; required at conversion.

071   Service Charge Frequency, Term, Day.

(Position 1) Service Charge Frequency. Valid entries are:
C   Cycles.
D   Days.
M   Months.
N   No service charge.
P   Periodic.
Alphanumeric, 1 position, optional. Default: MICM Record 3501.

(Positions 2 – 4) Service Charge Term. Number of days or months between service charges if the Frequency is 'D' or 'M'. If the Frequency is 'C' or 'N', type **001** in this field.
Numeric, 3 positions, optional. Default: MICM Record 3501.

(Positions 5 – 12) Service Charge Day. When the Frequency is 'P', these four fields contain the days of the month on which service charges are assessed. If more than one day is specified, enter the days in ascending order. Type **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 Frequency is 'C', enter the service charge cycle (**01 – 40**) in the first field. If the Frequency is 'D' or 'M', this first field contains the specific day of the month on which service charges are to be assessed. Leading blanks are permitted.
Numeric, 2 positions, 4 times, optional. Default: MICM Record 3501.

072   Maximum Balance. Credit transactions and current balance are edited against this field. If they are higher, the transaction is rejected. This amount is expressed in whole dollars.
Numeric, 11 positions, optional. Default: MICM Record 3501.

073   Rate Change Next Date. Rate on which the next rate change is to occur. You do not need to specify a date for new accounts. The system calculates the date by advancing the issue date by one scheduled period. Format is MMDDYY.
Numeric, 6 positions, optional. Required at conversion.

074   Rate Change Frequency, Term, Day.

(Position 1) Rate Change Frequency. Valid entries are:
D   Days.
M   Months.
N   None.
Alphanumeric, 1 position, optional. Default: MICM Record 3501.

(Positions 2 – 4) Rate Change Term. Number of days or months between rate changes, if the Frequency is 'D' or 'M'. If the Frequency is 'N', type **001**. If left blank, **001** is inserted.
Numeric, 3 positions, optional. Default: MICM Record 3501.

(Positions 5 – 6) Rate Change Day. Specific day of the month on which the rate changes are to occur if the Frequency is 'M'.
Numeric, 2 positions, optional. Default: MICM Record 3501.

075	Book Entry CD Code. Indicates if this account is an Entry Certificate. Valid entries are:

    N   Not collateral.
    Y   Account is an Entry Certificate. 08-038 (Book Entry CD Receipt). Certificate Receipt is generated for new accounts.
Alphanumeric, 1 position, optional.

076	Book Entry Receipt Request. Indicates that a request has been made to print a Book Entry Receipt for this account. Valid entries are:

    ƀ   No request.
    X   Request for Book Entry Receipt.
Alphanumeric, 1 position, optional.

077	Combine Interest Checks. Indicates if multiple interest checks for a customer are to be combined into one check. This applies only to checks printed on the same day. The checks must match on the ZIP Code, Customer Number and the first two lines of the customer Name/Address. Valid entries are:

    N   Account is not an Entry Certificate.
    Y   Combine interest checks.
Alphanumeric, 1 position, optional.

078	Interest Prime Indicator. Indicates which MICM Record 2002 is used to assign a rate for this account. Valid entries are **000 – 999**.

Numeric, 3 positions, optional.

079	Renewal Balance Code. Indicates which balance to use if the interest rate at renewal is based on balance. Valid entries are:

    C   Current balance.
    I   Issue Value.
Alphanumeric, 1 position, optional.

080	Grace Rate Option. Indicates which interest rate to use while the account is in the grace period. Valid entries are:

    G   Use grace rate from MICM Record 3500 (Time Investment Institution Parameters).
    R   Use renewal interest rate, based on the accounts Interest Plan.
    O   Use rate used during previous renewal term.
Alphanumeric, 1 position, optional.

081   Notices – Pre-renewal. Indicates if a Pre-Renewal Notice is produced for automatic renewing accounts. Valid entries are:

                                N   Do not combine interest checks.

                                Y   Print Pre-Renewal Notices.

Alphanumeric, 1 position, optional.

082   Notices – Renewal. Indicates if a Renewal Notice is produced for automatic renewing accounts. Valid entries are:

                                N   Do not print Pre-Renewal Notices.

                                Y   Print Renewal Notices.

Alphanumeric, 1 position, optional.

083   Notices – Maturity. Indicates if a Maturity Notice is produced for account when it matures. Valid entries are:

                                N   Do not print Renewal Notices.

                                Y   Print Maturity Notices.

Alphanumeric, 1 position, optional.

084   Notice – Interest Payment. Indicates if an Interest Payment Notice is produced for accounts capitalizing or transferring interest payments. Valid entries are:

                                N   Do not print Maturity Notices.

                                Y   Print Interest Payment Notices.

Alphanumeric, 1 position, optional.

Form Masters

This section provides a master for all of the batch forms (input and maintenance) used exclusively by Time Investment. The forms are:

- 00 – 04 – Institution Control Input
- 10 – Card Capture Input
- 13 – Item Deletion
- 15 – Customer Control Input and Maintenance
- 16 – Customer Payout History
- 17 – Employer Input and Maintenance
- 20 – Master Input and Maintenance
- 25 – Assignment
- 30 – Statement Copies
- 31 – Interest Payment History
- 32 – Rate Change History
- 35 – TDOA Availability
- 70 – Total File Maintenance
- 80 – Customer Mass Maintenance
- 81 – Master Mass Maintenance

Time Investment
Institution Control Input

SYSTEM | INSTITUTION

0 **8**

1   2   3   5

FORM

22   23

CARD   CURRENT DATE   LAST PROCESS DATE   NEXT SCHEDULE PROCESS DATE   NEXT ACTUAL PROCESS DATE

0 **0**

24   25   26   31   32   37   38   43   44   49

PROCESS WEEK

1   2   3   4   5   6   7   PROCESS OPTION   LINES/ INCH   SELECTIVE PROCESSING   PRINT/FICHE CODE

50   51   52   53   54   55   56   57   58   59   60

CARD

1 **0**

24   25

FORM

00 = New

01 = Change

02 = Delete

03 = No Capture Format

04 = Date Override

Time Investment
Card Capture Input

SYSTEM **0 8**
1 2

INSTITUTION
3   5

FORM **1 0**
22 23

CARD **0 0**
24 25

SERIAL NUMBER OR RATE CHANGE
SERIAL NUMBER
26   35

TYPE
26   28

NOT USED
29   35

ROUTING TRANSIT NUMBER
36   43

ACCOUNT NUMBER OR TYPE RATE CHANGE
ACCOUNT NUMBER
44   55

NOT USED
44   46

TYPE RATE
47   55

TRANSACTION CODE
56   59

AMOUNT
60   70

EFFECTIVE DATE
71   76

SOURCE OF INPUT OR REGION
SOURCE OF INPUT
77   80

REGION
78   80

CARD **0 1**
24 25

TRANSACTION CODE
SEQUENCE NUMBER
26   30

INITIATION
TIME
31   34

DATE
35   40

COST CENTER
41   45

DESCRIPTION 1
46   75

CARD **0 2**
24 25

NEW RATE
26   34

NEW FINAL MATURITY DATE
35   40

NOT USED
41   45

DESCRIPTION 2
46   75

Time Investment
Item Deletion

SEQUENCING INFORMATION

SYSTEM	INSTITUTION	BLOCK	BATCH	SEQUENCE	SUB-SEQ	FORM
0 8					0 0 0	1 3
1 2	3 5	6 8	9 13	14 18	19 21	22 23

CARD	AMOUNT
0 0	
24 25	55 65

Time Investment
Customer Control Input

SYSTEM
`0` `8`
1 2

INSTITUTION
3   5

CONTROL NUMBER
6   15

FORM
`1` `5`
22 23

CARD
`0` `0`
24 25

PRIMARY CUSTOMER KEY

LAST NAME
26   31

FI
32

MI
33

TIE BREAKER
34   37

SECONDARY CUSTOMER KEY

LAST NAME
38   43

FI
44

MI
45

TIE BREAKER
46   49

CONN CODE
50

ADDRESS MODIFICATION
51   62

ALT ADDR
63

2ND NAME USE
64

SHORT NAME
65   79

CARD
`0` `1`
24 25

BRANCH
26   30

OFFICER
31   39

DATE OPENED
40   45

DATE OF BIRTH
46   53

SIC
54   57

MAP
58   60

SPECIAL HANDLING CODES
1 2 3 4 5 6
61   66

EMP
67

PAYFROM ACCOUNT
68   77

LIFE METHOD
78

UPDATE PAY AMT
79

CARD
`0` `2`
24 25

IRA/KEOGH PAYOUT

AMOUNT
26   32

DISP
33

FREQ
34

TERM
35   37

DAYS OF MONTH
38   45

DATE NEXT DUE
46   51

PAYTO ACCOUNT NUMBER
52   61

APPL
62 63

LIFE EXPECT CODE
64

LIFE EXPECTANCY
65   67

DIS WITHHLD CODE
68

DISBURSEMENT WITHHOLDING RATE/AMOUNT
69   75

PAY SEQ
76

PAY SEQ OVERRIDE
77

PAYOUT CATEGORY
78 79

SOURCE
80

Time Investment
Customer Control Input

SYSTEM
0 **8**
1 2

INSTITUTION
3   5

CONTROL NUMBER
6   15

FORM
1 **5**
22 23

CARD
0 **3**
24 25

SERVICE CHARGE

FREQ
26

TERM
27   29

SPECIFIC
DAY
30 31

DATE NEXT DUE
32   37

DISP
38

NOT
USED
39

ACCOUNT NUMBER
40   49

APPL
50 51

SERVICE FEE
52   58

DECEDANT"S DATE OF BIRTH
59   66

DECEDANT"S
LIFE EXP
67   69

RMD
FLAG
70

DISABLED
FLAG
71

CARD
0 **4**
24 25

BENEFICIARY

NAME
26   55

SOCIAL SECURITY
56   64

DATE OF BIRTH
65   72

DECEDANT"S DATE OF DEATH
73   80

Time Investment
Customer Control Maintenance

SYSTEM
| 0 | 8 |
1 2

INSTITUTION
3   5

CONTROL NUMBER
6   15

FORM
| 1 | 5 |
22 23

CARD
| 0 | 9 |
24 25

✓   FIELD

	0	0	1		001 - Primary Customer Key
	0	0	2		002 - Secondary Customer Key
	0	0	3		003 - Address Modification
	0	0	4		004 - Short Name
	0	0	5		005 - Connector Code
	0	0	6		006 - Alternate Address Code
	0	0	7		007 - Secondary Name Use Code
	0	0	8		008 - Branch Number
	0	0	9		009 - Officer Code
	0	1	0		010 - Date Opened
	0	1	1		011 - Date of Birth
	0	1	2		012 - Standard Industry Code (SIC)
	0	1	3		013 - Map Code
	0	1	4		014 - Special Handling Code 1
	0	1	5		015 - Special Handling Code 2
	0	1	6		016 - Special Handling Code 3
	0	1	7		017 - Special Handling Code 4
	0	1	8		018 - Special Handling Code 5
	0	1	9		019 - Special Handling Code 6
	0	2	0		020 - Employee Code
	0	2	1		021 - Life Expectancy Code
	0	2	2		022 - Payout Amount
	0	2	3		023 - Payout Disposition Code
	0	2	4		024 - Payout Frequency Term, Days of Month, Date Next

26 28   29   46

✓   FIELD

	0	2	5		025 - Payout Date Last
	0	2	6		026 - Date of Death and Flag
	0	2	7		027 - Last Activity Date
	0	2	8		028 - Last Maintenance Date
	0	2	9		029 - Deletion Flag
	0	3	0		030 - Maximum Contribution Year, Amount
	0	3	1		031 - Rollover Contrib Year, Amount, Date
	0	3	2		032 - Regular Contrib Year, Amount, Date
	0	3	3		033 - Employer Contrib Year, Amt, Date
	0	3	4		034 - Insurance Contribution Year, Amt, Date
	0	3	5		035 - Over Contribution Year, Flag

26 28   29 30

SYSTEM
| 0 | 8 |
1   2

INSTITUTION
| | | |
3   5

CONTROL NUMBER
| | | | | | | | | | |
6   15

FORM
| 1 | 5 |
22   23

CARD
| 0 | 9 |
24   25

✔ FIELD
| 0 | 3 | 6 | 036 - Distributions Withdrawal Year, Amount
| 0 | 3 | 7 | 037 - Rollover Withdrawal Year, Amount
| 0 | 3 | 8 | 038 - Excess Withdrawal Year, Amount
| 0 | 3 | 9 | 039 - Last Withdrawal Year, Date
| 0 | 4 | 0 | 040 - Payto Account Number and Application
26   28   Number
29

✔ FIELD
| 0 | 4 | 1 | 041 - Life Expectancy
| 0 | 4 | 2 | 042 - Service Charge Frequency, Term, Day,
26   28   Date Next, Disp
29   41

✔ FIELD
| 0 | 4 | 3 | 043 - Service Charge Account Number and
26   28   Application Number
29   40

✔ FIELD
| 0 | 4 | 4 | 044 - Service Charge Service Fee
| 0 | 4 | 5 | 045 - Life Method
| 0 | 4 | 6 | 046 - Contrib After Year-end, Year, Amount
| 0 | 4 | 7 | 047 - Pay Sequence Override
| 0 | 4 | 8 | 048 - Payout Category
| 0 | 4 | 9 | 049 - Payout Source
| 0 | 5 | 0 | 050 - Last Service Date Charged
| 0 | 5 | 1 | 051 - Customer User Area
| 0 | 5 | 2 | 052 - Customer Profile Request
| 0 | 5 | 3 | 053 - Information Sheet Request
| 0 | 5 | 4 | 054 - Disbursement Withholding Code and
26   28   Rate/Amount
29

✔ FIELD
| 0 | 5 | 5 | 055 - Transfer Contrib Year, Amount, Date
| 0 | 5 | 6 | 056 - Nondeductible Year, Amount, Date
| 0 | 5 | 7 | 057 - Capital Gain Year, Amount, Date
| 0 | 5 | 8 | 058 - Capital Loss Year, Amount, Date
| 0 | 5 | 9 | 059 - Transfer Withdrawal, Year, Amount
| 0 | 6 | 0 | 060 - Nondeductible Withdrawal Year, Amt
| 0 | 6 | 1 | 061 - IRA Pay Sequence, Payfrom Account
| 0 | 6 | 2 | 062 - Voluntary Disb Notice Printed
| 0 | 6 | 3 | 063 - Beginning Balance January 1, Year,
26   28   Amount
29   40

SYSTEM
| 0 | 8 |
1   2

INSTITUTION
| | | |
3   5

CONTROL NUMBER
| | | | | | | | | | |
6   15

FORM
| 1 | 5 |
22 23

CARD
| 0 | 9 |
24 25

✓ FIELD
| 0 | 6 | 4 | .... 064 - Update Payment Amount
| 0 | 6 | 5 | .... 065 - Minimum Payout Last Year
| 0 | 6 | 6 | .... 066 - Minimum Payout This Year
  26   28   37

✓ FIELD   067 - BENEFICIARY NAME
| 0 | 6 | 7 |
  26   28
29   58

✓ FIELD
| 0 | 6 | 8 | .... 068 - Beneficiary Social Security
| 0 | 6 | 9 | .... 069 - Beneficiary Date of Birth
| 0 | 7 | 0 | .... 070 - External Fair Market Value Funds
  26   28   Year and Amount
29   37   40

✓ FIELD
| 0 | 7 | 1 | .... 071 - Decedent's Date of Death
| 0 | 7 | 2 | .... 072 - Decedent's Date of Birth
| 0 | 7 | 3 | .... 073 - Decedent's Life Expectancy
| 0 | 7 | 4 | .... 074 - RMD Flag
| 0 | 7 | 5 | .... 075 - Disabled Flag
  26   28   36
29   31

SYSTEM
INSTITUTION
CONTROL NUMBER
FORM

0 **8**

1   2

3   5

6   15

1 **6**

22   23

CARD
DATE PAID
DISP
AMOUNT
SERIAL NUMBER

0 **0**

24   25

26   31

32

33   43

44   53

APPLICATION
TAX WITHHELD AMOUNT
CHECK CODE
PAYFROM ACCOUNT

54   55

56   64

65

66   75

CARD

00 = Deletion

01 = Addition

Time Investment
Employer Input

SYSTEM
0 **8**
1 2

INSTITUTION
3 5

EMPLOYER NUMBER
6 15

FORM
1 **7**
22 23

CARD
0 **0**
24 25

PRIMARY CUSTOMER KEY

LAST NAME
26 31

FI
32

MI
33

TIE BREAKER
34 37

SECONDARY CUSTOMER KEY

LAST NAME
38 43

FI
44

MI
45

TIE BREAKER
46 49

CONN CODE
50

ADDRESS MODIFICATION
51 62

ALT ADDR
63

2ND NAME USE
64

SHORT NAME
65 79

CARD
0 **1**
24 25

BRANCH
26 30

OFFICER
31 39

DATE OPENED
40 45

SIC
46 49

MAP CODE
50 52

SPECIAL HANDLING CODES
1 2 3 4 5 6
53 58

EMPLOYER TAX ID NUMBER
59 67

Time Investment
Employer Maintenance

SYSTEM

0	8
1	2

INSTITUTION

3　　5

EMPLOYER NUMBER

6　　　　　　　　　　　15

FORM

1	7
22	23

CARD

0	9
24	25

✓　　FIELD

0	0	1	. . . . 001 - Primary Customer Key
0	0	2	. . . . 002 - Secondary Customer Key
0	0	3	. . . . 003 - Address Modification
0	0	4	. . . . 004 - Short Name
0	0	5	. . . . 005 - Connector Code
0	0	6	. . . . 006 - Alternate Address Code
0	0	7	. . . . 007 - Secondary Name Use Code
0	0	8	. . . . 008 - Branch Number
0	0	9	. . . . 009 - Officer Code
0	1	0	. . . . 010 - Date Opened
0	1	1	. . . . 011 - Tax ID Number
0	1	2	. . . . 012 - Standard Industry Code (SIC)
0	1	3	. . . . 013 - Map Code
0	1	4	. . . . 014 - Special Handling Code 1
0	1	5	. . . . 015 - Special Handling Code 2
0	1	6	. . . . 016 - Special Handling Code 3
0	1	7	. . . . 017 - Special Handling Code 4
0	1	8	. . . . 018 - Special Handling Code 5
0	1	9	. . . . 019 - Special Handling Code 6
0	2	0	. . . . 020 - User Area
0	2	1	. . . . 021 - Date Last Maintenance
0	2	2	. . . . 022 - Deletion Flag

43

37

37

32

31

43

34

26　　28　　29

Time Investment
Master Input

SYSTEM `0` `8`
1 2

INSTITUTION
3   5

MASTER ACCOUNT NUMBER
6   15

FORM `2` `0`
22 23

CARD `0` `0`
24 25

PRIMARY CUSTOMER KEY

LAST NAME
26   31

FI 32

MI 33

TIE BREAKER
34   37

SECONDARY CUSTOMER KEY

LAST NAME
38   43

FI 44

MI 45

TIE BREAKER
46   49

CONN CODE 50

ADDRESS MODIFICATION
51   62

ALT ADDR 63

2ND NAME USE 64

SHORT NAME
65   79

CARD `0` `1`
24 25

BRANCH 26   30

ACCOUNT TYPE 31   33

OFFICER 34   42

ACCT DESIG 43

ISSUE VALUE 44   56

DATE ISSUED 57   62

ACCOUNT CLASS 63   64

NEGOTIABLE CODE 65

EMPLOYEE CODE 66

CORR BANK 67

PUBLIC FUNDS 68

TRUST DEPOSIT 69

SECURED FLAG 70

LARGE BAL 71

CLOSED TO POST 72

COLL FLAG 73

SAFE-KEEPING 74

PURGE OVERRIDE 75

FED TAX EXEMPT 76

BOOK ENTRY 77

REG DD 78

INTEREST

CARD `0` `2`
24 25

PAY CODE 26

RATE 27   35

METHOD 36

YEAR BASE 37

MONTH 38

NEXT DATE 39   44

FREQ 45

TERM 46   48

DAY 49   50

DISP 51

COMB CHECK 52

TENTH CODE 53

ACCOUNT NUMBER 54   63

APPL 64   65

RATE CODE 66

INT PLAN 67

PRIME INDICATOR 68   70

INDEX TO PRIME 71   79

INDEX SIGN 80

COMPOUNDING INTEREST

CARD `0` `3`
24 25

FREQ 26

TERM 27   29

DAY 30   31

NEXT DATE 32   37

RENEWAL/MATURITY

FREQ 38

TERM 39   41

DAY 42   43

RENEWAL OPTION 44

NEXT RENEWAL 45   50

FINAL MATURITY 51   56

FINAL DISP 57

MATURITY APPL 58   59

MATURITY ACCOUNT NUMBER 60   69

BAL CODE 70

GRACE RATE OPT 71

SPECIAL HANDLING CODES
1 2 3 4 5 6
72   77

Time Investment
Master Input

SYSTEM **0 8** 1 2
INSTITUTION 3 5
ACCOUNT NUMBER 6 15
FORM **2 0** 22 23

STATEMENT

CARD **0 4** 24 25
SORT 26
TYPE 27
DISP 28
FREQ 29
TERM 30 32
DAYS OF MONTH 33 40
NEXT DATE 41 46

NO ACTV 47
ACCOUNT TO COMBINE WITH 48 57
RATE CODE 58

IRA CODE 59
CUSTOMER CONTROL NUMBER 60 69
CERTIFICATE NUMBER 70 79

CARD **0 5** 24 25
SIC 26 29
ACCOUNTING CODE 30 33
MAP CODE 34 36
SPECIAL REPORT 37
ACCOUNT ANALYSIS 38
ACCT RECON 39
SIGNATURE CARD INDEX NUMBER 40 48

MINIMUM RATE 49 57
MAXIMUM RATE 58 66

NOTICES

PRE REN 67
REN 68
MAT 69
INT 70

SERVICE CHARGE

CARD **0 6** 24 25
FREQ 26
TERM 27 29
DAYS OF MONTH 30 37
CODE 38
ROUTINE 39 40
DATE NEXT DUE 41 46

ACCOUNT NUMBER 47 56
APPL 57 58

TDOA

SOCIAL SECURITY NUMBER 59 67
W/D SEQ 68
TERM 69
RATE CODE 70
PENALTY ROUTINE 71 72
EQUAL PAYMENT 73
SPECIFIC AMOUNT 74 80

CARD **0 7** 24 25
SPOUSAL ACCOUNT 26 35
EMPLOYER IDENTIFICATION ACCOUNT 36 45
DATE OF BIRTH 46 53

RATE CHANGE

MAXIMUM BALANCE ALLOWED 54 64
FREQ 65
TERM 66 68
DAY 69 70
NEXT DATE 71 76

SYSTEM
| 0 | 8 |
1 2

INSTITUTION
| | | |
3   5

ACCOUNT NUMBER
| | | | | | | | | |
6   15

FORM
| 2 | 0 |
22 23

CARD
| 0 | 8 |
24 25

COST CENTER
| | | | | |
26   30

OFFICER 2
| | | | | | | | | |
31   39

FUND SOURCE
| | | | | |
40   44

ALERT 1
| | | |
45   47

ALERT 2
| | | |
48   50

ALERT 3
| | | |
51   53

ALERT 4
| | | |
54   56

ALERT 5
| | | |
57   59

ALERT 6
| | | |
60   62

USER AREA
| | | | | | | | | | | | | | |
63   77

SYSTEM
`0` `8`
1 2

INSTITUTION
3   5

ACCOUNT NUMBER
6   15

FORM
`2` `0`
22 23

CARD
`0` `9`
24 25

This card code is to be punched in each of the following cards used.

✓   FIELD

`0` `0` `1`	001 - Primary Customer Key
`0` `0` `2`	002 - Secondary Customer Key
`0` `0` `3`	003 - Address Modification
`0` `0` `4`	43 004 - Short Name
`0` `0` `5`	005 - Connector Code
`0` `0` `6`	006 - Alternate Address Code
`0` `0` `7`	007 - Secondary Name Use Code
`0` `0` `8`	33 008 - Branch Number
`0` `0` `9`	009 - Account Type
`0` `1` `0`	41 010 - Officer Code
`0` `1` `1`	011 - Account Designation
`0` `1` `2`	012 - Date Issued
`0` `1` `3`	41 013 - Issue Value
`0` `1` `4`	30 014 - Class Code
`0` `1` `5`	015 - Negotiable Code
`0` `1` `6`	016 - Special Handling Code 1
`0` `1` `7`	017 - Special Handling Code 2
`0` `1` `8`	018 - Special Handling Code 3
`0` `1` `9`	019 - Special Handling Code 4
`0` `2` `0`	020 - Special Handling Code 5
`0` `2` `1`	021 - Special Handling Code 6
`0` `2` `2`	022 - Employee Code
`0` `2` `3`	023 - Correspondent Bank Code
`0` `2` `4`	024 - Public Funds Code
`0` `2` `5`	025 - Trust Deposit Code
`0` `2` `6`	026 - Secured Deposit Flag
`0` `2` `7`	027 - Large Balance Pointer
`0` `2` `8`	028 - Closed to Posting Code
`0` `2` `9`	029 - Interest Pay Code
`0` `3` `0`	32 030 - Account Type and Designation
`0` `3` `1`	031 - Interest Method Code
`0` `3` `2`	032 - Interest Year Base Code
`0` `3` `3`	033 - Interest Month Code
`0` `3` `4`	40 034 - Interest Next Pay Date, Frequency, Term, Specific Day

26   28   29

Time Investment
Master Maintenance

SYSTEM
`0` `8`
1 2

INSTITUTION
3 5

ACCOUNT NUMBER
6 15

FORM
`2` `0`
22 23

CARD
`0` `9`
24 25

This card code is to be punched in
each of the following cards used.

✓ FIELD

`0` `3` `5` .... 035 - Interest Disposition Code
`0` `3` `6` .... 036 - Interest Accout Application Code
`0` `3` `7` .... 037 - Interest Rate Code
`0` `3` `8` .... 038 - Interest Equal Payment Code and
26 28   29   36   Amount

✓ FIELD

`0` `3` `9` .... 039 - Interest Tenth Code
`0` `4` `0` .... 040 - Renewal Frequency, Term, Specific
26 28   29   40   Day, Next Date

✓ FIELD

`0` `4` `1` .... 041 - Renewal Option
`0` `4` `2` .... 042 - Final Maturity Date
`0` `4` `3` .... 043 - Final Disposition Code
`0` `4` `4` .... 044 - Compounding Frequency, Term,
26 28   29   40   Specific Day, Next Day

✓ FIELD

`0` `4` `5` .... 045 - IRA/KEOGH Code, Customer Nbr
`0` `4` `6` .... 046 - Statement Sort Code
`0` `4` `7` .... 047 - Statement Type Code
`0` `4` `8` .... 048 - Statement Disposition Code
`0` `4` `9` .... 049 - Statement Frequency, Term, Days of
26 28   29   46   Month, Date Next

✓ FIELD

`0` `5` `0` .... 050 - No Activity Statement
`0` `5` `1` .... 051 - Statement Account to Combine With
`0` `5` `2` .... 052 - Statement Rates Code
`0` `5` `3` .... 053 - Standard Industry Code (SIC)
`0` `5` `4` .... 054 - Accounting Code
`0` `5` `5` .... 055 - Map Code
`0` `5` `6` .... 056 - Special Report Code
`0` `5` `7` .... 057 - Account Analysis Code
`0` `5` `8` .... 058 - Reconciliation Code
`0` `5` `9` .... 059 - Signature Index Number
`0` `6` `0` .... 060 - User Area
`0` `6` `1` .... 061 - Maximum Rate
`0` `6` `2` .... 062 - Reserved for Time (STMCMBMNT)
`0` `6` `3` .... 063 - Collateral Flag
26 28   29

Time Investment
Master Maintenance

SYSTEM
0 8
1　2

INSTITUTION
3　　5

ACCOUNT NUMBER
6　　　　　　　　　　15

FORM
2 0
22　23

CARD
0 9
24　25

This card code is to be punched in
each of the following cards used.

✓　FIELD
0 6 4
26　28　　29　　　　　　　　　　46
064 - Service Charge Frequency, Term,
Days of Month, Next Date

✓　FIELD
0 6 5　065 - Service Charge Code
0 6 6　066 - Spousal Number
0 6 7　067 - Service Charge Routine Pointer
0 6 8　068 - Service Charge Account, Application
0 6 9　069 - Current Month Aggregate Balance
0 7 0　070 - Current Month Aggregate Collected
Balance
26　28　　29　　38　　43

✓　FIELD
0 7 1　071 - Average Balance Month, Amount ($)
0 7 2　072 - Average Collected Balance Month
Amount ($)
26　28　　29　　39

✓　FIELD
0 7 3　073 - Date Overdrawn
0 7 4　074 - Current Month Times Overdrawn
0 7 5　075 - Current Month Days Overdrawn
0 7 6　076 - Times Overdrawn Month, Number of
Times
26　28　　29　32　　34

✓　FIELD
0 7 7　077 - Days Overdrawn Month, Nbr of Days
0 7 8　078 - Date Last Statement
0 7 9　079 - Date Last Service Charge
0 8 0　080 - Service Charge History Month
Amount, Code
26　28　　29　　38

✓　FIELD
0 8 1　081 - Service Charge Debits
0 8 2　082 - Service Charge Credits
0 8 3　083 - Service Charge Low Balance ($)
0 8 4　084 - Service Charge Previous Low Bal
0 8 5　085 - Service Charge Aggregate Balance
0 8 6　086 - Service Charge Aggregate Collected
Balance
26　28　　29　35　　43

✓　FIELD
0 8 7　087 - Last Renewal Date
0 8 8　088 - First Renewal Date
26　28　　29　34

Time Investment
Master Maintenance

SYSTEM
| 0 | 8 |
1   2

INSTITUTION
3   5

ACCOUNT NUMBER
6   15

FORM
| 2 | 0 |
22 23

CARD
| 0 | 9 |
24 25

This card code is to be punched in
each of the following cards used.

✓   FIELD

	0	8	9		089 - Current OID, Interest Paid
	0	9	0		090 - Current OID, Interest Reported
	0	9	1		091 - Current OID, Monthly Portion
	0	9	2		092 - Previous OID, Interest Paid
	0	9	3		093 - Previous OID, Interest Reported
	0	9	4		094 - Previous OID, Monthly Portion
	0	9	5		095 - Previous OID, Period Beginning Date
	0	9	6		096 - Previous OID, Period Ending Date
	0	9	7		097 - Employer Number
	0	9	8		098 - Interest Paid Last Year
	0	9	9		099 - Maximum Balance Allowed
	1	0	0		100 - Interest Penalty Last Year
	1	0	1		101 - Original Rate at Issue/Renewal
	1	0	2		102 - Aggregate Rate
	1	0	3		103 - Interest Compounded Amount
	1	0	4		104 - Dormant Code
	1	0	5		105 - Dormant Date
	1	0	6		106 - Purge Override Code
	1	0	7		107 - Snapshot Statement Request
	1	0	8		108 - Cutoff Statement Request
	1	0	9		109 - File Card Request
	1	1	0		110 - Label Request
	1	1	1		111 - Information Sheet Request
	1	1	2		112 - Date Last Active
	1	1	3		113 - Book Entry
	1	1	4		114 - Date Last Customer Contact
	1	1	5		115 - Bank Float Days, + or -, Amount ($)
	1	1	6		116 - Customer Float Days, + or -, Amt ($)
	1	1	7		117 - Rate Change Frequency, Term, Day, Next Date

26   28   29   40

✓   FIELD

	1	1	8		118 - Social Security Number
	1	1	9		119 - Service Charge Checks
	1	2	0		120 - Service Charge Items
	1	2	1		121 - Interest Paid
	1	2	2		122 - Interest Paid Date

26   28   29   34

SYSTEM
0 8
1 2

INSTITUTION
3 5

ACCOUNT NUMBER
6   15

FORM
2 0
22 23

CARD
0 9
24 25

This card code is to be punched in
each of the following cards used.

✓   FIELD

1 2 3	123 - Reserved for Time (TDOATERM)
1 2 4	124 - Certificate Number
1 2 5	125 - Safekeeping
1 2 6	126 - Previous Account Number
1 2 7	127 - Amount of Last Deposit ($)
1 2 8	128 - Date of Last Deposit
1 2 9	129 - Amount of Last Withdrawal ($)
1 3 0	130 - Date of Last Withdrawal
1 3 1	131 - Federal Tax Exempt Code
1 3 2	132 - Federal Tax YTD
1 3 3	133 - Federal Tax Withheld 1099
1 3 4	134 - Federal Tax Withheld Last
1 3 5	135 - TDOA Withdrawal Sequence
1 3 6	136 - Interest Plan
1 3 7	137 - Index to Prime, Sign
1 3 8	138 - Minimum Rate
1 3 9	139 - Penalty Routine
1 4 0	140 - Maturity Account, Application
1 4 1	141 - Federal Tax B-Notice Date
1 4 2	142 - Reserved for Time (FEDEXPDT)
1 4 3	143 - Reserved for Time (MFLAG5)
1 4 4	144 - Reserved for Time (INTOID)
1 4 5	145 - Interest Penalty Reduction
1 4 6	146 - Interest Paid Life to Date
1 4 7	147 - Social Security Certificate Request 1 DT
1 4 8	148 - Social Security Certificate Request 2 DT
1 4 9	149 - Mandatory Federal Tax to Withhold
1 5 0	150 - Federal Withhold Status Change Date
1 5 1	151 - Combine Interest Checks
1 5 2	152 - Interest Prime Indicator
1 5 3	153 - Renewal Balance Code
1 5 4	154 - Grace Rate Option
1 5 5	155 - Notices - Prerenewal
1 5 6	156 - Notices - Renewal
1 5 7	157 - Notices - Maturity
1 5 8	158 - Notices - Interest Payment
1 5 9	159 - Book Entry Receipt Request

26 28   29

SYSTEM
0 8
1 2

INSTITUTION
3 5

ACCOUNT NUMBER
6 15

FORM
2 0
22 23

CARD
0 9
24 25

This card code is to be punched in
each of the following cards used.

✓ FIELD

1 6 0		160 - Reserved for Time (RENTYPE)
1 6 1		161 - Reserved for Time (RENEFFDT)
1 6 2		162 - Reserved for Time (RENUSE)
1 6 3		163 - Reserved for Time (RENRATE)
1 6 4		164 - Reserved for Time (RENINTFREQ)
1 6 5		165 - Reserved for Time (RENINTTERM)
1 6 6		166 - Reserved for Time (RENINTDAY)
1 6 7		167 - Reserved for Time (RENINTDISP)
1 6 8		168 - Reserved for Time (MNEWACCT)
1 6 9		169 - Reg DD
1 7 0		170 - Cost Center
1 7 1		171 - Secondary Officer
1 7 2		172 - Source of Funds
1 7 3		173 - Alert Code 1
1 7 4		174 - Alert Code 2
1 7 5		175 - Alert Code 3
1 7 6		176 - Alert Code 4
1 7 7		177 - Alert Code 5
1 7 8		178 - Alert Code 6

26 28 29 31 33 37

Time Investment Assignment

SYSTEM
0 **8**
1 2

INSTITUTION
3 5

ACCOUNT NUMBER
6 15

FORM
2 **5**
22 23

CARD
24 25

AMOUNT
26 36

REC TYPE
37

SEQUENCE NUMBER
38 41

EXPIRATION DATE
42 47

DESCRIPTION 1
48 77

CARD
0 **2**
24 25

NO POST
26

EMPLOYEE
27 35

ENTRY DATE
36 41

NOT USED
42 47

DESCRIPTION 2
48 77

CARD
00 = Delete
01 = New Hold

Time Investment
Statement Copies

SYSTEM INSTITUTION ACCOUNT NUMBER

| 0 | 8 |
| 1 | 2 |

3   5

6   15

FORM

| 3 | 0 |
| 22 | 23 |

RELATIONAL CUSTOMER KEY

CARD   LAST NAME   FI   MI   TIE BREAKER

24 25   26   31   32   33   34   37

CARD

00 = Delete

01 = New Relationship

Time Investment
Interest Payment History

SYSTEM **0** **8**
1 2

INSTITUTION
3   5

ACCOUNT NUMBER
6   15

FORM **3** **1**
22 23

CARD
24 25

DATE PAID
26   31

DISP
32

PAYMENT AMOUNT
33   43

SERIAL/ACCOUNT NUMBER
44   53

APPLICATION
54 55

FEDERAL TAX WITHHELD AMOUNT
56   64

CHECK
CODE
65

PAYMENT
TYPE
66

CARD
00 = Deletion
01 = Addition

Time Investment
Rate Change History

SYSTEM
0 **8**
1　2

INSTITUTION
3　　5

MASTER ACCOUNT NUMBER
6　　　　　　　　　　　　　　15

FORM
3 **2**
22　23

CARD
24　25

DATE CHANGED
26　　　　　　31

EFFECTIVE DATE
32　　　　　　37

OLD RATE
38　　　　　　　　　46

NEW RATE
47　　　　　　　　　55

FLAG
56

SEQUENCE NUMBER
57　　　　　61

CARD
00 = Deletion
01 = Addition

Time Investment
TDOA Availability

SYSTEM
0 **8**
1   2

INSTITUTION
3   5

ACCOUNT NUMBER
6   15

FORM
3 **5**
22   23

CARD
24   25

SEQUENCE NUMBER
26   30

DEPOSIT DATE
31   36

ACTIVITY DATE
37   42

AVAILABLE AMOUNT
43   55

UNAVAILABLE AMOUNT
56   68

BEGINNING DATE
69   74

ENDING DATE
75   80

CARD
0 **2**
24   25

INTEREST EARNED NOT PAID
26   35

INTEREST CAPITALIZED
36   44

INTEREST RATE
45   49

INTEREST COMPOUNDING AMOUNT
50   59

INITIAL DEPOSIT AMOUNT
60   70

CARD
00 = Deletion
01 = Addition
02 = Addition

Time Investment
Total File Maintenance

SYSTEM
| 0 | 8 |
1   2

INSTITUTION
| | | |
3   5

ACCT
DESIG
| |
6

BRANCH
| | | | | |
7   11

ACCOUNT TYPE
| | | |
12   14

FORM
| 7 | 0 |
22   23

CARD
| 0 | 9 |
24   25

This card code is to be punched in
each of the following cards used.

✓

FIELD
| 0 | 8 |
| 0 | 9 |
26   27

| | | | | | | | | | | | | | | | | |
28   41

45

. . . 08 - Accumulator Number, Amount

. . . . 09 - Accumulator Number, Count

Time Investment
Customer Mass Maintenance

SYSTEM	INSTITUTION	BRANCH	OFFICER	EMP	FORM
0 8					8 0

1 2   3   5   6   10   11   19   20   22 23

CARD
0 9   This card code is to be punched in
24 25   each of the following cards used.

✓ FIELD

0 0 1	· ·	001 - Branch Number
0 0 2	· · · · · · · · · · · · · · · · · · · ·	002 - Officer Code
0 0 3	· ·	003 - Standard Industry Code (SIC)
0 0 4	· ·	004 - Map Code
0 0 5	· ·	005 - Special Handling Code 1
0 0 6	· ·	006 - Special Handling Code 2
0 0 7	· ·	007 - Special Handling Code 3
0 0 8	· ·	008 - Special Handling Code 4
0 0 9	· ·	009 - Special Handling Code 5
0 1 0	· ·	010 - Special Handling Code 6
0 1 1	· ·	011 - Employee Code
0 1 2	· ·	012 - Payout Disposition Code
0 1 3	· ·	013 - Payout Next Date
0 1 4	· · · · · · · · · · · · · · · · · · · ·	014 - Payout Frequency, Term, Days
0 1 5	· · · · · · · · · · · · · · · · · · · ·	015 - Service Charge Next Date
0 1 6	· · · · · · · · · · · · · · · · · · · ·	016 - Service Charge Frequency, Term, Day
0 1 7	· ·	017 - Service Charge Fee
0 1 8	· · · · · · · · · ·	018 - Customer User Area
0 1 9	· ·	019 - Profile Request
0 2 0	· ·	020 - File Card Request
0 2 1	· ·	021 - Disb Withholding Code, Rate/Amount
0 2 2	· ·	022 - Voluntary Disb Notice Printed
0 2 3	· ·	023 - Payout Category
0 2 4	· ·	024 - Pay Sequence Override Code
0 2 5	· ·	025 - Pay Source
0 2 6	· ·	026 - Service Charge Disposition Code
0 2 7	· ·	027 - Life Expectancy Code
0 2 8	· ·	028 - Life Expectancy Method
0 2 9	· ·	029 - Update Payout Amount Flag

26   28   29

Time Investment
Master Mass Maintenance

SYSTEM
0 8
1   2

INSTITUTION
3   5

REGION
6   8

BRANCH
9   13

ACCOUNT TYPE
14   16

OFFICER
17   25

CLASS
26   27

EMP
28

DORM
29

FORM
8 1
30   31

CARD
0 9
32   33

This card code is to be punched in
each of the following cards used.

✓   FIELD

FIELD				Description
0	0	1		001 - Branch Number
0	0	2	41	002 - Account Type
0	0	3	45	003 - Officer Code
0	0	4	38	004 - Account Class Code
0	0	5		005 - Negotiable Code
0	0	6		006 - Special Handling Code 1
0	0	7		007 - Special Handling Code 2
0	0	8		008 - Special Handling Code 3
0	0	9		009 - Special Handling Code 4
0	1	0		010 - Special Handling Code 5
0	1	1		011 - Special Handling Code 6
0	1	2		012 - Employee Code
0	1	3		013 - Correspondent Bank Code
0	1	4		014 - Public Funds Code
0	1	5		015 - Trust Deposit Code
0	1	6		016 - Secured Deposit Code
0	1	7		017 - Large Balance Indicator
0	1	8		018 - Closed to Posting Code
0	1	9		019 - Interest Pay Code
0	2	0		020 - Interest Method
0	2	1		021 - Interest Year Base Code
0	2	2		022 - Interest Month Code
0	2	3		023 - Interest Payment Disposition
0	2	4		024 - Interest Rate Code
0	2	5		025 - Interest Tenth Code
0	2	6		026 - Renewal Option
0	2	7	42	027 - Final Maturity Date
0	2	8		028 - Final Disposition Code
0	2	9		029 - Statement Sort Code
0	3	0		030 - Statement Type Code
0	3	1		031 - Statement Disposition Code
0	3	2		032 - No Activity Statement Code
0	3	3		033 - Statement Rates Code
0	3	4		034 - Standard Industry Code (SIC)
0	3	5		035 - Accounting Code

34   36   37   40

SYSTEM
0 8
1 2

INSTITUTION
3 5

REGION
6 8

BRANCH
9 13

ACCOUNT TYPE
14 16

OFFICER
17 25

CLASS
26 27

EMP
28

DORM
29

FORM
8 1
30 31

CARD
0 9
32 33

This card code is to be punched in
each of the following cards used.

✓ FIELD

0 3 6		036 - Map Code
0 3 7	39	037 - Special Report Code
0 3 8		038 - Account Analysis Code
0 3 9		039 - Account Reconciliation Code
0 4 0	51	040 - User Area
0 4 1	45	041 - Maximum Rate
0 4 2		042 - Collateral Flag
0 4 3		043 - Service Charge Disposition Code
0 4 4		044 - Service Charge Routine
0 4 5	45	045 - Original Interest Rate
0 4 6		046 - Dormant Code
0 4 7		047 - Purge Override Code
0 4 8		048 - Snapshot Statement Request
0 4 9		049 - Cutoff Statement Request
0 5 0		050 - File Card Request
0 5 1		051 - Label Request
0 5 2		052 - Data Sheet Request
0 5 3		053 - Safekeeping Code
0 5 4		054 - Federal Tax Exempt Code
0 5 5		055 - Interest Plan
0 5 6	46	056 - Index to Prime, Sign
0 5 7	45	057 - Minimum Rate
0 5 8		058 - Penalty Routine
0 5 9		059 - First SSN Request Date
0 6 0		060 - Second SSN Request Date
0 6 1		061 - FWT Status Change Date
0 6 2		062 - Interest Next Date
0 6 3		063 - Interest Frequency, Term, Day
0 6 4		064 - Renewal Next Date
0 6 5		065 - Renewal Frequency, Term, Day
0 6 6		066 - Compounding Next Date
0 6 7		067 - Compounding Frequency, Term, Day
0 6 8		068 - Statement Next Date
0 6 9		069 - Statement Frequency, Term, Day

34 36 37 48

Time Investment
Master Mass Maintenance

SYSTEM
0 8
1 2

INSTITUTION
3   5

REGION
6   8

BRANCH
9   13

ACCOUNT TYPE
14   16

OFFICER
17   25

CLASS
26   27

EMP
28

DORM
29

FORM
8 1
30   31

CARD
0 9
32   33

This card code is to be punched in
each of the following cards used.

✓ FIELD

	FIELD		
	0 7 0		070 - Service Charge Next Date
	0 7 1		071 - Service Charge Frequency, Term, Day
	0 7 2		072 - Maximum Balance
	0 7 3		073 - Rate Change Next Date
	0 7 4		074 - Rate Change Frequency, Term, Day
	0 7 5		075 - Book Entry CD Code
	0 7 6		076 - Book Entry Receipt Request
	0 7 7		077 - Combine Interest Checks
	0 7 8		078 - Interest Prime Indicator
	0 7 9		079 - Renewal Balance Code
	0 8 0		080 - Grace Rate Option
	0 8 1		081 - Notices - Prerenewal
	0 8 2		082 - Notices - Renewal
	0 8 3		083 - Notices - Maturity
	0 8 4		084 - Notices - Interest Payment
	0 8 5		085 - Secondary Officer
	0 8 6		086 - Cost Center

48
47
42
39
45
34   36   37   41

Index

Numerics

B

C