Infor Infopoint Time Investment 8.6

Operations Guide

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Introduction

The *Operations Guide* contains batch operations as well as conversion information for Infopoint Time Investment.

Organization of This Guide

This guide is divided into 4 chapters, a glossary, and an index. The table below briefly describes each chapter.

Chapter	Title	Description
1	Introduction	Describes the guide.
2	Features	Describes the benefits and features of Time Investment. Lists the enhancements and modifications applicable to this product release.
3	Installation Summary	Summarizes the steps between unloading the tape and actually converting the data.
4	Conversion	Describes procedures for converting the existing application to the Infopoint format.
	Glossary	Defines financial and data processing terms applicable to Time Investment.
	Index	Provides a quick reference for locating information.

How to Use This Guide

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

1. Briefly browse through each chapter to obtain an overview of its contents and become familiar with the general layout.

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

3. After becoming familiar with the Time Investment product, use this guide as a standard source of instructional and reference information.

Conventions Used in This Guide

Feature	Explanation
Boldface	Identifies the actual numeric and alphanumeric values of the current field. Enter values exactly as shown.
UPPERCASE	Identifies field names (such as 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 or define a term or concept. Highlights field requirements.
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 and reports (with samples). In addition, this guide describes the MICM panels and batch forms specific to Time Investment.

Infopoint Time Investment *Reference Guide*

Contains technical information about online and batch programs within Time Investment and provides files and record layouts.

Infopoint Time Investment *Operations Guide*

Describes complete batch operations and technical procedures for Time Investment and provides conversion information.

Infopoint Time Investment *Installation Guide*

Contains migration information and 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.

Infopoint MICM *Reference Guide*

Contains MICM batch and online programs and record layouts.

Infopoint MICM *Operations Guide*

Contains conversion information.

Infopoint MICM *Installation Guide*

Contains migration information and 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 designed to satisfy the most critical needs of users by offering a true time investment. This system includes Certificates of Deposit (CD), Time Deposit Open Accounts (TDOA), Individual Retirement Accounts (IRA), and Savings accounts.

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

Input

The three types of input to Time Investment consist of maintenance transactions, monetary transactions, and control cards.

- **Maintenance Transactions**

  Maintenance transactions are entered to the system through the input/maintenance forms for existing accounts. New customer/master accounts may be added or existing accounts may be altered. All other records may be maintained, such as assignments/cautions, interest payment history, rate change history, customer payout history and customer relational records. Requests for statements, labels, and 3 x 5 cards can be made.

- **Monetary Transactions**

  The capture and balancing phase of the system captures the monetary transactions to be processed for each institution on the system. The system captures from cards, disk or tape.

- **Control Cards**

  Control cards are used for program control to select processing options. The control card formats are described in the Batch Programs chapter of the *Reference Guide 1* for each job that uses a control card.

Processing

The system includes 8 phases:

1. Institution Control Phase
2. Capture and Balancing Phase
3. Entry/Edit Phase
4. File Maintenance Phase
5. Posting Phase
6. Statement Processing Phase
7. Report Processing Phase
8. Reorganization

Time Investment uses six permanent files and several temporary files in processing Certificates of Deposit, Time Deposit Open accounts, Individual Retirement accounts and Savings accounts. The permanent files are the MICM Master File, Time Investment Institution Control File, Time Investment Master File, Time Investment Customer Control File, Time Investment Overflow File and Time Investment Total Activity File. All of these files, with the exception of the MICM Master File, are described in the Application Files chapter of *Reference Guide 2*.

Institution Control Phase

Before processing Time Investment, the Institution Control File must be updated. The updating of the processing dates is done automatically by the system when program TID020 is executed. The processing dates are calculated by using the institution holidays stored in the MICM Master File. If any change to the Institution Control File is needed, it must be made in this phase.

In conjunction with updating the Institution Control Record, Time Investment provides a method whereby institutions may be selectively processed. This is useful when processing for correspondent institutions whose work may arrive to be processed at different times during the day, and could prevent a bottleneck when the courier arrives to receive the work for the early institutions.

Capture and Balancing Phase

The capture and balancing phase of Time Investment captures the monetary transactions to be processed for each institution on the system. The system captures from cards, disk or tape. Capture input may contain a serial number, routing-transit number, an account number, the transaction code, amount, effective date and a standard description. The capture phase assigns item sequencing, which is maintained throughout the balance of the system, and lists all of the capture input. Totals are accumulated for debits and credits in each batch and are compared to a batch total to simplify the balancing procedures. Items may be deleted and added to the capture file as required. Complete capture and balancing reports are produced allowing any item to be traced easily.

Once the transactions are captured, they are sorted and a net post header is create.

Entry/Edit Phase

The entry/edit phase edits the data of every maintenance transaction and verifies that the contents are valid. The new and maintenance input edit report may list all the transactions processed through this phase, or list only those transactions that are in error. This is done according to the option selected by the user.

Any transaction failing the edit tests is rejected from further processing. The reason for rejection is shown on the report. The editing criteria may be unique for each institution and are based on data entered in MICM.

File Maintenance Phase

Batch maintenance and new accounts are processed in a separate program from the Posting program, and, therefore, may be eliminated for those institutions that do file maintenance and that enter new accounts in an online environment.

Posting Phase

The posting of monetary transactions in Time Investment is simple and straightforward. The record key for posting is the institution number and account number. The system also posts to an activity file which is used to generate report records, thus allowing recapping at five levels.

Report files to be used by the statement and report processing phases are spooled to record the activity during the day.

Statement Processing Phase

During the posting phase, each account is tested to determine the statement processing requirements during the processing run. Statement information is spooled, sorted, and printed according to processing parameters at the institution level and the account level. Statements are printed two-up in the sequence selected by the institution. Statements of similar format are printed together to aid operations and distribution.

Report Processing Phase

The report processing phase of Time Investment is controlled by each institution's processing parameters. During the posting phase, report records are spooled according to activity and as exception conditions are detected. Each institution may control the selection of reports to be produced, and the sequence in which each report is printed. Each report is produced from information contained in the report records for that report. This concept allows for the easy modification of existing reports and printing of additional reports. The system allows for reports to be produced on stock paper microfiche, or both.

Reorganization

Time Investment must be backed up each time the system is processed. Use the backup program, which copies Time Investment files to tape without altering the contents of any of the records, to backup the system. The reload program recreates the files. Program TIR020 reorganizes several files by deleting records that are older than their specified retention dates. Retention is specified on MICM Record 3500; the following records are affected.

- Account Numbers
- Assignment
- Customer Payout
- Interest History
- Rate Change
- TDOA Availability
- Transaction
- Transaction Description
- Statement Copies

This program should be run on a periodic basis.

Output

The output from Time Investment consists of the updated Master Files and the various reports that are produced by the system, on a daily, monthly, annual, or on request basis. The Time Investment files are described in the Application Files chapter of *Reference Guide 2*. The reports are described in the Reports chapter of the *Procedures Guide 2*.

Features and Options

Time Investment processing depends on the features and options selected by the user. These features and options are controlled by parameters entered in MICM. The following is a list of the features and options provided in Time Investment.

Customer Processing

- Individual customers.
- Alternate names and addresses.

Statement Processing

- Form selection at account level.
- Combined customer statement.
- Serial number sort option by account.
- No activity statement option by account.
- Ninety-nine cycled statements.
- No activity statement option by account.
- Scheduled statements.
- Snapshot statements on request.
- Copies may be sent to other customers.
- Thirty-position account type description.
- Sixty position transaction description.

Service Charge Processing

- Cycled separately from statements.
- Cycled service charges.
- Scheduled service charges.
- Affiliate service charges.
- Reporting optional by account.
- Thirty sets of parameters available and user routine interface provided.
- Retained service charges.
- Two special service charges at the account level.
- Incremental service charges.
- Cross-Institutional service charges.

Interest Processing

- Pay on balance or collected balance optional by account.
- Annual interest rate by account.
- Interest calculation optional by account.
- Simple interest.
- Daily compounding.
- Continuous compounding.
- Year base option by account – 360, 365, or actual day year.
- Month base option by account – 30 or actual day month.
- Pay interest or principal by check.
- Transfer interest or principal to another account.
- Cross-Institutional transfer of interest or principal to another account in another institution.

Rate Change History Processing

- Scheduled rate changes.
- Multiple rate changes permitted.
- Effective date processing.
- Automatic re-accrual of interest.
- Rate change history printed on statement option.

Assignments and Cautions Processing

- Automatic deletion on expiration date.
- Sixty-position description available.

TDOA Availability Processing

- Deposits automatically generate availability records.
- Each deposit may accrue at a different rate.
- Transactions may be processed against a specific deposit.
- Several options for the sequence of withdrawals.

IRA/Keogh Payout Processing

- Distribution amount option.
- Distribution frequency option.
- Number of days or months between payments option.
- Equal payment option.
- Specific account for disbursing of funds.
- Several options for the sequence of withdrawals.

Renewals Processing

- Single and automatic renewal options.
- Renewal frequency option.
- Number of days or months between renewal option.
- Specific day renewal option.
- Principal disposition option.
- Ability to renew into a different type.
- Re-default type values at renewal.

Transaction Processing

- Four-digit external and internal transaction codes.
- Effective date processing with automatic adjustments to interest accruals.
- Sixty-position description available.
- Post or reject unmatched reversals option.
- Matched reversals not shown on statement.
- Block, batch, and sequence numbers carried.
- List post optional by account.

Report Processing

- Each report optional by institution.
- Report sort options by institution.
- Special forms option.
- Stand alone trial balances.
- Activity recap sort sequence option.
- Report resorting.

Passbook Accounts

- Any account designation may be identified as a passbook account.
- Special passbook reports show balanced transactions, unbalanced transactions, and discrepancies.

Online Processing

- Online editing of information.
- Immediate updating of major files.
- Security checks.
- Recovery ability.
- Field-level security.
- Multi-institution signon.

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.

Up to 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.

For more information on regional pricing, refer to the Application Processing chapter of the *Procedures Guide 1*.

Enhancements and Modifications in the Release

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

Time Investment 8.6

Technology
Enhancements

- Implements scalable capabilities to batch processing using Infopoint Runtime Components database API in order to reduce operating timelines.

- Improves performance of programs in batch processing.

- Consolidation of the Transaction and Transaction Descriptions records.

- Expanded database field sizes for:

    - Customer Payout Amount
    - Customer Current Payment Amount
    - Interest Paid Amount
    - Payment Distribution Amount.

Cross Institution
Capabilities

Same institution restrictions were removed from the following features:

- Employer processing
- Service charging an alternate account
- Interest transfers
- Customer processing
- Statementing
- Spousal reporting
- Certificate processing
- Maturity processing.

Time Investment 8.3 – Enhancement Pack 2

Penalty Waive

A new option to allow for the waiving of penalties for customers 59 ½ and over.

Mail Disposition Code

A new option to allow the statement disposition code to be printed on checks and notices.

Online Activity Recap
(TIRCAP)

This online panel allows you to select and display the different portions of the activity recap report. If no categories are selected, all categories will be displayed. Selection can also be by a single branch/cost center and/or product type range.

Interest Rate Tiers	Expanded the capabilities of the MICM Record 3504 Time Investment Interest Rate Tables to allow multiple rates to be defined for a single balance rate range. Twelve (12) new term tiers with an associated rate have been added. For each new term tier, nine (9) balances with associated rates have been added. A new option, 'X', has been added to the Interest Plan field to indicate an account is to use this new feature.
Bonus Rates	This enhancement allows for Time Investment to work with Relationship Pricing to reward customers with additional points on the interest rate. It will also remove accounts that fail to maintain the requirements of the program. This requires RCIF 2.1 and Relationship Pricing 2.0.

Time Investment 8.3 – Enhancement Pack 1

| Account/Customer/ Employer/Serial Number | All 18 positions of these fields are now available for use.

Note: The layout of online panels and reports has been adjusted to display 18 positions for the above fields. |
|---|---|
| Capture Transaction File | The size of the Capture Transaction File has increased to allow for the expanded account, customer, employer, and/or serial number fields. |
| Input Records | The size of input files, TIDISK, TIEDIT, TIFM10, TIFM20, and TITAPE has increased from 80 to 140 positions to allow for the expanded account, customer, employer, and/or serial number fields. |
| Report Records | The size of report files, TIRPTA, TIRPTD, TIRPTU, TIRPT1, and TIRPT4 has increased to allow for the expanded account, customer, employer, and/or serial number fields. |
| Statement Records | The size of the TISTMT (Statement) File has increased to allow for the expanded account, customer, employer, and/or serial number fields. |
| Suspense Accounts | Suspense accounts have increased to 18 '9s.' A new migration program is available to update the existing suspense records (TIEMP, TIMST, and TICST) from 10 '9s' to 18 '9s.' |
| Transaction History Records | The size of the TRN (Transaction History) Record has been increased to accommodate the expanded 18-position serial number field. A new migration program is available to update the format of TRN. |

Time Investment 8.3

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

Penalty Calculation Panel (TIPEN)	The projected balance after the withdrawal is displayed.
Secondary Officer	Time Investment provides a secondary officer code for informational use.
Stand-alone Purge Program	Time Investment provides a program (TIR030 – Purged Accounts) to purge all 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.)

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 Effective Date	The monetary transaction's effective date is displayed on history when it is different from the process date.
Total Memo Debits and Credits	Memo debit and credit amounts are listed separately rather than as a net amount.
Transaction History Panel (TITRAN)	The Transaction History panel has been enhanced in the following ways.

- The running balance is displayed.
- The MICM description for monetary transactions is displayed.

Chapter

3 Installation Summary

The process of installing and converting to Time Investment is accomplished in two main phases. The first phase involves *downloading the product media (product CD)*. For the procedure to do this, see the ***Installation Guide*** which contains the following information (MVS):

- Instructions for installing the Time Investment product media
- Instructions for compiling the system
- Disk space requirements
- Necessary updates to the CICS/VS tables
- JCL requirements

Once you have downloaded the product media by completing the instructions outlined in the ***Installation Guide***, you are ready to begin the second phase by installing the product. The steps for compiling the system and loading all the required MICM parameters can be found in the ***Installation Guide***.

Proceed to the Migration chapter in the ***Installation Guide*** or the Conversion chapter in this guide, as applicable.

Processing Parameters

The section provides an overview of Master Information and Control Manager (MICM) and Time Investment parameters that must be set up *prior* to the conversion and daily operation of Time Investment.

Common MICM Forms

A facet of conversion is to establish or define parameters and options in Time Investment. To accomplish this, certain MICM forms must be completed. This section lists those forms and provides brief narratives.

Detailed field descriptions and parameters along with the actual forms are found in two sources of documentation:

- MICM *Procedures Guide* (Batch Forms chapter). This chapter contains common MICM forms used by more than one application.

- Time Investment *Procedures Guide 2* (MICM Batch Forms chapter). This chapter contains MICM forms specific to Time Investment.

The following forms are found in the Batch Forms chapter of the MICM *Procedures Guide*:

Form 0020	Form 0301	Form 2000
Form 0021	Form 0307	Form 2001
Form 0211	Form 0316	Form 2005
Form 0231	Form 0323	Form 2011
Form 0234	Form 0404	Form 2013
Form 0245	Form 1006	Form 2015

Form 0020

Holding Company Information

This form establishes the name and address of a holding company. The institutions related to this holding company are assigned on the institution information form.

Form 0021

Region Information

This form establishes the name and address of an institution's regions. The branches related to this region are assigned on the branch information form.

Form 0211

Application Information

This form establishes the application parameters necessary for Time Investment processing. The internal application must be '08' for Time Investment. One form must be set up for each institution being processed.

Form 0231

Application Edit Table

If completed, this table is used to edit codes such as officer and class.

Form 0234   **Federal Withholding Information**

This form establishes the parameters necessary for federal withholding processing. One should be set up for each institution being processed.

Form 0245   **General Ledger Interface**

This form defines the General Ledger accounts to which totals from Time Investment are processed. Refer to *Procedures Guide 1* for additional information.

Form 0301   **Application System Option Flags**

Refer to *Procedures Guide 1* for an explanation of the system options. The application number for Time Investment is '08'.

Form 0307   **Application System Report Flags**

Refer to *Procedures Guide 1* for an explanation of the system report flags and a list of daily accounting reports and their report numbers. The statements (reports) are also set up on this form. Monthly reports also should be selected at this time. All report records should be set up.

Form 0316   **Source Code Description**

This form defines descriptions that appear on statements. A monetary transaction entered with a source code causes the appropriate description to appear on the statement.

Form 0323   **Deposits Fund Sweeping Institution Information**

This form identifies the originating institutions information used to create the ACH Batch Header, and Batch Control records, as well as the trace number in the Entry Detail record. One form per institution.

Note: This form is also used by Deposits.

Form 0404   **Online Abort Messages**

This form contains the abort messages to be displayed when an error occurs that prevents further processing of an online transaction. The member TIMSG contains the online abort messages.

Form 1006   **Error Message Information**

This form creates the error messages used by most Infor (TriSyn Group) system applications. The member TIMSG51 contains the error messages for Time Investment in batch input format.

Form 2000   **Advertising Messages**

This form may be used if you would like an advertising message to appear on the statements.

Form 2001 **Branch Information**

Branch information must be input for each branch within the organization to establish the branch number and name and address. This form also establishes the pricing and reporting region number, if appropriate. The name of the reporting region is established on the region information Form 0021. If you do not have branches, set up Branch 0001 and specify it for each account.

Form 2005 **Cycles Information**

This form defines both the statement cycles and the service charge cycles. This is used when the Statement Frequency Code is 'C' or the Service Charge Frequency Code is 'C' for cycle. If you are not using cycle processing, this record still must be filled out with blanks.

Form 2011 **Online Messages**

This form contains online messages to be displayed when errors or special situations occur. The member TIMSG contains the online messages.

Form 2013 **Transaction Code Parameters**

This form should be filled out for each external transaction code you have. To do this, enter application '08' and the transaction code you wish to describe. It should also be filled out for the system-generated transaction codes. To do this, enter application '98' and the internally generated transaction code. Refer to Transaction Code Processing in *Procedures Guide 1* for a list of the transaction codes within Time Investment.

Form 2015 **Index Rate Record**

Index rates for the institution may be defined on this form. Accounts with an interest plan value of 'P' may be tied to this form in order to assign a rate to the account.

MICM Forms Specific to Time Investment

The following MICM forms are specific to Time Investment. They can be found in the MICM Batch Forms chapter of *Procedures Guide 2*.

Form 3500	Form 3506
Form 3501	Form 3507
Form 3502	Form 3508
Form 3503	Form 3509
Form 3504	Form 3510
Form 3505	

Form 3500

Time Investment Institution Parameters

This form establishes the set of parameters needed to control the processing of Time Investment for each institution.

Form 3501

Time Investment Type Defaults

This form defines the default values used in Time Investment for each account type designated by the user for Certificates of Deposit, Savings Accounts, and Time Deposit Open Accounts.

Form 3502

Time Investment Type Processing Parameters

This form establishes a set of parameters for each product type that determines minimum balances to accrue and pay interest with. Also included are other miscellaneous system options for ease of processing.

Form 3503

Time Investment Penalty Routines

This form establishes a set of penalty routine parameters used by Time Investment. Up to 30 parameters may be established for each institution.

Form 3504

Time Investment Interest Rate Tables

Various rate tables may be defined on this form. The account's Interest Plan determines how the rate is assigned.

Form 3505

Time Investment Renewal Defaults

This form indicates the type to which a renewing account renews. It also defines the fields from Form 3501 to which the account defaults.

Form 3506

Time Investment Title

This form contains the different report heading titles selected by the user for the applications contained within Time Investment.

Form 3507   **Time Investment Service Charge Parameters**

This form establishes a set of service charge parameters used by Time Investment. A maximum of 30 parameters may be established for each institution.

Form 3508   **Time Investment Monthly Report Parameters**

This form establishes a set of parameters used for creating summary control breaks for monthly statistical reporting purposes by specifying various amount ranges or time period ranges.

Form 3509   **Time Investment Contribution Maximums**

This form is used to enter and maintain contribution maximums for Time Investment.

Form 3510   **Time Investment Contribution Deadline Extensions**

This form is used to enter and maintain contribution deadline extensions for Time Investment.

Time Investment Forms

Once you have established certain MICM parameters, you are required to set up specific Time Investment forms. This section lists those forms and provides brief narratives.

Detailed field descriptions and parameters and the actual forms are found in two sources of documentation:

- The Application Forms chapter of *Procedures Guide 1*. This chapter contains Time Investment forms used in daily processing but also used in conversion.

- The Conversion chapter of this guide. This chapter contains Time Investment forms used only for conversion. *The forms shown below with an asterisk (*) are used solely for conversion.*

Form 15 *	Form 20 *	Form 31
Form 16	Form 25	Form 32
Form 17	Form 30	Form 33

Form 15

Customer Control Input

This form establishes information that controls 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.

Form 15 *

Customer Control Conversion

This form is used for conversion of the customer control information. This includes the previous year's history for IRAs and Keoghs including contributions and distributions.

Form 16

Customer Payout History

This form may be used if you have customer distribution payout history that could be converted for history consideration.

Form 17

Employer Record New or Maintenance

This form establishes information to create a Time Investment Employer File. The Employer File is not required by the system, but is an option that allows you to tie several accounts together under the same Keogh or SEP plan.

Form 20

Master Record New or Maintenance

This form establishes information that controls the processing of the Time Investment instruments, Certificates of Deposit, Savings Accounts, and Time Deposit Open Accounts. This form contains all of the processing options for these account designations.

Form 20 *	**Master Conversion Input**

This form is used for conversion of the master accounts to Time Investment. This includes the monetary balances, processing information, and history of float, interest, average balances, service charges, and statements.

Form 20 *	**Transaction Conversion**

This form may be used if you have transaction history on the master accounts that you would like to convert.   This is information from your old accumulated transaction file for your Time Investment instruments. You need to consider the implications of converting the accumulated transactions from the old system.

Form 25	**Assignment**

This form may be used if you have assignments/cautions on the system that you are converting from and want to transfer them over to Time Investment.

Form 30	**Statement Copies**

This form may be used if you want to establish a statement relationship among accounts. It allows you to send a copy of a statement to a maximum of 16 addresses.

Form 31	**Interest Payment History**

This form may be used if you have interest payment history information on the system that you are converting from and want to transfer it over to Time Investment.

Form 32	**Rate Change History**

This form may be used if you have rate change history on the system you are converting and want to transfer it over to Time Investment.

Form 35	**TDOA Availability**

This form may be used if you have TDOA Availability information on the system that you are converting from and want to transfer it over to Time Investment.

Reporting Requirements

Review the sample reports and determine which reports to print and the sort sequences for these reports. These options are established through parameters on MICM Record 0307 (Application System Report Flags). You can turn off any reports you do not need.

The Reports chapter of *Procedures Guide 2* gives you a detailed explanation of each report produced by Time Investment.

Preparation for the output of reports involves an analysis of your institution's need for each available report. You must also decide the specific details of actual report printing.

All reports provided by the system should be reviewed to decide:

■   Who should review daily activity?
■   How often should request reports be generated?
■   Which reports are not necessary for your operation?

Make decisions jointly with all parties involved. Be sure your decisions meet all setup/conversion, daily operation, and management needs.

Other decisions you need to make are:

■   Will the report be printed, or will it be put out to microfiche?
■   If the report is printed, what form will be used?

You may need to design and order the forms for printing statements and envelopes for the statements.

MICM Security

Maintaining institution parameters and designating the appropriate user security is critical to the ongoing operation of the system. Carefully consider who is responsible for these issues and to what extent that person distributes the various levels of security.

When you process this system online, decide who has access and what functions they are allowed to perform.

MICM controls system-wide security, not just individual institutions. These security control records allow operators to perform only those functions that have been established for them.

Additionally, MICM can provide field-level security. Unique attributes can be set for dormant, escheat, employee, and regular accounts. This security feature is also available at the field level. Field-level security is completely optional.

Note: Refer to the MICM documentation for instructions on how to establish and maintain security.

Ready for Conversion Processing

At this point, all MICM and Time Investment conversion forms are set up. After supplying this conversion information to the data center, you need to coordinate the conversion job steps with the data center and review all output from these job steps. (The steps for conversion processing are described in the Conversion chapter.) This ensures that all accounts have been converted correctly and that the system is in balance with the system from which you are converting. After a determination is made that a clean and balanced conversion has occurred, you may begin daily processing with the Time Investment daily job stream. See the Batch Programs chapter of *Reference Guide 1* for daily program information.

Chapter

4 Conversion

This chapter describes the steps in preparing for conversion and actually converting from your existing application to Infopoint Time Investment. It also lists forms, programs, reports, and files specific to the conversion process.

Note: If you are currently using Infopoint Time Investment and are upgrading to a more recent release, skip this chapter and proceed directly to the Migration chapter in the *Installation Guide*.

Preparation

The success of the conversion process depends on your organizational techniques and understanding of the system. This section discusses key issues in preparing for the conversion such as deciding the conversion team and creating a written conversion plan. This preparation allows you to keep on track with the requirements of a conversion and helps you to efficiently and quickly transfer or convert your data.

Assemble the Conversion Team

From the information supplied in this section, you should be able to select the best team members. The illustration below illustrates the expertise needed to perform a successful conversion.

TriSyn Group Support	The Account Manager assigned to your installation is an important member of your conversion team. Use your account manager as a resource throughout the conversion for advice about your conversion plan.
	Select one or two team members to report any problems that they encounter to Technical Support.
Financial Product Expertise	Your team should have some financial expertise and know the products the institution offers and the departmental procedures for supporting these products. These members must possess a basic knowledge of the products such as rates and terms, and also realize how the products interface with each other.
	For example, certain checking accounts can qualify for a line of credit when there are insufficient funds. Knowledge of the dependency or relationship between the checking account and the line-of-credit account (and the departmental procedures regarding the relationship) is important information in the conversion effort.
	Some products rely on the information provided by other products. For example, a line-of-credit requires balance information from a checking account. When converting a product such as this, you must know how the calculations were made that determine when the credit is extended to the customer's account.
	Financial product team members also provide valuable knowledge of the auditing requirements that must be addressed during the conversion. This information is important because an audit trail must be maintained as data is moved from the old system to Time Investment 8.6.
	In addition, members who have financial product expertise also advise the team on policy matters such as when the customers and accounts will be converted and how the converted data will be tested.
Data Center Expertise	Data center personnel can analyze the current data and then compare it to the record elements in the database, especially when converting account histories. Because there is a large amount of data, thorough analysis must be completed before programming begins.
	After the analysis is complete, the data center team members must write the code that will transform the current data into a format that is usable by Time Investment 8.3. Depending on the amount and type of data that is loaded, this effort could be extensive. Therefore, your conversion team must know how the programs function and the current product specifications.
	For Time Investment, the programmer should know COBOL because the conversion programs are written in this language.

Branch Office Expertise	If financial transactions are posted online in the branch offices before they are recorded in the main office, include branch office expertise on your team. Your team will need branch expertise when establishing the institution structure.
End User Expertise	Clerical workers who maintain the institution's data can assist in product design and influence what data is converted to Time Investment.
Operations Expertise	Operations personnel can advise you concerning proof-of-deposit operations. These team members can assess the impact of the conversion in relation to your institution's method of verifying deposits.
Controls Expertise	Include controls personnel on your team since they can provide important processing knowledge.
Marketing Expertise	Marketing provides vital market information that must be considered when products are designed. In addition, they advise the team about the marketing impact of the conversion.

Formulate the Conversion Plan

Every conversion plan contains certain components. This section describes the areas to include and explains some strategies to consider as you formulate your conversion plan.

Research
A usable plan is the result of thorough research. Become familiar with the current data elements maintained in the applications that the team is converting. This means the team must:

1. Determine the location of the data and assess the problems of gathering it in one place.

    Decentralized data presents different problems than centralized data. For example, the decentralized data might contain duplicate information about customers and accounts. The data might also be in different formats and require standardization. Usually, the team needs to gather data from different media such as hard-copy files, diskettes, and mainframe files.

2. Identify how the data was obtained.

    For example, the information maintained on a customer could have been gathered from various sources and then edited. The method used to gather the information is an important part of the plan.

3. Determine if the data is complete and accurate.

    Obviously, your data must be examined for accuracy before you prepare it for the conversion dialogs and programs.

4. Verify the data definitions and the institutions use of particular data elements.

Identify Goals

Identify the goals of the conversion team and the tasks associated with achieving each goal. The team that develops a plan should adopt a global view that addresses the general questions raised by a conversion. The answers to any general questions, in turn, help identify the tasks of the conversion. The following are some of the questions that the conversion team should initially address:

- Which of the present applications are you converting to Time Investment 8.6?

- What new information do you want to load (i.e., information not previously available)?

- What information must you define in Time Investment 8.6 before any data is loaded?

- Are you converting current applications at the same time or in stages?

- How are you preparing the current data for loading?

- Are all of the applications being loaded in single or multiple loads?

- Does scrubbing occur before or after the data is converted?

The data center needs to confirm the information available from your current processing system before conversion.

Other possible goals in preparing for conversion are:

- Make a list of all the transactions and transaction codes for each transaction processed in Time Investment 8.6.

- List all possible requirements and options that Time Investment 8.6 offers. Adapt these requirements or options to the converting institution environment, including both the MICM Master File parameters and Time Investment parameters.

- Establish dates and periodically distribute status reports to ensure that all tasks are on target.

Typical Plan

Some common tasks associated with all conversion plans are:

Start Dates	When each task begins.
Target Dates	When the task is scheduled for completion.
Critical Dates	Dates when the critical tasks must be completed. If the dates are not met, then the calendar for the project changes.
Actual Dates	Dates when the tasks are actually completed.
Related Tasks and Activities	A detailed explanation of all of the tasks and activities. This includes an explanation of the tasks that are to be completed by the conversion team.

Individuals Responsible   Identify the persons who are responsible for each task.

Training Needed   Specify the education courses necessary to implement the plan. This is critical to the success of the project. (Your Account Manager can help you select the classes.)

Create a Planning Document

Since a conversion plan contains many tasks and requires a number of different contributors, you should include all of the tasks of the conversion in a document that you then distribute to your conversion team.

The planning document serves as a central repository for information about the goals, tasks, scheduling, and progress of the project and can be used to communicate information to users about the impending conversion to Time Investment 8.6. A well-documented plan not only benefits the team but all personnel affected by the conversion.

Because each conversion team is unique, the method of documenting the team's conversion efforts is unique. The best format depends on the personnel you have assembled to perform the conversion. Although each project plan is unique, there are some common elements to all plans.

Installation Instructions   Installation instructions are included with the tape/CD shipment. The install utility program requires approximately two days to run. Refer to the *Installation Guide* provided on the Documentation CD for detailed information about installations. A TriSyn Group representative is always onsite for a first install.

Institution Structure   Include your institution structure in the plan before you convert any data. As previously stated, Time Investment gives you the flexibility to identify any entity within your organization as an institution. For example, you could identify a branch office or a department within the office as institutions. You can set up your institutions so that your reports yield information about select products or about profit centers.

Data to Convert   Record the location of the data that you intend to convert. This is particularly important for the programmers because they will be able to find the data quickly.

Include in this section the methods used to prepare the data. This includes the location of the JCL used for preparing the data for the conversion dialogs and programs.

Conversion Team Goals   Present the overall aims of the project in a concise manner. For example, a goal could be to convert and test all loan products before year-end processing.

Team Members   Specify the name of team members and their role in the project. For example:

Team Member	Title	Conversion Role
Linda Jones	Project Leader	Coordinate the execution of conversion programs
Arthur Mack	Systems Analyst	Prepare current data
Sarah Getty	System Programmer	Monitor testing
Lee Smith	Marketing Manager	Advise the team about market needs

Task Information   Include information about the tasks assigned to each team member:

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        CONVERSION ACTIVITIES              PAGE 1


ID  STATUS    NAME             START    END      STAFF     DAYS

A1  Current   Identify Stop Cntl   1/1/03   1/31/03   Johnson   2

B1  Current   Identify Hold Cntl   1/1/03   1/31/03   Miller    2

C1  Current   Identify Stop Pro    2/1/03   2/28/03   Katz      1

D1  Current   Identify Hold Pro    2/1/03   2/28/03   Fulton    1

E1  Current   Identify Hold Tra    3/1/03   3/31/03   Rensky    3

F1  Current   Identify Stop Tra    3/1/03   3/31/03   Stephens  3

G1  Current   Identify Inst Info   3/1/03   3/31/03   Friedman  2

H1  Current   Identify Inst Pro    4/1/03   4/30/03   Smith     2

I1  Current   Identify Inst Tra    4/1/03   4/30/03   Burr      31

J1  Current   Identify Inst Test   4/1/03   4/30/03   Schultz   30
```

Meeting Schedule   Show the team meeting schedule. For example:

- The conversion team will meet every Friday at 9:00 A.M. in the main conference room.

- The team will discuss the status of the project and plans for the following week.

- An updated conversion plan will be distributed every Monday morning to the conversion team.

Listing of Terms List all unique terms and definitions used in the document. For example:

Conversion Movement of current data to Time Investment 8.6.

Load Program COBOL program supplied that converts input files containing current system data to records for Time Investment 8.6.

Hardware Requirements Specify the hardware that the conversion team needs, with the following possible headings.

Hardware	Dates Needed	Reason for Need
Mainframe	4/15 to 4/17	Load customers
High-speed printer	4/15 to 5/1	Print conversion reports

Location of Data List the location of all data to be input or converted to Time Investment 8.6. Since the data can be found in several places, it is very important to note the locations. For example:

Type of Data	Location
Savings account histories	Customer service department file #1
Checking account histories	Customer service department file #2
Mortgage records	Mortgage department personal computer #4

System Definition Before converting any data, you must identify institutions and products on Time Investment 8.6. Include an institution structure in this section. The illustration conveys to all team members the manner in which the organization has been redesigned for the new release.

Include in the system definition section the names of the products defined on the system. If you are renaming your products, be sure to list the old names of the products. For example:

Old Product Name	New Product Name
Savings Account	Customer Savings Plan #1
Line of Credit	Preferred Customer Credit

Conversion Program Information

Before you run the conversion programs, your data must be prepared in the input record format. The input record formats should be printed so the programmers know how to code the programs that prepare your data for conversion.

As with any conversion plan, your document should contain certain information about the conversion process:

- Flow chart or data-flow diagram
- List of the products to convert
- Sequence of the products conversion
- All conventions that are used in the data preparation programs
- Sample job streams
- Reports and notices that should be printed
- Testing that should be done to the programs

Note: The following sections in this chapter discuss the actual conversion process.

Testing and Acceptance

The accuracy of the data must be verified. If the data has been loaded incorrectly, establish procedures for correcting data exceptions and reloading the data.

Develop acceptance criteria. Specify when and how the converted data should be tested.

Switching to the New System

You must decide how long Time Investment 8.6 will run in test mode and in what manner transactions (under the old system) will be converted to Time Investment 8.6. In addition, list the criteria for comparing the systems to check the accuracy of the converted data.

Revising the Plan

Keep the plan up-to-date. Many individuals will be relying on the plan for current information, so you must update the plan regularly.

Conversion Processing

This section lists the processing steps for converting from your existing application to Infopoint Time Investment. It is assumed that basic installation requirements have been met and MICM and Time Investment parameters are already in place. (See the Installation Processing chapter.)

Process the following programs and information in the order listed.

Step 1

[ ] – Write Time Investment conversion programs.

Build a Card Image File for conversion input. Use the following Time Investment forms.

Form 0015	Form 0020	Form 0031
Form 0016	Form 0025	Form 0032
Form 0017	Form 0030	Form 0035

Detailed field descriptions can be found in the Forms section of this chapter and the Application Forms chapter of *Procedures Guide 1*.

Once the card image Conversion Input File program is written and compiled, you are ready to proceed with running the Time Investment conversion job stream (shown in the following steps).

[ ] – Check for a return code of '0'.

Step 2

[ ] – Establish API Files (VSAM environment only)

Submit TIVSMDEF to define and initialize the Time Investment VSAM API files *or* submit TIVSMLD to define and initialize the Time Investment VSAM API files to allow for load processing. If this JCL is used to define the Time Investment files, you must specify VSAM access method (value 'V') on the control card for programs TIC100, TIC110, and TIC140.

[ ] – Check for a return code of '0'.

Step 3

[ ] – Submit TIC020 (Institution Control File Conversion).

The card input required is described in the Programs section of this chapter. TIC020 should be run with the current processing date being the day before the conversion.

[ ] – Check for a return code of '0'.

Step 4

[ ] – Submit TID020 (Institution Control File Update).

The current date after running this program must be the accrue-thru date for the interest accrual.

[ ] – Check for a return code of '0'.

Step 5   [ ] – Submit the program containing the Card Image Conversion Input File created in Step 1.

This program should contain all information extracted from the old system.

[ ] – Check for a return code of '0'.

Step 6   [ ] – Submit TIC040 (Transaction Conversion Edit and Sort).

This program sorts and edits the converted transaction history. (See Form 20, Cards 75, 76, and 77 in the Forms section of this chapter.)

[ ] – Check for a return code of '0'.

Step 7   [ ] – Submit TIC060 (Conversion Sort).

This program sorts the converted non-monetary input (all other forms).

[ ] – Check for a return code of '0'.

Step 8   [ ] – Submit TIC080 (Customer Conversion Input Edit).

This program edits the customer control and the customer payout history (Forms 15 and 16).

[ ] – Check for a return code of '0'.

Step 9   [ ] – Submit TIC100 (Customer Conversion).

This program creates the Customer Records (CST), the Payout History Records (PAY), and the IRA/Keogh Records (IRA).

[ ] – Check for a return code of '0'.

Step 10   [ ] – Submit TIC105 (Employer Conversion Input Edit).

This program edits the employer input. (See Form 17 in the Application Forms chapter of *Procedures Guide 1*.)

[ ] – Check for a return code of '0'.

Step 11   [ ] – Submit TIC110 (Employer Records (EMP)).

This program creates the Employer Conversion File.

[ ] – Check for a return code of '0'.

Step 12   [ ] – Submit TIC120 (Master Conversion Input Edit).

This program edits all forms that were input, except Forms 15 and 16, which were edited in TIC080).

[ ] – Check for a return code of '0'.

Step 13   [   ] – Submit TIC140 (Master Conversion).

This program creates the Master Records (MST), the Transaction Records (TRN, TRD), and the Availability Records (AVL).

[   ] – Check for a return code of '0'.

Step 14   [   ] – Submit TIC160 (Miscellaneous Conversion).

This program creates the Statement Copies Records (XRL), the Interest Payment History Records (INT), and the Rate Change History Records (RAT).

[   ] – Check for a return code of '0'.

Step 15   [   ] – Submit TIC170 (Rate Aggregates).

This program calculates rate aggregate fields on the Account Masters.

[   ] – Check for a return code of '0'.

Step 16   [   ] – Submit TIC190 (TDOA Deposit Verification).

This program verifies balances on Time Deposit Open Accounts.

[   ] – Check for a return code of '0'.

Step 17   [   ] – Submit TIC200 (Total File Conversion).

This program reads and sorts the Account Masters to create the Total Activity records (TA1 and TA2).

[   ] – Check for a return code of '0'.

Step 18   [   ] – If you are merging a new institution with existing institutions, use the JCL (TIC220L) provided.

This JCL is required to execute program BIS867B (Infopoint Runtime Merge Utility). BIS867B reloads a backup of the existing Time Investment records and a backup of the newly converted Time Investment records. This process creates the merged tables.

Note: In order to properly execute BIS867B, the files *must* be previously backed up with BIS860B.

[   ] – Check for a return code of '0'.

Forms

See the Application Forms chapter of *Procedures Guide 1* for forms used in the daily processing of Time Investment. Use the following forms for *conversion processing only*.

Form 15 – Customer Control Conversion

Purpose

This form, in conjunction with cards 00 – 04 on Form 15 (Customer Control Input), is used for conversion of the customer control information. This includes the customer control number, contribution and distribution information, payout and service charge dates, and date of death information.

You can enter a maximum of four cards each for cards 10, 11, 12, and 13, depending on the number of years you are converting.

Note: The documentation for references to Card 09 can be found in the Application Forms chapter of *Procedures Guide 1*.

Cards 10, 11, and 12 are for IRAs only.

Cards Required

None

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 – 23

Customer Number. Used for IRA or Keogh customers being converted to the system. Leading blanks are permitted.
Numeric, 18 positions, required.

24 – 29

Not used.

30 – 31

Form Number. Valid entry is **15**.
Numeric, 2 positions, required.

32 – 33

Card Number. Valid entries are **10 – 14**.
Numeric, 2 positions, required.

Card 10

34	Year Contribution. Year for this information. Valid entries are:

    1   Current year.
    2   Previous year 1.
    3   Previous year 2.
    4   Previous year 3 or total of all years prior to year 2.
Numeric, 1 position, optional.
Reference: Card 09, field 030, 031, 032, and 033.

35 – 43   Maximum Contribution Amount.
Numeric, 9 positions, optional.
Reference: Card 09, field 030.

44 – 52   Rollover Amount. Total rollover contribution amount.
Numeric, 9 positions, optional.
Reference: Card 09, field 031.

53 – 58   Rollover Date. Date of last rollover contribution. Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 031.

59 – 67   Regular Amount. Total regular contribution amount.
Numeric, 9 positions, optional.
Reference: Card 09, field 032.

68 – 73   Regular Date. Date of last regular contribution. Format is MMDDYY. If this date is not available, the conversion date may be used.
Numeric, 6 positions, optional.
Reference: Card 09, field 032.

74 – 82   Employer Amount. Total employer contribution amount.
Numeric, 9 positions, optional.
Reference: Card 09, field 033.

83 – 88   Employer Date. Date of last employer contribution. Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 033.

Card 11

34	Year Contribution. Year for this information. Valid entries are: **1** Current year. **2** Previous year 1. **3** Previous year 2. **4** Previous year 3 or total of all years prior to year 2. *Numeric, 1 position, optional.* Reference: Card 09, fields 034, 035, 046, 055, and 063.
35 – 43	Insurance Amount. Total insurance contribution amount. *Numeric, 9 positions, optional.* Reference: Card 09, field 034.
44 – 49	Insurance Date. Date of last insurance contribution. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 034.
50	Over Contribution Flag. Valid entries are: **ƀ** Not over contributed. **X** Over contributed. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 035.
51 – 57	Contributions After Year End. Total contributions made after year end. *Numeric, 7 positions, optional.* Reference: Card 09, field 046.
58 – 66	Transfer Amount. Total contributions transferred in from another financial institution. *Numeric, 9 positions, optional.* Reference: Card 09, field 055.
67 – 72	Transfer Date. Date of the last transfer of funds from another financial institution. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 055.
73 – 83	Beginning Balance January 1. Total IRA balance for this customer as of January 1 of the current year. *Numeric, 11 positions, optional.* Reference: Card 09, field 063.

Card 12

34	Year Contribution. Year for this information. Valid entries are:

                1   Current year.
                2   Previous year 1.
                3   Previous year 2.
                4   Previous year 3 or total of all years prior to year 2.
Numeric, 1 position, optional.
Reference: Card 09, fields 039, 056, 057, and 058.

35 – 43   Non-deductible Amount. Total non-deductible contribution amount.
Numeric, 9 positions, optional.
Reference: Card 09, field 056.

44 – 49   Non-deductible Date. Date of the last non-deductible contribution. Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 056.

50 – 58   Capital Gain Amount. Total capital gain amount.
Numeric, 9 positions, optional.
Reference: Card 09, field 057.

59 – 64   Capital Gain Date. Date of the last capital gain entry. Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 057.

65 – 73   Capital Loss Amount. Total capital loss amount.
Numeric, 9 positions, optional.
Reference: Card 09, field 058.

74 – 79   Capital Loss Date. Date of the last capital loss entry. Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 058.

80 – 85   Date of Last Withdrawal. Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 039.

Card 13

34	Year Withdrawals. Year for this information. Valid entries are: **1** Current year. **2** Previous year 1. **3** Previous year 2. **4** Previous year 3 or total of all years prior to year 2. *Numeric, 1 position, optional.* Reference: Card 09, field 036.
35 – 43	Distributions Amount. Total regular distribution amount. *Numeric, 9 positions, optional.* Reference: Card 09, field 036.
44 – 52	Rollover Amount. Total rollover distribution amount. *Numeric, 9 positions, optional.* Reference: Card 09, field 037.
53 – 61	Non-deductible Amount. Total non-deductible withdrawal amount. *Numeric, 9 positions, optional.* Reference: Card 09, field 060.
62 – 70	Excess Withdrawals Amount. Total amount of excess withdrawals made after year end. *Numeric, 9 positions, optional.* Reference: Card 09, field 038.
71 – 79	Disbursement Withholding Amount. Total disbursement tax withheld. *Numeric, 9 positions, optional.*
80 – 88	Transfer Amount. Total amount of funds transferred to another financial institution. *Numeric, 9 positions, optional.* Reference: Card 09, field 059.

Card 14

34 – 39	Last Service Charge Date. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 050.
40 – 45	Last Payment Date. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 025.
46 – 51	Last Maintenance Date. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 028.

52 – 57	Last Activity Date. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 027.
58 – 65	Date of Death. Format is MMDDYYYY. *Numeric, 8 positions, optional.* Reference: Card 09, field 026.
66	Date of Death Flag. Valid entries are:

> **ƀ** Not deceased.
>
> **X** Deceased.

Alphanumeric, 1 position, optional.
Reference: Card 09, field 026.

67 – 75	Minimum Payout Last Year. Minimum distribution amount for last year. Valid entries are **0000000.00 – 9999999.99**. *Numeric, 9 positions, optional.* Reference: Card 09, field 065.
76 – 84	Minimum Payout This Year. Minimum distribution amount for this year. Based on Update Payout Amount, this amount is used to determine a new Payout Amount based on the Payout Frequency/Term. Valid entries are **0000000.00 – 9999999.99**. *Numeric, 9 positions, optional.* Reference: Card 09, field 066.

Form 20 – Master Conversion Input

Purpose — This form, in conjunction with Cards 00 – 07 on Form 20 (Master Record New or Maintenance), is used for converting accounts from an old system to the Time Investment system. Specifically, monetary balances, processing information, and up to nine days of bank and customer float for each account are entered on this input form. Some fields are required. If information is not available for a particular field and the field is required, enter zeros for numeric and spaces for alphanumeric fields.

Note: The documentation for references to Card 09 can be found in the Application Forms chapter of *Procedures Guide 1*.

Cards Required — None

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 – 23 — Master account number of the account being converted to the system. Leading blanks are permitted.
Numeric, 18 positions, required.

24 – 29 — Not used.

30 – 31 — Form Number. Valid entry is **20**.
Numeric, 2 positions, required.

32 – 33 — Card Number. Valid entries are **10 – 29**.
Numeric, 2 positions, required.

Card 10

34 – 48 — Aggregate Balance. Balance for the current month. Two decimal places are assumed. Leading blanks are permitted.
Numeric, 15 positions, required.
Reference: Card 09, field 069.

49 – 57 — Average Balance 01. Average balance for the previous January, in dollars only. Leading blanks are permitted.
Numeric, 9 positions, optional.
Reference: Card 09, field 071.

58 – 66	Average Balance 02. Average balance for the previous February, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
67 – 75	Average Balance 03. Average balance for the previous March, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
76 – 84	Average Balance 04. Average balance for the previous April, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.

Card 11

34 – 42	Average Balance 05. Average balance for the previous May, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
43 – 51	Average Balance 06. Average balance for the previous June, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
52 – 60	Average Balance 07. Average balance for the previous July, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
61 – 69	Average Balance 08. Average balance for the previous August, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
70 – 78	Average Balance 09. Average balance for the previous September, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
79 – 87	Average Balance 10. Average balance for the previous October, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.

Card 12

34 – 42	Average Balance 11. Average balance for the previous November, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
43 – 51	Average Balance 12. Average balance for the previous December, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 071.
52 – 64	Current Balance. Two decimal places are assumed. Leading blanks are permitted. *Numeric, 13 positions, required.*
65 – 79	Aggregate Collected Balance. Aggregate collected balance for the current month. Two decimal places are assumed. Leading blanks are permitted. *Numeric, 15 positions, optional.* Reference: Card 09, field 070.
80 – 88	Average Collected 01. Average collected balance for the previous January, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 072.

Card 13

34 – 42	Average Collected 02. Average collected balance for the previous February, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 072.
43 – 51	Average Collected 03. Average collected balance for the previous March, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 072.
52 – 60	Average Collected 04. Average collected balance for the previous April, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 072.
61 – 69	Average Collected 05. Average collected balance for the previous May, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 072.

70 – 78	Average Collected 06. Average collected balance for the previous June, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional*. Reference: Card 09, field 072.
79 – 87	Average Collected 07. Average collected balance for the previous July, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional*. Reference: Card 09, field 072.

Card 14

34 – 42	Average Collected 08. Average collected balance for the previous August, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional*. Reference: Card 09, field 072.
43 – 51	Average Collected 09. Average collected balance for the previous September, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional*. Reference: Card 09, field 072.
52 – 60	Average Collected 10. Average collected balance for the previous October, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional*. Reference: Card 09, field 072.
61 – 69	Average Collected 11. Average collected balance for the previous November, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional*. Reference: Card 09, field 072.
70 – 78	Average Collected 12. Average collected balance for the previous December, in dollars only. Leading blanks are permitted. *Numeric, 9 positions, optional*. Reference: Card 09, field 072.
79 – 87	Original Interest Rate. Original interest rate at issue or last renewal date. *Numeric, 9 positions, optional*. Reference: Card 09, field 101.

Card 15

34 – 39	Date Overdrawn. Date this account became overdrawn. Format is MMDDYY. *Numeric, 6 positions, optional*. Reference: Card 09, field 073.

40 – 41	Times Overdrawn this Month. Number of times the account became overdrawn during the current month. *Numeric, 2 positions, optional.* Reference: Card 09, field 074.
42 – 65	Time Overdrawn by Month. Number of times the account became overdrawn during each month. The numbers above the field (01 – 12) on the form master corresponds with the months January through December. *Numeric, 2 positions (12 times), optional.* Reference: Card 09, field 076.
66 – 78	Statement ENP. Statement period interest earned. Amount of interest accrued for the current statement period. *Numeric, 13 positions, optional.*

Card 16

34 – 35	Days Overdrawn this Month. Number of days the account became overdrawn during the current month. *Numeric, 2 positions, optional.* Reference: Card 09, field 075.
36 – 59	Days Overdrawn by Month. Number of days the account became overdrawn during each month. The number above the field, (01 – 12) corresponds with the months January through December. *Numeric, 2 positions (12 times), optional.* Reference: Card 09, field 077.
60 – 65	Date Last Statement. Date the last statement was printed. Format is MMDDYY. *Numeric, 6 positions, required.* Reference: Card 09, field 078.
66 – 78	Statement Beginning Balance. Current balance as of the last cutoff statement in dollars and cents. If a passbook account, this represents the passbook balance. Leading blanks are permitted. Valid entry is zeros. *Numeric, 13 positions, required.*
79 – 87	Service Charge Items. Number of items deposited to this account since the last service charge. *Numeric, 9 positions, optional.* Reference: Card 09, field 120.

Card 17

34 – 39	Date Last Service Charge. Date the last service charge was assessed. Format is MMDDYY. *Numeric, 6 positions, required.* Reference: Card 09, field 079.
40 – 46	Number of Service Charge Debits. Number of service chargeable debits processed since the last service charge date. *Numeric, 7 positions, optional.* Reference: Card 09, field 081.
47 – 50	Number of Service Charge Credits. Number of service chargeable credits processed since the last service charge date. *Numeric, 4 positions, optional.* Reference: Card 09, field 082.
51 – 59	Service Charge Low Balance. Low balance for the account during the current service charge period in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 083.
60 – 68	Service Charge Previous Low Balance. Low balance for the account during the previous service charge period in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 084.
69 – 81	Service Charge Aggregate Balance. Aggregate balance for the current service charge period. Two decimal places are assumed. Leading blanks are permitted. *Numeric, 13 positions, optional.* Reference: Card 09, field 085.
82 – 85	Service Charge Checks. Number of checks produced for this account since the last service charge. *Numeric, 4 positions, optional.* Reference: Card 09, field 119.

Card 18

34 – 46	Service Charge Aggregate Collected Balance. Aggregate collected balance for the current service charge period. Two decimal places are assumed. Leading blanks are permitted. *Numeric, 13 positions, optional.* Reference: Card 09, field 086.

| 47 | January Service Charge Code. Service charge disposition code for the month. |

Valid entries are:
- **A** Charge.
- **B** Bill.
- **C** Charge another account.
- **R** Review.
- **W** Waive.

Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

| 48 – 54 | January Service Charge Amount. Amount for the month. |

Numeric, 7 positions optional.
Reference: Card 09, field 080.

| 55 | February Service Charge Code. Service charge disposition code for the month. |

Valid entries are:
- **A** Charge.
- **B** Bill.
- **C** Charge another account.
- **R** Review.
- **W** Waive.

Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

| 56 – 62 | February Service Charge Amount. Service charge amount for the month. |

Numeric, 7 positions optional.
Reference: Card 09, field 080.

| 63 | March Service Charge Code. Service charge disposition code for the month. |

Valid entries are:
- **A** Charge.
- **B** Bill.
- **C** Charge another account.
- **R** Review.
- **W** Waive.

Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

| 64 – 70 | March Service Charge Amount. Service charge amount for the month. |

Numeric, 7 positions optional.
Reference: Card 09, field 080.

71	April Service Charge Code. Service charge disposition code for the month. Valid entries are: **A** Charge. **B** Bill. **C** Charge another account. **R** Review. **W** Waive. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 080.
72 – 78	April Service Charge Amount. Service charge amount for the month. *Numeric, 7 positions optional.* Reference: Card 09, field 080.
79	May Service Charge Code. Service charge disposition code for the month. Valid entries are: **A** Charge. **B** Bill. **C** Charge another account. **R** Review. **W** Waive. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 080.
80 – 86	May Service Charge Amount. Service charge amount for the month. *Numeric, 7 positions optional.* Reference: Card 09, field 080.

Card 19

34	June Service Charge Code. Service charge disposition code for the month. Valid entries are: **A** Charge. **B** Bill. **C** Charge another account. **R** Review. **W** Waive. *Alphanumeric, 1 position, optional.* Reference: Card 09, field 080.
35 – 41	June Service Charge Amount. Service charge amount for the month. *Numeric, 7 positions optional.* Reference: Card 09, field 080.

42   July Service Charge Code. Service charge disposition code for the month. Valid
                            entries are:
    A   Charge.
    B   Bill.
    C   Charge another account.
    R   Review.
    W   Waive.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

43 – 49   July Service Charge Amount. Service charge amount for the month.
Numeric, 7 positions optional.
Reference: Card 09, field 080.

50   August Service Charge Code. Service charge disposition code for the month.
                            Valid entries are:
    A   Charge.
    B   Bill.
    C   Charge another account.
    R   Review.
    W   Waive.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

51 – 57   August Service Charge Amount. Service charge amount for the month.
Numeric, 7 positions optional.
Reference: Card 09, field 080.

58   September Service Charge Code. Service charge disposition code for the month.
                            Valid entries are:
    A   Charge.
    B   Bill.
    C   Charge another account.
    R   Review.
    W   Waive.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

59 – 65   September Service Charge Code. Service charge amount for the month.
Numeric, 7 positions optional.
Reference: Card 09, field 080.

66	October Service Charge Code. Service charge disposition code for the month. Valid entries are:

    A   Charge.
    B   Bill.
    C   Charge another account.
    R   Review.
    W   Waive.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

67 – 73   October Service Charge Amount. Service charge amount for the month.
Numeric, 7 positions optional.
Reference: Card 09, field 080.

74   November Service Charge Code. Service charge disposition code for the month.
Valid entries are:
    A   Charge.
    B   Bill.
    C   Charge another account.
    R   Review.
    W   Waive.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

75 – 81   November Service Charge Amount. Service charge amount for the month.
Numeric, 7 positions optional.
Reference: Card 09, field 080.

Card 20

34   December Service Charge Code. Service charge disposition code for the month.
Valid entries are:
    A   Charge.
    B   Bill.
    C   Charge another account.
    R   Review.
    W   Waive.
Alphanumeric, 1 position, optional.
Reference: Card 09, field 080.

35 – 41   December Service Charge Amount. Service charge amount for the month.
Numeric, 7 positions optional.
Reference: Card 09, field 080.

42 – 47	Last Renewal Date. Date the account was last renewed. Format is MMDDYY. If the account has not renewed, enter zeros. *Numeric, 6 positions, required.* Reference: Card 09, field 087.
48 – 53	First Renewal Date. Date the account was first renewed. Zeros may be valid for this field. Format is MMDDYY. *Numeric, 6 positions, required.* Reference: Card 09, field 088.
54 – 62	Available Interest. Amount of interest paid and capitalized on this account that has not been withdrawn. *Numeric, 9 positions, optional.*
63 – 73	Last Renewal Balance. The balance in the account as of the last renewal date. *Numeric, 11 positions, optional.*
74 – 79	Federal Tax B-Notice Date. *Numeric, 6 positions, optional.* Reference: Card 09, field 141.
80 – 85	Federal Tax Expiration Date. Expiration date for a B-Notice received, awaiting TIN certification or non-resident alien exemption period. *Numeric, 6 positions, optional.*

Card 21

34 – 42	Current OID Period Interest Paid. Amount of interest paid during the current renewal period or current maturity term for an OID Certificate of Deposit. *Numeric, 9 positions, optional.* Reference: Card 09, field 089.
43 – 51	Current OID Period Interest Reported. Amount of interest reported for tax purposes during the current renewal period or current maturity term for an OID Certificate of Deposit. *Numeric, 9 positions, optional.* Reference: Card 09, field 090.
52 – 58	Current OID Period Monthly Ratable Portion. Amount of interest to be reported for each month of the year for tax purposes for an OID Certificate of Deposit. *Numeric, 7 positions, optional.* Reference: Card 09, field 091.
59 – 67	Interest Paid to Date. Total amount of interest paid life to date on this account. *Numeric, 9 positions, optional.*

68 – 76	Interest Penalty Reduction. Interest penalty reduction amount for this account. *Numeric, 9 positions, optional.* Reference: Card 09, field 145.

77 – 85	Interest 1099 Penalty. Amount of interest penalty accessed last year. *Numeric, 9 positions, optional.* Reference: Card 09, field 100.

Card 22

34 – 42	Previous OID Period Interest Paid. Amount of interest paid during the previous renewal period/term for an OID Certificate of Deposit. *Numeric, 9 positions, optional.* Reference: Card 09, field 092.

43 – 51	Previous OID Period Interest Reported. Amount of interest reported for tax purposes during the previous renewal period/term for an OID Certificate of Deposit. *Numeric, 9 positions, optional.* Reference: Card 09, field 093.

52 – 58	Previous OID Period Monthly Ratable Portion. Amount of interest to be reported for each month of the year for tax purposes for an OID Certificate of Deposit (previous renewal period). *Numeric, 7 positions, optional.* Reference: Card 09, field 094.

59 – 64	Previous OID Period Beginning Date. Beginning date for the previous renewal period. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 095.

65 – 70	Previous OID Period Ending Date. Ending date for the previous renewal period. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 096.

71 – 79	Federal Tax Withheld Year-to-date. For retirement accounts, amount of disbursement tax withheld year-to-date (Tran Code 925). For non-retirement accounts, amount of federal tax withheld year- to-date (Tran Code 920). *Numeric, 9 positions, optional.*

80 – 88	Federal Tax Withheld 1099. Amount of federal tax withheld and reported on the 1099 form. *Numeric, 9 positions, optional.* Reference: Card 09, field 133.

Card 23

34 – 44	Interest Paid Year-to-date. Amount of interest paid year to date for the current year. *Numeric, 11 positions, required.*
45 – 53	Interest Penalty Year-to-date. Amount of interest penalty assessed during the current year. *Numeric, 9 positions, optional.*
54 – 66	Interest Earned not Paid. Amount of interest earned since the last interest payment date. *Numeric, 13 positions, required.*
67 – 83	Aggregate Rate. Aggregate rate of interest for the current renewal period. *Numeric, 17 positions, optional.* Reference: Card 09, field 102.

Card 24

34 – 44	Interest 1099. Amount of interest paid last year. *Numeric, 11 positions, optional.* Reference: Card 09, field 098.
45 – 53	Interest Paid. Amount of interest paid on the last interest payment date. *Numeric, 9 positions, optional.* Reference: Card 09, field 121.
54 – 66	Interest Compounding Amount. Amount of interest to be compounded on the next compounding date. Must be zeros if Compounding Frequency is `N'. *Numeric, 13 positions, optional.* Reference: Card 09, field 103.
67 – 72	Last Rate Change Date. Format is MMDDYY. *Numeric, 6 positions, optional.*
73 – 87	Interest Aggregate. Aggregate balance for the current interest period, used to calculate an average balance. *Numeric, 15 positions, required.*

Card 25

34 – 42	Customer Float Amount 1 Day. Amount total for 1-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.

43 – 51	Customer Float Amount 2 Day. Amount totals for 2 day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.
52 – 60	Customer Float Amount 3 Day. Amount totals for 3 day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.
61 – 69	Customer Float Amount 4 Day. Amount totals for 4 day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.
70 – 78	Customer Float Amount 5 Day. Amount totals for 5-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.
79 – 87	Customer Float Amount 6 Day. Amount totals for 6-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.
88 – 96	Customer Float Amount 7 day. Amount totals for 7-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.
97 – 105	Customer Float Amount 8 Day. Amount totals for 8-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.
106 – 114	Customer Float Amount 9 Day. Amount totals for 9-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 116.

Card 26

34 – 42	Bank Float Amount 1 Day. Amount total for 1-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115.

| 43 – 51 | Bank Float Amount 2 Day. Amount totals for 2-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

| 52 – 60 | Bank Float Amount 3 Day. Amount totals for 3-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

| 61 – 69 | Bank Float Amount 4 Day. Amount totals for 4-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

| 70 – 78 | Bank Float Amount 5 Day. Amount totals for 5-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

| 79 – 87 | Bank Float Amount 6 Day. Amount totals for 6-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

| 88 – 96 | Bank Float Amount 7 Day. Amount totals for 7-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

| 97 – 105 | Bank Float Amount 8 Day. Amount totals for 8-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

| 106 – 114 | Bank Float Amount 9 Day. Amount totals for 9-day float items as of the conversion date, in whole dollars. Leading blanks are permitted. *Numeric, 9 positions, optional.* Reference: Card 09, field 115. |

Card 27

| 34 – 39 | Dormant Date. Date this account became inactive or dormant. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 105. |

40 – 45	Activity Date. Date of the last monetary transaction activity for this account. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 112.

46 – 51	Maintenance Date. Date of last maintenance to this account. Format is MMDDYY. *Numeric, 6 positions, optional.*

52 – 57	Contact Date. Date of last customer contact for this account. This date is used for inactive or dormant processing. Format is MMDDYY. *Numeric, 6 positions, optional.* Reference: Card 09, field 114.

58 – 63	Last Interest Date. Date of the last interest payment for this account. Format is MMDDYY. *Numeric, 6 positions, required.* Reference: Card 09, field 122.

64 – 76	Interest Cutoff Balance. The balance in the account as of the last interest payment. *Numeric, 13 positions, required.*

77	Account Status. Valid entries are:
	   ƀ Open and processing.
	   C Closed.
	   M Matured.
	   P Purged.
	Alphanumeric, 1 position, optional.
	
	Note: Although **M** is valid, it is moved to the TIMST-MATURED field instead of the TIMST-MSTATUS field.

78 – 80	Accrued Days. Number of extra days the system must accrue in the first processing run after conversion to bring the account current. If converting from a 'Last Day' accrual system, type **001**. This makes the Accrue Through date one day less than the conversion date, causing the system to accrue one extra day in the first posting run after conversion. *Numeric, 3 positions, optional.*

81 – 87	Last Federal Tax Amount. Amount of federal tax withheld from the last interest payment. *Numeric, 7 positions, optional.* Reference: Card 09, field 134.

Card 28

| 34 – 39 | Social Security Frequency 1 Date. Date of the first request for a valid Tax ID number.   Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 147. |

40 – 45   Social Security Frequency 2 Date. Date of the second request for a valid Tax ID number.   Format is MMDDYY.
Numeric, 6 positions, optional.
Reference: Card 09, field 148.

46 – 54   Mandatory Federal Tax Amount. Amount of federal tax that is withheld if an IRS withdrawal is made prior to the Federal Tax Expiration Date. Leading blanks are permitted.
Numeric, 9 positions, optional.
Reference: Card 09, field 149.

55 – 60   Federal Tax Status Change Date. Date the Federal Tax Exemption code was changed. Format is MMDDYY.
Numeric, 6 positions, required.
Reference: Card 09, field 150.

61 – 64   Previous Institution Number. Institution number of the account closed as part of the re-issue process.
Numeric, 4 positions, optional.

65 – 82   Previous Account Number. Account number of the account closed as part of the re-issue process.
Numeric, 18 positions, optional.

83 – 86   New Institution Number. Institution number of the account closed as part of the re-issue process. Valid only for accounts re-issued using IREI.
Numeric, 4 positions, optional.

87 – 104   New Account Number. Account number of the account closed as part of the re-issue process. Valid only for accounts re-issued using IREI.
Numeric, 18 positions, optional.
Reference: Card 09, field 126.

Card 29

34 – 42   Renewal Rate. Rate used once an account's grace period expires. Valid entries are **000000000 – 999999999**.
Numeric, 9 positions, optional.

43	Renewal Use Code. Indicates if this account is to renew into a new account type, and how the Renewal Effective Date, Renewal Type, and Renewal Interest Frequency/Term/Day/Disposition fields are to be used. Valid entries are:

     B   Use MICM Record 3501 defaults as they are at the time the TIRENEW takes affect 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 affect for the interest frequency, term, day, and disposition. For the remaining fields, use the values entered in the New Term column.

     N   Do not initiate the renewal based on the information on TIRENEW.

     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 TIRENEW.

Alphanumeric, 1 position, optional.

44 – 49	Renewal Effective Date. Date to renew the account. Must be zeros if the Renewal Use Code is 'N'.
Numeric, 6 positions, optional.

50 – 52	Renewal New Type. New type assigned to the account. When the account renews, it picks up the new defaults, based on the Renewal Use Code. Valid entries are **000 – 999**.
Numeric, 3 positions, optional.

53	Renewal 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.

54 – 56	Renewal 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.

57 – 58	Renewal 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, 2 positions, optional.

59	Renewal Interest Disposition. The Renewal Interest Disposition is moved to the Interest Disposition when the account renews and the Renewal Use Code is 'E'. Valid entries are:

     C   Capitalize the interest.
     P   Pay by check.
     T   Transfer to another account.
Alphanumeric, 1 position, optional.

60	Grace Flag. Indicates if an account is in its grace period. On the renewal date, the flag is set to **Y**, and remains at that setting until the end of the grace period, at which time it is set to **N**. A deposit or withdrawal forces the end of the grace period. Valid entries are:

       N   Account is not in the grace period.
       Y   Account is in the grace period.
Alphanumeric, 1 position, optional.

61 – 73	Grace Interest Earned Not Paid. Amount of accrued interest at the beginning of the grace period. Valid entries are **00000000.00000 – 99999999.99999**.
Numeric, 13 positions, optional. Required at conversion if account is in grace period.

74 – 86	Post-grace Compounding Amount. For simple interest accounts, accruals are done on the current balance plus the compounding amount. On the compounding date, the grace interest earned not paid is moved to this field. This allows the account to accrue at the 'post-grace' rate on the 'post-grace' interest the account has already accrued, but not yet paid. When interest is paid, this amount is reduced by the paid amount.
Numeric, 13 positions, optional.

Card 30

34	Renewal Frequency. 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.
Numeric, 1 position, optional.

35 – 37	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, optional.

38 – 39	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.

40 – 41	Interest Application. Application code for the account receiving an interest transfer when the Interest Payment Disposition Code is 'T'.
Numeric, 2 positions, optional.

42 – 45   Interest Institution. Institution number of the account interest is to be transferred to. This is used if interest Payment Disposition Code is 'T'.
Alphanumeric, 4 positions, optional.

46 – 63   Interest Account. Account number if interest is to be transferred to another account. This is used if interest Payment Disposition Code is 'T'.
Alphanumeric, 18 positions, optional.

Form 20 – Transaction Conversion

Purpose	This form is used for converting transaction history to Time Investment. Description fields are provided for transactions requiring additional information other than what was provided on MICM Record 2013 (Transaction Code Parameters).
Cards Required	75 and 76

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 – 23	Account Number. Account for the transaction being converted. Leading blanks are permitted. *Numeric, 18 positions, required*.
24 – 29	Processing Date. Original date on which the transaction was processed. Format is MMDDYY. *Numeric, 6 positions, required*.
30 – 31	Form Number. Valid entry is **20**. *Numeric, 2 positions, required*.

Card 75

34 – 37	Transaction Institution Number. Institution number of the transaction being converted. This institution number is used when funds are transferred between two institutions. *Numeric, 4 positions, optional*.
38 – 55	Serial Number or Rate. Serial number of the transaction being converted. Leading blanks are permitted. *Numeric, 18 positions, optional*.
56 – 59	External Transaction Code. Valid entries are **0001 – 9999** or **0000** for internally generated transactions *Numeric, 4 positions, required*.
60 – 70	Transaction Amount. Two decimal places are assumed. Leading blanks are permitted. *Numeric, 11 positions, required*.

71 – 76	Effective Date. Format is MMDDYY. *Numeric, 6 positions, required*.
77 – 80	Internal Transaction Code. Valid entries are **0001 – 9999**. Internal transaction codes are defined in MICM Record 0326. *Numeric, 4 positions, required*.
81	Debit/Credit Code. Valid entries are:

    0   Credit.
    1   Service chargeable credit.
    2   Debit reversal.
    3   Credit, for which float items are generated.
    4   Service chargeable credit, for which float items are generated.
    5   Debit reversal, for which float items are generated.
    6   Debit.
    7   Service chargeable debit.
    8   Credit reversal.
Numeric, 1 position, required.

82 – 99	Sequence Number. Sequence assigned to the transaction. *Numeric, 18 positions, optional*.

Card 76

34	Passbook Flag. For Passbook accounts only. Indicates whether this transaction has been booked or not. Valid entries are:

    ƀ   Not booked.
    B   Booked transaction.
Alphanumeric, 1 position, optional.

35 – 39	Transaction Code Sequence Number. For TDOA only. The sequence number of the deposit against which the transaction was posted. *Numeric, 5 positions, optional*.
40 – 43	Source of Input. Transaction source of input. *Numeric, 4 positions, optional*.
44 – 47	Initiation Time. Time the transaction was initiated. Format is HHMM. *Numeric, 4 positions, optional*.
48 – 53	Initiation Date. Date the transaction was initiated. Format is MMDDYY. *Numeric, 6 positions, optional*.

Card 77

34 – 63   Transaction Description 1. This is used for further description of a transaction, if needed.
Alphanumeric, 30 positions, optional.

64 – 88   Transaction Description 2. This is used for further description of a transaction, if needed.
Alphanumeric, 25 positions, optional.

Programs

These programs establish processing parameters when converting to the Time Investment 8.4 application. They are run only during the conversion process.

TIC020 – Institution Control File Conversion

Purpose

This program edits the Institution Control Card Image, which is used to create the Institution Control File. After running TIC020, you should back up the newly created Institution Control File.

Note: If you need to rerun this job, you may first need to delete records. Check the output (report 08-901) for card acceptance and date verification.

API MICM Records

Record	Ext Record Code	Name	Description
1001	M74	MI1001-RECORD	Institution Information Record
1006	M79	MI1006-RECORD	Error Message Information Record

API Application Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDB	Institution Control Card Image File	Input	Card	Sequential	80
PRINTR	Print File	Output	Printer	Sequential	133

Reports

08-901 – Institution Control File Conversion

| | Control Card | The control card is required. |

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 05	3	Institution number.
06 – 21	16	Not used.
22 – 23	2	Form number. Valid entries are **00 – 04**.
24 – 25	2	Card number. Valid entry is **00**.
26 – 31	6	Current date.
32 – 37	6	Last process date.
38 – 43	6	Next scheduled processing date.
44 – 49	6	Next actual processing date.
50 – 56	7	Process week 1 – 7. Valid entries are: ƀ Open and processing. **C** Closed, no processing.
57 – 57	1	Process option code. Valid entry is **B**.
58 – 58	1	Line per inch. Valid entries are: **6** Six lines per inch. **8** Eight lines per inch.
59 – 59	1	Selective processing. Valid entries are: ƀ Process all institutions. **Y** Process selectively.
60 – 60	1	Print/Fiche code. Valid entries are: **1** Print only. **2** Print and fiche. **3** Fiche only.
61 – 80	20	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	ADD failed on BNK.

TIC040 – Transaction Conversion Edit and Sort

Purpose

This program reads and sorts the Conversion Transaction File and edits each transaction to ensure that all fields contain valid data. The input to TIC040 contains only conversion transactions. The Conversion Transaction Input File can be from card, tape, or disk. The edited transactions are written to the Edited Conversion File. This output can be tape or disk.

A control card is necessary to indicate which media should be used for input and output.

API MICM Records

Record	Ext Record Code	Name	Description
0211	M56	MI0211-RECORD	Application Information Record
1001	M74	MI1001-RECORD	Institution Information Record
1006	M79	MI1006-RECORD	Error Message Information Record
2013	M13	MI2013-RECORD	Transaction Code Parameters Record

API Application Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDI	Card File	Input	Card	Sequential	80
TITAPC	Conversion Transaction (opt.)	Input	Tape	Sequential	140
TIDSKC	Conversion Transaction File (opt.)	Input	Disk	Sequential	140
SORTWK1	Sort Work File	O/I	Disk	Sequential	156
TITRNT	Edited Conversion Transaction File (opt.)	Output	Tape	Sequential	140

Name	Description	Opened	Media	Access Mode	Record Length
TITRND	Edited Conversion Transaction File (opt.)	Output	Disk	Sequential	140
PRINTR	Print File	Output	Printer	Sequential	133

Reports

08-902 – Transaction Conversion Sort and Edit

Control Card

The control card is required.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC040**.
09 – 09	1	Disk input. Valid entries are: **ƀ** No disk input. **X** Disk input.
10 – 10	1	Tape input. Number of tapes to be used as input. Valid entries are **0 – 9**.
11 – 11	1	Output medium. Valid entries are: **D** Disk. **T** Tape.
12 – 12	1	Print option. Valid entries are: **ƀ** Default to MICM parameters. **A** Print all information. **E** Print errors only.
13 – 80	68	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	READ failed on BNK.
0002	Control card is missing.
0003	Program identification number on the control card is invalid.
0004	System number on the control card is invalid.
0005	Disk input on the control card is invalid.

Code	Description
0006	Tape input on the control card is invalid.
0007	Output medium on the control card is invalid.
0008	File space exceeded on TITRND.
0009	File space exceeded on TITRNT.
0010-0011	File space exceeded on TITRND.
0012	START failed on MICM Record 2013, application 08.
0013	READ NEXT failed on MICM Record 2013, application 08.
0014	START failed on MICM Record 2013, application 98.
0015	READ NEXT failed on MICM Record 2013, application 98.
0016	READ NEXT failed on MICM Record 1006.
0018	CLOSE failed on BNK.
0019-0020	File space exceeded on TITRND.

TIC060 – Conversion Sort

Purpose   This program reads the card image conversion input from card, disk, or tape.
The input is sorted, and a Sorted Card Image Conversion Output File is created.
The input to TIC060 consists of all forms used for conversion purposes. This
does not include transactions. The output file can be on tape or disk.

API MICM Records   None

API Application   None
Records

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDI	Card File	Input	Card	Sequential	80
TITAPI	Conversion Input File (opt.)	Input	Tape	Sequential	140
TIDSKI	Conversion Input File	Input	Disk	Sequential	140
SORTWK1	Sort Work File Output File (opt.)	O/I	Disk	Sequential	180
TITAPO	Conversion Output File (opt.)	Output	Tape	Sequential	140
TIDSKO	Conversion Input File	Output	Disk	Sequential	140

Reports   None

Control Card   The control card is required to indicate which media should be used for input
and output.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC060**.
09 – 09	1	Disk input. Valid entries are: **ƀ** No Disk input. **X** Disk input.
10 – 10	1	Tape input. Number of tapes to be used as input. Valid entries are **0 – 9**.

Columns	Size	Description
11 – 11	1	Output medium. Valid entries are: **D** Disk. **T** Tape.
12 – 80	69	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	Control card is missing.
0002	Program identification number on the control card is invalid.
0003	System number on the control card is invalid.
0004	Disk input on the control card is invalid.
0005	Tape input on the control card is invalid.
0006	Output medium on the control card is invalid.
0007	File space exceeded on TIDSKO.

TIC080 – Customer Conversion Input Edit

Purpose	This program reads the sorted Card Image Conversion File and edits the customer input to ensure that all fields contain valid data. The payout history is also edited at this time. The Conversion File can be tape or disk. The edited customer input and the edited payout history are written to the Edited Customer Conversion File. This output file can be tape or disk. This program produces report 08-903 (Customer Conversion Input Edit), which is controlled by MICM Record 0307, option flag 3.

API MICM Records

Record	Ext Record Code	Name	Description
0211	M56	MI0211-RECORD	Application Information Record
0231	M83	MI0231-RECORD	Application Edit Table Record
0307	M65	MI0307-RECORD	Application System Report Flags Record
1001	M74	MI1001-RECORD	Institution Information Record
1006	M79	MI1006-RECORD	Error Message Information Record
2001	M01	MI2001-RECORD	Branch Information Record
3500	M00	MI3500-RECORD	Time Investment Institution Parameters Record
3506	M06	MI3506-RECORD	Time Investment Title Record

API Application Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDI	Card File	Input	Card	Sequential	80
TITAPO	Customer Conversion Output File (opt.)	Input	Tape	Sequential	140

Name	Description	Opened	Media	Access Mode	Record Length
TIDSKO	Customer Conversion Input File (opt.)	Input	Disk	Sequential	140
TIEDCT	Edited Customer Conversion File (opt.)	Output	Tape	Sequential	140
TIEDCD	Edited Customer Conversion File (opt.)	Output	Disk	Sequential	140
PRINTR	Print File	Output	Printer	Sequential	133

Reports

08-903 – Customer Conversion Input Edit

Control Card

The control card is required to indicate which media should be used for input and output.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC080**.
09 – 09	1	Input medium. Valid entries are: **D** Disk. **T** Tape.
10 – 10	1	Output medium. Valid entries are: **D** Disk. **T** Tape.
11 – 11	1	Print option. Valid entries are: **ƀ** Default to MICM parameters. **A** Print all information. **E** Print errors only.
12 – 80	69	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	READ failed on BNK, Institution 000.
0002	Control card is missing.

Code	Description
0003	System number on the control card is invalid.
0004	Program identification number on the control card is invalid.
0005	Input medium on the control card is invalid.
0006	Output medium on the control card is invalid.
0007	CLOSE failed on BNK.
0009	File space exceeded on TIDSKO.
0010	READ failed on MICM Record 1001.
0011	READ failed on MICM Record 0211.
0012	READ failed on MICM Record 3500.
0014	READ NEXT failed on MICM Record 2001.
0015	START failed on MICM Record 0231.
0017	MICM Record 0231 Table File exceeded – officer.
0018	START failed on MICM Record 0231.
0019	MICM Record 0231 Table File exceeded – officer 2.

TIC100 – Customer Conversion

Purpose
This program reads the Card Image Edited Customer and creates the Conversion Customer Record, Payout History Records, and IRA 'K' Records. This includes the BNK, CST, and MST Records. The Edited Conversion Input File can be tape or disk.

API MICM Records

Record	Ext Record Code	Name	Description
1001	M74	MI1001-RECORD	Institution Information Record
3500	M00	MI3500-RECORD	Time Investment Institution Parameters Record

API Application Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record
CST	TICST-RECORD	Customer Record
IRA	TIIRA-RECORD	IRA/Keogh Record
PAY	TIPAY-RECORD	Customer Payout History Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDC	Conversion Control Card File	Input	Card	Sequential	80
TIEDCT	Customer Conversion Input (opt.)	Input	Tape	Sequential	140
TIEDCD	Edited Customer Conversion Disk File (opt.)	Input	Disk	Sequential	140
PRINTR	Print File	Output	Printer	Sequential	133

Reports
08-904 – Customer Conversion

| Control Card 1 | The control card is required to indicate on which medium the input resides. A card is required for each institution being converted. When converting more than one institution, the control cards must be in ascending order by institution. |

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC100**.
09 – 09	1	Input medium. Valid entries are: **D** Disk. **T** Tape.
10 – 10	1	Access method. Valid entries are: **D** Database. **V** VSAM – load processing.
11 – 80	70	Not used.

Control Card 2

The control card is required for the suspense customer.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 05	3	Institution number.
06 – 10	5	Branch number.
11 – 80	70	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	READ failed on BNK, Institution 000.
0002	System number on the control card is invalid.
0003	Program identification on the control card is invalid.
0004	Input medium on the control card is invalid.
0005-0007	Institution number on control card is invalid.
0008	READ failed on MICM Record 1001.
0009	READ failed on MICM Record 3500.
0010	READ failed on BNK, invalid institution number on input.
0011	Form number is not '15' or '16'.

Code	Description
0012	ADD failed on CST.
0013	Missing Form 15, Card 00.
0014	Last card set on Edit File incomplete.
0015	Missing Form 15, Card 01.
0016	Last card set on Edit File incomplete.
0017	Missing Form 15, Card 02.
0018	Last card set on Edit File incomplete.
0019	Missing Form 15, Card 03.
0020	Last card set on Edit File incomplete.
0021	Missing Form 15, Card 04.
0022	Last card set on Edit File incomplete.
0023	Missing Form 15, Card 10.
0024	Missing Form 15, Card 11.
0025	Missing Form 15, Card 12.
0026	Missing Form 15, Card 13, Year 1.
0027	ADD failed on IRA.
0028	Last card set on Edit File incomplete.
0029	Missing Form 15, Card 14.
0030	Missing Form 16, Card 01.
0031	ADD failed on PAY.
0032	READ failed on MICM Record 1001.
0033	READ failed on BNK.
0036	Access method in column 10 of the control card is invalid.

TIC105 – Employer Conversion Input Edit

Purpose   This program reads the card image Conversion File and edits the employer information input to ensure that all fields contain valid data. The Conversion File can be card, tape or disk. The edited employer information input is written to tape or disk. Report 08-911 (Employer Conversion Input Edit) is produced by this program. It shows all employers processed and notes detected errors.

API MICM Records

Record	Ext Record Code	Name	Description
0211	M56	MI0211-RECORD	Application Information Record
0231	M83	MI0231-RECORD	Application Edit Table Record
0307	M65	MI0307-RECORD	Application System Report Flags Record
1001	M74	MI1001-RECORD	Institution Information Record
1006	M79	MI1006-RECORD	Error Message Information Record
2001	M01	MI2001-RECORD	Branch Information Record
3500	M00	MI3500-RECORD	Time Investment Institution Parameters Record
3506	M06	MI3506-RECORD	Time Investment Title Records Record

API Application Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDI	Card File	Input	Card	Sequential	80
TIEDET	Edited Employer Conversion File (opt.)	Output	Tape	Sequential	140

Name	Description	Opened	Media	Access Mode	Record Length
TITAPO	Conversion Output File (opt.)	Input	Tape	Sequential	140
TIDSKO	Conversion Input File (opt.)	Input	Disk	Sequential	140
TIEDED	Edited Employer Conversion File (opt.)	Output	Disk	Sequential	140
PRINTR	Print File	Output	Printer	Sequential	133

Reports   08-911 – Employer Conversion Input Edit

Control Card   The control card is required to indicate which medium the input resides on and which medium the output is to be written on.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC105**.
09 – 09	1	Input medium. Valid entries are: **D** Disk. **T** Tape.
10 – 10	1	Output medium. Valid entries are: **D** Disk. **T** Tape.
11 – 11	1	Print option. Valid entries are: **ƀ** Default to MICM parameters. **A** Print all information. **E** Print errors only.
12 – 80	69	Not used.

Abort Information   If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	READ failed on BNK, Institution 000.
0002	Control card is missing.
0003	System number on the control card is invalid.

Code	Description
0004	Program identification number on the control card is invalid.
0005	Input medium on the control card is invalid.
0006	Output medium on the control card is invalid.
0009	File space exceeded on Edited Employer Conversion File.
0010	READ failed on MICM Record 1001.
0011	READ failed on MICM Record 0211.
0012	READ failed on MICM Record 3500.
0013	START failed on MICM Record 0231.
0014	MICM Record 0231, Table File exceeded (officer).

TIC110 – Employer Conversion

Purpose

This program reads the card image Edited Employer Conversion File output from TIC105 and creates the Employer Records (EMP). The Edited Employer File can be on tape or disk. The Employer Records created in this program are used in future programs as input/output. Report 08-912 (Employer Conversion) is produced by this program. It shows the total number of Employer Records created.

API MICM Records

Record	Ext Record Code	Name	Description
1001	M74	MI1001-RECORD	Institution Information Record
3500	M00	MI3500-RECORD	Time Investment Institution Parameters Record

API Application Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record
EMP	TIEMP-RECORD	Employer Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDC	Card File	Input	Card	Sequential	80
TIEDET	Edited Employer Conversion File (opt.)	Input	Tape	Sequential	140
TIEDED	Edited Employer Conversion File (opt.)	Input	Disk	Sequential	140
PRINTR	Print File	Output	Printer	Sequential	133

Reports

08-912 – Employer Conversion

Control Card 1   The control card is required to indicate on which medium the input resides. A card is required for each institution being converted. When converting more than one institution, the control cards must be in ascending order by institution.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC110**.
09 – 09	1	Input medium. Valid entries are: **D** Disk. **T** Tape.
10 – 10	1	Access method. Valid entries are: **D** Database. **V** VSAM – load processing.
11 – 80	70	Not used.

Control Card 2   The control card is required for the suspense customer..

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 05	3	Institution number.
06 – 10	5	Branch number.
11 – 80	70	Not used.

Abort Information   If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	READ failed on BNK, Institution 000.
0002	System number on the control card is invalid.
0003	Program identification number on the control card is invalid.
0004	Input medium on the control card is invalid.
0005-0007	Institution number on the control card is invalid.
0008	READ failed on MICM Record 1001.
0009	READ failed on MICM Record 3500.
0010	READ failed on BNK.

Code	Description
0011	Form number is not '17'.
0012	Missing Form 17, Card 00.
0013	Last card set on Edit File incomplete.
0014	Missing Form 17, Card 01.
0015	READ failed on MICM Record 1001.
0016	READ failed on BNK.
0019	ADD failed on EMP.
0020	Access method in column 10 of the control card is invalid.

TIC120 – Master Conversion Input Edit

Purpose   This program reads the Sorted Card Image Conversion File input and edits each
                 entry to ensure that all fields contain valid data. TIC120 edits all form input
                 except customer and payout history (which is done in TIC080). The conversion
                 file can be tape or disk. The output is written to the Edited Conversion File. This
                 output file can be tape or disk. This program produces report 08-905 (Master
                 Conversion Input Edit) which shows all information processed and notes any
                 errors detected. This report is controlled by MICM Record 0307, option flag 3.

API MICM Records

Record	Ext Record Code	Name	Description
0211	M56	MI0211-RECORD	Application Information Record
0231	M83	MI0231-RECORD	Application Edit Table Record
0307	M65	MI0307-RECORD	Application System Report Flags Record
1001	M74	MI1001-RECORD	Institution Information Record
1006	M79	MI1006-RECORD	Error Message Information Record
2001	M01 (MI)	MI2001-RECORD	Branch Information Record
2005	M05	MI2005-RECORD	Cycles Information Record
2006	M06 (MI)	MI2006-RECORD	Account Verification Formulas Record
3500	M00	MI3500-RECORD	Time Investment Institution Parameters Record
3501	M01 (TI)	MI3501-RECORD	Time Investment Type Defaults Record
3502	M02	MI3502-RECORD	Time Investment Time Investment Type Processing Parameters Record
3503	M03	MI3503-RECORD	Time Investment Penalty Routines Record
3504	M04	MI3504-RECORD	Time Investment Interest Rate Tables Record
3506	M06 (TI)	MI3506-RECORD	Time Investment Title Record
3507	M07	MI3507-RECORD	Time Investment Service Charge Parameters Record

API Application
Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record
CST	TICST-RECORD	Customer Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDI	Card File	Input	Card	Sequential	80
TITAPO	Conversion Output File (opt.)	Input	Tape	Sequential	140
TIDSKO	Conversion Input File	Input	Disk	Sequential	140
TIEDMT	Edited Conversion Master File (opt.)	Output	Tape	Sequential	140
TIEDMD	Edited Conversion Master File (opt.)	Output	Disk	Sequential	140
PRINTR	Print File	Output	Printer	Sequential	133

Reports   08-905 – Master Conversion Input Edit

Control Card   The control card is required to indicate which media should be used for input and output.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC120**.
09 – 09	1	Input medium. Valid entries are: **D** Disk. **T** Tape.
10 – 10	1	Output medium. Valid entries are: **D** Disk. **T** Tape.

Columns	Size	Description
11 – 11	1	Print option. Valid entries are:
		♭ Default to MICM parameters.
		A Print all information.
		E Print errors only.
12 – 80	69	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	READ failed on BNK, Institution 000.
0002	Control card is missing.
0003	System number on the control card is invalid.
0004	Program identification number on the control card is invalid.
0005	Input medium on the control card is invalid.
0006	Output medium on the control card is invalid.
0010	READ failed on CST.
0011	READ failed on CST.
0012	File space exceeded on TIEDMD.
0013	READ failed on MICM Record 1001.
0014	READ failed on MICM Record 0211.
0015	READ failed on MICM Record 3500.
0016	START failed on MICM Record 0231.
0017	MICM Record 0231, Table File exceeded – officer.
0018	START failed on MICM Record 0231, Table 07.
0019	READ NEXT failed on MICM Record 0231, Class.
0020	START failed on MICM Record 0231, Table 07.
0021	READ NEXT failed on MICM Record 0231.
0022	START failed on MICM Record 0231.
0023	READ NEXT failed on MICM Record 0231.
0024	READ NEXT failed on MICM Record 0231.
0025	Invalid class entered, MICM Record 0231.
0026	MICM Record 0231, Table File exceeded – class.

Code	Description
0027	START failed on MICM Record 2001.
0028	READ NEXT failed on MICM Record 2001.
0029-0030	LOAD failed on Regional Pricing Records.
0031	START failed on MICM Record 0231.
0032	MICM Record 0231, Table File exceeded – officer 2.
0033	START failed on MICM Record 0231.
0034	MICM Record 0231, Table File exceeded – cost center.
0035	START failed on MICM Record 0231.
0036	MICM Record 0231, Table File exceeded – source of funds.
0037	START failed on MICM Record 0231.
0038	MICM Record 0231, Table File exceeded – alert code 1.
0039	START failed on MICM Record 0231.
0040	MICM Record 0231, Table File exceeded – alert code 2.
0041	START failed on MICM Record 0231.
0042	MICM Record 0231, Table File exceeded – alert code 3.
0043	START failed on MICM Record 0231.
0044	MICM Record 0231, Table File exceeded – alert code 4.
0045	START failed on MICM Record 0231.
0046	MICM Record 0231, Table File exceeded – alert code 5.
0047	START failed on MICM Record 0231.
0048	MICM Record 0231, Table File exceeded – alert code 6.
0049	START failed on MICM Record 0231.
0050	MICM Record 0231, Table File exceeded – map code.
0051	MICM Record 2006 not found.

TIC140 – Master Conversion

Purpose

This program reads the Edited Conversion Master File from TIC120 and builds the Account Master Records. In addition, this program reads the edited card image transactions from TIC040 and builds the Transaction Description Records as well as the Transaction History Records. The input card image Conversion Master File and card image Transaction File can be on tape or disk. Additional records are created such as the TDOA Availability Records, the Account Numbers Records, and the Employer Account Numbers Records.

API MICM Records

Record	Ext Record Code	Name	Description
0211	M56	MI0211-RECORD	Application Information Record
0301	M63	MI0301-RECORD	Application System Option Flags Record
1001	M74	MI1001-RECORD	Institution Information Record
2006	M06	MI2006-RECORD	Account Verification Formulas Record
2013	M13	MI2013-RECORD	Transaction Code Parameters Record
3500	M35	MI3500-RECORD	Time Investment Institution Parameters Record

API Application Records

Ext Record Code	Name	Description
ACN	TIACN-RECORD	Account Numbers Record
AVL	TIAVL-RECORD	TDOA Availability Record
BNK	TIBNK-RECORD	Institution Control Record
CST	TICST-RECORD	Customer Record
EMN	TIEMN-RECORD	Employer Account Numbers Record
EMP	TIEMP-RECORD	Employer Record
MST	TIMST-RECORD	Account Master Record
TRN	TITRN-RECORD	Transaction History Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDC	Card File	Input	Card	Sequential	80
TIEDMT	Edited Conversion Master File (opt.)	Input	Tape	Sequential	140
TITRNT	Edited Conversion Transaction File (opt.)	Input	Tape	Sequential	140
TIEDMD	Edited Conversion Master File (opt.)	Input	Disk	Sequential	140
TITRND	Edited Conversion Transaction Disk File (opt.)	Input	Disk	Sequential	140
TISORT	Sort File	O/I	Disk	Sequential	67
TITRDC	Conversion Transaction Description File	Output	Disk	Sequential	Variable
PRINTR	Print File	Output	Printer	Sequential	133

Reports   08-906 – Master File Conversion

Control Card 1   The control card is required to indicate on which medium the input resides. A card is required for each institution being converted. When converting more than one institution, the control cards must be in ascending order by institution.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC140**.
09 – 09	1	Edited Master File conversion input. Valid entries are: **D** Disk. **T** Tape.
10 – 10	1	Transaction File conversion input. Valid entries are: **D** Disk. **T** Tape.

Columns	Size	Description
11 – 11	1	Access method. Valid entries are: **D** Database. **V** VSAM – load processing.
12 – 80	69	Not used.

Control Card 2

The control card is required to assign a branch and type number to the suspense account.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 05	3	Institution number.
06 – 10	5	Branch number.
11 – 13	3	Type number.
14 – 14	1	Print all indicator. An entry of **X** indicates all accounts are printed.
15 – 80	66	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	OPEN failed on CST.
0002	OPEN failed on EMP.
0003	READ failed on BNK.
0004	Control card is missing.
0005	System number on the control card is invalid.
0006	Program identification number on the control card is invalid.
0007	Edited Master File conversion input on the control card is invalid.
0008	Transaction File conversion input on the control card is invalid.
0009	Institution number, branch number, and/or type number for the suspense account on the control card is invalid.
0010	READ failed on MICM Record 1001.
0011	READ failed on MICM Record 0211.

Code	Description
0012	READ failed on MICM Record 3500.
0013	START failed on MICM Record 2013.
0014	READ NEXT failed on MICM Record 2013.
0015	START failed on MICM Record 2013, Application 98.
0016	READ NEXT failed on MICM Record 2013, Application 98.
0017	READ failed on BNK.
0018	Set on Edit File incomplete.
0019	Missing Form 20, Card 01.
0020	Last card set on Edit File incomplete.
0021	Missing Form 20, Card 02.
0022	Last card set on Edit File incomplete.
0023	Missing Form 20, Card 03.
0024	Last card set on Edit File incomplete.
0025	Missing Form 20, Card 04.
0026	Last card set on Edit File incomplete.
0027	Missing Form 20, Card 05.
0028	Last card set on Edit File incomplete.
0029	Missing Form 20, Card 06.
0030	Last card set on Edit File incomplete.
0031	Missing Form 20, Card 07.
0032	Last card set on Edit File incomplete.
0033	Missing Form 20, Card 10.
0034	Last card set on Edit File incomplete.
0035	Missing Form 20, Card 11.
0036	Last card set on Edit File incomplete.
0037	Missing Form 20, Card 12.
0038	Last card set on Edit File incomplete.
0039	Missing Form 20, Card 13.
0040	Last card set on Edit File incomplete.
0041	Missing Form 20, Card 14.
0042	Last card set on Edit File incomplete.

Code	Description
0043	Missing Form 20, Card 15.
0044	Last card set on Edit File incomplete.
0045	Missing Form 20, Card 16.
0046	Last card set on Edit File incomplete.
0047	Missing Form 20, Card 17.
0048	Last card set on Edit File incomplete.
0049	Missing Form 20, Card 18.
0050	Last card set on Edit File incomplete.
0051	Missing Form 20, Card 19.
0052	Last card set on Edit File incomplete.
0053	Missing Form 20, Card 20.
0054	Last card set on Edit File incomplete.
0055	Missing Form 20, Card 21.
0056	Last card set on Edit File incomplete.
0057	Missing Form 20, Card 22.
0058	Last card set on Edit File incomplete.
0059	Missing Form 20, Card 23.
0060	Last card set on Edit File incomplete.
0061	Missing Form 20, Card 24.
0062	Last card set on Edit File incomplete.
0063	Missing Form 20, Card 25.
0064	Last card set on Edit File incomplete.
0065	Missing Form 20, Card 26.
0066	Last card set on Edit File incomplete.
0067	Missing Form 20, Card 27.
0068	Last card set on Edit File incomplete.
0069	Missing Form 20, Card 28.
0070	Last card set on Edit File incomplete.
0071	Missing Form 20, Card 29.
0072	ADD failed on TRN.
0074	ADD failed on AVL.

Code	Description
0075	READ failed on CST.
0076	ADD failed on ACN.
0077	REWRITE failed on CST.
0078	READ failed on EMP.
0079	ADD failed on EMN.
0080	REWRITE failed on EMP.
0081	Invalid input on TITRND.
0082	READ failed on MICM Record 1001.
0083	READ failed on BNK creating the suspense account.
0084	ADD failed on MST creating the suspense account.
0089	Access method on control card is invalid.
0097	Last card set on Edit File incomplete.
0098	Missing Form 20, Card 08.
0099	Invalid retention information.
0100	Last card set on Edit File incomplete.
0101	Missing Form 20, Card 30.
0102	MICM Record 2006 not found.

TIC160 – Miscellaneous Conversion

Purpose

This program reads the edited card image conversion Master File output from TIC120 and creates the Assignment Record, Statement Copies Record, Interest History Record, and Rate Change History Record. The edited card image conversion Master File input can be on tape or disk.

API MICM Records

Record	Ext Record Code	Name	Description
0211	M56	MI0211-RECORD	Application Information Record
1001	M74	MI1001-RECORD	Institution Information Record
2006	M06	MI2006-RECORD	Account Verification Formulas Record

API Application Records

Ext Record Code	Name	Description
ASG	TIASG-RECORD	Assignment/Caution Record
BNK	TIBNK-RECORD	Institution Control Record
INT	TIINT-RECORD	Interest Payment History Record
MST	TIMST-RECORD	Account Master Record
RAT	TIRAT-RECORD	Rate Change History Record
XRL	TIXRL-RECORD	Statement Copies Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICRDC	Card File	Input	Card	Sequential	80
TIEDMT	Edited Conversion Master File (opt.)	Input	Tape	Sequential	140
TIEDMD	Edited Conversion Master File (opt.)	Input	Disk	Sequential	140
PRINTR	Print File	Output	Printer	Sequential	133

Reports

08-907 – Miscellaneous Conversion

| | Control Card | The control card is required to indicate the input medium.. |

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC160**.
09 – 09	1	Edited Master File conversion input. Valid entries are: **D** Disk. **T** Tape.
10 – 80	71	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	OPEN failed on MST.
0002	READ failed on BNK.
0003	Control card is missing.
0004	System number on the control card is invalid.
0005	Program identification number on the control card is invalid.
0006	Edited Master File conversion input on the control card is invalid.
0007	READ failed on MICM Record 1001.
0008	READ failed on MICM Record 0211.
0009	READ failed on BNK.
0010	ADD failed on ASG.
0011	REWRITE failed on MST.
0012	READ failed on XRL.
0013	REWRITE failed on MST.
0014	ADD failed on INT.
0015	REWRITE failed on MST.
0016	ADD failed on RAT.
0017	REWRITE failed on MST.
0019	CLOSE failed on BNK.
0020	CLOSE failed on MST.
0021	CLOSE failed on ASG.

Code	Description
0022	CLOSE failed on XRL.
0023	CLOSE failed on RAT.
0024	CLOSE failed on INT.
0025	MICM Record 2006 not found.

TIC170 – Rate Aggregates

Purpose   This program updates the rate aggregates in the Account Master Records. Rate Change Records are read as input and are used to calculate interest rate aggregates, renewal rate aggregates, and statement rate aggregates. You must run this program if calculations require average rates. Rate aggregates are used to compute average rates for specific time periods.

API MICM Records   None

API Application
Records

Ext Record Code	Name	Description
MST	TIMST-RECORD	Account Master Record
RAT	TIRAT-RECORD	Rate Change History Record

Files   None

Reports   None

Control Card   None

Abort Information   If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	OPEN failed on MST.
0002	READ NEXT failed on MST.
0003	REWRITE failed on MST.
0004	CLOSE failed on MST.
0005	OPEN failed on RAT.
0006	READ NEXT failed on RAT.
0007	CLOSE failed on RAT.

TIC190 – TDOA Deposit Verification

Purpose

This program reports the differences between the Account Master Record and the TDOA Availability Record for current balance, interest earned not paid, and interest available. Account Master Records with a fixed rate designation are verified against all deposit records for a match on the interest rate.

Note: TIC190 must be run when converting TDOA account references, since TDOA Availability Records cannot be added after conversion.

API MICM Records

Record	Ext Record Code	Name	Description
1001	M74	MI1001-RECORD	Institution Information Record

API Application Records

Ext Record Code	Name	Description
AVL	TIAVL-RECORD	TDOA Availability Record
BNK	TIBNK-RECORD	Institution Control Record
MST	TIMST-RECORD	Account Master Record

Files

Name	Description	Opened	Media	Access Mode	Record Length
PRINTR	Print File	Output	Printer	Sequential	133

Reports

08-910 – TDOA Deposit Verification

Control Card

None

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	OPEN failed on MST.
0002	READ failed on BNK.
0003	READ NEXT failed on MST.
0004	READ failed on MICM Record 1001.

Code	Description
0005	READ failed on AVL.
0006	CLOSE failed on BNK.
0008	CLOSE failed on MST.
0009	CLOSE failed on AVL.

TIC200 – Total File Conversion

Purpose	This program reads and sorts the Account Master Records (MST) (created in TIC140) and creates the Total Record – Amount (TA1) and Total Record – Number (TA2) records.

API MICM Records

Record	Ext Record Code	Name	Description
0301	M63	MI0301-RECORD	Application System Option Flags Record
1001	M74	MI1001-RECORD	Institution Information Record

API Application Records

Ext Record Code	Name	Description
BNK	TIBNK-RECORD	Institution Control Record
MST	TIMST-RECORD	Account Master Record
TA1	TITA1-RECORD	Total Record – Amount
TA2	TITA2-RECORD	Total Record – Number

Files

Name	Description	Opened	Media	Access Mode	Record Length
TICARD	Card File	Input	Card	Sequential	80
SORTWK1	Sort Work File	O/I	Disk	Sequential	274
PRINTR	Print File	Output	Printer	Sequential	133

Reports	08-909 – Total File Conversion
Control Card	The control card is required.

Columns	Size	Description
01 – 02	2	System number. Valid entry is **08**.
03 – 08	6	Program identification number. Valid entry is **TIC200**.

Columns	Size	Description
09 – 11	3	File option. Valid entries are: ᵬ Converts all master records with prior day activity. **ALL** Converts all master records.
12 – 80	69	Not used.

Abort Information

If the program detects a processing irregularity, it displays an abort code on the operator's console and the printer.

Code	Description
0001	READ failed on BNK.
0002	OPEN failed on MST.
0003	READ NEXT failed on MST.
0004	READ failed on BNK.
0005	REWRITE failed on MST.
0006	READ failed on MICM Record 1001.
0007	READ failed on BNK.
0008	READ failed on MICM Record 1001.
0009	READ failed on BNK.
0011	CLOSE failed on BNK.
0012	CLOSE failed on MST.
0013	ADD failed on TA1.
0014	ADD failed on TA2.
0015	OPEN failed on TA1.
0016	OPEN failed on TA2.
0017	CLOSE failed on TA1.
0018	CLOSE failed on TA2.
0019	INVALID control card.

Reports

The following reports are run during conversion processing.

08-901 – Institution Control File Conversion

Purpose   This report is printed when the Institution Control File is converted. The images
of the cards entered are shown. The cards are edited for valid data to insure that
field entry requirements are correct. For rejected cards, the names of the fields in
error are displayed, along with error codes and messages explaining the reject
reasons.

Program   TIC020 – Institution Control File Conversion

```
   12-31-2003                      INSTITUTION CONTROL FILE CONVERSION                            PAGE    1

   TIME INVESTMENT SYSTEM                                                                         08-901
                              2   3       4       5       6       7       8
 SYS BANK             FORM/ 67890123456789012345678901234567890123456789012345678901234567890
 NBR NBR *---KEY DATA---* CARD  *---------------------CARD DATA---------------------* *----FIELD NAME----* *--ERROR MESSAGE---ERR

  08 000               0000 012789012689012889012889C    CB6 1                                     ** CARD ACCEPTED **
 ----------------------------------------------------------------------------------------------------------------
  08 001               0000 012789012689012889012889C    CB6 1                                     ** CARD ACCEPTED **
 ----------------------------------------------------------------------------------------------------------------
  08 002               0000 012789012689012889012889C    CB6 1                                     ** CARD ACCEPTED **
 ----------------------------------------------------------------------------------------------------------------
```

Institution Control File Conversion

Heading Descriptions

Sys Nbr   System Number. Valid entry is **08**.

Institution Nbr   Institution Number.

Form/Card   Form/Card Number. Numbers are used for input.

Card Data   Card Positions 26 through 80. These 55 positions contain the remaining fields
on the input form. Refer to the input form descriptions for explanations of
these fields.

Field-name   Field Name. Name of the field or group of fields in error.

Error-message   Error Message. Reject reason for an invalid field entry.

Err   Error Message Code.

08-902 – Transaction Conversion Sort and Edit

Purpose

This report is a listing of transaction history input and the card images of the transactions entered. The cards are edited for valid data to ensure that field entry requirements are met. For rejected cards, the names of the fields in error are displayed, along with error codes and messages explaining the reject reasons.

Program

TIC040 – Transaction Conversion Edit and Sort

```
   12-31-2003                      001 FIRST NATIONAL BANK OF AMERICA                      PAGE    1

   TIME INVESTMENT SYSTEM                TRANSACTION CONVERSION SORT AND EDIT                     08-902

                    TRAN FORM 3    4      5      6      7      8
ACCOUNT-NUMBER      DATE CARD 4567890123456789012345678901234567890123456789012345678 FIELD-NAME      ERROR-MESSAGE
ERR

000000000000000411 011003 20 76  000000000
                   011003 20 75 00000000000441000001000001108802400000000000000000000000
                   011003 20 76  000000000
                   011003 20 75 00000000000441000001000001108802400000000000000000000000
                   011003 20 76  000000000
                   011003 20 75 00000000000240000001000001108802400000000000000000000000
                   011003 20 76  000000000
                   011003 20 75 00000000000240000002000101108802400000000000000000000000
                   011003 20 76  000000000
                   011003 20 75 00000000000441000001000002108802400000000000000000000000
                   020403 20 76  000000000
                   020403 20 75 00000000000490000001000001048904900000000000000000000000

000000000000000414 122802 20 76  000000000
                   122802 20 75 00000000000500000000200122887050000000000000000000000000
                   011003 20 76  000000000
                   011003 20 75 00000000000441001900000001108804410000000000000000000000
                   022803 20 76  000000000
                   022803 20 75 00000000000500000000200228880500000000000000000000000000
                   032803 20 76  000000000
                   032803 20 75 00000000000500000000200328880500000000000000000000000000
                   042803 20 76  000000000
                   042803 20 75 00000000000500000000200428880500000000000000000000000000
                   052803 20 76  000000000
                   052803 20 75 00000000000500000000200528880500000000000000000000000000
                   062803 20 76  000000000
                   062803 20 75 00000000000500000000200628880500000000000000000000000000
                   072803 20 76  000000000
                   072803 20 75 00000000000500000000200728880500000000000000000000000000
                   082803 20 76  000000000
                   082803 20 75 00000000000500000000200828880500000000000000000000000000
                   092803 20 76  000000000
                   092803 20 75 00000000000500000000200928880500000000000000000000000000
                   102803 20 76  000000000
                   102803 20 75 00000000000500000000201028880500000000000000000000000000
                   112803 20 76  000000000
                   112803 20 75 00000000000500000000201128880500000000000000000000000000
                   120403 20 76  000000000
                   120403 20 75 00000000000930000000200010489093000000000000000000000000

000000000000000415 032803 20 76  000000000
                   032803 20 75 00000000000240012120020003288802400000000000000000000000
                   042803 20 76  000000000
                   042803 20 75 00000000000900012120020004288809000000000000000000000000

000000000000000411 011003 20 76  000000000
                   011003 20 75 00000000000441000001000001108802400000000000000000000000 SYSTEM NUMBER     INVALID
  *001
```

08-902 – Transaction Conversion Sort and Edit (Details Page)

Heading Descriptions

Account-number	Account Number.
Tran Date	Transaction Date. Date of the transaction.
Form Card	Form/Card Number. Numbers used for input.
(Card Data)	Card Positions 26 through 80. These 55 positions contain the remaining fields of the transaction record.
Field-name	Field Name. Name of the field, or group of fields in error.
Error-message	Error Message. Reject reason for an invalid field entry.
Err	Error Message Code/Error Number. An asterisk printed next to this error number indicates an unacceptable error.

```
   ** TOTALS **
                     *-----TOTAL------*
       ENTERED                    42
       REJECTED                    1
       ACCEPTED                   40
       BYPASSED                    1
       GENERATED                   3
         AMOUNT        5,040,932.02
       DROPPED                     1
```

08-902 – Transaction Conversion Sort and Edit (Totals Page)

Heading Descriptions

Totals	Report Totals. Total number of cards entered, rejected, generated or accepted, the dollar amount and the total number of dropped records.

08-903 – Customer Conversion Input Edit

Purpose   This report lists Time Investment customer records and the payout history being converted. The card image of the input is shown on the report. The option to print all output or the rejected cards only is given in the control card for TIC080 (Customer Conversion Input Edit). The cards are edited for valid data to ensure that field entry requirements for that particular input form are met. For rejected cards, the names of the fields in error are displayed, along with the error codes and messages explaining the reject reasons. The error code explanations are listed at the beginning of the edit report by form number. The card totals for the different types of conversion input are printed at the end of the report.

Program   TIC080 – Customer Conversion Input Edit (controlled by MICM Record 0307 – option flag 3.)

```
    12-31-2003                        001 FIRST NATIONAL BANK OF AMERICA                                     PAGE    6
    TIME INVESTMENT SYSTEM                 CUSTOMER CONVERSION INPUT EDIT                                     08-903

                  FORM CARD 3     4         5         6         7         8
CUSTOMER-NUMBER    NBR  NBR 4567890123456789012345678901234567890123456789012345678   FIELD-NAME      ERROR-MESSAGE         ERR

000000000000000511 15   00 JOHNSONM0000      0000                          ANTHONY    1500            015                   104
                   15   01 00001OFFICER01011088052019540000        N    N N5000N      1501            015                   106
                   15   02 0000100PD0070000000001308900000000000000000 0000000LN07P
                   15   03 N00100000000W 0000000000000000000       00000000000000
                   15   10 100020000{0000000000000000000000000000000000000000000000
                   15   10 200020000{0000000000000000000000000000000000000000000000
                   15   10 300020000{0000000000000000000000000000000000000000000000
                   15   10 400020000{0000000000000000000000000000000000000000000000
                   15   11 1000000000000000 0000000000000000000000000000000000
                   15   11 2000000000000000 0000000000000000000000000000000000
                   15   11 3000000000000000 0000000000000000000000000000000000
                   15   11 4000000000000000 0000000000000000000000000000000000
                   15   12 1000000000000000000000000000000000000000000000000000
                   15   12 2000000000000000000000000000000000000000000000000000
                   15   12 3000000000000000000000000000000000000000000000000000
                   15   12 4000000000000000000000000000000000000000000000000000
                   15   13 10000000000000000000000000000000000000000000000000000
                   15   13 20000000000000000000000000000000000000000000000000000
                   15   13 30000000000000000000000000000000000000000000000000000
                   15   13 40000000000000000000000000000000000000000000000000000
                   15   14 0000000000000000000001108800000000
--------------------------------------------------------------------------------------------------------------------------
 000000000000000511 16   01 103188P0000010000000000000342000000000000P        ANTHONY
--------------------------------------------------------------------------------------------------------------------------
 000000000000000511 16   01 113088P0000010000000000000343000000000000P        ANTHONY
--------------------------------------------------------------------------------------------------------------------------
 000000000000000511 16   01 123188P0000010000000000000344000000000000P        ANTHONY
--------------------------------------------------------------------------------------------------------------------------
 000000000000000511 16   01 013189P0000010000000000000345000000000000O        ANTHONY
--------------------------------------------------------------------------------------------------------------------------
```

08-903 – Customer Conversion Input Edit (Details Page)

Heading Descriptions

Customer-number   Customer Number. Number assigned to each customer.

Form Nbr   Form Number. Number used for input.

Card Nbr   Card Number. Number on the form used for input.

(Card Data)   Card Positions 26 through 80. These 55 positions contain the remaining fields of
                            the customer accounts and the payout history information.

Field-name   Field Name. Form and card in error.

Error-message   Error Message/Form number. An asterisk (*) before the error code indicates a
                            problem and must be corrected. If no asterisk is present, there is a minor error
                            and no correction is necessary. Only the records without an asterisk are accepted
                            by the system to be processed further.

Err   Error Code Number. Use this code along with the form number under the error-
                            message heading and refer to the error message list at the beginning of the
                            report.

```
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 TIME INVESTMENT SYSTEM                   CUSTOMER CONVERSION INPUT EDIT                          08-903



 ** TOTALS **
                               *-----CUSTOMER-INPUT------*    *----PAYOUT-HIST-INPUT----*
                 TOTAL-CARDS    NEW-CUSTOMERS                    ADDITIONS
 GENERATED           12
 ENTERED             13              1                              4
 DUPLICATE            0
 REJECTED             0              0                              0
 ACCEPTED            25              1                              4
```

08-903 – Customer Conversion Input Edit (Totals Page)

Heading Descriptions

Total-cards   Totals are given by file input. Totals that are shown by file are generated,
                            entered, duplicate, rejected and accepted.

08-904 – Customer Conversion

Purpose   This report shows the customer conversion total information for Time
                          Investment. Totals reflect the total amount of customer records, the total amount
                          of customer total records, and the total amount of payout history records.

Program   TIC100 – Customer File Conversion

```
   12-31-2003                        001 FIRST NATIONAL BANK OF AMERICA                                      PAGE     1

   TIME INVESTMENT SYSTEM                  CUSTOMER CONVERSION                                                    08-904

     CUST-NBR      CUSTOMER-PAYMENT      AMOUNT  DISP  PAY-DATE    SERIAL-NBR          APPL      TAX-AMT CK

000000000000000511 CUSTOMER-PAYMENT      1,000.00  P  10-31-03  000000000000000342      00         .00  P
                   CUSTOMER-PAYMENT      1,000.00  P  11-30-03  000000000000000343      00         .00  P
                   CUSTOMER-PAYMENT      1,000.00  P  12-31-03  000000000000000344      00         .00  P
                   CUSTOMER-PAYMENT      1,000.00  P   1-31-03  000000000000000345      00         .00  O

000000000000000615 CUSTOMER-PAYMENT        256.00  P   7-15-03  000000000000122321      08         .00  P
                   CUSTOMER-PAYMENT        258.00  P   8-15-03  000000000000122321      08         .00  P
                   CUSTOMER-PAYMENT        261.00  P   9-15-03  000000000000122321      08         .00  P
                   CUSTOMER-PAYMENT        265.00  P  10-15-03  000000000000122321      08         .00  p
                   CUSTOMER-PAYMENT        271.00  P  11-15-03  000000000000122321      08         .00  p
                   CUSTOMER-PAYMENT        276.00  P  12-15-03  000000000000122321      08         .00  p
                   CUSTOMER-PAYMENT        277.00  P   1-15-03  000000000000122321      08         .00  p

000000000000000712 CUSTOMER-PAYMENT      1,023.31  P   6-30-03  000000000000000342      00         .00  P
                   CUSTOMER-PAYMENT      1,023.31  P   9-30-03  000000000000000343      00         .00  P
                   CUSTOMER-PAYMENT      1,023.21  P  12-31-03  000000000000000344      00         .00  P

     TOTAL CUSTOMER RECORDS            3
     TOTAL CUSTOMER TOTAL RECORDS      3
     TOTAL PAYOUT HISTORY RECORDS     14
```

08-904 – Customer Conversion

Heading Descriptions

Cust-nbr   Customer Number. Number assigned to each customer.

Customer-payment   Customer Payment. Description of the customer payment.

Amount   Amount. Amount of the customer payment.

Disp   Payment Disposition Code. Valid entries are:
                          P   Pay by check.
                          T   Transfer to another account.

Pay-date   Payment Date.

Serial-nbr   Serial Number. Check number if paid by check or the account number if
                          transferred.

Appl	Application Code. Code of the account if the payment was transferred to another account.
Tax-amt	Tax Amount. Amount of tax withheld on the payment.
Ck	Check Disposition Code. Valid entries are:
	♭ Payment not paid by check.
	O Check outstanding.
	P Check paid.
Totals	Report Totals. Total number of customer records, total number of customer total records, and total number of payout history records.

08-905 – Master Conversion Input Edit

Purpose

This report shows the card images of all master conversion input entered to Time Investment on the report date. All cards entered are shown, or rejected cards only, depending on the option selected by the institution. The cards are edited for valid data to ensure that field entry requirements for the particular input forms are met. For rejected cards, the names of the fields in error are displayed, along with error codes and messages explaining the reject reasons. Error code explanations are listed at the beginning of the edit by form number. Card totals for the different types of conversion input are printed at the end of the report.

Program

TIC120 – Master Conversion Input Edit (controlled by MICM Record 0307 – option flag 3.)

```
   12-31-2003                         001 FIRST NATIONAL BANK OF AMERICA                              PAGE    13

   TIME INVESTMENT SYSTEM                    MASTER CONVERSION INPUT EDIT                                08-905

                    FORM CARD 3    4       5       6       7       8
 ACCOUNT-NUMBER      NBR  NBR 45678901234567890123456789012345678901234567890123456789012345678   FIELD-NAME      ERROR-MESSAGE        ERR

 000000000000000411 20   00          0000      0000                                  HNSONDA   2000            020                  001
                                                                                               2000            020                  217
                    20 * 01 00001006OFFICR022C0000000500000011088   YEYYYY1NYYN9
                    20 * 02 B12000S0M021089M00101P 000000000000CN0000000D00000P
                    20 * 03 M01200S000000021089N000000000000N001000000000000040000
                    20 * 04  1 N00100000000000000N0000000000NI0000000511
                    20 * 05 00000000     YNN000000000           0000025000
                    20 * 06 N00100000000W 000000000000000000000045503339NNN03
                    20 * 07 000000000000000006771031650  99999999999N00100000000
                    20   10 0000000000000000000000000000000000000000000000000000
                    20   11 0000000000000000000000000000000000000000000000000000
                    20   12 0000000000000000000000000060001000000000000000000000
                    20   13 0000000000000000000000000000000000000000000000000000
                    20   14 0000000000000000000000000000000000000000000000
                    20   15 00000000000000000000000000000000
                    20   16 0000000000000000000000000000000000000000000000000000
                    20   17 0000000000000000000000000000000000000000000000000000
                    20   18 000000000000W0000000W0000000W0000000W0000000W0000000
                    20   19 W0000000W0000000W0000000W0000000W0000000W0000000
                    20   20 W0000000000000000000000032500000000000000123088013089
                    20   21 0000000000000000000000000000000000000000000000
                    20   22 000000000000000000000000000000000000000005000000005000
                    20   23 0000325000000032500000000001000000100000000000000000000500
                    20   24 000000500000003250000003250000000000000000000000000000
                    20   25 0000000000000000000000000000000000000000000000000000
                    20   26 0000000000000000000000000000000000000000000000000000
                    20   27 000000011088011088011088011088000000000000 0000000000
                    20   28 0000000000000000000000000000
 --------------------------------------------------------------------------------------------------------------------------------------
 000000000000000411 25   01 00000001000A0001123199UNSIGNED CHECK         HNSONDA
                    25   02 WAITING FOR SIGNATURE                        HNSONDA
 --------------------------------------------------------------------------------------------------------------------------------------
 000000000000000411 30   01 JOHNSOAR0001                                 HNSONDA   3001            030                  002
 --------------------------------------------------------------------------------------------------------------------------------------
 000000000000000411 31   01 103188P0000000050000000000033300000000000PI    HNSONDA
 --------------------------------------------------------------------------------------------------------------------------------------
 000000000000000411 31   01 113088P0000000050000000000033300000000000PI    HNSONDA
 --------------------------------------------------------------------------------------------------------------------------------------
 000000000000000411 31   01 123188P0000000050000000000033300000000000PI    HNSONDA
 --------------------------------------------------------------------------------------------------------------------------------------
 000000000000000411 32   01 123187123187090001000 00001
 --------------------------------------------------------------------------------------------------------------------------------------
```

08-905 – Master Conversion Input Edit (Details Page)

Heading Descriptions

Account-number   Account Number.

Form Nbr   Form Number. An asterisk (*) indicates that a field on that form/card has
                        defaulted to a MICM value.

Card Nbr   Card Number.

(Card Data)   Card Positions 26 through 80. These 55 positions contain the remaining fields of the master conversion input.

Field-name   Field Name. Form and card in error.

Error-message   Error Message/Form Number. An asterisk (*) before the error code indicates a problem and must be corrected. If no asterisk is present, there is a minor error and no correction is necessary. Only the records without an asterisk are accepted by the system to be processed further.

Err   Error Code Number. Use this code and the form number under the error-message heading and refer to the error listing at the beginning of the report.

```
   12-31-2003                         001 FIRST NATIONAL BANK OF AMERICA                         PAGE     13

   TIME INVESTMENT SYSTEM                    MASTER CONVERSION INPUT EDIT                            08-905

   ** TOTALS **
                                 *------MASTER-INPUT-------*    *----ASSIGNMENT-INPUT-----*    *--RATE-CHANGE-HIST-INPUT-*
                   TOTAL-CARDS   NEW-ACCOUNTS                   ADDITIONS                      ADDITIONS
   GENERATED            12
   ENTERED             242                9                              1                              1
   REJECTED              0                0                              0                              0
   ACCEPTED            254                9                              1                              1
                                 *---AVAILABILITY-INPUT----*    *----RELATIONAL-INPUT-----*    *-INTEREST-PAY-HIST-INPUT-*
                                 ADDITIONS                      ADDITIONS                      ADDITIONS
   ENTERED                              2                              1                              3
   REJECTED                             0                              0                              0
   ACCEPTED                             2                              1                              3
```

08-905 – Master Conversion Input Edit (Totals Page)

Heading Descriptions

Totals   Report Totals by Institution. Various files are shown for conversion input. These include master input, assignment input, rate change history input, availability input, relational input, and interest pay history input. Under each heading is a total for new accounts, changes, additions and deletions.

Total-cards   Total Cards. Number of cards generated, entered, rejected, or accepted. These total card figures are shown on each type of file conversion input.

08-906 – Master File Conversion

Purpose	This report lists all of the accounts that are out of balance at the time of conversion. The report shows static account information, Master File balance information, and transaction information.
Program	TIC140 – Master File Conversion

```
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    TIME INVESTMENT SYSTEM               MASTER FILE CONVERSION                                      08-906

ACCOUNT-NUMBER      SHORT-NAME  BRANCH PRIM-CUST-KEY DATE-OPN CURRENT-BALANCE CALC-CUR-BALANCE   BEGIN-BALANCE    INT-PAID-YTD
                                                LST-STMT    TOTAL-CREDITS TOTAL-CR-BALANCE   TOTAL-DEBITS TOTAL-DB-BALANCE

0000000000000000411 HNSONDA      00001       -0000x12-10-03       600.01          700.01          .00          325.00 ****
                                              1-09-03              6          700.01            0            .00 ****

0000000000000000412 JOHNSONDA    00001 JOHNSODA-0000 12-10-03     200.01          200.01          .00          325.00
                                             12-09-03              1          200.01            0            .00

0000000000000000413 JOHNSONDA    00001 JOHNSODA-0000 12-10-03   2,000.00             .00          .00          325.00 ****
                                             12-09-03              0             .00            0            .00 ****

0000000000000000414 HNSONDA      00001       -0000 12-10-03       600.01       190,020.00          .00          325.00 ****
                                             12-09-03             12       190,022.00            1           2.00 ****

0000000000000000415 HNSONDA      00001       -0000 12-10-03       600.01             .00          .00          325.00 ****
                                             12-09-03              1     1,212,002.00            1    1,212,002.00 ****

0000000000000000416 HNSONDA      00001       -0000 12-31-03       600.01     1,212,002.00          .00          325.00 ****
                                             12-30-03              1     1,212,002.00            0            .00 ****

0000000000000000417 HNSONDA      00001       -0000  3-28-03       600.01     1,214,002.00          .00          325.00 ****
                                              3-27-03              2     1,214,002.00            0            .00 ****

0000000000000000418 HNSONDA      00001       -0000  3-28-03 300,000,000.00           .00          .00          325.00 ****
                                              3-27-03              0             .00            0            .00 ****

0000000000000000419 HNSONDA      00001       -0000  3-28-03  12,340,000.00           .00          .00          325.00 ****
                                              3-27-03              0             .00            0            .00 ****
```

08-906 – Master File Conversion (Details Page)

Heading Descriptions

Account-number	Account Number.
Short-name	Customer's Short Name.
Branch	Branch Number.
Prim-cust-key	Primary Customer Key.
Date-opn	Date Open. Date the account opened.
Current-balance	Current Balance. Balance of the account as input to conversion.

Calc-cur-balance   Calculated Current Balance. The system takes the statement beginning balance, accumulates all debits and credits posted since the last statement date and calculates what the balance should be based on the items input. If the calculated balance does not match the current balance, 4 asterisks (****) appear to the right of the line.

Begin-balance   Beginning Balance. This is the balance of the account as of the last statement date.

Int-paid-YTD   Interest Paid Year-to-date.

Lst-stmt   Last Statement. Date of the last statement.

Total-credits   Total Credits. Total number of credits since the last statement date.

Total-cr-balance   Total Credit Balance. Total amount of credits since the last statement date.

Total-debits   Total Debits. Total number of debits since the last statement date.

Total-db-balance   Total Debit Balance. Total amount of debits since the last statement date.

```
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   TIME INVESTMENT SYSTEM              MASTER FILE CONVERSION TOTALS                                    08-906
                       CALCULATED                            INTEREST     TOTAL                 TOTAL

BRANCH CURRENT-BALANCE  CURRENT-BALANCE BEGINNING-BALANCE      PAID-YTD    CREDITS   CREDIT-BALANCE   DEBITS    DEBIT-BALANCE


    312,345,200.06   2,616,924.02           .00     2,925.00        23   3,828,928.02        2    1,212,004.00
                        TOTAL ACCOUNTS        9   TOTAL ACCOUNTS OUT OF BALANCE         8
```

08-906 – Master File Conversion (Totals Page)

Heading Descriptions

Totals   Report Totals. Totals are shown for each institution and each branch within the institution. Totals also include total accounts and total accounts out of balance.

08-907 – Miscellaneous Conversion

Purpose

This report lists all of the miscellaneous conversion information. This includes the Assignment Records, the Statement Copies Records, the Interest Payment History Records, and the Rate Change History Records. Totals in this report reflect how many of these records are being converted.

Program

TIC160 – Miscellaneous Conversion

```
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   TIME INVESTMENT SYSTEM              MISCELLANEOUS CONVERSION                                 08-907

   ACCOUNT-NBR ASSIGNMENT           AMOUNT  TY  SEQ  EXP-DATE  DESCRIPTION-1        DESCRIPTION-2
               INTEREST-PAYMENT     AMOUNT  DISP PAY-DATE  SERIAL-NBR                  APPL    TAX-AMT  CK   TYPE
               RATE-CHANGE          CHG-DATE     SEQ  EFF-DATE  OLD-RATE              NEW-RATE INTEREST-ENP  FLAG
               STMT COPY            CUSTOMER-KEY

   0000000000000000411 ASSIGNMENT        10.00  A    1  12-31-03  UNSIGNED CHECK       HNSON                   HNSON
               STMT COPY    JOHNSO/A/R/0001
               INTEREST-PAYMENT     50.00       P  10-31-03    333                      00       .00   P    I
               INTEREST-PAYMENT     50.00       P  11-30-03    333                      00       .00   P    I
               INTEREST-PAYMENT     50.00       P  12-31-03    333                      00       .00   P    I
               RATE-CHANGE          12-31-02    1  12-31-03    9.000                 10.000

   0000000000000000412 RATE-CHANGE       1-15-03    1   1-01-03    7.250                  6.750

   0000000000000000413 RATE-CHANGE       2-09-03    1   2-09-03   12.000                 11.500

   0000000000000000414 RATE-CHANGE      12-31-03    1  12-31-03    6.975                  7.500

   0000000000000000415 RATE-CHANGE      12-31-03    1  12-31-03    8.000                  8.250

   0000000000000000621 ASSIGNMENT       500.00  C    1  12-31-03  RETURNED CHECK       HNSON                   HNSON
               INTEREST-PAYMENT     23.00       P   9-15-03    333                      00       .00   P    I
               INTEREST-PAYMENT     23.00       P  10-15-03    333                      00       .00   P    I
               INTEREST-PAYMENT     23.00       P  11-15-03    333                      00       .00   P    I
               RATE-CHANGE          12-31-03    1  12-31-03    9.000                 10.000

   0000000000000000415 ASSIGNMENT        73.00  A    1  12-31-03  UNSIGNED CHECK       HNSON                   HNSON
               STMT COPY    JOHNSO/A/R/0001
               INTEREST-PAYMENT     50.00       P  10-31-03    333                      00       .00   P    I
               INTEREST-PAYMENT     50.00       P  11-30-03    333                      00       .00   P    I
               INTEREST-PAYMENT     50.00       P  12-31-03    333                      00       .00   P    I
               RATE-CHANGE          12-31-03    1  12-31-03    9.000                 10.000

                    3 ASSIGNMENT RECORDS
                    9 INTEREST PAYMENT HISTORY RECORDS
                    8 RATE CHANGE HISTORY RECORDS
                    3 STATEMENT COPIES RECORDS
```

08-907 – Miscellaneous Conversion

Heading Descriptions

Account-nbr

Account Number.

Assignment

Assignment Record.

Amount

Assignment Amount.

Ty	Record Type. Valid entries are:
	A Assignment Record.
	C Caution record.

Seq   Sequence Number.

Exp-date   Expiration Date. Date the assignment or caution expires.

Description-1   Description One Field.

Description-2   Description Two Field.

Interest-payment Interest Payment Record.

Amount   Interest Payment Amount.

Disp   Interest Payment Disposition. Valid entries are:
                              C   Capitalize interest.
                              P   Pay interest by check.
                              T   Transfer to another account.

Pay-date   Next Payment Date.

Serial-nbr   Serial Number. May be zeros, a check number if the Interest Disposition is 'P' for pay by check, or an account number if the interest disposition is 'T' for transfer.

Appl   Application Code. Code for the account if the interest was transferred to another account.

Tax-amt   Tax Amount. Amount of tax withheld from the interest payment.

Ck   Check Disposition Code. Valid entries are:
                              b̸   Interest not paid by check.
                              O   Check outstanding.
                              P   Check paid.

Type   Check Type. Valid entries are:
                              I   Interest check.
                              P   Principal check.

Rate-change   Rate Change History Record.

Chg-date   Rate Change Date.

Seq   Sequence Number.

Eff-date   Effective Date. Rate change effective date.

Old-rate	Old Interest Rate.
New-rate	New Interest Rate.
Interest-enp	Not used.
Flag	Not used.
Stmt Copy	Statement Copies Record. Used to send copies of a statement to a maximum of 16 different addresses.
Customer-key	Customer Key.
Totals	Report Totals by Institution. Also included are the total amounts of the converted records, which include the assignment records, the interest payment history records, the rate change history records, and the statement copies records.

08-909 – Total File Conversion

Purpose   This report shows the total file conversion information. Totals are shown by type, within branch, within institution.

Program   TIC200 – Total File Conversion

```
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   TIME INVESTMENT SYSTEM  – CD        TOTAL FILE CONVERSION                                         08-909

   BNK BRNCH TYP FIELD NAME                                   AMOUNT                 COUNT

   001 00001 006 CURRENT BALANCE                      312,344,600.05                     8
                 DORMANT ACCOUNT BALANCE                         .00                     0
                 EMPLOYEE ACCOUNT TOTAL              312,342,400.04                     6
                 CORRESPONDENT BANK TOTAL           312,342,400.04                     6
                 PUBLIC FUNDS TOTAL                 312,342,400.04                     6
                 TRUST DEPOSIT TOTAL                312,342,400.04                     6
                 SECURED DEPOSIT TOTAL              312,342,400.04                     6
                 COLLATERAL TOTAL                   312,342,400.04                     6
                 MATURED CERTIFICATE TOTAL                  1,200.02                     2
                 CHECKS OUTSTANDING TOTAL                        .00                     0
                 BALANCES OVER 100,000.00           312,340,000.00                     2
                 TAX EXEMPT TOTAL                                .00                     0
                 TRANSFERABLE CERTIFICATE TOTAL                  .00                     0
                 INTEREST EARNED NOT PAID                       8.00
                 INTEREST PAID MONTH TO DATE                     .00
                 INTEREST PAID YEAR TO DATE                 2,600.00
                 SERVICE CHARGES PAID MONTH TO DATE             .00
                 SERVICE CHARGES PAID YEAR TO DATE              .00
                 INTEREST EARNED MONTH TO DATE                  .00
                 INTEREST EARNED YEAR TO DATE               2,608.00
                 INTEREST PENALTY MONTH TO DATE                 .00
                 INTEREST PENALTY YEAR TO DATE              2,600.00
                 FEDERAL WITHHOLDING YEAR TO DATE         141,050.20
                 DISBURSEMENT TAX WITHHOLDING YEAR TO DATE  5,000.00
```

08-909 – Total File Conversion

Heading Descriptions

Bnk   Institution Number.

Brnch   Branch Number.

Typ   Account Type.

Field Name   Field Name. Descriptions of the fields that were converted. The following are included:

                     Current balance
                     Dormant account balance
                     Employee account total
                     Correspondent institution total
                     Public funds total
                     Trust deposit total

Secured deposit total
Collateral total
Matured certificate total
Checks outstanding total
Balances over 100,000.00
Tax-exempt total
Transferable certificate total
Interest earned not paid
Interest paid month-to-date
Interest paid year-to-date
Service charges paid month-to-date
Service charges paid year-to-date
Interest earned month-to-date
Interest earned year-to-date
Interest penalty month-to-date
Interest penalty year-to-date
Federal withholding year-to-date
Disbursement tax withholding year-to-date

Amount   Amount. Total amount for each field.

Count   Count. Total number of accounts in each field.

08-910 – TDOA Deposit Verification

Purpose   This report shows all Availability Records associated with a Time Deposit Open
                       Account if the sum of those records does not balance to the account's current
                       balance, interest ENP, or interest available.

Program   TIC190 – TDOA Deposit Verification

```
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     TIME INVESTMENT SYSTEM           TDOA DEPOSIT VERIFICATION                                08-910

   BANK  BRANCH  TYPE  ACCOUNT       DEP BALANCE    ACCT BALANCE    DEP INTENP    ACCT INTENP   DEP INTAVAIL  ACCT INTAVAIL

   001 00001 794 000000000001406745     1447.21        1487.21          .78          .78            .19          1.19
   001 00099 791 000000000009700218    10513.15       10598.17       130.26       130.26         531.87        531.87
   001 00099 791 000000000009700226     4690.43        4753.73        58.12        58.12         217.80        217.80
   001 00099 791 000000000009700234     4690.43        4753.73        58.12        58.12         217.80        217.80
   001 00099 791 000000000009700242     3053.36        3106.34        37.83        37.83         130.70        130.70
   001 00099 791 000000000009700250     9322.80        9486.82       115.51       115.51         346.43        346.43
   001 00099 791 000000000009700269     6932.95        7083.63        85.90        85.90         261.19        261.19
   001 00099 791 000000000009700382     3402.52        3542.54        42.16        42.16          72.29         72.29
   001 00099 791 000000000009700392     4087.65        4244.20        50.65        50.65          94.38         94.38
   001 00099 791 000000000009700404     1870.01        1943.31        23.16        23.16          41.60         41.60
   001 00099 791 000000000009700412     5593.67        5831.27        69.31        69.31         122.03        122.03
   001 00099 791 000000000009700420     3604.88        3743.35        44.66        44.66          79.36         79.36
   001 00099 791 000000000009700439     2268.65        2365.72        28.11        28.11          48.08         48.08
   001 00099 791 000000000009700447     3846.69        4005.25        47.66        47.66          78.24         78.24
   001 00099 791 000000000009700455     2390.66        2487.73        29.62        29.62          48.60         48.60
   001 00099 791 000000000009700463     1398.45        1456.09        17.32        17.32          28.45         28.45
   001 00099 791 000000000009700501     6783.46        7070.74        84.05        84.05         130.76        130.76
   001 00099 791 000000000009700528     5724.11        5966.53        70.92        70.92         110.34        110.34
   001 00099 791 000000000009700536     4801.23        5005.65        59.48        59.48          91.53         91.53
   002 00099 791 000000000009700544     6735.54        7022.67        83.45        83.45         121.08        121.08
   002 00099 791 000000000009700552     6735.54        7022.67        83.45        83.45         121.08        121.08
   002 00099 791 000000000009700595    11067.78       11536.88       137.12       137.12         198.92        198.92
   002 00099 791 000000000009700609      828.55         863.27        10.26        10.26          14.89         14.89
   002 00099 791 000000000009700676     1583.06        1649.47        19.62        19.62          26.03         26.03
   002 00099 791 000000000009700684     3780.90        3948.97        46.85        46.85          62.31         62.31
   002 00099 791 000000000009700692     1887.96        1960.23        23.39        23.39          30.93         30.93
   002 00099 791 000000000009700706     3780.90        3948.97        46.85        46.85          62.31         62.31
   002 00099 791 000000000009700722     2367.76        2433.91        29.34        29.34          77.76         77.76
   002 00099 791 000000000009700730     2367.76        2433.91        29.34        29.34          77.76         77.76
   002 00099 791 000000000009700749     4540.96        4670.78        56.26        56.26         146.35        146.35
   002 00099 791 000000000009700773     6583.65        6781.92        81.57        81.57         195.74        195.74
   002 00099 791 000000000009701060       57.74           .00          .01-         .01-          57.74         57.74
```

08-910 – TDOA Deposit Verification

Heading Descriptions

Institution   Institution Number.

Branch   Branch Number.

Type   Account Type.

Account   Account Number.

Dep Balance   Deposit Balance. Total amount in all availability records.

Acc Balance   Account Balance.

Dep Intenp   Interest Earned Not Paid. Total amount of interest earned not paid in all
                     availability records.

Acc Intenp   Account Interest Earned Not Paid. Amount of interest earned not paid in the
                     account.

Dep Intavail   Interest Available. Total amount of capitalized interest available in all availability
                     records.

Acc Intavail   Account Interest Available. Amount of capitalized interest available in the
                     account.

08-911 – Employer Conversion Input Edit

Purpose   This report lists Time Investment Employer Records being converted. The card image of the input is shown on the report. The option to print all output or rejected cards only is available on the control card for TIC105 (Employer Conversion Input Edit). The cards are edited for valid dates to ensure that field entry requirements for that particular input form are met. For rejected cards, the field number in error is displayed, along with an error code. Error code and field number explanations are listed at the beginning of the report by form number. Card totals for the input are printed at the end of the report.

Program   TIC105 – Employer Conversion Input Edit

```
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   TIME INVESTMENT SYSTEM                   EMPLOYER CONVERSION INPUT EDIT                                08-911

                  FORM CARD 3     4       5       6       7       8
EMPLOYER-NUMBER    NBR  NBR 45678901234567890123456789012345678901234567890123345678  FIELD-NAME      ERROR-MESSAGE        ERR

 000000000000006771 17   00      0000    0000                 EMPL SHORT NAME  1700             017                 001
                                                                               1700             017                 004
                   17   01 000010FFICER011020880000        987654321
------------------------------------------------------------------------------------------------------------------------
 000000000000006772 17   00      0000    0000                 ADMIN    ANTHONY 1700             017                 001
                                                                               1700             017                 004
                   17   01 000010FFICER011020880000        123456789
------------------------------------------------------------------------------------------------------------------------
 000000000000006773 17   00      0000    0000                 FIRST STATE BK   1700             017                 001
                   17   01 000010FFICER011020880000        983723000
------------------------------------------------------------------------------------------------------------------------
 000000000000006774 17   00      0000    0000                 THIRD NATIONAL   1700             017                 001
                                                                               1700             017                 004
                   17   01 000010FFICER011020880000        974100001
------------------------------------------------------------------------------------------------------------------------
 000000000000123471 17   00      0000    0000                 EMPL SHORT NAME  1700             017                 001
                                                                               1700             017                 004
                   17   01 000010FFICER011020880000        888432121
------------------------------------------------------------------------------------------------------------------------
 000000000000134541 17   00      0000    0000                 EMPL SHORT NAME  1700             017                 001
                                                                               1700             017                 004
                   17   01 000010FFICER011020880000        432454321
------------------------------------------------------------------------------------------------------------------------
 000000000000134771 17   00      0000    0000                 EMPL SHORT NAME  1700             017                 001
                                                                               1700             017                 004
                   17   01 000010FFICER011020880000        543333321
------------------------------------------------------------------------------------------------------------------------
```

08-911 – Employer Conversion Input Edit (Details Page)

Heading Descriptions

Employer-number   Employer Number. Employer's assigned identification number.

Form Nbr   Form Number.

Card Nbr   Card Number.

(Card Data)   Card Positions 26 through 80. These 55 positions contain the remaining fields of the master conversion input.

Field-name   Field Name. Form and card in error.

Error-message   Form Number. An asterisk (*) before the error code indicates a problem that must be corrected. If no asterisk is present, there is a minor error and no correction is necessary. Only the records without an asterisk are accepted by the system to be processed further.

Err   Error Code Number. Use this code with the field and form numbers, and refer to the error message list at the beginning of the report to determine the error.

```
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    TIME INVESTMENT SYSTEM                  EMPLOYER CONVERSION INPUT EDIT                            08-911

                                                                                                        3

                                                                                                        1

    ** TOTALS **
                                      *-----EMPLOYER-INPUT------*
                     TOTAL-CARDS      NEW-EMPLOYERS
    GENERATED              0
    ENTERED               14               7                           0
    DUPLICATE              0
    REJECTED               0               0                           0
    ACCEPTED              14               7                           0
```

08-911 – Employer Conversion Input Edit (Totals Page)

Heading Descriptions

Total Cards   Total Cards. Number of cards input, generated, rejected, accepted, number of duplicate cards.

New-employers   Total New Employers' Records.

08-912 – Employer Conversion

Purpose   This report lists the total number of employer records that were added to the Employer File.

Program   TIC110 – Employer File Conversion

```
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   TIME INVESTMENT                    EMPLOYER CONVERSION                                         08-912

   TOTAL EMPLOYER RECORDS             1
```

08-912 – Employer Conversion

Heading Descriptions

Total Employer Records   Total Employer Records.

Files

See the Application Files chapter of *Reference Guide 2* for additional files used in the conversion (and daily processing) of Time Investment. Use the following files for *conversion processing only*.

TI-CRDCFIL – Conversion Control Card File

The Conversion Control Card File contains the control cards that are used in programs TIC100 (Customer File Conversion), TIC140 (Master File Conversion), and TIC160 (Miscellaneous Conversion).

File Statistics

File Type   Card
Access Method   Sequential
External Name   TICRDC

Record Name	Library Name	Record Length
TICRDC-RECORD	None	0080 Bytes

TICRDC-RECORD – Conversion Control Card Record

The Card Record is used by various programs as a method of indicating input and output formats. Format of TICRDC-RECORD varies depending on the program being run.

TI-CRDIFIL – Conversion Input Card File

The Conversion Input Card File can be on cards, disk, or tape. This file contains user-generated input and is used by programs TIC040 (Transaction Conversion Edit and Sort), TIC060 (Conversion Sort), TIC080 (Customer Conversion Input Edit), and TIC120 (Master Conversion Input Edit). The card file also contains the control card necessary in each of these programs.

File Statistics

File Type	Card
Access Method	Sequential
External Name	TICRDI

Record Name	Library Name	Record Length
TICRDI-RECORD	None	0080 Bytes

TICRDI-RECORD – Conversion Input Card Record

The Card Record is used by various programs as a method of indicating input and output formats. Format of TICRDI-RECORD varies depending on the program being run.

TI-DSKCFIL – Conversion Transaction Disk File

The Conversion Transaction Disk File can be on cards, disk, or tape. This file contains user-generated input. Information for this file is entered through the conversion transaction input only. The Conversion Transaction File is used by program TIC040 (Transaction Conversion Edit and Sort) for the Transaction File conversion.

File Statistics

File Type   Disk
Access Method   Sequential
External Name   TIDSKC

Record Name	Library Name	Record Length
TIDSKC-RECORD	TISFM20	0140 Bytes

TIDSKC-RECORD – Conversion Transaction Disk Record

This record is identical to TIFM20-RECORD. Refer to the description of TI-CRDOFIL in the Application Files chapter of *Reference Guide 2* for a description of this record.

TI-DSKIFIL – Conversion Input Disk File

The Conversion Input Disk File can be on cards, disk, or tape. This file is input and sorted by TIC060 (Conversion Sort), from which the Sorted Conversion Output File is created.

File Statistics

File Type	Disk
Access Method	Sequential
External Name	TIDSKI

Record Name	**Library Name**	**Record Length**
TIDSKI-RECORD	TISFM20	0140 Bytes

TIDSKI-RECORD – Conversion Input Disk Record

This record is identical to TIFM20-RECORD. Refer to the description of TI-CRDOFIL in the Application Files chapter of *Reference Guide 2* for a description of this record.

TI-DSKOFIL – Customer Conversion Input Disk File

The Customer Conversion Input Disk File can be on disk or tape. This file is created in TIC060 (Conversion Sort) and edited by TIC080 (Customer Conversion Input Edit) and TIC120 (Master Conversion Input Edit).

File Statistics

File Type   Disk
Access Method   Sequential
External Name   TIDSKO

Record Name	Library Name	Record Length
TIDSKO-RECORD	TISFM20	0140 Bytes

TIDSKO-RECORD – Customer Conversion Input Disk Record

This record is identical to TIFM20-RECORD. Refer to the description of TI-CRDOFIL in the Application Files chapter of *Reference Guide 2* for a description of this record.

TI-EDCDFIL – Edited Customer Conversion Disk File

The Edited Customer Conversion Disk File can be disk or tape. This file is created in TIC080 (Customer Conversion Input Edit) and is used as input in TIC100 (Customer File Conversion) to create the Customer File.

File Statistics

File Type	Disk
Access Method	Sequential
External Name	TIEDCD

Record Name	**Library Name**	**Record Length**
TIEDCD-RECORD	TISFM20	0140 Bytes

TIEDCD-RECORD – Edited Customer Conversion Disk Record

This record is identical to TIFM20-RECORD. Refer to the description of TI-CRDOFIL in the Application Files chapter of *Reference Guide 2* for a description of this record.

TI-EDCTFIL – Edited Customer Conversion Tape File

The Edited Customer Conversion Tape File can be on disk or tape. This file is created in TIC080 (Customer Conversion Input Edit) and is used as input in TIC100 (Customer File Conversion) to create the Customer File.

File Statistics

File Type   Tape
Access Method   Sequential
External Name   TIEDCT

Record Name	Library Name	Record Length
TIEDCT-RECORD	TISFM20	0140 Bytes

TIEDCT-RECORD – Edited Customer Conversion Tape Record

This record is identical to TIFM20-RECORD. Refer to the description of TI-CRDOFIL in the Application Files chapter of *Reference Guide 2* for a description of this record.

TI-EDMDFIL – Edited Conversion Master Disk File

The Edited Conversion Master Disk File can be on disk or tape. This file is created by TIC120 (Master Conversion Input Edit). The Edited Conversion Master Disk File, along with the Edited Transaction File created in TIC040 (Transaction Conversion Edit and Sort), is used as input to TIC140 (Master File Conversion), for the Master File Conversion. It is also used as input to TIC160 (Miscellaneous Conversion).

File Statistics

File Type	Disk
Access Method	Sequential
External Name	TIEDMD

Record Name	**Library Name**	**Record Length**
TIEDMD-RECORD	TISFM20	0140 Bytes

TIEDMD-RECORD – Edited Conversion Master Disk Record

This record is identical to TIFM20-RECORD. Refer to the description of TI-CRDOFIL in the Application Files chapter of *Reference Guide 2* for a description of this record.

TI-EDMTFIL – Edited Conversion Master Tape File

The Edited Conversion Master Tape File can be on disk or tape. This file is created by TIC120 (Master Conversion Input Edit). The edited Master Conversion File, along with the Edited Transaction File created in TIC040 (Transaction Conversion Edit and Sort), is used as input to TIC140 (Miscellaneous Conversion), for the Master File Conversion. It is also used as input to TIC160 (Miscellaneous Conversion).

File Statistics

File Type	Tape
Access Method	Sequential
External Name	TIEDMT

Record Name	**Library Name**	**Record Length**
TIEDMT-RECORD	TISFM20	0140 Bytes

TIEDMT-RECORD – Edited Conversion Master Tape Record

This record is identical to TIFM20-RECORD. Refer to the description of TI-CRDOFIL in the Application Files chapter of *Reference Guide 2* for a description of this record.

TI-TAPCFIL – Conversion Transaction Tape File

The Conversion Transaction Tape File can be on cards, disk, or tape. This file contains user-generated input. Information for this file is entered through conversion transaction input only. The conversion transaction file is used by TIC040 (Transaction Conversion Edit and Sort) for the Transaction File conversion.

File Statistics

File Type	Tape
Access Method	Sequential
External Name	TITAPC

Record Name	Library Name	Record Length
TITAPC-RECORD	TISFM20	0140 Bytes

TITAPC-RECORD – Conversion Transaction Tape Record

This record is identical to TIFM20-RECORD. Refer to the description of that record for additional information.

TI-TAPIFIL – Conversion Input Tape File

The Conversion Input Tape File can be on cards, disk, or tape. This file is sorted by TIC060 (Conversion Sort) from which the sorted Conversion Output File is created.

File Statistics

File Type	Tape
Access Method	Sequential
External Name	TITAPI

Record Name	Library Name	Record Length
TITAPI-RECORD	TISFM20	0140 Bytes

TITAPI-RECORD – Conversion Input Tape Record

This record is identical to TIFM20-RECORD. Refer to the description of that record for additional information.

TI-TAPOFIL – Customer Conversion Output Tape File

The Customer Conversion Output Tape File can be on disk or tape. This file is created in TIC060 (Conversion Sort) and edited by TIC080 (Customer Conversion Input Edit) and TIC120 (Master Conversion Input Edit).

File Statistics

File Type	Tape
Access Method	Sequential
External Name	TITAPO

Record Name	Library Name	Record Length
TITAPO-RECORD	TISFM20	0140 Bytes

TITAPO-RECORD – Customer Conversion Output Tape Record

This record is identical to TIFM20-RECORD. Refer to the description of that record for additional information.

TI-TRNDFIL – Edited Conversion Transaction Disk File

The Edited Conversion Transaction Disk File is created by TIC040 (Transaction Conversion Edit and Sort), using the conversion Transaction File. The edited conversion transaction file is used by TIC140 (Master File Conversion) to convert the Time Investment Master File and Transaction History.

File Statistics

File Type	Disk
Access Method	Sequential
External Name	TITRND

Record Name	Library Name	Record Length
TITRND-RECORD	TISFM20	0140 Bytes

TITRND-RECORD – Edited Conversion Transaction Disk Record

This record is identical to TIFM20-RECORD. Refer to the description of that record for additional information.

TI-TRDCFIL – Conversion Transaction Description File

The Conversion Transaction Description File is created by one of the following programs, depending on the Time Investment release at your site or if your institution is converting from an existing application.

- TIC140 – Master File Conversion
- TIX820 – Time Investment 8.1 to 8.2 Conversion
- TIX821 – Time Investment 8.0 to 8.2 Conversion

File Statistics

File Type	Disk
Access Method	Sequential
External Name	TITRDC

Record Name	Library Name	Record Length
TITRDC-RECORD	TISTRDC	Variable

TITRDC-RECORD – Conversion Transaction Description Record

The following record description shows the format for the Conversion Transaction Description Record.

Field Name	Level	Mode	Picture	Displacement	
TITRDC-RECORD Conversion Transaction Description Record.	01	R		1	V
TITRDC-ORGX Organization ID.	03	C	X(06)	1	6
TITRDC-REC-CODE Record Code. First three characters of the record ID.	03	C	X(03)	7	9
TITRDC-BIN-ID Binary ID. Not used for load format.	03	N	S9(04)	10	11
TITRDC-PHY-KEY-LEN Key Length. Length of the primary record key.	03	N	S9(04)	12	13
TITRDC-PHY-REC-LEN Record Length. Record length (including key).	03	N	S9(04)	14	15
TITRDC-REC-AREA Record Area. Record image area.	03	G		16	V

Field Name	Level	Mode	Picture	Displacement
TITRDC-REC-AREA-R	05	C	X(01)	16 V

OCCURS 1 TO 2000 TIMES DEPENDING ON TITRNC-PHY-REC-LEN. The actual record. Copybook TTITRN is used to format this image area. The length of the record depends on TITRNC-PHY-REC-LEN. Refer to *Reference Guide 2* for a detailed description of the API TRN Record.

TI-TRNTFIL – Edited Conversion Transaction Tape File

The Edited Conversion Transaction Tape File is created by TIC040 (Transaction Conversion Edit and Sort) using the conversion Transaction File. The edited conversion Transaction File is used by TIC140 (Master File Conversion) to convert the Time Investment Master File and transaction history.

File Statistics

File Type   Tape
Access Method   Sequential
External Name   TITRNT

Record Name	Library Name	Record Length
TITRNT-RECORD	TISTRNT	0140 Bytes

TITRNT-RECORD – Edited Conversion Transaction Tape Record

This record is identical to TIFM20-RECORD. Refer to the description of that record for additional information.

Glossary

abort
Premature termination of a procedure.

account analysis
Procedure in which a customer's accounts are linked together and analyzed for profitability or loss. The more institution services the customer utilizes, the more information that is fed into Profitability, the clearer the picture is for the institution about that customer.

account reconciliation
Process that accounts for the difference in two records by accounting for each item outstanding and bringing the two records into agreement.

accrual base
Option of either a 30-day or an actual-day month that the system uses for interest accrual calculation.

activity recap
Daily summary report of all institution activity.

activity statement
Statement sent to a customer showing the customer's daily, weekly, or monthly activity.

alphanumeric
Set of characters that contains letters, digits, and/or other characters.

ANSI
American National Standards Institute.

application
Time Investment.

assignment
Occurs when an account is used as collateral for a loan or other institution services. Placing an assignment on the account lets all institution personnel know that the accounts may not be paid out until the service is satisfied.

automatic renewal
Account is automatically re-invested for that customer, for the stipulated time period and interest rate.

available balance
Current balance of an account, less holds, less floats.

available funds
Funds available to the customer.

available interest
Interest that a customer has earned and is available for him to withdraw. This term correlates with interest earned not paid.

average collected balance
Collected balances for a given time period added, then, the number of days in the time period divided into the total amount of collected balances, thus giving the average collected balance for that time period.

bank float
Float time that it takes for an item deposited in one institution to be sent to the item's (on-us) institution to clear. The float time involved is from institution to institution clearance time.

batch system
System that does not operate in an online mode.

beneficiary
Recipient that would receive funds upon the death of the customer having the Time Investment account.

binary
Number system that uses '2'as a base and the digits '0' and '1' to define a characteristic, property, or condition.

block, batch, sequence number, sub-sequence number
Terms that coordinate with the 'capture items' part of a system. Items captured are assigned block, batch, sequence number, and sub-sequence numbers for research purposes - a block of work is a group of items, batches of work are subgroups within a block, sequence numbers are numbers assigned to each item in a batch, sub-sequence numbers are a sub-group in a sequence number.

bucket
Portion of computer storage reserved for accumulating data or totals.

capitalization
Occurs when the interest paid is added to the principal resulting in higher earnings. The interest is also added to available interest to be used as penalty free withdrawals.

Capture File
File that contains captured transactions (whether they be MICR-read or a file built into the capture file format) used as input for processing and posting to the system.

caution
Primarily used for watching an account and its activity. In instances of needing to be concerned with the flow of funds through an account (transactions) for institution purposes, the account has a caution placed upon it, segregating it by a code or flag on reports so it is easily recognizable to institution personnel.

class
Secondary method of categorizing accounts within types of accounts. This is a user-defined field.

closed to posting
Occurs when an account is coded to a non-acceptance status for all or certain transactions.

COBOL
Common Business Oriented Language. This is a specific computer language by which business data processing procedures may be precisely described in a standard form.

collateral
An instrument with a monetary value that can be held as security for a loan or other institution services. If the customer is unable to fulfill his financial responsibilities, the collateral may then be used to repay the debt owed to the institution.

collected balance
Current balance of an account, less float.

compounding
Interest earned is moved to a compounding amount field to be used along with the current balance for accruals in TID200.

contributions made after year-end
Contributions made after December 31. Contributions are allowed to the previous year IRA until April 15 of the current year.

correspondent institution
Institution with which your institution has a banking relationship. This relationship could include such services as loan participation, money supply, investment of institution funds, etc.

credit for which float items are generated
Credit that has debit items corresponding to it that are not immediate funds to the institution or customer thus needing float amount/time generated while collection of monies is in process.

current balance
Net results of all debits and credits posted against the account.

customer control number
Each customer is assigned a number that is exclusive to that customer. The customer control number is primarily used for IRA/Keogh processing.

customer float
Float time that is passed on to the customer while the institution is collecting funds deposited from the item's institution.

customer key
Group of characters that identifies a customer. The key consists of the first six positions of the customer's last name, first initial, and a four-position tie breaker.

cutoff statement
Account activity statement sent to a customer on recurring days or months, or periodically. These statements may be sent to the customer on a cycle schedule also. The statement shows all the transactions that affected the account for the statement time period involved.

debit reversal
Reversal of a debit transaction that was in error.

default value
Values that are automatically supplied and used by the system when the required information is not supplied.

disbursement
Amount paid out from an account for such reasons as interest payment, principal payment or an IRA payment.

disk storage
Storage on a rotating disk, which is a direct access device that records data magnetically.

distribution withdrawal
Amount paid out from an IRA/Keogh to the customer as a result of his investment return.

dormant account
Account with little or no activity for a period specified by the institution.

early redemption
Account is closed out before the account reaches maturity. The customer suffers a penalty for early withdrawal.

edit
Rearranging of data or information involving the deletion of unwanted data, the addition of data, or the testing of data.

employer contribution
Contribution made by an employer for an employee's account.

equal payments
Amounts owed to a customer may be paid to him in specified equal payments (same amount of payment each pay period).

external transaction code
Transaction code the system uses externally (printed, written, or encoded on document) to input transactions into the system. This code differentiates between types of transactions. The external transaction code is linked to the internal transaction code during the system processing for transaction posting.

effective date processing
Type of processing which automatically adjusts interest accruals in an account, from the effective date of the transaction.

float
Amount of funds in the process of collection, represented by local or foreign items deposited to one institution but drawn on other institutions.

field
In a record, a specified area used for a type of data, for example, a 6-position area to designate an effective date.

file maintenance
Processing of a permanent file designed to take care of the non-periodic changes within it.

final maturity date
Date on which the certificate matures and monies are due/available to the customer without penalty.

frequency
Specified time in which reports or statements are output by the system.

holding company
Company that is in ownership of institutions. The holding company has responsibility for all institutions owned by that company. Holding companies are normally found in states that do not allow branch banking, thus allowing the holding company to have control over it's institutions as an institution would have control over it's branches.

insurance contribution
Contribution made from an insurance annuity or an insurance investment that is deposited into an IRA account.

Institution Control Record
Record found in the system that contains the processing days of the institution.

interest
Amount of monies accrued and earned on an account for a period of time depending on the stipulations agreed upon.

interest 1099 form
Form that interest earned is reported to the internal revenue service each year.

interest earned not paid
Interest an account has earned/accrued but has not been paid out to the customer.

interest penalty
Occurs when a person wishes to withdraw an investment before its maturity date. The customer is penalized by law for early withdrawal of funds.

interest per diem
Daily interest amount an account earns or accrues.

interest rate
Annual rate of interest an account is paid or earns.

interface
Common boundary between automatic data processing systems or between parts of a single system.

internal transaction code
Transaction code the system uses internally to process a transaction.

I/O routines
Input-output routines.

IRA
Individual Retirement Account.

issue value
Value of the certificate at the opening of account.

item
Debit or credit instrument or document that represents or causes the movement of monetary values.

justified
Adjusting, arranging, or shifting of digits to the left or right of a field, to fit a prescribed pattern.

Keogh
Individual retirement account for self employed persons.

library
Collection of computer programs and routines available to a computer for the processing of data.

logo screen
Infopoint or the initials of the institution are displayed on the terminal once a transaction has been completed.

Master Information and Control Manager
All processing parameters, institution options, and customer information are stored and maintained in this system. With this system, a customer may have a single customer name and address record linked to an unlimited number of Time Investment accounts.

maintenance
Periodic changes or updates to a file to incorporate changes that have occurred.

mass maintenance
Maintenance to a field or fields applied to a whole group of accounts. Examples of mass maintenance groups are type, branch, institution, dormant, and employee code.

Master File
Collection of related records used in a computer system to store, process, or generate information.

maximum contribution
Maximum amount a person is allowed to contribute to an IRA/Keogh for a particular year.

maximum rate
Maximum interest rate allowed by law for a type of interest-earning account.

mnemonic code
Alphanumeric code which represents the function or purpose of an operation.

negotiable code
Instrument that may be traded, cashed in, or sold, subject to the terms of the contract on the instrument.

NSF
Non-sufficient Funds. When a depositor's balance is inadequate for the institution to pay a check drawn against the account's available balance.

non-deductible
Monies deposited to an IRA that may not be taken as an IRA deduction.

offline
System whose peripheral equipment and devices are not under the control of a central processing unit.

OID
Original Issue Discount certificate. The interest payment frequency is greater than one year. Special reporting is done for these accounts at year-end.

online
System whose peripheral equipment and devices are under the control of a central processing unit, and are integrated with the main flow of transaction processing.

operator ID
Identification of the operator entering data through the terminal. It is used by the system to validate the accessibility of the operator to the online system.

over contribution
Occurs when a customer makes a contribution to his IRA, thus increasing the balance above and beyond his legal limit. The customer is then notified to withdraw the excess amount.

overdraft
Occurs when a customer's account balance goes into a negative status.

partial key data
Information needed to add, inquire or update customer account information. Some of the characters are missing.

passbook instrument
The customer holds a passbook for entry of transactions. The system determines booked versus non-booked transactions. This type of instrument would be in lieu of a statement account.

password
Confidential identification name entered by the operator. This is used by the system to validate accessibility of the operator using online.

payout information
Information concerning funds being paid out to an individual. This includes payment frequency, next payment date, payment amount, and method of payout.

parameters
Constant values through which the user controls system processing.

partial redemption
Occurs when a portion of a certificate is redeemed. The redemption amount affects the current balance of the certificate.

peripheral equipment
Units that operate in conjunction with a computer, and yet are not part of it, such as printers, card readers, etc.

principal
Original dollar amount of an account that is the base for which interest is calculated.

protected
Refers to fields that cannot be altered by the operator.

public funds
Funds in which the depositor or investor is a public entity such as a city or county government account.

purged accounts
Accounts deleted from the file at a prescribed time after the account is closed.

random access
File is accessed through the use of a key. You go directly to the record you want without having to read all others before it. This function is not dependent on the last access of data.

rate change
Occurs when an interest rate changes on a current investment and the account's interest rate is changed to accrue interest at the proper rate.

record
Collection of related fields of data, which relates to one area in a data processing activity.

redemption
Occurs when the certificate has matured and the account is being closed by either reinvestment of funds or cashing the certificate in and receiving the monies from it.

regular contribution
Normal periodic contribution made to an IRA/Keogh, thus adding to the balance of the IRA. This is done by the customer.

reject
Transaction that is unacceptable for processing due to an error in the data submitted.

relational customer
Customer who is allowed to receive information (statements, etc.) about another customer's account.

responsibility accounting
Information gathered for the accounting department to determine cost centers in the institution to provide for accurate accounting costs for institution services and personnel.

reversal
This transaction is processed when a previous transaction needs to be reversed, such as an interest payment.

right justified
Adjusting, arranging, or shifting of digits to the right of a field to fit a prescribed pattern.

rollover contribution
Contribution made into an IRA from a rollover from another IRA. The amount is rolled over into the IRA.

routing-transit number
Number assigned by the Federal Reserve System for each individual institution entity for institution identification and item clearing purposes.

safekeeping
Occurs when the institution physically holds/stores personal belongings for a customer per their request.

Savings account
Interest-bearing account earning a certain percentage of interest allowable by law subject to service charges depending on guidelines set by the institution.

SEP
Simplified Employee Pension plan. This plan must be qualified by the government.

sequential
File accessed by reading one record at a time until you reach the record that you need. A sequential read only reads forward, it does not read backward.

serial number
Number encoded or printed on the check for check reconciliation purposes.

service charge
Fee that is assessed to an account for services rendered. The fee is calculated taking into consideration a dollar balance and account activity.

service charge calculation
Calculation whereby accounts are checked to see if they are the criteria for a service charge. The calculation includes such considerations as number of debits, number of credits, account balances, etc.

service chargeable credit
Credit that contains float and a count subject to service charges.

service fee
Flat fee that is assessed an account for services rendered, at a determined time.

signature card index number
Number assigned to an account making it possible through a signature card system to verify a customer's signature. The number gives the location of the account in the file.

simple daily interest calculation
Annual interest rate divided by the number of days in that year (year base), multiplied by the account amount gives the interest amount for one day.

single maturity
Certificate of deposit that runs for the term stated on the issue date, and must be redeemed at that time.

snapshot statement
Account activity statement that may be requested at any time that includes all activity from the last statement date. The snapshot statement has no effect on the next statement date or the activity shown on that statement.

source of input
Code used to show where the input was originated, thus providing an audit trail and a source of communication if needed.

statement cycle
Stipulated time interval used to control statement printing.

subroutine
Portion of a routine that causes a computer to carry out a well-defined mathematical or logical operation.

system control record
System control record is a record (Institution 000) used to control the system processing.

tax exempt status
Occurs when a customer is exempt from having federal income tax deducted by the institution.

TDOA
Time Deposit Open Account.

transfer
Moving of funds from one account to another.

type
Type differences are the primary method of categorizing accounts with equal parameters.

type rate change
Function whereby maintenance may be input into the system to change an interest rate in a certain type. Upon the effective date of this maintenance the account would begin earning interest at the new rate.

unmatched reversal
Reversal entry could not find a match with the coordinating transaction.

unprotected
Refers to fields that may be altered by the operator.

violation
Act of trying to access records online without the appropriate authorization.

working storage
Chapter of the internal storage reserved for data on which operations are being performed.

year base
Number of days in the year the system uses the interest accrual calculations. The institution has the option of selecting either a 360- or 365-day year.

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